

## Leisure and illness leave: estimating benefits in combination

*The National Compensation Survey collects data on employee access to individual paid-leave benefits, allowing economists to estimate the incidence of specific benefit programs; but when benefits can be used interchangeably, it is also useful to create and analyze combinations of benefits*

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**P**aid vacation leave, holidays, and sick leave are among the most expensive benefits offered to employees in private industry.<sup>1</sup> They are also some of the most widespread: according to the National Compensation Survey (NCS), 78 percent of private sector workers receive paid vacation leave, 77 percent receive paid holidays, and 61 percent receive paid sick leave.<sup>2</sup>

In NCS parlance, an employee has access to a benefit plan if the plan is made available by the employer, regardless of whether the employee actually participates in the plan. For some benefits, such as paid vacation and paid sick leave, access and participation are interchangeable: the NCS program assumes that all employees who have access to these benefits also participate in them. For other benefits, such as outpatient prescription drug coverage, the NCS collects specific data on who participates and who does not.<sup>3</sup> NCS access rates for paid vacation, paid holidays, and paid sick leave have remained stable since the Bureau of Labor Statistics began publishing them in March 2003.<sup>4</sup>

BLS publishes annual estimates of employee benefits in private industry. These estimates include access rates for individual benefits such as vacation leave, paid sick leave, and short- and long-term disability coverage. Not included in the estimates, however, is any analysis of *combinations* of benefits. Because some benefits can be used interchange-

ably, a “use-oriented” analysis, in addition to the existing plan-oriented analysis, can yield new insights. This article introduces a use-oriented analysis of paid-leave benefits.

An examination of paid sick leave reveals the need for an analysis of combinations of benefits. According to the NCS, 61 percent of workers in private industry receive paid sick leave.<sup>5</sup> Although the NCS does not currently track the details of specific sick leave plans, historical data suggest that about two-thirds of these workers, or about 41 percent of all private-industry workers, are permitted to use sick leave for doctor visits.<sup>6</sup> This does not mean, however, that only 41 percent of private-industry workers can visit the doctor without losing pay. The NCS program reports that 37 percent of workers receive “paid personal leave”—a type of paid leave that can be used for the same purpose as paid sick leave. (For definitions of types of paid leave, see the box on page 29.) Workers who receive personal leave also are able to visit the doctor without losing pay. NCS data can be adjusted to account for some workers receiving both paid sick leave and paid personal leave; after such an adjustment, the data show that 57 percent of U.S. workers can visit the doctor without losing pay or vacation leave.<sup>7</sup>

This figure, 57 percent, offers an example of the value of considering benefits in combination. It highlights the fact that over half of U.S.

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### Definitions of types of paid leave

- *Family leave.* Paid family leave allows employees to care for a family member. The leave may be available to care for a newborn child, an adopted child, a sick child, or a sick adult relative. Also included is short-term leave, which is generally paid time off from work for reasons such as a child's medical appointment or parent-teacher conference. Paid family leave is granted in addition to any sick leave, annual leave, vacation, personal leave, or short-term disability benefits that are available to the employee.
- *Holidays.* Holidays are days of special religious, cultural, or patriotic significance on which work and business ordinarily cease. Workers usually receive time off from work, at full or partial pay, for a specified number of holidays each year.
- *Illness leave.* Illness leave is any combination of one or more of the following: paid vacation, paid sick leave, paid family leave, and paid personal leave.
- *Leisure leave.* Leisure leave is any combination of one or more of the following: paid vacation, paid holiday leave, and paid personal leave.
- *Long-term disability benefits.* Long-term disability benefits provide a monthly cash amount to eligible employees who, because of illness or injury, are unable to work for an extended period of time. Benefits are usually paid as a fixed percent of pre-disability earnings up to a set limit. Most participants have a waiting period of 3 or 6 months, or must wait until paid sick leave and short-term disability benefits end, before benefit payments begin. Long-term disability payments generally continue until retirement, until a specified age, or for a period that varies by the employee's age at the time of disability.
- *Personal leave.* Personal leave is a general purpose leave that allows an employee to be paid while absent from work for a variety of reasons not covered by other leave plans. Employees granted personal leave are usually eligible for 1 to 5 days per year, but there are some employees who are provided as much personal leave as needed.
- *Short-term disability benefits.* Short-term disability benefits provide full, partial, or a combination of full and partial pay to employees who are unable to work because of a non-work-related accident or illness. Benefits provide for salary replacement for a 6- to 12-month period; the money is either paid as a percentage of employee earnings, such as 50 percent of pre-disability earnings, or as a flat dollar amount. Short-term disability benefits can vary by the amount of pre-disability earnings, length of service with the establishment, or length of disability.
- *Sick leave.* Sick leave benefits provide paid time off while an employee temporarily cannot work because of a non-work-related illness or injury. Employees commonly receive their regular pay for a specified number of days off per year.
- *Vacation.* Vacations are time off from work, normally taken in days or weeks, to provide an extended rest or break. The amount of time off may vary based on an employee's service with the employer, or it may be a fixed number of days per year. The time off is usually paid at the employee's normal hourly rate or salary.

