

Employee Benefits in Medium and Large Firms, 1981



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Preface

This bulletin presents results of a 1981 Bureau of Labor Statistics survey of the incidence and provisions of employee benefits in medium and large firms. This survey—the third in an annual series—provides representative data for 21.5 million full-time employees in a cross-section of the Nation's private industries. It was designed to provide the Office of Personnel Management with information on benefits of private sector employees in order to compare them with benefits of Federal workers. The survey's scope, therefore, is the same as that of the Bureau's annual National Survey of Professional, Administrative, Technical, and Clerical Pay which is currently used in the Federal pay comparability process for white-collar workers. Appendix A provides a detailed description of the scope, statistical procedures, and definitions of terms used in the benefits survey.

Although the benefits survey has relatively broad coverage, it excludes the public sector and a number of industries, such as agriculture, education, and health services. It also excludes firms in Alaska and Hawaii; establishments employing fewer than 50, 100, or 250

employees, depending on the industry; executive management; operating employees in constant travel status (such as airline pilots); and part-time, temporary, and seasonal employees. Because of these exclusions, the data do not statistically represent all employees in the United States, or even all employees in private industry.

The reader also is cautioned against comparing data from 1979, 1980, and 1981 surveys. Due to the experimental nature of the earlier surveys, differences in the results reflect not only changes in benefit practices in private industry, but also improvements in procedures and techniques built into the survey each year. Nevertheless, several changes have been identified in this bulletin as demonstrating trends in benefit provisions.

This bulletin was prepared in the Office of Wages and Industrial Relations by the staff of the Division of Occupational Pay and Employee Benefit Levels. Fieldwork for the survey was directed by the Bureau's Assistant Regional Commissioners for Operations.

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Employee Benefits in Medium and Large Firms, 1981

The 1981 benefits survey collected data on employee work schedules and developed information on the incidence and detailed characteristics of 11 private sector employee benefits paid for at least in part by the employer: Paid lunch and rest periods, holidays, vacations, and personal and sick leave; accident and sickness, long-term disability, health, and life insurance; and private retirement pension plans. In addition, data were collected on the incidence of 17 other employee benefits, including stock, savings and thrift, and profit sharing plans; employee discounts; educational assistance; relocation allowances; and free or subsidized parking. The major BLS findings are reported in this bulletin.

The survey covered full-time employees in medium and large establishments (generally those with at least 100 or 250 employees, depending upon the industry). Since data collection was limited to provisions of formal plans, the extent of such benefits as rest periods and personal leave may be understated. Furthermore, the data show the coverage of benefit plans but not the actual use of these benefits; for example, that part of permissible paid sick leave actually taken.

Data are presented separately for three occupational groups—professional-administrative, technical-clerical, and production workers. The text of this bulletin often discusses the first two groups jointly, labeled “white-collar” workers.

Respondents provided information on the number of workers covered by specified benefit plans. Workers generally were counted as covered by plans that required a minimum amount of service prior to receiving benefits, even if they had not met the minimum service requirement at the time of the survey. Where plans—such as health or life insurance—required an employee to pay part of the cost (contributory plans), workers were counted only if they elected the plan and were paying their share of the cost. Data on insured benefit plans and private retirement pension plans were thus limited to “participants.” Plans for which only administrative costs were paid by the employer were not included in the survey.

Tabulations in the bulletin show the percent of employees covered by benefit plans or plan provisions. Percentage computations differ with respect to the group of employees serving as a base for the calculations. Three such employee groupings are used: (1) All

employees covered by the survey; (2) employees who participated in a particular type of benefit plan; and (3) employees covered by a particular type of provision within a benefit area to provide a closeup look at an important feature.

Summary

The great majority of full-time workers within the scope of the 1981 survey of employee benefits were provided with health and life insurance and private retirement pension plans as well as paid holidays and vacations (table 1). The employer generally paid the full cost of providing benefits. Provisions of many employee benefits differed markedly between white-collar and production workers.

On the average, employees received about 10 paid holidays each year. The number of days of paid vacation, increasing with years of service, averaged nearly 16 days after 10 years and 21 days after 20 years.

Ninety-three percent of all employees had some protection against loss of income due to short-term disability—either sick leave or accident and sickness insurance, or both. Most employees also had some protection for extended income loss due to disability; 41 percent had long-term disability insurance, and 50 percent were covered under private pension plans that provided immediate disability retirement benefits.

Virtually all of the participants in health insurance plans were covered for the major categories of expenses related to hospital and medical care. Three-fifths had coverage for dental care, and slightly over one-fifth for vision care.

Life insurance was provided for nearly all employees, most commonly for an amount equal to annual earnings, rounded to the next \$1,000.

Eighty-four percent of the employees in the survey were covered by private retirement pension plans. Benefits were most frequently based on earnings during the last years of employment. Common eligibility requirements for normal retirement were: Age 65 with no length-of-service requirement, age 62 with 10 years of service, and 30 years of service with no age requirement. Virtually all covered employees could retire early with a reduced pension, provided they fulfilled minimum age and/or service requirements (most commonly, age 55 with 10 or 15 years of service).

Funeral leave, military leave, parking (provided at no cost or below commercial rates), and educational assistance were available to over one-half of the employees. Fewer than one-fourth of the employees were eligible for profit sharing, company automobiles for private use, recreation facilities, and gifts.

Work schedules

Forty-hour straight-time weekly work schedules applied to 85 percent of the employees covered by the survey (table 2).¹ Twenty-one percent of the professional-administrative employees, 29 percent of the technical-clerical employees, and 5 percent of the production workers had shorter work weeks. Less than 1 percent of the work force was scheduled to work other than a 5-day week.

Paid lunch and rest periods

Ten percent of the employees received formal paid lunch periods, and 75 percent were provided formal paid rest time, for example, coffee breaks and clean-up time (tables 3 and 4). Both benefits were more common among production employees than among the two other occupational groups. The incidence of paid rest time ranged from 60 percent for professional-administrative employees to 82 percent for production employees. Only 4 percent of the white-collar workers had paid lunch time compared to 15 percent of the production workers. The study did not cover informal arrangements.

Among those receiving paid rest periods, production employees typically received 20 to 30 minutes a day, while professional-administrative and technical-clerical employees generally were eligible for 30 minutes. Most commonly, paid rest was provided as two daily breaks of 10 to 15 minutes each. Production employees who were covered by paid lunch plans usually received 20 to 30 minutes a day.

Paid holidays

Virtually all full-time employees in each occupational group were provided paid holidays, averaging about 10 days per year (table 5). Extended holiday plans, such as the Christmas-New Year's Day period provided in the auto industry, floating holidays, and "personal holidays," such as employee birthdays, were included in the holiday plans reported.²

¹ Work schedule data, limited to straight-time hours, included lunch and rest periods only if they were paid. Regularly scheduled overtime was excluded from work schedules in this survey.

² As a result of United Auto Workers agreements negotiated with auto manufacturers in early 1982, 9 paid personal holidays plus 1 day of extra holiday pay in December were eliminated for many hourly workers. In a similar move, 1 paid floating holiday in December and 6 to 9 supplemental vacation days were eliminated for many salaried personnel. The 1982 employee benefits study will reflect these changes.

When a holiday falls on a scheduled day off, such as a Saturday or Sunday, another day off was regularly granted to 87 percent of the white-collar employees and 77 percent of the production employees (table 6). Another 7 percent of the white-collar employees and 14 percent of the production employees received either another day off or an additional day's pay, depending upon the day on which the holiday falls. Most of the remaining participants regularly received an additional day's pay in lieu of the holiday.

Paid vacations

After 25 years of service, full-time employees commonly received at least 25 days of paid vacation annually (table 7). Length-of-vacation provisions averaged 8.8 days after 1 year; 15.7 days after 10 years; and 20.5 days after 20 years of service (table 8). Plans covering professional-administrative employees were generally the most liberal. About 55 percent of the professional-administrative employees, for example, became eligible for at least 15 days of vacation after 5 years of service; this compared with 33 percent of the production employees. Virtually all white-collar employees received their regular salaries or earnings during vacation periods compared to seven-eighths of the production employees. The remaining production employees were provided vacation payments based on a percentage of annual earnings.

Nearly all of the employees covered by vacation plans had to work for several months before being able to take a vacation. The most prevalent length-of-service requirement was 6 months for white-collar employees and 1 year for production employees (table 9).

Anniversary year bonus vacation days were included in the count of regular vacation time. Extended vacation plans, however, were excluded. These extended plans principally covered production workers in the steel, aluminum, and can industries. Under such plans, employers contribute a specified amount to a fund that provides 13 weeks of vacation every 5 years to "Senior Group" employees (the one-half of the employees with longest continuous service) and 3 weeks, in addition to regular vacation, every 5 years to "Junior Group" employees.

Personal leave

Formal personal leave, which allows employees to be absent from work with pay for a variety of reasons not covered by other specific leave plans, was provided to nearly one-fourth of the employees. While nearly one-third of white-collar employees received personal leave, only one-seventh of the production employees had this benefit. Most commonly, employees provided personal leave were eligible for 2 to 5 days, averaging almost 4 days per year (table 10). A small proportion of employees, primarily in the professional-administrative group, were provided as much personal leave as

they needed with no maximum number of days specified. In cases where personal leave was part of an "annual leave" plan and could not be shown separately, it was reported as vacation time. The survey did not cover the extent of informal personal leave.

Short-term disability benefits

Workers may be protected against loss of income due to a short-term disability through paid sick leave, usually providing 100 percent of normal earnings, or accident and sickness insurance, usually providing 50 to 70 percent of earnings. A substantial proportion of workers had both types of protection. Table 11 shows that accident and sickness insurance was most often provided to production workers; nearly one-half of all production workers in 1981 had this insurance alone, and another one-fifth had it in combination with a paid sick leave plan. In contrast, sick leave was more often a benefit for white-collar workers; over six-tenths of these workers had paid sick leave plans only, and another three-tenths had both paid sick leave and accident and sickness insurance.

Seven percent of all employees in the survey had no short-term disability coverage. Production workers were twice as likely as white-collar workers to be without this protection.

Sick leave plans. The majority of employees under paid sick leave plans had a specified number of days available each year for absence due to illness or injury (table 12). The number of paid sick leave days, ranging from 2 or 3 days to 120 days or more among the various plans reported, increased only slightly with length of service (table 13). White-collar workers commonly had more liberal plans than production workers. For example, white-collar workers most frequently had from 10 to just under 30 days of paid sick leave, while the most common provisions for production workers were from 5 to just under 10 days.

