

**Table 1. Standard errors for establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2010**

Characteristics	Retirement benefits			Health care benefits
	All plans <sup>1</sup>	Defined benefit	Defined contribution	
All establishments .....	1.3	0.7	1.2	1.4
<b>Establishment characteristics</b>				
Goods-producing industries .....	3.2	1.4	3.1	3.4
Construction .....	4.3	2.1	4.1	4.4
Manufacturing .....	4.1	1.2	4.0	3.8
Service-providing industries .....	1.4	0.8	1.3	1.6
Trade, transportation, and utilities .....	2.7	1.2	2.6	2.2
Wholesale trade .....	4.2	1.8	4.2	3.6
Retail trade .....	2.7	1.3	2.6	3.0
Transportation and warehousing .....	9.5	5.5	9.0	7.5
Utilities .....	4.5	8.8	4.6	3.0
Information .....	7.0	11.5	7.0	3.7
Financial activities .....	3.0	1.9	3.6	2.8
Finance and insurance .....	3.0	2.6	3.0	2.5
Credit intermediation and related activities .....	3.5	3.5	3.5	2.0
Insurance carriers and related activities .....	5.7	4.3	5.6	5.0
Real estate and rental and leasing .....	6.9	2.7	8.4	6.5
Professional and business services .....	4.1	1.1	4.1	4.3
Professional and technical services .....	5.5	–	5.4	5.4
Administrative and waste services .....	4.9	1.2	4.9	6.4
Education and health services .....	7.3	2.2	7.1	7.4
Educational services .....	8.1	–	8.0	12.1
Junior colleges, colleges, and universities .....	4.6	–	4.6	4.7
Health care and social assistance .....	7.9	–	7.7	8.2
Leisure and hospitality .....	3.7	–	3.7	5.9
Accommodation and food services .....	3.9	–	3.9	6.2
Other services .....	3.8	1.9	3.6	4.5
1 to 99 workers .....	1.3	0.7	1.3	1.4
1 to 49 workers .....	1.4	0.8	1.3	1.5
50 to 99 workers .....	2.2	1.4	2.3	1.9
100 workers or more .....	5.3	3.7	5.2	1.9
100 to 499 workers .....	6.0	3.9	5.9	2.3
500 workers or more .....	1.4	4.0	1.4	0.7

See footnotes at end of table.

**Table 1. Standard errors for establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	Retirement benefits			Health care benefits
	All plans <sup>1</sup>	Defined benefit	Defined contribution	
<b>Geographic areas</b>				
New England .....	5.2	—	5.2	7.0
Middle Atlantic .....	3.2	1.3	2.6	2.1
East North Central .....	2.3	1.4	2.2	2.9
West North Central .....	4.1	3.2	4.2	4.9
South Atlantic .....	3.2	1.6	3.1	4.3
East South Central .....	8.9	—	8.6	4.9
West South Central .....	3.7	—	3.7	3.8
Mountain .....	6.8	3.2	6.8	2.8
Pacific .....	3.3	1.0	3.3	3.2

<sup>1</sup> Includes defined benefit pension plans and defined contribution retirement 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2010**

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.6	0.6	0.5	0.5	0.5	0.6	0.6	0.5	0.5
<b>Worker characteristics</b>									
Management, professional, and related .....	1.0	1.0	0.6	1.0	0.9	1.0	1.0	1.0	0.7
Management, business, and financial .....	1.1	1.3	0.8	1.4	1.3	0.9	1.2	1.3	1.0
Professional and related .....	1.1	1.2	0.9	1.1	1.0	1.4	1.3	1.2	0.9
Service .....	1.2	0.8	1.5	0.5	0.5	1.3	1.2	0.7	1.5
Protective service .....	5.6	3.5	4.8	1.3	1.0	6.6	5.5	3.3	5.0
Sales and office .....	0.9	0.7	0.7	0.7	0.6	1.1	0.8	0.6	0.7
Sales and related .....	1.1	1.0	1.1	0.9	0.7	2.7	1.2	1.0	1.2
Office and administrative support .....	1.2	1.0	0.7	0.8	0.8	0.8	1.1	0.9	0.7
Natural resources, construction, and maintenance .....	1.5	1.4	1.1	1.3	1.3	0.4	1.5	1.2	1.1
Construction, extraction, farming, fishing, and forestry .....	2.1	1.8	1.8	1.9	1.8	0.7	2.1	1.6	1.9
Installation, maintenance, and repair .....	2.0	1.8	1.2	1.7	1.7	0.4	2.0	1.7	1.2
Production, transportation, and material moving ...	1.3	1.2	0.9	1.2	1.1	0.7	1.1	0.9	1.0
Production .....	1.6	1.5	1.3	1.2	1.2	0.9	1.6	1.4	1.4
Transportation and material moving .....	1.9	1.7	1.3	1.7	1.6	1.1	1.6	1.2	1.4
Full time .....	0.7	0.7	0.5	0.6	0.6	0.5	0.7	0.6	0.5
Part time .....	1.2	0.8	1.4	0.6	0.5	2.0	1.1	0.7	1.5
Union .....	1.3	1.3	0.7	1.8	1.7	0.5	1.8	1.6	1.2
Nonunion .....	0.7	0.6	0.5	0.5	0.4	0.9	0.6	0.5	0.5
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	1.1	0.7	1.3	0.5	0.4	2.7	1.1	0.6	1.3
Lowest 10 percent .....	1.6	0.9	2.5	0.5	0.4	6.3	1.5	0.8	2.6
Second 25 percent .....	1.0	1.0	0.8	0.8	0.7	1.2	0.9	0.8	0.8
Third 25 percent .....	1.1	1.0	0.6	0.7	0.7	0.7	1.1	0.9	0.6
Highest 25 percent .....	0.8	0.8	0.5	1.0	1.0	0.4	0.9	0.9	0.7
Highest 10 percent .....	1.0	1.2	0.7	1.5	1.4	0.7	1.3	1.3	0.9
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.1	1.1	0.7	1.2	1.2	0.7	1.2	1.0	0.8
Construction .....	2.0	1.7	1.6	1.4	1.4	0.8	2.1	1.6	1.8
Manufacturing .....	1.3	1.4	0.9	1.5	1.4	0.8	1.4	1.3	1.0
Service-providing industries .....	0.7	0.7	0.6	0.5	0.5	0.7	0.7	0.6	0.6
Trade, transportation, and utilities .....	1.0	1.0	0.8	1.0	0.9	1.6	1.0	0.8	0.8
Wholesale trade .....	1.7	1.6	1.3	1.7	1.7	0.9	1.7	1.7	1.9
Retail trade .....	1.2	1.0	1.1	1.0	0.8	2.9	1.2	0.9	1.1
Transportation and warehousing .....	2.7	2.7	1.6	3.4	3.1	1.5	2.7	2.3	1.9
Utilities .....	2.1	2.1	0.5	3.3	3.3	0.8	2.4	3.1	3.1

See footnotes at end of table.

**Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information .....	1.9	2.2	1.3	3.3	3.3	1.2	2.1	2.2	1.4
Financial activities .....	1.3	1.2	0.9	1.4	1.4	0.7	1.6	1.4	0.9
Finance and insurance .....	1.0	0.9	0.5	1.4	1.5	0.8	1.1	1.0	0.5
Credit intermediation and related activities .....	1.0	1.0	0.7	1.9	1.8	0.9	1.2	1.2	0.7
Insurance carriers and related activities .....	1.8	1.8	1.1	3.1	3.2	1.4	1.8	1.6	1.0
Real estate and rental and leasing .....	3.9	3.2	4.5	2.4	2.3	0.9	4.8	3.3	4.3
Professional and business services .....	1.7	1.7	1.5	1.5	1.5	1.8	1.6	1.6	1.6
Professional and technical services .....	2.6	2.5	1.5	1.6	1.6	0.7	2.7	2.5	1.7
Administrative and waste services .....	2.5	2.4	3.6	2.1	2.0	3.4	2.4	2.3	3.7
Education and health services .....	1.9	1.6	1.2	1.0	0.9	1.8	2.0	1.6	1.2
Educational services .....	3.2	3.1	1.6	2.6	2.5	2.5	2.3	2.1	1.5
Junior colleges, colleges, and universities .....	1.0	1.3	1.0	2.5	2.6	3.7	1.0	1.3	1.1
Health care and social assistance .....	2.1	1.8	1.3	1.2	1.1	2.0	2.2	1.7	1.4
Leisure and hospitality .....	2.0	1.2	2.7	0.7	0.6	9.5	2.0	1.2	2.8
Accommodation and food services .....	2.2	1.2	2.8	0.8	0.6	9.9	2.1	1.1	2.8
Other services .....	3.3	2.6	2.9	1.8	1.7	2.2	3.1	2.1	2.9
1 to 99 workers .....	1.0	0.8	0.9	0.5	0.5	1.6	0.9	0.8	0.9
1 to 49 workers .....	1.2	1.0	1.1	0.6	0.5	2.2	1.1	0.9	1.2
50 to 99 workers .....	1.9	1.6	1.7	1.1	1.0	2.5	2.0	1.5	1.8
100 workers or more .....	1.0	1.0	0.5	1.0	0.9	0.5	0.9	0.8	0.5
100 to 499 workers .....	1.1	1.1	0.8	1.0	1.0	1.2	1.1	1.0	0.7
500 workers or more .....	1.8	2.0	0.8	2.1	2.0	0.5	1.6	1.5	0.8
<b>Geographic areas</b>									
New England .....	3.4	2.5	1.8	1.5	1.3	1.5	3.2	2.3	1.5
Middle Atlantic .....	1.5	1.8	1.0	1.5	1.4	0.9	1.8	1.6	0.9
East North Central .....	1.5	1.3	1.3	1.4	1.2	1.8	1.5	1.2	1.5
West North Central .....	1.9	2.3	2.1	1.4	1.4	2.3	1.7	2.0	2.0
South Atlantic .....	1.2	1.2	1.2	0.7	0.8	1.8	1.2	1.1	1.2
East South Central .....	4.8	4.6	2.4	4.7	4.1	2.2	3.1	2.8	2.2
West South Central .....	2.0	1.8	1.6	0.9	0.9	2.0	2.0	1.7	1.5
Mountain .....	2.3	2.3	1.6	1.7	1.6	1.1	2.2	2.1	1.8
Pacific .....	1.8	1.9	1.3	1.2	1.3	1.1	1.6	1.5	1.2

<sup>1</sup> 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.

<sup>2</sup> Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access to or participating in at least one of these plan types.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 3. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, private industry workers, National Compensation Survey, March 2010**

Characteristics	Employee contribution required	Fixed percent of earnings <sup>1</sup>			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers .....	0.7	0.6	0.5	1.4	0.7
<b>Worker characteristics</b>					
Management, professional, and related .....	0.8	0.8	0.4	0.8	0.8
Management, business, and financial .....	0.6	0.6	0.4	0.3	0.6
Professional and related .....	1.2	1.2	0.5	1.5	1.2
Service .....	1.5	—	—	—	1.5
Sales and office .....	1.1	1.1	0.9	—	1.1
Sales and related .....	0.4	—	—	—	0.4
Office and administrative support .....	1.4	1.4	0.9	—	1.4
Natural resources, construction, and maintenance	1.3	1.0	0.2	0.7	1.3
Construction, extraction, farming, fishing, and forestry .....	1.3	—	—	—	1.3
Installation, maintenance, and repair .....	2.1	—	—	—	2.1
Production, transportation, and material moving ...	1.3	0.9	0.4	0.5	1.3
Production .....	1.5	—	—	—	1.5
Transportation and material moving .....	2.3	1.6	0.3	—	2.3
Full time .....	0.7	0.6	0.5	—	0.7
Part time .....	1.8	1.6	1.0	—	1.8
Union .....	0.9	0.7	0.9	—	0.9
Nonunion .....	0.8	0.7	0.4	1.5	0.8
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent:					
Lowest 10 percent .....	—	—	—	—	0.0
Second 25 percent .....	1.1	1.0	0.4	1.1	1.1
Third 25 percent .....	0.5	0.4	0.5	0.7	0.5
Highest 25 percent .....	0.8	0.6	0.5	—	0.8
Highest 10 percent .....	1.1	1.0	0.7	—	1.1
<b>Establishment characteristics</b>					
Goods-producing industries .....	0.7	0.4	0.3	0.7	0.7
Manufacturing .....	0.7	0.5	0.3	0.7	0.7
Service-providing industries .....	0.9	0.9	0.5	0.9	0.9
Trade, transportation, and utilities .....	1.2	0.9	0.2	—	1.2
Wholesale trade .....	2.7	—	—	—	2.7
Retail trade .....	0.4	—	—	—	0.4

See footnotes at end of table.

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

Characteristics	Employee contribution required	Fixed percent of earnings <sup>1</sup>			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
Financial activities .....	0.7	0.4	1.4	—	0.7
Finance and insurance .....	0.5	0.4	1.4	—	0.5
Credit intermediation and related activities .....	0.5	0.3	0.3	—	0.5
Professional and business services .....	1.0	—	—	—	1.0
Administrative and waste services .....	—	—	—	—	0.0
Education and health services .....	3.0	3.0	0.7	—	3.0
Educational services:					
Junior colleges, colleges, and universities .....	0.7	0.6	0.7	—	0.7
Leisure and hospitality:					
Accommodation and food services .....	—	—	—	—	0.0
1 to 99 workers .....	1.6	1.4	0.4	1.4	1.6
1 to 49 workers .....	2.1	2.0	0.4	1.5	2.1
100 workers or more .....	0.8	0.7	0.8	—	0.8
100 to 499 workers .....	1.8	1.7	0.7	0.7	1.8
500 workers or more .....	0.6	0.4	0.4	—	0.6
<b>Geographic areas</b>					
New England .....	0.9	—	—	—	0.9
Middle Atlantic .....	1.1	0.8	0.5	—	1.1
East North Central .....	0.5	0.2	0.5	0.0	0.5
West North Central .....	2.2	—	—	—	2.2
South Atlantic .....	1.2	0.8	0.4	0.0	1.2
West South Central .....	1.0	—	—	—	1.0
Pacific .....	0.9	0.6	0.7	1.4	0.9

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

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 4. Standard errors for defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2010**

Characteristics	Open plans <sup>1</sup>	Frozen plans <sup>2</sup>
All workers .....	1.1	1.1
<b>Worker characteristics</b>		
Management, professional, and related .....	1.8	1.8
Management, business, and financial .....	2.0	2.0
Professional and related .....	2.3	2.3
Service .....	3.0	3.0
Protective service .....	6.9	6.9
Sales and office .....	1.6	1.6
Sales and related .....	3.4	3.4
Office and administrative support .....	1.8	1.8
Natural resources, construction, and maintenance .....	1.3	1.3
Construction, extraction, farming, fishing, and forestry .....	0.9	0.9
Installation, maintenance, and repair .....	2.1	2.1
Production, transportation, and material moving ...	1.6	1.6
Production .....	2.3	2.3
Transportation and material moving .....	1.9	1.9
Full time .....	1.1	1.1
Part time .....	2.2	2.2
Union .....	1.1	1.1
Nonunion .....	1.3	1.3
Average wage within the following categories: <sup>3</sup>		
Lowest 25 percent .....	4.6	4.6
Second 25 percent .....	1.7	1.7
Third 25 percent .....	1.1	1.1
Highest 25 percent .....	1.4	1.4
Highest 10 percent .....	2.4	2.4
<b>Establishment characteristics</b>		
Goods-producing industries .....	1.8	1.8
Manufacturing .....	2.3	2.3
Service-providing industries .....	1.3	1.3
Trade, transportation, and utilities .....	1.7	1.7
Wholesale trade .....	4.6	4.6
Retail trade .....	3.4	3.4
Transportation and warehousing .....	1.7	1.7
Utilities .....	4.1	4.1

See footnotes at end of table.

**Table 4. Standard errors for defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	Open plans <sup>1</sup>	Frozen plans <sup>2</sup>
Information .....	3.6	3.6
Financial activities .....	1.5	1.5
Finance and insurance .....	1.5	1.5
Credit intermediation and related activities .....	2.2	2.2
Insurance carriers and related activities .....	2.5	2.5
Professional and business services .....	4.5	4.5
Education and health services .....	3.0	3.0
Educational services:		
Junior colleges, colleges, and universities .....	7.6	7.6
Health care and social assistance .....	3.1	3.1
1 to 99 workers .....	1.6	1.6
1 to 49 workers .....	1.8	1.8
50 to 99 workers .....	3.1	3.1
100 workers or more .....	1.3	1.3
100 to 499 workers .....	2.2	2.2
500 workers or more .....	1.3	1.3
<b>Geographic areas</b>		
New England .....	4.1	4.1
Middle Atlantic .....	1.2	1.2
East North Central .....	2.1	2.1
West North Central .....	2.1	2.1
South Atlantic .....	2.8	2.8
West South Central .....	3.8	3.8
Pacific .....	1.8	1.8

<sup>1</sup> Plans open to new participants.

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

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 5. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Benefits accrual, private industry workers, National Compensation  
Survey, March 2010**

Characteristics	Retirement benefit accrual <sup>2</sup>		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers .....	1.9	1.5	1.8
<b>Worker characteristics</b>			
Management, professional, and related .....	3.2	—	—
Management, business, and financial .....	3.3	2.4	3.0
Professional and related .....	4.0	3.8	2.7
Service .....	9.7	—	—
Protective service .....	10.0	—	—
Sales and office .....	2.9	0.9	2.7
Sales and related .....	2.9	0.9	2.8
Office and administrative support .....	3.6	1.2	3.3
Natural resources, construction, and maintenance .....	3.2	0.9	3.0
Construction, extraction, farming, fishing, and forestry .....	9.0	—	—
Installation, maintenance, and repair .....	3.4	1.1	3.2
Production, transportation, and material moving ...	3.4	1.9	3.1
Production .....	3.9	—	—
Transportation and material moving .....	5.6	—	—
Full time .....	2.0	1.6	1.8
Part time .....	4.7	—	—
Union .....	3.5	—	—
Nonunion .....	2.1	1.8	2.0
Average wage within the following categories: <sup>3</sup>			
Lowest 25 percent .....	7.4	—	—
Second 25 percent .....	3.4	1.2	3.6
Third 25 percent .....	3.1	1.3	2.9
Highest 25 percent .....	2.8	2.6	1.9
Highest 10 percent .....	3.5	—	—
<b>Establishment characteristics</b>			
Goods-producing industries .....	3.1	2.4	2.4
Manufacturing .....	3.1	2.3	2.5
Service-providing industries .....	2.3	1.9	2.2
Trade, transportation, and utilities .....	3.1	0.6	3.1
Wholesale trade .....	4.6	—	—
Retail trade .....	3.8	—	—
Transportation and warehousing .....	10.6	—	—
Utilities .....	5.8	—	—

See footnotes at end of table.

**Table 5. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Benefits accrual, private industry workers, National Compensation  
Survey, March 2010—Continued**

Characteristics	Retirement benefit accrual <sup>2</sup>		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
Information .....	5.2	—	—
Financial activities:			
Finance and insurance:			
Insurance carriers and related activities ....	7.4	—	—
Professional and business services .....	11.0	—	—
Education and health services .....	3.8	1.7	2.9
Educational services:			
Junior colleges, colleges, and universities	10.0	—	—
Health care and social assistance .....	3.9	1.9	2.7
1 to 99 workers .....	5.2	1.4	5.0
1 to 49 workers .....	6.0	—	—
50 to 99 workers .....	9.7	—	—
100 workers or more .....	2.1	1.8	1.6
100 to 499 workers .....	3.0	—	—
500 workers or more .....	2.8	2.6	2.1
<b>Geographic areas</b>			
New England .....	10.4	—	—
Middle Atlantic .....	4.9	—	—
East North Central .....	4.7	—	—
West North Central .....	10.0	—	—
South Atlantic .....	4.4	1.8	3.5
West South Central .....	3.5	1.9	2.5
Pacific .....	4.9	—	—

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

<sup>2</sup> Benefit accruals are for existing participants since the plan was closed to new workers or stopped accruing benefits.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 6. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Selected attributes, private industry workers, National Compensation  
Survey, March 2010**

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
All workers .....	1.3	2.3	2.6
<b>Worker characteristics</b>			
Management, professional, and related .....	1.7	4.0	3.9
Management, business, and financial .....	2.7	4.0	4.3
Professional and related .....	1.5	4.8	4.8
Service .....	2.2	8.5	9.1
Sales and office .....	2.8	3.1	3.8
Sales and related .....	3.8	5.4	5.0
Office and administrative support .....	2.9	3.9	5.1
Natural resources, construction, and maintenance	2.2	4.9	4.7
Construction, extraction, farming, fishing, and forestry .....	—	8.5	—
Installation, maintenance, and repair .....	2.6	5.3	5.0
Production, transportation, and material moving ...	1.3	3.0	3.4
Production .....	—	3.0	—
Transportation and material moving .....	2.0	7.2	7.3
Full time .....	1.2	2.3	2.5
Union .....	1.4	5.8	5.8
Nonunion .....	1.5	2.4	2.6
Average wage within the following categories: <sup>2</sup>			
Lowest 25 percent .....	—	8.6	—
Second 25 percent .....	2.3	3.9	4.5
Third 25 percent .....	1.8	3.2	3.0
Highest 25 percent .....	1.3	3.2	3.2
Highest 10 percent .....	2.0	4.5	4.8
<b>Establishment characteristics</b>			
Goods-producing industries .....	1.8	3.2	3.3
Manufacturing .....	1.9	3.2	3.4
Service-providing industries .....	1.5	3.0	3.3
Trade, transportation, and utilities .....	2.9	3.9	3.3
Transportation and warehousing .....	—	—	7.9
Utilities .....	6.8	3.0	6.5

See footnotes at end of table.

**Table 6. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Selected attributes, private industry workers, National Compensation  
Survey, March 2010—Continued**

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
Information .....	—	4.6	—
Financial activities:			
Finance and insurance:			
Insurance carriers and related activities ....	—	—	6.5
Education and health services .....	—	11.3	—
Educational services:			
Junior colleges, colleges, and universities	—	3.6	—
Health care and social assistance .....	—	12.0	—
1 to 99 workers .....	2.5	5.3	4.9
1 to 49 workers .....	3.8	6.6	6.1
50 to 99 workers .....	—	8.9	—
100 workers or more .....	1.5	2.8	3.1
100 to 499 workers .....	2.8	4.9	5.4
500 workers or more .....	1.4	3.0	3.2
<b>Geographic areas</b>			
New England .....	—	9.9	—
Middle Atlantic .....	—	3.9	—
East North Central .....	1.5	4.6	4.9
South Atlantic .....	2.0	3.5	3.5
West South Central .....	—	4.4	—

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

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 8. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2010**

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers .....	0.7	0.7	0.6	0.6
<b>Worker characteristics</b>				
Management, professional, and related .....	1.2	1.2	1.1	1.1
Management, business, and financial .....	1.2	1.2	1.0	1.0
Professional and related .....	1.6	1.6	1.4	1.4
Service .....	1.9	1.9	1.5	1.5
Protective service .....	5.5	5.5	5.4	5.4
Sales and office .....	0.9	0.9	1.0	1.0
Sales and related .....	1.6	1.6	1.8	1.8
Office and administrative support .....	1.0	1.0	0.9	0.9
Natural resources, construction, and maintenance .....	1.6	1.6	1.2	1.2
Construction, extraction, farming, fishing, and forestry .....	3.0	3.0	2.4	2.4
Installation, maintenance, and repair .....	1.6	1.6	1.2	1.2
Production, transportation, and material moving .....	1.4	1.4	1.2	1.2
Production .....	1.6	1.6	1.5	1.5
Transportation and material moving .....	2.2	2.2	1.9	1.9
Full time .....	0.7	0.7	0.6	0.6
Part time .....	1.9	1.9	2.0	2.0
Union .....	2.4	2.4	2.5	2.5
Nonunion .....	0.7	0.7	0.6	0.6
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	1.7	1.7	1.6	1.6
Lowest 10 percent .....	4.7	4.7	2.6	2.6
Second 25 percent .....	1.1	1.1	1.2	1.2
Third 25 percent .....	0.9	0.9	1.0	1.0
Highest 25 percent .....	1.0	1.0	0.8	0.8
Highest 10 percent .....	1.5	1.5	1.1	1.1
<b>Establishment characteristics</b>				
Goods-producing industries .....	1.2	1.2	1.1	1.1
Construction .....	2.9	2.9	2.3	2.3
Manufacturing .....	1.3	1.3	1.3	1.3
Service-providing industries .....	0.8	0.8	0.7	0.7
Trade, transportation, and utilities .....	1.3	1.3	1.3	1.3
Wholesale trade .....	2.2	2.2	1.6	1.6
Retail trade .....	1.8	1.8	1.9	1.9
Transportation and warehousing .....	3.3	3.3	2.8	2.8
Utilities .....	3.2	3.2	1.7	1.7

See footnotes at end of table.

**Table 8. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information .....	2.6	2.6	2.4	2.4
Financial activities .....	1.3	1.3	1.0	1.0
Finance and insurance .....	1.4	1.4	1.0	1.0
Credit intermediation and related activities .....	1.7	1.7	1.1	1.1
Insurance carriers and related activities ....	2.0	2.0	1.6	1.6
Real estate and rental and leasing .....	5.2	5.2	5.0	5.0
Professional and business services .....	2.2	2.2	2.0	2.0
Professional and technical services .....	2.6	2.6	2.3	2.3
Administrative and waste services .....	5.0	5.0	4.9	4.9
Education and health services .....	1.9	1.9	1.8	1.8
Educational services .....	2.3	2.3	2.4	2.4
Junior colleges, colleges, and universities .....	2.3	2.3	2.4	2.4
Health care and social assistance .....	2.1	2.1	2.0	2.0
Leisure and hospitality .....	3.8	3.8	3.7	3.7
Accommodation and food services .....	5.1	5.1	3.4	3.4
Other services .....	4.4	4.4	4.9	4.9
1 to 99 workers .....	1.2	1.2	1.2	1.2
1 to 49 workers .....	1.5	1.5	1.5	1.5
50 to 99 workers .....	2.1	2.1	2.0	2.0
100 workers or more .....	0.9	0.9	0.7	0.7
100 to 499 workers .....	1.4	1.4	1.1	1.1
500 workers or more .....	1.1	1.1	1.0	1.0
<b>Geographic areas</b>				
New England .....	4.8	4.8	3.2	3.2
Middle Atlantic .....	2.1	2.1	1.8	1.8
East North Central .....	1.6	1.6	1.9	1.9
West North Central .....	2.2	2.2	2.3	2.3
South Atlantic .....	1.7	1.7	1.4	1.4
East South Central .....	2.5	2.5	2.7	2.7
West South Central .....	1.7	1.7	1.3	1.3
Mountain .....	4.2	4.2	2.0	2.0
Pacific .....	1.9	1.9	1.4	1.4

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2010**

Characteristics	Health care <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.7	0.6	0.4	0.6	0.5	0.5
<b>Worker characteristics</b>						
Management, professional, and related .....	0.8	0.8	0.6	0.8	0.7	0.6
Management, business, and financial .....	0.6	1.3	1.1	0.6	1.2	1.0
Professional and related .....	1.0	0.8	0.7	1.0	0.8	0.8
Service .....	1.7	1.7	1.9	1.7	1.4	1.6
Protective service .....	5.5	4.1	4.4	5.5	4.0	4.5
Sales and office .....	0.8	0.7	0.6	0.8	0.7	0.7
Sales and related .....	1.2	1.1	0.9	1.2	1.0	0.9
Office and administrative support .....	1.2	1.0	0.7	1.2	1.0	0.8
Natural resources, construction, and maintenance	1.4	1.3	0.8	1.4	1.4	1.0
Construction, extraction, farming, fishing, and forestry .....	2.1	1.8	1.2	2.1	1.9	1.2
Installation, maintenance, and repair .....	1.6	1.7	1.2	1.6	1.7	1.5
Production, transportation, and material moving ...	1.2	1.2	0.7	1.2	1.1	0.7
Production .....	1.5	1.5	0.9	1.4	1.5	0.9
Transportation and material moving .....	1.9	1.7	1.1	1.8	1.5	1.1
Full time .....	0.5	0.6	0.4	0.5	0.5	0.5
Part time .....	1.0	0.6	1.8	1.0	0.6	1.6
Union .....	1.3	1.3	0.7	1.3	1.4	0.8
Nonunion .....	0.7	0.7	0.4	0.7	0.6	0.5
Average wage within the following categories: <sup>3</sup>						
Lowest 25 percent .....	1.3	1.1	1.5	1.3	0.9	1.3
Lowest 10 percent .....	2.4	2.1	4.3	2.4	1.7	3.5
Second 25 percent .....	1.2	1.0	0.6	1.1	0.9	0.6
Third 25 percent .....	1.0	0.9	0.5	1.0	0.9	0.6
Highest 25 percent .....	0.7	0.7	0.4	0.6	0.6	0.6
Highest 10 percent .....	1.0	0.9	0.6	1.0	1.1	0.9
<b>Establishment characteristics</b>						
Goods-producing industries .....	0.8	0.8	0.5	0.8	0.8	0.6
Construction .....	2.0	1.6	1.2	2.0	1.7	1.2
Manufacturing .....	0.8	1.0	0.6	0.8	0.9	0.6
Service-providing industries .....	0.8	0.7	0.5	0.8	0.6	0.5
Trade, transportation, and utilities .....	0.9	0.8	0.6	0.8	0.8	0.6
Wholesale trade .....	1.4	1.8	1.2	1.4	1.7	1.1
Retail trade .....	1.1	1.0	0.9	1.1	1.0	1.0
Transportation and warehousing .....	2.2	2.2	1.6	2.2	2.0	1.6
Utilities .....	1.9	1.9	0.8	1.9	2.3	1.5

See footnotes at end of table.

**Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	Health care <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information .....	1.7	1.8	1.3	1.7	1.7	1.6
Financial activities .....	1.0	1.0	0.6	1.0	1.0	0.9
Finance and insurance .....	0.7	0.8	0.5	0.7	0.9	0.8
Credit intermediation and related activities .....	0.7	0.9	0.7	0.7	1.0	0.9
Insurance carriers and related activities ....	1.3	1.5	1.1	1.4	1.8	1.6
Real estate and rental and leasing .....	3.6	3.2	2.5	3.6	3.2	2.8
Professional and business services .....	1.6	1.5	1.1	1.6	1.5	1.4
Professional and technical services .....	1.8	1.8	1.2	1.8	1.7	1.5
Administrative and waste services .....	3.0	2.6	2.5	3.0	2.4	2.7
Education and health services .....	1.5	1.4	1.1	1.5	1.3	1.1
Educational services .....	2.2	2.2	1.6	2.2	2.0	1.6
Junior colleges, colleges, and universities .....	1.0	1.3	1.3	1.1	1.6	1.5
Health care and social assistance .....	1.7	1.6	1.3	1.7	1.5	1.2
Leisure and hospitality .....	3.9	3.9	4.6	3.9	3.0	3.0
Accommodation and food services .....	4.1	4.1	5.2	4.1	3.1	3.3
Other services .....	3.4	2.6	2.3	3.3	2.5	2.6
1 to 99 workers .....	1.0	0.8	0.7	1.0	0.7	0.8
1 to 49 workers .....	1.1	0.8	0.9	1.1	0.8	0.9
50 to 99 workers .....	1.7	1.5	1.2	1.7	1.4	1.2
100 workers or more .....	0.7	0.7	0.5	0.7	0.7	0.5
100 to 499 workers .....	1.0	1.0	0.8	1.0	0.9	0.7
500 workers or more .....	0.9	1.1	0.6	0.9	0.9	0.8
<b>Geographic areas</b>						
New England .....	1.9	1.5	1.3	2.0	1.3	1.9
Middle Atlantic .....	2.3	1.7	0.8	2.2	1.1	1.5
East North Central .....	1.1	1.1	0.8	1.1	1.1	0.8
West North Central .....	2.2	2.4	1.4	2.1	2.1	1.4
South Atlantic .....	1.5	1.3	1.1	1.5	1.2	1.1
East South Central .....	4.6	4.5	2.1	4.7	2.9	1.9
West South Central .....	1.7	1.7	1.1	1.7	1.7	1.3
Mountain .....	2.6	2.3	1.4	2.6	2.2	1.5
Pacific .....	1.4	1.4	0.7	1.4	1.5	0.9

See footnotes at end of table.

**Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2010—Continued**

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 .....	0.7	0.5	0.5	0.8	0.6	0.6	0.6	0.6	0.5
<b>Worker characteristics</b>									
Management, professional, and related .....	1.1	1.1	0.6	1.1	0.9	0.9	0.9	0.7	0.6
Management, business, and financial .....	1.4	1.5	1.0	1.5	1.2	1.9	0.6	1.2	1.0
Professional and related .....	1.3	1.2	0.7	1.3	1.1	1.0	1.1	0.9	0.8
Service .....	1.9	1.3	1.7	2.1	1.6	2.6	1.8	1.4	1.7
Protective service .....	4.4	2.8	3.9	2.8	2.3	7.3	5.5	3.9	4.5
Sales and office .....	0.9	0.7	0.7	0.8	0.6	0.8	0.8	0.8	0.7
Sales and related .....	1.2	1.0	1.2	0.9	0.8	1.3	1.1	1.0	1.0
Office and administrative support .....	1.1	0.9	0.8	0.9	0.7	1.1	1.2	1.0	0.8
Natural resources, construction, and maintenance	1.4	1.2	1.1	1.4	1.1	1.5	1.4	1.3	1.0
Construction, extraction, farming, fishing, and forestry .....	1.9	1.7	1.6	1.8	1.5	1.8	1.9	1.8	1.2
Installation, maintenance, and repair .....	1.9	1.7	1.5	2.0	1.4	2.1	1.6	1.7	1.4
Production, transportation, and material moving ...	1.4	1.3	1.0	0.9	0.8	1.2	1.1	1.1	0.8
Production .....	1.7	1.5	1.1	1.3	1.1	1.5	1.4	1.5	0.9
Transportation and material moving .....	1.9	1.6	1.4	1.4	1.1	1.7	1.8	1.5	1.1
Full time .....	0.8	0.6	0.5	1.0	0.7	0.6	0.6	0.6	0.5
Part time .....	0.7	0.6	1.8	0.6	0.4	2.2	0.9	0.6	1.7
Union .....	1.8	1.6	0.8	2.1	1.9	1.3	1.4	1.5	0.8
Nonunion .....	0.8	0.6	0.5	0.7	0.6	0.7	0.7	0.6	0.5
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	1.3	0.8	1.6	1.2	0.9	1.9	1.3	0.9	1.4
Lowest 10 percent .....	2.3	1.1	4.1	2.2	1.5	4.3	2.3	1.8	4.1
Second 25 percent .....	1.2	0.9	0.8	1.2	0.8	1.0	1.2	0.9	0.7
Third 25 percent .....	1.1	0.9	0.6	1.0	0.9	0.8	1.0	0.9	0.6
Highest 25 percent .....	1.0	0.9	0.5	1.0	0.9	0.9	0.7	0.7	0.6
Highest 10 percent .....	1.4	1.4	0.8	1.4	1.2	1.0	1.1	1.1	0.9
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.4	1.2	0.6	1.2	1.0	0.9	0.9	0.9	0.6
Construction .....	1.7	1.5	1.6	1.6	1.3	2.0	1.9	1.6	1.3
Manufacturing .....	1.6	1.5	0.7	1.6	1.3	1.1	0.9	1.0	0.7
Service-providing industries .....	0.8	0.6	0.6	0.9	0.7	0.7	0.8	0.6	0.6
Trade, transportation, and utilities .....	1.1	0.8	0.9	0.9	0.7	1.0	0.8	0.8	0.6
Wholesale trade .....	2.5	2.1	1.5	2.1	1.8	1.6	1.4	1.6	1.1
Retail trade .....	1.2	0.9	1.3	1.0	0.8	1.4	1.1	1.0	1.0
Transportation and warehousing .....	2.7	2.3	1.8	2.8	2.1	2.8	2.2	2.0	1.6
Utilities .....	5.3	4.8	1.6	4.8	4.4	1.5	2.1	2.4	1.5

See footnotes at end of table.

**Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2010—Continued**

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 .....	2.7	2.4	1.5	3.3	2.9	2.3	2.1	1.9	1.5
Financial activities .....	1.6	1.3	0.8	1.4	1.2	1.4	1.0	0.9	0.8
Finance and insurance .....	1.3	1.1	0.7	1.5	1.4	1.4	0.8	0.8	0.8
Credit intermediation and related activities .....	1.8	1.4	1.0	1.8	1.6	2.1	0.8	1.0	0.9
Insurance carriers and related activities .....	2.3	2.2	1.4	3.0	2.8	1.7	1.6	1.7	1.6
Real estate and rental and leasing .....	4.0	3.6	3.5	4.0	3.1	4.8	3.7	3.2	2.8
Professional and business services .....	1.8	1.5	1.8	1.7	1.5	2.1	1.6	1.5	1.4
Professional and technical services .....	2.8	2.5	2.0	2.8	2.4	2.7	1.9	1.8	1.5
Administrative and waste services .....	2.6	2.2	3.4	2.6	2.1	3.8	3.0	2.3	2.8
Education and health services .....	1.7	1.3	1.0	1.9	1.3	1.7	1.6	1.4	1.1
Educational services .....	2.3	1.9	1.1	2.0	1.5	2.1	2.3	2.1	1.6
Junior colleges, colleges, and universities .....	1.9	1.6	1.2	2.9	2.1	2.3	1.1	1.6	1.5
Health care and social assistance .....	1.9	1.5	1.2	2.1	1.5	1.9	1.7	1.6	1.3
Leisure and hospitality .....	4.3	3.0	2.4	4.7	—	—	3.9	3.4	3.8
Accommodation and food services .....	4.5	3.0	2.6	—	—	—	4.1	3.5	4.2
Other services .....	3.0	2.3	2.9	2.9	2.0	3.9	3.3	2.5	2.7
1 to 99 workers .....	0.8	0.6	0.8	0.6	0.5	1.0	0.9	0.7	0.8
1 to 49 workers .....	0.9	0.7	1.0	0.7	0.6	1.3	1.0	0.8	0.9
50 to 99 workers .....	1.6	1.3	1.4	1.4	1.2	1.9	1.7	1.3	1.2
100 workers or more .....	0.9	0.7	0.6	1.4	1.1	0.8	0.8	0.7	0.6
100 to 499 workers .....	1.3	1.1	0.8	1.3	0.9	1.2	1.0	0.9	0.7
500 workers or more .....	1.5	1.2	0.9	2.3	1.8	1.1	1.0	1.1	0.8
<b>Geographic areas</b>									
New England .....	1.8	1.6	1.7	2.0	1.5	2.9	1.9	1.1	1.9
Middle Atlantic .....	1.5	1.2	1.2	2.1	1.4	1.6	2.1	1.2	1.4
East North Central .....	1.4	1.2	1.2	1.1	0.9	1.1	1.1	1.0	0.9
West North Central .....	2.5	2.5	1.4	1.4	1.2	2.0	1.9	2.0	1.5
South Atlantic .....	1.1	0.9	1.2	1.2	1.0	1.7	1.5	1.3	1.2
East South Central .....	6.1	3.6	2.3	8.5	6.3	1.8	4.6	3.3	2.0
West South Central .....	2.2	1.7	1.5	1.1	1.1	2.4	2.1	1.9	1.3
Mountain .....	3.4	2.4	2.1	2.8	2.2	1.8	2.5	2.3	1.7
Pacific .....	1.5	1.3	0.9	1.5	1.3	1.2	1.3	1.3	0.9

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 10. Standard errors for health care benefits:<sup>1</sup> Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2010**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	0.2	0.2	0.3	0.3
<b>Worker characteristics</b>				
Management, professional, and related .....	0.4	0.4	0.4	0.4
Management, business, and financial .....	0.5	0.5	0.5	0.5
Professional and related .....	0.5	0.5	0.6	0.6
Service .....	0.7	0.7	0.9	0.9
Protective service .....	1.8	1.8	2.3	2.3
Sales and office .....	0.3	0.3	0.3	0.3
Sales and related .....	0.5	0.5	0.7	0.7
Office and administrative support .....	0.3	0.3	0.4	0.4
Natural resources, construction, and maintenance .....	0.6	0.6	0.8	0.8
Construction, extraction, farming, fishing, and forestry .....	0.9	0.9	1.4	1.4
Installation, maintenance, and repair .....	0.8	0.8	1.0	1.0
Production, transportation, and material moving .....	0.5	0.5	0.6	0.6
Production .....	0.7	0.7	0.8	0.8
Transportation and material moving .....	0.7	0.7	1.0	1.0
Full time .....	0.2	0.2	0.3	0.3
Part time .....	1.0	1.0	1.5	1.5
Union .....	0.5	0.5	1.0	1.0
Nonunion .....	0.2	0.2	0.3	0.3
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	0.6	0.6	0.9	0.9
Lowest 10 percent .....	1.4	1.4	2.1	2.1
Second 25 percent .....	0.4	0.4	0.5	0.5
Third 25 percent .....	0.3	0.3	0.4	0.4
Highest 25 percent .....	0.3	0.3	0.4	0.4
Highest 10 percent .....	0.5	0.5	0.5	0.5
<b>Establishment characteristics</b>				
Goods-producing industries .....	0.4	0.4	0.5	0.5
Construction .....	1.0	1.0	1.6	1.6
Manufacturing .....	0.5	0.5	0.6	0.6
Service-providing industries .....	0.3	0.3	0.3	0.3
Trade, transportation, and utilities .....	0.4	0.4	0.5	0.5
Wholesale trade .....	0.8	0.8	1.0	1.0
Retail trade .....	0.6	0.6	0.7	0.7
Transportation and warehousing .....	1.2	1.2	1.5	1.5
Utilities .....	1.1	1.1	1.1	1.1

See footnotes at end of table.

**Table 10. Standard errors for health care benefits:<sup>1</sup> Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information .....	0.8	0.8	0.9	0.9
Financial activities .....	0.4	0.4	0.6	0.6
Finance and insurance .....	0.4	0.4	0.5	0.5
Credit intermediation and related activities .....	0.6	0.6	0.6	0.6
Insurance carriers and related activities .....	0.7	0.7	0.8	0.8
Real estate and rental and leasing .....	2.8	2.8	2.6	2.6
Professional and business services .....	0.8	0.8	0.8	0.8
Professional and technical services .....	1.2	1.2	1.3	1.3
Administrative and waste services .....	1.6	1.6	1.8	1.8
Education and health services .....	0.6	0.6	0.7	0.7
Educational services .....	0.7	0.7	1.0	1.0
Junior colleges, colleges, and universities .....	0.7	0.7	1.0	1.0
Health care and social assistance .....	0.7	0.7	0.9	0.9
Leisure and hospitality .....	1.4	1.4	2.1	2.1
Accommodation and food services .....	2.2	2.2	2.4	2.4
Other services .....	1.3	1.3	2.1	2.1
1 to 99 workers .....	0.4	0.4	0.5	0.5
1 to 49 workers .....	0.5	0.5	0.7	0.7
50 to 99 workers .....	0.8	0.8	1.1	1.1
100 workers or more .....	0.3	0.3	0.3	0.3
100 to 499 workers .....	0.4	0.4	0.4	0.4
500 workers or more .....	0.4	0.4	0.4	0.4
<b>Geographic areas</b>				
New England .....	0.9	0.9	0.8	0.8
Middle Atlantic .....	0.4	0.4	0.7	0.7
East North Central .....	0.5	0.5	0.7	0.7
West North Central .....	0.9	0.9	0.8	0.8
South Atlantic .....	0.5	0.5	0.5	0.5
East South Central .....	1.0	1.0	1.6	1.6
West South Central .....	0.6	0.6	0.9	0.9
Mountain .....	1.1	1.1	1.2	1.2
Pacific .....	0.6	0.6	0.8	0.8

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

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 11. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2010**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	0.2	0.2	0.3	0.3
<b>Worker characteristics</b>				
Management, professional, and related .....	0.3	0.3	0.5	0.5
Management, business, and financial .....	0.5	0.5	0.6	0.6
Professional and related .....	0.4	0.4	0.6	0.6
Service .....	0.8	0.8	1.0	1.0
Protective service .....	2.4	2.4	2.7	2.7
Sales and office .....	0.3	0.3	0.4	0.4
Sales and related .....	0.6	0.6	0.7	0.7
Office and administrative support .....	0.3	0.3	0.5	0.5
Natural resources, construction, and maintenance .....	0.6	0.6	0.8	0.8
Construction, extraction, farming, fishing, and forestry .....	0.9	0.9	1.4	1.4
Installation, maintenance, and repair .....	0.7	0.7	0.9	0.9
Production, transportation, and material moving ...	0.5	0.5	0.6	0.6
Production .....	0.6	0.6	0.8	0.8
Transportation and material moving .....	0.7	0.7	1.1	1.1
Full time .....	0.2	0.2	0.3	0.3
Part time .....	0.9	0.9	1.0	1.0
Union .....	0.4	0.4	0.9	0.9
Nonunion .....	0.2	0.2	0.3	0.3
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	0.7	0.7	0.8	0.8
Lowest 10 percent .....	1.3	1.3	1.5	1.5
Second 25 percent .....	0.3	0.3	0.5	0.5
Third 25 percent .....	0.3	0.3	0.4	0.4
Highest 25 percent .....	0.3	0.3	0.5	0.5
Highest 10 percent .....	0.5	0.5	0.7	0.7
<b>Establishment characteristics</b>				
Goods-producing industries .....	0.4	0.4	0.6	0.6
Construction .....	0.9	0.9	1.4	1.4
Manufacturing .....	0.5	0.5	0.6	0.6
Service-providing industries .....	0.2	0.2	0.4	0.4
Trade, transportation, and utilities .....	0.4	0.4	0.6	0.6
Wholesale trade .....	0.7	0.7	0.9	0.9
Retail trade .....	0.7	0.7	0.9	0.9
Transportation and warehousing .....	1.2	1.2	1.5	1.5
Utilities .....	1.1	1.1	1.0	1.0

See footnotes at end of table.

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

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information .....	0.6	0.6	0.9	0.9
Financial activities .....	0.4	0.4	0.6	0.6
Finance and insurance .....	0.3	0.3	0.5	0.5
Credit intermediation and related activities .....	0.4	0.4	0.6	0.6
Insurance carriers and related activities ....	0.5	0.5	0.7	0.7
Real estate and rental and leasing .....	1.9	1.9	2.3	2.3
Professional and business services .....	0.8	0.8	0.9	0.9
Professional and technical services .....	0.9	0.9	1.2	1.2
Administrative and waste services .....	1.7	1.7	2.1	2.1
Education and health services .....	0.4	0.4	0.9	0.9
Educational services .....	0.5	0.5	0.9	0.9
Junior colleges, colleges, and universities .....	0.6	0.6	0.7	0.7
Health care and social assistance .....	0.5	0.5	1.0	1.0
Leisure and hospitality .....	1.0	1.0	1.6	1.6
Accommodation and food services .....	1.4	1.4	1.8	1.8
Other services .....	1.5	1.5	2.4	2.4
1 to 99 workers .....	0.4	0.4	0.6	0.6
1 to 49 workers .....	0.4	0.4	0.7	0.7
50 to 99 workers .....	0.8	0.8	1.0	1.0
100 workers or more .....	0.3	0.3	0.3	0.3
100 to 499 workers .....	0.4	0.4	0.4	0.4
500 workers or more .....	0.4	0.4	0.5	0.5
<b>Geographic areas</b>				
New England .....	0.6	0.6	0.7	0.7
Middle Atlantic .....	0.6	0.6	1.1	1.1
East North Central .....	0.5	0.5	0.8	0.8
West North Central .....	0.8	0.8	0.9	0.9
South Atlantic .....	0.5	0.5	0.6	0.6
East South Central .....	1.4	1.4	1.2	1.2
West South Central .....	0.6	0.6	1.0	1.0
Mountain .....	1.1	1.1	1.4	1.4
Pacific .....	0.5	0.5	0.8	0.8

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 12. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2010**

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
All workers .....	\$2.47	0.6	\$6.19	0.6	\$2.03	\$0.83
<b>Worker characteristics</b>						
Management, professional, and related .....	3.01	1.1	8.59	1.1	2.63	1.42
Management, business, and financial .....	3.85	1.4	11.78	1.4	3.43	2.48
Professional and related .....	4.02	1.4	11.18	1.4	3.48	1.63
Service .....	8.60	1.7	26.96	1.7	5.14	2.74
Protective service .....	13.68	3.1	54.28	3.1	13.40	10.28
Sales and office .....	2.21	0.8	9.33	0.8	2.38	1.27
Sales and related .....	3.85	1.6	15.30	1.6	3.99	1.96
Office and administrative support .....	2.87	0.8	11.81	0.8	3.05	1.56
Natural resources, construction, and maintenance .....	5.21	1.7	9.60	1.7	6.04	2.59
Construction, extraction, farming, fishing, and forestry .....	7.76	2.5	13.25	2.5	7.06	3.85
Installation, maintenance, and repair .....	7.26	2.0	13.08	2.0	8.68	3.76
Production, transportation, and material moving .....	5.06	1.2	12.59	1.2	4.29	1.58
Production .....	5.30	1.6	11.23	1.6	5.20	1.77
Transportation and material moving .....	7.62	1.9	20.67	1.9	6.28	2.55
Full time .....	2.43	0.6	6.38	0.6	1.98	0.84
Part time .....	9.33	2.1	19.16	2.1	9.43	3.99
Union .....	7.92	1.6	13.08	1.6	6.31	3.64
Nonunion .....	1.99	0.6	5.71	0.6	1.90	0.79
Average wage within the following categories: <sup>1</sup>						
Lowest 25 percent .....	5.30	1.6	16.88	1.6	5.30	2.17
Lowest 10 percent .....	10.81	3.3	33.25	3.3	10.03	4.39
Second 25 percent .....	3.37	0.8	11.83	0.8	2.78	1.49
Third 25 percent .....	4.05	0.9	12.78	0.9	2.55	1.08
Highest 25 percent .....	3.30	1.0	6.94	1.0	3.05	1.41
Highest 10 percent .....	4.33	1.6	11.71	1.6	3.78	1.75
<b>Establishment characteristics</b>						
Goods-producing industries .....	3.81	1.1	6.74	1.1	3.88	1.46
Construction .....	6.81	2.2	12.31	2.2	6.25	3.57
Manufacturing .....	4.18	1.2	9.02	1.2	4.18	1.54
Service-providing industries .....	2.74	0.7	7.83	0.7	2.30	1.00
Trade, transportation, and utilities .....	3.95	1.0	12.18	1.0	3.21	1.71
Wholesale trade .....	5.66	1.8	17.32	1.8	4.07	3.34
Retail trade .....	5.01	1.4	13.41	1.4	4.45	2.49
Transportation and warehousing .....	13.16	3.2	43.42	3.2	10.05	3.68
Utilities .....	7.37	4.2	19.35	4.2	8.04	3.54

See footnotes at end of table.

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

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
Information .....	\$8.73	2.2	\$12.54	2.2	\$9.19	\$3.51
Financial activities .....	3.26	1.3	12.50	1.3	2.39	2.31
Finance and insurance .....	3.03	1.1	13.20	1.1	2.33	1.64
Credit intermediation and related activities .....	3.50	1.2	13.90	1.2	3.08	2.00
Insurance carriers and related activities .....	5.17	1.7	21.98	1.7	4.64	2.77
Real estate and rental and leasing .....	9.62	5.4	16.84	5.4	9.69	14.45
Professional and business services .....	6.67	2.1	22.43	2.1	4.46	2.46
Professional and technical services .....	6.86	2.6	19.86	2.6	5.45	3.21
Administrative and waste services .....	17.26	4.4	53.77	4.4	10.93	4.84
Education and health services .....	4.89	1.3	19.46	1.3	4.52	2.31
Educational services .....	5.90	1.6	14.03	1.6	5.52	2.27
Junior colleges, colleges, and universities .....	6.01	1.3	22.36	1.3	5.80	2.74
Health care and social assistance .....	5.71	1.6	22.35	1.6	5.37	2.71
Leisure and hospitality .....	10.11	2.9	29.70	2.9	11.59	3.68
Accommodation and food services .....	13.50	2.7	41.51	2.7	14.09	3.98
Other services .....	14.79	4.2	38.95	4.2	11.41	5.46
1 to 99 workers .....	3.29	1.0	6.98	1.0	3.31	1.65
1 to 49 workers .....	3.83	1.2	8.00	1.2	3.73	2.25
50 to 99 workers .....	5.04	1.9	11.85	1.9	5.08	2.05
100 workers or more .....	3.17	0.7	12.10	0.7	2.33	1.15
100 to 499 workers .....	3.53	1.0	12.58	1.0	3.12	1.55
500 workers or more .....	4.56	0.9	16.76	0.9	3.44	1.76
<b>Geographic areas</b>						
New England .....	5.62	1.2	10.32	1.2	6.38	4.65
Middle Atlantic .....	8.28	1.3	16.20	1.3	5.22	2.23
East North Central .....	5.86	1.1	15.26	1.1	4.90	2.36
West North Central .....	13.47	2.3	39.52	2.3	12.46	2.61
South Atlantic .....	3.40	1.5	10.68	1.5	3.49	1.75
East South Central .....	6.97	2.8	15.44	2.8	6.51	3.37
West South Central .....	6.81	1.5	15.43	1.5	7.36	2.04
Pacific .....	5.54	1.9	10.64	1.9	5.03	2.24

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 13. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2010**

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate <sup>1</sup>	Varies <sup>2</sup>	Flexible benefits <sup>3</sup>	Percent of earnings	Exists, but unknown	Other
All workers .....	0.0	0.8	0.2	0.4	0.1	( <sup>4</sup> )	0.6	0.1
<b>Worker characteristics</b>								
Management, professional, and related .....	0.0	1.1	–	0.8	0.2	–	0.7	0.2
Management, business, and financial .....	0.0	1.3	–	1.1	0.4	–	0.9	0.3
Professional and related .....	0.0	1.4	–	1.0	0.3	–	0.9	0.2
Service .....	0.0	2.4	–	1.0	0.3	–	2.1	0.1
Protective service .....	0.0	6.9	–	2.8	–	–	–	–
Sales and office .....	0.0	0.9	0.1	0.7	0.2	0.1	0.8	0.1
Sales and related .....	0.0	1.6	–	1.2	–	–	1.0	0.1
Office and administrative support .....	0.0	1.2	0.1	0.8	0.3	0.1	1.0	0.1
Natural resources, construction, and maintenance	0.0	1.6	–	0.8	–	–	1.3	0.5
Construction, extraction, farming, fishing, and forestry .....	0.0	2.8	–	1.1	–	–	2.4	–
Installation, maintenance, and repair .....	0.0	1.9	–	1.0	–	–	1.6	–
Production, transportation, and material moving ...	0.0	1.1	0.3	0.6	–	–	0.9	0.2
Production .....	0.0	1.4	–	0.8	–	–	1.2	–
Transportation and material moving .....	0.0	1.6	–	0.9	–	–	1.2	–
Full time .....	0.0	0.8	0.2	0.4	0.1	( <sup>4</sup> )	0.6	0.1
Part time .....	0.0	2.2	0.3	1.7	–	–	1.2	–
Union .....	0.0	2.3	0.5	2.1	–	–	1.2	0.5
Nonunion .....	0.0	0.8	0.2	0.4	0.1	( <sup>4</sup> )	0.6	0.1
Average wage within the following categories: <sup>5</sup>								
Lowest 25 percent .....	0.0	1.7	–	0.8	–	–	1.6	–
Lowest 10 percent .....	0.0	4.2	–	1.5	–	–	–	–
Second 25 percent .....	0.0	1.2	0.2	0.8	0.2	–	0.9	–
Third 25 percent .....	0.0	0.8	0.1	0.6	0.2	0.1	0.6	0.1
Highest 25 percent .....	0.0	1.0	–	0.7	0.2	–	0.6	0.3
Highest 10 percent .....	0.0	1.2	–	0.8	0.2	–	0.9	0.3
<b>Establishment characteristics</b>								
Goods-producing industries .....	0.0	1.2	–	0.7	–	–	1.0	0.1
Construction .....	0.0	2.6	–	1.3	–	–	2.1	–
Manufacturing .....	0.0	1.4	–	0.8	–	–	1.1	–
Service-providing industries .....	0.0	0.9	0.1	0.6	0.2	0.1	0.7	0.1
Trade, transportation, and utilities .....	0.0	1.3	0.3	0.8	–	–	1.0	0.3
Wholesale trade .....	0.0	2.0	–	1.3	–	–	1.4	–
Retail trade .....	0.0	1.8	–	1.5	–	–	1.3	–
Transportation and warehousing .....	0.0	2.7	–	1.2	–	–	2.4	–
Utilities .....	0.0	7.2	–	–	1.4	–	–	–

See footnotes at end of table.

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

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate <sup>1</sup>	Varies <sup>2</sup>	Flexible benefits <sup>3</sup>	Percent of earnings	Exists, but unknown	Other
Information .....	0.0	2.4	—	1.3	—	—	2.0	—
Financial activities .....	0.0	1.6	—	1.1	0.6	0.1	1.1	—
Finance and insurance .....	0.0	1.7	—	1.2	0.7	0.1	1.2	—
Credit intermediation and related activities .....	0.0	2.1	—	1.9	—	—	0.8	—
Insurance carriers and related activities .....	0.0	3.1	—	1.7	1.1	—	2.8	—
Real estate and rental and leasing .....	0.0	4.7	—	—	—	—	2.3	—
Professional and business services .....	0.0	1.8	—	1.4	0.5	—	1.1	—
Professional and technical services .....	0.0	2.6	—	1.5	—	—	1.9	—
Administrative and waste services .....	0.0	3.8	—	—	—	—	2.8	—
Education and health services .....	0.0	2.1	—	1.7	0.4	—	1.4	—
Educational services .....	0.0	2.1	—	1.5	0.4	—	1.2	—
Junior colleges, colleges, and universities .....	0.0	2.3	—	1.7	0.4	—	1.2	—
Health care and social assistance .....	0.0	2.4	—	2.0	0.5	—	1.6	—
Leisure and hospitality .....	0.0	5.7	—	2.0	—	—	4.3	—
Accommodation and food services .....	0.0	4.6	—	2.4	—	—	2.9	—
Other services .....	0.0	4.9	—	—	—	—	—	—
1 to 99 workers .....	0.0	1.1	—	0.8	0.1	—	0.9	0.1
1 to 49 workers .....	0.0	1.5	—	1.1	—	—	1.2	0.1
50 to 99 workers .....	0.0	1.6	—	1.0	—	—	1.3	—
100 workers or more .....	0.0	1.0	0.3	0.6	0.2	0.1	0.7	0.2
100 to 499 workers .....	0.0	1.0	0.3	0.7	0.3	—	0.8	—
500 workers or more .....	0.0	1.6	—	1.0	0.3	—	1.3	0.2
<b>Geographic areas</b>								
New England .....	0.0	2.4	—	1.4	0.1	—	1.9	—
Middle Atlantic .....	0.0	1.6	—	0.9	0.3	0.3	1.1	—
East North Central .....	0.0	2.1	0.2	1.3	0.5	—	1.2	—
West North Central .....	0.0	1.6	—	1.0	—	—	1.8	—
South Atlantic .....	0.0	1.6	—	1.0	—	—	1.4	—
East South Central .....	0.0	5.7	—	1.5	—	—	—	—
West South Central .....	0.0	2.0	—	1.6	—	—	1.6	—
Mountain .....	0.0	2.5	—	1.6	—	—	2.3	—
Pacific .....	0.0	2.0	—	1.6	0.4	—	1.4	—

<sup>1</sup> 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.

