

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2012

(All workers = 100 percent)

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	68	54	79	29	26	91	55	37	68
Worker characteristics									
Management, professional, and related	83	74	89	43	40	92	63	48	76
Management, business, and financial	84	76	91	39	36	92	74	61	82
Professional and related	82	72	88	45	41	92	59	43	73
Teachers	88	83	94	74	70	94	35	19	55
Primary, secondary, and special education school teachers	97	93	96	91	88	97	27	11	41
Registered nurses	82	69	84	39	35	91	71	50	71
Service	47	29	63	17	16	94	35	16	45
Protective service	76	60	78	52	49	95	41	17	41
Sales and office	71	54	76	23	19	84	62	43	70
Sales and related	67	42	63	12	8	68	62	38	61
Office and administrative support	73	61	83	29	26	88	62	46	75
Natural resources, construction, and maintenance	68	55	81	30	29	96	56	40	72
Construction, extraction, farming, fishing, and forestry	65	52	80	31	30	97	50	35	70
Installation, maintenance, and repair	71	58	81	29	27	95	61	44	73
Production, transportation, and material moving	67	52	77	26	24	92	55	37	66
Production	69	54	78	22	21	93	64	45	70
Transportation and material moving	65	49	75	29	27	92	47	29	61
Full time	78	65	83	34	32	92	63	45	72
Part time	38	21	54	12	9	79	30	13	44
Union	95	88	93	81	77	95	45	29	65
Nonunion	64	48	75	20	17	88	57	39	68
Average wage within the following categories: ⁴									
Lowest 25 percent	41	21	51	9	7	77	35	16	44
Lowest 10 percent	30	10	33	5	3	61	26	7	28
Second 25 percent	70	52	75	24	21	90	58	38	65
Third 25 percent	79	67	85	35	32	92	62	46	75
Highest 25 percent	88	80	91	50	47	93	68	53	79
Highest 10 percent	90	83	92	51	48	93	71	56	79
Establishment characteristics									
Goods-producing industries	75	61	82	27	26	93	68	51	75
Service-providing industries	67	53	79	29	26	91	53	35	67
Education and health services	77	66	85	43	40	92	51	33	65
Educational services	86	80	93	72	67	93	35	20	57
Elementary and secondary schools	91	86	95	85	82	96	24	9	38
Junior colleges, colleges, and universities	87	78	90	53	44	83	62	45	72
Healthcare and social assistance	70	55	78	23	21	90	62	43	69
Hospitals	90	77	86	48	44	90	75	54	72
Public administration	90	86	95	85	80	95	33	17	50

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2012—Continued

(All workers = 100 percent)

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	51	36	70	11	9	88	46	30	66
1 to 49 workers	47	33	70	9	8	89	43	28	66
50 to 99 workers	65	45	70	16	14	87	56	37	65
100 workers or more	84	71	84	45	42	92	63	44	69
100 to 499 workers	80	61	77	28	25	90	66	45	68
500 workers or more	89	80	91	62	58	92	61	43	71
Geographic areas									
New England	69	54	79	29	26	90	53	38	71
Middle Atlantic	69	56	82	33	30	91	54	37	69
East North Central	71	57	81	32	29	90	59	40	67
West North Central	72	57	79	28	24	86	58	41	71
South Atlantic	68	51	75	26	23	88	59	36	62
East South Central	72	57	79	33	31	94	51	34	67
West South Central	68	52	77	25	23	94	55	38	68
Mountain	66	50	76	21	20	92	55	37	68
Pacific	64	53	83	30	28	94	48	35	74

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or are participating in at least one of these plan types.

⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20112012.htm.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2012

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	67	33	84	16
Worker characteristics				
Management, professional, and related	67	33	85	15
Management, business, and financial	69	31	86	14
Professional and related	66	34	84	16
Teachers	56	44	79	21
Primary, secondary, and special education school teachers	48	52	77	23
Registered nurses	66	34	84	16
Service	64	36	84	16
Protective service	79	21	—	—
Sales and office	67	33	83	17
Sales and related	72	28	85	15
Office and administrative support	64	36	83	17
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	64	36	83	17
Installation, maintenance, and repair	50	50	78	22
Production, transportation, and material moving ...	73	27	86	14
Production	69	31	84	16
Transportation and material moving	68	32	83	17
Transportation and material moving	70	30	85	15
Full time	67	33	84	16
Part time	67	33	83	17
Union	59	41	79	21
Nonunion	68	32	84	16
Average wage within the following categories: ²				
Lowest 25 percent	72	28	84	16
Lowest 10 percent	68	32	86	14
Second 25 percent	67	33	83	17
Third 25 percent	64	36	83	17
Highest 25 percent	67	33	85	15
Highest 10 percent	68	32	87	13
Establishment characteristics				
Goods-producing industries	65	35	82	18
Service-providing industries	67	33	84	16
Education and health services	61	39	82	18
Educational services	58	42	81	19
Elementary and secondary schools	46	54	76	24
Junior colleges, colleges, and universities	64	36	84	16
Healthcare and social assistance	62	38	82	18
Hospitals	67	33	83	17
Public administration	61	39	86	14

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2012—Continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers	64	36	82	18
1 to 49 workers	64	36	82	18
50 to 99 workers	65	35	83	17
100 workers or more	68	32	85	15
100 to 499 workers	72	28	87	13
500 workers or more	65	35	82	18
Geographic areas				
New England	68	32	88	12
Middle Atlantic	66	34	88	12
East North Central	61	39	80	20
West North Central	69	31	83	17
South Atlantic	67	33	83	17
East South Central	71	29	86	14
West South Central	73	27	84	16
Mountain	68	32	85	15
Pacific	66	34	83	17

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

² 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, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2012

(All workers = 100 percent)

Characteristics	Healthcare ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	73	59	81	73	54	74
Worker characteristics						
Management, professional, and related	88	76	86	88	69	78
Management, business, and financial	94	80	86	93	73	78
Professional and related	86	74	86	86	67	78
Teachers	87	76	88	86	70	81
Primary, secondary, and special education school teachers	97	85	88	97	79	81
Registered nurses	82	70	86	82	64	77
Service	47	34	73	47	32	68
Protective service	68	60	87	68	56	83
Sales and office	73	57	78	73	52	71
Sales and related	63	46	73	63	42	67
Office and administrative support	79	63	80	79	58	73
Natural resources, construction, and maintenance	79	64	81	78	60	76
Construction, extraction, farming, fishing, and forestry	73	59	81	72	57	78
Installation, maintenance, and repair	84	68	81	84	62	75
Production, transportation, and material moving	76	62	82	76	57	76
Production	82	69	83	82	64	78
Transportation and material moving	70	55	79	69	51	74
Full time	88	73	83	88	67	76
Part time	24	15	61	24	13	56
Union	95	85	89	95	79	83
Nonunion	69	54	79	69	50	72
Average wage within the following categories: ⁴						
Lowest 25 percent	38	24	64	38	22	59
Lowest 10 percent	21	11	53	21	11	51
Second 25 percent	77	60	78	77	55	72
Third 25 percent	88	74	85	87	68	78
Highest 25 percent	94	82	88	93	75	80
Highest 10 percent	95	84	89	95	76	80
Establishment characteristics						
Goods-producing industries	86	72	84	86	67	78
Service-providing industries	71	57	80	70	52	74
Education and health services	81	66	82	80	60	75
Educational services	86	75	87	86	69	80
Elementary and secondary schools	89	77	87	88	70	79
Junior colleges, colleges, and universities	86	77	89	86	71	82
Healthcare and social assistance	76	59	77	76	54	71
Hospitals	89	77	86	89	68	77
Public administration	88	81	92	88	77	87

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2012—Continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	47	37	80	27	21	78	71	53	74
Worker characteristics									
Management, professional, and related	61	51	83	36	29	79	86	68	78
Management, business, and financial	68	56	83	39	31	80	92	72	78
Professional and related	58	49	83	35	28	79	84	66	78
Teachers	53	46	86	34	27	81	85	69	81
Primary, secondary, and special education school teachers	59	50	86	37	31	82	95	77	81
Registered nurses	62	49	80	32	24	75	81	62	77
Service	28	21	74	17	13	72	46	31	68
Protective service	46	39	85	32	25	76	67	55	82
Sales and office	46	36	78	23	18	77	72	51	71
Sales and related	39	29	74	16	12	75	62	41	67
Office and administrative support	50	40	80	27	21	77	78	57	73
Natural resources, construction, and maintenance	47	38	81	31	26	82	77	58	76
Construction, extraction, farming, fishing, and forestry	40	34	85	30	26	86	71	55	78
Installation, maintenance, and repair	53	42	78	32	25	78	83	62	75
Production, transportation, and material moving	47	37	78	27	21	80	74	56	76
Production	51	42	82	27	22	82	81	63	78
Transportation and material moving	43	32	74	27	20	77	68	50	74
Full time	58	47	81	33	26	79	87	66	76
Part time	13	9	65	9	6	68	23	13	55
Union	74	63	86	56	47	84	93	77	83
Nonunion	42	33	78	22	16	75	68	49	72
Average wage within the following categories: ⁴									
Lowest 25 percent	18	12	65	10	7	67	37	22	59
Lowest 10 percent	9	5	58	5	3	60	21	10	51
Second 25 percent	46	35	77	24	18	76	75	54	72
Third 25 percent	58	48	82	33	27	80	86	67	78
Highest 25 percent	69	58	84	43	34	80	92	74	80
Highest 10 percent	74	62	84	45	36	81	93	75	80
Establishment characteristics									
Goods-producing industries	56	46	83	32	26	82	84	66	79
Service-providing industries	45	36	79	26	20	77	69	51	73
Education and health services	49	40	81	28	22	78	79	59	75
Educational services	53	44	84	33	26	79	85	68	80
Elementary and secondary schools	53	45	85	34	28	80	87	68	79
Junior colleges, colleges, and universities	57	48	84	33	25	76	86	71	82
Healthcare and social assistance	47	37	78	24	18	77	75	53	71
Hospitals	71	58	81	40	30	77	88	68	77
Public administration	63	56	89	48	40	82	86	75	87

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2012—Continued

(All workers = 100 percent)

Characteristics	Healthcare ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	58	44	76	58	41	72
1 to 49 workers	54	41	75	54	38	71
50 to 99 workers	70	54	77	70	51	72
100 workers or more	86	72	84	86	66	76
100 to 499 workers	82	66	80	82	60	73
500 workers or more	90	79	87	90	71	79
Geographic areas						
New England	75	61	82	74	54	72
Middle Atlantic	73	61	83	73	57	78
East North Central	74	59	80	73	54	73
West North Central	71	58	82	71	52	74
South Atlantic	72	56	77	72	52	72
East South Central	77	63	82	77	59	77
West South Central	72	57	79	72	53	74
Mountain	71	56	79	71	50	71
Pacific	72	62	85	72	56	78

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2012—Continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	31	23	77	17	13	76	57	41	71
1 to 49 workers	27	21	77	14	11	76	53	38	71
50 to 99 workers	41	32	76	26	20	76	68	49	72
100 workers or more	62	50	81	36	28	79	85	64	76
100 to 499 workers	56	43	78	28	23	79	81	59	73
500 workers or more	68	57	83	44	34	79	89	70	79
Geographic areas									
New England	52	41	80	20	15	75	71	51	72
Middle Atlantic	50	42	83	33	27	84	72	56	78
East North Central	51	40	79	26	20	76	72	53	73
West North Central	49	39	80	19	14	75	69	51	73
South Atlantic	40	31	77	24	17	69	71	51	72
East South Central	40	30	75	18	14	79	76	59	77
West South Central	37	28	77	19	14	76	71	53	74
Mountain	45	37	81	24	20	82	70	50	72
Pacific	56	46	82	42	34	82	71	55	78

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ Healthcare 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 healthcare.

⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20112012.htm.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ National Compensation Survey, March 2012

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	81	19	69	31
Worker characteristics				
Management, professional, and related	83	17	70	30
Management, business, and financial	81	19	70	30
Professional and related	83	17	70	30
Teachers	86	14	66	34
Primary, secondary, and special education school teachers	87	13	65	35
Registered nurses	80	20	71	29
Service	80	20	65	35
Protective service	85	15	75	25
Sales and office	79	21	67	33
Sales and related	74	26	64	36
Office and administrative support	81	19	69	31
Natural resources, construction, and maintenance	82	18	69	31
Construction, extraction, farming, fishing, and forestry	84	16	70	30
Installation, maintenance, and repair	81	19	69	31
Production, transportation, and material moving ...	81	19	73	27
Production	80	20	74	26
Transportation and material moving	81	19	71	29
Full time	81	19	69	31
Part time	75	25	66	34
Union	88	12	80	20
Nonunion	79	21	66	34
Average wage within the following categories: ²				
Lowest 25 percent	76	24	60	40
Lowest 10 percent	75	25	60	40
Second 25 percent	80	20	67	33
Third 25 percent	82	18	70	30
Highest 25 percent	83	17	72	28
Highest 10 percent	83	17	74	26
Establishment characteristics				
Goods-producing industries	82	18	74	26
Service-providing industries	81	19	68	32
Education and health services	83	17	66	34
Educational services	85	15	66	34
Elementary and secondary schools	86	14	64	36
Junior colleges, colleges, and universities	85	15	71	29
Healthcare and social assistance	81	19	67	33
Hospitals	82	18	74	26
Public administration	88	12	77	23

See footnotes at end of table.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ National Compensation Survey, March 2012—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	80	20	63	37
1 to 49 workers	80	20	63	37
50 to 99 workers	79	21	64	36
100 workers or more	82	18	72	28
100 to 499 workers	80	20	69	31
500 workers or more	83	17	74	26
Geographic areas				
New England	77	23	72	28
Middle Atlantic	83	17	75	25
East North Central	81	19	74	26
West North Central	82	18	70	30
South Atlantic	80	20	64	36
East South Central	81	19	62	38
West South Central	81	19	63	37
Mountain	81	19	67	33
Pacific	82	18	68	32

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

² 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, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2012

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$376.16	20	\$471.51	80	\$352.07	\$106.43
Worker characteristics							
Management, professional, and related	100	396.12	20	472.70	80	377.35	105.33
Management, business, and financial	100	380.10	17	473.13	83	361.19	102.57
Professional and related	100	402.98	21	472.56	79	384.62	106.57
Teachers	100	445.56	32	496.78	68	421.55	110.33
Primary, secondary, and special education school teachers	100	451.75	34	499.17	66	427.34	114.40
Registered nurses	100	392.23	10	520.40	90	377.82	104.73
Service	100	371.47	21	485.91	79	340.40	103.35
Protective service	100	441.09	25	496.80	75	422.52	102.21
Sales and office	100	351.85	17	443.11	83	332.67	109.97
Sales and related	100	302.60	13	391.60	87	289.23	116.66
Office and administrative support	100	372.90	19	458.08	81	352.65	106.89
Natural resources, construction, and maintenance	100	380.87	31	486.57	69	334.14	111.80
Construction, extraction, farming, fishing, and forestry	100	393.27	38	491.57	62	331.88	112.05
Installation, maintenance, and repair	100	370.60	24	479.99	76	335.67	111.63
Production, transportation, and material moving ...	100	368.18	19	483.73	81	340.51	103.31
Production	100	359.36	17	478.85	83	335.38	100.33
Transportation and material moving	100	378.53	22	488.01	78	346.97	107.05
Full time	100	378.70	20	473.81	80	354.73	105.13
Part time	100	336.60	21	436.72	79	310.48	126.79
Union	100	473.38	38	539.14	62	433.19	109.52
Nonunion	100	349.30	15	425.07	85	335.66	105.80
Average wage within the following categories: ²							
Lowest 25 percent	100	318.43	17	413.16	83	299.62	111.79
Lowest 10 percent	100	310.62	19	458.47	81	275.91	118.79
Second 25 percent	100	356.00	18	447.61	82	336.21	103.64
Third 25 percent	100	384.29	21	480.85	79	358.61	106.00
Highest 25 percent	100	402.01	22	491.37	78	376.40	106.94
Highest 10 percent	100	410.79	22	495.99	78	386.83	105.87
Establishment characteristics							
Goods-producing industries	100	367.63	21	481.22	79	338.04	98.23
Service-providing industries	100	378.01	20	469.33	80	355.10	108.20
Education and health services	100	405.72	21	477.00	79	387.27	105.47
Educational services	100	430.99	28	489.80	72	408.10	108.85
Elementary and secondary schools	100	440.76	33	494.61	67	414.34	114.89
Junior colleges, colleges, and universities	100	421.61	18	473.60	82	409.92	95.16
Healthcare and social assistance	100	381.96	14	452.11	86	370.97	102.82
Hospitals	100	411.31	11	532.90	89	396.07	102.45
Public administration	100	469.03	28	517.79	72	450.20	93.78