Eighteen percent of all employees had limits on paid sick leave for each disability. The number of days of paid leave under a per-disability plan generally increased sharply with length of service. For example, after 1 year of service, workers with this coverage commonly had from 5 to 30 days per disability, while after 5 years, the number usually ranged from 60 to 120 days; after 15 years of service, the most common coverage exceeded 120 days.

Most paid sick leave plans provided the employee with full pay for at least a portion of the time while on sick leave. In addition to the above full-pay coverage, about one-fourth of the participants were in plans paying part of the employee's regular salary after full-pay provisions were exhausted. These partial pay provisions were much more common in per-disability plans (50 percent) than in annual plans (15 percent).

Eighty-two percent of the workers covered by sick leave plans received benefits beginning on the first day of illness or disability. The remainder typically had to wait 1 to 5 workdays, with the waiting period often decreasing to zero after 10 to 15 years of service.

Accident and sickness insurance. Payments from accident and sickness insurance were either reflective of earnings or were scheduled dollar amounts (table 14). Of those workers covered by accident and sickness plans, 60 percent of the production worker participants and 84 percent of the white-collar participants could receive a benefit based on earnings. These plans pay either a percent of earnings (usually 50 to 70 percent) or a dollar amount that varies by earnings. Plans with percent of earnings formulas often had limits on the amount of the weekly benefit. Seventy-one percent of the workers in these plans would receive less than the stated percent of earnings if the payment would exceed a specified amount, which varied from under \$80 to over \$300 (table 15).

Thirty-nine percent of production worker participants, on the other hand, were in plans paying fixed weekly dollar sums. For these employees, the level of insurance varied from less than \$60 to over \$140 a week, with no high concentration of participants in any one benefit bracket.

The number of weekly payments possible from an employee's accident and sickness plan was limited for each disability. Fifty-three percent of all participants could continue receiving benefits for 6 months, as long as they remained unable to work. Although this proportion was fairly consistent in all three employee groups, the percentage of white-collar participants covered for one year or more was considerably lower than among production worker participants.

Accident and sickness insurance plans usually require an initial waiting period before payments are made from the plan (often 7 days after the worker becomes sick or injured). Nevertheless, workers frequently receive payments immediately since many plans waive the waiting period if the illness or injury results in hospitalization or if absence is due to an accident. Also, workers with sick leave often can use it to cover the waiting period. For some employees, accident and sickness insurance begins the day after sick leave runs out in a coordinated short-term disability benefit.

Workers in two States, New Jersey and New York, are covered by mandatory temporary disability insurance plans that are partially employer financed. Both of these plans pay benefits based on a percentage of the workers' earnings for up to 26 weeks with a limit on the weekly benefit (\$95 in New York and \$133 in New Jersey in 1981).³

(See footnote 3 on next page.)

Long-term disability insurance

Long-term disability insurance (LTD) continues the income of employees during extended periods of disability. Generally, LTD begins after sick leave and accident and sickness insurance are exhausted and continues as long as the employee remains disabled, or until retirement age.

Two-fifths of the employees studied were participants in plans at least partially funded by the employer. The degree of participation varied widely among the three employee groups, from a majority of professional-administrative workers and one-half of the technical-clerical workers to about one-fourth of the production workers.⁴ However, many employees not covered under LTD are eligible for an immediate disability pension through their retirement plan.

Long-term disability benefits were usually a fixed percent of monthly pay integrated with payments from social security and other government programs such as workers' compensation. Almost two-thirds of the participants were guaranteed 50 to 60 percent of earnings in effect when work ceased due to disability (table 16).

Nearly one-fourth of the participants were in plans that provided a benefit which was not a fixed percent of earnings, but was either a variable percentage of earnings or a scheduled dollar amount dependent on earnings, length of service, or length of disability. Production employees were over two times as likely to be covered under these formulas as white-collar employees.

For slightly over two-thirds of the participants, LTD benefits were limited by plan maximums, by ceilings on income during disability, or by a combination of both. Plan maximums commonly ranged from \$1,500 to \$4,000 per month. Ceilings on disability income affected benefits only if the amount payable from the LTD plan plus income from other sources, such as rehabilitative employment and family social security payments, exceeded a specified percentage of predisability earnings (frequently 70 to 75 percent).

Health insurance

Almost all of the workers covered by the survey were provided health insurance. Nearly three-fourths had health plans totally financed by their employer and just under one-half also received noncontributory coverage for their dependents.

Virtually all of the participants in health plans were

³ Both States permit an employer to substitute a private plan for the State plan if the benefits provided are equivalent or more liberal. In New York, many employers agree to pay the employee's share of plan costs. California and Rhode Island also have mandated temporary disability insurance plans, but these plans require no employer contribution and thus are not included in this survey.

⁴ For an indication of the growth of long-term disability coverage during the 1970's, see Mitchell Meyer, *Profile of Employee Benefits: 1981 Edition* (New York, The Conference Board, Inc., 1981), p. 24.

covered for most categories of expenses related to hospital and medical care (table 17). The only exceptions were extended care⁵ and dental care (each covering three-fifths of the participants) and vision care (covering slightly above one-fifth). Health plans included limits on coverage, however, through deductibles, coinsurance, or ceilings on benefits.⁶

Unlike most other employee benefits, there were few differences in health insurance incidence among employee groups. Production workers, however, were more likely to have coverage for vision care and less likely to have coverage for physicians' office visits and private duty nursing. Dental coverage was somewhat more prevalent in health benefits of professional-administrative employees.

The various categories of medical care are covered under 1 of 3 benefit arrangements: Basic benefits only, which generally have no deductible or coinsurance provisions; major medical benefits only, which usually have both deductible and coinsurance provisions; or basic benefits plus major medical. The most expensive items (hospital care, surgical care, and diagnostic X-ray and laboratory services) were most commonly covered by an arrangement that offered basic coverage plus supplemental coverage under major medical benefits. Certain categories of medical care, such as private duty nursing, visits to a physician's office, and prescription drugs, usually were covered only under major medical benefits. Dental and vision care were almost exclusively covered as basic benefits.

Hospital coverage. The most costly component of health care is that provided by a hospital. Nearly one-half of all personal health care expenditures in the United States are for hospital care.⁷ Virtually all of the participants in health plans analyzed in this study received coverage for hospital expenses; nearly nine-tenths had these expenses covered at least in part by a basic benefit. Of those that received basic hospital coverage, most were in plans that paid room and board expenses up to the semiprivate rate (table 18). By paying the semiprivate rate, rather than a specified dollar amount per day, the participant was automatically provided some protection against rising hospital charges.

⁵ Extended care includes medical care provided by an extended care facility or home health care agency. This care is usually provided to a patient who was previously hospitalized, but is recovering from an illness and no longer in need of the care provided by a general hospital.

⁶ The deductible is a specified amount of medical expense that an insured person must incur before benefits will be paid by the plan. Coinsurance is a provision where both the (insured) participant and the insurer share, in a specified ratio, the health care expenses resulting from an illness or injury. The coinsurance percentage is the share paid by the plan.

⁷ *Health Care Financing Review*, September 1981 (U.S. Department of Health and Human Services, Health Care Financing Administration), Volume 3, No. 1, Table 2A, p. 20.

About nine-tenths of the participants in basic hospital plans had limited duration of coverage. Slightly over seven-tenths had plans which specified the maximum number of days covered per confinement, most commonly 120 or 365 days. Most of the remaining plans limited the duration of coverage by specifying a maximum dollar amount per confinement.⁸ The great majority of hospital stays fall within these basic plan limitations. Additional coverage was usually available under a major medical benefit for cases that exceeded these limitations.

Although in the vast majority of cases hospital expenses are covered by basic benefits alone or in combination with major medical, there is some movement toward covering these expenses only under major medical insurance. In 1981, 13 percent of the participants in health insurance plans had only major medical coverage for hospital room and board (subject to coinsurance provisions), compared with 7 percent in 1979.

Surgical coverage. Like hospital room and board charges, surgical benefits were most often covered by basic benefits. One-fourth of participants, however, received payments for surgery only under the cost-sharing provisions of a major medical plan. This appeared to be an upward trend, similar to the rise noted previously for hospital expenses.

Three-fifths of the participants with basic surgical benefits were in plans covering the physician's fee up to the "usual and customary" charge for the procedure performed (table 19). The remainder were covered by a schedule of payments for surgical procedures, listing the maximum amount covered for each operation. Coverage of surgical expenses varied only slightly by occupational group, with professional-administrative workers receiving somewhat more liberal coverage than the other groups.

Major medical coverage. Major medical benefits, provided to nine-tenths of the health insurance participants, generally covered a wide range of medical services both in and out of the hospital. There are two types of major medical plans: One type supplements basic benefits by covering expenses which exceed basic benefit limitations or by covering expenses not paid by the basic plan; the other type is comprehensive and stands alone without basic plan coverage. About three-fifths of the participants with major medical benefits had the supplemental coverage and the remaining two-fifths had the comprehensive coverage.⁹

⁸This limitation was commonly found in "comprehensive major medical plans." These plans usually covered hospital expenses in full up to a specified dollar amount per confinement (typically between \$2,000 and \$5,000) and 80 percent thereafter. For this study, the full-coverage portion was treated as a basic benefit and the 80-percent portion as major medical.

Major medical benefits were not paid until the participants paid a certain amount of the expenses, the deductible portion. The deductible amount was usually \$100 or less, payable each year (table 20). Its purpose was to keep the premium cost down and discourage unnecessary use of medical services.

Once the worker had met the deductible requirement, the plan paid a specified percentage (coinsurance) of incurred expenses. Nine-tenths of the participants were in plans that paid 80 percent of expenses, with the remaining 20 percent to be paid by the worker (table 21). For three-fifths of the participants, however, the percentage paid by the plan increased to 100 percent after a specified level of expenses was incurred during a year. For example, a plan might pay 80 percent of the first \$5,000 of covered expenses and 100 percent thereafter, thus limiting the employee's "out-of-pocket" cost to \$1,000 (in addition to the deductible). By limiting payments on the initial covered expenses during an illness or accident, insurers of major medical policies are able to absorb the expenses of the infrequent catastrophic illness without substantial increases in premium costs to the employer or worker. The appeal of this type of protection contributed to a 13-percentage-point increase in "stop-loss" coverage between 1979 and 1981. Production workers were less likely to have this provision than white-collar workers.

Dental coverage. Employer-provided dental care has increased in recent years. In 1981, three-fifths of the participants in health insurance plans received coverage for dental expenses, compared with one-half two years earlier.

Nearly all dental plans covered a wide range of services including examinations, X-rays, and restorative procedures such as fillings, periodontal care, and inlays. Participants in plans covering orthodontic expenses, at least for dependent children, increased to 66 percent in 1981 from 62 percent the previous year (table 22).