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

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

<sup>4</sup> Less than 0.05.

<sup>5</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 14. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2010**

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
All workers .....	\$6.50	0.5	\$17.94	0.5	\$5.83	\$3.48
<b>Worker characteristics</b>						
Management, professional, and related .....	9.25	1.0	45.19	1.0	8.46	5.62
Management, business, and financial .....	12.06	1.1	35.64	1.1	11.55	7.80
Professional and related .....	12.04	1.2	65.34	1.2	10.89	7.12
Service .....	18.10	1.5	52.88	1.5	16.20	9.34
Protective service .....	38.26	2.8	199.74	2.8	35.64	31.39
Sales and office .....	6.90	0.6	34.34	0.6	7.34	4.79
Sales and related .....	10.63	0.8	64.10	0.8	12.20	8.42
Office and administrative support .....	8.62	0.7	43.43	0.7	8.92	5.83
Natural resources, construction, and maintenance	14.76	1.3	31.76	1.3	13.91	6.80
Construction, extraction, farming, fishing, and forestry .....	23.56	2.0	41.30	2.0	23.56	12.64
Installation, maintenance, and repair .....	16.76	1.6	47.22	1.6	15.21	8.27
Production, transportation, and material moving ...	10.21	1.0	22.30	1.0	10.30	6.96
Production .....	12.76	1.3	31.62	1.3	12.99	6.54
Transportation and material moving .....	16.97	1.7	30.62	1.7	17.20	12.09
Full time .....	6.42	0.5	17.86	0.5	5.71	3.76
Part time .....	20.21	1.8	43.30	1.8	21.75	13.32
Union .....	19.46	1.7	25.89	1.7	19.96	10.82
Nonunion .....	5.88	0.5	25.86	0.5	5.69	3.59
Average wage within the following categories: <sup>1</sup>						
Lowest 25 percent .....	15.53	0.9	77.09	0.9	14.89	9.48
Lowest 10 percent .....	29.27	1.8	81.15	1.8	30.07	17.34
Second 25 percent .....	8.52	0.6	27.77	0.6	7.94	5.73
Third 25 percent .....	9.87	0.7	25.77	0.7	9.00	5.34
Highest 25 percent .....	9.01	1.0	28.49	1.0	8.66	4.85
Highest 10 percent .....	13.02	1.5	66.51	1.5	10.79	6.69
<b>Establishment characteristics</b>						
Goods-producing industries .....	10.44	0.9	17.63	0.9	11.64	5.81
Construction .....	20.64	2.0	35.07	2.0	20.44	13.29
Manufacturing .....	11.96	1.0	20.78	1.0	13.30	6.33
Service-providing industries .....	7.54	0.6	25.11	0.6	6.82	4.12
Trade, transportation, and utilities .....	10.92	0.7	29.38	0.7	10.69	6.98
Wholesale trade .....	17.53	1.3	35.44	1.3	17.98	11.42
Retail trade .....	14.18	1.0	43.09	1.0	13.86	9.37
Transportation and warehousing .....	27.92	2.3	65.35	2.3	25.77	13.70
Utilities .....	25.02	2.9	40.56	2.9	25.04	8.11

See footnotes at end of table.

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

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
Information .....	\$19.79	2.3	\$51.70	2.3	\$13.31	\$8.63
Financial activities .....	9.82	0.9	44.53	0.9	9.60	7.49
Finance and insurance .....	8.94	0.7	43.58	0.7	8.81	5.69
Credit intermediation and related activities .....	10.17	0.6	56.23	0.6	10.42	8.00
Insurance carriers and related activities .....	16.38	1.2	—	1.2	15.71	9.45
Real estate and rental and leasing .....	29.23	—	—	—	—	—
Professional and business services .....	15.87	1.7	64.87	1.7	13.51	9.63
Professional and technical services .....	23.18	2.0	97.73	2.0	19.71	13.12
Administrative and waste services .....	34.75	—	—	—	—	—
Education and health services .....	15.66	1.2	68.26	1.2	15.65	10.32
Educational services .....	15.60	0.8	—	0.8	15.58	14.91
Junior colleges, colleges, and universities .....	16.58	0.3	—	0.3	16.64	10.50
Health care and social assistance .....	18.14	1.4	71.28	1.4	18.31	12.43
Leisure and hospitality .....	30.75	1.8	79.83	1.8	35.95	11.84
Accommodation and food services .....	34.63	1.9	95.48	1.9	39.12	12.37
Other services .....	39.14	3.8	—	3.8	31.80	23.87
1 to 99 workers .....	10.01	0.9	27.63	0.9	9.51	6.10
1 to 49 workers .....	10.86	1.0	31.99	1.0	9.89	8.35
50 to 99 workers .....	17.28	1.6	51.19	1.6	17.86	8.31
100 workers or more .....	6.73	0.6	19.13	0.6	6.06	3.95
100 to 499 workers .....	8.66	0.6	25.63	0.6	8.52	6.01
500 workers or more .....	9.28	0.8	22.64	0.8	8.06	6.03
<b>Geographic areas</b>						
New England .....	19.04	0.9	130.64	0.9	15.68	13.41
Middle Atlantic .....	25.09	1.5	36.45	1.5	21.93	8.20
East North Central .....	14.55	1.0	30.98	1.0	14.27	8.47
West North Central .....	19.61	1.6	33.89	1.6	20.29	13.84
South Atlantic .....	11.54	0.9	42.09	0.9	10.60	7.59
East South Central .....	18.60	2.0	55.69	2.0	20.25	21.02
West South Central .....	19.01	0.9	76.33	0.9	19.23	8.16
Pacific .....	13.22	2.1	35.13	2.1	14.69	9.55

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 15. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2010**

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate <sup>1</sup>	Varies <sup>2</sup>	Flexible benefits <sup>3</sup>	Percent of earnings	Exists, but unknown	Other
All workers .....	0.0	0.8	0.2	0.4	0.1	( <sup>4</sup> )	0.5	0.1
<b>Worker characteristics</b>								
Management, professional, and related .....	0.0	1.2	–	0.8	0.2	–	0.8	0.1
Management, business, and financial .....	0.0	1.5	–	1.0	0.3	0.1	1.1	–
Professional and related .....	0.0	1.4	–	1.0	0.2	0.1	0.9	–
Service .....	0.0	2.0	–	0.9	0.3	–	1.7	0.1
Protective service .....	0.0	6.5	–	2.9	–	–	–	–
Sales and office .....	0.0	1.0	0.1	0.7	0.2	( <sup>4</sup> )	0.7	( <sup>4</sup> )
Sales and related .....	0.0	1.8	–	1.2	–	–	1.4	–
Office and administrative support .....	0.0	1.1	0.1	0.7	0.3	0.1	0.9	( <sup>4</sup> )
Natural resources, construction, and maintenance	0.0	1.4	–	0.7	–	–	1.2	0.4
Construction, extraction, farming, fishing, and forestry .....	0.0	2.6	–	1.0	–	–	2.3	–
Installation, maintenance, and repair .....	0.0	1.7	–	0.8	–	–	1.4	–
Production, transportation, and material moving ...	0.0	1.1	0.3	0.8	0.1	–	0.9	–
Production .....	0.0	1.5	–	1.2	0.1	–	1.1	–
Transportation and material moving .....	0.0	1.4	–	0.8	0.1	–	0.9	–
Full time .....	0.0	0.8	0.2	0.4	0.1	( <sup>4</sup> )	0.6	0.1
Part time .....	0.0	2.1	0.2	1.5	0.3	–	1.3	–
Union .....	0.0	2.1	0.4	1.9	–	–	0.9	0.4
Nonunion .....	0.0	0.8	0.2	0.4	0.1	( <sup>4</sup> )	0.6	0.1
Average wage within the following categories: <sup>5</sup>								
Lowest 25 percent .....	0.0	1.5	–	0.7	–	–	1.4	–
Lowest 10 percent .....	0.0	2.6	–	1.3	–	–	1.8	–
Second 25 percent .....	0.0	1.1	0.1	0.8	0.2	–	0.8	–
Third 25 percent .....	0.0	0.9	0.1	0.6	0.2	0.1	0.6	0.1
Highest 25 percent .....	0.0	1.0	–	0.6	0.2	–	0.7	0.1
Highest 10 percent .....	0.0	1.3	–	0.7	0.2	–	1.0	0.2
<b>Establishment characteristics</b>								
Goods-producing industries .....	0.0	1.2	–	0.8	0.1	–	1.0	–
Construction .....	0.0	2.4	–	1.2	–	–	2.0	–
Manufacturing .....	0.0	1.5	–	1.0	0.1	–	1.1	–
Service-providing industries .....	0.0	0.9	0.1	0.5	0.2	( <sup>4</sup> )	0.7	0.1
Trade, transportation, and utilities .....	0.0	1.2	0.2	0.8	0.1	–	1.0	–
Wholesale trade .....	0.0	1.7	–	1.2	–	–	1.3	–
Retail trade .....	0.0	2.0	–	1.6	–	–	1.5	–
Transportation and warehousing .....	0.0	2.5	–	1.2	–	–	2.1	–
Utilities .....	0.0	7.0	–	–	1.2	–	–	–

See footnotes at end of table.

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

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate <sup>1</sup>	Varies <sup>2</sup>	Flexible benefits <sup>3</sup>	Percent of earnings	Exists, but unknown	Other
Information .....	0.0	2.6	—	1.3	—	—	2.2	—
Financial activities .....	0.0	1.5	—	1.0	0.6	0.1	1.0	—
Finance and insurance .....	0.0	1.6	—	1.1	0.7	0.1	1.1	—
Credit intermediation and related activities .....	0.0	1.9	—	1.8	—	—	0.7	—
Insurance carriers and related activities .....	0.0	2.8	—	1.4	1.0	—	2.7	—
Real estate and rental and leasing .....	0.0	4.2	—	—	—	—	2.9	—
Professional and business services .....	0.0	1.8	—	1.2	0.4	—	1.4	—
Professional and technical services .....	0.0	2.5	—	1.2	—	—	2.1	—
Administrative and waste services .....	0.0	3.7	—	—	—	—	2.8	—
Education and health services .....	0.0	1.9	—	1.5	0.4	—	1.3	0.2
Educational services .....	0.0	2.1	—	1.1	0.2	—	1.8	—
Junior colleges, colleges, and universities .....	0.0	1.9	—	1.6	0.2	—	1.0	—
Health care and social assistance .....	0.0	2.2	—	1.8	0.5	—	1.4	0.2
Leisure and hospitality .....	0.0	4.3	—	2.0	—	—	3.1	—
Accommodation and food services .....	0.0	3.5	—	2.4	—	—	2.2	—
Other services .....	0.0	4.3	—	—	—	—	3.2	—
1 to 99 workers .....	0.0	1.1	0.1	0.7	—	—	0.9	0.1
1 to 49 workers .....	0.0	1.5	—	1.0	—	—	1.2	0.1
50 to 99 workers .....	0.0	1.6	—	0.8	—	—	1.2	—
100 workers or more .....	0.0	0.9	0.3	0.6	0.2	0.1	0.6	0.1
100 to 499 workers .....	0.0	1.0	0.3	0.8	0.3	—	0.7	—
500 workers or more .....	0.0	1.4	—	1.0	0.3	0.1	1.1	—
<b>Geographic areas</b>								
New England .....	0.0	2.0	—	1.2	0.2	—	1.8	—
Middle Atlantic .....	0.0	1.3	—	1.0	0.2	0.3	1.0	—
East North Central .....	0.0	2.4	0.2	1.3	0.4	—	1.5	—
West North Central .....	0.0	2.1	—	1.2	—	—	1.6	—
South Atlantic .....	0.0	1.7	—	0.9	0.2	—	1.5	—
East South Central .....	0.0	4.3	—	1.5	—	—	—	—
West South Central .....	0.0	2.1	—	1.5	—	—	1.0	—
Mountain .....	0.0	3.3	—	1.4	—	—	2.8	—
Pacific .....	0.0	2.0	—	1.5	0.4	—	1.3	—

<sup>1</sup> 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.

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

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

<sup>4</sup> Less than 0.05.

<sup>5</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 16. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2010**

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$0.50	\$0.72	\$0.92	\$1.50	\$2.42	\$2.18	\$3.35	\$3.34	\$8.76	\$9.05
<b>Worker characteristics</b>										
Management, professional, and related .....	1.16	0.99	1.43	2.73	1.77	3.50	4.96	5.95	14.88	15.53
Management, business, and financial .....	0.95	1.79	1.93	4.87	6.22	4.55	3.67	6.54	18.72	21.55
Professional and related .....	0.90	1.47	2.10	2.80	2.34	4.24	4.94	8.00	18.74	25.93
Service .....	4.06	3.78	4.25	3.89	5.54	10.69	11.89	13.93	29.70	44.75
Protective service .....	9.78	8.15	10.18	21.18	10.88	23.93	30.63	19.18	94.89	35.01
Sales and office .....	2.04	2.31	1.60	2.64	6.11	3.93	4.45	6.61	10.05	12.46
Sales and related .....	2.16	2.82	3.72	5.08	9.53	13.55	12.76	12.93	19.81	21.71
Office and administrative support .....	1.53	1.27	1.76	2.70	4.34	7.62	5.87	6.09	12.31	15.91
Natural resources, construction, and maintenance	1.38	2.99	1.73	4.53	9.25	6.52	8.31	11.04	20.17	30.12
Construction, extraction, farming, fishing, and forestry .....	4.96	5.14	2.93	7.32	8.79	7.42	15.72	21.51	17.67	53.60
Installation, maintenance, and repair .....	3.52	3.11	2.69	6.69	10.74	12.79	10.16	9.33	20.25	28.00
Production, transportation, and material moving ...	1.92	1.04	2.12	2.68	6.72	5.04	6.12	4.90	9.45	26.62
Production .....	2.45	2.22	2.98	3.17	2.66	4.63	6.89	8.27	11.79	20.29
Transportation and material moving .....	2.07	2.10	2.01	5.17	14.79	8.44	8.18	12.45	20.82	46.08
Full time .....	0.42	0.73	1.02	2.00	1.09	2.42	3.04	4.15	8.16	9.72
Part time .....	1.45	5.84	5.06	14.00	10.90	19.74	20.09	31.02	23.28	43.02
Union .....	1.66	2.23	3.25	3.07	8.06	5.67	6.44	7.49	22.43	40.55
Nonunion .....	1.19	0.94	1.15	1.38	3.04	3.07	4.16	4.58	6.98	8.98
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	2.66	3.54	3.51	4.89	6.20	14.12	10.78	10.28	27.43	17.53
Lowest 10 percent .....	9.49	13.69	13.19	9.38	12.46	28.72	24.36	26.50	57.27	49.53
Second 25 percent .....	1.75	1.15	1.27	1.83	3.57	3.68	6.82	8.72	8.15	19.84
Third 25 percent .....	1.03	0.70	1.59	2.34	3.56	6.35	3.53	5.03	13.15	17.29
Highest 25 percent .....	0.88	1.22	1.33	2.20	4.48	3.48	3.15	4.05	9.25	15.84
Highest 10 percent .....	1.33	1.45	1.65	3.42	1.34	4.73	3.93	9.40	13.36	34.48
<b>Establishment characteristics</b>										
Goods-producing industries .....	0.64	2.35	2.01	2.89	3.88	4.63	5.37	5.93	7.44	19.33
Construction .....	2.90	3.87	7.23	10.09	15.06	9.90	8.14	10.65	26.81	62.94
Manufacturing .....	1.02	0.52	2.12	2.15	3.43	2.80	5.46	5.43	9.53	14.29
Service-providing industries .....	0.78	1.54	1.10	1.92	3.23	3.00	4.22	5.02	8.81	15.00
Trade, transportation, and utilities .....	2.92	1.42	1.97	3.62	6.27	6.04	5.81	7.06	19.75	10.85
Wholesale trade .....	4.77	3.65	5.76	8.62	9.88	17.97	11.52	7.35	20.30	36.81
Retail trade .....	3.10	2.71	3.48	5.89	8.25	9.19	8.10	13.74	26.34	17.49
Transportation and warehousing .....	5.19	2.45	4.06	3.20	23.05	2.79	11.86	15.48	36.23	43.64
Utilities .....	—	—	—	—	—	12.41	13.99	19.96	33.48	7.73

See footnotes at end of table.

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

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information .....	\$2.47	\$5.95	\$4.69	\$0.37	\$8.38	\$13.94	\$5.94	\$13.80	\$15.22	\$18.00
Financial activities .....	1.77	2.92	1.46	3.89	6.34	5.00	8.33	8.93	19.54	54.69
Finance and insurance .....	2.43	2.70	1.43	3.45	3.10	3.41	6.10	6.50	11.49	21.52
Credit intermediation and related activities .....	0.84	4.69	1.39	6.08	3.99	7.51	7.94	12.48	15.49	58.73
Insurance carriers and related activities .....	3.02	4.83	4.29	5.08	6.03	8.87	15.53	9.22	20.75	39.97
Real estate and rental and leasing .....	—	—	—	—	—	34.69	8.07	37.38	79.29	105.42
Professional and business services .....	1.89	1.64	2.14	4.28	5.89	7.61	9.58	7.33	16.84	37.07
Professional and technical services .....	1.88	3.20	3.08	8.57	5.65	13.54	6.18	27.03	27.94	94.77
Administrative and waste services .....	4.76	6.55	4.01	9.15	12.11	18.90	10.99	24.26	50.72	39.86
Education and health services .....	2.17	2.30	3.70	3.13	4.70	10.88	11.65	14.35	17.02	34.87
Educational services .....	7.32	4.00	3.35	4.67	5.71	11.40	16.38	20.50	18.21	21.17
Junior colleges, colleges, and universities .....	5.31	4.18	2.72	8.72	5.76	16.67	8.57	10.86	29.20	45.00
Health care and social assistance .....	2.59	1.90	4.01	4.55	8.00	6.90	8.97	14.69	24.18	34.00
Leisure and hospitality .....	—	—	—	—	—	39.92	11.21	15.48	40.07	40.02
Accommodation and food services .....	11.89	2.78	7.69	5.38	1.32	34.64	10.16	18.07	37.29	13.04
Other services .....	4.75	3.81	10.08	9.92	16.06	12.90	31.12	42.16	54.81	33.22
1 to 99 workers .....	1.23	1.57	1.06	3.27	7.30	8.76	4.64	8.97	13.83	14.97
1 to 49 workers .....	1.33	1.98	1.85	3.77	9.41	5.32	6.79	8.50	18.36	33.29
50 to 99 workers .....	5.09	1.95	4.39	4.53	2.37	10.78	9.22	11.29	17.18	32.31
100 workers or more .....	0.47	1.31	1.49	2.35	2.18	2.94	4.14	3.96	4.49	13.28
100 to 499 workers .....	0.85	1.53	1.64	1.91	4.64	4.80	6.92	5.73	18.20	19.08
500 workers or more .....	0.66	1.21	1.07	2.68	4.61	3.59	4.86	4.32	11.28	17.23
<b>Geographic areas</b>										
New England .....	2.73	2.09	2.02	7.83	18.21	14.31	7.45	0.00	14.16	98.96
Middle Atlantic .....	1.28	0.82	2.91	4.94	10.82	8.94	6.15	10.50	33.46	27.56
East North Central .....	1.25	2.47	2.05	3.78	3.79	3.93	7.46	7.42	10.00	24.25
West North Central .....	3.28	2.55	4.36	6.34	7.40	15.69	10.59	18.78	27.45	37.23
South Atlantic .....	2.07	3.06	2.10	3.81	5.08	8.59	4.05	10.06	10.53	16.64
East South Central .....	2.39	3.19	3.09	8.68	5.30	14.75	11.27	22.64	31.02	59.92
West South Central .....	2.09	2.88	4.29	3.37	5.19	5.62	9.54	19.17	17.49	34.72
Mountain .....	6.23	4.34	3.64	9.55	16.69	24.77	10.17	18.99	54.28	33.06
Pacific .....	1.85	1.63	1.16	4.20	8.05	10.66	9.45	13.94	17.91	19.99

<sup>1</sup> 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.

<sup>2</sup> 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/eps/glossary20092010.htm](http://www.bls.gov/ncs/eps/glossary20092010.htm).

**Table 17. Standard errors for insurance benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2010**

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 .....	0.7	0.7	0.2	0.7	0.7	0.3	0.7	0.7	0.3
<b>Worker characteristics</b>									
Management, professional, and related .....	0.9	0.9	0.3	1.1	1.1	0.3	1.0	1.1	0.4
Management, business, and financial .....	0.9	0.9	0.2	1.5	1.6	0.5	1.3	1.2	0.5
Professional and related .....	1.2	1.1	0.4	1.3	1.3	0.4	1.3	1.4	0.6
Service .....	1.8	1.8	1.0	1.8	1.7	1.5	1.4	1.4	1.2
Protective service .....	4.7	4.2	3.0	4.4	4.4	0.6	3.3	3.2	2.4
Sales and office .....	0.9	0.9	0.3	0.8	0.7	0.2	0.8	0.8	0.4
Sales and related .....	1.2	1.2	0.6	1.2	1.2	0.4	1.0	0.9	1.1
Office and administrative support .....	1.2	1.1	0.3	1.0	1.0	0.2	1.1	1.0	0.4
Natural resources, construction, and maintenance .....	1.4	1.4	0.7	1.5	1.5	0.6	1.4	1.4	0.7
Construction, extraction, farming, fishing, and forestry .....	2.0	2.0	1.3	1.9	1.8	1.2	1.4	1.4	1.8
Installation, maintenance, and repair .....	1.8	1.8	0.7	2.0	2.0	0.6	2.2	2.2	0.6
Production, transportation, and material moving ...	1.2	1.2	0.4	1.2	1.1	0.3	0.9	0.9	0.6
Production .....	1.6	1.6	0.5	1.6	1.6	0.4	1.4	1.4	0.7
Transportation and material moving .....	1.8	1.8	0.5	1.5	1.4	0.6	1.2	1.1	1.0
Full time .....	0.6	0.6	0.2	0.7	0.7	0.2	0.7	0.7	0.3
Part time .....	0.7	0.7	1.2	1.3	1.3	1.2	0.7	0.7	1.5
Union .....	1.3	1.3	0.4	1.7	1.7	0.3	1.6	1.6	0.6
Nonunion .....	0.7	0.7	0.3	0.7	0.7	0.3	0.7	0.7	0.3
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	1.3	1.3	1.1	1.1	1.0	1.3	1.0	1.0	1.3
Lowest 10 percent .....	2.3	2.3	3.7	2.0	1.8	3.3	1.8	1.8	2.1
Second 25 percent .....	1.2	1.1	0.4	1.1	1.1	0.3	0.9	0.9	0.5
Third 25 percent .....	0.9	0.9	0.2	0.9	0.8	0.2	1.0	1.0	0.5
Highest 25 percent .....	0.8	0.8	0.1	1.1	1.2	0.3	1.0	1.0	0.4
Highest 10 percent .....	1.1	1.1	0.2	1.8	1.8	0.4	1.6	1.6	0.5
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.1	1.0	0.3	1.3	1.2	0.3	1.3	1.3	0.5
Construction .....	2.0	1.9	1.3	1.7	1.7	0.7	1.3	1.3	1.4
Manufacturing .....	1.3	1.3	0.3	1.7	1.6	0.3	1.7	1.7	0.5
Service-providing industries .....	0.8	0.8	0.3	0.8	0.8	0.3	0.7	0.7	0.4
Trade, transportation, and utilities .....	0.9	0.9	0.3	0.9	0.9	0.3	0.8	0.7	0.8
Wholesale trade .....	2.4	2.4	0.6	2.3	2.2	0.7	2.2	2.0	1.2
Retail trade .....	1.1	1.1	0.6	1.1	1.1	0.4	0.8	0.7	1.4
Transportation and warehousing .....	2.7	2.8	0.6	2.7	2.7	1.0	2.5	2.5	1.4
Utilities .....	2.2	2.2	0.1	5.9	5.9	0.1	2.9	2.8	0.5

See footnotes at end of table.

**Table 17. Standard errors for insurance benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2010—Continued**

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 .....	2.4	2.4	0.4	3.0	3.0	0.7	2.7	2.6	1.0
Financial activities .....	1.5	1.6	0.3	1.4	1.4	0.5	1.7	1.7	0.7
Finance and insurance .....	0.9	0.9	0.1	1.2	1.3	0.3	1.4	1.5	0.6
Credit intermediation and related activities .....	1.1	1.1	0.2	1.7	1.7	0.4	1.6	1.6	0.8
Insurance carriers and related activities .....	1.9	1.9	0.3	2.4	2.5	0.7	2.1	2.2	1.1
Real estate and rental and leasing .....	4.4	4.3	1.8	4.2	4.2	3.1	4.6	4.4	3.7
Professional and business services .....	1.7	1.7	0.6	2.1	2.1	0.6	1.9	1.8	0.8
Professional and technical services .....	2.8	2.8	0.5	3.5	3.4	1.1	2.8	2.8	1.1
Administrative and waste services .....	2.6	2.5	1.6	2.8	2.8	0.7	2.6	2.5	1.8
Education and health services .....	1.8	1.7	0.7	1.4	1.3	0.4	1.4	1.3	0.7
Educational services .....	2.5	2.5	0.3	3.1	3.1	0.4	2.6	2.5	0.4
Junior colleges, colleges, and universities .....	1.2	1.2	0.3	2.7	2.7	0.7	1.4	1.4	0.4
Health care and social assistance .....	1.9	1.9	0.8	1.6	1.6	0.5	1.6	1.5	0.8
Leisure and hospitality .....	4.3	4.3	2.3	3.2	3.1	2.8	—	—	—
Accommodation and food services .....	4.6	4.6	2.6	3.6	3.5	3.1	—	—	—
Other services .....	3.2	3.1	1.8	3.2	3.2	1.3	4.2	4.2	2.4
1 to 99 workers .....	0.9	0.9	0.4	0.9	0.9	0.5	0.8	0.8	0.5
1 to 49 workers .....	1.0	1.0	0.5	0.9	0.8	0.7	0.8	0.8	0.6
50 to 99 workers .....	1.8	1.7	1.0	1.9	1.9	0.9	2.1	2.0	0.5
100 workers or more .....	0.8	0.8	0.2	1.1	1.1	0.2	0.9	0.9	0.4
100 to 499 workers .....	1.2	1.2	0.4	1.4	1.4	0.3	1.1	1.1	0.6
500 workers or more .....	1.0	1.0	0.2	1.4	1.4	0.3	1.2	1.2	0.5
<b>Geographic areas</b>									
New England .....	1.2	1.2	0.6	1.7	1.8	0.7	2.3	2.5	0.9
Middle Atlantic .....	1.7	1.7	0.4	2.8	2.8	0.1	1.9	2.0	0.8
East North Central .....	1.1	1.1	0.6	1.2	1.2	0.7	1.5	1.5	1.0
West North Central .....	2.6	2.8	0.9	2.3	2.3	0.4	3.2	3.1	0.8
South Atlantic .....	1.4	1.3	0.4	1.7	1.6	1.0	1.5	1.4	0.5
East South Central .....	6.7	6.7	0.8	4.9	4.7	0.8	4.9	4.9	1.0
West South Central .....	1.4	1.6	1.3	1.6	1.6	1.4	1.8	1.7	0.7
Mountain .....	2.4	2.6	1.3	1.3	1.3	0.6	2.4	2.1	1.2
Pacific .....	1.7	1.7	0.3	1.6	1.5	0.6	1.4	1.4	0.9

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 18. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010**

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	0.4	0.4
<b>Worker characteristics</b>		
Management, professional, and related .....	0.3	0.3
Management, business, and financial .....	0.4	0.4
Professional and related .....	0.5	0.5
Service .....	1.6	1.6
Sales and office .....	0.7	0.7
Sales and related .....	0.9	0.9
Office and administrative support .....	0.7	0.7
Natural resources, construction, and maintenance	0.9	0.9
Construction, extraction, farming, fishing, and forestry .....	2.1	2.1
Installation, maintenance, and repair .....	0.9	0.9
Production, transportation, and material moving ...	0.5	0.5
Production .....	0.7	0.7
Transportation and material moving .....	0.6	0.6
Full time .....	0.4	0.4
Part time .....	0.5	0.5
Union .....	0.8	0.8
Nonunion .....	0.4	0.4
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	1.4	1.4
Lowest 10 percent .....	4.2	4.2
Second 25 percent .....	0.5	0.5
Third 25 percent .....	0.4	0.4
Highest 25 percent .....	0.3	0.3
Highest 10 percent .....	0.5	0.5
<b>Establishment characteristics</b>		
Goods-producing industries .....	0.7	0.7
Construction .....	1.9	1.9
Manufacturing .....	0.6	0.6
Service-providing industries .....	0.5	0.5
Trade, transportation, and utilities .....	0.5	0.5
Wholesale trade .....	1.3	1.3
Retail trade .....	0.8	0.8
Transportation and warehousing .....	0.6	0.6
Utilities .....	1.6	1.6

See footnotes at end of table.