See footnotes at end of table.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2012—Continued

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	100	\$352.11	25	\$452.90	75	\$318.19	\$115.82
1 to 49 workers	100	351.06	26	446.05	74	317.66	116.34
50 to 99 workers	100	354.43	23	469.96	77	319.33	114.70
100 workers or more	100	390.20	17	487.38	83	369.95	101.47
100 to 499 workers	100	369.32	15	467.01	85	351.71	103.47
500 workers or more	100	407.80	19	501.27	81	386.03	99.71
Geographic areas							
New England	100	383.61	11	455.61	89	374.89	123.73
Middle Atlantic	100	404.79	27	493.96	73	372.18	112.73
East North Central	100	380.41	17	467.71	83	361.97	101.27
West North Central	100	370.21	21	464.44	79	344.87	99.34
South Atlantic	100	357.21	14	446.83	86	343.15	103.95
East South Central	100	352.24	15	422.26	85	340.34	91.82
West South Central	100	351.73	23	425.69	77	329.59	104.54
Mountain	100	371.17	23	456.55	77	346.36	109.32
Pacific	100	393.57	26	514.49	74	351.76	112.20

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

² 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, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2012

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
All workers	100	75	(⁵)	13	1	(⁵)	10	(⁵)
Worker characteristics								
Management, professional, and related	100	74	(⁵)	14	1	1	9	(⁵)
Management, business, and financial	100	78	(⁵)	11	1	(⁵)	9	(⁵)
Professional and related	100	73	(⁵)	16	1	1	9	(⁵)
Teachers	100	76	—	14	1	2	5	—
Primary, secondary, and special education school teachers	100	75	—	13	—	2	6	—
Registered nurses	100	68	—	19	1	(⁵)	11	—
Service	100	77	—	10	1	1	10	—
Protective service	100	75	—	10	2	2	9	—
Sales and office	100	70	(⁵)	19	1	(⁵)	10	(⁵)
Sales and related	100	64	—	24	—	(⁵)	12	—
Office and administrative support	100	73	—	16	1	(⁵)	9	—
Natural resources, construction, and maintenance	100	80	—	8	—	(⁵)	10	1
Construction, extraction, farming, fishing, and forestry	100	81	—	7	—	—	8	—
Installation, maintenance, and repair	100	79	—	9	—	1	11	1
Production, transportation, and material moving	100	78	—	7	—	(⁵)	13	(⁵)
Production	100	78	—	9	—	—	12	—
Transportation and material moving	100	78	—	6	—	—	14	—
Full time	100	75	(⁵)	13	1	(⁵)	10	(⁵)
Part time	100	70	—	18	(⁵)	—	11	—
Union	100	74	1	11	1	2	10	1
Nonunion	100	75	(⁵)	14	1	(⁵)	10	(⁵)
Average wage within the following categories: ⁶								
Lowest 25 percent	100	75	—	13	—	—	12	—
Lowest 10 percent	100	82	—	7	—	—	11	—
Second 25 percent	100	73	(⁵)	16	1	(⁵)	10	(⁵)
Third 25 percent	100	76	(⁵)	12	1	1	10	(⁵)
Highest 25 percent	100	74	(⁵)	13	1	1	10	1
Highest 10 percent	100	73	(⁵)	13	1	1	11	1
Establishment characteristics								
Goods-producing industries	100	80	—	8	(⁵)	—	11	—
Service-providing industries	100	73	(⁵)	15	1	1	10	(⁵)
Education and health services	100	73	—	17	1	1	8	—
Educational services	100	75	—	17	1	1	5	—
Elementary and secondary schools	100	76	—	15	1	2	5	—
Junior colleges, colleges, and universities	100	73	—	22	1	(⁵)	4	—
Healthcare and social assistance	100	73	—	17	1	—	10	—
Hospitals	100	69	—	19	1	—	10	—
Public administration	100	74	—	15	4	2	4	—

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2012—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
1 to 99 workers	100	78	—	10	(⁵)	—	11	(⁵)
1 to 49 workers	100	76	—	11	—	—	12	(⁵)
50 to 99 workers	100	80	—	8	—	—	10	—
100 workers or more	100	73	(⁵)	15	1	1	10	(⁵)
100 to 499 workers	100	74	1	14	(⁵)	1	10	(⁵)
500 workers or more	100	72	—	17	1	1	9	—
Geographic areas								
New England	100	83	—	7	—	—	8	—
Middle Atlantic	100	73	—	12	—	3	11	1
East North Central	100	74	—	16	(⁵)	—	10	—
West North Central	100	73	—	13	—	—	12	—
South Atlantic	100	77	—	12	—	—	10	—
East South Central	100	75	—	16	—	—	9	—
West South Central	100	73	—	15	—	—	10	—
Mountain	100	74	—	14	—	—	11	—
Pacific	100	73	1	14	2	—	10	1

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

² A composite rate is a set contribution covering more than one benefit area, for example, healthcare and life insurance. Cost data for individual plans cannot be determined.

³ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

⁴ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

⁵ Less than 0.5.

⁶ 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, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2012

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$875.16	10	\$1,159.08	90	\$844.96	\$427.45
Worker characteristics							
Management, professional, and related	100	920.05	9	1,236.04	91	890.68	429.63
Management, business, and financial	100	914.14	7	1,223.33	93	889.95	422.19
Professional and related	100	922.58	9	1,240.41	91	891.00	432.88
Teachers	100	885.24	12	1,258.98	88	835.08	504.32
Primary, secondary, and special education school teachers	100	879.14	14	1,255.94	86	818.10	532.42
Registered nurses	100	965.62	5	1,165.98	95	955.36	397.79
Service	100	811.16	10	1,191.89	90	768.41	487.27
Protective service	100	1,005.54	10	1,263.33	90	978.23	418.28
Sales and office	100	830.06	8	1,038.93	92	812.85	426.69
Sales and related	100	738.08	7	954.06	93	722.05	437.10
Office and administrative support	100	868.97	8	1,070.28	92	851.68	422.24
Natural resources, construction, and maintenance	100	863.76	17	1,147.22	83	805.78	439.30
Construction, extraction, farming, fishing, and forestry	100	844.47	23	1,081.82	77	771.89	466.26
Installation, maintenance, and repair	100	879.87	12	1,257.47	88	830.31	419.78
Production, transportation, and material moving ...	100	896.52	11	1,132.35	89	866.50	367.32
Production	100	896.63	9	1,173.63	91	867.96	339.21
Transportation and material moving	100	896.40	14	1,098.65	86	864.69	402.07
Full time	100	881.67	9	1,192.84	91	849.48	424.87
Part time	100	774.78	13	791.96	87	772.14	468.94
Union	100	1,064.71	26	1,167.29	74	1,029.55	375.00
Nonunion	100	822.74	5	1,147.96	95	804.86	438.84
Average wage within the following categories: ²							
Lowest 25 percent	100	687.82	7	846.49	93	676.63	509.28
Lowest 10 percent	100	617.02	11	723.92	89	603.83	552.92
Second 25 percent	100	815.41	8	1,093.68	92	792.35	427.84
Third 25 percent	100	892.69	9	1,138.12	91	867.11	411.37
Highest 25 percent	100	961.87	12	1,256.07	88	921.48	412.78
Highest 10 percent	100	1,012.42	13	1,291.95	87	970.65	398.84
Establishment characteristics							
Goods-producing industries	100	906.70	14	1,140.10	86	870.08	353.15
Service-providing industries	100	868.35	9	1,165.41	91	839.83	442.63
Education and health services	100	871.52	8	1,159.68	92	846.06	477.46
Educational services	100	861.24	10	1,236.50	90	819.12	493.33
Elementary and secondary schools	100	843.26	13	1,246.31	87	781.66	540.61
Junior colleges, colleges, and universities	100	929.85	4	1,207.00	96	919.34	390.51
Healthcare and social assistance	100	881.30	6	1,041.31	94	870.66	462.98
Hospitals	100	1,033.49	5	1,238.38	95	1,023.57	377.73
Public administration	100	1,035.34	10	1,153.44	90	1,022.69	346.07

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2012—Continued

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	100	\$776.07	11	\$1,145.52	89	\$731.29	\$478.41
1 to 49 workers	100	764.29	11	1,164.02	89	712.78	477.93
50 to 99 workers	100	801.70	10	1,097.18	90	770.68	479.44
100 workers or more	100	931.40	9	1,168.39	91	908.15	399.12
100 to 499 workers	100	881.61	7	1,121.57	93	862.82	427.08
500 workers or more	100	973.23	10	1,196.02	90	947.55	374.82
Geographic areas							
New England	100	990.80	7	1,075.23	93	983.99	398.85
Middle Atlantic	100	987.60	19	1,197.03	81	937.37	404.61
East North Central	100	946.62	12	1,125.34	88	922.06	365.86
West North Central	100	880.07	10	1,158.42	90	850.60	408.63
South Atlantic	100	796.35	3	1,248.24	97	781.68	448.71
East South Central	100	741.20	5	1,158.37	95	721.41	442.12
West South Central	100	769.57	5	1,107.79	95	752.18	472.93
Mountain	100	822.29	9	1,132.41	91	792.42	451.15
Pacific	100	884.88	11	1,148.62	89	851.49	452.66

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

² 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, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2012

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
All workers	100	76	(⁵)	12	1	(⁵)	10	(⁵)
Worker characteristics								
Management, professional, and related	100	76	(⁵)	13	1	1	9	(⁵)
Management, business, and financial	100	78	(⁵)	10	1	(⁵)	9	(⁵)
Professional and related	100	75	—	14	1	1	9	—
Teachers	100	78	—	12	1	1	6	—
Primary, secondary, and special education school teachers	100	78	—	11	—	2	6	—
Registered nurses	100	70	(⁵)	18	1	—	10	—
Service	100	79	—	10	1	1	10	—
Protective service	100	78	—	8	3	2	8	—
Sales and office	100	72	(⁵)	17	(⁵)	(⁵)	10	(⁵)
Sales and related	100	64	—	23	—	—	12	—
Office and administrative support	100	75	—	14	1	(⁵)	9	—
Natural resources, construction, and maintenance	100	80	—	7	—	(⁵)	11	1
Construction, extraction, farming, fishing, and forestry	100	82	—	5	—	—	9	—
Installation, maintenance, and repair	100	79	—	8	—	1	12	—
Production, transportation, and material moving	100	80	—	7	(⁵)	(⁵)	13	—
Production	100	79	—	8	—	—	12	—
Transportation and material moving	100	80	—	5	—	(⁵)	13	—
Full time	100	76	(⁵)	12	1	(⁵)	10	(⁵)
Part time	100	74	(⁵)	17	(⁵)	—	9	—
Union	100	77	1	9	1	1	10	1
Nonunion	100	76	(⁵)	13	1	(⁵)	10	(⁵)
Average wage within the following categories: ⁶								
Lowest 25 percent	100	77	—	12	—	—	11	—
Lowest 10 percent	100	83	—	7	—	—	9	—
Second 25 percent	100	75	(⁵)	14	1	(⁵)	10	(⁵)
Third 25 percent	100	77	(⁵)	11	1	(⁵)	10	(⁵)
Highest 25 percent	100	76	(⁵)	11	1	1	10	(⁵)
Highest 10 percent	100	75	(⁵)	12	1	1	11	(⁵)
Establishment characteristics								
Goods-producing industries	100	80	—	7	(⁵)	—	12	—
Service-providing industries	100	76	(⁵)	13	1	1	10	(⁵)
Education and health services	100	76	—	15	1	1	7	—
Educational services	100	77	—	14	1	1	6	—
Elementary and secondary schools	100	79	—	12	1	1	6	—
Junior colleges, colleges, and universities	100	76	—	18	1	(⁵)	4	—
Healthcare and social assistance	100	75	—	15	1	—	9	—
Hospitals	100	71	—	18	1	—	9	—
Public administration	100	78	—	11	4	2	5	—

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2012—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
1 to 99 workers	100	78	—	9	(⁵)	—	12	(⁵)
1 to 49 workers	100	77	—	9	—	—	13	(⁵)
50 to 99 workers	100	81	—	7	—	—	11	—
100 workers or more	100	75	(⁵)	14	1	1	9	(⁵)
100 to 499 workers	100	76	1	13	—	1	9	—
500 workers or more	100	74	—	15	1	1	8	—
Geographic areas								
New England	100	84	—	7	—	—	8	—
Middle Atlantic	100	74	—	11	—	3	10	—
East North Central	100	75	—	15	(⁵)	—	10	(⁵)
West North Central	100	73	—	12	—	—	13	—
South Atlantic	100	79	—	11	—	—	9	—
East South Central	100	77	—	14	—	—	9	—
West South Central	100	78	—	12	1	—	9	—
Mountain	100	73	—	13	—	—	13	—
Pacific	100	74	1	12	2	—	11	—

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

² A composite rate is a set contribution covering more than one benefit area, for example, healthcare and life insurance. Cost data for individual plans cannot be determined.

³ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

⁴ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

⁵ Less than 0.5.

⁶ 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, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ National Compensation Survey, March 2012

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

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$32.00	\$56.26	\$89.29	\$131.00	\$190.06	\$132.33	\$221.00	\$354.31	\$551.88	\$815.18
Worker characteristics										
Management, professional, and related	29.18	53.60	87.14	130.57	194.44	138.49	226.30	358.12	562.00	822.95
Management, business, and financial	32.93	56.66	92.24	129.12	183.79	142.41	236.00	356.97	542.47	818.43
Professional and related	26.62	52.63	85.08	131.90	198.00	136.09	222.84	359.42	578.24	824.80
Teachers	20.00	38.36	75.75	132.52	209.00	119.92	231.97	457.03	667.00	944.00
Primary, secondary, and special education school teachers	21.50	38.02	77.06	133.85	229.99	119.92	230.69	482.54	711.27	1003.18
Registered nurses	34.74	55.44	87.15	129.46	198.00	140.68	231.79	352.60	523.11	712.29
Service	25.00	51.36	87.74	132.54	182.89	137.94	228.60	386.69	598.32	863.43
Protective service	34.62	53.38	85.97	122.94	192.00	129.99	195.10	295.32	450.74	766.92
Sales and office	34.66	60.00	94.74	131.00	198.00	136.38	237.25	361.64	547.85	810.77
Sales and related	43.33	71.01	101.07	140.11	221.78	155.82	256.45	356.97	579.57	825.44
Office and administrative support	32.22	55.29	90.92	126.66	184.33	130.20	229.27	365.16	539.00	810.77
Natural resources, construction, and maintenance	33.15	59.67	93.28	143.46	204.03	140.00	220.48	368.16	593.04	826.47
Construction, extraction, farming, fishing, and forestry	34.66	56.00	90.34	141.39	204.92	158.97	235.00	390.58	592.78	862.63
Installation, maintenance, and repair	30.88	64.31	95.00	143.65	204.03	131.90	212.70	350.64	593.90	802.81
Production, transportation, and material moving ...	35.00	60.41	87.27	125.54	174.11	108.17	181.26	297.25	464.78	711.82
Production	35.15	55.00	88.76	124.58	171.27	105.69	172.89	280.90	430.01	651.49
Transportation and material moving	35.00	62.54	86.66	128.40	185.19	108.33	194.87	326.92	517.77	836.23
Full time	31.87	56.38	89.02	129.90	186.00	133.35	220.98	352.03	546.72	810.26
Part time	33.69	56.00	94.24	170.02	260.58	101.44	243.04	391.93	623.88	913.43
Union	28.34	50.13	81.00	126.72	188.57	92.39	157.45	264.00	441.78	795.11
Nonunion	32.87	58.00	91.59	131.66	190.24	150.07	238.32	372.20	570.02	817.01
Average wage within the following categories: ³										
Lowest 25 percent	29.28	59.99	95.60	142.40	204.00	150.15	248.37	421.12	661.29	913.43
Lowest 10 percent	24.16	57.06	100.33	181.99	227.48	150.73	236.24	436.17	612.17	913.43
Second 25 percent	32.28	55.38	88.86	126.63	181.99	136.38	222.84	361.35	550.77	830.32
Third 25 percent	30.90	55.00	87.44	129.00	184.87	130.52	215.42	346.73	532.42	786.12
Highest 25 percent	33.64	57.02	89.57	131.76	194.91	130.00	215.26	338.39	530.37	792.00
Highest 10 percent	33.83	55.78	88.83	131.76	194.12	124.45	203.96	323.44	500.70	753.19
Establishment characteristics										
Goods-producing industries	34.97	54.82	86.33	123.59	169.00	118.00	181.95	286.81	441.88	666.37
Service-providing industries	31.01	56.65	90.02	132.72	195.30	136.42	231.86	370.10	578.24	840.41
Education and health services	22.47	48.55	84.00	130.19	197.88	133.46	239.53	403.57	645.12	925.91
Educational services	20.00	39.99	80.00	131.35	209.00	119.92	236.00	421.14	667.00	894.67
Elementary and secondary schools	21.42	38.00	82.86	141.29	231.80	108.56	247.04	500.70	711.27	989.75
Junior colleges, colleges, and universities	20.00	43.90	74.96	115.89	175.53	148.23	232.00	346.82	517.00	667.00
Healthcare and social assistance	28.17	53.66	87.74	129.84	186.08	139.68	244.21	392.00	619.42	933.37
Hospitals	34.74	54.85	83.59	120.18	186.69	130.00	207.98	324.60	448.60	664.41
Public administration	21.62	43.00	69.00	102.98	156.49	111.86	180.00	285.16	429.86	632.74