Participants in dental plans were generally covered in 1 of 3 ways: (1) A percentage of reasonable and customary charges, (2) a schedule of cash allowances, or (3) an incentive schedule. Coverage up to a percentage of the reasonable and customary charge for a procedure was the most common form. The percentage covered by a plan generally depended on the type of procedure performed. Lower cost procedures such as examinations and X-rays were usually covered at 80 or 100 percent. Fillings, surgery, and periodontal care were most likely to be covered at 80 percent. More expen-

⁹Comprehensive major medical plans can be broken down into strict and modified varieties. All expenses covered are subject to the deductible and coinsurance provisions under the strict version whereas the modified version might cover hospital, or hospital and surgical, expenses in full up to a specified dollar amount without the application of a deductible. (Also see footnote 8.)

sive procedures—inlays, crowns, and orthodontia—were often provided at 50 percent of the reasonable and customary charge.

About one-fourth of the dental plan participants were offered reimbursement based on a schedule of cash allowances. In this type of arrangement, each procedure was subject to a specified maximum dollar amount that could be paid to the participant. Preventive procedures were less likely to be subject to this type of schedule than restorative procedures.

Three percent of dental plan participants had services covered by an incentive schedule. Under this arrangement, the percentage of dental expenses paid by the plan increased each year if the participant was examined regularly by a dentist.

Unlike other basic benefits, a slight majority of the participants in dental plans were required to pay a specified deductible amount before the plan paid any benefits (table 23). The most common requirement was a \$25 or \$50 deductible to be met by the participant each year. However, some plans required the participant to pay a deductible (usually \$50) only once while a member of the plan rather than every year. White-collar workers were more likely than production workers to have plans with deductible requirements.

Eighty-eight percent of dental plan participants were enrolled in plans that limited the amount of payment each year by specifying a yearly maximum benefit (table 24). The most common maximums were \$1,000, \$750, and \$500. Orthodontic services usually were subject to a lifetime maximum, most commonly \$500. However, the incidence of lifetime maximums of \$1,000 for orthodontia grew by 50 percent between 1980 and 1981—to 21 percent of participants in dental plans.

Vision care. About one-fifth of the participants in health insurance plans received some form of vision care benefits. The type and number of services covered varied, with most of the participants in plans featuring coverage for eye examinations, eyeglasses, and contact lenses (table 25). Production workers were the most likely to receive vision care benefits and had the most liberal benefits; nearly four-fifths of those covered by vision plans received this range of services.

Mental health coverage. For two-fifths of the participants in plans with mental health benefits, coverage for hospital care was subject to more stringent limitations than for hospitalization due to other illnesses (table 26). This restriction was usually on the duration of the hospital stay (often only 30 days for mental health care as compared to 120 or 365 days for other illnesses). Even more restrictive was coverage for mental health care outside the hospital (i.e., psychiatric office visits); less than one-tenth of the participants had this type of care covered to the same extent as other illnesses. Outpatient mental health care was usually covered in the major

medical portion of a plan where there were often ceilings on the amounts payable for mental health care for each visit and/or each year, and where the coinsurance for nonhospital treatment of mental illnesses was often 50 percent, compared to 80 percent for physical illnesses.

Funding medium. Commercially insured plans predominated in all the health benefit areas; the heaviest concentration was in major medical plans (table 27). Blue Cross-Blue Shield was an important funding medium for basic benefits, but was less important in funding major medical benefits. Some firms paid for medical expenses of their employees directly out of their own funds (self-insured). Although only 18 percent of the health insurance participants had some portion of their plan (usually major medical) funded through self-insurance, this funding arrangement gained importance since 1979, particularly among production workers. Only about 3 percent of health insurance participants covered by the survey were enrolled in Health Maintenance Organizations.¹⁰

Life insurance

Nearly all full-time employees participated in life insurance plans in 1981; four-fifths had the cost of a basic plan paid entirely by the employer. The amount of basic coverage for three-fifths of all life insurance participants was based on earnings (table 28), enabling the level of protection to automatically increase with a rise in earnings. Earnings-based formulas were much more prevalent among white-collar workers than among blue-collar workers. Employee contributions for earnings-based coverage, when required, were commonly expressed as a fixed rate for each \$1,000 of insurance.¹¹

The most common method of tying life insurance protection to earnings was to multiply the employee's annual earnings by a factor of 1 or 2 and round the product to the next \$1,000. About one-half of all employees in multiple-of-earnings plans had insurance equal to annual earnings, with over three-tenths having coverage equal to twice annual earnings (table 29). Professional-administrative employees were more likely than the other groups to have insurance equal to two or more times earnings. There was no upper limit on insurance for a majority of participants in plans based on earnings.

Most of the remaining life insurance plan participants (one-third) received a flat amount of insurance, regard-

¹⁰ A Health Maintenance Organization is a prepaid health care plan that delivers comprehensive medical services through its own providers (physicians, hospitals, etc.) to an enrolled population for a fixed periodic fee.

¹¹ Rates commonly ranged from 6 cents to 60 cents per \$1,000. The more expensive plans frequently accumulated an amount of permanent life insurance, which remained in force after leaving employment without further payment of premiums.

less of earnings. One-half of all production worker participants were covered by a uniform amount, compared with less than one-fifth in each of the other two groups. Two-thirds of the workers with a flat amount of life insurance were provided at least \$5,000 but less than \$20,000 of coverage (table 30). White-collar employees had a larger concentration of participants insured for flat amounts of \$20,000 or more than blue-collar employees.

In the event a participant became totally disabled, life insurance in virtually every plan was either continued for life, or was payable to the employee in lump-sum or installment form. To qualify under disability provisions, the employee was usually required to be below a specified age (commonly age 60) at the time of disability.

About three-fourths of all life insurance participants had additional insurance coverage if accidental death or dismemberment occurred. The amount of insurance was usually doubled in the case of accidental death.

In addition to basic coverage, some employers offered their workers supplemental life insurance that was at least partially employer financed. Only a small portion of employees were participants in these plans, which generally required employees to share in the financing.

Another kind of coverage available to the workers was life insurance on their spouses or unmarried dependent children. This type of coverage is becoming more popular; nearly one-fifth of life insurance participants had dependent coverage in 1981, up 50 percent since 1980. In most cases the employee paid part of the cost.

After retirement, basic life insurance coverage was continued for life for almost two-thirds of all participants (table 31). However, for only 1 in 20 was the preretirement amount of insurance continued in full. The face value was reduced once, either upon or after retirement, for one-third of participants; for one-fourth, the benefit amount was periodically reduced as the retiree grew older. Other forms of life insurance—accidental death and dismemberment, supplemental, and dependent coverage—were seldom available after retirement.

Retirement pension plans

Eighty-four percent of the employees in the survey were covered by private retirement pension plans, with the employer usually paying the entire cost. Sixty-six percent of covered employees were in plans with retirement payment formulas based on earnings (table 32). Most often the formula used earnings in the final years of employment (terminal earnings formula), although 16 percent of participants had plans that used an average of career earnings. For 32 percent of pension plan participants, dollar-amount formulas applied. Pension

plans with terminal earnings formulas typically provide the highest rate of earnings replacement and those with dollar-amount formulas generally pay the least compared with preretirement earnings.

Coverage varied by occupational group; the percent of employees provided pension plans was somewhat lower for production workers than for the other two groups (82 percent compared with 88 for professional-administrative and 85 percent for technical-clerical). In addition, the basis of payment differed sharply for production workers. While a large majority of white-collar workers were provided pension plans based on final earnings, dollar-amount formulas applied to over half of the production employees. Although some shift away from terminal earnings formulas was observed between 1980 and 1981, this should not be considered a trend. The shift was mainly due to one large case where final earnings were changed to a career earnings formula for salaried workers and to a dollar-amount formula for hourly employees.

Thirty-two percent of all participants were in pension plans providing benefits from either primary or alternative formulas, whichever was greater, down from 42 percent in 1980. Alternative formulas were often included to provide at least a minimum level of benefits for persons with short service or low earnings.

Private benefits and social security payments. Employers providing private pension plans share the cost of the social security coverage equally with their employees. Because many plan sponsors feel that private pension and social security benefits should not be duplicative, formulas for calculating private pensions often contain an offset provision requiring part of the social security pension to be subtracted from the annuity. Other plans have "integrated" formulas that replace less of an employee's earnings on which social security taxes were paid (the tax base), and more of the earnings in excess of this base. Forty-three percent of all participants were in plans with offset provisions or integrated formulas, a slight decline from 1980; most of these were in plans using terminal earnings formulas (table 33). An offset or integration provision seldom applied to alternative formulas available within plans.

Normal retirement. Forty-four percent of all participants were covered by plans that specified age 65 as the earliest age for retirement with full benefits (normal retirement), and most of these employees were in plans with no service requirement (table 34). Plans permitting normal retirement at earlier ages (usually 60 or 62) typically had length-of-service requirements.

Fourteen percent of all participants were covered by plans permitting retirement at any age with 30 years of service, up from 11 percent in 1980. The shift, which affected only technical-clerical and production workers,

was also due to a change in a major pension plan covering hourly employees where "any age after 30 years of service" was added as an alternative requirement. (If a plan had alternative age and service requirements, the earliest age and associated service were tabulated; if one alternative did not specify an age, it was the formula tabulated.)

Early retirement. Virtually all of the employees participating in a pension plan could retire early and receive an immediate, reduced pension (table 35). The amount of an early retirement pension is lower for two reasons: First, fewer years of service are applied to the benefit formula because an employee has not worked until normal retirement age. Second, because benefits begin at an earlier age, the retiree is expected to receive plan payments over a longer period of time. The normal benefit is either adjusted on an actuarial basis or reduced by a percentage for each year between the actual and normal retirement ages. In some cases, employer approval is required for early retirement benefits.

The majority of participants were covered by plans providing early retirement at age 55; generally, 10 to 15 years of service were required. One-tenth of the employees were in plans allowing early retirement at age 60 with 10 to 15 years of service; and another one-tenth were in plans allowing early retirement at less than age 55, most often with 25 years of service.

A growing percentage of employees may first become eligible for early retirement when their age and years of service equal a specified sum. Age plus service requirements therefore provide a range of possible retirement dates for employees with long careers. One-tenth of pension plan participants qualified for an early retirement if the sum of their age and service totaled 85.

White-collar employees generally were permitted to retire earlier than production workers. Nearly four-fifths of the white-collar workers could, with specified years of service, retire either at age 55 or at any age, while three-fifths of the production workers had plans with similar requirements.