**Table 18. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	Employee contribution required	Employee contribution not required
Information .....	1.1	1.1
Financial activities .....	0.7	0.7
Finance and insurance .....	0.6	0.6
Credit intermediation and related activities .....	0.9	0.9
Insurance carriers and related activities ....	0.8	0.8
Real estate and rental and leasing .....	2.9	2.9
Professional and business services .....	1.1	1.1
Professional and technical services .....	1.0	1.0
Administrative and waste services .....	2.4	2.4
Education and health services .....	0.6	0.6
Educational services .....	1.1	1.1
Junior colleges, colleges, and universities .....	0.5	0.5
Health care and social assistance .....	0.7	0.7
Leisure and hospitality .....	3.9	3.9
Accommodation and food services .....	4.5	4.5
Other services .....	1.8	1.8
1 to 99 workers .....	0.6	0.6
1 to 49 workers .....	0.7	0.7
50 to 99 workers .....	1.1	1.1
100 workers or more .....	0.5	0.5
100 to 499 workers .....	0.6	0.6
500 workers or more .....	1.0	1.0
<b>Geographic areas</b>		
New England .....	1.5	1.5
Middle Atlantic .....	0.5	0.5
East North Central .....	0.7	0.7
West North Central .....	0.5	0.5
South Atlantic .....	1.1	1.1
East South Central .....	2.9	2.9
West South Central .....	0.8	0.8
Mountain .....	1.9	1.9
Pacific .....	0.7	0.7

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 19. Standard errors for life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010**

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 .....	0.8	0.2	0.8	0.2	0.1
<b>Worker characteristics</b>					
Management, professional, and related .....	1.2	0.4	1.2	0.2	0.2
Management, business, and financial .....	1.3	0.6	1.2	0.3	0.4
Professional and related .....	1.5	0.5	1.5	0.3	0.2
Service .....	2.4	0.3	2.7	0.9	0.2
Protective service .....	6.0	–	6.1	–	–
Sales and office .....	1.0	0.3	0.9	0.3	0.2
Sales and related .....	1.5	0.5	1.5	0.3	0.3
Office and administrative support .....	1.0	0.4	1.0	0.3	0.2
Natural resources, construction, and maintenance .....	1.7	0.2	1.7	0.6	0.3
Construction, extraction, farming, fishing, and forestry .....	1.7	–	1.9	1.1	–
Installation, maintenance, and repair .....	2.2	0.3	2.3	0.6	0.2
Production, transportation, and material moving ...	1.7	0.4	1.7	0.6	0.3
Production .....	1.9	0.3	1.9	0.8	0.5
Transportation and material moving .....	2.2	–	2.4	0.7	–
Full time .....	0.8	0.2	0.8	0.2	0.1
Part time .....	2.3	0.2	2.3	0.5	0.6
Union .....	1.8	0.4	1.6	0.7	0.4
Nonunion .....	0.9	0.3	0.9	0.2	0.1
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	2.4	–	2.7	0.9	–
Lowest 10 percent .....	7.4	–	8.9	2.2	–
Second 25 percent .....	1.1	0.2	1.1	0.2	0.1
Third 25 percent .....	1.2	0.3	1.1	0.3	0.2
Highest 25 percent .....	1.0	0.4	0.9	0.3	0.3
Highest 10 percent .....	1.6	0.7	1.6	0.2	0.3
<b>Establishment characteristics</b>					
Goods-producing industries .....	1.5	0.3	1.4	0.5	0.3
Construction .....	1.8	–	1.9	0.7	–
Manufacturing .....	1.8	0.4	1.8	0.6	0.3
Service-providing industries .....	0.9	0.3	0.8	0.3	0.2
Trade, transportation, and utilities .....	1.4	0.4	1.4	0.4	0.2
Wholesale trade .....	2.7	–	2.7	0.8	–
Retail trade .....	1.7	0.4	1.7	0.5	0.3
Transportation and warehousing .....	3.3	–	3.4	1.0	–
Utilities .....	3.3	0.8	2.7	–	–

See footnotes at end of table.

**Table 19. Standard errors for life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010—Continued**

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 .....	2.3	1.1	1.9	—	—
Financial activities .....	1.2	0.5	1.0	0.2	0.2
Finance and insurance .....	1.1	0.5	0.9	0.2	0.2
Credit intermediation and related activities .....	1.3	0.9	1.0	—	—
Insurance carriers and related activities .....	2.1	0.5	1.8	0.4	0.3
Real estate and rental and leasing .....	5.6	—	5.2	—	—
Professional and business services .....	2.8	0.6	2.7	—	—
Professional and technical services .....	3.8	—	4.1	—	—
Administrative and waste services .....	4.8	—	4.8	—	—
Education and health services .....	1.7	0.7	1.6	0.4	0.3
Educational services .....	2.7	2.1	2.3	0.9	0.2
Junior colleges, colleges, and universities .....	3.0	—	2.2	—	0.2
Health care and social assistance .....	1.9	0.8	1.9	0.3	0.3
Leisure and hospitality .....	6.2	—	7.5	2.4	—
Accommodation and food services .....	6.2	—	7.5	2.8	—
Other services .....	4.5	—	4.5	—	—
1 to 99 workers .....	1.3	0.3	1.4	0.3	0.2
1 to 49 workers .....	1.6	0.4	1.5	0.4	0.2
50 to 99 workers .....	2.4	0.4	2.4	0.6	0.3
100 workers or more .....	1.0	0.3	0.9	0.3	0.2
100 to 499 workers .....	1.4	0.3	1.4	0.4	0.2
500 workers or more .....	1.4	0.6	1.2	0.5	0.3
<b>Geographic areas</b>					
New England .....	2.9	1.1	3.1	—	—
Middle Atlantic .....	2.4	0.5	2.3	0.4	0.6
East North Central .....	1.8	0.6	1.8	0.6	0.1
West North Central .....	2.6	0.5	2.6	0.4	0.2
South Atlantic .....	1.8	0.3	1.6	0.4	0.2
East South Central .....	3.9	—	4.1	1.7	—
West South Central .....	3.0	0.6	2.4	0.6	0.5
Mountain .....	2.5	0.3	2.5	—	—
Pacific .....	2.0	1.0	2.2	0.7	0.3

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 20. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2010**

Characteristics	Multiple of annual earnings amounts <sup>1</sup>					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 .....	0.1	0.8	0.8	0.7	0.3	( <sup>2</sup> )	0.0
<b>Worker characteristics</b>							
Management, professional, and related .....	0.3	1.4	1.0	1.1	0.5	( <sup>2</sup> )	0.0
Management, business, and financial .....	0.1	1.8	1.9	1.4	0.6	( <sup>2</sup> )	0.0
Professional and related .....	0.4	1.7	1.1	1.4	0.7	( <sup>2</sup> )	0.0
Service .....	0.5	2.6	3.8	2.8	0.4	( <sup>2</sup> )	0.0
Protective service .....	–	8.4	9.9	–	1.5	0.1	–
Sales and office .....	0.1	1.0	0.8	0.9	0.4	( <sup>2</sup> )	0.0
Sales and related .....	–	1.8	1.1	1.6	–	( <sup>2</sup> )	0.0
Office and administrative support .....	0.1	1.3	1.0	1.1	0.5	( <sup>2</sup> )	0.0
Natural resources, construction, and maintenance .....	0.7	2.6	1.9	2.1	0.9	( <sup>2</sup> )	0.0
Construction, extraction, farming, fishing, and forestry .....	–	6.0	2.7	5.2	–	0.1	–
Installation, maintenance, and repair .....	0.6	2.7	2.2	2.2	1.0	( <sup>2</sup> )	0.0
Production, transportation, and material moving ...	0.3	1.9	1.4	1.5	0.4	( <sup>2</sup> )	0.0
Production .....	0.4	2.7	1.9	2.3	0.7	( <sup>2</sup> )	( <sup>2</sup> )
Transportation and material moving .....	0.4	2.5	2.1	1.5	0.4	( <sup>2</sup> )	0.0
Full time .....	0.1	0.8	0.8	0.8	0.2	( <sup>2</sup> )	0.0
Part time .....	0.3	3.3	2.0	2.6	2.2	( <sup>2</sup> )	0.0
Union .....	0.4	2.7	1.5	2.7	0.5	( <sup>2</sup> )	0.0
Nonunion .....	0.1	0.9	0.9	0.8	0.3	( <sup>2</sup> )	0.0
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	–	3.2	3.4	2.8	–	( <sup>2</sup> )	0.0
Lowest 10 percent .....	–	7.7	–	–	–	0.1	–
Second 25 percent .....	0.2	1.3	1.1	1.2	0.4	( <sup>2</sup> )	0.0
Third 25 percent .....	0.3	1.4	1.0	1.2	0.6	( <sup>2</sup> )	0.0
Highest 25 percent .....	0.1	1.1	0.9	0.9	0.3	( <sup>2</sup> )	0.0
Highest 10 percent .....	0.2	1.7	1.2	1.3	0.4	( <sup>2</sup> )	0.0
<b>Establishment characteristics</b>							
Goods-producing industries .....	0.3	2.3	1.8	1.6	0.6	( <sup>2</sup> )	0.4
Construction .....	–	6.4	1.6	4.9	–	0.1	0.0
Manufacturing .....	–	2.4	2.0	1.7	–	( <sup>2</sup> )	0.2
Service-providing industries .....	0.2	0.9	0.9	0.9	0.3	( <sup>2</sup> )	0.0
Trade, transportation, and utilities .....	0.2	1.5	1.2	1.3	0.4	( <sup>2</sup> )	0.0
Wholesale trade .....	–	3.3	2.6	3.1	–	( <sup>2</sup> )	0.0
Retail trade .....	–	1.5	1.1	1.1	–	( <sup>2</sup> )	0.0
Transportation and warehousing .....	–	3.9	3.0	3.1	–	( <sup>2</sup> )	0.0
Utilities .....	0.5	5.8	1.6	6.3	2.3	0.1	–

See footnotes at end of table.

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

Characteristics	Multiple of annual earnings amounts <sup>1</sup>					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 .....	—	2.6	1.5	1.8	1.9	( <sup>2</sup> )	0.0
Financial activities .....	—	1.6	—	1.6	0.7	( <sup>2</sup> )	0.0
Finance and insurance .....	—	1.6	—	1.6	0.7	( <sup>2</sup> )	0.0
Credit intermediation and related activities .....	—	2.1	—	1.9	1.1	( <sup>2</sup> )	0.0
Insurance carriers and related activities .....	—	3.8	—	3.6	1.1	( <sup>2</sup> )	0.0
Real estate and rental and leasing .....	—	7.6	—	6.6	—	0.1	—
Professional and business services .....	—	3.2	2.3	2.9	0.8	( <sup>2</sup> )	—
Professional and technical services .....	—	3.7	2.8	3.8	1.3	( <sup>2</sup> )	—
Administrative and waste services .....	—	7.7	—	7.5	—	0.1	—
Education and health services .....	0.6	2.6	2.0	1.8	0.7	( <sup>2</sup> )	0.0
Educational services .....	0.9	2.4	1.7	1.9	0.4	( <sup>2</sup> )	0.0
Junior colleges, colleges, and universities .....	1.2	2.4	1.5	2.0	0.5	( <sup>2</sup> )	0.0
Health care and social assistance .....	0.6	3.0	2.4	2.2	0.8	( <sup>2</sup> )	0.0
Leisure and hospitality .....	—	4.5	5.3	—	—	( <sup>2</sup> )	0.0
Accommodation and food services .....	—	6.5	7.1	—	—	( <sup>2</sup> )	0.0
Other services .....	—	5.7	—	6.3	—	0.1	0.2
1 to 99 workers .....	0.2	1.9	1.0	1.6	0.7	( <sup>2</sup> )	0.0
1 to 49 workers .....	0.3	2.2	1.3	2.0	1.0	( <sup>2</sup> )	0.0
50 to 99 workers .....	0.3	3.2	1.8	2.9	1.0	( <sup>2</sup> )	0.0
100 workers or more .....	0.2	1.1	1.0	0.9	0.3	( <sup>2</sup> )	0.0
100 to 499 workers .....	—	1.9	1.5	1.4	—	( <sup>2</sup> )	0.0
500 workers or more .....	0.3	1.6	1.5	1.5	0.4	( <sup>2</sup> )	0.0
<b>Geographic areas</b>							
New England .....	0.5	2.3	1.2	2.5	0.4	( <sup>2</sup> )	0.0
Middle Atlantic .....	0.7	2.6	2.9	1.9	0.5	( <sup>2</sup> )	0.0
East North Central .....	—	2.2	1.1	2.1	—	( <sup>2</sup> )	0.0
West North Central .....	—	2.5	2.7	3.2	—	( <sup>2</sup> )	0.0
South Atlantic .....	( <sup>2</sup> )	1.9	1.9	1.3	0.5	( <sup>2</sup> )	0.0
East South Central .....	—	4.2	5.6	5.9	1.4	0.1	0.1
West South Central .....	—	1.8	1.4	1.8	—	( <sup>2</sup> )	0.0
Mountain .....	—	2.6	2.8	2.3	—	( <sup>2</sup> )	0.0
Pacific .....	0.4	1.7	1.1	2.1	0.6	( <sup>2</sup> )	0.0

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

<sup>2</sup> Less than 0.05.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> private industry workers, National Compensation Survey, March 2010**

Characteristics	Flat dollar amounts <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$2,131.78	\$0.00	\$0.00	\$0.00	\$0.00
<b>Worker characteristics</b>					
Management, professional, and related .....	1,039.09	3,980.93	624.82	0.00	0.00
Management, business, and financial .....	0.00	5,155.95	5,999.17	3,826.23	0.00
Service .....	0.00	0.00	1,408.01	0.00	6,356.60
Sales and office .....	1,741.18	0.00	4,109.48	0.00	0.00
Sales and related .....	0.00	0.00	0.00	7,964.92	0.00
Office and administrative support .....	0.00	0.00	0.00	3,787.77	0.00
Natural resources, construction, and maintenance	0.00	0.00	781.02	0.00	0.00
Construction, extraction, farming, fishing, and forestry .....	2,078.17	0.00	4,132.80	1,781.01	0.00
Installation, maintenance, and repair .....	0.00	0.00	0.00	156.20	4,991.23
Production, transportation, and material moving ...	1,698.62	0.00	0.00	0.00	1,913.11
Production .....	1,171.54	0.00	4,481.21	732.67	2,807.35
Transportation and material moving .....	3,116.28	0.00	0.00	468.61	3,745.66
Full time .....	0.00	0.00	2,245.02	156.20	0.00
Part time .....	0.00	0.00	390.51	4,986.34	3,623.15
Union .....	0.00	1,271.42	1,126.41	1,913.11	6,955.95
Nonunion .....	0.00	0.00	468.61	0.00	0.00
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	0.00	0.00	4,037.23	0.00	3,942.44
Second 25 percent .....	2,740.27	0.00	0.00	1,101.77	8,555.70
Third 25 percent .....	0.00	0.00	796.49	3,967.88	0.00
Highest 25 percent .....	541.11	1,290.47	3,719.52	0.00	0.00
<b>Establishment characteristics</b>					
Goods-producing industries .....	0.00	0.00	781.02	413.28	0.00
Construction .....	1,723.57	0.00	0.00	0.00	0.00
Manufacturing .....	0.00	0.00	156.20	1,774.15	0.00
Service-providing industries .....	1,816.62	0.00	0.00	0.00	0.00
Trade, transportation, and utilities .....	1,027.28	0.00	0.00	5,836.30	4,750.79
Wholesale trade .....	0.00	312.41	6,191.19	0.00	12,223.98
Retail trade .....	0.00	0.00	2,243.32	0.00	2,841.90
Transportation and warehousing .....	3,600.35	0.00	552.27	11,678.87	0.00
Utilities .....	0.00	0.00	4,400.85	16,792.04	8,555.70

See footnotes at end of table.

**Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	Flat dollar amounts <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Financial activities .....	\$0.00	\$4,393.22	\$0.00	\$0.00	\$0.00
Finance and insurance .....	0.00	2,209.07	12,598.49	0.00	0.00
Insurance carriers and related activities ....	3,113.34	1,774.15	10,449.40	0.00	2,209.07
Education and health services .....	1,843.29	0.00	0.00	6,546.18	0.00
Educational services .....	0.00	0.00	2,705.55	12,023.73	0.00
Health care and social assistance .....	1,189.62	0.00	0.00	3,905.12	0.00
Leisure and hospitality .....	1,036.15	0.00	3,826.23	2,816.03	9,565.56
Accommodation and food services .....	1,397.14	0.00	4,348.56	3,982.46	10,153.32
1 to 99 workers .....	0.00	0.00	0.00	0.00	0.00
1 to 49 workers .....	441.81	0.00	0.00	0.00	0.00
50 to 99 workers .....	1,126.41	0.00	781.02	0.00	2,576.20
100 workers or more .....	855.57	0.00	5,504.01	2,066.40	0.00
100 to 499 workers .....	2,386.92	0.00	6,317.26	644.05	0.00
500 workers or more .....	0.00	0.00	4,521.86	4,360.47	0.00
<b>Geographic areas</b>					
East North Central .....	3,601.19	0.00	2,712.59	0.00	0.00
South Atlantic .....	0.00	0.00	6,125.07	5,467.17	0.00
East South Central .....	667.31	0.00	0.00	897.33	6,468.85
West South Central .....	312.41	0.00	0.00	4,760.85	12,093.54
Mountain .....	0.00	0.00	2,922.33	0.00	0.00
Pacific .....	0.00	0.00	0.00	0.00	0.00

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 22. Standard errors for short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2010**

Characteristics	Non-commercially insured <sup>1</sup>	Commercially insured	Legally required	Other
All workers .....	1.1	0.9	0.9	0.3
<b>Worker characteristics</b>				
Management, professional, and related .....	1.6	1.8	0.8	0.5
Management, business, and financial .....	2.2	2.0	1.0	0.6
Professional and related .....	1.9	2.2	0.9	0.5
Service .....	4.1	2.7	4.4	0.2
Protective service .....	6.4	9.9	–	–
Sales and office .....	1.3	1.3	0.9	0.2
Sales and related .....	2.3	2.1	1.3	0.4
Office and administrative support .....	1.5	1.5	1.0	0.2
Natural resources, construction, and maintenance	2.1	2.5	2.2	1.2
Construction, extraction, farming, fishing, and forestry .....	2.8	4.1	3.5	2.3
Installation, maintenance, and repair .....	2.7	2.7	2.2	0.9
Production, transportation, and material moving ...	1.5	1.5	0.9	0.6
Production .....	2.0	1.8	1.4	0.6
Transportation and material moving .....	2.2	2.3	1.3	1.1
Full time .....	1.0	1.0	0.6	0.3
Part time .....	4.9	2.0	5.6	0.5
Union .....	2.1	2.0	2.0	1.1
Nonunion .....	1.1	1.0	0.8	0.2
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	3.4	2.6	3.6	0.3
Lowest 10 percent .....	7.9	–	8.2	–
Second 25 percent .....	1.6	1.4	1.3	0.3
Third 25 percent .....	1.3	1.5	0.9	0.4
Highest 25 percent .....	1.5	1.6	0.9	0.5
Highest 10 percent .....	2.0	2.2	1.1	0.7
<b>Establishment characteristics</b>				
Goods-producing industries .....	1.8	1.4	1.5	0.6
Construction .....	2.6	4.1	4.6	2.4
Manufacturing .....	1.9	1.6	1.2	0.5
Service-providing industries .....	1.4	1.1	1.4	0.3
Trade, transportation, and utilities .....	1.3	1.4	1.0	0.6
Wholesale trade .....	3.0	3.0	–	–
Retail trade .....	2.2	2.0	1.6	0.5
Transportation and warehousing .....	3.1	3.6	2.5	2.4
Utilities .....	5.5	4.0	–	–

See footnotes at end of table.

**Table 22. Standard errors for short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	Non-commercially insured <sup>1</sup>	Commercially insured	Legally required	Other
Information .....	3.9	3.9	—	—
Financial activities .....	2.1	2.1	—	—
Finance and insurance .....	1.9	1.9	0.6	0.1
Credit intermediation and related activities .....	2.0	1.8	—	—
Insurance carriers and related activities .....	4.4	4.6	—	—
Real estate and rental and leasing .....	—	7.6	6.6	—
Professional and business services .....	3.0	3.8	—	—
Professional and technical services .....	3.8	5.1	4.1	—
Administrative and waste services .....	6.7	5.5	—	—
Education and health services .....	1.9	3.1	1.6	0.5
Educational services .....	3.2	5.6	—	—
Junior colleges, colleges, and universities .....	3.3	2.9	1.1	0.2
Health care and social assistance .....	2.0	2.9	1.4	0.6
Leisure and hospitality .....	9.3	4.7	—	—
Accommodation and food services .....	10.1	4.9	—	—
Other services .....	3.5	8.1	9.8	—
1 to 99 workers .....	1.4	1.9	1.9	0.4
1 to 49 workers .....	1.8	1.9	1.8	0.5
50 to 99 workers .....	2.3	3.1	2.9	0.5
100 workers or more .....	1.2	1.2	0.7	0.3
100 to 499 workers .....	1.5	2.2	1.3	0.4
500 workers or more .....	1.7	1.5	1.2	0.5
<b>Geographic areas</b>				
New England .....	3.9	4.0	—	—
Middle Atlantic .....	1.7	1.3	1.8	0.5
East North Central .....	1.9	2.1	—	0.7
West North Central .....	2.8	2.3	—	1.3
South Atlantic .....	2.0	2.1	—	0.5
East South Central .....	7.0	6.7	—	—
West South Central .....	2.6	2.8	—	1.1
Mountain .....	3.6	3.3	—	—
Pacific .....	3.8	3.7	1.4	0.4

<sup>1</sup> Employer assumes all risks and expenses of providing the benefit.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 23. Standard errors for short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010**

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	1.0	1.0
<b>Worker characteristics</b>		
Management, professional, and related .....	0.9	0.9
Management, business, and financial .....	1.2	1.2
Professional and related .....	1.3	1.3
Service .....	4.1	4.1
Sales and office .....	0.9	0.9
Sales and related .....	1.5	1.5
Office and administrative support .....	1.1	1.1
Natural resources, construction, and maintenance	2.1	2.1
Construction, extraction, farming, fishing, and forestry .....	2.8	2.8
Installation, maintenance, and repair .....	2.7	2.7
Production, transportation, and material moving ...	1.3	1.3
Production .....	1.7	1.7
Transportation and material moving .....	1.8	1.8
Full time .....	1.0	1.0
Part time .....	3.8	3.8
Union .....	1.6	1.6
Nonunion .....	1.1	1.1
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	3.2	3.2
Lowest 10 percent .....	8.2	8.2
Second 25 percent .....	1.5	1.5
Third 25 percent .....	1.0	1.0
Highest 25 percent .....	0.8	0.8
Highest 10 percent .....	0.9	0.9
<b>Establishment characteristics</b>		
Goods-producing industries .....	1.2	1.2
Construction .....	3.5	3.5
Manufacturing .....	1.3	1.3
Service-providing industries .....	1.3	1.3
Trade, transportation, and utilities .....	1.2	1.2
Wholesale trade .....	1.8	1.8
Retail trade .....	2.1	2.1
Transportation and warehousing .....	3.0	3.0
Utilities .....	2.6	2.6

See footnotes at end of table.

**Table 23. Standard errors for short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	Employee contribution required	Employee contribution not required
Information .....	2.3	2.3
Financial activities .....	1.2	1.2
Finance and insurance .....	0.8	0.8
Credit intermediation and related activities .....	1.1	1.1
Insurance carriers and related activities .....	1.0	1.0
Professional and business services .....	2.5	2.5
Professional and technical services .....	2.7	2.7
Administrative and waste services .....	4.6	4.6
Education and health services .....	2.5	2.5
Educational services .....	5.6	5.6
Junior colleges, colleges, and universities .....	1.6	1.6
Health care and social assistance .....	2.5	2.5
Leisure and hospitality .....	9.4	9.4
Accommodation and food services .....	10.2	10.2
Other services .....	8.2	8.2
1 to 99 workers .....	2.5	2.5
1 to 49 workers .....	2.5	2.5
50 to 99 workers .....	3.1	3.1
100 workers or more .....	1.4	1.4
100 to 499 workers .....	1.4	1.4
500 workers or more .....	2.3	2.3
<b>Geographic areas</b>		
New England .....	2.1	2.1
Middle Atlantic .....	1.6	1.6
East North Central .....	0.9	0.9
West North Central .....	1.6	1.6
South Atlantic .....	1.1	1.1
West South Central .....	1.5	1.5
Mountain .....	0.7	0.7
Pacific .....	1.9	1.9

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 24. Standard errors for short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010**

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers .....	0.4	0.2	0.9	0.7	0.3
<b>Worker characteristics</b>					
Management, professional, and related .....	0.2	0.2	1.5	1.5	0.4
Management, business, and financial .....	0.4	0.1	1.6	1.5	0.3
Professional and related .....	0.3	0.3	1.9	1.9	0.5
Service .....	0.7	0.4	1.8	1.4	0.9
Protective service .....	–	–	3.1	2.7	–
Sales and office .....	0.4	0.1	1.0	1.0	0.5
Sales and related .....	0.8	0.3	2.3	2.3	0.6
Office and administrative support .....	0.3	0.1	1.2	1.1	0.7
Natural resources, construction, and maintenance .....	1.7	1.0	2.3	1.7	0.6
Construction, extraction, farming, fishing, and forestry .....	2.8	2.3	3.2	0.9	0.7
Installation, maintenance, and repair .....	1.7	0.7	2.8	2.5	0.8
Production, transportation, and material moving .....	1.2	0.6	1.5	1.0	0.3
Production .....	1.5	0.9	2.1	1.2	0.4
Transportation and material moving .....	1.8	–	2.1	1.4	–
Full time .....	0.4	0.2	0.9	0.8	0.4
Part time .....	0.9	0.2	2.1	1.7	0.5
Union .....	1.6	0.9	2.3	1.7	0.8
Nonunion .....	0.4	0.2	0.9	0.7	0.3
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	0.9	0.6	2.1	1.7	0.6
Lowest 10 percent .....	0.7	–	2.2	1.1	–
Second 25 percent .....	0.8	0.3	1.2	1.0	0.6
Third 25 percent .....	0.7	0.3	1.2	1.0	0.5
Highest 25 percent .....	0.4	0.3	1.3	1.2	0.3
Highest 10 percent .....	0.4	0.2	1.6	1.5	0.3
<b>Establishment characteristics</b>					
Goods-producing industries .....	1.1	0.7	1.6	1.3	0.3
Construction .....	3.0	–	3.4	1.5	–
Manufacturing .....	1.2	0.8	1.8	1.4	0.4
Service-providing industries .....	0.4	0.2	1.0	0.8	0.4
Trade, transportation, and utilities .....	1.0	0.3	1.5	1.2	0.4
Wholesale trade .....	1.4	0.9	2.6	2.7	0.9
Retail trade .....	1.3	–	2.1	1.8	–
Transportation and warehousing .....	3.4	–	3.9	2.4	–
Utilities .....	2.2	–	7.9	4.9	–

See footnotes at end of table.