private-industry workers can visit the doctor without losing pay—a fact that can be lost when considering the underlying benefits in isolation.<sup>8</sup> Other than this article, there are currently no use-oriented analyses of employee benefits in any BLS publications.<sup>9</sup> Viewing paid-leave benefits in combination, rather than only viewing them in isolation, is a new way for BLS to enhance the value of its data. The remainder of this article explores three specific combinations of the leave benefits surveyed in the NCS:<sup>10</sup> 1) leave benefits that can be used to pursue leisure; 2) leave benefits that can be used to attend to illness; and 3) the combination of illness benefits and short- and long-term disability benefits.

### Leave combinations

In the analysis that follows, *leisure leave* is a combination of paid-leave benefits that can be used to pursue leisure, and *illness leave* is a combination of paid-leave benefits that can be used to attend to illness or injury. There is scope for disagreement about the exact composition of these groupings, because different leave benefits may have different restrictions on their use. (Typically, employees are expected to use holiday leave on specific dates; employees have more control over their use of personal leave and vacation time.) For purposes of this article, leisure leave is defined

as any combination of one or more of the following: paid vacation, paid holiday leave, and paid personal leave; and illness leave is defined as any combination of one or more of the following: paid vacation, paid sick leave, paid family leave, and paid personal leave.<sup>11</sup> The inclusion of short- and long-term disability benefits as components of illness leave is also considered later in the article.

According to the March 2008 NCS estimates, 78 percent of private-industry workers are offered paid vacation leave, 77 percent are offered paid holidays, and 37 percent paid personal leave. The following text tabulation shows employee access rates to selected benefits in descending order of prevalence; paid vacation leave and paid holidays are the most prevalent benefits offered to these employees.

<i>Benefit</i>	<i>Access rate (in percent)</i>
Paid vacation leave .....	78
Paid holidays .....	77
Medical care.....	71
Outpatient prescription drugs.....	68
Defined-contribution retirement <sup>12</sup> .....	62
Paid sick leave .....	61
Life insurance.....	59
Nonproduction bonus <sup>13</sup> .....	47
Short-term disability.....	39
Paid personal leave .....	37
Long-term disability .....	32
Defined-benefit pension <sup>14</sup> .....	22

The unduplicated total for paid vacation leave, paid holidays, and paid personal leave is 85 percent. (An unduplicated total is computed by counting each worker exactly once. Because some workers have access to more than one of these benefits, the unduplicated total is less than the sum of the individual access rates.) Therefore, 85 percent of workers in private industry have access to leisure leave. Sixty-one percent of private-industry workers receive paid sick leave, and 8 percent receive paid family leave. The unduplicated total of paid vacation, paid sick leave, paid family leave, and paid personal leave is 83 percent. Therefore, 83 percent of workers in private industry have access to illness leave.

Rates of access to leisure and illness leave benefits vary considerably by worker and establishment characteristics. The first section of table 1 (Occupation) shows the percent of workers with access to leisure and illness leave by occupational group.<sup>15</sup> For management, business, and financial workers, the access rates for leisure leave and illness leave are 97 percent and 98 percent, respectively; for service workers the corresponding rates are 69 percent

and 67 percent. Pronounced differences also exist within occupational groups. Among workers in the natural resources, construction, and maintenance group, workers classified as construction, extraction, farming, fishing, and forestry have access to leisure and illness leave at lower rates than workers classified as installation, maintenance, and repair—75 percent compared with 96 percent for leisure leave, and 68 percent compared with 94 percent for illness leave.