See footnotes at end of table.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ National Compensation Survey, March 2012—Continued

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

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$36.04	\$62.66	\$99.57	\$143.49	\$204.37	\$162.49	\$255.89	\$406.78	\$638.09	\$892.72
1 to 49 workers	35.00	61.00	99.69	144.51	204.00	156.95	250.72	409.15	639.31	892.72
50 to 99 workers	41.95	68.72	99.47	142.32	209.52	171.29	268.65	400.19	637.06	892.52
100 workers or more	29.00	52.83	84.25	123.96	181.99	120.00	201.34	325.97	495.42	724.48
100 to 499 workers	31.25	57.19	90.54	127.26	181.99	127.87	220.98	349.02	527.67	769.06
500 workers or more	26.13	50.00	80.00	119.92	182.00	116.00	189.24	302.65	468.59	685.00
Geographic areas										
New England	46.75	75.29	112.95	154.99	206.38	145.32	236.16	345.99	498.27	667.28
Middle Atlantic	40.60	66.24	94.24	138.92	213.49	125.00	211.04	318.89	532.41	861.40
East North Central	33.85	56.66	86.04	120.55	176.41	109.85	184.00	299.00	461.91	718.09
West North Central	36.30	56.44	87.17	126.00	177.57	146.35	228.60	355.56	519.42	755.43
South Atlantic	26.10	52.65	86.67	130.00	185.52	148.23	223.52	374.83	592.31	862.63
East South Central	20.00	38.00	78.20	119.66	163.49	146.63	253.48	393.31	667.00	746.40
West South Central	32.00	55.29	92.50	129.00	182.38	165.00	257.49	403.57	593.58	823.00
Mountain	39.73	55.18	90.73	132.46	197.69	153.82	228.71	370.00	551.00	749.14
Pacific	25.80	52.02	86.76	136.02	205.48	118.31	210.66	365.16	595.92	932.81

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

² 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.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20112012.htm.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2012

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	61	59	97	36	36	98	33	32	96
Worker characteristics									
Management, professional, and related	78	77	98	44	43	98	53	51	96
Management, business, and financial	85	84	99	57	56	98	63	61	97
Professional and related	76	74	98	38	38	98	49	48	96
Teachers	75	74	97	22	21	99	40	39	97
Primary, secondary, and special education school teachers	83	82	98	19	18	98	40	39	98
Registered nurses	75	74	99	35	35	99	51	50	97
Service	36	34	95	20	19	95	12	12	95
Protective service	69	67	97	24	24	99	20	19	95
Sales and office	59	57	97	36	35	98	33	32	96
Sales and related	47	44	94	29	28	98	19	18	92
Office and administrative support	66	65	98	40	39	98	41	40	97
Natural resources, construction, and maintenance	62	60	96	37	37	98	27	26	97
Construction, extraction, farming, fishing, and forestry	55	52	95	31	31	99	20	19	97
Installation, maintenance, and repair	69	66	97	43	42	98	34	33	98
Production, transportation, and material moving	64	62	97	45	45	99	28	27	97
Production	70	68	97	53	52	99	32	31	97
Transportation and material moving	57	56	97	39	38	99	24	24	97
Full time	76	74	97	43	42	98	42	41	96
Part time	14	13	92	14	14	97	5	5	94
Union	85	84	98	46	46	99	35	34	97
Nonunion	56	55	97	35	34	98	33	32	96
Average wage within the following categories: ³									
Lowest 25 percent	26	24	92	17	17	95	8	7	95
Lowest 10 percent	12	11	89	14	13	96	2	2	95
Second 25 percent	63	61	97	35	34	97	30	29	96
Third 25 percent	74	73	98	45	44	99	42	40	96
Highest 25 percent	84	83	99	51	50	99	58	56	96
Highest 10 percent	87	86	99	54	53	99	60	58	97
Establishment characteristics									
Goods-producing industries	72	70	97	53	53	99	36	35	97
Service-providing industries	59	57	97	33	33	98	33	32	96
Education and health services	69	67	98	27	26	97	38	37	96
Educational services	76	74	98	23	23	99	41	39	96
Elementary and secondary schools	77	75	98	20	20	99	36	35	97
Junior colleges, colleges, and universities	82	79	96	30	30	99	55	53	96
Healthcare and social assistance	63	62	97	29	28	96	36	35	96
Hospitals	86	83	98	44	44	98	60	58	96
Public administration	82	81	98	26	26	99	31	30	97

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2012—Continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	42	40	96	28	27	97	22	22	96
1 to 49 workers	37	35	96	26	25	97	19	18	96
50 to 99 workers	58	56	96	35	33	95	32	31	97
100 workers or more	78	76	98	44	43	99	43	42	96
100 to 499 workers	71	69	97	41	41	98	36	35	97
500 workers or more	85	84	98	46	46	99	51	49	96
Geographic areas									
New England	63	62	97	38	38	98	38	36	96
Middle Atlantic	58	58	99	68	68	99	31	30	96
East North Central	65	63	97	40	39	97	37	36	97
West North Central	64	62	97	31	30	97	39	38	97
South Atlantic	60	58	97	31	30	97	34	33	96
East South Central	68	65	96	27	27	97	30	29	97
West South Central	63	60	96	27	26	96	32	31	96
Mountain	58	56	97	24	24	99	34	33	95
Pacific	54	53	98	26	25	99	29	27	96

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ The categories are based on the average wage for each occupation surveyed, which

may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20112012.htm.

Table 17. Life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2012

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	6	94
Worker characteristics		
Management, professional, and related	5	95
Management, business, and financial	5	95
Professional and related	6	94
Teachers	9	91
Primary, secondary, and special education school teachers	9	91
Registered nurses	2	98
Service	9	91
Protective service	10	90
Sales and office	6	94
Sales and related	9	91
Office and administrative support	6	94
Natural resources, construction, and maintenance	8	92
Construction, extraction, farming, fishing, and forestry	9	91
Installation, maintenance, and repair	7	93
Production, transportation, and material moving ...	5	95
Production	5	95
Transportation and material moving	4	96
Full time	6	94
Part time	6	94
Union	6	94
Nonunion	6	94
Average wage within the following categories: ²		
Lowest 25 percent	9	91
Lowest 10 percent	6	94
Second 25 percent	6	94
Third 25 percent	6	94
Highest 25 percent	5	95
Highest 10 percent	6	94
Establishment characteristics		
Goods-producing industries	5	95
Service-providing industries	6	94
Education and health services	6	94
Educational services	9	91
Elementary and secondary schools	9	91
Healthcare and social assistance	3	97
Hospitals	2	98
Public administration	10	90

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2012—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	7	93
1 to 49 workers	8	92
50 to 99 workers	6	94
100 workers or more	6	94
100 to 499 workers	6	94
500 workers or more	5	95
Geographic areas		
New England	10	90
Middle Atlantic	4	96
East North Central	6	94
West North Central	4	96
South Atlantic	6	94
East South Central	13	87
West South Central	7	93
Mountain	7	93
Pacific	4	96

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

² 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, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2012

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	56	2	39	3	1
Worker characteristics					
Management, professional, and related	62	2	32	2	1
Management, business, and financial	69	2	25	2	2
Professional and related	59	3	35	3	1
Teachers	38	1	54	6	1
Primary, secondary, and special education school teachers	32	1	60	6	1
Registered nurses	74	2	22	1	1
Service	45	1	50	4	1
Protective service	39	2	53	5	1
Sales and office	63	2	33	2	1
Sales and related	62	3	32	2	1
Office and administrative support	63	2	33	2	1
Natural resources, construction, and maintenance	38	1	57	4	1
Construction, extraction, farming, fishing, and forestry	20	—	72	5	—
Installation, maintenance, and repair	50	1	45	3	1
Production, transportation, and material moving ...	45	1	50	4	1
Production	46	(²)	49	4	1
Transportation and material moving	44	1	51	3	(²)
Full time	56	2	39	3	1
Part time	52	1	42	3	2
Union	35	1	55	8	1
Nonunion	61	2	35	1	1
Average wage within the following categories: ³					
Lowest 25 percent	45	1	51	2	(²)
Lowest 10 percent	29	—	67	—	—
Second 25 percent	53	1	42	2	1
Third 25 percent	55	2	40	3	1
Highest 25 percent	61	3	32	3	1
Highest 10 percent	63	3	30	2	1
Establishment characteristics					
Goods-producing industries	45	2	48	3	1
Service-providing industries	58	2	37	3	1
Education and health services	52	2	42	3	1
Educational services	41	2	51	5	1
Elementary and secondary schools	32	1	60	6	1
Junior colleges, colleges, and universities	59	3	33	4	2
Healthcare and social assistance	62	2	34	1	1
Hospitals	79	2	17	1	1
Public administration	36	3	53	7	2

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2012—Continued

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
1 to 99 workers	48	1	49	2	1
1 to 49 workers	47	2	49	2	1
50 to 99 workers	49	—	48	2	—
100 workers or more	59	2	34	3	1
100 to 499 workers	59	1	37	2	1
500 workers or more	60	3	32	4	1
Geographic areas					
New England	64	—	32	2	—
Middle Atlantic	58	3	34	5	1
East North Central	50	2	44	3	(²)
West North Central	55	1	40	2	1
South Atlantic	61	2	33	3	1
East South Central	58	2	37	2	1
West South Central	55	1	41	2	1
Mountain	54	—	45	—	—
Pacific	49	3	44	—	—

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

² Less than 0.5.

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

Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

**Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹
National Compensation Survey, March 2012**

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

Characteristics	Multiple of annual earnings amounts ²					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	1	59	13	23	4	1.4	1.0
Worker characteristics							
Management, professional, and related	1	56	12	26	5	1.4	1.0
Management, business, and financial	1	56	11	27	6	1.4	1.0
Professional and related	(³)	56	13	25	5	1.4	1.0
Teachers	—	49	24	24	—	1.4	—
Primary, secondary, and special education school teachers	—	47	27	24	2	1.4	1.5
Registered nurses	—	71	10	15	—	1.3	1.0
Service	1	60	16	21	2	1.3	1.0
Protective service	—	56	—	19	8	1.5	1.0
Sales and office	(³)	65	9	22	4	1.3	1.0
Sales and related	—	75	8	13	—	1.2	1.0
Office and administrative support	1	60	10	25	4	1.4	1.0
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	2	56	15	24	3	1.4	1.0
Installation, maintenance, and repair	—	54	12	27	—	1.4	1.0
Production, transportation, and material moving ... Production	2	56	16	23	3	1.4	1.0
Transportation and material moving	1	60	16	21	2	1.3	1.0
Production	—	55	15	27	—	1.4	1.0
Transportation and material moving	—	66	18	14	—	1.3	1.0
Full time	1	59	13	24	4	1.4	1.0
Part time	1	70	9	15	6	1.3	1.0
Union	1	61	18	15	5	1.3	1.0
Nonunion	1	59	12	25	4	1.4	1.0
Average wage within the following categories: ⁴							
Lowest 25 percent	—	64	13	20	—	1.3	1.0
Lowest 10 percent	—	77	—	6	—	1.1	1.0
Second 25 percent	1	64	12	21	2	1.3	1.0
Third 25 percent	1	59	12	24	4	1.4	1.0
Highest 25 percent	1	56	13	25	5	1.4	1.0
Highest 10 percent	1	53	13	27	6	1.4	1.0
Establishment characteristics							
Goods-producing industries	1	51	14	29	5	1.4	1.0
Service-providing industries	1	61	12	23	4	1.4	1.0
Education and health services	1	61	14	21	3	1.3	1.0
Educational services	1	47	22	27	3	1.4	1.5
Elementary and secondary schools	—	44	28	27	1	1.4	1.5
Junior colleges, colleges, and universities	2	52	15	27	4	1.4	—
Healthcare and social assistance	1	69	10	18	2	1.3	1.0
Hospitals	1	73	11	13	2	1.2	1.0
Public administration	—	57	19	17	—	1.4	1.0

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹ National Compensation Survey, March 2012—Continued

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

Characteristics	Multiple of annual earnings amounts ²					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		
1 to 99 workers	1	57	12	25	6	1.4	1.0
1 to 49 workers	—	61	10	21	—	1.4	1.0
50 to 99 workers	—	49	14	32	—	1.5	—
100 workers or more	1	61	13	23	3	1.3	1.0
100 to 499 workers	—	62	11	23	—	1.3	1.0
500 workers or more	1	59	14	23	3	1.3	1.0
Geographic areas							
New England	1	62	13	20	5	1.4	1.0
Middle Atlantic	1	55	17	20	6	1.4	1.0
East North Central	—	57	13	26	—	1.4	1.0
West North Central	—	53	15	24	—	1.5	—
South Atlantic	—	61	12	24	—	1.3	1.0
East South Central	—	53	9	33	—	1.5	—
West South Central	—	62	11	24	—	1.3	1.0
Mountain	—	73	10	15	—	1.2	1.0
Pacific	1	61	9	24	5	1.4	1.0

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

² Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

³ Less than 0.5.

⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

Table 20. Life insurance plans: Maximum benefit amount, civilian workers,¹ National Compensation Survey, March 2012

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

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	72	\$50,000	\$50,000	\$200,000	\$500,000	\$1,000,000	28
Worker characteristics							
Management, professional, and related	74	50,000	100,000	250,000	600,000	1,000,000	26
Management, business, and financial	78	50,000	100,000	250,000	600,000	–	22
Professional and related	71	50,000	100,000	265,000	600,000	1,000,000	29
Teachers	59	50,000	50,000	100,000	250,000	400,000	41
Primary, secondary, and special education school teachers	49	–	50,000	–	200,000	350,000	51
Registered nurses	67	50,000	–	250,000	500,000	1,000,000	33
Service	66	50,000	50,000	150,000	500,000	1,000,000	34
Protective service	49	50,000	50,000	100,000	280,000	–	51
Sales and office	77	50,000	50,000	200,000	500,000	1,000,000	23
Sales and related	84	50,000	50,000	–	500,000	1,000,000	16
Office and administrative support	74	50,000	–	200,000	500,000	–	26
Natural resources, construction, and maintenance	68	50,000	–	200,000	–	2,000,000	32
Construction, extraction, farming, fishing, and forestry	57	50,000	50,000	–	300,000	750,000	43
Installation, maintenance, and repair	71	50,000	70,000	250,000	1,000,000	2,000,000	29
Production, transportation, and material moving	63	50,000	70,000	250,000	500,000	1,000,000	37
Production	67	50,000	100,000	250,000	500,000	1,000,000	33
Transportation and material moving	57	50,000	50,000	–	500,000	–	43
Full time	73	50,000	50,000	200,000	500,000	1,000,000	27
Part time	57	50,000	–	250,000	600,000	1,000,000	43
Union	53	50,000	50,000	150,000	400,000	1,000,000	47
Nonunion	75	50,000	50,000	245,000	500,000	1,000,000	25
Average wage within the following categories: ³							
Lowest 25 percent	66	50,000	50,000	–	500,000	–	34
Lowest 10 percent	72	50,000	50,000	–	–	–	28
Second 25 percent	74	50,000	50,000	150,000	500,000	1,000,000	26
Third 25 percent	72	50,000	70,000	200,000	500,000	1,000,000	28
Highest 25 percent	73	50,000	100,000	300,000	750,000	–	27
Highest 10 percent	75	50,000	100,000	300,000	750,000	–	25
Establishment characteristics							
Goods-producing industries	66	50,000	100,000	300,000	750,000	–	34
Service-providing industries	73	50,000	50,000	200,000	500,000	1,000,000	27
Education and health services	69	50,000	50,000	200,000	500,000	–	31
Educational services	61	50,000	50,000	100,000	250,000	500,000	39
Elementary and secondary schools	47	–	50,000	100,000	200,000	350,000	53
Junior colleges, colleges, and universities	76	50,000	50,000	–	–	500,000	24
Healthcare and social assistance	73	50,000	–	250,000	500,000	1,000,000	27
Hospitals	69	50,000	100,000	350,000	600,000	1,000,000	31
Public administration	47	50,000	50,000	100,000	200,000	500,000	53

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amount, civilian workers,¹ National Compensation Survey, March 2012—Continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	77	\$50,000	—	\$200,000	\$500,000	\$1,000,000	23
1 to 49 workers	77	50,000	—	200,000	500,000	1,000,000	23
50 to 99 workers	76	50,000	—	200,000	500,000	—	24
100 workers or more	71	50,000	\$50,000	245,000	500,000	1,000,000	29
100 to 499 workers	76	50,000	50,000	200,000	500,000	1,000,000	24
500 workers or more	66	50,000	—	280,000	1,000,000	—	34
Geographic areas							
New England	77	50,000	—	200,000	500,000	—	23
Middle Atlantic	73	50,000	50,000	200,000	500,000	1,000,000	27
East North Central	63	50,000	100,000	250,000	500,000	1,000,000	37
West North Central	64	50,000	—	300,000	600,000	1,000,000	36
South Atlantic	72	50,000	—	250,000	500,000	1,500,000	28
East South Central	81	50,000	—	—	500,000	1,000,000	19
West South Central	77	50,000	50,000	250,000	750,000	1,000,000	23
Mountain	76	50,000	50,000	—	500,000	1,000,000	24
Pacific	75	50,000	50,000	200,000	500,000	1,000,000	25

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

² 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.

³ The categories are based on the average wage for each occupation

surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2012

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

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$10,000	\$10,000	\$20,000	\$30,000	\$50,000
Worker characteristics					
Management, professional, and related	–	–	25,000	50,000	50,000
Management, business, and financial	10,000	15,000	25,000	50,000	50,000
Professional and related	–	–	25,000	50,000	50,000
Teachers	–	10,000	25,000	50,000	50,000
Primary, secondary, and special education school teachers	10,000	10,000	25,000	50,000	50,000
Registered nurses	–	10,000	–	–	50,000
Service	5,000	10,000	15,000	25,000	50,000
Protective service	5,000	10,000	–	25,000	45,000
Sales and office	–	10,000	20,000	25,000	50,000
Sales and related	–	10,000	15,000	25,000	50,000
Office and administrative support	10,000	10,000	20,000	25,000	50,000
Natural resources, construction, and maintenance	10,000	10,000	–	25,000	50,000
Construction, extraction, farming, fishing, and forestry	–	10,000	20,000	25,000	50,000
Installation, maintenance, and repair	10,000	10,000	15,000	25,000	50,000
Production, transportation, and material moving	10,000	10,000	20,000	25,000	50,000
Production	10,000	10,000	20,000	26,000	50,000
Transportation and material moving	10,000	10,000	15,000	25,000	50,000
Full time	10,000	10,000	20,000	30,000	50,000
Part time	5,000	5,000	15,000	25,000	50,000
Union	5,000	10,000	20,000	40,000	50,000
Nonunion	10,000	10,000	20,000	25,000	50,000
Average wage within the following categories: ⁴					
Lowest 25 percent	–	10,000	15,000	20,000	30,000
Lowest 10 percent	5,000	10,000	10,000	20,000	25,000
Second 25 percent	10,000	10,000	–	25,000	50,000
Third 25 percent	10,000	10,000	20,000	30,000	50,000
Highest 25 percent	–	–	25,000	50,000	50,000
Highest 10 percent	10,000	15,000	30,000	50,000	–
Establishment characteristics					
Goods-producing industries	10,000	10,000	20,000	30,000	50,000
Service-providing industries	–	10,000	20,000	30,000	50,000
Education and health services	–	10,000	20,000	40,000	50,000
Educational services	5,000	10,000	20,000	40,000	50,000
Elementary and secondary schools	–	10,000	21,000	46,000	50,000
Junior colleges, colleges, and universities	5,000	–	20,000	30,000	50,000
Healthcare and social assistance	–	10,000	15,000	25,000	50,000
Hospitals	5,000	10,000	20,000	–	50,000
Public administration	5,000	10,000	20,000	25,000	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2012—Continued

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

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$10,000	\$10,000	\$15,000	\$25,000	\$50,000
1 to 49 workers	10,000	10,000	20,000	25,000	50,000
50 to 99 workers	10,000	10,000	15,000	25,000	50,000
100 workers or more	5,000	10,000	20,000	35,000	50,000
100 to 499 workers	10,000	10,000	20,000	30,000	50,000
500 workers or more	5,000	10,000	20,000	40,000	50,000
Geographic areas					
New England	5,000	—	20,000	—	50,000
Middle Atlantic	5,000	10,000	25,000	50,000	50,000
East North Central	10,000	10,000	20,000	30,000	50,000
West North Central	10,000	10,000	20,000	27,500	50,000
South Atlantic	10,000	10,000	20,000	25,000	50,000
East South Central	10,000	10,000	15,000	—	50,000
West South Central	5,000	10,000	—	25,000	—
Mountain	10,000	10,000	20,000	40,000	50,000
Pacific	—	10,000	20,000	—	50,000

¹ Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length of service.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ 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.

⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20112012.htm.

**Table 22. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2012**

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

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
All workers	44	36	—	—
Worker characteristics				
Management, professional, and related	49	35	—	—
Management, business, and financial	50	37	—	—
Professional and related	48	33	—	—
Teachers	44	—	14	—
Registered nurses	51	29	—	—
Service	34	—	34	—
Protective service	43	31	—	—
Sales and office	46	34	—	—
Sales and related	48	31	—	—
Office and administrative support	46	36	—	—
Natural resources, construction, and maintenance	41	41	—	—
Construction, extraction, farming, fishing, and forestry	30	42	—	—
Installation, maintenance, and repair	48	40	—	—
Production, transportation, and material moving ...	40	45	—	—
Production	40	49	—	—
Transportation and material moving	40	39	—	—
Full time	45	—	13	—
Part time	36	—	44	—
Union	43	—	15	—
Nonunion	44	38	—	—
Average wage within the following categories: ³				
Lowest 25 percent	—	33	35	—
Lowest 10 percent	30	—	50	—
Second 25 percent	42	39	—	—
Third 25 percent	45	38	—	—
Highest 25 percent	50	34	—	—
Highest 10 percent	51	31	—	—
Establishment characteristics				
Goods-producing industries	42	45	—	—
Service-providing industries	44	34	—	—
Education and health services	42	31	—	—
Educational services	46	—	13	—
Elementary and secondary schools	37	—	8	—
Junior colleges, colleges, and universities	63	21	—	—
Healthcare and social assistance	40	34	—	—
Hospitals	54	25	—	—
Public administration	52	22	—	—

See footnotes at end of table.

**Table 22. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2012—Continued**

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

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
1 to 99 workers	31	39	—	—
1 to 49 workers	—	37	32	—
50 to 99 workers	36	44	—	—
100 workers or more	51	—	10	—
100 to 499 workers	44	42	—	—
500 workers or more	58	—	9	—
Geographic areas				
Middle Atlantic	18	—	55	—
East North Central	58	36	—	—
South Atlantic	53	45	—	—
East South Central	49	50	—	—
West South Central	57	41	—	—
Mountain	54	45	—	—
Pacific	47	39	—	—

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

² Employer assumes all risks and expenses of providing the benefit.

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

"National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2012

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	19	81
Worker characteristics		
Management, professional, and related	12	88
Management, business, and financial	10	90
Professional and related	14	86
Teachers	14	86
Service	36	64
Protective service	19	81
Sales and office	19	81
Sales and related	23	77
Office and administrative support	18	82
Natural resources, construction, and maintenance	18	82
Construction, extraction, farming, fishing, and forestry	18	82
Installation, maintenance, and repair	18	82
Production, transportation, and material moving ...	19	81
Production	13	87
Transportation and material moving	25	75
Full time	16	84
Part time	42	58
Union	20	80
Nonunion	18	82
Average wage within the following categories: ²		
Lowest 25 percent	41	59
Lowest 10 percent	49	51
Second 25 percent	19	81
Third 25 percent	16	84
Highest 25 percent	13	87
Highest 10 percent	13	87
Establishment characteristics		
Goods-producing industries	11	89
Service-providing industries	21	79
Education and health services	21	79
Educational services	12	88
Elementary and secondary schools	8	92
Junior colleges, colleges, and universities	10	90
Healthcare and social assistance	27	73
Hospitals	20	80
Public administration	18	82

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2012—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	28	72
1 to 49 workers	32	68
50 to 99 workers	21	79
100 workers or more	13	87
100 to 499 workers	14	86
500 workers or more	12	88
Geographic areas		
Middle Atlantic	48	52
East North Central	6	94
South Atlantic	7	93
East South Central	8	92
West South Central	6	94
Mountain	4	96
Pacific	15	85

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

² 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, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,¹
National Compensation Survey, March 2012**

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	6	2	69	21	2
Worker characteristics					
Management, professional, and related	2	1	66	29	2
Management, business, and financial	2	—	61	35	—
Professional and related	1	1	70	25	3
Teachers	—	—	80	7	8
Registered nurses	—	—	82	13	4
Service	5	1	85	8	1
Protective service	—	1	80	16	—
Sales and office	3	1	69	26	2
Sales and related	4	—	70	25	—
Office and administrative support	3	1	68	26	2
Natural resources, construction, and maintenance	14	6	64	15	1
Construction, extraction, farming, fishing, and forestry	21	8	64	—	—
Installation, maintenance, and repair	10	—	65	20	—
Production, transportation, and material moving ...	18	4	66	11	1
Production	19	6	62	12	2
Transportation and material moving	17	2	71	9	1
Full time	7	2	67	22	2
Part time	4	(²)	83	12	1
Union	18	6	60	13	3
Nonunion	4	1	71	23	1
Average wage within the following categories: ³					
Lowest 25 percent	6	—	82	9	—
Lowest 10 percent	2	—	93	6	—
Second 25 percent	8	1	73	17	2
Third 25 percent	8	2	68	21	2
Highest 25 percent	4	2	63	29	2
Highest 10 percent	2	1	62	32	3
Establishment characteristics					
Goods-producing industries	17	5	59	17	2
Service-providing industries	4	1	71	22	2
Education and health services	4	1	81	10	4
Educational services	—	—	82	8	5
Elementary and secondary schools	—	—	84	3	8
Junior colleges, colleges, and universities	1	—	79	18	—
Healthcare and social assistance	4	1	81	11	4
Hospitals	—	—	81	15	4
Public administration	2	—	84	12	—

See footnotes at end of table.

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,¹
National Compensation Survey, March 2012—Continued**

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
1 to 99 workers	6	1	76	16	1
1 to 49 workers	6	1	76	16	1
50 to 99 workers	7	—	75	16	—
100 workers or more	6	2	65	24	2
100 to 499 workers	8	1	69	20	1
500 workers or more	5	3	62	27	3
Geographic areas					
Middle Atlantic	4	(²)	85	9	2
East North Central	11	4	60	24	1
South Atlantic	7	1	65	26	(²)
East South Central	8	—	67	22	—
West South Central	7	—	56	33	—
Mountain	5	—	69	24	—
Pacific	4	1	66	23	6

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

² Less than 0.5.

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

Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

Table 25. Short-term disability plans: Duration of benefits, civilian workers,¹ National Compensation Survey, March 2012

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

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	91	12	21	26	26	26	9
Worker characteristics							
Management, professional, and related	90	12	20	26	26	26	10
Management, business, and financial	92	12	18	26	26	26	8
Professional and related	88	12	21	26	26	26	12
Teachers	82	12	22	26	26	52	18
Registered nurses	92	12	21	26	26	26	8
Service	94	13	26	26	26	—	6
Protective service	91	12	22	26	26	26	9
Sales and office	92	12	18	26	26	26	8
Sales and related	89	12	13	26	26	26	11
Office and administrative support	93	12	21	26	26	26	7
Natural resources, construction, and maintenance	92	13	24	26	26	36	8
Construction, extraction, farming, fishing, and forestry	97	13	24	26	26	26	3
Installation, maintenance, and repair	88	13	24	26	26	—	12
Production, transportation, and material moving ...	92	13	25	26	26	26	8
Production	92	13	24	26	26	26	8
Transportation and material moving	91	13	25	26	26	26	9
Full time	91	12	21	26	26	26	9
Part time	95	—	26	26	26	—	5
Union	87	13	26	26	26	52	13
Nonunion	92	12	20	26	26	26	8
Average wage within the following categories: ³							
Lowest 25 percent	93	13	25	26	26	26	7
Lowest 10 percent	95	21	26	26	26	52	5
Second 25 percent	94	12	20	26	26	26	6
Third 25 percent	92	12	20	26	26	26	8
Highest 25 percent	88	13	24	26	26	26	12
Highest 10 percent	86	13	22	26	26	26	14
Establishment characteristics							
Goods-producing industries	92	13	25	26	26	26	8
Service-providing industries	91	12	21	26	26	26	9
Education and health services	90	13	22	26	26	26	10
Educational services	83	13	22	26	26	52	17
Elementary and secondary schools	76	13	22	26	—	52	24
Junior colleges, colleges, and universities	91	—	26	26	26	26	9
Healthcare and social assistance	94	12	20	26	26	26	6
Hospitals	90	13	21	26	26	26	10
Public administration	88	—	24	26	26	52	12

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, civilian workers,¹ National Compensation Survey, March 2012—Continued

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

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	94	12	18	26	26	26	6
1 to 49 workers	94	12	24	26	26	26	6
50 to 99 workers	93	12	13	26	26	26	7
100 workers or more	90	13	22	26	26	26	10
100 to 499 workers	92	12	18	26	26	26	8
500 workers or more	88	13	25	26	26	26	12
Geographic areas							
Middle Atlantic	93	24	26	26	26	26	7
East North Central	87	13	20	26	26	—	13
South Atlantic	94	12	18	26	26	—	6
West South Central	93	12	—	26	26	26	7
Pacific	92	12	18	26	26	26	8

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

² 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.