**Table 24. Standard errors for short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
Information .....	—	—	3.9	4.1	1.3
Financial activities .....	0.3	0.2	1.9	1.9	0.2
Finance and insurance .....	—	0.2	1.9	1.9	—
Credit intermediation and related activities .....	—	0.4	2.4	2.5	—
Insurance carriers and related activities .....	—	—	3.5	3.5	—
Real estate and rental and leasing .....	—	—	4.7	—	—
Professional and business services .....	0.7	—	2.6	2.4	—
Professional and technical services .....	—	—	3.5	3.5	—
Administrative and waste services .....	—	—	6.4	—	—
Education and health services .....	0.4	0.4	3.0	2.7	1.7
Educational services .....	1.4	—	3.5	3.5	—
Junior colleges, colleges, and universities .....	0.9	—	4.0	4.2	—
Health care and social assistance .....	0.4	0.5	3.3	2.9	2.0
Leisure and hospitality .....	1.6	—	3.6	1.2	—
Accommodation and food services .....	1.8	—	3.9	—	—
Other services .....	2.7	—	3.2	2.9	—
1 to 99 workers .....	0.7	0.3	1.2	0.9	0.3
1 to 49 workers .....	0.8	0.3	1.4	1.1	0.3
50 to 99 workers .....	1.5	0.5	1.9	1.5	0.5
100 workers or more .....	0.5	0.3	1.3	1.1	0.5
100 to 499 workers .....	0.8	0.3	1.7	1.6	0.3
500 workers or more .....	0.7	0.5	2.1	1.7	0.9
<b>Geographic areas</b>					
New England .....	1.5	0.5	3.4	3.0	0.4
Middle Atlantic .....	0.7	0.1	1.3	1.3	0.4
East North Central .....	1.2	0.5	1.8	1.2	0.4
West North Central .....	2.0	1.5	2.7	2.1	1.1
South Atlantic .....	0.9	0.4	2.0	2.0	0.6
East South Central .....	2.4	—	6.6	3.3	—
West South Central .....	1.5	—	3.9	3.9	—
Mountain .....	1.8	—	4.0	3.2	—
Pacific .....	1.0	0.3	3.1	2.6	2.1

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 25. Standard errors for short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2010**

Characteristics	Fixed duration	Number of weeks <sup>1</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	0.6	0.0	0.7	0.0	0.0	0.0	0.6
<b>Worker characteristics</b>							
Management, professional, and related .....	1.1	0.7	1.7	0.0	0.0	0.0	1.1
Management, business, and financial .....	1.1	0.7	1.9	0.0	0.0	0.0	1.1
Professional and related .....	1.3	0.3	2.3	0.0	0.0	0.0	1.3
Service .....	0.8	0.2	0.0	0.0	0.0	1.2	0.8
Protective service .....	2.1	0.0	1.5	6.0	0.0	0.0	2.1
Sales and office .....	0.7	1.5	0.7	0.0	0.0	0.0	0.7
Sales and related .....	1.5	0.0	2.5	0.0	0.0	0.0	1.5
Office and administrative support .....	0.8	0.0	0.2	0.0	0.0	0.0	0.8
Natural resources, construction, and maintenance	1.5	0.0	0.2	0.0	0.0	13.9	1.5
Construction, extraction, farming, fishing, and forestry .....	1.8	0.0	1.7	0.0	0.0	5.8	1.8
Installation, maintenance, and repair .....	2.0	0.0	0.0	0.0	0.0	18.4	2.0
Production, transportation, and material moving ...	0.9	0.0	0.8	0.0	0.0	0.0	0.9
Production .....	1.1	0.0	0.3	0.0	0.0	0.0	1.1
Transportation and material moving .....	1.3	0.0	1.7	0.0	0.0	0.0	1.3
Full time .....	0.6	0.3	2.7	0.0	0.0	0.0	0.6
Part time .....	2.0	–	–	–	–	–	2.0
Union .....	1.1	2.9	0.0	0.0	0.0	12.9	1.1
Nonunion .....	0.7	1.3	0.8	0.0	0.0	0.0	0.7
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	1.3	0.5	3.0	0.0	0.0	0.0	1.3
Lowest 10 percent .....	1.7	–	–	–	–	–	1.7
Second 25 percent .....	0.7	0.3	1.5	0.0	0.0	0.0	0.7
Third 25 percent .....	0.8	0.0	1.2	0.0	0.0	0.0	0.8
Highest 25 percent .....	1.0	0.4	0.6	0.0	0.0	0.0	1.0
Highest 10 percent .....	1.4	0.4	0.7	0.0	0.0	0.0	1.4
<b>Establishment characteristics</b>							
Goods-producing industries .....	0.9	0.0	0.0	0.0	0.0	0.0	0.9
Construction .....	1.3	0.2	0.0	0.0	0.0	0.0	1.3
Manufacturing .....	1.0	0.0	0.3	0.0	0.0	0.0	1.0
Service-providing industries .....	0.7	1.2	2.4	0.0	0.0	0.0	0.7
Trade, transportation, and utilities .....	1.2	0.2	0.7	0.0	0.0	0.0	1.2
Wholesale trade .....	1.5	0.3	4.8	0.0	0.0	0.0	1.5
Retail trade .....	1.9	0.6	5.4	0.0	0.0	0.0	1.9
Information .....	2.7	0.0	1.3	0.0	0.0	0.0	2.7

See footnotes at end of table.

**Table 25. Standard errors for short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	Fixed duration	Number of weeks <sup>1</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Financial activities .....	1.2	1.1	1.3	0.0	0.0	0.0	1.2
Finance and insurance .....	1.4	0.2	1.1	0.0	0.0	0.0	1.4
Credit intermediation and related activities .....	2.1	0.6	1.4	0.0	0.0	0.0	2.1
Insurance carriers and related activities .....	2.1	1.4	7.1	0.0	0.0	0.0	2.1
Real estate and rental and leasing .....	2.7	0.3	3.6	0.9	0.0	0.0	2.7
Professional and business services .....	1.5	0.0	3.2	0.0	0.0	0.0	1.5
Professional and technical services .....	2.4	0.5	0.9	0.0	0.0	0.0	2.4
Administrative and waste services .....	2.2	0.0	2.5	0.0	0.0	0.0	2.2
Education and health services .....	1.3	1.2	1.1	0.0	0.0	0.0	1.3
Educational services:							
Junior colleges, colleges, and universities .....	1.3	1.0	2.8	0.0	0.0	0.0	1.3
Health care and social assistance .....	0.9	1.4	1.1	0.0	0.0	0.0	0.9
1 to 99 workers .....	0.8	0.5	2.0	0.0	0.0	0.0	0.8
1 to 49 workers .....	0.9	0.6	1.9	0.0	0.0	0.0	0.9
50 to 99 workers .....	1.2	0.9	2.9	0.0	0.0	0.0	1.2
100 workers or more .....	0.8	0.0	1.2	0.0	0.0	0.0	0.8
100 to 499 workers .....	1.0	1.4	1.7	0.0	0.0	0.0	1.0
500 workers or more .....	1.0	0.0	1.0	0.0	0.0	0.0	1.0
<b>Geographic areas</b>							
Middle Atlantic .....	0.9	2.3	0.0	0.0	0.0	0.0	0.9
East North Central .....	1.1	0.4	1.9	0.0	0.0	0.0	1.1
West North Central .....	2.1	0.6	4.2	0.0	0.0	0.0	2.1
South Atlantic .....	1.1	0.0	0.3	0.0	0.0	0.0	1.1
East South Central .....	2.6	—	—	—	—	—	2.6
West South Central .....	3.0	1.4	4.2	0.0	0.0	0.0	3.0
Mountain .....	2.9	0.0	1.6	0.0	0.0	0.0	2.9
Pacific .....	1.3	1.4	2.4	0.0	0.0	0.0	1.3

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2010**

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 .....	0.2	1.7	0.2	1.1	1.0	0.9	0.4	0.0
<b>Worker characteristics</b>								
Management, professional, and related .....	0.3	2.3	0.2	1.8	2.0	1.9	0.7	1.4
Management, business, and financial .....	–	2.5	–	2.3	1.4	2.4	0.8	0.0
Professional and related .....	0.4	2.5	0.3	2.0	2.6	2.2	0.9	5.0
Service .....	–	4.4	–	3.2	3.0	0.8	0.7	0.0
Protective service .....	–	–	–	11.1	–	2.0	1.3	0.0
Sales and office .....	0.2	1.3	0.3	1.2	1.1	1.2	0.4	0.0
Sales and related .....	–	2.2	–	2.3	2.0	1.8	0.7	0.0
Office and administrative support .....	0.2	1.2	0.3	1.4	1.4	1.3	0.5	0.0
Natural resources, construction, and maintenance	–	2.3	–	2.4	2.9	1.2	0.6	0.0
Construction, extraction, farming, fishing, and forestry .....	–	2.9	–	3.6	4.2	2.3	1.1	0.4
Installation, maintenance, and repair .....	–	3.4	–	3.3	3.3	1.3	0.6	0.0
Production, transportation, and material moving ...	0.5	1.4	0.2	2.1	1.5	1.6	0.6	0.0
Production .....	0.8	2.0	0.2	3.0	2.3	1.9	0.5	0.0
Transportation and material moving .....	0.2	1.6	0.3	2.7	2.1	2.5	1.0	0.0
Full time .....	0.3	1.4	0.2	1.1	1.2	0.9	0.4	0.0
Part time .....	–	5.0	–	3.7	1.9	3.0	1.5	0.0
Union .....	0.6	2.9	0.9	1.8	2.6	1.9	0.8	2.8
Nonunion .....	0.2	1.6	0.2	1.1	1.0	1.0	0.4	0.0
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	–	3.5	–	2.3	2.2	1.3	0.6	0.0
Lowest 10 percent .....	–	5.9	–	4.4	3.8	0.8	0.9	4.0
Second 25 percent .....	0.4	2.3	0.2	1.8	1.6	1.1	0.5	0.0
Third 25 percent .....	0.2	1.0	0.6	1.3	1.7	1.2	0.4	0.0
Highest 25 percent .....	0.3	2.3	0.3	1.8	1.8	1.7	0.7	7.3
Highest 10 percent .....	–	1.9	–	2.6	1.8	2.2	0.6	1.4
<b>Establishment characteristics</b>								
Goods-producing industries .....	0.6	1.3	0.3	2.3	2.0	2.0	0.7	0.0
Construction .....	–	3.5	–	3.1	3.9	2.7	1.4	0.7
Manufacturing .....	0.7	1.2	0.3	2.4	2.2	2.3	0.8	0.0
Service-providing industries .....	0.2	2.0	0.3	1.4	1.1	1.1	0.5	0.0
Trade, transportation, and utilities .....	–	1.4	–	1.8	1.9	1.6	0.6	0.0
Wholesale trade .....	–	2.8	–	3.0	3.6	2.2	0.8	0.0
Retail trade .....	–	2.9	–	2.0	3.1	2.0	0.8	0.9
Transportation and warehousing .....	–	3.6	–	4.8	2.4	4.3	1.8	6.8
Utilities .....	–	–	–	–	6.6	7.2	2.4	0.0

See footnotes at end of table.

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

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 .....	—	2.9	—	4.5	4.5	4.2	1.2	2.6
Financial activities .....	—	2.1	—	2.4	1.9	2.4	0.8	7.1
Finance and insurance .....	—	1.2	—	2.1	2.1	2.1	0.8	0.0
Credit intermediation and related activities .....	—	3.5	—	3.2	2.9	2.4	0.9	7.7
Insurance carriers and related activities .....	—	2.8	—	3.5	3.0	3.8	1.5	2.3
Real estate and rental and leasing .....	—	—	—	7.6	—	—	1.7	0.0
Professional and business services .....	—	2.9	—	4.0	3.1	2.6	0.9	0.0
Professional and technical services .....	—	3.1	—	4.9	3.6	4.3	1.2	6.0
Administrative and waste services .....	—	5.5	—	7.0	6.6	0.7	1.1	0.0
Education and health services .....	0.8	2.6	0.7	2.2	1.9	1.3	0.6	0.0
Educational services .....	—	2.2	0.6	4.2	2.9	3.4	1.7	0.0
Junior colleges, colleges, and universities .....	—	2.6	—	2.8	1.7	2.9	1.3	3.0
Health care and social assistance .....	1.0	3.0	0.9	2.4	2.3	1.4	0.7	0.0
Leisure and hospitality .....	—	7.5	0.5	6.0	4.8	1.3	1.2	11.0
Accommodation and food services .....	—	7.8	0.6	6.1	5.3	1.5	1.3	11.8
Other services .....	—	8.7	—	—	5.3	2.7	1.5	5.3
1 to 99 workers .....	0.2	2.2	0.4	1.7	1.2	1.0	0.5	0.0
1 to 49 workers .....	—	2.5	—	1.8	1.7	1.1	0.6	0.0
50 to 99 workers .....	—	4.0	—	3.2	2.3	2.0	0.9	0.0
100 workers or more .....	0.4	2.0	0.3	1.4	1.4	1.3	0.6	0.0
100 to 499 workers .....	0.6	1.5	0.4	2.0	1.8	1.6	0.5	0.0
500 workers or more .....	0.1	4.0	0.5	2.2	2.2	1.9	1.1	0.0
<b>Geographic areas</b>								
New England .....	—	3.2	—	3.5	3.0	4.7	1.1	0.0
Middle Atlantic .....	—	3.5	—	1.4	2.3	1.1	0.8	6.9
East North Central .....	—	1.0	—	2.3	2.3	1.8	0.5	0.0
West North Central .....	—	2.0	—	5.3	2.8	3.8	1.0	0.8
South Atlantic .....	—	1.6	—	2.5	1.5	3.4	1.3	0.0
East South Central .....	—	—	—	10.4	1.9	—	2.9	0.0
West South Central .....	—	1.7	—	3.3	2.8	3.2	1.0	0.0
Mountain .....	—	—	0.3	5.7	1.5	6.2	2.3	0.0
Pacific .....	—	2.3	—	3.4	3.2	3.3	1.2	0.9

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2010**

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	1.2	\$0.00	\$29.11	\$0.00	\$23.43	\$338.78	1.2
<b>Worker characteristics</b>							
Management, professional, and related .....	1.8	0.00	81.58	72.09	56.02	166.81	1.8
Management, business, and financial .....	2.2	0.00	119.67	108.82	333.74	78.92	2.2
Professional and related .....	2.2	0.00	99.42	13.04	242.13	154.20	2.2
Service .....	3.2	—	—	—	—	—	3.2
Sales and office .....	1.5	0.00	43.35	0.00	0.00	68.23	1.5
Sales and related .....	2.3	0.00	52.39	35.26	413.82	214.72	2.3
Office and administrative support .....	1.7	0.00	75.44	0.00	0.00	437.20	1.7
Natural resources, construction, and maintenance .....	2.2	0.00	34.02	8.42	327.38	266.14	2.2
Construction, extraction, farming, fishing, and forestry .....	4.1	0.00	95.10	4.86	191.81	356.04	4.1
Installation, maintenance, and repair .....	2.9	0.00	54.27	43.05	84.12	200.26	2.9
Production, transportation, and material moving ...	2.0	0.00	20.46	18.48	79.77	167.52	2.0
Production .....	2.5	0.00	13.60	15.53	248.23	194.97	2.5
Transportation and material moving .....	2.8	0.00	61.94	30.43	134.52	306.90	2.8
Full time .....	1.3	0.00	49.49	2.34	197.08	1.34	1.3
Part time .....	5.4	0.00	0.00	138.05	0.00	56.52	5.4
Union .....	2.4	0.00	19.42	21.87	0.00	282.12	2.4
Nonunion .....	1.3	0.00	63.67	0.00	172.80	1.31	1.3
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	2.9	—	—	—	—	—	2.9
Lowest 10 percent .....	5.7	—	—	—	—	—	5.7
Second 25 percent .....	1.6	0.00	50.39	16.69	0.00	154.41	1.6
Third 25 percent .....	1.5	0.00	47.90	0.00	24.06	360.37	1.5
Highest 25 percent .....	1.6	0.00	124.73	20.12	198.96	60.95	1.6
Highest 10 percent .....	2.1	0.00	112.81	13.04	245.66	153.47	2.1
<b>Establishment characteristics</b>							
Goods-producing industries .....	2.4	1.35	24.00	17.05	70.47	0.00	2.4
Construction .....	3.4	0.00	91.18	27.71	72.44	591.30	3.4
Manufacturing .....	2.7	5.74	20.20	19.18	22.65	219.72	2.7
Service-providing industries .....	1.4	0.00	53.67	0.00	178.02	11.22	1.4
Trade, transportation, and utilities .....	1.7	0.00	35.73	2.43	35.25	250.01	1.7
Wholesale trade .....	2.9	15.54	75.93	4.37	249.05	155.32	2.9
Retail trade .....	2.4	0.00	0.00	50.16	10.21	481.00	2.4
Transportation and warehousing .....	3.9	0.00	24.75	18.63	94.02	106.45	3.9
Utilities .....	7.5	0.00	50.98	81.99	24.47	195.21	7.5

See footnotes at end of table.

**Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information .....	5.9	—	—	—	—	—	5.9
Financial activities .....	2.4	\$0.00	\$69.12	\$204.91	\$141.30	\$102.06	2.4
Finance and insurance .....	2.2	0.00	13.25	93.11	98.51	0.00	2.2
Credit intermediation and related activities .....	3.1	0.00	83.66	193.69	159.20	1,250.36	3.1
Insurance carriers and related activities ....	4.1	—	—	—	—	—	4.1
Real estate and rental and leasing .....	5.4	—	—	—	—	—	5.4
Professional and business services .....	2.8	0.00	123.97	94.43	357.91	214.43	2.8
Professional and technical services .....	3.8	—	—	—	—	—	3.8
Administrative and waste services .....	2.9	—	—	—	—	—	2.9
Education and health services .....	1.5	0.00	127.54	0.00	0.00	395.58	1.5
Educational services .....	3.0	—	—	—	—	—	3.0
Junior colleges, colleges, and universities .....	3.3	—	—	—	—	—	3.3
Health care and social assistance .....	1.9	0.00	127.11	0.00	78.10	432.11	1.9
1 to 99 workers .....	1.5	0.00	7.48	4.86	327.48	100.94	1.5
1 to 49 workers .....	1.8	0.00	4.69	0.00	314.20	210.36	1.8
50 to 99 workers .....	3.3	0.00	37.63	38.97	268.78	202.11	3.3
100 workers or more .....	1.8	0.00	41.90	15.14	166.04	131.20	1.8
100 to 499 workers .....	1.7	0.00	54.56	8.97	235.27	419.75	1.7
500 workers or more .....	3.1	0.00	79.94	192.84	0.00	60.11	3.1
<b>Geographic areas</b>							
New England .....	6.1	—	—	—	—	—	6.1
Middle Atlantic .....	1.6	0.00	0.00	59.28	0.00	0.00	1.6
East North Central .....	2.9	34.29	44.54	113.00	202.83	320.96	2.9
West North Central .....	4.9	32.62	68.46	117.93	126.86	459.07	4.9
South Atlantic .....	2.7	22.08	0.00	0.00	307.35	0.00	2.7
West South Central .....	4.6	47.53	1.56	55.23	272.90	422.93	4.6
Mountain .....	5.1	—	—	—	—	—	5.1
Pacific .....	2.9	36.15	83.10	102.41	267.47	32.05	2.9

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 28. Standard errors for long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010**

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	0.6	0.6
<b>Worker characteristics</b>		
Management, professional, and related .....	0.8	0.8
Management, business, and financial .....	0.9	0.9
Professional and related .....	1.0	1.0
Service .....	1.9	1.9
Sales and office .....	0.8	0.8
Sales and related .....	1.6	1.6
Office and administrative support .....	0.8	0.8
Natural resources, construction, and maintenance	1.5	1.5
Construction, extraction, farming, fishing, and forestry .....	2.4	2.4
Installation, maintenance, and repair .....	1.7	1.7
Production, transportation, and material moving ...	1.1	1.1
Production .....	1.6	1.6
Transportation and material moving .....	1.2	1.2
Full time .....	0.6	0.6
Union .....	1.4	1.4
Nonunion .....	0.6	0.6
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	1.8	1.8
Second 25 percent .....	0.9	0.9
Third 25 percent .....	0.9	0.9
Highest 25 percent .....	0.6	0.6
Highest 10 percent .....	0.8	0.8
<b>Establishment characteristics</b>		
Goods-producing industries .....	1.2	1.2
Construction .....	2.7	2.7
Manufacturing .....	1.2	1.2
Service-providing industries .....	0.7	0.7
Trade, transportation, and utilities .....	1.1	1.1
Wholesale trade .....	1.6	1.6
Transportation and warehousing .....	1.6	1.6
Utilities .....	5.5	5.5

See footnotes at end of table.

**Table 28. Standard errors for long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	Employee contribution required	Employee contribution not required
Information .....	1.6	1.6
Financial activities .....	0.9	0.9
Finance and insurance .....	0.8	0.8
Credit intermediation and related activities .....	1.2	1.2
Insurance carriers and related activities .....	1.2	1.2
Professional and business services .....	1.8	1.8
Professional and technical services .....	1.8	1.8
Education and health services .....	1.4	1.4
Educational services .....	1.6	1.6
Junior colleges, colleges, and universities .....	2.0	2.0
Health care and social assistance .....	1.7	1.7
Other services .....	2.7	2.7
1 to 99 workers .....	0.7	0.7
1 to 49 workers .....	1.0	1.0
50 to 99 workers .....	0.7	0.7
100 workers or more .....	0.7	0.7
100 to 499 workers .....	0.9	0.9
500 workers or more .....	1.1	1.1
<b>Geographic areas</b>		
New England .....	0.9	0.9
Middle Atlantic .....	1.2	1.2
East North Central .....	1.0	1.0
West North Central .....	1.3	1.3
South Atlantic .....	1.4	1.4
East South Central .....	1.5	1.5
West South Central .....	2.3	2.3
Mountain .....	2.5	2.5
Pacific .....	1.8	1.8

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 29. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010**

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers .....	0.4	0.4	0.2	0.1
<b>Worker characteristics</b>				
Management, professional, and related .....	0.7	0.7	0.1	0.1
Management, business, and financial .....	0.8	0.8	0.4	0.1
Professional and related .....	0.7	0.7	—	—
Service .....	0.9	0.8	—	—
Protective service .....	2.0	—	—	—
Sales and office .....	0.5	0.5	0.2	0.1
Sales and related .....	1.0	1.1	—	—
Office and administrative support .....	0.5	0.5	0.1	0.1
Natural resources, construction, and maintenance .....	1.3	1.2	0.6	0.5
Construction, extraction, farming, fishing, and forestry .....	2.8	2.4	—	—
Installation, maintenance, and repair .....	1.5	1.4	0.7	0.4
Production, transportation, and material moving ...	1.2	0.8	1.0	0.7
Production .....	1.8	1.2	1.4	0.8
Transportation and material moving .....	1.5	1.0	0.8	1.2
Full time .....	0.4	0.4	0.2	0.1
Union .....	2.0	1.7	1.6	1.2
Nonunion .....	0.4	0.4	0.1	0.1
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	1.1	0.8	—	—
Lowest 10 percent .....	3.0	—	—	—
Second 25 percent .....	0.5	0.5	0.2	0.1
Third 25 percent .....	0.6	0.5	0.4	0.1
Highest 25 percent .....	0.7	0.6	0.3	0.3
Highest 10 percent .....	0.9	0.9	0.2	0.1
<b>Establishment characteristics</b>				
Goods-producing industries .....	1.0	0.7	0.8	0.5
Construction .....	3.1	2.6	1.6	—
Manufacturing .....	1.0	0.6	1.0	0.6
Service-providing industries .....	0.5	0.5	0.1	0.1
Trade, transportation, and utilities .....	1.3	1.1	0.4	0.5
Wholesale trade .....	1.5	1.0	—	—
Transportation and warehousing .....	1.9	1.3	—	—
Utilities .....	5.6	5.6	—	—

See footnotes at end of table.

**Table 29. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
Information .....	2.0	2.0	—	—
Financial activities .....	0.9	0.9	—	—
Finance and insurance .....	1.0	1.0	0.1	0.2
Credit intermediation and related activities .....	1.4	1.4	—	—
Insurance carriers and related activities .....	1.5	1.4	—	—
Real estate and rental and leasing .....	1.2	—	—	—
Professional and business services .....	1.0	1.1	—	—
Professional and technical services .....	1.3	1.3	—	—
Administrative and waste services .....	2.0	—	—	—
Education and health services .....	1.0	1.0	—	—
Educational services .....	2.5	2.5	—	—
Junior colleges, colleges, and universities .....	3.3	—	( <sup>2</sup> )	—
Health care and social assistance .....	1.1	1.1	—	—
Leisure and hospitality .....	0.4	—	—	—
Accommodation and food services .....	0.5	—	—	—
Other services .....	3.8	—	—	—
1 to 99 workers .....	0.8	0.8	0.2	0.2
1 to 49 workers .....	0.9	0.9	0.2	0.1
50 to 99 workers .....	1.6	1.5	—	—
100 workers or more .....	0.5	0.5	0.3	0.2
100 to 499 workers .....	0.8	0.8	0.3	0.1
500 workers or more .....	0.8	0.6	0.4	0.3
<b>Geographic areas</b>				
New England .....	1.4	1.2	—	—
Middle Atlantic .....	0.7	0.6	0.3	0.3
East North Central .....	1.2	1.2	0.9	0.6
West North Central .....	1.6	1.3	—	—
South Atlantic .....	0.7	0.6	—	—
East South Central .....	2.7	2.2	—	—
West South Central .....	1.6	1.5	0.2	0.4
Mountain .....	1.7	1.6	—	—
Pacific .....	1.4	1.4	—	—

<sup>1</sup> 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.

<sup>2</sup> Less than 0.05.

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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2010**

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 .....	1.4	1.4	0.5	0.5	0.2	0.2	0.0
<b>Worker characteristics</b>							
Management, professional, and related .....	1.1	1.4	0.7	0.7	0.3	0.2	0.0
Management, business, and financial .....	1.3	1.6	0.9	0.8	0.2	0.2	0.0
Professional and related .....	1.4	1.8	0.9	1.0	0.4	0.2	0.0
Service .....	9.2	7.8	1.4	—	—	1.2	0.0
Protective service .....	—	9.2	—	—	—	0.8	0.0
Sales and office .....	1.0	1.2	0.7	0.7	0.4	0.2	0.0
Sales and related .....	2.5	2.7	1.4	1.5	0.9	0.5	0.0
Office and administrative support .....	1.0	1.4	0.8	0.8	0.4	0.2	0.0
Natural resources, construction, and maintenance	3.3	3.3	0.7	1.5	0.8	0.5	0.0
Construction, extraction, farming, fishing, and forestry .....	4.7	5.5	—	1.8	—	0.9	0.0
Installation, maintenance, and repair .....	4.0	3.7	0.9	1.8	0.6	0.6	0.0
Production, transportation, and material moving ...	1.5	2.0	0.8	0.8	0.6	0.3	0.0
Production .....	1.9	2.6	1.3	—	—	0.3	0.0
Transportation and material moving .....	2.2	2.6	0.6	0.9	0.7	0.4	0.0
Full time .....	1.5	1.4	0.5	0.5	0.2	0.2	0.0
Union .....	4.2	4.1	1.1	1.3	1.0	0.5	0.0
Nonunion .....	1.4	1.3	0.5	0.6	0.2	0.2	0.0
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	—	8.2	1.7	2.0	—	1.4	0.0
Second 25 percent .....	2.3	2.2	0.7	1.1	0.4	0.3	0.0
Third 25 percent .....	1.0	1.3	0.8	0.6	0.4	0.2	0.0
Highest 25 percent .....	1.2	1.3	0.7	0.6	0.2	0.2	0.0
Highest 10 percent .....	1.5	1.7	1.2	0.7	0.3	0.2	0.0
<b>Establishment characteristics</b>							
Goods-producing industries .....	1.7	2.1	1.3	0.8	0.5	0.3	0.0
Construction .....	3.3	5.1	—	2.8	—	0.9	0.0
Manufacturing .....	1.9	2.3	1.5	0.9	0.5	0.3	0.0
Service-providing industries .....	1.7	1.6	0.6	0.6	0.3	0.2	0.0
Trade, transportation, and utilities .....	1.5	1.7	0.9	0.8	0.7	0.3	0.0
Wholesale trade .....	2.1	3.0	1.9	1.5	0.7	0.4	0.0
Transportation and warehousing .....	3.2	4.0	—	2.0	—	0.7	0.0
Utilities .....	5.3	4.3	2.4	1.8	2.0	1.1	10.1

See footnotes at end of table.