Disability retirement. A career-ending disability may entitle an employee to a pension at an earlier than normal age. If the disability satisfies the plan's definition of total disability, pension benefits often begin immediately. When other employer-provided sources of disability income are provided, such as long-term disability insurance, the disability retirement benefit might be deferred until other forms of income have ceased. Eighty-eight percent of pension plan participants were covered by disability retirement provisions in 1981 (table 36). Employees in plans with immediate disability retirement outnumbered those in plans with benefits deferred to normal or early retirement age by 2 to 1.

Production workers with disability retirement coverage were usually in plans with immediate benefits, while white-collar workers were equally likely to be covered by deferred disability retirement benefits. The latter group was usually provided with long-term disability benefits ranging from 50 to 60 percent of earnings or more at the time of disability—more than generally provided by pension plans with immediate disability retirement.¹² Furthermore, most deferred retirement benefits were greater than immediate pensions, primarily because the time during which long-term disability benefits were paid was typically added to an employee's length of service for computation of pension benefits.

Requirements for disability retirement were usually based on specified years of service such as 10 years or more. Over one-sixth of the participants, however, had no age or service requirement, and nearly one-fifth had to meet the qualifications for the LTD plan, which usually had a minimal service requirement.

Postponed retirement. Employees who continue on the job after age 65 rarely receive private pensions until their actual retirement. Moreover, postponed retirement frequently is not reflected in the size of pension benefits. Fifty-eight percent of all participants were in plans with benefit formulas that excluded credit for all service after age 65 (table 37). Of the 42 percent that received credit for such service, 16 percent were subject to limits on the number of credited years (frequently, only years up to age 68 or 70). However, a number of plans with earnings-based benefit formulas did recognize earnings levels after age 65, even when service was not credited for these years.

In contrast to early retirees, who typically receive reduced pensions over an extended time period, late retirees seldom receive pensions that are increased to compensate for the shorter time they will draw benefits. Only 6 percent of the participants were in plans that actuarially adjust the size of pensions or increase the payment by a specified percentage for each additional year beyond the normal retirement age.

Among employee groups, production workers were more likely than white-collar employees to receive full credit for service after age 65. This was particularly true for those workers in multiemployer plans, established by collective bargaining agreements and providing for employer contributions to the pension fund for covered employees regardless of age.

Cost-of-living adjustment. Only about 3 percent of all participants were in plans that provided for automatic increases in pension benefits to compensate for rises in

¹² For a more complete discussion of disability retirement, see Donald Bell and William Wiatrowski, "Disability Benefits for Employees in Private Pension Plans," *Monthly Labor Review*, August 1982.

the cost-of-living (table 38).¹³ In most instances, the cost-of-living adjustment formulas provided for benefit adjustments proportional to rises in the BLS Consumer Price Index. Nevertheless, ceilings on individual increases limited periodic adjustments to 3 percent or less for over three-fifths of the covered workers. The percent of covered employees with limits to cost-of-living adjustments that were greater than 3 percent increased slightly in 1981. As in 1980, most of the affected participants were in plans calling for annual adjustments. Lifetime ceilings on increases were rare.

Vesting. Even when an employee leaves an employer without qualifying for either a normal, early, or disability retirement benefit, a pension may ultimately be paid. If certain conditions are satisfied at the time of separation, workers have a vested right in all or a significant portion of their accrued pension benefits and may begin receiving benefits years later. The Employee Retirement Income Security Act of 1974 (ERISA) made vesting a universal feature of private pension plans. Although all pension participants are entitled to vested benefits under ERISA, some variation exists as to when this occurs. Most pension plans require 10 years of service before benefits are fully guaranteed (table 39). While two-thirds of the participants were covered by the 10-year rule regardless of age, one-fifth were affected by the plan sponsor's right to exclude years of service before age 22 in determining vesting eligibility. A small minority of the participants were in plans with a gradually increasing vesting schedule, requiring up to 15 years for full vesting, but providing partial vesting after a few years' service.

Unreduced vested pension payments begin at a plan's normal retirement age, based on the benefit formula in effect when an employee left the plan. However, nearly all terminated and vested participants could receive a reduced pension at an earlier age (usually the plan's early retirement age). This option was available to 71 percent of participants if they had just satisfied the minimum vesting requirements when they left their plans. Twenty-seven percent were not eligible for early start of payments unless they had completed more years of service than were required for vesting.

Postretirement survivor benefits. The ERISA legislation also requires that retirement plans allow employees to elect a form of pension in which payments continue to the spouse after the retiree's death. When this type of pension—called a joint-and-survivor annuity—is

¹³Excluded are ad hoc postretirement increases in pensions which, as opposed to automatic cost-of-living provisions, are one-time increases in the benefits to all or some current retirees, and are not linked to the Consumer Price Index. The frequency and characteristics of these increases are being examined in the 1982 survey of employee benefits.

elected, the employee will receive a lower benefit during retirement since payments are likely to be made over a longer period of time. When the retiree dies, the spouse will receive part or all of the retiree's monthly pension benefits.

Joint-and-survivor benefits are based on an actuarial or arithmetic reduction of the employee's pension which is necessary to allow for continuation of benefits to the employee's survivor. Eighty-five percent of the participants were in plans providing a surviving spouse 50 percent of the retiree's actuarially adjusted pension, frequently as one of several arrangements for spouse benefits that could be chosen by the employee (table 40).

Preretirement survivor benefits. Nearly all participants were in plans providing for survivor payments in case the employee died before retirement. Employees usually had to be eligible for early retirement before any death benefits were payable. For nearly three-fourths of the participants, a surviving spouse would receive an annuity equivalent to the amount payable if the employee had retired on the day prior to death and had elected a joint-and-survivor form of payment (table 41). Most survivor pensions of this nature were based on an early retirement benefit and were provided at no cost to the employee. However, for over one-fifth of those employees having preretirement joint-and-survivor protection, it was available only if elected, and its cost paid by the employee through a small deduction in the pension ultimately payable to either employee or spouse.

Participation requirements

The insurance and pension programs commonly specify minimum length-of-service periods before employees may join a plan. These service requirements often are nominal, coinciding with an employer's probationary policy or the administrative time needed to begin employer funding of benefits. Service requirements in some long-term disability insurance plans, however, are more restrictive, and are intended to limit the number of covered workers and control employer costs. Similarly, sponsors of pension plans frequently impose age requirements which prevent younger or older workers from participating.¹⁴

Insurance plans. The incidence of service requirements did not vary significantly by benefit area, but was

¹⁴Age and service restrictions are not the only limitations on participation in insurance and pension plans. Many firms limit these benefits to persons with full-time and permanent employment status; others have a more liberal requirement, such as a workweek of 20 hours or more. Some plans are available only to persons covered by another plan; for example, life insurance plans that restrict eligibility to those who also are enrolled in the company's health insurance program. In other cases, participation in one plan blocks eligibility for others, as when several alternative health insurance plans are offered by the employer.

slightly lower among health insurance plan members and highest for accident and sickness insurance (tables 42-45). Except for long-term disability insurance plans, service requirements were usually only 1, 2, or 3 months. Those found in LTD plans were more restrictive, with some ranging up to one year or more. Because of the long-term nature of this benefit, employers have traditionally restricted eligibility to employees who have demonstrated some attachment to the company.

For health and life insurance benefits, the incidence of requirements varied markedly among the employee groups. While somewhat more than one-half of professional-administrative employees could participate immediately, almost two-thirds of all other employees had some waiting period.

Private pension plans. Three-fifths of pension plan participants were required to meet certain age or service criteria (table 46). Minimum ages were required for a significant proportion of covered employees, reflecting the concern of plan sponsors about the costs of funding retirement benefits. About one-third of the participants had to meet both stipulated minimum age and service requirements. ERISA legislation requires that employers who provide pension plans make them available to all full-time employees by the time they have reached age 25 and completed one year of service. Many plans with minimum age and service requirements, however, allowed participation at an earlier age. Service requirements seldom exceeded one year, even when no minimum age was specified.

Similarly, about three-fifths of all participants were in plans with a maximum age, usually 59, beyond which newly hired employees were not eligible. Maximum age conditions are permitted under ERISA regulations as long as the specified age is within 5 years of a plan's normal retirement age.

Both minimum and maximum participation requirement provisions occurred in plans covering two-thirds of white-collar employees, and approximately one-half of the production workers.

Other benefits

In addition to the major benefits previously discussed, information was collected on a number of other benefit plans, such as profit sharing, severance pay, and relocation allowances. Table 47 shows the extent of coverage for each employee group within individual establishments. Generally, benefits were either provided for all workers or did not exist in an employee group within an establishment. For example, 70 percent of the professional-administrative employees were in establishments that did not have profit sharing plans for this employee group, 20 percent worked in firms that offered these plans to all professional-administrative em-

ployees, and 5 percent were in establishments that offered the benefit to some but not all of this group. (Data were not available for 6 percent.) The data in table 47 do not indicate, however, the proportion of employees actually using or receiving a specific benefit.

Funeral leave, military leave, parking (provided at no cost or below commercial rates), and educational assistance were available to at least three-fifths of the employees in each group. Employee discounts on purchases of the employer's goods or services and in-house infirmary care were also important benefits, covering at least two-fifths of the employees of each group. Among the benefits surveyed, eligibility was lowest for stock bonus plans, stock purchase plans, and employee gifts. In addition, employee eligibility for use of a company-owned or leased automobile for personal business was seldom found, but was provided more often to the professional-administrative employees than to the other two groups.

Incidence of several other benefits differed by employee group, with a larger proportion of professional-administrative employees usually covered. For example, relocation allowances for transferred or newly hired employees were available to four-fifths of the professional-administrative employees but to only two-fifths of the technical-clerical employees and one-fourth of the production workers. Severance pay was offered to over one-half of the white-collar employees, almost twice the proportion of production employees covered. Profit sharing, savings, stock bonus, and stock purchase plans, available to a minority of workers in each employee group, were offered least often to production workers.

A new feature of the 1981 data distinguishes between full and partial defrayment of the cost of the benefit to the employee for several of these benefits. Parking, for example, was nearly always free for those employees eligible for the benefit. Conversely, meals were generally provided at reduced cost, rather than free, to those eligible. Fully paid relocation allowances were available to 3 out of 4 eligible white-collar employees but to only one-half of the covered production workers. For those employees provided recreational facilities, one-half of the workers in each employee group were eligible for full payment of the cost while the other half jointly financed the cost of the benefit with the employer. Partial defrayment of employee educational expenses was available to at least 40 percent of employees in each group, while full defrayment applied to 18 percent of the production employees, 27 percent of the technical-clerical employees, and 30 percent of the professional-administrative employees. Full educational assistance included total cost for books, tuition, and fees, but not necessarily for worktime lost due to attending courses.