The second section of table 1 (Scheduled work week) presents worker access to benefit combinations by employment status (that is, full time or part time).<sup>16</sup> Thirty-nine percent of part-time workers have access to paid vacation. However, 56 percent of part-time workers have access to the more broadly defined leisure leave. A similar difference exists for illness leave: 27 percent of part-time workers have access to paid sick leave, but 51 percent have access to illness leave.

The third section of table 1 (Average wage of occupation and union status) presents worker access to benefit combinations by the hourly average wage of workers' occupations and by collective bargaining status. Once again, presenting benefits data in combination yields unique insights. Among workers in occupations averaging less than \$7.25 per hour,<sup>17</sup> the disparity between paid sick leave and illness leave is dramatic: 21 percent of these workers have access to paid sick leave, whereas 49 percent have access to illness leave. Workers in jobs averaging \$15 per hour or more are considerably more likely to receive paid illness leave; their access rate is 92 percent. Differences in worker access rates by collective bargaining status are less pronounced; 90 percent of union workers have access to illness leave, compared with 82 percent of nonunion workers.

Examining the estimates by establishment size suggests that workers at small establishments are less likely to have access to both leisure and illness leave than workers at large establishments. (See the fourth section of table 1, which is titled Establishment size.) All of the underlying leave types exhibit a clear and positive correlation between rate of access and establishment size, with the rate of access to paid personal leave increasing most rapidly as establishment size increases.

The fifth section of table 1 (Industry) illustrates the differences in the incidence of leisure and illness benefits across industry groups.<sup>18</sup> Manufacturing sector workers enjoy a 97-percent access rate to leisure benefits; the corresponding rate in the leisure and hospitality industry is 61 percent. Almost identical figures—96 percent for manufacturing sector workers compared with 61 percent

**Table 1. Percent of private-industry workers with access to leisure and illness leave, by selected characteristics, March 2008**

Characteristic	Individual paid-leave benefits					Combinations	
	Holidays	Sick leave	Vacation	Personal leave	Family leave	Leisure leave <sup>1</sup>	Illness leave <sup>2</sup>
All workers.....	77	61	78	37	8	85	83
<b>Occupation</b>							
Management, professional, and related.....	89	83	87	55	15	94	94
Management, business, and financial.....	96	88	96	54	16	97	98
Professional and related.....	86	81	84	55	14	92	92
Service.....	52	42	61	26	5	69	67
Sales and office.....	81	66	80	39	8	88	85
Sales and related.....	72	56	72	34	6	82	78
Office and administrative support.....	88	73	86	42	10	92	90
Natural resources, construction, and maintenance.....	76	47	76	26	6	85	80
Construction, extraction, farming, fishing, and forestry.....	62	30	63	18	4	75	68
Installation, maintenance, and repair.....	93	67	91	35	8	96	94
Production, transportation, and material moving.....	85	51	83	32	4	90	87
Production.....	92	51	90	32	5	94	92
Transportation and material moving.....	78	51	76	31	4	86	82
<b>Scheduled work week</b>							
Full time.....	89	71	90	42	9	94	93
Part time.....	40	27	39	21	4	56	51
<b>Average wage of occupation and union status</b>							
Less than \$7.25 per hour.....	36	21	42	16	( <sup>3</sup> )	54	49
\$7.25 to \$14.99 per hour.....	72	51	73	31	6	82	79
\$15 or more per hour.....	88	75	88	46	11	93	92
Union.....	85	66	84	47	7	93	90
Nonunion.....	76	60	77	36	8	85	82
<b>Establishment size</b>							
1–49 workers.....	69	51	70	25	6	78	76
50–99 workers.....	71	52	73	30	8	82	79
100–499 workers.....	83	64	82	44	10	90	87
500 or more workers.....	89	78	90	58	11	95	94
<b>Industry</b>							
Goods producing.....	86	51	86	33	6	91	89
Service providing.....	75	63	76	38	9	84	82
Construction.....	65	32	66	20	4	77	72
Manufacturing.....	95	59	94	40	7	97	96
Trade, transportation, and utilities.....	80	61	79	34	5	88	84
Information.....	88	85	87	62	15	94	95
Financial activities.....	92	87	91	54	17	95	94
Professional and business services.....	79	61	75	36	12	85	80
Education and health services.....	82	76	80	52	10	89	88
Leisure and hospitality.....	40	34	54	20	3	61	61
Other services.....	74	55	73	31	( <sup>3</sup> )	83	82

<sup>1</sup> Leisure leave is defined as any combination of one or more of the following: paid vacation, paid holiday leave, and paid personal leave.