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

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 .....	2.7	3.5	2.2	2.2	1.4	0.4	0.0
Financial activities .....	1.2	1.8	1.3	0.9	0.3	0.2	0.0
Finance and insurance .....	1.3	1.9	1.2	0.7	0.4	0.2	0.0
Credit intermediation and related activities .....	1.6	2.2	1.7	1.2	0.6	0.3	0.0
Insurance carriers and related activities .....	2.4	3.5	1.8	1.2	0.7	0.3	0.0
Real estate and rental and leasing .....	4.3	6.5	—	—	—	0.7	0.0
Professional and business services .....	2.6	3.0	1.6	—	—	0.4	0.0
Professional and technical services .....	2.1	3.3	—	1.9	—	0.4	0.0
Administrative and waste services .....	—	8.2	3.0	2.4	—	0.9	0.0
Education and health services .....	2.1	2.2	1.0	1.4	0.1	0.3	0.0
Educational services .....	1.5	2.4	1.3	2.0	0.5	0.3	0.0
Junior colleges, colleges, and universities .....	2.0	2.4	1.4	1.5	0.2	0.3	0.0
Health care and social assistance .....	2.6	2.8	1.2	—	—	0.4	0.0
Other services .....	4.5	6.5	—	2.9	—	0.9	0.0
1 to 99 workers .....	1.4	2.1	0.8	1.2	0.6	0.2	0.0
1 to 49 workers .....	1.9	2.5	1.0	1.2	0.7	0.3	0.0
50 to 99 workers .....	1.8	3.2	1.6	2.6	1.1	0.5	0.0
100 workers or more .....	2.0	1.9	0.6	0.5	0.2	0.2	0.0
100 to 499 workers .....	1.3	2.0	1.1	0.9	0.3	0.2	0.0
500 workers or more .....	3.2	2.9	0.7	0.4	0.3	0.4	0.0
<b>Geographic areas</b>							
New England .....	2.0	2.8	1.6	1.9	0.4	0.3	0.0
Middle Atlantic .....	0.9	1.8	1.3	—	—	0.2	0.0
East North Central .....	2.0	2.4	0.9	1.1	0.5	0.4	0.0
West North Central .....	2.4	3.7	2.9	1.9	0.4	0.4	0.0
South Atlantic .....	1.8	2.1	1.0	0.7	0.3	0.3	0.0
East South Central .....	—	13.1	1.2	2.2	—	1.8	1.1
West South Central .....	1.7	2.6	0.8	2.7	0.8	0.4	0.0
Mountain .....	3.4	4.6	2.5	—	—	0.5	0.0
Pacific .....	3.2	3.2	1.5	1.4	0.6	0.5	0.0

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2010**

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	0.8	\$770.11	\$0.00	\$171.50	\$0.00	\$0.00	0.8
<b>Worker characteristics</b>							
Management, professional, and related .....	1.2	644.09	1,099.53	845.82	1,469.99	156.20	1.2
Management, business, and financial .....	1.5	0.00	0.00	0.00	2,060.38	2,370.72	1.5
Professional and related .....	1.5	369.93	117.27	1,164.18	735.82	78.10	1.5
Service .....	3.4	0.00	0.00	2,463.22	0.00	712.04	3.4
Sales and office .....	1.1	541.97	0.00	1,601.58	775.42	2,502.38	1.1
Sales and related .....	1.8	745.36	0.00	684.77	0.00	4,638.14	1.8
Office and administrative support .....	1.2	872.07	0.00	569.25	1,441.16	1,793.84	1.2
Natural resources, construction, and maintenance .....	2.9	335.53	585.58	1,041.29	0.00	0.00	2.9
Construction, extraction, farming, fishing, and forestry .....	3.0	808.70	0.00	1,082.22	1,952.74	2,017.00	3.0
Installation, maintenance, and repair .....	3.9	489.45	0.00	1,103.36	0.00	0.00	3.9
Production, transportation, and material moving .....	2.0	540.95	0.00	1,323.38	0.00	1,853.19	2.0
Production .....	2.5	597.46	0.00	558.72	0.00	0.00	2.5
Transportation and material moving .....	2.8	617.74	0.00	932.27	312.41	0.00	2.8
Full time .....	0.8	675.77	0.00	212.86	0.00	0.00	0.8
Union .....	3.5	450.28	0.00	220.91	0.00	1,242.30	3.5
Nonunion .....	0.8	545.24	0.00	974.70	0.00	0.00	0.8
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	3.7	361.10	0.00	2,905.85	0.00	2,526.40	3.7
Second 25 percent .....	1.3	93.72	0.00	627.12	0.00	0.00	1.3
Third 25 percent .....	1.1	333.77	0.00	302.92	0.00	0.00	1.1
Highest 25 percent .....	1.1	0.00	411.23	281.75	463.71	1,453.61	1.1
Highest 10 percent .....	1.4	0.00	0.00	0.00	3,025.58	2,973.26	1.4
<b>Establishment characteristics</b>							
Goods-producing industries .....	2.1	284.52	0.00	638.15	1,117.73	0.00	2.1
Construction .....	1.9	—	—	—	—	—	1.9
Manufacturing .....	2.4	358.95	0.00	1,763.67	1,365.22	0.00	2.4
Service-providing industries .....	0.9	240.03	0.00	242.67	0.00	0.00	0.9
Trade, transportation, and utilities .....	1.8	133.46	0.00	0.00	0.00	0.00	1.8
Wholesale trade .....	2.6	1,096.22	0.00	634.03	0.00	0.00	2.6
Transportation and warehousing .....	4.1	—	—	—	—	—	4.1
Utilities .....	4.6	1,251.19	2,036.55	3,103.35	0.00	4,807.59	4.6

See footnotes at end of table.

**Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information .....	2.4	\$413.28	\$0.00	\$2,040.81	\$1,249.64	\$0.00	2.4
Financial activities .....	1.5	731.53	220.91	0.00	0.00	0.00	1.5
Finance and insurance .....	1.6	0.00	1,268.18	0.00	6,159.13	4,620.61	1.6
Credit intermediation and related activities .....	1.5	0.00	916.34	0.00	4,939.64	0.00	1.5
Insurance carriers and related activities .....	3.7	0.00	2,067.87	0.00	0.00	6,534.52	3.7
Professional and business services .....	2.1	0.00	886.54	0.00	2,269.45	2,137.11	2.1
Professional and technical services .....	2.4	302.49	694.06	1,209.96	0.00	1,054.01	2.4
Education and health services .....	1.6	0.00	0.00	585.82	0.00	2,032.33	1.6
Educational services .....	2.1	342.47	0.00	749.42	0.00	1,725.34	2.1
Junior colleges, colleges, and universities .....	1.9	592.42	0.00	157.76	0.00	78.10	1.9
Health care and social assistance .....	2.0	0.00	0.00	530.45	0.00	2,069.75	2.0
Other services .....	6.2	0.00	2,149.44	180.32	2,333.95	0.00	6.2
1 to 99 workers .....	1.3	78.10	0.00	653.75	0.00	0.00	1.3
1 to 49 workers .....	1.8	943.59	0.00	609.92	0.00	0.00	1.8
50 to 99 workers .....	2.3	0.00	0.00	437.02	0.00	3,834.99	2.3
100 workers or more .....	1.1	219.80	0.00	543.76	52.02	1,014.06	1.1
100 to 499 workers .....	1.4	388.59	0.00	0.00	0.00	0.00	1.4
500 workers or more .....	1.8	558.56	864.61	0.00	206.64	1,785.65	1.8
<b>Geographic areas</b>							
New England .....	3.2	931.70	1,010.94	174.64	0.00	0.00	3.2
Middle Atlantic .....	2.4	0.00	0.00	830.78	206.64	0.00	2.4
East North Central .....	2.0	164.27	0.00	630.46	0.00	0.00	2.0
West North Central .....	3.2	1,118.21	0.00	1,768.20	2,034.33	2,618.37	3.2
South Atlantic .....	2.4	901.27	0.00	179.68	426.18	0.00	2.4
West South Central .....	1.4	142.42	0.00	1,558.58	0.00	0.00	1.4
Mountain .....	1.8	1,489.22	518.07	1,188.17	4,525.76	1,131.12	1.8
Pacific .....	1.4	557.78	557.76	0.00	3,044.71	1,597.34	1.4

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 32. Standard errors for leave benefits: Access, private industry workers, National Compensation Survey, March 2010**

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid jury duty leave	Family leave <sup>1</sup>	
						Paid	Unpaid
All workers .....	0.6	0.5	0.5	0.6	0.6	0.4	0.5
<b>Worker characteristics</b>							
Management, professional, and related .....	0.7	0.7	0.8	1.2	0.9	1.0	0.7
Management, business, and financial .....	0.6	0.7	0.7	1.6	1.2	1.2	0.9
Professional and related .....	1.0	0.9	1.0	1.3	1.1	1.1	0.9
Service .....	1.8	1.4	1.4	1.2	1.6	0.5	1.3
Protective service .....	5.7	5.1	5.6	3.8	4.9	2.8	3.6
Sales and office .....	0.7	0.7	0.6	0.8	0.8	0.6	0.6
Sales and related .....	0.9	1.1	1.0	1.0	1.0	0.7	0.9
Office and administrative support .....	0.9	1.0	0.9	1.2	1.0	0.7	0.8
Natural resources, construction, and maintenance .....	1.3	1.4	1.3	1.2	1.3	0.7	1.2
Construction, extraction, farming, fishing, and forestry .....	2.2	2.1	2.3	1.6	2.0	0.9	2.1
Installation, maintenance, and repair .....	1.2	1.8	1.2	1.7	1.6	1.0	1.4
Production, transportation, and material moving ...	0.9	1.2	1.1	1.2	1.3	0.5	1.0
Production .....	1.0	1.6	1.1	1.4	1.7	0.8	1.2
Transportation and material moving .....	1.6	1.7	1.7	1.7	1.9	0.5	1.6
Full time .....	0.4	0.5	0.4	0.6	0.5	0.5	0.4
Part time .....	1.3	1.1	1.2	0.9	1.2	0.5	1.1
Union .....	1.3	1.6	1.1	1.6	1.2	1.0	0.9
Nonunion .....	0.6	0.6	0.6	0.6	0.6	0.4	0.5
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	1.3	1.2	1.1	0.9	1.2	0.4	1.1
Lowest 10 percent .....	2.4	2.1	1.8	1.5	2.0	0.5	2.0
Second 25 percent .....	0.9	1.0	0.7	1.1	0.9	0.5	0.7
Third 25 percent .....	0.7	0.8	0.8	1.0	0.7	0.8	0.6
Highest 25 percent .....	0.7	0.8	0.8	1.0	0.8	0.8	0.6
Highest 10 percent .....	1.1	1.1	1.2	1.7	1.3	1.0	1.0
<b>Establishment characteristics</b>							
Goods-producing industries .....	0.6	1.3	0.7	1.1	1.1	0.8	0.9
Construction .....	2.2	1.9	2.2	1.5	1.9	0.8	2.2
Manufacturing .....	0.6	1.6	0.7	1.5	1.3	1.0	0.9
Service-providing industries .....	0.7	0.6	0.6	0.7	0.7	0.5	0.5
Trade, transportation, and utilities .....	0.8	0.9	0.7	0.8	0.9	0.5	0.7
Wholesale trade .....	1.0	1.8	1.1	1.9	2.1	1.0	1.5
Retail trade .....	1.1	1.2	1.1	1.1	1.2	0.5	0.8
Transportation and warehousing .....	2.5	2.6	2.0	3.1	2.6	1.3	1.4
Utilities .....	1.0	2.2	1.8	4.5	4.0	1.9	1.2

See footnotes at end of table.

**Table 32. Standard errors for leave benefits: Access, private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid jury duty leave	Family leave <sup>1</sup>	
						Paid	Unpaid
Information .....	1.3	1.7	1.6	2.6	1.7	2.4	1.2
Financial activities .....	0.9	1.0	0.9	1.5	0.9	1.4	1.1
Finance and insurance .....	0.5	0.7	0.5	1.3	0.7	1.4	0.7
Credit intermediation and related activities .....	0.5	0.8	0.5	1.6	0.9	1.6	0.9
Insurance carriers and related activities .....	0.9	1.3	0.9	2.4	1.3	2.0	1.3
Real estate and rental and leasing .....	3.1	3.4	3.0	4.5	3.7	3.8	3.9
Professional and business services .....	1.5	1.7	1.6	1.8	1.8	1.2	1.4
Professional and technical services .....	1.6	1.7	1.6	3.0	2.3	1.6	1.8
Administrative and waste services .....	2.8	3.1	2.8	2.4	3.0	1.3	2.3
Education and health services .....	1.2	1.4	1.4	1.8	1.6	1.4	1.3
Educational services .....	2.7	2.0	2.8	2.7	2.2	1.1	2.0
Junior colleges, colleges, and universities .....	1.1	1.3	1.4	2.5	0.8	1.5	0.9
Health care and social assistance .....	1.3	1.6	1.4	2.0	1.8	1.6	1.4
Leisure and hospitality .....	3.9	2.8	2.5	2.6	3.0	0.8	2.2
Accommodation and food services .....	4.2	3.4	2.6	3.1	3.6	0.8	2.5
Other services .....	2.6	2.9	2.4	2.8	3.2	2.1	2.9
1 to 99 workers .....	0.8	0.8	0.8	0.8	0.9	0.5	0.8
1 to 49 workers .....	1.0	0.9	1.0	0.9	1.1	0.6	1.0
50 to 99 workers .....	1.6	1.9	1.5	1.7	1.7	1.1	1.0
100 workers or more .....	0.8	0.8	0.7	0.9	0.7	0.7	0.4
100 to 499 workers .....	1.0	1.2	1.1	1.0	1.1	0.9	0.5
500 workers or more .....	1.1	1.2	0.9	1.4	1.1	1.0	0.6
<b>Geographic areas</b>							
New England .....	1.7	1.8	1.9	3.0	1.8	2.1	1.4
Middle Atlantic .....	1.0	1.4	1.1	1.4	1.0	1.5	1.1
East North Central .....	1.0	1.3	1.2	1.5	1.2	1.0	1.2
West North Central .....	1.7	1.8	1.7	1.8	2.2	1.7	2.3
South Atlantic .....	1.5	1.5	1.3	1.1	1.9	0.6	1.3
East South Central .....	5.6	4.1	3.4	3.4	3.2	1.9	2.7
West South Central .....	1.3	2.1	1.6	2.2	1.5	1.1	1.3
Mountain .....	2.9	1.8	2.0	2.5	2.2	1.1	1.8
Pacific .....	1.4	1.4	1.3	1.4	1.4	0.9	1.0

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

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 33. Standard errors for paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2010**

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 .....	0.7	0.6	0.5	0.5	0.4	0.5	0.4	0.3	0.2	0.1	0.2	( <sup>1</sup> )	0.0
<b>Worker characteristics</b>													
Management, professional, and related .....	0.4	0.7	1.0	0.8	0.8	1.2	0.8	0.6	0.3	0.2	0.5	0.1	0.0
Management, business, and financial .....	0.3	0.8	0.9	1.0	0.9	1.4	1.1	0.9	0.3	0.4	0.6	0.1	1.0
Professional and related .....	0.6	1.0	1.4	1.0	1.2	1.5	1.0	0.6	0.4	0.2	0.5	0.1	0.4
Service .....	2.5	1.8	1.3	1.2	1.1	0.9	0.8	0.6	0.2	0.1	0.5	0.2	0.1
Protective service .....	2.6	6.8	–	–	–	1.6	2.2	0.9	–	0.1	0.2	0.2	0.2
Sales and office .....	0.6	0.9	0.8	0.6	0.6	0.6	0.4	0.2	0.2	0.1	0.1	( <sup>1</sup> )	0.0
Sales and related .....	1.3	1.4	1.0	0.8	0.6	0.8	0.3	0.3	0.2	0.1	0.1	0.1	0.0
Office and administrative support .....	0.6	1.0	1.0	0.9	0.7	0.8	0.5	0.3	0.2	0.1	0.1	0.1	0.0
Natural resources, construction, and maintenance	1.2	1.5	1.3	1.2	0.7	1.0	0.6	0.4	0.4	0.1	0.2	0.1	0.0
Construction, extraction, farming, fishing, and forestry .....	2.1	2.5	2.0	1.8	1.4	1.1	0.6	0.3	0.5	0.2	0.3	0.1	0.6
Installation, maintenance, and repair .....	1.4	1.6	1.6	1.4	0.8	1.4	0.8	0.6	0.6	0.1	0.2	0.1	0.0
Production, transportation, and material moving ...	1.0	1.0	1.0	0.9	0.9	0.8	0.7	0.6	0.3	0.3	0.3	0.1	0.0
Production .....	1.2	1.2	1.4	1.1	1.1	1.2	0.9	1.0	0.6	0.4	0.5	0.1	0.3
Transportation and material moving .....	1.3	1.6	1.2	1.4	1.1	1.1	0.9	0.4	0.2	0.2	0.4	0.1	0.0
Full time .....	0.7	0.6	0.6	0.5	0.5	0.6	0.4	0.3	0.2	0.1	0.2	( <sup>1</sup> )	0.0
Part time .....	2.3	1.8	1.0	0.8	0.8	1.0	0.7	0.2	0.2	0.1	0.3	0.1	0.0
Union .....	0.7	1.1	0.9	1.2	1.5	1.3	1.4	0.8	0.6	0.4	0.6	0.1	0.0
Nonunion .....	0.7	0.7	0.6	0.5	0.5	0.6	0.4	0.3	0.2	0.1	0.2	0.1	0.7
Average wage within the following categories: <sup>2</sup>													
Lowest 25 percent .....	1.9	1.4	1.1	0.9	0.7	0.7	0.5	0.3	0.1	( <sup>1</sup> )	0.2	0.1	0.0
Lowest 10 percent .....	3.9	2.5	1.7	0.9	1.8	0.8	0.3	–	–	–	–	0.2	1.4
Second 25 percent .....	0.9	1.0	0.6	0.7	0.6	0.8	0.6	0.2	0.2	0.1	0.2	0.1	0.0
Third 25 percent .....	0.5	0.7	0.7	0.7	0.6	0.7	0.6	0.5	0.3	0.2	0.2	( <sup>1</sup> )	0.0
Highest 25 percent .....	0.3	0.7	0.8	0.7	0.7	1.2	0.7	0.5	0.3	0.2	0.4	( <sup>1</sup> )	0.0
Highest 10 percent .....	0.3	1.0	1.3	1.1	1.1	1.6	1.1	0.8	0.4	0.3	0.7	0.1	1.2
<b>Establishment characteristics</b>													
Goods-producing industries .....	0.8	1.0	0.9	0.9	0.9	1.0	0.7	0.8	0.4	0.3	0.4	0.1	0.0
Construction .....	2.0	2.6	2.0	1.7	1.3	0.8	0.7	–	–	–	–	0.1	0.1
Manufacturing .....	0.9	1.1	1.1	1.0	1.2	1.2	1.0	1.0	0.6	0.5	0.5	0.1	0.7
Service-providing industries .....	0.8	0.7	0.6	0.5	0.5	0.6	0.4	0.3	0.2	0.1	0.2	0.1	0.1
Trade, transportation, and utilities .....	0.8	0.9	0.9	0.8	0.6	0.6	0.5	0.3	0.2	0.1	0.2	0.1	0.0
Wholesale trade .....	0.7	1.7	1.9	1.7	1.5	1.2	0.9	0.9	–	–	0.7	0.1	0.0
Retail trade .....	1.3	1.4	1.1	0.8	0.5	0.7	0.2	0.2	–	–	–	0.1	0.0
Transportation and warehousing .....	1.5	2.2	1.9	2.5	1.9	1.8	2.0	0.9	–	–	–	0.1	0.0
Utilities .....	–	–	–	2.7	3.7	3.2	2.9	2.1	4.1	–	–	0.3	0.0

See footnotes at end of table.

**Table 33. Standard errors for paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2010—Continued**

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 .....	0.4	2.0	2.9	2.0	1.7	2.1	1.7	1.1	—	—	—	0.1	0.0
Financial activities .....	0.3	0.9	1.1	1.2	1.1	1.4	1.0	0.4	0.3	0.1	0.3	0.1	0.7
Finance and insurance .....	0.4	0.8	1.1	1.3	1.2	1.5	0.9	0.3	0.3	0.2	0.1	0.1	0.0
Credit intermediation and related activities .....	0.6	1.0	0.8	1.6	0.9	1.8	0.9	0.6	0.5	—	—	0.1	0.0
Insurance carriers and related activities .....	0.3	1.5	2.7	2.6	2.8	2.4	1.1	0.7	0.5	—	—	0.1	0.9
Real estate and rental and leasing .....	0.9	3.7	3.6	3.5	3.2	2.8	3.3	1.6	—	—	—	0.2	0.0
Professional and business services .....	1.1	1.8	1.6	1.6	1.4	1.9	1.4	1.0	0.3	0.3	0.6	0.1	0.0
Professional and technical services .....	0.5	2.0	2.3	2.3	2.4	2.6	1.8	1.6	—	—	—	0.1	0.4
Administrative and waste services .....	2.7	3.5	2.5	2.1	1.1	1.8	2.3	1.4	—	—	—	0.2	1.3
Education and health services .....	1.0	1.9	1.6	1.4	1.4	1.5	1.2	0.5	0.5	0.2	0.6	0.1	0.8
Educational services .....	0.7	0.3	1.2	1.3	1.1	2.6	1.7	1.4	2.3	1.6	2.3	0.2	0.3
Junior colleges, colleges, and universities .....	0.3	0.2	0.7	1.1	1.0	1.7	2.3	1.6	3.2	2.0	2.0	0.2	0.2
Health care and social assistance .....	1.2	2.2	1.9	1.6	1.6	1.7	1.3	0.5	0.4	—	—	0.1	0.0
Leisure and hospitality .....	4.0	2.2	2.4	1.8	0.9	0.9	1.0	—	—	—	—	0.3	1.0
Accommodation and food services .....	4.9	2.2	2.7	2.2	1.1	0.7	—	—	—	—	—	0.3	1.0
Other services .....	2.2	3.0	2.3	2.5	1.5	2.5	1.5	2.0	1.3	0.8	1.5	0.2	0.6
1 to 99 workers .....	0.7	0.9	0.8	0.7	0.6	0.7	0.4	0.3	0.1	0.1	0.2	( <sup>1</sup> )	0.0
1 to 49 workers .....	0.9	1.1	1.0	0.8	0.7	0.9	0.5	0.2	0.2	0.1	0.3	0.1	0.0
50 to 99 workers .....	1.3	1.6	1.4	1.2	1.4	1.0	0.8	1.2	0.3	0.2	0.3	0.1	0.0
100 workers or more .....	1.1	0.8	0.7	0.6	0.6	0.8	0.7	0.4	0.3	0.2	0.3	0.1	0.0
100 to 499 workers .....	0.9	1.0	0.9	0.9	0.8	0.9	0.8	0.5	0.4	0.2	0.2	0.1	0.0
500 workers or more .....	2.4	1.1	1.1	0.9	1.0	1.2	1.0	0.8	0.4	0.3	0.6	0.2	0.0
<b>Geographic areas</b>													
New England .....	1.3	1.9	2.0	1.2	1.6	1.9	2.3	1.9	0.5	0.1	0.5	0.2	1.3
Middle Atlantic .....	1.7	1.2	0.9	0.9	1.2	1.5	0.9	1.2	0.5	0.4	0.6	0.1	0.0
East North Central .....	1.2	1.4	1.5	1.2	1.4	1.4	0.8	0.4	0.3	0.3	0.7	0.1	0.1
West North Central .....	1.0	2.0	2.1	1.7	1.2	0.9	1.2	0.4	1.1	—	—	0.1	0.0
South Atlantic .....	1.5	1.6	1.2	1.1	0.5	1.4	0.6	0.7	0.3	0.2	0.2	0.1	0.0
East South Central .....	—	2.5	2.5	2.4	1.8	1.4	2.0	0.9	0.3	—	—	0.5	0.0
West South Central .....	1.3	1.5	1.2	1.1	1.5	2.0	1.4	0.6	0.5	0.1	0.4	0.1	0.1
Mountain .....	1.3	2.1	2.2	2.8	1.7	1.4	2.1	1.1	0.6	—	—	0.1	0.7
Pacific .....	1.1	1.6	1.5	1.2	0.8	1.2	1.0	0.8	0.3	0.2	0.4	0.1	0.0

<sup>1</sup> Less than 0.05.

<sup>2</sup> 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/eps/glossary20092010.htm](http://www.bls.gov/ncs/eps/glossary20092010.htm).

**Table 34. Standard errors for paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2010**

Characteristics	Sick leave provision		
	Fixed number of days per year <sup>1</sup>	As needed <sup>2</sup>	Other basis <sup>3</sup>
All workers .....	1.0	0.4	0.9
<b>Worker characteristics</b>			
Management, professional, and related .....	1.2	0.8	1.2
Management, business, and financial .....	1.6	0.8	1.7
Professional and related .....	1.6	1.0	1.6
Service .....	3.1	0.6	3.1
Protective service .....	8.2	0.8	8.4
Sales and office .....	1.1	0.5	1.0
Sales and related .....	1.4	0.7	1.4
Office and administrative support .....	1.4	0.6	1.2
Natural resources, construction, and maintenance .....	2.0	1.2	1.7
Installation, maintenance, and repair .....	2.5	1.6	2.0
Production, transportation, and material moving ...	1.3	0.6	1.3
Production .....	1.9	0.8	1.7
Transportation and material moving .....	1.8	0.8	1.7
Full time .....	1.1	0.4	1.0
Part time .....	2.0	0.9	2.0
Union .....	2.1	1.6	1.6
Nonunion .....	1.0	0.4	1.0
Average wage within the following categories: <sup>4</sup>			
Lowest 25 percent .....	2.9	0.7	3.0
Lowest 10 percent .....	7.6	2.3	8.1
Second 25 percent .....	1.3	0.5	1.3
Third 25 percent .....	1.1	0.6	1.0
Highest 25 percent .....	1.2	0.7	1.0
Highest 10 percent .....	1.5	1.1	1.3
<b>Establishment characteristics</b>			
Goods-producing industries .....	1.7	0.7	1.7
Manufacturing .....	2.0	0.8	2.0
Service-providing industries .....	1.1	0.5	1.0
Trade, transportation, and utilities .....	1.0	0.7	0.9
Wholesale trade .....	2.6	1.6	1.9
Retail trade .....	1.3	0.8	1.2
Transportation and warehousing .....	2.7	0.9	2.6
Utilities .....	5.3	—	—

See footnotes at end of table.

**Table 34. Standard errors for paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	Sick leave provision		
	Fixed number of days per year <sup>1</sup>	As needed <sup>2</sup>	Other basis <sup>3</sup>
Information .....	2.6	2.1	2.4
Financial activities .....	1.8	0.8	1.7
Finance and insurance .....	1.8	0.7	1.7
Credit intermediation and related activities .....	1.9	0.5	1.9
Insurance carriers and related activities ....	3.3	1.4	3.2
Real estate and rental and leasing .....	5.0	1.9	4.8
Professional and business services .....	2.5	1.2	2.5
Professional and technical services .....	3.0	2.0	3.0
Administrative and waste services .....	4.5	1.5	4.4
Education and health services .....	1.7	0.8	1.8
Educational services .....	1.8	1.0	1.6
Junior colleges, colleges, and universities .....	1.7	1.1	1.5
Health care and social assistance .....	1.9	1.0	2.0
Leisure and hospitality .....	8.8	1.3	9.4
Accommodation and food services .....	10.1	1.5	10.8
Other services .....	4.1	2.2	3.6
1 to 99 workers .....	1.4	0.8	1.2
1 to 49 workers .....	1.5	1.0	1.4
50 to 99 workers .....	2.5	0.6	2.4
100 workers or more .....	1.4	0.4	1.3
100 to 499 workers .....	1.4	0.5	1.3
500 workers or more .....	2.3	0.5	2.4
<b>Geographic areas</b>			
New England .....	3.8	1.3	4.6
Middle Atlantic .....	2.1	1.0	1.4
East North Central .....	1.9	1.6	1.6
West North Central .....	3.4	1.3	3.3
South Atlantic .....	2.3	0.7	2.1
East South Central .....	9.3	2.4	10.0
West South Central .....	1.8	1.0	1.6
Mountain .....	2.4	1.7	2.7
Pacific .....	1.7	0.6	1.4

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

<sup>2</sup> Plan does not specify maximum number of days.

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

<sup>4</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,<sup>1</sup> private industry workers, National Compensation Survey, March 2010**

Characteristics	Paid sick leave days by length of service <sup>2</sup>					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		
<b>After 1 year</b>							
All workers .....	0.7	1.0	0.7	0.3	0.1	0.2	0.0
Full time .....	0.8	1.0	0.8	0.3	0.1	0.2	0.0
Part time .....	1.8	2.6	1.7	–	–	0.1	0.6
Union .....	1.5	1.9	2.0	0.8	0.2	0.2	0.5
Nonunion .....	0.8	1.1	0.8	0.3	0.1	0.2	0.0
1 to 99 workers .....	1.1	1.3	1.0	0.3	0.1	0.2	0.0
1 to 49 workers .....	1.4	1.4	1.2	0.3	0.1	0.2	0.0
50 to 99 workers .....	1.7	2.5	1.8	–	–	0.2	0.5
100 workers or more .....	0.8	1.3	0.9	0.5	0.2	0.3	( <sup>3</sup> )
100 to 499 workers .....	1.1	2.0	1.6	0.3	0.1	0.1	0.0
500 workers or more .....	1.0	1.7	1.7	0.9	0.4	0.5	0.5
<b>After 5 years</b>							
All workers .....	0.7	1.0	0.7	0.3	0.2	0.2	0.0
Full time .....	0.8	1.1	0.8	0.3	0.2	0.2	0.0
Part time .....	1.8	2.6	1.7	–	–	0.1	0.4
Union .....	1.5	1.9	1.9	1.2	0.5	0.3	0.9
Nonunion .....	0.8	1.1	0.8	0.3	0.2	0.2	0.0
1 to 99 workers .....	1.1	1.3	1.0	0.3	0.1	0.2	0.0
1 to 49 workers .....	1.3	1.4	1.2	0.4	0.2	0.2	0.0
50 to 99 workers .....	1.7	2.3	1.9	–	–	0.2	0.8
100 workers or more .....	0.7	1.2	0.9	0.5	0.4	0.3	0.0
100 to 499 workers .....	1.0	2.0	1.6	0.3	0.3	0.2	0.0
500 workers or more .....	0.9	1.7	1.7	0.9	0.7	0.6	0.0

See footnotes at end of table.

**Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,<sup>1</sup> private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	Paid sick leave days by length of service <sup>2</sup>					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		
<b>After 10 years</b>							
All workers .....	0.7	1.0	0.7	0.3	0.2	0.2	0.0
Full time .....	0.7	1.0	0.8	0.3	0.2	0.2	0.0
Part time .....	1.8	2.6	1.7	–	–	0.1	0.0
Union .....	1.4	1.9	1.8	1.2	0.5	0.4	0.7
Nonunion .....	0.7	1.0	0.8	0.3	0.2	0.2	0.0
1 to 99 workers .....	1.1	1.3	1.1	0.3	0.1	0.2	0.0
1 to 49 workers .....	1.3	1.4	1.3	0.4	0.2	0.2	0.0
50 to 99 workers .....	1.8	2.4	2.1	0.7	0.3	0.2	0.3
100 workers or more .....	0.7	1.2	0.9	0.5	0.4	0.3	0.0
100 to 499 workers .....	1.0	1.9	1.6	0.4	0.3	0.3	0.0
500 workers or more .....	0.9	1.7	1.7	0.9	0.7	0.6	0.0
<b>After 20 years</b>							
All workers .....	0.7	1.0	0.7	0.3	0.2	0.3	0.0
Full time .....	0.7	1.0	0.8	0.3	0.2	0.3	0.0
Part time .....	1.8	2.6	1.7	–	–	0.2	0.0
Union .....	1.4	1.9	1.8	1.2	0.5	0.6	0.7
Nonunion .....	0.7	1.0	0.8	0.3	0.2	0.3	0.0
1 to 99 workers .....	1.1	1.3	1.1	0.3	0.1	0.2	0.0
1 to 49 workers .....	1.3	1.4	1.3	0.4	0.2	0.2	0.0
50 to 99 workers .....	1.8	2.4	2.1	0.7	0.3	0.2	0.2
100 workers or more .....	0.7	1.2	0.9	0.5	0.4	0.5	0.0
100 to 499 workers .....	1.0	1.9	1.6	0.4	0.3	0.4	0.0
500 workers or more .....	0.9	1.7	1.7	0.9	0.7	0.9	0.0

<sup>1</sup> 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.