³ The categories are based on the average wage for each occupation

surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2012

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	1	21	2	36	26	15	63.1	60.0
Worker characteristics								
Management, professional, and related	1	19	2	39	20	19	64.2	60.0
Management, business, and financial	—	19	—	40	17	21	64.5	60.0
Professional and related	1	19	2	38	22	18	64.0	60.0
Teachers	—	30	5	24	17	25	65.7	60.0
Registered nurses	2	20	1	51	18	8	60.2	60.0
Service	—	30	—	30	34	4	60.1	60.0
Protective service	—	40	—	31	22	6	59.0	60.0
Sales and office	1	20	2	36	27	14	63.1	60.0
Sales and related	—	18	—	39	27	13	63.1	60.0
Office and administrative support	1	20	2	35	27	14	63.1	60.0
Natural resources, construction, and maintenance	—	18	—	39	27	13	62.1	60.0
Construction, extraction, farming, fishing, and forestry	—	17	—	33	34	12	62.3	60.0
Installation, maintenance, and repair	—	18	—	44	23	14	62.0	60.0
Production, transportation, and material moving ...	1	18	1	36	27	16	64.1	60.0
Production	1	17	2	40	27	13	62.2	60.0
Transportation and material moving	—	19	—	32	28	19	66.3	60.0
Full time	1	19	2	38	24	16	63.4	60.0
Part time	—	31	—	24	36	7	61.1	60.0
Union	1	20	5	26	33	15	63.4	60.0
Nonunion	1	21	1	39	24	14	63.1	60.0
Average wage within the following categories: ²								
Lowest 25 percent	—	27	—	30	35	6	60.9	60.0
Lowest 10 percent	—	31	—	24	40	3	60.4	60.0
Second 25 percent	1	19	2	39	28	12	62.7	60.0
Third 25 percent	1	21	2	38	24	15	62.9	60.0
Highest 25 percent	1	19	2	37	22	20	64.8	60.0
Highest 10 percent	—	19	—	34	21	23	65.8	60.0
Establishment characteristics								
Goods-producing industries	2	15	1	40	24	18	63.9	60.0
Service-providing industries	1	22	2	36	26	14	63.0	60.0
Education and health services	1	26	4	35	21	14	61.9	60.0
Educational services	—	34	7	22	13	25	64.6	60.0
Elementary and secondary schools	—	40	4	24	12	19	61.3	60.0
Junior colleges, colleges, and universities	—	24	12	20	10	34	69.9	60.0
Healthcare and social assistance	2	21	2	43	26	7	60.3	60.0
Hospitals	2	21	3	49	18	7	59.7	60.0
Public administration	—	28	—	33	30	6	60.4	60.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2012—Continued

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
1 to 99 workers	1	24	1	33	30	10	61.8	60.0
1 to 49 workers	—	25	—	30	34	9	61.7	60.0
50 to 99 workers	—	23	—	41	22	13	62.0	60.0
100 workers or more	1	18	2	38	23	17	64.0	60.0
100 to 499 workers	1	13	1	45	24	16	63.9	60.0
500 workers or more	1	23	3	32	22	19	64.2	60.0
Geographic areas								
Middle Atlantic	—	35	—	12	44	6	61.2	66.0
East North Central	—	12	—	49	20	17	63.5	60.0
South Atlantic	—	19	—	50	10	19	63.4	60.0
East South Central	—	—	—	53	8	—	66.3	60.0
West South Central	—	9	—	54	15	19	65.5	60.0
Mountain	—	7	—	51	19	21	65.5	60.0
Pacific	2	13	10	40	22	13	62.8	60.0

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

² 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, 2010." See Technical Note for

more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2012

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	72	\$170	\$300	\$561	\$1,000	\$2,080	28
Worker characteristics							
Management, professional, and related	69	170	500	700	1,500	2,350	31
Management, business, and financial	71	170	500	917	1,750	2,500	29
Professional and related	68	170	500	692	1,500	2,309	32
Teachers	69	170	500	692	850	1,662	31
Registered nurses	60	170	–	572	1,250	2,423	40
Service	82	170	200	546	572	1,300	18
Protective service	72	170	170	559	–	2,500	28
Sales and office	73	170	250	561	1,150	2,308	27
Sales and related	74	170	230	559	1,000	2,885	26
Office and administrative support	72	170	250	561	1,150	2,308	28
Natural resources, construction, and maintenance	73	170	–	559	1,000	–	27
Construction, extraction, farming, fishing, and forestry	74	170	500	546	600	–	26
Installation, maintenance, and repair	72	170	–	561	1,000	1,800	28
Production, transportation, and material moving ...	69	170	250	515	750	1,500	31
Production	69	170	250	515	1,000	–	31
Transportation and material moving	69	170	–	500	572	1,250	31
Full time	71	170	340	572	1,155	2,308	29
Part time	84	170	170	–	561	650	16
Union	72	170	200	500	572	1,500	28
Nonunion	72	170	315	572	1,150	2,308	28
Average wage within the following categories: ³							
Lowest 25 percent	83	170	170	546	572	1,300	17
Second 25 percent	73	170	315	561	1,000	2,000	27
Third 25 percent	71	170	275	561	1,000	2,080	29
Highest 25 percent	67	170	400	600	1,500	2,350	33
Highest 10 percent	67	170	–	600	1,500	2,500	33
Establishment characteristics							
Goods-producing industries	66	170	300	550	1,000	2,000	34
Service-providing industries	74	170	300	561	1,000	2,307	26
Education and health services	68	170	–	572	1,000	2,000	32
Educational services	64	170	–	692	831	1,500	36
Elementary and secondary schools	67	185	500	692	831	–	33
Junior colleges, colleges, and universities	57	170	185	572	1,039	1,500	43
Healthcare and social assistance	70	170	385	561	1,000	2,307	30
Hospitals	59	170	385	–	1,250	2,423	41
Public administration	71	135	200	572	–	1,662	29

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2012—Continued

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	79	\$170	—	\$546	\$1,000	\$1,662	21
1 to 49 workers	82	170	—	546	692	1,500	18
50 to 99 workers	74	170	\$250	524	1,000	2,000	26
100 workers or more	67	170	315	577	1,500	2,309	33
100 to 499 workers	73	170	400	700	1,500	2,310	27
500 workers or more	62	170	250	572	1,100	2,308	38
Geographic areas							
Middle Atlantic	89	170	170	524	572	750	11
East North Central	50	200	350	700	1,250	2,300	50
South Atlantic	69	300	550	1,000	1,500	2,423	31
East South Central	67	250	—	1,000	—	2,800	33
West South Central	64	275	500	—	—	2,000	36
Mountain	69	—	—	—	2,300	3,000	31
Pacific	76	170	476	—	2,000	2,350	24

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

² 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.

³ The categories are based on the average wage for each occupation

surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2012

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	9	91
Worker characteristics		
Management, professional, and related	10	90
Management, business, and financial	8	92
Professional and related	11	89
Teachers	19	81
Primary, secondary, and special education school teachers	22	78
Service	13	87
Protective service	22	78
Sales and office	9	91
Sales and related	9	91
Office and administrative support	8	92
Natural resources, construction, and maintenance	11	89
Installation, maintenance, and repair	12	88
Production, transportation, and material moving ...	7	93
Production	7	93
Transportation and material moving	6	94
Full time	10	90
Union	13	87
Nonunion	9	91
Average wage within the following categories: ²		
Lowest 25 percent	10	90
Second 25 percent	9	91
Third 25 percent	10	90
Highest 25 percent	9	91
Highest 10 percent	10	90
Establishment characteristics		
Goods-producing industries	9	91
Service-providing industries	10	90
Education and health services	12	88
Educational services	17	83
Elementary and secondary schools	21	79
Junior colleges, colleges, and universities	12	88
Healthcare and social assistance	8	92
Hospitals	9	91
Public administration	16	84

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2012—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	7	93
1 to 49 workers	6	94
50 to 99 workers	7	93
100 workers or more	11	89
100 to 499 workers	9	91
500 workers or more	12	88
Geographic areas		
New England	5	95
Middle Atlantic	9	91
East North Central	11	89
West North Central	9	91
South Atlantic	9	91
East South Central	7	93
West South Central	9	91
Pacific	7	93

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

² 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, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2012

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	94	4	1	1
Worker characteristics				
Management, professional, and related	95	4	1	(²)
Management, business, and financial	94	5	1	(²)
Professional and related	96	3	(²)	(²)
Teachers	96	2	1	1
Primary, secondary, and special education school teachers	96	—	2	—
Registered nurses	98	2	—	—
Service	95	4	—	—
Protective service	94	6	—	—
Sales and office	94	5	(²)	1
Sales and related	91	9	—	—
Office and administrative support	95	4	1	1
Natural resources, construction, and maintenance	89	6	3	2
Construction, extraction, farming, fishing, and forestry	88	8	—	—
Installation, maintenance, and repair	90	6	2	2
Production, transportation, and material moving	90	3	5	2
Production	88	3	7	2
Transportation and material moving	92	3	2	3
Full time	94	4	1	1
Union	85	6	6	3
Nonunion	96	4	(²)	(²)
Average wage within the following categories: ³				
Lowest 25 percent	95	4	—	—
Second 25 percent	95	3	1	1
Third 25 percent	94	4	2	1
Highest 25 percent	93	4	1	1
Highest 10 percent	94	5	1	(²)
Establishment characteristics				
Goods-producing industries	90	4	5	2
Service-providing industries	95	4	1	1
Education and health services	97	2	1	1
Educational services	95	3	1	1
Elementary and secondary schools	96	—	—	2
Junior colleges, colleges, and universities	94	6	—	—
Healthcare and social assistance	98	2	—	—
Hospitals	97	2	—	—
Public administration	92	7	—	—

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2012—Continued

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
1 to 99 workers	94	4	1	(²)
1 to 49 workers	93	5	1	(²)
50 to 99 workers	96	3	1	1
100 workers or more	94	4	1	1
100 to 499 workers	94	5	1	1
500 workers or more	94	4	2	1
Geographic areas				
New England	95	4	—	—
Middle Atlantic	94	3	—	—
East North Central	90	5	3	1
West North Central	95	3	—	—
South Atlantic	95	4	—	—
East South Central	91	8	—	—
West South Central	96	3	—	—
Mountain	96	4	—	—
Pacific	94	4	—	—

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

² Less than 0.5.

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

Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2012

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	22	60	9	7	2	58.7	60.0
Worker characteristics							
Management, professional, and related	22	57	10	8	2	58.7	60.0
Management, business, and financial	22	60	—	9	—	58.6	60.0
Professional and related	23	56	11	8	2	58.8	60.0
Teachers	14	45	21	14	7	61.1	60.0
Primary, secondary, and special education school teachers	16	37	25	16	6	61.2	60.0
Registered nurses	45	44	7	—	—	55.5	60.0
Service	28	55	10	5	3	58.4	60.0
Protective service	20	53	15	—	—	60.0	60.0
Sales and office	22	62	7	7	2	58.8	60.0
Sales and related	20	67	6	5	2	59.0	60.0
Office and administrative support	22	60	7	8	2	58.7	60.0
Natural resources, construction, and maintenance	18	65	9	6	3	59.4	60.0
Construction, extraction, farming, fishing, and forestry	20	63	—	—	—	59.2	60.0
Installation, maintenance, and repair	16	66	8	7	3	59.5	60.0
Production, transportation, and material moving	18	70	5	6	1	58.6	60.0
Production	16	70	—	8	—	59.1	60.0
Transportation and material moving	21	70	5	3	1	58.1	60.0
Full time	22	61	9	7	2	58.7	60.0
Union	28	47	10	9	6	59.1	60.0
Nonunion	21	62	8	7	1	58.7	60.0
Average wage within the following categories: ²							
Lowest 25 percent	20	64	7	6	3	59.3	60.0
Second 25 percent	22	62	9	6	1	58.6	60.0
Third 25 percent	21	61	9	7	2	58.9	60.0
Highest 25 percent	23	58	9	8	2	58.6	60.0
Highest 10 percent	24	58	9	7	2	58.4	60.0
Establishment characteristics							
Goods-producing industries	19	69	—	7	—	58.7	60.0
Service-providing industries	23	59	9	7	2	58.7	60.0
Education and health services	25	53	11	—	—	58.7	60.0
Educational services	13	48	21	12	6	61.1	60.0
Elementary and secondary schools	16	36	26	15	6	61.4	60.0
Junior colleges, colleges, and universities	10	64	13	—	—	60.6	60.0
Healthcare and social assistance	34	57	—	4	—	56.7	60.0
Hospitals	45	49	2	—	—	55.0	60.0
Public administration	18	47	21	11	3	60.3	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2012—Continued

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
1 to 99 workers	18	66	6	9	2	59.3	60.0
1 to 49 workers	17	68	6	8	2	59.2	60.0
50 to 99 workers	18	62	7	11	2	59.4	60.0
100 workers or more	24	58	10	7	2	58.5	60.0
100 to 499 workers	16	68	8	7	2	59.2	60.0
500 workers or more	30	51	11	—	—	58.0	60.0
Geographic areas							
New England	—	70	6	7	—	59.3	60.0
Middle Atlantic	23	61	5	11	1	59.1	60.0
East North Central	28	59	5	6	2	58.1	60.0
West North Central	16	58	—	10	—	60.3	60.0
South Atlantic	21	60	15	3	1	58.2	60.0
East South Central	21	67	5	—	—	58.4	60.0
West South Central	21	67	4	7	2	58.3	60.0
Mountain	20	54	14	—	—	59.4	60.0
Pacific	23	55	12	9	1	58.9	60.0

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

² 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,

2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2012

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	82	\$3,000	\$5,000	\$7,500	\$10,000	\$15,000	18
Worker characteristics							
Management, professional, and related	82	3,900	5,000	8,000	10,000	15,000	18
Management, business, and financial	86	4,000	6,000	10,000	13,000	20,000	14
Professional and related	80	3,000	5,000	7,500	10,000	15,000	20
Teachers	70	—	3,900	5,000	7,000	10,000	30
Primary, secondary, and special education school teachers	66	—	3,900	5,000	6,000	8,000	34
Registered nurses	88	3,000	5,000	7,000	10,000	15,000	12
Service	75	3,000	5,000	6,000	10,000	10,000	25
Protective service	68	3,000	5,000	6,000	8,000	10,000	32
Sales and office	85	3,000	5,000	8,000	11,250	20,000	15
Sales and related	88	—	5,000	7,500	12,000	20,000	12
Office and administrative support	84	3,000	5,000	8,000	11,000	20,000	16
Natural resources, construction, and maintenance	82	3,000	4,800	6,000	10,000	15,000	18
Construction, extraction, farming, fishing, and forestry	76	2,917	—	5,000	7,000	—	24
Installation, maintenance, and repair	84	3,000	5,000	7,500	10,000	15,000	16
Production, transportation, and material moving	76	2,500	5,000	6,000	10,000	15,000	24
Production	81	2,500	5,000	7,000	10,000	15,000	19
Transportation and material moving	72	—	5,000	6,000	10,000	13,000	28
Full time	82	3,000	5,000	7,500	10,000	15,000	18
Union	66	2,500	4,000	5,000	8,000	11,000	34
Nonunion	84	3,000	5,000	8,000	10,000	15,000	16
Average wage within the following categories: ³							
Lowest 25 percent	79	3,000	5,000	6,000	10,000	15,000	21
Second 25 percent	81	3,000	5,000	7,000	10,000	15,000	19
Third 25 percent	82	3,000	5,000	7,500	10,000	15,000	18
Highest 25 percent	82	3,900	5,000	8,000	12,000	17,300	18
Highest 10 percent	82	4,000	6,000	10,000	13,500	20,000	18
Establishment characteristics							
Goods-producing industries	82	2,917	5,000	7,000	10,000	15,000	18
Service-providing industries	82	3,000	5,000	7,500	10,000	15,000	18
Education and health services	80	3,000	5,000	6,000	10,000	12,500	20
Educational services	72	—	3,900	5,000	7,500	10,000	28
Elementary and secondary schools	67	—	3,900	5,000	6,000	8,000	33
Junior colleges, colleges, and universities	79	—	5,000	7,000	10,000	13,000	21
Healthcare and social assistance	86	3,000	5,000	6,600	10,000	15,000	14
Hospitals	89	—	5,000	7,000	10,000	15,000	11
Public administration	63	—	—	5,000	6,000	9,000	37

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2012—Continued

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	85	\$3,000	\$5,000	\$7,500	\$10,000	\$15,000	15
1 to 49 workers	87	3,000	5,000	7,500	10,000	15,000	13
50 to 99 workers	83	3,500	5,000	7,000	10,000	13,890	17
100 workers or more	80	3,000	5,000	7,500	10,000	15,000	20
100 to 499 workers	85	3,333	5,000	7,500	10,000	15,000	15
500 workers or more	77	2,917	5,000	8,000	12,500	17,300	23
Geographic areas							
New England	92	4,167	5,000	7,500	10,000	15,000	8
Middle Atlantic	85	2,500	5,000	7,000	10,000	15,000	15
East North Central	73	3,000	5,000	6,000	10,000	15,000	27
West North Central	71	3,500	5,000	7,000	10,000	—	29
South Atlantic	85	3,000	5,000	7,500	10,000	15,000	15
West South Central	86	3,000	5,000	7,500	10,000	15,000	14
Mountain	77	3,000	5,000	8,000	—	20,000	23
Pacific	83	3,500	5,000	10,000	10,000	17,300	17

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

² 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 as or less than the benefit shown. The remaining percentiles follow the same logic.