<sup>2</sup> Illness leave is defined as any combination of one or more of the follow-

ing: paid vacation, paid sick leave, paid family leave, and paid personal leave.

<sup>3</sup> Datum does not meet publication criteria.

**Table 2. Percent of private-industry workers with access to illness leave, and percent with access to illness leave and/or disability benefits, by occupation, March 2008**

Occupation	Illness leave	Workers who receive illness leave and/or—		
		Short-term disability benefits	Long-term disability benefits	Short-term or long-term disability benefits
All workers.....	83	85	83	85
Management, professional, and related.....	94	94	94	95
Management, business, and financial.....	98	98	98	98
Professional and related.....	92	93	92	93
Service.....	67	70	67	70
Sales and office.....	85	86	85	86
Sales and related.....	78	79	78	79
Office and administrative support.....	90	91	90	91
Natural resources, construction, and maintenance.....	80	85	82	85
Construction, extraction, farming, fishing, and forestry.....	68	76	71	76
Installation, maintenance, and repair.....	94	95	94	95
Production, transportation, and material moving.....	87	88	87	89
Production.....	92	93	92	93
Transportation and material moving.....	82	84	83	84

for leisure and hospitality industry workers—exist for illness leave.

### Illness leave and short- and long-term disability

Omitted from the earlier definition of illness leave are two related benefits: short- and long-term disability benefits.<sup>19</sup> Table 2 shows that adding these benefits to the definition of illness leave has very little effect upon the estimates. The only substantial occupation-specific increase occurs for construction, extraction, farming, fishing, and forestry workers, whose access rate climbs from 68 percent to 76 percent when short- and long-term disability benefits are included. (Put another way, 8 percent of construction and extraction workers receive either short- or long-term disability coverage, or both, but no other type of illness leave.)

Workers who receive short- and long-term disability coverage are highly likely to receive illness leave as well. This suggests that most employers view short- and long-term disability benefit plans as complements to, rather than substitutes for, other forms of illness coverage. Paid sick leave and short-term disability plans are structurally different: typically, paid sick leave plans replace 100 percent of an employee's income for a small amount of time, whereas short-term disability plans replace 50 percent to 60 percent of an employee's income for a longer period of time. When both plans are offered, employees usually migrate from paid sick leave to short-term disability benefits after 7 to 10 days.

Because short- and long-term disability plans usually augment other illness leave plans, it is useful to consider them as extensions to, rather than replacements for, illness leave. Tables 3, 4, and 5 explore this concept. In contrast to table 2, which shows the effect of *subsuming* short-term disability benefits, long-term disability benefits, or both within the concept of illness leave, tables 3–5 show the effect of *supplementing* the original concept of illness leave with disability benefits. (The former is an “or” relation; the latter is an “and” relation.) For the purposes of this article, “comprehensive illness-leave benefits” are defined as illness leave along with disability coverage. Rates for comprehensive illness-leave coverage are lower than rates for illness leave alone because many workers have neither short- nor long-term disability coverage.<sup>20</sup> As an illustration, consider the “either” column in table 2 and the “both” column in table 3. According to table 2's “either” column, 85 percent of private-industry workers have access to illness leave, *or* to disability benefits (short- or long-term disability), *or* to both. According to table 3's “both” column, 22 percent of private-industry workers have access to illness leave *and* to both short- and long-term disability coverage.

Table 3 shows that only a minority of private-industry workers who receive illness leave also receive disability coverage. Management, business, and financial workers have the highest rate of access to comprehensive illness-leave benefits, 45 percent; service industry workers have the lowest rate, 8 percent. Table 4 shows that a full-time worker is considerably more likely than a part-time worker to have access to comprehensive illness-leave benefits.

**Table 3. Percent of private-industry workers with access to illness leave, and percent with access to illness leave and disability benefits, by occupation, March 2008**

Occupation	Illness leave	Workers who receive illness leave and—		
		Short-term disability benefits	Long-term disability benefits	Both
All workers.....	83	37	31	22
Management, professional, and related.....	94	52	56	39
Management, business, and financial.....	98	60	63	45
Professional and related.....	92	48	53	36
Service.....	67	20	12	8
Sales and office.....	85	35	31	22
Sales and related.....	78	28	18	14
Office and administrative support.....	90	40	40	27
Natural resources, construction, and maintenance.....	80	30	21	15
Construction, extraction, farming, fishing, and forestry.....	68	18	( <sup>1</sup> )	( <sup>1</sup> )
Installation, maintenance, and repair.....	94	43	33	25
Production, transportation, and material moving.....	87	47	27	23
Production.....	92	54	30	25
Transportation and material moving.....	82	39	24	20

<sup>1</sup> Datum does not meet publication criteria.