Table 1. Summary: Percent of full-time employees by participation¹ in employee benefit programs, private industry,² 1981

Employee benefit program	All employees	Professional and administrative employees	Technical and clerical employees	Production employees
Paid:				
Holidays	99	100	100	99
Vacations	99	100	100	99
Personal leave	23	31	32	14
Lunch period	10	4	4	15
Rest time	75	60	76	82
Sick leave	65	92	92	41
Accident and sickness insurance	50	30	35	66
Noncontributory ³	41	22	26	55
Long-term disability insurance	41	61	52	28
Noncontributory ³	32	47	40	23
Health insurance for employee	97	98	96	97
Noncontributory ³	71	67	58	79
Health insurance for dependents	94	96	91	94
Noncontributory ³	48	45	36	55
Life insurance	96	98	95	96
Noncontributory ³	81	81	78	82
Retirement pension	84	88	85	82
Noncontributory ³	79	81	80	77

¹ Participation is defined as coverage by a paid leave, insurance, or pension plan. Employees subject to a minimum service requirement before they are eligible for a benefit are counted as participants even if they have not met the requirement at the time of the survey. If employees are required to pay part of the cost of a benefit, only those who elect the coverage and pay their share are counted as participants. Benefits for which the employee must pay the full premium are outside the scope of the survey.

² See appendix for scope of study and definitions of occupational groups.

³ Provided at no cost to employee.

Table 2. Work schedule: Percent of full-time employees by number of hours scheduled per week,¹ private industry, 1981

Work schedule	All employees	Professional and administrative employees	Technical and clerical employees	Production employees
Total	100	100	100	100
Hours per week:				
Under 35	1	(¹)	(¹)	1
35	4	5	7	1
Over 35 and under 37.5	1	3	2	1
37.5	7	10	14	2
Over 37.5 and under 40	3	4	6	(¹)
40	85	78	71	94
Over 40	1	1	(¹)	1

¹ Work schedule data, limited to straight-time hours, included lunch and rest periods only if they were paid. Regularly scheduled overtime was excluded in this survey.

² Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals.

Table 3. Paid lunch time: Percent of full-time employees by hours of paid lunch time per week, private industry, 1981

Hours per week	All employees	Professional and administrative employees	Technical and clerical employees	Production employees
Total	100	100	100	100
Provided paid lunch time	10	4	4	15
Under 1.67 hours	1	1	1	1
1.67 hours	4	(¹)	(¹)	6
Over 1.67 and under 2.5 hours	(¹)	-	-	1
2.5 hours	4	1	2	6
Over 2.5 hours	1	1	1	1
Not provided paid lunch time	90	96	96	85

¹ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 4. Paid rest time: Percent of full-time employees by hours of paid rest time per week, private industry, 1981

Hours per week	All employees	Professional and administrative employees	Technical and clerical employees	Production employees
Total	100	100	100	100
Provided paid rest time	75	60	76	82
Under 1.25 hours	3	1	1	5
1.25 hours	4	4	8	3
Over 1.25 and under 1.67 hours	(¹)	(¹)	1	(¹)
1.67 hours	26	18	18	34
Over 1.67 and under 2.5 hours	4	2	1	6
2.5 hours	34	34	46	28
Over 2.5 and under 3.33 hours	1	(¹)	(¹)	1
3.33 hours	1	1	1	1
Over 3.33 hours	2	-	-	4
Not provided paid rest time	25	40	24	18

¹ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 5. Paid holidays: Percent of full-time employees by number of paid holidays provided each year, private industry, 1981

Number of days	All employees	Professional and administrative employees	Technical and clerical employees	Production employees
Total	100	100	100	100
Provided paid holidays	99	100	100	99
Under 6 days	2	1	1	3
6 days	4	3	5	4
6 days plus 1 or 2 half days	(¹)	(¹)	(¹)	(¹)
7 days	8	6	10	8
7 days plus 1 or more half days	(¹)	(¹)	(¹)	(¹)
8 days	7	7	11	5
8 days plus 1 or 2 half days	(¹)	1	1	(¹)
9 days	10	9	15	9
9 days plus 1 or 2 half days	2	3	4	1
10 days	29	31	26	29
10 days plus 1 or 2 half days	1	1	1	1
11 days	16	16	14	16
11 days plus 1 or 2 half days	1	1	1	(¹)
12 days	7	6	5	8
12 days plus 1 or 2 half days	(¹)	(¹)	(¹)	(¹)
13 days	5	7	4	5
13 days plus 1 or 2 half days	(¹)	(¹)	(¹)	(¹)
14 days	1	1	1	1
More than 14 days	5	4	2	7
Not provided paid holidays	1	(¹)	(¹)	1

¹ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals.

Table 6. Paid holidays: Percent of full-time participants by policy on holidays that fall on a regularly scheduled day off, private industry, 1981

Holiday policy	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
Holiday is not observed	1	1	1	1
Another day off granted	82	87	87	77
Additional day's pay in lieu of holiday	4	2	3	6
Another day off or day's pay, depending on when holiday falls ...	11	7	7	14
Another day off or holiday not observed, depending on when holiday falls	1	2	2	1
Other provision applies ¹	(²)	(²)	(²)	(²)
Holiday policy not determinable	(²)	(²)	(²)	1

¹ Policy differs by holiday.

² Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals.

Table 7. Paid vacations: Percent of full-time employees by amount of paid vacation provided at selected periods of service, private industry, 1981

Vacation policy	All employees	Professional and administrative employees	Technical and clerical employees	Production employees	Vacation policy	All employees	Professional and administrative employees	Technical and clerical employees	Production employees
Total	100	100	100	100					
In plans providing paid vacations at qualifying periods of service	99	100	100	99	After 15 years of service:				
At 6 months of service: ¹					5 days	(²)	(²)	(²)	(²)
Under 5 days	8	5	6	11	10 days	4	1	2	7
5 days	36	45	48	27	Over 10 and under 15 days	(²)	(²)	(²)	(²)
Over 5 and under 10 days	8	15	13	4	15 days	31	25	27	35
10 days	4	6	4	2	Over 15 and under 20 days	5	5	6	4
Over 10 days	1	3	(²)	1	20 days	53	61	61	46
After 1 year of service:					Over 20 days	6	8	4	5
Under 5 days	(²)	(²)	(²)	(²)	After 20 years of service:				
5 days	30	7	13	49	5 days	(²)	(²)	(²)	(²)
Over 5 and under 10 days	2	1	1	3	10 days	4	1	2	6
10 days	60	79	81	42	Over 10 and under 15 days	(²)	(²)	(²)	(²)
Over 10 and under 15 days	2	4	3	1	15 days	10	7	8	13
15 days	2	7	2	1	Over 15 and under 20 days	1	1	1	1
Over 15 days	2	2	(²)	2	20 days	56	60	66	49
After 3 years of service:					Over 20 and under 25 days	2	3	2	2
5 days	4	(²)	1	7	25 days	21	22	17	22
Over 5 and under 10 days	2	(²)	(²)	3	Over 25 days	4	5	3	4
10 days	79	80	88	74	After 25 years of service:				
Over 10 and under 15 days	7	4	4	10	5 days	(²)	(²)	(²)	(²)
15 days	5	9	5	3	10 days	4	1	2	6
Over 15 days	4	6	3	3	Over 10 and under 15 days	(²)	(²)	(²)	(²)
After 5 years of service:					15 days	9	7	7	11
Under 10 days	1	(²)	(²)	1	Over 15 and under 20 days	1	(²)	1	1
10 days	50	37	45	57	20 days	31	36	36	26
Over 10 and under 15 days	7	7	7	7	Over 20 and under 25 days	2	3	3	2
15 days	38	47	45	30	25 days	43	44	44	43
Over 15 and under 20 days	2	3	2	2	Over 25 and under 30 days	2	3	2	2
20 days	1	3	1	1	30 days	5	4	4	6
Over 20 days	1	1	1	1	Over 30 days	1	1	1	2
After 10 years of service:					After 30 years of service:				
5 days	(²)	(²)	(²)	(²)	5 days	(²)	(²)	(²)	(²)
10 days	7	3	4	11	10 days	4	1	2	6
Over 10 and under 15 days	1	1	1	2	Over 10 and under 15 days	(²)	(²)	(²)	(²)
15 days	69	69	76	65	15 days	9	7	7	11
Over 15 and under 20 days	6	3	3	9	Over 15 and under 20 days	1	(²)	(²)	1
20 days	13	20	13	9	20 days	29	34	35	24
Over 20 days	4	5	3	4	Over 20 and under 25 days	1	2	2	1
					25 days	40	39	42	39
					Over 25 and under 30 days	2	3	2	2
					30 days	10	11	8	11
					Over 30 days	3	2	2	3

¹ Excludes situations where employees are credited with vacation days during the first 6 months of service but, as a matter of establishment policy, must wait beyond 6 months before taking those days off.

² Less than 0.5 percent.

NOTE: Data include anniversary year and bonus days and exclude extended vacations.

Table 8. Paid holidays and vacations: Average number of days for full-time participants, private industry, 1981

Item	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Paid holidays	10.2	10.2	9.6	10.5
Paid vacation by length of service:				
6 months	3.2	4.5	3.9	2.3
1 year	8.8	10.4	9.5	7.7
3 years	10.5	11.1	10.5	10.3
5 years	12.5	13.3	12.8	12.0
10 years	15.7	16.3	15.8	15.4
15 years	18.1	18.8	18.5	17.7
20 years	20.5	21.1	20.5	20.2
25 years	22.2	22.6	22.3	21.9
30 years ¹	22.7	23.3	22.8	22.4

¹ The average (mean) was essentially the same for longer lengths of service.

NOTE: Computation of average included half days and excluded workers with zero holidays or vacation days.

Table 9. Paid vacations: Percent of full-time participants by length of service required to take vacation, private industry, 1981

Length of service requirement	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
With service requirement	98	97	98	99
1 month	6	9	8	4
2 months	2	3	2	1
3 months	8	11	9	6
4-5 months	2	2	2	1
6 months	39	45	49	31
7-11 months	2	1	3	2
1 year	40	25	26	53
Over 1 year	(¹)	-	-	(¹)
Without service requirement	2	3	2	1
Service requirement not determinable	(¹)	-	-	(¹)

¹ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 10. Paid personal leave: Percent of full-time employees by number of paid personal leave days provided per year, private industry, 1981

Number of days	All employees	Professional and administrative employees	Technical and clerical employees	Production employees
Total	100	100	100	100
Provided personal leave	23	31	32	14
Less than 2 days	2	1	2	2
2 days	5	6	8	3
3 days	3	3	4	2
4 days	6	6	8	5
5 days	3	6	3	2
More than 5 days	2	3	3	1
No maximum specified ¹	3	6	3	1
Not provided personal leave	77	69	68	86

¹ Workers were provided as much personal leave as they needed.