³ The categories are based on the average wage for each occupation

surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

Table 32. Leave benefits: Access, civilian workers,¹ National Compensation Survey, March 2012

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ²	
								Paid	Unpaid
All workers	76	66	74	40	64	67	40	12	87
Worker characteristics									
Management, professional, and related	79	86	75	57	82	85	56	18	91
Management, business, and financial	95	90	94	58	85	86	55	21	92
Professional and related	73	84	67	57	81	84	56	17	91
Teachers	34	85	16	64	83	89	66	15	93
Primary, secondary, and special education school teachers	28	95	11	75	89	96	70	17	97
Registered nurses	84	81	82	64	84	83	51	20	91
Service	56	47	59	26	41	47	26	7	81
Protective service	80	69	78	43	68	74	55	12	89
Sales and office	81	67	79	42	65	68	38	13	88
Sales and related	70	52	67	32	54	58	30	8	87
Office and administrative support	88	75	86	47	72	74	43	15	89
Natural resources, construction, and maintenance	83	57	83	28	54	57	32	9	82
Construction, extraction, farming, fishing, and forestry	75	45	74	21	42	46	26	7	79
Installation, maintenance, and repair	91	68	91	35	65	68	37	10	86
Production, transportation, and material moving ...	83	54	82	30	61	64	33	6	85
Production	91	54	90	28	66	66	34	8	87
Transportation and material moving	76	53	73	32	58	63	33	5	83
Full time	—	79	87	48	74	77	47	14	90
Part time	39	25	34	17	31	35	18	5	76
Union	80	84	75	57	88	90	62	15	94
Nonunion	75	62	74	37	60	63	36	11	85
Average wage within the following categories: ³									
Lowest 25 percent	52	32	51	18	34	38	18	5	78
Lowest 10 percent	35	20	38	10	21	26	10	4	74
Second 25 percent	84	68	82	41	66	70	39	11	87
Third 25 percent	—	79	89	46	75	78	47	14	89
Highest 25 percent	82	87	79	59	85	86	58	19	92
Highest 10 percent	79	90	76	60	87	89	63	20	93
Establishment characteristics									
Goods-producing industries	90	57	90	28	66	68	38	9	87
Service-providing industries	73	67	71	42	63	67	40	12	86
Education and health services	71	81	65	56	78	81	51	15	91
Educational services	53	87	41	60	83	89	68	15	93
Elementary and secondary schools	42	90	27	69	84	92	68	16	94
Junior colleges, colleges, and universities	78	85	68	45	88	89	75	14	94
Healthcare and social assistance	84	77	83	53	75	75	39	16	89
Hospitals	91	88	89	69	89	88	57	25	96
Public administration	88	89	89	53	86	91	82	16	94

See footnotes at end of table.

Table 32. Leave benefits: Access, civilian workers,¹ National Compensation Survey, March 2012—Continued

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ²	
								Paid	Unpaid
1 to 99 workers	69	53	69	28	48	52	23	8	79
1 to 49 workers	67	51	67	26	44	48	21	7	76
50 to 99 workers	75	57	75	33	59	62	28	10	89
100 workers or more	82	77	79	52	79	81	55	15	94
100 to 499 workers	82	69	80	45	71	73	42	11	92
500 workers or more	82	86	78	59	86	89	68	19	95
Geographic areas									
New England	72	70	72	49	69	77	47	11	89
Middle Atlantic	77	69	73	51	69	76	43	10	84
East North Central	77	62	74	42	67	67	36	13	86
West North Central	74	64	72	32	62	64	38	11	88
South Atlantic	77	65	76	40	64	68	42	14	85
East South Central	77	65	76	38	65	72	45	8	89
West South Central	77	67	75	37	63	69	42	12	86
Mountain	73	61	74	36	56	56	32	8	87
Pacific	73	67	72	34	57	58	35	13	88

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

² The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.

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

threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20112012.htm.

Table 33. Paid holidays: Number of days provided, civilian workers,¹ National Compensation Survey, March 2012

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays											Mean number of days	Median number of days
	Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	10	22	12	12	9	14	8	6	3	2	2	8	8
Worker characteristics													
Management, professional, and related	4	14	10	13	11	19	10	9	5	2	3	9	9
Management, business, and financial	3	9	10	14	13	23	11	9	4	2	3	9	10
Professional and related	4	16	10	12	10	17	10	9	5	3	3	9	9
Teachers	11	10	5	7	10	13	15	8	6	6	9	10	10
Primary, secondary, and special education school teachers	15	16	6	—	7	11	15	4	6	—	8	10	10
Registered nurses	9	40	14	10	8	9	3	4	2	—	—	7	7
Service	21	24	13	10	6	6	6	5	4	2	3	7	7
Protective service	—	9	—	5	9	11	17	14	12	3	3	10	10
Sales and office	10	29	13	11	8	13	5	4	2	1	1	8	7
Sales and related	18	45	12	10	5	5	3	1	(²)	—	—	6	6
Office and administrative support	7	22	14	12	10	17	7	6	3	1	2	8	8
Natural resources, construction, and maintenance	9	27	15	10	8	12	8	5	2	1	2	8	7
Construction, extraction, farming, fishing, and forestry	12	26	15	11	10	10	7	5	2	—	—	8	7
Installation, maintenance, and repair	7	28	15	10	7	14	8	5	2	1	2	8	7
Production, transportation, and material moving	10	22	11	16	10	14	7	5	2	1	2	8	8
Production	6	19	10	15	11	17	8	6	—	—	3	9	9
Transportation and material moving	14	26	12	16	8	11	6	4	1	1	1	8	7
Full time	7	21	12	13	10	15	8	7	4	2	2	9	8
Part time	29	34	10	9	4	6	3	1	1	1	1	6	6
Union	3	12	6	13	8	14	14	13	7	4	6	10	10
Nonunion	11	24	13	12	9	14	6	5	2	1	2	8	8
Average wage within the following categories: ³													
Lowest 25 percent	26	35	14	9	5	5	2	2	(²)	(²)	1	6	6
Lowest 10 percent	46	27	11	6	4	3	—	—	—	—	—	5	6
Second 25 percent	9	28	13	13	8	13	6	4	3	1	1	8	7
Third 25 percent	5	18	12	13	11	16	10	7	4	2	3	9	9
Highest 25 percent	3	12	10	13	11	20	10	10	5	2	4	9	10
Highest 10 percent	2	8	9	13	13	23	11	11	5	2	3	10	10
Establishment characteristics													
Goods-producing industries	6	17	11	12	12	19	9	8	3	2	3	9	9
Service-providing industries	10	23	12	12	8	13	7	6	3	2	2	8	8
Education and health services	7	24	11	10	7	11	8	6	6	3	6	9	8
Educational services	7	6	3	7	7	14	13	10	11	8	14	11	11
Elementary and secondary schools	10	11	4	6	7	13	12	7	9	7	14	11	10
Junior colleges, colleges, and universities	2	1	2	8	8	11	16	14	14	10	15	12	12
Healthcare and social assistance	7	35	16	12	7	9	5	4	3	—	—	8	7
Hospitals	4	39	16	10	7	8	4	8	4	1	—	8	7
Public administration	1	—	—	1	9	14	26	26	16	4	1	11	11

See footnotes at end of table.

Table 33. Paid holidays: Number of days provided, civilian workers,¹ National Compensation Survey, March 2012—Continued

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays											Mean number of days	Median number of days
	Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
1 to 99 workers	14	26	15	13	8	13	5	3	1	1	1	7	7
1 to 49 workers	15	27	16	13	7	12	4	3	1	1	1	7	7
50 to 99 workers	13	23	12	12	13	13	5	4	2	1	2	8	8
100 workers or more	6	19	10	12	9	15	10	9	5	2	3	9	9
100 to 499 workers	9	25	12	12	10	13	9	5	3	1	1	8	8
500 workers or more	3	13	7	11	9	18	11	13	7	3	5	10	10
Geographic areas													
New England	7	13	12	11	—	13	13	11	5	—	3	9	9
Middle Atlantic	9	17	13	11	9	16	7	8	4	2	4	9	9
East North Central	8	27	11	11	9	16	5	5	3	1	4	8	8
West North Central	7	27	15	15	9	9	—	5	2	—	1	8	8
South Atlantic	14	26	10	9	9	13	7	7	2	1	1	8	7
East South Central	14	16	12	16	8	15	6	5	2	1	4	8	8
West South Central	11	25	13	11	8	13	8	4	3	1	2	8	8
Mountain	12	25	12	14	8	14	7	3	2	—	—	8	8
Pacific	7	18	11	16	9	15	9	7	5	2	1	9	8

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

² Less than 0.5.

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

Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

Table 34. Paid sick leave: Type of provision, civilian workers,¹ National Compensation Survey, March 2012

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ²	As needed ³	As part of consolidated leave plan ⁴
All workers	71	5	23
Worker characteristics			
Management, professional, and related	69	6	25
Management, business, and financial	67	8	25
Professional and related	69	5	25
Teachers	84	4	12
Primary, secondary, and special education school teachers	85	3	12
Registered nurses	47	1	52
Service	72	3	25
Protective service	76	5	19
Sales and office	73	5	22
Sales and related	80	6	15
Office and administrative support	70	5	25
Natural resources, construction, and maintenance	74	7	19
Installation, maintenance, and repair	75	7	18
Production, transportation, and material moving ...	77	3	20
Production	75	3	22
Transportation and material moving	78	4	18
Full time	71	5	23
Union	83	3	14
Nonunion	69	6	25
Average wage within the following categories: ⁵			
Lowest 25 percent	75	3	22
Second 25 percent	73	3	24
Third 25 percent	72	5	24
Highest 25 percent	69	7	23
Highest 10 percent	69	9	22
Establishment characteristics			
Goods-producing industries	71	8	21
Service-providing industries	71	5	24
Education and health services	70	2	28
Educational services	86	3	11
Elementary and secondary schools	86	3	12
Junior colleges, colleges, and universities	87	4	8
Healthcare and social assistance	56	1	42
Hospitals	46	1	53
Public administration	81	4	15

See footnotes at end of table.

Table 34. Paid sick leave: Type of provision, civilian workers,¹ National Compensation Survey, March 2012—Continued

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ²	As needed ³	As part of consolidated leave plan ⁴
1 to 99 workers	69	7	23
1 to 49 workers	69	9	22
50 to 99 workers	71	5	25
100 workers or more	73	4	23
100 to 499 workers	74	4	22
500 workers or more	71	4	25
Geographic areas			
New England	74	7	19
Middle Atlantic	77	7	16
East North Central	68	6	26
West North Central	70	4	25
South Atlantic	69	4	27
East South Central	71	6	24
West South Central	70	4	26
Mountain	68	5	27
Pacific	75	5	20

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

² Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

³ Plan does not specify maximum number of days.

⁴ 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.

⁵ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

Table 35. Paid sick leave: Number of annual days by service requirement,¹ civilian workers,² National Compensation Survey, March 2012

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

Characteristics	Paid sick leave days by length of service ³					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	18	45	31	6	1	8	6
Full time	16	45	32	6	1	8	6
Union	12	25	49	13	1	10	10
Nonunion	19	50	25	4	1	8	6
1 to 99 workers	25	54	18	2	(⁴)	7	5
1 to 49 workers	25	54	18	2	(⁴)	7	5
50 to 99 workers	26	54	18	—	—	7	5
100 workers or more	13	39	38	8	1	9	9
100 to 499 workers	17	52	25	5	1	8	6
500 workers or more	10	29	48	11	2	11	10
After 5 years							
All workers	16	45	31	7	2	9	6
Full time	15	45	32	7	2	9	7
Union	11	26	48	14	1	11	10
Nonunion	18	50	26	4	2	8	6
1 to 99 workers	23	54	19	3	1	7	5
1 to 49 workers	23	55	19	3	1	7	5
50 to 99 workers	24	54	18	—	—	7	5
100 workers or more	12	39	38	9	2	10	9
100 to 499 workers	15	52	26	6	1	8	6
500 workers or more	9	29	48	11	3	12	10

See footnotes at end of table.

Table 35. Paid sick leave: Number of annual days by service requirement,¹ civilian workers,² National Compensation Survey, March 2012—Continued

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

Characteristics	Paid sick leave days by length of service ³					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	16	45	31	7	2	9	6
Full time	15	45	32	7	2	10	7
Union	11	26	47	15	1	11	10
Nonunion	18	50	26	5	2	9	6
1 to 99 workers	23	54	19	3	1	7	5
1 to 49 workers	23	54	19	3	1	7	5
50 to 99 workers	24	54	18	—	—	7	6
100 workers or more	12	39	38	9	2	11	10
100 to 499 workers	15	52	26	6	1	9	6
500 workers or more	9	29	47	12	3	12	10
After 20 years							
All workers	16	45	31	7	2	10	6
Full time	15	45	32	7	2	10	7
Union	10	26	47	15	2	12	10
Nonunion	17	50	26	5	2	9	6
1 to 99 workers	23	54	19	3	1	7	5
1 to 49 workers	23	54	19	3	1	7	5
50 to 99 workers	24	54	18	—	—	7	6
100 workers or more	12	39	38	9	2	11	10
100 to 499 workers	15	52	26	6	2	9	6
500 workers or more	9	29	47	12	3	13	10

¹ Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. Periods of service are chosen arbitrarily and do not necessarily reflect individual provisions for progression.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.

⁴ Less than 0.5.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

Table 36. Paid sick leave: Carryover provisions, civilian workers,¹ National Compensation Survey, March 2012

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

Characteristics	Carryover provision ²			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	55	22	33	45
Worker characteristics				
Management, professional, and related	65	32	33	35
Management, business, and financial	51	21	30	49
Professional and related	70	36	34	30
Teachers	86	54	32	14
Primary, secondary, and special education school teachers	88	55	33	12
Registered nurses	80	27	53	20
Service	57	25	32	43
Protective service	82	53	29	18
Sales and office	51	16	35	49
Sales and related	51	9	42	49
Office and administrative support	51	19	32	49
Natural resources, construction, and maintenance	44	16	28	56
Installation, maintenance, and repair	45	11	33	55
Production, transportation, and material moving	41	10	31	59
Production	30	6	24	70
Transportation and material moving	51	14	38	49
Full time	55	23	33	45
Union	73	41	32	27
Nonunion	50	17	33	50
Average wage within the following categories: ³				
Lowest 25 percent	42	11	31	58
Second 25 percent	55	19	35	45
Third 25 percent	56	23	33	44
Highest 25 percent	61	29	32	39
Highest 10 percent	65	32	33	35
Establishment characteristics				
Goods-producing industries	30	9	21	70
Service-providing industries	59	24	35	41
Education and health services	77	40	38	23
Educational services	87	55	32	13
Elementary and secondary schools	89	57	32	11
Junior colleges, colleges, and universities	88	53	35	12
Healthcare and social assistance	65	21	44	35
Hospitals	84	28	56	16
Public administration	95	67	29	5

See footnotes at end of table.

Table 36. Paid sick leave: Carryover provisions, civilian workers,¹ National Compensation Survey, March 2012—Continued

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

Characteristics	Carryover provision ²			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
1 to 99 workers	37	11	26	63
1 to 49 workers	34	9	25	66
50 to 99 workers	43	14	29	57
100 workers or more	67	29	37	33
100 to 499 workers	60	17	43	40
500 workers or more	72	40	32	28
Geographic areas				
New England	54	19	35	46
Middle Atlantic	50	20	30	50
East North Central	48	17	31	52
West North Central	56	17	38	44
South Atlantic	60	28	32	40
East South Central	68	31	36	32
West South Central	53	18	35	47
Mountain	62	21	41	38
Pacific	58	28	30	42

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

² Plans that allow employees to accumulate unused sick leave from year to year.

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

the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

Table 38. Paid vacations:¹ Number of annual days by service requirement, civilian workers,² National Compensation Survey, March 2012

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service ³						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	6	34	38	13	7	2	10	10
Full time	4	33	40	14	7	2	10	10
Part time	23	46	20	4	5	2	8	5
Union	5	35	44	9	4	3	10	10
Nonunion	7	34	36	13	7	2	10	10
1 to 99 workers	8	44	34	9	4	1	9	8
1 to 49 workers	9	44	35	9	3	1	8	7
50 to 99 workers	8	42	33	11	4	2	9	10
100 workers or more	5	27	40	16	9	3	11	10
100 to 499 workers	7	38	37	12	5	2	10	10
500 workers or more	3	16	44	19	14	4	13	12
After 5 years								
All workers	2	9	35	36	12	6	14	15
Full time	1	7	34	38	13	6	15	15
Part time	8	21	41	20	6	5	12	10
Union	1	7	37	42	7	6	14	15
Nonunion	2	9	35	35	13	6	14	15
1 to 99 workers	2	13	40	33	8	4	13	12
1 to 49 workers	3	14	40	32	8	3	13	10
50 to 99 workers	1	10	42	34	9	5	14	13
100 workers or more	1	6	31	38	16	8	15	15
100 to 499 workers	1	7	39	36	12	4	14	15
500 workers or more	1	4	23	41	19	12	17	15

See footnotes at end of table.