<sup>2</sup> Employees eligible for paid sick leave but who have not fulfilled the

minimum service requirement are included as receiving 0 days.

<sup>3</sup> Less than 0.05.

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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 36. Standard errors for paid vacations: Number of days by service requirement,<sup>1</sup> private industry workers, National Compensation Survey, March 2010**

Characteristics	Paid vacations days by length of service <sup>2</sup>						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		
<b>After 1 year</b>								
All workers .....	0.4	0.6	0.6	0.5	0.3	0.2	0.1	0.0
Full time .....	0.3	0.7	0.7	0.6	0.3	0.3	0.1	0.0
Part time .....	1.6	1.7	1.5	0.6	0.5	0.4	0.2	0.0
Union .....	0.6	1.6	1.8	0.8	0.9	0.7	0.2	1.7
Nonunion .....	0.4	0.7	0.7	0.6	0.3	0.3	0.1	0.0
1 to 99 workers .....	0.5	0.9	1.0	0.8	0.3	0.3	0.1	0.4
1 to 49 workers .....	0.6	1.0	1.3	1.1	0.4	0.2	0.1	0.1
50 to 99 workers .....	0.8	1.9	2.1	0.9	–	–	0.2	2.1
100 workers or more .....	0.4	0.9	0.9	0.7	0.5	0.4	0.1	0.0
100 to 499 workers .....	0.7	1.3	1.2	0.9	0.5	0.7	0.1	0.0
500 workers or more .....	0.5	1.5	1.2	0.9	0.8	0.4	0.2	0.0
<b>After 5 years</b>								
All workers .....	0.2	0.4	0.6	0.6	0.5	0.4	0.1	0.0
Full time .....	0.1	0.4	0.6	0.6	0.5	0.4	0.1	0.0
Part time .....	1.3	1.8	1.9	1.4	0.5	0.7	0.2	0.0
Union .....	0.2	0.9	1.4	1.3	1.0	0.9	0.2	0.8
Nonunion .....	0.2	0.4	0.6	0.7	0.5	0.4	0.1	0.0
1 to 99 workers .....	0.3	0.7	0.9	0.9	0.5	0.5	0.1	0.0
1 to 49 workers .....	0.4	0.8	1.1	1.0	0.6	0.6	0.2	0.0
50 to 99 workers .....	0.4	1.1	1.7	1.8	1.2	1.0	0.3	0.9
100 workers or more .....	0.3	0.4	0.8	0.9	0.7	0.5	0.1	0.0
100 to 499 workers .....	0.4	0.6	1.3	1.2	0.8	0.7	0.2	0.5
500 workers or more .....	0.1	0.5	1.1	1.3	1.1	0.7	0.2	0.0

See footnotes at end of table.

**Table 36. Standard errors for paid vacations: Number of days by service requirement,<sup>1</sup> private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	Paid vacations days by length of service <sup>2</sup>						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		
<b>After 10 years</b>								
All workers .....	0.2	0.3	0.5	0.7	0.6	0.6	0.1	0.0
Full time .....	0.1	0.3	0.5	0.7	0.6	0.6	0.1	0.0
Part time .....	1.3	1.7	1.3	2.0	1.2	0.8	0.2	( <sup>3</sup> )
Union .....	0.2	0.8	1.2	1.7	1.5	1.2	0.2	0.0
Nonunion .....	0.2	0.4	0.5	0.7	0.7	0.6	0.1	0.0
1 to 99 workers .....	0.3	0.6	0.7	0.8	0.9	0.6	0.2	0.0
1 to 49 workers .....	0.4	0.7	0.7	1.0	1.1	0.7	0.2	0.0
50 to 99 workers .....	0.4	1.0	1.3	1.7	1.8	1.4	0.4	0.0
100 workers or more .....	0.2	0.4	0.5	1.0	0.7	0.8	0.1	0.9
100 to 499 workers .....	0.4	0.5	0.7	1.2	1.0	0.8	0.2	0.0
500 workers or more .....	0.1	0.5	0.9	1.3	1.2	1.4	0.2	0.0
<b>After 20 years</b>								
All workers .....	0.2	0.3	0.4	0.6	0.6	0.6	0.1	0.0
Full time .....	0.1	0.3	0.4	0.6	0.6	0.7	0.1	0.0
Part time .....	1.3	1.6	1.2	1.8	1.7	1.0	0.3	0.0
Union .....	0.2	0.5	1.3	0.9	1.4	1.7	0.2	0.0
Nonunion .....	0.2	0.4	0.4	0.6	0.7	0.7	0.1	0.0
1 to 99 workers .....	0.3	0.6	0.6	0.8	1.0	0.7	0.2	0.0
1 to 49 workers .....	0.4	0.7	0.7	1.0	1.2	0.9	0.2	0.0
50 to 99 workers .....	0.4	1.0	1.2	1.6	1.7	1.5	0.4	( <sup>3</sup> )
100 workers or more .....	0.2	0.3	0.5	0.7	0.8	1.0	0.1	0.0
100 to 499 workers .....	0.4	0.5	0.7	1.0	1.2	1.0	0.2	0.0
500 workers or more .....	0.1	0.3	0.9	0.7	1.3	1.5	0.2	1.1

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> Less than 0.05.

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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 37. Standard errors for consolidated leave plans:<sup>1</sup> Access, private industry workers, National Compensation Survey, March 2010**

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 .....	0.7	0.2	0.3	0.3	0.3	0.7	0.1	0.1	0.1	0.1
<b>Worker characteristics</b>										
Management, professional, and related .....	1.2	0.3	0.4	0.4	0.4	1.2	0.1	0.1	0.1	0.1
Management, business, and financial .....	1.3	0.3	0.7	0.6	0.5	1.3	0.1	0.1	0.1	0.1
Professional and related .....	1.6	0.3	0.4	0.5	0.5	1.6	0.2	0.2	0.2	0.2
Service .....	2.2	0.6	0.5	0.6	0.6	2.2	0.1	0.2	0.2	0.2
Protective service .....	4.8	0.8	1.1	1.1	1.1	4.8	0.5	0.3	0.5	0.6
Sales and office .....	0.8	0.3	0.3	0.4	0.4	0.8	0.1	0.1	0.1	0.1
Sales and related .....	1.0	0.6	0.6	0.7	0.8	1.0	0.1	0.1	0.1	0.2
Office and administrative support .....	1.1	0.3	0.4	0.4	0.4	1.1	0.1	0.1	0.1	0.2
Natural resources, construction, and maintenance .....	1.2	0.5	0.6	0.7	0.8	1.2	0.1	0.1	0.2	0.2
Construction, extraction, farming, fishing, and forestry .....	1.9	0.9	1.0	1.2	1.3	1.9	0.1	0.2	0.3	0.3
Installation, maintenance, and repair .....	1.4	0.6	0.6	0.7	0.8	1.4	0.1	0.2	0.2	0.3
Production, transportation, and material moving ...	0.8	0.4	0.4	0.4	0.4	0.8	0.1	0.1	0.1	0.2
Production .....	1.0	0.5	0.5	0.5	0.5	1.0	0.1	0.1	0.2	0.2
Transportation and material moving .....	1.1	0.5	0.5	0.6	0.7	1.1	0.1	0.1	0.2	0.2
Full time .....	0.8	0.3	0.3	0.3	0.3	0.8	0.1	0.1	0.1	0.1
Part time .....	1.5	0.6	0.6	0.7	0.8	1.5	0.2	0.2	0.3	0.3
Union .....	1.3	0.7	0.6	0.7	0.7	1.3	0.2	0.2	0.2	0.3
Nonunion .....	0.8	0.3	0.3	0.3	0.3	0.8	0.1	0.1	0.1	0.1
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	1.7	0.5	0.5	0.7	0.8	1.7	0.1	0.1	0.2	0.2
Lowest 10 percent .....	3.7	0.9	1.1	1.7	1.9	3.7	0.2	0.3	0.3	0.4
Second 25 percent .....	1.0	0.4	0.5	0.6	0.6	1.0	0.1	0.1	0.1	0.1
Third 25 percent .....	0.8	0.3	0.4	0.3	0.3	0.8	0.1	0.1	0.1	0.1
Highest 25 percent .....	1.1	0.2	0.3	0.3	0.3	1.1	0.1	0.1	0.1	0.1
Highest 10 percent .....	1.4	0.3	0.4	0.4	0.4	1.4	0.2	0.1	0.1	0.2
<b>Establishment characteristics</b>										
Goods-producing industries .....	1.0	0.3	0.4	0.4	0.4	1.0	0.1	0.1	0.1	0.2
Construction .....	1.9	0.5	0.5	0.7	0.9	1.9	0.1	0.2	0.2	0.2
Manufacturing .....	1.3	0.4	0.4	0.5	0.4	1.3	0.1	0.1	0.1	0.2
Service-providing industries .....	0.9	0.3	0.3	0.3	0.3	0.9	0.1	0.1	0.1	0.1
Trade, transportation, and utilities .....	0.6	0.3	0.4	0.4	0.5	0.6	0.1	0.1	0.1	0.1
Wholesale trade .....	1.7	0.5	0.5	0.6	0.7	1.7	0.2	0.2	0.2	0.3
Retail trade .....	0.8	0.5	0.6	0.5	0.6	0.8	0.1	0.1	0.1	0.2
Transportation and warehousing .....	1.7	1.0	0.8	1.0	1.1	1.7	0.2	0.2	0.2	0.3
Utilities .....	3.1	0.5	0.5	0.6	1.1	3.1	0.3	0.3	0.3	0.3

See footnotes at end of table.

**Table 37. Standard errors for consolidated leave plans:<sup>1</sup> Access, private industry workers, National Compensation Survey, March 2010—Continued**

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 .....	2.0	0.5	0.7	0.9	0.9	2.0	0.2	0.2	0.3	0.4
Financial activities .....	1.6	0.3	0.3	0.4	0.4	1.6	0.1	0.2	0.2	0.2
Finance and insurance .....	1.6	0.2	0.2	0.2	0.2	1.6	0.2	0.2	0.2	0.2
Credit intermediation and related activities .....	1.8	0.2	0.3	0.3	0.3	1.8	0.1	0.1	0.1	0.2
Insurance carriers and related activities ....	3.2	0.2	0.3	0.3	0.4	3.2	0.4	0.5	0.6	0.5
Real estate and rental and leasing .....	5.0	1.3	1.7	2.1	2.2	5.0	0.3	0.4	0.5	0.6
Professional and business services .....	2.2	0.5	0.4	0.5	0.6	2.2	0.2	0.2	0.3	0.3
Professional and technical services .....	2.8	0.5	0.4	0.5	0.7	2.8	0.3	0.3	0.3	0.3
Administrative and waste services .....	3.6	0.8	0.8	1.0	1.1	3.6	0.3	0.4	0.5	0.5
Education and health services .....	1.8	0.4	0.6	0.6	0.6	1.8	0.2	0.2	0.3	0.3
Educational services .....	2.2	1.0	1.3	1.4	1.5	2.2	0.3	0.3	0.3	0.4
Junior colleges, colleges, and universities .....	1.3	1.2	1.5	1.6	1.7	1.3	0.3	0.2	0.2	0.2
Health care and social assistance .....	2.0	0.4	0.6	0.6	0.6	2.0	0.3	0.3	0.3	0.4
Other services .....	2.5	1.8	2.1	2.4	2.6	2.5	0.3	0.4	0.5	0.4
1 to 99 workers .....	0.9	0.4	0.6	0.6	0.6	0.9	0.1	0.1	0.1	0.1
1 to 49 workers .....	1.0	0.5	0.6	0.6	0.6	1.0	0.1	0.1	0.1	0.2
50 to 99 workers .....	1.8	1.0	1.3	1.7	1.7	1.8	0.1	0.1	0.2	0.2
100 workers or more .....	1.1	0.3	0.3	0.3	0.3	1.1	0.1	0.1	0.1	0.1
100 to 499 workers .....	1.0	0.4	0.6	0.6	0.5	1.0	0.1	0.1	0.1	0.2
500 workers or more .....	1.9	0.5	0.3	0.3	0.3	1.9	0.1	0.1	0.2	0.2
<b>Geographic areas</b>										
New England .....	4.0	0.7	1.4	1.1	1.2	4.0	0.4	0.2	0.3	0.3
Middle Atlantic .....	0.8	0.7	1.6	1.4	1.2	0.8	0.2	0.2	0.3	0.3
East North Central .....	1.3	0.5	0.5	0.6	0.6	1.3	0.2	0.2	0.2	0.2
West North Central .....	3.0	0.4	0.4	0.4	0.5	3.0	0.2	0.3	0.4	0.4
South Atlantic .....	1.5	0.4	0.4	0.4	0.5	1.5	0.1	0.1	0.2	0.2
East South Central .....	7.3	1.3	0.3	0.8	0.7	7.3	0.4	0.4	0.5	0.7
West South Central .....	1.8	1.0	1.3	1.8	1.7	1.8	0.1	0.2	0.3	0.3
Mountain .....	2.3	0.5	0.4	0.5	0.5	2.3	0.2	0.2	0.2	0.3
Pacific .....	1.9	0.5	0.5	0.6	0.7	1.9	0.2	0.2	0.2	0.3

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 38. Standard errors for quality of life benefits: Access, private industry workers, National Compensation Survey, March 2010**

Characteristics	Childcare <sup>1</sup>	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers .....	0.5	0.3	0.3	0.6	0.7
<b>Worker characteristics</b>					
Management, professional, and related .....	0.9	0.9	0.7	1.3	1.1
Management, business, and financial .....	1.1	1.6	1.1	1.6	1.3
Professional and related .....	1.1	0.9	0.8	1.5	1.3
Service .....	1.4	0.1	0.3	0.9	1.4
Protective service .....	0.9	–	1.1	2.3	3.6
Sales and office .....	0.4	0.4	0.4	0.8	1.0
Sales and related .....	0.4	0.3	0.4	1.2	1.3
Office and administrative support .....	0.6	0.6	0.5	1.1	1.2
Natural resources, construction, and maintenance	0.6	0.4	0.4	1.1	1.3
Construction, extraction, farming, fishing, and forestry .....	0.2	0.3	0.5	1.2	1.7
Installation, maintenance, and repair .....	1.2	0.7	0.7	1.7	2.0
Production, transportation, and material moving ...	0.4	0.2	0.4	1.0	1.2
Production .....	0.6	0.3	0.6	1.4	1.5
Transportation and material moving .....	0.5	0.2	0.4	1.4	1.8
Full time .....	0.5	0.4	0.3	0.7	0.7
Part time .....	0.7	0.4	0.3	0.9	1.2
Union .....	1.5	0.2	0.7	1.8	1.7
Nonunion .....	0.5	0.4	0.3	0.6	0.7
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	0.9	0.2	0.2	0.8	1.1
Lowest 10 percent .....	1.8	0.1	0.3	1.0	1.7
Second 25 percent .....	0.6	0.3	0.3	0.8	1.0
Third 25 percent .....	0.6	0.5	0.5	1.0	1.0
Highest 25 percent .....	0.7	0.7	0.6	1.1	0.9
Highest 10 percent .....	1.2	1.2	1.0	1.6	1.2
<b>Establishment characteristics</b>					
Goods-producing industries .....	0.5	0.4	0.4	1.1	1.3
Construction .....	0.2	0.6	0.7	1.2	1.5
Manufacturing .....	0.7	0.6	0.3	1.4	1.7
Service-providing industries .....	0.6	0.4	0.3	0.7	0.8
Trade, transportation, and utilities .....	0.3	0.3	0.3	1.0	1.2
Wholesale trade .....	0.8	0.6	1.0	1.5	2.2
Retail trade .....	0.3	0.3	0.4	1.4	1.5
Transportation and warehousing .....	0.6	–	0.8	3.0	3.2
Utilities .....	3.6	–	1.9	3.8	3.3

See footnotes at end of table.

**Table 38. Standard errors for quality of life benefits: Access, private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	Childcare <sup>1</sup>	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
Information .....	—	1.2	2.1	3.0	2.3
Financial activities .....	1.1	1.0	1.3	1.5	1.5
Finance and insurance .....	1.1	1.1	1.3	1.5	1.2
Credit intermediation and related activities .....	1.9	1.4	1.7	1.9	1.6
Insurance carriers and related activities .....	1.8	2.2	2.7	2.5	2.3
Real estate and rental and leasing .....	—	2.9	—	4.3	4.7
Professional and business services .....	1.1	1.4	1.0	1.6	1.9
Professional and technical services .....	1.8	2.3	1.9	2.7	3.4
Administrative and waste services .....	1.4	1.5	0.6	2.1	2.7
Education and health services .....	1.3	0.7	0.6	1.6	1.8
Educational services .....	2.2	1.4	0.9	2.7	2.3
Junior colleges, colleges, and universities .....	1.7	0.9	1.4	2.3	1.9
Health care and social assistance .....	1.4	0.8	0.7	1.7	2.0
Leisure and hospitality .....	2.7	0.2	0.4	1.6	3.1
Accommodation and food services .....	—	—	0.4	1.8	3.6
Other services .....	1.3	0.7	0.9	2.6	2.9
1 to 99 workers .....	0.4	0.3	0.3	0.6	0.8
1 to 49 workers .....	0.5	0.4	0.3	0.7	0.8
50 to 99 workers .....	0.8	0.5	0.7	1.3	1.6
100 workers or more .....	0.8	0.5	0.4	1.1	1.0
100 to 499 workers .....	0.5	0.6	0.6	1.4	1.5
500 workers or more .....	1.5	0.9	0.8	2.1	1.4
<b>Geographic areas</b>					
New England .....	1.0	1.1	1.6	2.1	1.5
Middle Atlantic .....	1.3	1.2	0.7	1.7	1.3
East North Central .....	0.9	0.7	0.6	2.1	1.7
West North Central .....	0.8	1.1	0.9	2.5	2.5
South Atlantic .....	0.9	0.6	0.3	1.2	1.3
East South Central .....	—	0.8	0.5	3.0	4.5
West South Central .....	1.5	1.2	0.4	2.1	2.0
Mountain .....	1.5	1.2	1.3	1.1	2.8
Pacific .....	0.8	0.7	1.1	1.4	1.8

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 39. Standard errors for financial benefits: Access, private industry workers, National Compensation Survey, March 2010**

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	Performance	Signing	Other
All workers .....	0.4	0.5	0.7	0.6	0.8	0.4	0.4	0.1	0.1	0.4
<b>Worker characteristics</b>										
Management, professional, and related .....	0.9	1.1	1.3	1.1	1.0	0.9	0.6	0.4	0.4	0.5
Management, business, and financial .....	1.4	1.3	1.4	1.4	1.8	1.2	0.9	0.7	0.5	0.7
Professional and related .....	0.9	1.4	1.6	1.5	1.0	0.9	0.6	0.3	0.3	0.6
Service .....	1.0	0.9	1.1	1.1	2.2	1.2	1.1	0.2	0.1	1.2
Protective service .....	–	2.4	2.8	2.9	5.5	1.2	1.0	–	–	1.0
Sales and office .....	0.6	0.6	0.9	0.8	0.7	0.6	0.5	0.2	0.2	0.4
Sales and related .....	0.9	0.7	1.1	1.1	1.1	1.0	0.8	0.2	0.2	0.7
Office and administrative support .....	0.8	0.9	1.1	1.1	0.8	0.7	0.5	0.3	0.2	0.4
Natural resources, construction, and maintenance .....	0.8	1.0	1.0	1.0	1.1	0.7	0.8	0.4	0.2	0.6
Construction, extraction, farming, fishing, and forestry .....	1.0	1.2	1.1	1.3	1.1	0.8	0.4	–	0.3	0.3
Installation, maintenance, and repair .....	1.4	1.5	1.6	1.6	1.7	1.3	1.3	0.8	0.3	1.1
Production, transportation, and material moving .....	0.7	0.8	1.0	1.0	1.0	0.7	0.6	0.2	0.2	0.5
Production .....	0.8	1.2	1.3	1.3	1.1	0.9	0.8	0.3	0.4	0.5
Transportation and material moving .....	1.0	0.9	1.4	1.2	1.5	0.9	0.8	0.2	0.2	0.8
Full time .....	0.5	0.6	0.8	0.7	0.9	0.5	0.5	0.2	0.2	0.5
Part time .....	0.4	0.5	0.9	0.8	0.8	0.6	0.4	0.2	0.1	0.4
Union .....	1.1	1.6	1.6	1.4	1.5	1.0	1.0	0.5	0.3	0.8
Nonunion .....	0.4	0.6	0.7	0.6	0.8	0.5	0.4	0.2	0.1	0.4
Average wage within the following categories: <sup>1</sup>										
Lowest 25 percent .....	0.7	0.7	0.9	0.9	1.4	0.9	0.8	0.2	0.1	0.8
Lowest 10 percent .....	1.4	0.9	1.0	1.3	2.3	1.9	1.5	–	0.1	1.7
Second 25 percent .....	0.7	0.7	0.9	0.8	1.0	0.6	0.5	0.2	0.1	0.5
Third 25 percent .....	0.7	0.9	1.0	0.8	0.8	0.6	0.5	0.2	0.2	0.4
Highest 25 percent .....	0.8	1.0	1.0	1.0	0.8	0.8	0.6	0.3	0.4	0.5
Highest 10 percent .....	1.4	1.6	1.6	1.5	1.0	1.2	1.0	0.6	0.5	0.9
<b>Establishment characteristics</b>										
Goods-producing industries .....	0.7	1.0	1.0	1.0	0.8	0.8	0.7	0.3	0.5	0.4
Construction .....	1.0	1.2	1.2	1.4	1.1	0.9	0.2	–	–	–
Manufacturing .....	0.9	1.3	1.3	1.3	1.0	1.1	0.9	0.5	0.7	0.5
Service-providing industries .....	0.5	0.6	0.8	0.7	0.9	0.5	0.5	0.2	0.1	0.4
Trade, transportation, and utilities .....	0.8	0.7	1.0	1.0	0.9	0.7	0.6	0.2	0.2	0.6
Wholesale trade .....	1.3	1.8	1.7	1.8	1.6	1.4	0.9	0.3	–	0.8
Retail trade .....	1.0	0.6	1.3	1.3	1.2	1.0	0.9	0.2	0.2	0.8
Transportation and warehousing .....	2.2	1.7	2.9	2.2	2.9	1.6	1.5	–	0.8	1.3
Utilities .....	4.8	4.6	4.9	5.3	2.6	3.6	2.9	1.3	1.0	2.8

See footnotes at end of table.

**Table 39. Standard errors for financial benefits: Access, private industry workers, National Compensation Survey, March 2010—Continued**

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	Performance	Signing	Other
Information .....	2.4	3.1	2.9	2.8	2.5	—	2.4	1.9	0.8	2.1
Financial activities .....	1.5	1.7	1.6	1.6	0.9	1.3	1.0	0.8	0.6	0.9
Finance and insurance .....	1.6	1.7	1.2	1.2	1.1	1.4	1.1	0.9	0.6	1.0
Credit intermediation and related activities .....	2.0	2.0	1.8	1.5	1.8	1.9	1.6	1.4	1.0	1.4
Insurance carriers and related activities .....	2.9	2.7	2.5	2.2	1.8	2.7	2.0	0.8	0.5	1.9
Real estate and rental and leasing .....	3.1	3.4	3.9	4.1	2.4	2.3	—	—	—	—
Professional and business services .....	1.2	1.7	1.7	1.6	1.4	1.3	1.0	0.5	0.5	0.9
Professional and technical services .....	2.2	2.2	2.8	2.6	2.5	2.4	1.5	0.7	0.7	1.5
Administrative and waste services .....	1.4	1.7	2.0	2.1	2.6	1.7	1.4	—	—	1.3
Education and health services .....	0.9	1.5	1.9	1.7	1.5	1.1	0.4	0.1	0.1	0.3
Educational services .....	1.2	2.1	2.4	2.0	2.2	1.3	0.2	—	0.2	0.1
Junior colleges, colleges, and universities .....	1.5	1.9	2.6	2.4	2.5	1.9	0.5	—	0.5	0.2
Health care and social assistance .....	1.0	1.6	2.0	2.0	1.5	1.2	0.4	0.2	0.1	0.4
Leisure and hospitality .....	2.1	1.6	1.7	2.4	—	2.5	2.5	0.4	—	—
Accommodation and food services .....	—	1.9	1.8	2.8	—	2.9	2.8	—	—	—
Other services .....	1.3	2.2	2.9	2.9	2.1	1.3	0.6	—	—	—
1 to 99 workers .....	0.4	0.5	0.7	0.7	0.6	0.4	0.3	0.1	0.1	0.3
1 to 49 workers .....	0.5	0.6	0.7	0.6	0.6	0.5	0.3	0.2	0.1	0.3
50 to 99 workers .....	1.0	1.1	1.6	1.4	1.3	0.8	0.8	0.3	0.1	0.7
100 workers or more .....	0.7	0.9	1.2	0.9	1.3	0.7	0.7	0.3	0.2	0.7
100 to 499 workers .....	0.9	1.3	1.4	1.2	1.0	0.9	0.6	0.3	0.2	0.6
500 workers or more .....	1.1	1.2	2.6	1.4	2.7	1.2	1.5	0.5	0.5	1.6
<b>Geographic areas</b>										
New England .....	0.8	1.5	1.8	1.8	1.4	1.2	0.9	0.4	0.2	0.8
Middle Atlantic .....	0.8	1.7	1.8	1.6	1.3	0.8	0.7	0.4	0.5	0.5
East North Central .....	0.9	1.4	1.4	1.4	1.0	0.9	0.8	0.5	0.4	0.7
West North Central .....	1.1	1.1	2.1	2.1	1.2	1.1	0.7	0.2	0.1	0.5
South Atlantic .....	1.0	1.3	1.3	1.2	1.0	1.0	0.7	0.3	0.4	0.5
East South Central .....	3.5	2.4	4.0	3.6	—	4.0	4.4	1.2	0.7	—
West South Central .....	1.7	1.7	1.6	1.5	1.3	1.4	0.8	0.4	0.2	0.7
Mountain .....	2.0	2.8	2.5	2.3	2.3	1.3	0.8	0.2	0.3	0.9
Pacific .....	1.1	0.9	1.6	1.8	1.2	1.2	0.6	0.4	0.2	0.4

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 40. Standard errors for health-related benefits: Access, private industry workers, National Compensation Survey, March 2010**

Characteristics	Long-term care insurance <sup>1</sup>	Retiree health care benefits <sup>2</sup>	
		Under age 65	Age 65 and over
All workers .....	0.4	0.4	0.4
<b>Worker characteristics</b>			
Management, professional, and related .....	0.8	1.0	0.9
Management, business, and financial .....	1.3	1.6	1.8
Professional and related .....	1.0	1.1	1.0
Service .....	0.5	0.4	0.4
Protective service .....	1.2	1.5	1.1
Sales and office .....	0.5	0.6	0.5
Sales and related .....	0.9	0.9	0.9
Office and administrative support .....	0.6	0.7	0.6
Natural resources, construction, and maintenance	0.8	0.9	0.8
Construction, extraction, farming, fishing, and forestry .....	0.9	1.2	1.2
Installation, maintenance, and repair .....	1.3	1.2	1.3
Production, transportation, and material moving ...	0.7	0.8	0.7
Production .....	0.8	0.9	0.8
Transportation and material moving .....	1.1	1.1	1.1
Full time .....	0.4	0.5	0.5
Part time .....	0.6	0.4	0.4
Union .....	1.1	1.4	1.3
Nonunion .....	0.4	0.4	0.4
Average wage within the following categories: <sup>3</sup>			
Lowest 25 percent .....	0.5	0.5	0.5
Lowest 10 percent .....	0.7	0.5	0.5
Second 25 percent .....	0.5	0.6	0.5
Third 25 percent .....	0.5	0.7	0.6
Highest 25 percent .....	0.8	0.9	0.8
Highest 10 percent .....	1.4	1.3	1.2
<b>Establishment characteristics</b>			
Goods-producing industries .....	0.7	0.8	0.8
Construction .....	0.7	1.0	0.9
Manufacturing .....	1.0	1.1	1.1
Service-providing industries .....	0.4	0.5	0.4
Trade, transportation, and utilities .....	0.7	0.9	0.8
Wholesale trade .....	1.2	1.2	1.0
Retail trade .....	0.8	1.0	1.0
Transportation and warehousing .....	2.7	2.2	2.1
Utilities .....	4.0	4.5	4.7

See footnotes at end of table.