NOTE: Because of rounding, sums of individual items may not equal totals.

Table 11. Short-term disability coverage: Percent of full-time employees by participation in accident and sickness insurance plans and paid sick leave plans and by type of plan, private industry, 1981

Type of plan	All employees	Professional and administrative employees	Technical and clerical employees	Production employees
Total	100	100	100	100
Accident and sickness insurance only	27	2	4	48
Noncontributory ¹	23	1	3	42
Paid sick leave only	42	64	61	23
Combined accident and sickness insurance/paid sick leave	24	28	31	18
Noncontributory ¹ accident and sickness insurance	17	20	23	14
No accident and sickness insurance or paid sick leave	7	6	4	11

¹ Provided at no cost to employee.

NOTE: Because of rounding, sums of individual items may not equal totals.

Table 12. Paid sick leave: Percent of full-time employees by type of provision, private industry, 1981

Provision	All employees	Professional and administrative employees	Technical and clerical employees	Production employees
Total	100	100	100	100
Provided sick leave	65	92	92	41
Sick leave provided on:				
An annual basis only ¹	46	58	65	32
A per disability basis only ²	15	26	21	8
Both an annual and per disability basis	3	4	5	1
No specified maximum number of days ³	1	4	1	(⁴)
Not provided sick leave	35	8	8	59

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

² Number of days of paid sick leave is renewed for each illness or disability. This number may vary by length of service.

³ Unlimited sick leave, provided to employees as needed.

⁴ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals.

Table 13. Paid sick leave: Percent of full-time employees by sick leave provisions, private industry, 1981

Sick leave policy ¹	All employees	Professional and administrative employees	Technical and clerical employees	Production employees	Sick leave policy ¹	All employees	Professional and administrative employees	Technical and clerical employees	Production employees
Total	100	100	100	100	Sick leave provided annually ² —Continued				
Provided sick leave ²	65	92	92	41	Unused sick leave provisions:				
Sick leave provided annually ³	49	63	70	32	Carry-over only	15	17	24	10
Less than 1 year of service:					Cash-in only	6	2	6	7
Under 5 days	10	7	15	9	Cash-in and carry-over	2	1	3	3
5 and under 10 days	15	20	25	8	No provision	25	44	37	12
10 and under 30 days	10	19	16	2	Data not available	(*)	(*)	(*)	-
30 and under 60 days	(*)	1	1	(*)	Sick leave provided on a per disability basis ⁶	18	30	26	9
60 and under 120 days	1	2	(*)	(*)	Less than 1 year of service:				
120 days or more	2	5	1	1	Under 5 days	(*)	(*)	(*)	-
After 1 year of service:					5 and under 10 days	4	8	7	1
Under 5 days	3	1	2	5	10 and under 30 days	4	6	6	2
5 and under 10 days	18	13	26	17	30 and under 60 days	1	1	1	(*)
10 and under 30 days	21	36	36	7	60 and under 120 days	1	3	1	(*)
30 and under 60 days	2	4	2	(*)	120 days or more	2	6	2	(*)
60 and under 120 days	1	3	(*)	(*)	After 1 year of service:				
120 days or more	2	5	1	1	Under 5 days	(*)	(*)	1	(*)
After 5 years of service:					5 and under 10 days	3	6	5	2
Under 5 days	2	(*)	1	4	10 and under 30 days	5	6	8	2
5 and under 10 days	14	9	18	14	30 and under 60 days	2	5	3	(*)
10 and under 30 days	18	27	30	9	60 and under 120 days	1	3	2	(*)
30 and under 60 days	6	10	10	1	120 days or more	2	7	2	1
60 and under 120 days	4	8	6	1	After 5 years of service:				
120 days or more	3	8	2	1	Under 30 days	2	3	4	1
After 10 years of service:					30 and under 60 days	3	4	4	1
Under 5 days	2	(*)	1	4	60 and under 120 days	9	14	13	6
5 and under 10 days	14	9	17	14	120 days or more	3	8	4	1
10 and under 30 days	17	24	28	8	After 10 years of service:				
30 and under 60 days	5	8	9	2	Under 30 days	2	2	3	1
60 and under 120 days	5	11	8	2	30 and under 60 days	1	2	2	(*)
120 days or more	5	11	5	1	60 and under 120 days	9	12	12	6
After 15 years of service:					120 days or more	5	13	7	1
Under 5 days	2	(*)	1	3	After 15 years of service:				
5 and under 10 days	14	9	18	14	Under 60 days	2	3	4	1
10 and under 30 days	16	23	27	8	60 and under 120 days	4	7	6	2
30 and under 60 days	3	4	7	1	120 days or more	11	20	15	5
60 and under 120 days	6	12	9	2	After 20 years of service:				
120 days or more	6	14	8	2	Under 60 days	2	3	4	1
After 20 years of service:					60 and under 120 days	4	6	5	2
Under 5 days	2	(*)	1	3	120 days or more	11	21	15	6
5 and under 10 days	14	9	17	14	After 25 years of service: ⁵				
10 and under 30 days	16	23	27	8	Under 60 days	2	3	4	1
30 and under 60 days	3	4	6	1	60 and under 120 days	3	5	5	2
60 and under 120 days	6	11	8	3	120 days or more	12	22	16	6
120 days or more	7	15	9	2	No maximum sick leave specified ⁷	1	4	1	(*)
After 25 years of service: ⁵					Not provided sick leave	35	8	8	59
Under 5 days	1	(*)	1	2					
5 and under 10 days	14	9	17	16					
10 and under 30 days	16	23	27	8					
30 and under 60 days	3	4	6	1					
60 and under 120 days	4	8	6	2					
120 days or more	9	19	11	3					

¹ In addition to the full-pay provisions shown, some plans provided sick leave at partial pay.

² The total is less than the sum of the individual breakdowns because some employees were covered under both an annual and a per disability plan.

³ Employees earn a specified number of sick days per year. This number may vary by length of service.

⁴ Less than 0.5 percent.

⁵ Provisions were virtually the same after longer years of service.

⁶ Sick leave is provided on a per illness or per disability basis. The number of days may vary by length of service.

⁷ Unlimited sick leave provided to employees as needed.

NOTE: Dash indicates no employees in this category.

Table 14. Accident and sickness insurance: Percent of full-time participants by type and duration of payments, private industry, 1981

Type of payment	Maximum weeks of coverage									
	Total	Less than 13	13	14-25	26	27-51	52	Greater than 52	Varies by service	Other ¹
All participants										
All types	100	1	10	5	53	2	17	1	12	1
Fixed percent of earnings	41	(0)	2	3	28	1	2	(0)	4	1
50-54	15	-	1	1	12	-	-	(0)	1	-
55-59	1	-	-	-	1	-	-	-	-	-
60-64	11	(0)	1	2	5	(0)	1	(0)	2	-
65-69	9	(0)	1	-	7	(0)	(0)	(0)	(0)	1
70 or more	6	(0)	(0)	(0)	3	-	1	-	1	-
Percent of earnings varies	4	-	(0)	-	1	(0)	1	-	2	-
By service	1	-	-	-	(0)	-	-	-	1	-
By length of disability	2	-	(0)	-	(0)	(0)	1	-	(0)	-
By both service and length of disability	1	-	-	-	1	-	-	-	(0)	-
By earnings	(0)	-	-	-	(0)	-	-	-	-	-
Fixed weekly dollar benefit	32	(0)	7	1	17	(0)	4	-	2	-
Less than \$60	7	(0)	3	(0)	3	(0)	(0)	-	(0)	-
\$60-\$79	4	-	1	1	2	(0)	(0)	-	-	-
\$80-\$99	5	-	2	-	3	-	(0)	-	(0)	-
\$100-\$119	5	-	(0)	(0)	3	-	1	-	(0)	-
\$120-\$139	6	(0)	(0)	(0)	4	(0)	1	-	-	-
\$140 or more	5	-	(0)	(0)	2	(0)	1	-	2	-
Weekly dollar benefit varies	23	-	1	(0)	7	(0)	11	(0)	4	-
By earnings	22	-	1	(0)	6	(0)	10	(0)	4	-
By service or length of disability	1	-	(0)	-	(0)	-	(0)	(0)	(0)	-
Professional and administrative										
All types	100	1	4	5	63	(0)	11	1	13	1
Fixed percent of earnings	70	1	1	5	47	(0)	6	1	8	1
50-54	26	-	-	1	22	-	-	-	3	-
55-59	1	-	-	-	1	-	-	-	-	-
60-64	18	1	1	3	11	-	-	(0)	3	-
65-69	14	-	(0)	-	11	(0)	1	(0)	(0)	1
70 or more	11	-	(0)	1	2	-	6	-	1	-
Percent of earnings varies	9	-	-	-	4	-	3	-	2	-
By service	2	-	-	-	1	-	-	-	1	-
By length of disability	5	-	-	-	1	-	3	-	-	-
By both service and length of disability	2	-	-	-	1	-	-	-	1	-
Fixed weekly dollar benefit	14	(0)	2	(0)	9	(0)	1	-	2	-
Less than \$60	3	-	1	(0)	2	-	-	-	-	-
\$60-\$79	1	-	1	(0)	(0)	-	-	-	-	-
\$80-\$99	3	-	-	-	2	-	-	-	1	-
\$100-\$119	2	-	(0)	-	1	-	(0)	-	(0)	-
\$120-\$139	3	(0)	-	(0)	2	(0)	(0)	-	-	-
\$140 or more	1	-	-	-	1	-	(0)	-	(0)	-
Weekly dollar benefit varies	7	-	(0)	-	4	-	(0)	1	2	-
By earnings	7	-	(0)	-	4	-	(0)	(0)	2	-
By service or length of disability	(0)	-	-	-	(0)	-	-	(0)	-	-
Technical and clerical										
All types	100	1	9	6	61	2	7	1	13	(0)
Fixed percent of earnings	68	1	3	5	45	1	4	1	8	(0)
50-54	26	-	(0)	1	22	-	-	(0)	2	-
55-59	1	-	-	-	1	-	-	-	-	-
60-64	18	1	2	3	7	(0)	(0)	(0)	4	-
65-69	13	(0)	(0)	-	10	1	1	(0)	(0)	(0)

See footnotes at end of table.