Table 38. Paid vacations:¹ Number of annual days by service requirement, civilian workers,² National Compensation Survey, March 2012—Continued

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service ³						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	2	6	15	42	23	12	17	15
Full time	1	5	14	43	24	13	17	15
Part time	8	15	20	38	11	7	14	15
Union	1	3	11	54	23	9	17	15
Nonunion	2	7	16	40	23	13	17	15
1 to 99 workers	2	10	22	40	18	8	15	15
1 to 49 workers	3	11	23	39	16	7	15	15
50 to 99 workers	1	7	19	41	22	10	16	15
100 workers or more	1	3	9	44	27	16	19	18
100 to 499 workers	1	4	11	50	24	11	17	15
500 workers or more	1	2	8	38	30	21	20	20
After 20 years								
All workers	1	6	12	19	36	26	20	20
Full time	1	5	11	19	37	27	20	20
Part time	7	14	15	21	26	16	16	16
Union	(⁴)	3	5	12	45	35	22	20
Nonunion	2	6	13	20	35	24	19	20
1 to 99 workers	2	10	19	25	29	15	17	15
1 to 49 workers	3	11	21	26	26	13	16	15
50 to 99 workers	1	7	15	22	35	20	18	20
100 workers or more	1	2	6	14	42	34	22	20
100 to 499 workers	1	3	8	19	43	26	20	20
500 workers or more	1	1	4	9	42	43	23	23

¹ Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. Periods of service are chosen arbitrarily and do not necessarily reflect individual provisions for progression. Fractional vacation amounts were rounded to the nearest full number of days.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ 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.

⁴ Less than 0.5.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

Table 39. Consolidated leave plans:¹ Access, civilian workers,² National Compensation Survey, March 2012

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	24	15	20	23	25	76	8	13	15	18
Worker characteristics										
Management, professional, and related	34	17	22	25	27	66	11	14	17	20
Management, business, and financial	29	17	21	24	27	71	11	15	17	20
Professional and related	37	17	22	25	27	63	11	14	17	20
Teachers	21	15	18	19	21	79	13	15	17	19
Registered nurses	66	19	23	26	29	34	10	14	17	19
Service	24	15	20	23	25	76	8	12	14	16
Protective service	13	15	18	22	24	87	10	13	16	19
Sales and office	22	15	20	23	25	78	8	12	15	18
Sales and related	15	12	17	20	22	85	7	11	14	17
Office and administrative support	26	16	20	23	25	74	9	13	15	18
Natural resources, construction, and maintenance	14	11	16	19	21	86	7	11	13	15
Construction, extraction, farming, fishing, and forestry	16	11	15	18	19	84	7	10	12	14
Installation, maintenance, and repair	12	12	17	19	22	88	8	11	14	16
Production, transportation, and material moving	15	11	16	19	22	85	7	11	14	18
Production	17	12	16	19	22	83	7	11	14	17
Transportation and material moving	12	10	16	19	21	88	7	11	14	18
Full time	25	16	20	23	25	75	9	13	15	18
Part time	21	13	17	20	22	79	6	10	13	15
Union	11	15	20	24	28	89	9	13	16	21
Nonunion	27	15	20	23	25	73	8	12	15	17
Average wage within the following categories: ³										
Lowest 25 percent	19	13	17	20	22	81	6	11	13	15
Lowest 10 percent	14	12	17	19	21	86	6	10	12	13
Second 25 percent	23	15	19	23	25	77	8	12	15	17
Third 25 percent	23	16	20	24	26	77	9	13	16	19
Highest 25 percent	31	17	21	24	26	69	10	14	17	20
Highest 10 percent	31	17	21	24	26	69	11	15	17	20
Establishment characteristics										
Goods-producing industries	17	12	16	19	22	83	7	12	14	17
Service-providing industries	26	16	20	24	26	74	9	13	15	18
Education and health services	40	18	23	26	28	60	11	14	17	19
Educational services	7	14	17	18	19	93	13	15	17	20
Elementary and secondary schools	6	11	12	13	14	94	11	14	16	19
Junior colleges, colleges, and universities	6	19	22	25	26	94	14	17	19	22
Healthcare and social assistance	52	18	23	26	28	48	9	14	17	18
Hospitals	70	20	25	28	31	30	12	16	19	22
Public administration	8	18	22	26	29	92	12	15	18	22

See footnotes at end of table.

Table 39. Consolidated leave plans:¹ Access, civilian workers,² National Compensation Survey, March 2012—Continued

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
1 to 99 workers	22	13	18	20	22	78	7	12	14	15
1 to 49 workers	20	13	17	20	21	80	7	11	13	15
50 to 99 workers	26	14	19	22	23	74	7	12	14	17
100 workers or more	26	17	21	25	27	74	9	13	16	20
100 to 499 workers	23	15	20	23	25	77	8	12	16	19
500 workers or more	30	18	23	26	29	70	11	14	17	21
Geographic areas										
New England	23	18	22	24	26	77	9	13	15	18
Middle Atlantic	19	16	20	22	25	81	9	13	16	18
East North Central	24	15	20	23	26	76	8	12	15	18
West North Central	29	15	20	23	26	71	8	13	15	19
South Atlantic	25	16	20	23	25	75	8	12	14	17
East South Central	18	16	19	23	25	82	8	12	15	18
West South Central	28	15	19	22	24	72	8	12	15	17
Mountain	31	14	19	22	23	69	8	13	15	17
Pacific	24	15	21	24	26	76	9	13	15	18

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

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

Table 40. Quality of life benefits: Access, civilian workers,¹ National Compensation Survey, March 2012

(All workers = 100 percent)

Characteristics	Childcare ²	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	10	5	6	37	52
Worker characteristics					
Management, professional, and related	17	11	11	52	68
Management, business, and financial	18	18	14	54	69
Professional and related	16	8	9	51	68
Teachers	13	3	5	49	67
Primary, secondary, and special education school teachers	10	1	3	46	66
Registered nurses	24	4	10	67	78
Service	8	1	4	23	36
Protective service	9	3	9	39	59
Sales and office	8	6	7	39	54
Sales and related	3	3	3	38	52
Office and administrative support	11	7	9	40	55
Natural resources, construction, and maintenance	5	2	4	27	40
Construction, extraction, farming, fishing, and forestry	2	1	4	20	32
Installation, maintenance, and repair	7	2	4	34	47
Production, transportation, and material moving ...	4	2	3	28	45
Production	6	2	3	33	47
Transportation and material moving	3	2	2	24	43
Full time	11	7	8	41	57
Part time	6	1	3	23	36
Union	14	2	9	49	77
Nonunion	9	6	6	35	48
Average wage within the following categories: ³					
Lowest 25 percent	5	1	2	20	31
Lowest 10 percent	5	—	1	14	23
Second 25 percent	8	3	5	36	50
Third 25 percent	11	7	9	41	58
Highest 25 percent	17	12	11	54	71
Highest 10 percent	18	15	13	56	74
Establishment characteristics					
Goods-producing industries	7	5	3	35	49
Service-providing industries	10	6	7	37	52
Education and health services	15	3	7	47	62
Educational services	13	4	7	48	67
Elementary and secondary schools	9	1	2	44	67
Junior colleges, colleges, and universities	25	—	17	66	78
Healthcare and social assistance	16	2	7	46	58
Hospitals	27	3	14	80	91
Public administration	17	5	17	54	77

See footnotes at end of table.

Table 40. Quality of life benefits: Access, civilian workers,¹ National Compensation Survey, March 2012—Continued

(All workers = 100 percent)

Characteristics	Childcare ²	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
1 to 99 workers	5	4	3	18	29
1 to 49 workers	4	4	3	16	25
50 to 99 workers	6	4	4	25	42
100 workers or more	15	7	9	54	73
100 to 499 workers	8	4	5	43	61
500 workers or more	22	9	14	65	84
Geographic areas					
New England	12	5	8	39	54
Middle Atlantic	11	5	7	35	52
East North Central	11	6	6	40	51
West North Central	10	5	5	39	51
South Atlantic	9	6	5	37	53
East South Central	9	8	4	40	50
West South Central	9	5	3	37	53
Mountain	9	4	8	31	51
Pacific	9	5	11	36	51

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

² 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.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings

both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20112012.htm.

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2012

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning
		Flexible benefits	Dependent care reimbursement account	Healthcare reimbursement account		
All workers	20	20	37	40	24	19
Worker characteristics						
Management, professional, and related	27	32	56	60	33	27
Management, business, and financial	34	33	58	61	28	33
Professional and related	24	32	56	60	35	25
Teachers	20	34	49	58	51	20
Primary, secondary, and special education school teachers	19	34	48	58	52	18
Registered nurses	24	36	68	69	29	24
Service	9	12	23	24	18	11
Protective service	17	22	42	44	39	19
Sales and office	24	18	36	38	25	22
Sales and related	24	9	28	30	24	22
Office and administrative support	24	24	40	43	26	22
Natural resources, construction, and maintenance	15	16	26	29	19	13
Construction, extraction, farming, fishing, and forestry	10	12	16	20	15	8
Installation, maintenance, and repair	20	19	34	37	23	18
Production, transportation, and material moving ...	15	15	28	30	16	11
Production	16	17	31	34	17	14
Transportation and material moving	14	13	25	26	16	9
Full time	23	24	43	47	27	22
Part time	9	8	18	17	15	10
Union	18	26	49	54	42	25
Nonunion	20	19	35	37	21	18
Average wage within the following categories: ⁴						
Lowest 25 percent	8	7	17	17	15	10
Lowest 10 percent	4	3	11	9	10	5
Second 25 percent	21	19	33	36	24	18
Third 25 percent	22	24	43	46	26	21
Highest 25 percent	29	32	58	62	33	28
Highest 10 percent	31	33	62	66	34	30
Establishment characteristics						
Goods-producing industries	18	18	34	36	16	17
Service-providing industries	20	20	38	40	26	19
Education and health services	20	29	48	52	36	18
Educational services	22	33	52	59	53	20
Elementary and secondary schools	19	34	49	56	53	18
Junior colleges, colleges, and universities	29	34	66	73	63	27
Healthcare and social assistance	19	26	45	48	24	16
Hospitals	20	42	73	75	34	30
Public administration	22	32	57	58	60	31

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2012—Continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total ²	Performance	Signing	Other
All workers	7	2	1	5
Worker characteristics				
Management, professional, and related	9	4	2	6
Management, business, and financial	13	6	4	10
Professional and related	7	3	1	5
Teachers	—	—	—	—
Primary, secondary, and special education school teachers	—	—	—	—
Registered nurses	2	(³)	—	—
Service	2	—	—	2
Protective service	1	—	—	1
Sales and office	9	2	1	7
Sales and related	10	1	1	9
Office and administrative support	9	3	2	7
Natural resources, construction, and maintenance	5	2	—	3
Construction, extraction, farming, fishing, and forestry	2	—	—	1
Installation, maintenance, and repair	8	3	—	4
Production, transportation, and material moving ...	6	1	1	5
Production	6	1	1	5
Transportation and material moving	6	1	1	5
Full time	8	3	1	6
Part time	4	1	(³)	4
Union	5	2	1	2
Nonunion	7	2	1	6
Average wage within the following categories: ⁴				
Lowest 25 percent	3	(³)	(³)	3
Lowest 10 percent	3	—	—	3
Second 25 percent	6	2	1	5
Third 25 percent	7	2	1	6
Highest 25 percent	11	5	2	7
Highest 10 percent	13	5	3	9
Establishment characteristics				
Goods-producing industries	8	3	1	6
Service-providing industries	6	2	1	5
Education and health services	1	—	(³)	1
Educational services	(³)	—	(³)	(³)
Elementary and secondary schools	—	—	—	—
Junior colleges, colleges, and universities	1	—	1	(³)
Healthcare and social assistance	2	—	—	1
Hospitals	2	1	—	2
Public administration	—	—	—	—

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2012—Continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning
		Flexible benefits	Dependent care reimbursement account	Healthcare reimbursement account		
1 to 99 workers	12	10	20	22	13	9
1 to 49 workers	10	9	18	18	12	8
50 to 99 workers	16	14	27	31	17	12
100 workers or more	27	29	53	56	35	28
100 to 499 workers	25	22	40	43	27	25
500 workers or more	28	36	66	70	43	31
Geographic areas						
New England	14	18	40	40	24	17
Middle Atlantic	14	16	33	36	28	18
East North Central	21	19	36	39	24	20
West North Central	22	28	43	45	19	21
South Atlantic	21	22	37	39	24	19
East South Central	26	27	32	35	30	19
West South Central	18	20	40	43	25	19
Mountain	19	18	41	43	24	16
Pacific	21	19	37	39	23	19

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2012—Continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total ²	Performance	Signing	Other
1 to 99 workers	5	1	1	4
1 to 49 workers	4	1	1	3
50 to 99 workers	7	2	1	6
100 workers or more	9	3	2	7
100 to 499 workers	8	2	1	6
500 workers or more	10	4	3	7
Geographic areas				
New England	6	2	1	6
Middle Atlantic	7	1	1	6
East North Central	7	3	1	5
West North Central	7	2	1	5
South Atlantic	7	2	1	6
East South Central	10	3	2	8
West South Central	6	2	—	4
Mountain	5	1	1	4
Pacific	7	3	2	5

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

² The sum of the individual components may be greater than the total because some employees may have access to more than one type of stock option.

³ Less than 0.5.

⁴ The categories are based on the average wage for each occupation surveyed, which may include

workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20112012.htm.

**Table 42. Health-related benefits: Access, civilian workers,¹
National Compensation Survey, March 2012**

(All workers = 100 percent)

Characteristics	Long-term care insurance ²	Retiree healthcare benefits ³	
		Under age 65	Age 65 and over
All workers	17	24	22
Worker characteristics			
Management, professional, and related	29	38	35
Management, business, and financial	33	36	33
Professional and related	27	39	36
Teachers	26	63	57
Primary, secondary, and special education school teachers	20	68	59
Registered nurses	26	24	19
Service	9	14	12
Protective service	17	47	41
Sales and office	17	22	20
Sales and related	12	16	15
Office and administrative support	20	25	23
Natural resources, construction, and maintenance	12	19	18
Construction, extraction, farming, fishing, and forestry	7	17	16
Installation, maintenance, and repair	17	21	19
Production, transportation, and material moving	11	18	15
Production	10	17	14
Transportation and material moving	11	19	16
Full time	20	28	26
Part time	8	12	11
Union	22	58	51
Nonunion	17	18	17
Average wage within the following categories: ⁴			
Lowest 25 percent	6	8	8
Lowest 10 percent	5	5	5
Second 25 percent	13	20	18
Third 25 percent	19	27	25
Highest 25 percent	32	42	39
Highest 10 percent	36	45	42
Establishment characteristics			
Goods-producing industries	13	20	18
Service-providing industries	18	25	23
Education and health services	22	35	31
Educational services	29	62	57
Elementary and secondary schools	21	67	61
Junior colleges, colleges, and universities	52	62	60
Healthcare and social assistance	17	14	12
Hospitals	30	30	22
Public administration	26	73	69

See footnotes at end of table.

**Table 42. Health-related benefits: Access, civilian workers,¹
National Compensation Survey, March 2012—Continued**

(All workers = 100 percent)

Characteristics	Long-term care insurance ²	Retiree healthcare benefits ³	
		Under age 65	Age 65 and over
1 to 99 workers	8	8	7
1 to 49 workers	7	6	6
50 to 99 workers	11	12	11
100 workers or more	26	39	36
100 to 499 workers	18	24	23
500 workers or more	35	54	49
Geographic areas			
New England	15	23	24
Middle Atlantic	16	26	24
East North Central	15	24	22
West North Central	15	23	19
South Atlantic	22	24	21
East South Central	22	29	24
West South Central	17	26	23
Mountain	16	20	21
Pacific	18	22	22

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

² A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care. The plan, although sponsored by the employer, may be fully paid for by the employee.

³ A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be

fully paid for by the employee.

⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20112012.htm.