**Table 40. Standard errors for health-related benefits: Access, private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	Long-term care insurance <sup>1</sup>	Retiree health care benefits <sup>2</sup>	
		Under age 65	Age 65 and over
Information .....	2.8	3.1	2.9
Financial activities .....	1.5	1.4	1.4
Finance and insurance .....	1.6	1.4	1.4
Credit intermediation and related activities .....	2.0	2.0	1.8
Insurance carriers and related activities .....	2.8	2.7	2.6
Real estate and rental and leasing .....	3.4	—	—
Professional and business services .....	1.2	1.2	1.2
Professional and technical services .....	1.8	2.3	2.2
Administrative and waste services .....	1.3	1.4	1.2
Education and health services .....	0.9	1.0	0.8
Educational services .....	1.8	1.6	1.6
Junior colleges, colleges, and universities .....	2.1	2.1	2.1
Health care and social assistance .....	1.0	1.2	0.9
Leisure and hospitality .....	0.8	0.5	0.5
Accommodation and food services .....	0.9	0.6	0.5
Other services .....	0.9	1.8	1.8
1 to 99 workers .....	0.3	0.3	0.3
1 to 49 workers .....	0.4	0.4	0.3
50 to 99 workers .....	0.7	0.8	0.8
100 workers or more .....	0.8	1.0	0.8
100 to 499 workers .....	0.8	1.0	1.0
500 workers or more .....	1.6	—	—
<b>Geographic areas</b>			
New England .....	0.9	0.9	0.8
Middle Atlantic .....	0.9	1.8	1.5
East North Central .....	0.8	1.0	0.8
West North Central .....	0.9	1.4	1.3
South Atlantic .....	0.9	1.0	0.8
East South Central .....	3.0	2.8	2.7
West South Central .....	1.0	1.2	1.1
Mountain .....	1.0	1.2	1.3
Pacific .....	0.9	0.7	0.7

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

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

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 41. Standard errors for nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2010**

Characteristics	All nonproduction bonuses	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 <sup>1</sup>
All workers .....	0.6	0.2	0.3	0.4	0.4	0.2	0.2	0.3	0.4
<b>Worker characteristics</b>									
Management, professional, and related .....	1.0	0.6	0.6	0.6	0.5	0.5	0.3	0.6	0.8
Management, business, and financial .....	1.4	0.9	0.7	1.0	0.7	0.8	0.4	0.6	1.4
Professional and related .....	1.2	0.7	0.8	0.8	0.7	0.6	0.4	0.8	0.9
Service .....	1.7	0.2	0.7	0.9	0.9	0.3	0.3	0.7	0.7
Protective service .....	5.8	0.4	–	2.2	2.1	–	2.8	–	–
Sales and office .....	0.9	0.3	0.3	0.5	0.7	0.3	0.4	0.4	0.5
Sales and related .....	1.2	0.4	0.5	0.7	0.9	0.3	0.8	0.5	0.6
Office and administrative support .....	1.1	0.4	0.4	0.7	0.9	0.5	0.3	0.5	0.6
Natural resources, construction, and maintenance .....	1.4	0.5	0.4	1.0	1.0	0.3	0.4	0.5	0.9
Construction, extraction, farming, fishing, and forestry .....	2.1	0.7	0.5	1.6	1.4	0.4	0.6	0.4	1.4
Installation, maintenance, and repair .....	1.8	0.5	0.8	1.4	1.3	0.5	0.5	0.7	1.2
Production, transportation, and material moving ...	1.2	0.6	0.4	0.6	0.7	0.5	0.3	0.7	0.8
Production .....	1.7	1.0	0.4	0.9	0.9	0.8	0.4	0.9	1.0
Transportation and material moving .....	1.6	0.6	0.5	0.8	1.0	0.5	0.4	0.8	1.2
Full time .....	0.7	0.3	0.4	0.4	0.5	0.3	0.2	0.3	0.4
Part time .....	1.1	0.2	0.3	0.5	0.6	0.2	0.3	0.5	0.4
Union .....	1.8	0.6	0.7	0.6	0.7	0.9	0.3	0.3	1.3
Nonunion .....	0.7	0.3	0.3	0.4	0.4	0.2	0.2	0.3	0.4
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	1.1	0.3	0.4	0.6	0.7	0.1	0.3	0.5	0.6
Lowest 10 percent .....	1.9	0.3	0.6	1.0	1.1	0.1	0.3	0.9	0.9
Second 25 percent .....	1.0	0.3	0.5	0.6	0.6	0.4	0.5	0.5	0.5
Third 25 percent .....	0.9	0.5	0.4	0.6	0.7	0.5	0.3	0.3	0.6
Highest 25 percent .....	1.0	0.6	0.7	0.6	0.4	0.5	0.2	0.5	0.7
Highest 10 percent .....	1.3	1.0	1.2	0.8	0.6	0.8	0.2	0.8	0.9
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.3	0.7	0.4	0.8	0.8	0.6	0.3	0.5	0.9
Construction .....	2.2	0.7	0.5	1.7	1.4	0.5	0.4	–	1.2
Manufacturing .....	1.6	1.0	0.5	0.8	0.9	0.8	0.4	0.7	1.1
Service-providing industries .....	0.8	0.3	0.4	0.4	0.4	0.3	0.3	0.3	0.4
Trade, transportation, and utilities .....	0.9	0.3	0.3	0.6	0.6	0.3	0.5	0.5	0.5
Wholesale trade .....	1.9	1.0	0.5	1.5	1.4	0.9	( <sup>3</sup> )	1.0	1.1
Retail trade .....	1.1	0.2	0.3	0.7	0.8	0.4	0.9	0.6	0.7
Transportation and warehousing .....	3.0	1.2	1.4	1.1	1.6	0.8	0.8	1.3	2.1
Utilities .....	5.7	1.2	3.3	5.0	1.5	1.9	–	–	3.6

See footnotes at end of table.

**Table 41. Standard errors for nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2010—Continued**

Characteristics	All nonproduction bonuses	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 <sup>1</sup>
Information .....	3.1	0.7	2.4	2.2	1.1	1.1	—	1.5	2.7
Financial activities .....	1.8	0.9	0.7	1.3	0.8	0.4	0.4	0.8	1.3
Finance and insurance .....	1.5	1.2	0.7	1.3	0.6	0.5	0.4	0.9	1.4
Credit intermediation and related activities .....	1.8	0.9	0.7	1.8	1.0	0.8	0.3	1.3	2.0
Insurance carriers and related activities .....	2.9	2.6	1.6	1.6	1.3	0.8	0.9	1.7	2.0
Real estate and rental and leasing .....	4.8	0.7	1.7	3.3	2.5	1.6	1.1	1.6	2.1
Professional and business services .....	1.8	1.0	0.8	1.2	1.0	0.8	0.5	1.2	1.4
Professional and technical services .....	2.8	1.7	1.4	2.1	1.6	1.2	—	1.8	1.7
Administrative and waste services .....	2.8	1.5	0.9	1.1	1.1	1.0	0.6	1.9	2.1
Education and health services .....	1.7	0.4	0.6	1.0	1.1	0.8	0.5	0.8	0.9
Educational services .....	2.0	0.2	1.0	—	0.7	1.3	—	0.4	0.7
Junior colleges, colleges, and universities .....	1.6	0.3	0.3	—	0.5	1.7	—	0.5	0.5
Health care and social assistance .....	2.0	0.5	0.7	1.1	1.3	0.9	0.6	1.0	1.0
Leisure and hospitality .....	3.1	0.2	1.8	1.6	1.2	—	0.4	1.0	1.3
Accommodation and food services .....	3.1	0.3	1.5	1.9	1.2	—	—	1.1	1.5
Other services .....	2.6	0.6	1.2	1.9	1.5	1.1	—	0.8	1.0
1 to 99 workers .....	0.9	0.3	0.3	0.6	0.6	0.2	0.2	0.3	0.5
1 to 49 workers .....	0.9	0.4	0.3	0.7	0.7	0.3	0.2	0.2	0.5
50 to 99 workers .....	1.7	0.8	0.7	1.1	0.6	0.6	0.4	1.0	1.0
100 workers or more .....	0.9	0.4	0.6	0.5	0.4	0.4	0.4	0.5	0.5
100 to 499 workers .....	1.0	0.4	0.4	0.6	0.5	0.5	0.5	0.7	0.7
500 workers or more .....	1.6	0.8	1.1	1.0	0.6	0.7	0.5	0.9	1.0
<b>Geographic areas</b>									
New England .....	2.3	1.7	0.4	0.9	1.4	1.2	0.4	0.9	0.6
Middle Atlantic .....	1.7	0.4	0.5	1.1	1.0	1.0	0.5	0.4	1.2
East North Central .....	1.8	0.7	0.9	0.8	0.7	0.7	0.6	0.7	0.7
West North Central .....	2.8	1.2	0.8	1.3	0.9	0.6	0.4	1.5	0.8
South Atlantic .....	1.6	0.3	0.4	0.7	1.0	0.5	0.6	0.7	1.0
East South Central .....	3.1	0.9	—	2.7	3.0	0.9	1.3	1.4	1.8
West South Central .....	2.1	1.2	0.4	1.1	1.0	0.4	0.5	1.0	1.3
Mountain .....	1.4	0.6	1.1	1.2	1.4	0.6	0.8	0.6	0.8
Pacific .....	1.2	0.5	0.6	0.8	0.5	0.4	0.4	0.4	0.7

<sup>1</sup> Includes all other bonuses provided to employees and not published separately.

<sup>2</sup> 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.

<sup>3</sup> Less than 0.05.

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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 42. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2010**

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 .....	0.6	0.6	0.3	0.6	0.7	0.4	0.1	0.7
<b>Worker characteristics</b>								
Management, professional, and related .....	1.0	0.9	0.4	0.7	0.9	0.8	0.2	0.8
Management, business, and financial .....	1.1	1.1	0.2	0.5	0.9	0.8	0.2	0.6
Professional and related .....	1.2	1.0	0.5	0.9	1.2	1.0	0.3	1.0
Service .....	1.1	1.5	0.9	1.7	1.8	1.2	0.5	1.7
Protective service .....	4.9	2.8	2.6	5.8	5.2	–	–	4.4
Sales and office .....	0.8	0.6	0.5	0.8	0.9	0.6	0.1	0.8
Sales and related .....	1.1	0.7	1.0	1.1	1.2	0.8	0.2	1.2
Office and administrative support .....	1.2	0.7	0.4	1.1	1.2	0.8	0.2	1.2
Natural resources, construction, and maintenance	1.6	1.0	0.4	1.4	1.5	1.2	0.5	1.3
Construction, extraction, farming, fishing, and forestry .....	2.1	1.1	0.7	2.0	2.0	1.7	0.7	2.0
Installation, maintenance, and repair .....	2.0	1.5	0.5	1.5	1.9	1.5	0.7	1.5
Production, transportation, and material moving ...	1.3	0.9	0.5	1.1	1.2	0.7	0.2	1.2
Production .....	1.7	1.3	0.5	1.3	1.6	1.0	0.3	1.4
Transportation and material moving .....	1.9	0.9	0.8	1.8	1.7	0.9	0.3	1.9
Full time .....	0.7	0.7	0.2	0.5	0.6	0.4	0.2	0.5
Part time .....	0.9	0.5	1.0	1.2	0.6	0.8	0.3	1.0
Union .....	1.4	1.0	0.7	1.1	1.3	0.8	0.2	1.3
Nonunion .....	0.6	0.6	0.3	0.7	0.7	0.4	0.2	0.7
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	0.8	1.1	0.8	1.3	1.3	0.8	0.2	1.3
Lowest 10 percent .....	1.2	1.9	1.4	2.2	2.3	1.5	0.2	2.4
Second 25 percent .....	1.1	0.7	0.6	1.0	1.2	0.7	0.4	1.1
Third 25 percent .....	1.1	0.6	0.3	0.9	0.9	0.7	0.2	1.0
Highest 25 percent .....	0.8	0.7	0.3	0.6	0.7	0.6	0.2	0.7
Highest 10 percent .....	1.1	0.8	0.6	0.7	1.1	1.0	0.4	1.0
<b>Establishment characteristics</b>								
Goods-producing industries .....	1.1	0.9	0.4	0.7	1.0	0.8	0.2	0.8
Construction .....	1.9	1.3	0.8	1.9	2.0	2.0	0.5	1.9
Manufacturing .....	1.3	1.1	0.4	0.7	1.3	1.0	0.2	0.8
Service-providing industries .....	0.7	0.7	0.4	0.7	0.8	0.5	0.2	0.8
Trade, transportation, and utilities .....	1.0	0.6	0.6	0.8	0.9	0.7	0.2	0.8
Wholesale trade .....	1.9	1.3	0.9	1.1	2.4	1.7	0.2	1.4
Retail trade .....	1.1	0.7	0.9	1.0	1.1	0.9	0.2	1.1
Transportation and warehousing .....	2.6	1.8	1.0	2.2	2.5	1.5	0.8	2.3
Utilities .....	2.2	–	–	1.8	2.2	–	–	1.9

See footnotes at end of table.

**Table 42. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2010—Continued**

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 .....	2.0	1.6	0.8	1.5	2.4	1.6	0.4	1.7
Financial activities .....	1.3	1.0	0.7	1.0	1.4	0.9	0.3	1.1
Finance and insurance .....	0.9	0.7	0.5	0.6	0.9	0.6	0.3	0.7
Credit intermediation and related activities .....	1.0	0.7	0.4	0.6	1.1	0.8	0.3	0.6
Insurance carriers and related activities .....	1.9	1.4	0.9	1.2	1.9	1.2	0.4	1.4
Real estate and rental and leasing .....	4.1	3.4	2.6	3.0	4.4	—	—	3.6
Professional and business services .....	1.7	1.4	0.6	1.5	1.8	1.1	0.7	1.5
Professional and technical services .....	2.5	2.1	0.9	1.8	2.8	1.9	0.5	1.8
Administrative and waste services .....	2.5	1.9	1.0	2.9	2.6	1.8	1.4	2.9
Education and health services .....	1.8	1.2	0.6	1.6	1.8	1.5	0.3	1.5
Educational services .....	2.5	1.5	1.8	2.4	2.6	1.4	0.3	2.0
Junior colleges, colleges, and universities .....	1.2	0.5	0.6	0.8	1.3	0.5	0.3	1.0
Health care and social assistance .....	2.0	1.4	0.7	1.7	1.9	1.6	0.4	1.7
Leisure and hospitality .....	2.0	2.6	1.6	3.5	4.4	1.8	0.3	3.8
Accommodation and food services .....	2.0	3.0	1.6	3.7	4.6	2.0	0.3	4.1
Other services .....	2.9	2.1	1.4	3.5	3.1	1.8	1.0	3.4
1 to 99 workers .....	0.8	0.7	0.5	1.0	0.9	0.6	0.2	1.0
1 to 49 workers .....	1.0	0.8	0.6	1.1	1.0	0.7	0.2	1.1
50 to 99 workers .....	1.8	1.2	0.9	1.7	1.8	1.3	0.3	1.7
100 workers or more .....	1.0	0.9	0.4	0.6	0.8	0.4	0.2	0.7
100 to 499 workers .....	1.1	0.7	0.5	1.0	1.2	0.7	0.2	1.0
500 workers or more .....	1.8	1.8	0.6	0.7	1.1	0.5	0.5	0.8
<b>Geographic areas</b>								
New England .....	2.9	2.4	1.5	2.4	1.3	1.1	0.3	2.0
Middle Atlantic .....	1.7	1.1	0.9	1.9	1.7	1.2	0.5	2.3
East North Central .....	1.4	1.2	0.7	1.1	1.2	0.8	0.6	1.1
West North Central .....	1.9	1.1	1.2	1.8	2.5	1.4	0.5	2.1
South Atlantic .....	1.4	1.4	0.9	1.4	1.3	0.9	0.2	1.5
East South Central .....	4.1	5.4	1.1	4.4	6.7	2.5	0.4	4.8
West South Central .....	2.0	1.0	0.8	1.6	1.5	1.3	0.5	1.7
Mountain .....	2.0	1.5	1.0	2.7	2.3	1.5	0.5	2.7
Pacific .....	1.7	1.4	0.7	1.4	1.8	1.0	0.3	1.4

See footnotes at end of table.

**Table 42. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2010—Continued**

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 .....	0.5	0.7	0.1	0.6	0.5	0.6	0.3	0.6
<b>Worker characteristics</b>								
Management, professional, and related .....	0.9	1.1	0.2	0.8	1.1	0.9	0.3	0.7
Management, business, and financial .....	1.4	1.4	0.1	0.6	1.2	1.1	0.2	0.5
Professional and related .....	1.0	1.4	0.3	1.0	1.3	1.0	0.5	1.0
Service .....	0.4	1.8	0.1	1.7	1.1	1.4	0.9	1.7
Protective service .....	1.2	5.4	0.5	5.6	4.8	2.9	2.6	5.8
Sales and office .....	0.6	0.9	0.2	0.8	0.8	0.6	0.5	0.8
Sales and related .....	0.7	1.4	0.4	1.2	1.0	0.8	0.9	1.2
Office and administrative support .....	0.8	1.1	0.2	1.2	1.1	0.8	0.4	1.1
Natural resources, construction, and maintenance .....	1.3	1.4	0.2	1.4	1.5	1.2	0.4	1.4
Construction, extraction, farming, fishing, and forestry .....	1.8	2.2	0.4	2.1	2.1	1.6	0.7	2.0
Installation, maintenance, and repair .....	1.7	1.9	—	—	2.0	1.6	0.5	1.5
Production, transportation, and material moving ... ..	1.1	1.3	0.1	1.2	1.1	1.0	0.5	1.1
Production .....	1.2	1.6	0.1	1.4	1.7	1.4	0.5	1.3
Transportation and material moving .....	1.7	1.7	0.3	1.9	1.5	1.4	0.8	1.8
Full time .....	0.6	0.7	0.1	0.5	0.6	0.7	0.2	0.5
Part time .....	0.5	0.9	0.3	1.0	0.8	0.6	1.0	1.2
Union .....	1.8	1.8	0.3	1.2	1.7	1.7	0.7	1.1
Nonunion .....	0.4	0.7	0.1	0.7	0.6	0.6	0.3	0.7
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	0.4	1.3	0.2	1.3	0.8	1.1	0.7	1.3
Lowest 10 percent .....	0.4	2.4	0.3	2.4	1.1	1.9	1.3	2.3
Second 25 percent .....	0.8	1.0	0.1	1.1	1.0	0.8	0.5	1.0
Third 25 percent .....	0.7	1.0	0.1	1.0	1.1	0.7	0.3	0.9
Highest 25 percent .....	1.0	1.2	0.2	0.6	0.9	0.8	0.2	0.7
Highest 10 percent .....	1.4	1.6	—	—	1.3	1.1	0.4	1.0
<b>Establishment characteristics</b>								
Goods-producing industries .....	1.2	1.3	0.1	0.8	1.2	1.0	0.3	0.8
Construction .....	1.4	2.1	0.3	2.0	2.0	1.6	0.7	1.9
Manufacturing .....	1.5	1.5	—	—	1.5	1.3	0.3	0.7
Service-providing industries .....	0.5	0.8	0.1	0.8	0.7	0.7	0.4	0.7
Trade, transportation, and utilities .....	1.0	1.0	0.3	0.8	1.0	0.7	0.5	0.8
Wholesale trade .....	1.7	1.8	0.4	1.4	1.9	1.4	0.9	1.1
Retail trade .....	0.9	1.2	0.5	1.1	1.1	0.9	0.8	1.1
Transportation and warehousing .....	3.4	3.2	—	—	2.5	2.7	1.0	2.2
Utilities .....	3.3	3.0	0.4	1.9	2.5	1.6	0.6	1.8

See footnotes at end of table.

**Table 42. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2010—Continued**

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 .....	3.3	3.0	0.3	1.7	2.2	1.8	0.8	1.5
Financial activities .....	1.3	1.5	0.1	1.0	1.5	1.2	0.7	1.0
Finance and insurance .....	1.4	1.5	0.1	0.7	0.9	0.8	0.5	0.6
Credit intermediation and related activities .....	1.9	1.8	0.2	0.7	1.3	1.0	0.4	0.6
Insurance carriers and related activities .....	3.1	3.1	—	—	1.8	1.3	0.9	1.2
Real estate and rental and leasing .....	2.4	4.2	—	3.6	4.8	3.9	2.6	3.0
Professional and business services .....	—	1.8	—	1.6	1.6	1.5	0.5	1.5
Professional and technical services .....	—	2.2	—	1.8	2.6	2.2	0.9	1.8
Administrative and waste services .....	—	3.0	—	3.0	2.4	2.0	0.9	2.8
Education and health services .....	1.0	1.6	0.2	1.5	1.9	1.3	0.7	1.6
Educational services .....	—	2.1	—	2.5	2.2	1.7	1.1	2.3
Junior colleges, colleges, and universities .....	2.5	2.3	—	—	1.1	0.6	0.6	0.9
Health care and social assistance .....	1.2	1.9	0.2	1.7	2.1	1.5	0.7	1.7
Leisure and hospitality .....	0.6	3.9	0.2	3.8	2.0	2.6	1.5	3.5
Accommodation and food services .....	—	4.1	—	4.1	1.9	3.0	1.6	3.7
Other services .....	—	2.9	—	3.3	2.7	2.5	1.3	3.5
1 to 99 workers .....	0.5	1.0	0.1	1.0	0.8	0.7	0.5	1.0
1 to 49 workers .....	0.5	1.0	0.1	1.1	0.9	0.9	0.6	1.1
50 to 99 workers .....	1.0	1.9	0.3	1.7	1.8	1.2	0.8	1.7
100 workers or more .....	1.0	1.1	0.1	0.7	0.9	0.9	0.3	0.7
100 to 499 workers .....	1.0	1.2	0.2	1.0	1.1	0.8	0.4	1.0
500 workers or more .....	2.1	2.3	0.2	0.9	1.6	1.6	0.6	0.8
<b>Geographic areas</b>								
New England .....	1.3	2.2	0.3	2.2	2.9	2.6	1.4	2.2
Middle Atlantic .....	1.6	2.1	0.2	2.1	1.7	1.0	1.0	2.0
East North Central .....	1.3	1.5	0.2	1.1	1.3	1.2	0.7	1.1
West North Central .....	1.5	1.7	0.3	2.0	1.7	1.6	1.1	1.8
South Atlantic .....	0.6	1.5	0.2	1.5	1.4	1.4	0.9	1.4
East South Central .....	4.2	5.4	0.6	5.0	2.6	5.0	1.0	4.3
West South Central .....	0.9	1.7	0.2	1.6	2.0	1.1	0.8	1.6
Mountain .....	1.3	2.7	0.5	2.9	2.0	1.7	1.2	2.3
Pacific .....	1.2	1.5	0.2	1.5	1.5	1.4	0.7	1.4

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).

**Table 43. Standard errors for paid leave combinations: Access, private industry workers, National Compensation Survey, March 2010**

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 <sup>1</sup>	Personal leave, sick leave, paid family leave, or vacation <sup>1</sup>	Personal leave, vacation, or holidays <sup>1</sup>
All workers .....	0.6	0.6	0.5	0.6	0.5	0.5	0.5
<b>Worker characteristics</b>							
Management, professional, and related .....	1.2	1.2	0.8	0.8	0.6	0.6	0.6
Management, business, and financial .....	1.6	1.6	0.8	0.6	0.7	0.5	0.5
Professional and related .....	1.4	1.4	1.0	1.1	0.8	0.8	0.8
Service .....	1.3	1.2	1.1	1.5	1.4	1.6	1.6
Protective service .....	3.6	3.0	4.8	5.3	5.4	5.8	5.8
Sales and office .....	0.8	0.8	0.7	0.6	0.8	0.7	0.6
Sales and related .....	1.0	0.9	1.1	1.0	1.2	1.0	0.9
Office and administrative support .....	1.2	1.2	1.0	0.8	1.0	0.9	0.9
Natural resources, construction, and maintenance	1.1	1.1	1.4	1.3	1.4	1.2	1.1
Construction, extraction, farming, fishing, and forestry .....	1.4	1.3	1.9	2.4	2.0	2.0	1.8
Installation, maintenance, and repair .....	1.7	1.7	1.8	1.3	1.8	1.1	1.0
Production, transportation, and material moving ...	1.1	1.0	1.3	1.1	1.3	1.1	0.9
Production .....	1.3	1.2	1.6	1.2	1.5	1.1	0.9
Transportation and material moving .....	1.5	1.4	1.7	1.7	1.8	1.7	1.5
Full time .....	0.6	0.7	0.6	0.4	0.5	0.3	0.3
Part time .....	0.8	0.7	1.0	1.1	1.3	1.4	1.4
Union .....	1.7	1.5	1.5	1.4	1.3	0.8	0.6
Nonunion .....	0.6	0.6	0.6	0.6	0.5	0.5	0.5
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	0.9	0.9	1.0	1.0	1.2	1.1	1.1
Lowest 10 percent .....	1.5	1.5	1.6	1.7	2.2	2.1	2.2
Second 25 percent .....	1.1	1.0	1.0	0.9	1.0	0.7	0.7
Third 25 percent .....	1.0	1.0	0.9	0.8	0.7	0.6	0.6
Highest 25 percent .....	1.1	1.0	0.8	0.8	0.7	0.6	0.5
Highest 10 percent .....	1.7	1.7	1.2	1.2	1.0	1.0	1.0
<b>Establishment characteristics</b>							
Goods-producing industries .....	1.0	1.0	1.3	0.8	1.2	0.6	0.6
Construction .....	1.3	1.1	1.8	2.3	1.9	1.9	1.9
Manufacturing .....	1.5	1.5	1.6	0.7	1.5	0.5	0.5
Service-providing industries .....	0.7	0.7	0.6	0.6	0.6	0.6	0.6
Trade, transportation, and utilities .....	0.7	0.8	1.0	0.8	0.8	0.7	0.7
Wholesale trade .....	1.9	1.8	1.9	1.1	1.6	1.0	0.9
Retail trade .....	1.0	1.0	1.2	1.1	1.2	1.0	0.9
Transportation and warehousing .....	2.8	2.7	2.7	2.3	2.4	1.8	2.3
Utilities .....	4.6	4.6	2.2	1.8	1.2	0.9	0.7

See footnotes at end of table.

**Table 43. Standard errors for paid leave combinations: Access, private industry workers, National Compensation Survey, March 2010—Continued**

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 <sup>1</sup>	Personal leave, sick leave, paid family leave, or vacation <sup>1</sup>	Personal leave, vacation, or holidays <sup>1</sup>
Information .....	2.6	2.6	2.1	1.8	1.3	1.1	1.1
Financial activities .....	1.6	1.6	1.0	1.0	0.8	0.7	0.6
Finance and insurance .....	1.3	1.3	0.7	0.5	0.6	0.3	0.3
Credit intermediation and related activities .....	1.6	1.6	0.8	0.6	0.7	0.3	0.3
Insurance carriers and related activities .....	2.4	2.5	1.3	1.0	1.1	0.6	0.6
Real estate and rental and leasing .....	4.5	4.5	3.4	3.1	3.1	2.6	2.5
Professional and business services .....	1.8	1.8	1.6	1.5	1.5	1.4	1.2
Professional and technical services .....	3.0	3.1	1.7	1.5	1.6	1.1	1.1
Administrative and waste services .....	2.2	2.2	3.0	2.9	2.9	2.7	2.2
Education and health services .....	1.9	1.8	1.5	1.4	1.3	1.3	1.1
Educational services .....	2.5	2.5	2.6	2.8	2.1	2.3	2.6
Junior colleges, colleges, and universities .....	2.5	2.5	1.5	1.4	1.1	1.1	1.1
Health care and social assistance .....	2.0	2.0	1.6	1.5	1.5	1.3	1.1
Leisure and hospitality .....	2.7	2.5	2.0	2.9	2.9	3.1	3.1
Accommodation and food services .....	3.2	2.9	2.5	3.1	3.6	3.4	3.4
Other services .....	2.4	2.0	2.8	2.5	2.7	2.2	2.4
1 to 99 workers .....	0.8	0.8	0.8	0.8	0.8	0.8	0.7
1 to 49 workers .....	0.9	0.8	0.9	1.0	1.0	0.9	0.9
50 to 99 workers .....	1.7	1.8	1.9	1.7	1.9	1.4	1.3
100 workers or more .....	0.9	0.9	0.9	0.9	0.8	0.6	0.5
100 to 499 workers .....	1.1	1.1	1.2	1.2	1.1	0.8	0.7
500 workers or more .....	1.4	1.4	1.5	1.2	1.1	0.7	0.7
<b>Geographic areas</b>							
New England .....	2.6	2.4	1.6	1.9	1.7	2.2	1.9
Middle Atlantic .....	1.3	1.4	1.2	1.0	1.4	0.9	0.9
East North Central .....	1.5	1.6	1.3	1.0	1.4	1.2	1.1
West North Central .....	1.9	1.8	1.9	2.2	1.8	1.5	0.9
South Atlantic .....	1.1	1.4	1.5	1.5	1.3	1.3	1.2
East South Central .....	3.8	4.1	3.2	4.8	3.1	3.7	3.7
West South Central .....	2.2	2.1	1.9	1.6	1.8	1.5	1.2
Mountain .....	2.0	2.2	1.8	2.5	1.8	1.9	2.0
Pacific .....	1.4	1.5	1.2	1.2	1.4	1.2	1.3

<sup>1</sup> Includes workers with access to one or more of the these benefits.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20092010.htm).