Table 14. Accident and sickness insurance: Percent of full-time participants by type and duration of payments, private industry, 1981—Continued

Type of payment	Maximum weeks of coverage									
	Total	Less than 13	13	14-25	26	27-51	52	Greater than 52	Varies by service	Other ¹
Technical and clerical										
Fixed percent of earnings—Continued										
70 or more	10	(²)	(²)	1	5	-	3	-	1	-
Percent of earnings varies	6	-	(²)	-	2	(²)	1	-	2	-
By service	2	-	-	-	1	-	-	-	1	-
By length of disability	3	-	(²)	-	1	(²)	1	-	-	-
By both service and length of disability	2	-	-	-	1	-	-	-	1	-
Fixed weekly dollar benefit	18	(²)	5	(²)	11	(²)	1	-	1	-
Less than \$60	5	-	1	(²)	3	-	-	-	(²)	-
\$60-\$79	3	-	1	(²)	1	-	-	-	-	-
\$80-\$99	4	-	1	-	3	-	-	-	-	-
\$100-\$119	2	-	(²)	-	1	-	(²)	-	(²)	-
\$120-\$139	3	(²)	-	(²)	2	(²)	(²)	-	-	-
\$140 or more	1	-	(²)	-	(²)	-	(²)	-	(²)	-
Weekly dollar benefit varies	8	-	1	(²)	2	(²)	2	(²)	2	-
By earnings	8	-	1	(²)	2	(²)	2	(²)	2	-
By service or length of disability	(²)	-	(²)	-	(²)	-	(²)	(²)	-	-
Production										
All types	100	1	12	4	49	2	21	(²)	11	(²)
Fixed percent of earnings	29	(²)	2	2	19	1	1	(²)	2	(²)
50-54	10	-	1	1	7	-	-	(²)	(²)	-
55-59	1	-	-	-	1	-	-	-	-	-
60-64	7	(²)	1	1	4	(²)	1	(²)	1	-
65-69	7	(²)	1	-	5	(²)	(²)	-	(²)	(²)
70 or more	4	-	(²)	(²)	2	-	-	-	1	-
Percent of earnings varies	2	-	-	-	1	(²)	-	-	1	-
By service	1	-	-	-	(²)	-	-	-	1	-
By length of disability	1	-	-	-	(²)	(²)	-	-	1	-
By both service and length of disability	(²)	-	-	-	(²)	-	-	-	(²)	-
By earnings	(²)	-	-	-	(²)	-	-	-	-	-
Fixed weekly dollar benefit	39	1	8	2	20	(²)	5	-	3	-
Less than \$60	8	(²)	4	(²)	3	(²)	(²)	-	(²)	-
\$60-\$79	5	-	1	1	2	(²)	(²)	-	-	-
\$80-\$99	6	-	2	-	4	-	(²)	-	-	-
\$100-\$119	6	-	(²)	(²)	4	-	1	-	(²)	-
\$120-\$139	7	(²)	-	(²)	5	(²)	1	-	-	-
\$140 or more	7	-	(²)	(²)	2	(²)	2	-	3	-
Weekly dollar benefit varies	30	-	2	(²)	8	1	15	(²)	5	-
By earnings	29	-	1	(²)	8	1	14	(²)	5	-
By service or length of disability	2	-	1	-	(²)	-	(²)	-	(²)	-

¹ Part of an income protection plan that continues payment throughout disability. However, after 39 weeks of collecting payments, total disability must be certified.

² Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 15. Accident and sickness insurance: Percent of full-time participants with benefits based on percent of earnings formula by maximum weekly benefit, private industry, 1981

Type of payment	Total	Maximum weekly benefit										No maximum
		Total with maximum	Less than \$80	\$80 to \$99	\$100 to \$119	\$120 to \$139	\$140 to \$159	\$160 to \$199	\$200 to \$249	\$250 to \$299	\$300 or more	
All participants												
Total	100	71	1	19	3	15	6	1	10	4	12	29
Fixed percent of earnings	92	70	1	19	3	15	6	1	10	4	11	22
50-54	33	29	1	19	1	1	3	(¹)	2	(¹)	2	4
55-59	2	2	-	-	-	(¹)	-	-	1	1	-	-
60-64	24	16	-	-	1	2	3	1	5	1	3	9
65-69	20	18	(¹)	-	(¹)	10	1	(¹)	2	(¹)	4	2
70 or more	13	6	-	-	1	1	(¹)	-	1	1	2	7
Percent of earnings varies	8	1	-	-	-	(¹)	-	-	-	-	(¹)	8
Professional and administrative												
Total	100	69	(¹)	25	3	10	1	1	10	4	13	31
Fixed percent of earnings	89	68	(¹)	25	3	10	1	1	10	4	13	21
50-54	33	29	-	25	(¹)	(¹)	1	-	1	(¹)	1	4
55-59	1	1	-	-	-	-	-	-	-	1	-	-
60-64	24	16	-	-	1	1	(¹)	1	8	2	2	8
65-69	18	17	(¹)	-	1	9	(¹)	-	1	(¹)	6	2
70 or more	13	5	-	-	1	-	(¹)	-	1	(¹)	3	8
Percent of earnings varies	11	(¹)	-	-	-	-	-	-	-	-	(¹)	10
Technical and clerical												
Total	100	69	(¹)	24	3	15	6	1	7	3	11	31
Fixed percent of earnings	91	68	(¹)	24	3	15	6	1	7	3	10	23
50-54	35	32	(¹)	24	1	(¹)	4	-	1	(¹)	2	3
55-59	1	1	-	-	-	-	-	-	(¹)	1	-	-
60-64	24	13	-	-	1	3	1	1	3	1	4	11
65-69	17	15	(¹)	-	1	9	(¹)	-	2	(¹)	2	2
70 or more	14	7	-	-	(¹)	2	(¹)	-	1	1	2	7
Percent of earnings varies	9	1	-	-	-	-	-	-	-	-	1	8
Production												
Total	100	72	1	12	4	17	9	1	12	4	12	28
Fixed percent of earnings	93	72	1	12	4	17	9	1	12	4	11	21
50-54	31	27	1	12	2	3	2	1	3	(¹)	2	4
55-59	2	2	-	-	-	(¹)	-	-	1	1	-	-
60-64	24	17	-	-	(¹)	2	5	(¹)	5	1	3	8
65-69	23	20	-	-	(¹)	11	1	(¹)	3	-	5	3
70 or more	12	6	-	-	1	(¹)	1	-	1	1	2	7
Percent of earnings varies	7	(¹)	-	-	-	(¹)	-	-	-	-	(¹)	6

¹ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 16. Long-term disability insurance: Percent of full-time participants by method of determining payment, private industry, 1981

Method	All participants			Professional and administrative participants			Technical and clerical participants			Production participants		
	Total	With maximum coverage provisions	Without maximum coverage provisions	Total	With maximum coverage provisions	Without maximum coverage provisions	Total	With maximum coverage provisions	Without maximum coverage provisions	Total	With maximum coverage provisions	Without maximum coverage provisions
All methods	100	69	31	100	72	28	100	75	25	100	59	41
Fixed percent of earnings	78	59	19	85	61	24	84	64	20	66	53	12
Less than 50 percent	4	3	1	4	3	(¹)	3	2	(¹)	5	3	2
50 percent	30	21	9	31	18	13	29	19	9	30	25	5
55 percent	(¹)	(¹)	(¹)	-	-	-	(¹)	(¹)	(¹)	1	1	-
60 percent	35	28	7	41	32	9	41	34	7	23	19	4
65 or 66.7 percent	7	6	1	8	7	1	8	6	2	5	4	(¹)
70 percent or more	2	1	1	2	2	(¹)	2	2	(¹)	2	(¹)	2
Percent varies by earnings	9	6	3	10	6	3	12	8	4	5	3	1
Percent varies by service	1	1	(¹)	2	1	(¹)	1	1	1	(¹)	(¹)	-
Scheduled dollar amount varies by earnings	12	2	10	3	3	-	2	2	1	28	2	27
Other	1	1	(¹)	1	(¹)	(¹)	(¹)	(¹)	(¹)	1	1	(¹)

¹ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 17. Health insurance: Percent of full-time participants by coverage for selected categories of medical care, private industry, 1981

Category of medical care	Total	Provided care			Not provided care	
		All	By basic benefits only ¹	By major medical only ²		By basic benefits and major medical
All participants						
Hospital room and board	100	100	18	13	69	(³)
Hospitalization—miscellaneous services	100	100	16	14	70	(³)
Extended care ⁴	100	60	25	22	12	40
Surgical	100	100	36	24	40	(³)
Physician visits—in hospital	100	100	15	35	49	(³)
Physician visits—office	100	95	5	81	9	5
Diagnostic X-ray and laboratory	100	100	22	32	46	(³)
Prescription drugs	100	97	11	81	5	3
Private-duty nursing	100	93	3	89	1	7
Mental health care	100	99	10	13	76	1
Dental	100	61	57	4	-	39
Vision	100	22	20	2	-	78
Professional and administrative						
Hospital room and board	100	100	15	13	73	(³)
Hospitalization—miscellaneous services	100	100	13	14	73	(³)
Extended care ⁴	100	61	26	22	14	39
Surgical	100	100	36	25	39	(³)
Physician visits—in hospital	100	100	14	38	48	(³)
Physician visits—office	100	99	5	87	7	1
Diagnostic X-ray and laboratory	100	100	19	36	45	(³)
Prescription drugs	100	98	5	86	7	2
Private-duty nursing	100	99	4	95	1	1
Mental health care	100	100	5	13	81	(³)
Dental	100	67	62	5	-	33
Vision	100	17	14	3	-	83
Technical and clerical						
Hospital room and board	100	100	15	16	69	(³)
Hospitalization—miscellaneous services	100	100	12	17	70	(³)
Extended care ⁴	100	60	23	24	13	40
Surgical	100	100	33	28	39	(³)
Physician visits—in hospital	100	100	14	42	44	(³)
Physician visits—office	100	99	6	85	8	1
Diagnostic X-ray and laboratory	100	100	19	37	44	(³)
Prescription drugs	100	97	6	85	6	3
Private-duty nursing	100	98	5	93	1	2
Mental health care	100	99	7	16	77	1
Dental	100	60	55	5	-	40
Vision	100	18	15	3	-	82
Production						
Hospital room and board	100	100	20	12	68	(³)
Hospitalization—miscellaneous services	100	100	19	13	69	(³)
Extended care ⁴	100	59	27	21	11	41
Surgical	100	100	38	22	40	(³)
Physician visits—in hospital	100	100	17	31	52	(³)
Physician visits—office	100	90	5	76	10	10
Diagnostic X-ray and laboratory	100	100	24	28	48	(³)
Prescription drugs	100	96	17	76	3	4
Private-duty nursing	100	88	3	85	(³)	12
Mental health care	100	99	15	12	73	1
Dental	100	59	56	3	-	41
Vision	100	26	24	2	-	74

¹ A provision was classified as a basic benefit when it related to the initial expenses incurred for a specific medical service. Under these provisions, a plan paid covered expenses in one of several ways: (1) In full with no limitation; (2) in full for a specified period of time, or until a dollar limit was reached; or (3) a cash scheduled allowance benefit that provided up to a dollar amount for a service performed by a hospital or physician. For a specific category of care, a plan may require the participant to pay a specific amount each disability or year (deductible) or a nominal charge each visit or procedure (copayment) before reimbursement begins or services are rendered.