Table 43. Nonproduction bonuses: Access, civilian workers,¹ National Compensation Survey, March 2012

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ²	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 ³
All workers	40	5	4	9	7	6	4	5	11
Worker characteristics									
Management, professional, and related	45	6	5	9	4	10	3	7	15
Management, business, and financial	56	9	7	16	5	9	3	7	18
Professional and related	41	5	5	7	4	10	2	7	14
Teachers	25	—	2	(⁴)	1	13	2	(⁴)	9
Primary, secondary, and special education school teachers	28	—	2	1	—	14	3	—	11
Registered nurses	44	1	3	5	2	14	3	14	18
Service	28	1	3	5	6	4	3	4	7
Protective service	37	(⁴)	9	2	4	10	11	5	11
Sales and office	43	4	3	11	11	5	7	5	9
Sales and related	38	2	2	7	13	3	12	3	7
Office and administrative support	46	5	4	13	9	6	4	6	11
Natural resources, construction, and maintenance	41	6	4	10	11	4	3	4	12
Construction, extraction, farming, fishing, and forestry	37	4	2	11	12	2	2	—	8
Installation, maintenance, and repair	44	8	5	9	10	5	4	7	15
Production, transportation, and material moving ...	41	6	2	9	9	6	2	4	13
Production	47	9	2	12	10	6	2	5	16
Transportation and material moving	34	4	1	7	8	5	2	4	11
Full time	46	6	4	10	8	8	4	6	14
Part time	23	1	2	4	5	2	3	4	4
Union	37	5	4	3	2	15	3	2	16
Nonunion	40	5	3	10	8	5	4	6	11
Average wage within the following categories: ⁵									
Lowest 25 percent	27	1	2	5	7	2	4	4	5
Lowest 10 percent	22	(⁴)	1	5	7	1	1	3	4
Second 25 percent	40	4	2	9	11	5	6	5	10
Third 25 percent	46	6	4	11	7	8	3	5	13
Highest 25 percent	49	8	6	10	4	10	2	7	18
Highest 10 percent	52	8	6	11	4	11	2	7	17
Establishment characteristics									
Goods-producing industries	50	11	3	13	10	6	1	4	17
Service-providing industries	38	4	4	8	7	6	4	5	11
Education and health services	33	1	3	5	3	10	3	5	10
Educational services	24	—	2	1	1	11	3	(⁴)	8
Elementary and secondary schools	25	—	1	1	1	13	3	—	9
Junior colleges, colleges, and universities	20	—	4	(⁴)	—	8	2	1	6
Healthcare and social assistance	40	2	3	9	4	9	3	9	11
Hospitals	48	2	3	5	1	17	3	15	17
Public administration	42	—	7	1	2	16	9	—	16

See footnotes at end of table.

Table 43. Nonproduction bonuses: Access, civilian workers,¹ National Compensation Survey, March 2012—Continued

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ²	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 ³
1 to 99 workers	37	4	3	11	10	3	2	3	8
1 to 49 workers	36	4	2	11	11	3	1	2	7
50 to 99 workers	40	4	4	12	7	4	2	7	10
100 workers or more	43	5	4	6	5	9	6	7	15
100 to 499 workers	42	4	3	6	8	6	8	7	12
500 workers or more	44	7	6	6	2	11	3	7	18
Geographic areas									
New England	36	3	2	7	3	9	2	5	10
Middle Atlantic	42	3	3	10	6	9	3	4	12
East North Central	43	6	4	10	6	9	5	5	14
West North Central	36	5	3	10	5	4	3	6	10
South Atlantic	41	4	4	7	10	4	5	6	12
East South Central	37	5	2	6	10	3	6	3	15
West South Central	45	6	3	11	10	3	4	6	12
Mountain	41	5	5	9	11	4	3	6	7
Pacific	34	4	4	8	5	8	2	3	9

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

² The sum of the individual components may be greater than the total because some employees may have access to more than one type of nonproduction bonus.

³ Includes all other bonuses provided to employees and not published separately.

⁴ Less than 0.5.

⁵ The categories are based on the average wage for each occupation surveyed, which

may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20112012.htm.

**Table 44. Unmarried domestic partner benefits: Access¹, civilian workers,²
National Compensation Survey, March 2012**

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	14	14	31	26
Worker characteristics				
Management, professional, and related	23	22	44	36
Management, business, and financial	22	21	51	44
Professional and related	24	23	41	33
Teachers	42	41	31	26
Primary, secondary, and special education school teachers	50	49	29	25
Registered nurses	17	17	34	25
Service	9	8	19	15
Protective service	26	25	28	18
Sales and office	12	11	31	27
Sales and related	5	5	24	20
Office and administrative support	16	16	35	31
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	12	11	23	19
Installation, maintenance, and repair	10	10	19	18
Production, transportation, and material moving ... Production	13	12	28	21
Transportation and material moving	9	8	25	22
Production	5	4	25	21
Transportation and material moving	13	12	26	22
Full time	17	16	37	31
Part time	5	5	10	8
Union	38	35	49	38
Nonunion	10	10	28	23
Average wage within the following categories: ³				
Lowest 25 percent	4	4	11	9
Lowest 10 percent	1	1	6	4
Second 25 percent	11	11	26	22
Third 25 percent	17	16	38	32
Highest 25 percent	26	25	51	41
Highest 10 percent	28	26	59	49
Establishment characteristics				
Goods-producing industries	7	6	28	24
Service-providing industries	15	15	31	26
Education and health services	24	23	31	26
Educational services	43	42	34	28
Elementary and secondary schools	49	48	28	24
Junior colleges, colleges, and universities	35	34	49	38
Healthcare and social assistance	10	10	29	25
Hospitals	21	21	35	25
Public administration	48	47	37	31

See footnotes at end of table.

Table 44. Unmarried domestic partner benefits: Access¹, civilian workers,² National Compensation Survey, March 2012—Continued

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
1 to 99 workers	4	4	19	17
1 to 49 workers	4	4	17	15
50 to 99 workers	7	7	25	23
100 workers or more	23	22	42	34
100 to 499 workers	12	12	34	29
500 workers or more	34	32	49	38
Geographic areas				
New England	12	11	39	34
Middle Atlantic	16	15	35	28
East North Central	7	6	23	14
West North Central	—	9	22	19
South Atlantic	13	12	22	16
East South Central	20	20	17	13
West South Central	14	14	19	18
Mountain	13	13	40	33
Pacific	22	22	57	54

¹ The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer's policy on providing the benefit to unmarried domestic partners. For more information, see the Unmarried Domestic Partners Benefit Fact Sheet at: www.bls.gov/ncs/ebs_domestic2012.pdf.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ The categories are based on the average wage for each occupation surveyed, which may include workers

with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20112012.htm.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2012

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	62	10	6	21	59	13	1	26
Worker characteristics								
Management, professional, and related	79	8	3	9	77	11	1	11
Management, business, and financial	82	11	2	5	84	9	1	6
Professional and related	78	7	4	10	75	11	1	13
Teachers	85	1	3	11	75	11	(²)	13
Primary, secondary, and special education school teachers	96	1	1	2	83	14	—	—
Registered nurses	78	4	4	14	74	8	1	17
Service	37	9	9	44	34	13	2	51
Protective service	66	2	10	22	63	5	6	26
Sales and office	62	11	8	19	58	15	1	26
Sales and related	53	10	14	23	46	17	1	36
Office and administrative support	68	11	5	16	65	14	1	20
Natural resources, construction, and maintenance	65	13	3	19	61	18	1	20
Construction, extraction, farming, fishing, and forestry	60	12	4	23	53	—	—	26
Installation, maintenance, and repair	70	14	1	15	67	16	—	—
Production, transportation, and material moving	62	13	5	19	63	13	1	24
Production	67	16	2	15	70	13	1	17
Transportation and material moving	58	12	8	23	56	13	1	30
Full time	76	12	2	10	75	13	1	11
Part time	20	4	18	57	12	12	2	74
Union	92	2	2	3	84	10	1	4
Nonunion	57	12	7	24	55	14	1	30
Average wage within the following categories: ³								
Lowest 25 percent	27	10	14	49	24	13	2	61
Lowest 10 percent	13	8	17	62	11	10	2	77
Second 25 percent	64	13	5	18	62	15	1	22
Third 25 percent	76	11	3	10	73	14	1	12
Highest 25 percent	86	7	2	5	83	10	1	6
Highest 10 percent	88	7	2	3	86	9	1	4
Establishment characteristics								
Goods-producing industries	72	13	2	12	71	14	1	13
Service-providing industries	60	10	7	23	57	13	1	28
Education and health services	72	8	5	15	67	13	1	18
Educational services	83	3	3	10	75	11	1	13
Elementary and secondary schools	87	2	4	8	75	13	1	10
Junior colleges, colleges, and universities	85	2	3	11	81	5	1	13
Healthcare and social assistance	64	12	6	18	62	14	2	23
Hospitals	86	2	3	8	85	4	1	11
Public administration	87	1	3	9	81	7	1	11

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2012—Continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	28	45	1	27	49	23	6	22
Worker characteristics								
Management, professional, and related	42	46	1	11	61	27	3	9
Management, business, and financial	39	55	(²)	6	72	21	2	5
Professional and related	44	42	1	13	56	30	3	11
Teachers	72	14	2	12	34	52	1	13
Primary, secondary, and special education school teachers	90	7	1	2	27	70	—	—
Registered nurses	38	44	1	17	67	15	4	14
Service	17	30	1	52	27	20	9	44
Protective service	50	18	2	30	32	36	9	23
Sales and office	22	51	1	26	55	19	7	20
Sales and related	11	52	2	35	49	14	13	24
Office and administrative support	28	51	1	20	58	21	4	17
Natural resources, construction, and maintenance	30	49	(²)	21	53	26	3	19
Construction, extraction, farming, fishing, and forestry	31	41	—	—	45	27	4	23
Installation, maintenance, and repair	28	55	—	—	60	24	1	15
Production, transportation, and material moving	25	51	1	23	50	25	5	20
Production	22	60	—	—	61	21	2	15
Transportation and material moving	27	42	2	29	40	29	7	24
Full time	34	54	(²)	12	61	27	2	10
Part time	8	16	3	73	14	10	16	60
Union	80	15	1	4	44	51	1	4
Nonunion	19	50	1	30	50	18	6	25
Average wage within the following categories: ³								
Lowest 25 percent	7	30	2	61	23	15	12	50
Lowest 10 percent	3	17	2	78	11	10	16	64
Second 25 percent	22	54	1	22	53	24	5	19
Third 25 percent	34	53	(²)	12	60	28	2	10
Highest 25 percent	50	44	1	6	66	28	2	5
Highest 10 percent	51	44	1	5	69	25	2	4
Establishment characteristics								
Goods-producing industries	27	59	—	—	66	20	2	12
Service-providing industries	28	42	1	29	47	24	6	24
Education and health services	42	38	1	18	46	34	4	16
Educational services	69	18	3	11	34	52	1	13
Elementary and secondary schools	81	7	4	8	23	65	1	11
Junior colleges, colleges, and universities	51	35	1	12	60	26	1	12
Healthcare and social assistance	23	53	(²)	24	56	20	6	18
Hospitals	48	41	1	10	72	16	3	8
Public administration	83	6	2	9	32	56	1	11

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2012—Continued

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
1 to 99 workers	43	15	8	34	41	17	1	41
1 to 49 workers	39	15	8	38	36	18	1	45
50 to 99 workers	56	14	9	21	56	14	2	28
100 workers or more	80	6	4	10	77	9	1	13
100 to 499 workers	74	9	6	12	69	13	2	16
500 workers or more	86	4	3	8	84	5	1	10
Geographic areas								
New England	64	10	4	22	62	12	1	24
Middle Atlantic	64	9	5	22	57	16	1	26
East North Central	64	10	7	20	64	9	1	25
West North Central	64	7	9	21	63	8	1	28
South Atlantic	62	10	6	22	59	13	1	27
East South Central	66	11	5	18	66	—	—	22
West South Central	61	11	7	21	61	11	1	27
Mountain	59	11	7	23	57	14	1	28
Pacific	59	13	5	23	53	19	1	27

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2012—Continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
1 to 99 workers	10	48	1	41	38	20	8	34
1 to 49 workers	8	45	(²)	46	35	19	8	38
50 to 99 workers	15	55	1	29	49	21	7	23
100 workers or more	44	42	1	13	60	26	4	11
100 to 499 workers	27	55	1	16	60	22	5	13
500 workers or more	61	29	1	9	59	31	2	9
Geographic areas								
New England	28	46	1	25	50	24	4	22
Middle Atlantic	32	41	1	26	49	24	4	23
East North Central	31	43	2	25	53	20	6	21
West North Central	27	44	2	27	51	20	7	22
South Atlantic	25	47	1	27	53	19	6	22
East South Central	33	44	—	—	46	31	5	18
West South Central	25	48	(²)	28	49	24	7	21
Mountain	21	50	1	29	48	22	6	23
Pacific	29	43	1	27	43	29	5	24

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

² Less than 0.5.

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

Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20112012.htm.

Table 46. Paid leave combinations: Access, civilian workers,¹ National Compensation Survey, March 2012

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ²	Personal leave, sick leave, paid family leave, or vacation ²	Personal leave, vacation, or holidays ²
All workers	35	36	59	69	71	82	84
Worker characteristics							
Management, professional, and related	45	54	70	73	90	92	90
Management, business, and financial	56	55	89	93	93	97	97
Professional and related	40	53	63	64	88	91	88
Teachers	11	60	16	14	90	90	77
Primary, secondary, and special education school teachers	9	72	11	9	98	98	82
Registered nurses	58	59	78	81	87	89	90
Service	24	22	43	50	51	65	68
Protective service	41	40	67	74	73	82	85
Sales and office	40	37	64	75	72	83	87
Sales and related	30	26	50	60	59	71	78
Office and administrative support	45	43	73	83	80	89	92
Natural resources, construction, and maintenance	28	24	55	78	62	85	89
Construction, extraction, farming, fishing, and forestry	20	16	43	67	51	78	83
Installation, maintenance, and repair	35	31	67	88	72	92	94
Production, transportation, and material moving ...	28	23	51	78	63	86	88
Production	28	21	53	87	63	91	94
Transportation and material moving	28	24	49	69	62	80	83
Full time	43	44	72	83	83	94	95
Part time	11	11	18	26	32	45	51
Union	41	52	64	72	90	96	93
Nonunion	34	33	58	69	67	80	82
Average wage within the following categories: ³							
Lowest 25 percent	15	12	28	42	39	57	63
Lowest 10 percent	8	6	16	27	25	45	49
Second 25 percent	38	36	64	78	74	88	90
Third 25 percent	43	41	75	86	83	93	94
Highest 25 percent	47	56	73	77	91	95	93
Highest 10 percent	46	57	71	74	93	96	92
Establishment characteristics							
Goods-producing industries	28	22	56	86	64	91	94
Service-providing industries	36	38	59	67	72	81	82
Education and health services	39	52	60	62	85	89	86
Educational services	23	57	40	38	91	91	83
Elementary and secondary schools	18	65	27	24	94	94	83
Junior colleges, colleges, and universities	35	42	67	67	88	89	86
Healthcare and social assistance	50	48	75	79	82	87	89
Hospitals	66	65	87	89	93	94	93
Public administration	52	52	88	87	91	91	91

See footnotes at end of table.

Table 46. Paid leave combinations: Access, civilian workers,¹ National Compensation Survey, March 2012—Continued

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ²	Personal leave, sick leave, paid family leave, or vacation ²	Personal leave, vacation, or holidays ²
1 to 99 workers	25	23	49	62	58	74	77
1 to 49 workers	23	21	48	60	56	72	75
50 to 99 workers	31	28	53	69	64	80	83
100 workers or more	44	47	67	76	83	90	90
100 to 499 workers	40	39	63	76	75	87	89
500 workers or more	48	55	72	76	90	94	92
Geographic areas							
New England	41	43	60	68	76	83	83
Middle Atlantic	45	45	61	70	76	84	85
East North Central	37	37	56	70	68	82	85
West North Central	27	28	57	68	69	80	81
South Atlantic	36	36	59	71	69	83	85
East South Central	31	33	57	70	70	85	87
West South Central	31	32	60	72	73	84	86
Mountain	31	33	55	66	65	82	85
Pacific	30	32	61	67	70	79	80

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

² Includes workers with access to one or more of these leave benefits.

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

"National Compensation Survey: Occupational Earnings in the United States, 2010." 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/glossary20112012.htm.