**Table 4. Percent of private-industry workers with access to illness leave only, and with access to illness leave and disability benefits, by type of worker, March 2008**

Type of worker	Illness leave	Workers who receive illness leave and—		
		Short-term disability benefits	Long-term disability benefits	Both
All workers.....	83	37	31	22
Full time.....	93	45	39	28
Part time.....	51	12	6	5

**Table 5. Percent of private-industry workers with access to illness leave only, and with access to illness leave and disability benefits, by establishment size, March 2008**

Establishment size	Illness leave	Workers who receive illness leave and—		
		Short-term disability benefits	Long-term disability benefits	Both
All workers.....	83	37	31	22
1–49 workers.....	76	22	17	11
50–99 workers.....	79	32	24	17
100–499 workers.....	87	45	35	25
500 or more workers	94	59	57	44

Finally, table 5 shows that access to comprehensive illness-leave benefits increases with establishment size. Forty-four percent of workers at large establishments (500 workers or more) have access to comprehensive illness-leave benefits; the corresponding value for small establishments (1–49 workers) is 11 percent. In short, the patterns observed for illness leave apply to comprehensive illness leave as well. Management workers have higher rates of access to comprehensive illness-leave benefits than service workers. Full-time workers have higher rates of access than part-time workers. Workers at large establishments have higher rates of access than workers at small establishments.

DIFFERENT BENEFITS CAN, in some circumstances, be used interchangeably. Presenting benefits data in “use-or-

ented” combinations can provide researchers with additional insights. Current NCS publications report, for example, that 61 percent of private-industry workers have access to paid sick leave. But they do not report that 83 percent of workers have access to the more broadly defined illness leave. Nor do they report that only 22 percent of workers have access to comprehensive illness-leave benefits. In some contexts, paid sick leave alone does not tell the whole story. Some benefits are close substitutes, and others are complements. A complete picture of access to benefits should present not just benefits in isolation, but benefits in combination. The National Compensation Survey program is currently researching the feasibility of estimating combinations of benefits on an ongoing basis; this article has taken another step in that direction. □

## Notes

<sup>1</sup> Private-sector employers spend an average of \$1.78 per employee-hour for paid leave. Only legally required benefits (\$2.24 per employee-hour) and insurance benefits (\$2.05 per employee-hour) are higher. See *Employer Costs for Employee Compensation*, June 2008, Bureau of Labor Statistics, table 5, on the Internet at [www.bls.gov/news.release/archives/eccc\\_09102008.htm](http://www.bls.gov/news.release/archives/eccc_09102008.htm) (visited Jan. 2, 2009).

<sup>2</sup> See *National Compensation Survey: Employee Benefits in the United States*, March 2008, Bulletin 2715, (Bureau of Labor Statistics, September 2008) and Natalie Kramer and Alan Zilberman, "New Definitions of Employee Access to Paid Sick Leave and Retirement Benefits in the National Compensation Survey," *Compensation and Working Conditions*, Dec. 23, 2008.

<sup>3</sup> See *BLS Handbook of Methods*, chapter 8, for further information about access and participation rates. Available on the Internet at [www.bls.gov/opus/hom/homch8\\_c.htm](http://www.bls.gov/opus/hom/homch8_c.htm) (visited Jan. 2, 2009).

<sup>4</sup> BLS has reported on employee benefits since the early 20th century, although the methodology has differed over time. See Allan P. Blostin, "An Overview of the EBS and the NCS," *Compensation and Working Conditions*, Spring 1999, pp. 2–5, for a discussion of National Compensation Survey predecessors. See Hilery Simpson, "Paid Personal, Funeral, Jury Duty, and Military Leave: Highlights from the Employee Benefits Survey, 1979–1995," *Compensation and Working Conditions*, Winter 1997, pp. 35–45, for a historical perspective of leave benefits. Paid sick leave access rates were not reported by the NCS in 2003. See Kramer and Zilberman, "New Definitions of Employee Access," for new estimates on paid sick leave.

<sup>5</sup> Ibid.

<sup>6</sup> Changes in survey design and other factors have diminished the level of detail published over time, as chronicled in Allan P. Blostin, "An Overview of the EBS and the NCS." The estimated proportion of paid sick leave plans that cover doctor visits is based on EBS data from 1996–97.

<sup>7</sup> Thirty-seven percent of workers receive paid personal leave; 30 percent receive sick leave but not paid personal leave. If two-thirds of the latter have plans that cover doctor visits as was the case in 1996 and 1997 (the most recent years for which this datum is available), then the total percentage of workers who can use personal leave and/or sick leave for doctor visits is 57 percent.

<sup>8</sup> In fact, the actual percentage is higher: vacation time also could be used for doctor visits that can be scheduled well in advance, such as routine annual checkups.

<sup>9</sup> Nor, in general, do non-BLS employee benefits publications include combinations of leave benefits. In fact, the authors have found only a handful of non-BLS surveys that publish leave benefits at all. Most references to leave benefits occur as part of investigations for leave misuse; see footnote 11 for examples of such investigations.

<sup>10</sup> No estimates of sampling error were calculated for estimates presented in this article; therefore the statistical statements that are made cannot be validated.

<sup>11</sup> Some employees may object to using vacation time for annual checkups, preferring instead to take unpaid leave. In addition, many employers may object to the use of paid sick leave to spend a day at the ballpark. Discussions about the misuses of leave, particularly paid sick leave, are outside the scope of this article; for a general discussion on sick leave abuse, see Susan M. Heathfield, *Sick Leave Abuse: A Chronic Workplace Ill?* Available online at <http://humanresources.about.com/od/laborrelations/a/sickleaveabuse.htm> (visited Jan. 2, 2009). For a case study, see Debbie Tomblin and Robin Salter, *Alabama Local Government Sick Leave Survey*, particularly p. 8, on the Internet at [www.auburn.edu/outreach/cgs/AllDocuments/Personnel\\_SickLeaveReportpages\(12805\).pdf](http://www.auburn.edu/outreach/cgs/AllDocuments/Personnel_SickLeaveReportpages(12805).pdf) (visited Jan. 2, 2009).

<sup>12</sup> This is a retirement plan in which the amount of the employer's annual contribution is specified. The most common type of defined-contribution plan is a savings and thrift plan. Under this type of plan, the employee contributes a predetermined portion of his or her earnings (usually pretax) to an individual account, all or part of which is matched by the employer.

<sup>13</sup> This is a payment to employees that is not directly related by a formula to individual employee productivity.

<sup>14</sup> This is a retirement plan that uses a specific predetermined formula to calculate the amount of an employee's future benefit. The most common type of formula is based on the employee's terminal earnings. In the private sector, defined-benefit plans are typically funded exclusively by employer contributions. In the public sector, defined-benefit plans often require employee contributions.

<sup>15</sup> See *Standard Occupational Classification Manual 2000* (Office of Management and Budget, 2000), for occupational group definitions.

<sup>16</sup> NCS respondents use their own definitions of full and part time; there is no generally-accepted or specific legal definition. See *BLS Handbook of Methods*, chapter 8, for more information. Available online at [www.bls.gov/opus/hom/pdf/homch8.pdf](http://www.bls.gov/opus/hom/pdf/homch8.pdf) (visited Jan. 2, 2009).

<sup>17</sup> The Federal minimum wage will rise to \$7.25 per hour in July 2009. The wage breakout is based on the average wage for each occupation surveyed, which may include workers both above and below the threshold.

<sup>18</sup> See *North American Industry Classification System 2002* (Office of Management and Budget, 2002) and [www.bls.gov/bls/naics.htm](http://www.bls.gov/bls/naics.htm) (visited Jan. 2, 2009) for industry group definitions.

<sup>19</sup> Combining paid sick leave with short-term disability benefits was previously done in the Employee Benefits Survey, a precursor to the NCS. See James N. Houff and William J. Wiatrowski, "Analyzing short-term disability benefits," *Monthly Labor Review*, June 1989, pp. 3–9.

<sup>20</sup> Although the data presented in tables 3–5 consider short- and long-term disability plans to be extensions of illness leave, employers may offer different types of plans that provide benefits similar to disability benefits. For example, some sick leave plans provide benefits for 6 months or more. In such cases, employees may have sufficient income protection even without a short-term disability plan.