² Major medical benefits cover many categories of expenses, some

of which are not covered under basic benefits and others for which basic coverage limits have been exceeded. These benefits are characterized by deductible and coinsurance provisions.

³ Less than 0.5 percent.

⁴ Medical care provided by an extended care facility or home health care agency. This care is usually provided to a patient who was previously hospitalized and is recovering without need of the extensive care provided by a general hospital.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 18. Health insurance: Percent of full-time participants in plans with basic hospital room and board coverage by type of benefit payments, private industry, 1981

Type of payment	Total	Subject to limit on days of coverage per hospital confinement						Subject to other limits ¹	Unlimited
		All	Under 120 days	120 days	121 - 364 days	365 days	366 days or more		
All participants									
Total	100	72	13	18	3	30	6	19	9
Daily dollar allowance	8	8	5	2	(²)	1	(²)	(²)	-
Semiprivate rate	92	64	9	17	3	29	6	19	9
Professional and administrative									
Total	100	68	10	20	3	32	4	22	10
Daily dollar allowance	4	3	2	1	(²)	1	-	(²)	-
Semiprivate rate	96	65	8	19	3	32	4	21	10
Technical and clerical									
Total	100	66	11	22	3	27	4	22	12
Daily dollar allowance	6	6	2	2	1	1	(²)	(²)	-
Semiprivate rate	94	60	8	20	3	25	4	22	12
Production									
Total	100	76	16	16	4	31	9	18	6
Daily dollar allowance	11	10	7	2	(²)	1	(²)	(²)	-
Semiprivate rate	89	66	9	15	4	30	9	17	6

¹ Includes workers in plans where the basic benefit is limited by a maximum dollar amount per confinement or per year, and other plans where the limit on the number of days of coverage applies within a specified time limit.

² Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 19. Health insurance: Percent of full-time participants in plans with basic surgical benefits by maximum allowance for selected procedures, private industry, 1981

Maximum allowance	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
Usual and customary charge	62	65	60	61
Maximum scheduled allowance	38	35	40	39
Most expensive surgical procedure:				
\$200 or less	(¹)	(¹)	(¹)	-
\$201-\$300	2	2	2	2
\$301-\$400	2	1	1	3
\$401-\$500	5	3	3	6
\$501-\$750	5	3	3	7
\$751-\$1,000	7	4	7	8
\$1,001-\$1,250	3	3	4	3
\$1,251-\$1,500	5	7	8	3
\$1,501-\$2,000	5	6	7	4
More than \$2,000	4	6	4	3
Appendectomy:				
\$100 or less	(¹)	(¹)	1	(¹)
\$101-\$150	3	2	2	3
\$151-\$200	7	5	5	9
\$201-\$300	12	10	12	12
\$301-\$400	11	10	15	9
\$401-\$500	2	2	2	2
More than \$500	3	5	2	2
Not determinable ²	1	1	1	1
Tonsillectomy:				
\$50 or less	2	2	2	2
\$51-\$100	16	12	12	19
\$101-\$150	14	13	19	12
\$151-\$200	3	4	3	2
More than \$200	2	3	1	2
Not determinable ²	2	2	3	1
Hysterectomy:				
\$200 or less	1	(¹)	1	1
\$201-\$300	8	5	5	11
\$301-\$400	6	4	5	7
\$401-\$500	7	7	8	7
\$501-\$750	11	11	14	9
More than \$750	2	4	2	2
Not determinable ²	4	5	5	2

¹ Less than 0.5 percent.

² Information necessary to classify was not provided.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 20. Health insurance: Percent of full-time participants in plans with major medical coverage by amount of deductible and applicable benefit period, private industry, 1981

Amount of deductible ¹	All participants			Professional and administrative participants			Technical and clerical participants			Production participants		
	Benefit period									Total	1-year period	Other period
	Total	1-year period	Other period	Total	1-year period	Other period	Total	1-year period	Other period			
Total	100	97	3	100	98	2	100	98	2	100	97	3
Based on earnings ²	5	5	-	6	6	-	6	6	-	5	5	-
Flat dollar amount	95	92	3	94	92	2	94	92	2	95	92	3
\$25	2	1	1	3	2	1	3	2	1	2	1	1
\$26-\$49	1	1	-	1	1	-	1	1	-	1	1	-
\$50	23	23	(³)	23	22	(³)	21	20	(³)	25	25	(³)
\$51-\$74	(³)	(³)	-	(³)	(³)	-	(³)	(³)	-	(³)	(³)	-
\$75	5	5	-	5	5	-	4	4	-	6	6	-
\$76-\$99	(³)	(³)	-	1	1	-	(³)	(³)	-	(³)	(³)	-
\$100	55	53	1	52	51	1	54	53	1	56	54	2
\$125	(³)	(³)	-	(³)	(³)	-	(³)	(³)	-	(³)	(³)	-
\$150	5	5	-	6	6	-	8	8	-	2	2	-
Over \$150	3	3	(³)	3	3	(³)	3	3	(³)	3	3	(³)

¹ Amount of deductible described is for each insured person. However, many plans contain a maximum family deductible. In some plans, the individual and family deductibles are identical.

² These plans have deductibles which vary by the amount of the participants' earnings. A typical provision is 1 percent of annual earnings with a

maximum deductible of \$150.

³ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 21. Health insurance: Percent of full-time participants in plans with major medical coverage by coinsurance provisions,¹ private industry, 1981

Final coinsurance provision	All participants					Professional and administrative participants					Technical and clerical participants					Production participants				
	Initial coinsurance																			
	Total	80 percent	85 percent	90 percent	Other	Total	80 percent	85 percent	90 percent	Other	Total	80 percent	85 percent	90 percent	Other	Total	80 percent	85 percent	90 percent	Other
Total	100	90	4	3	3	100	90	4	3	3	100	92	2	3	3	100	88	5	3	4
Final coinsurance changes to 100 percent	59	52	4	1	2	68	61	3	1	2	68	63	2	1	2	51	43	5	1	2
When covered expenses ² within a year reach:																				
\$1-2000	10	9	(³)	(³)	-	11	11	(³)	(³)	-	13	13	(³)	(³)	-	8	7	(³)	1	-
\$2,001-\$4,000	14	13	(³)	(³)	1	18	16	-	(³)	1	16	15	-	(³)	1	11	10	(³)	(³)	1
\$4,001-\$6,000	21	20	1	(³)	(³)	25	24	1	(³)	(³)	25	24	1	(³)	(³)	17	16	1	(³)	(³)
\$6,001-\$8,000	4	2	2	-	1	5	2	-	1	4	2	1	-	-	1	5	2	3	-	1
\$8,001-\$10,000	7	5	1	(³)	(³)	5	5	(³)	(³)	(³)	7	7	(³)	(³)	7	5	2	(³)	(³)	
More than \$10,000	3	3	(³)	(³)	-	4	4	(³)	(³)	-	3	3	(³)	(³)	-	3	3	(³)	-	-
Final coinsurance changes to other than 100 percent	1	1	(³)	-	(³)	2	1	(³)	-	(³)	1	1	(³)	-	(³)	1	(³)	-	-	(³)
Coinsurance unchanged	40	37	(³)	2	1	30	27	(³)	1	1	31	28	(³)	1	1	49	45	(³)	2	2

¹ Coinsurance is the percent of covered expenses paid by the plan. The balance is paid by the employee.

² Amount of covered expenses described is for each insured person. In rare cases, the limit for the individual and family are identical.

³ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 22. Health insurance: Percent of full-time participants in plans with dental benefits by type of procedure and extent of coverage, private industry, 1981

Type of dental procedure	Total	Scheduled cash allowance	Incentive schedule ¹	Percent of reasonable and customary charge										Not covered
				Total	50	60	61-74	75	80	85	90	91-99	100	
All participants														
Examinations	100	17	3	80	1	1	1	4	25	(²)	2	-	47	-
Dental X-rays	100	18	3	79	1	1	1	4	27	7	10	-	28	(²)
Fillings	100	29	3	68	3	1	1	5	33	8	10	-	7	(²)
Dental surgery	100	27	3	69	3	2	1	5	33	7	10	-	9	(²)
Periodontal care	100	26	3	68	5	2	1	4	31	8	10	-	7	3
Inlays	100	28	1	68	31	4	1	1	14	6	7	-	3	3
Crowns	100	29	1	68	32	4	1	1	13	6	7	-	3	2
Orthodontia	100	14	-	53	44	3	(²)	(²)	2	(²)	(²)	(²)	3	34
Professional and administrative														
Examinations	100	19	4	77	1	1	1	3	27	(²)	1	-	43	-
Dental X-rays	100	20	4	76	1	1	1	3	29	4	6	-	31	(²)
Fillings	100	31	4	65	4	2	1	3	38	6	6	-	5	(²)
Dental surgery	100	29	3	68	4	2	1	3	37	6	6	-	9	(²)
Periodontal care	100	28	3	67	6	3	(²)	3	35	7	6	-	7	2
Inlays	100	30	1	66	35	5	1	1	13	4	3	-	3	3
Crowns	100	30	1	66	35	6	1	1	13	4	3	-	3	2
Orthodontia	100	16	-	54	46	4	(²)	-	1	(²)	(²)	(²)	3	29
Technical and clerical														
Examinations	100	19	4	77	(²)	1	1	4	27	(²)	2	-	42	-
Dental X-rays	100	20	4	76	(²)	1	1	4	30	3	5	-	31	(²)
Fillings	100	34	4	62	3	2	1	4	35	4	5	-	6	(²)
Dental surgery	100	33	4	63	3	2	1	4	35	4	5	-	8	(²)
Periodontal care	100	30	4	63	5	3	(²)	4	33	4	5	-	8	2
Inlays	100	32	1	63	32	5	2	1	13	3	3	-	3	3
Crowns	100	33	1	63	32	6	2	1	13	3	3	-	2	3
Orthodontia	100	16	-	47	37	3	(²)	2	2	(²)	(²)	(²)	2	37
Production														
Examinations	100	15	2	83	1	1	(²)	5	23	(²)	2	-	51	-
Dental X-rays	100	15	2	82	1	1	(²)	5	25	10	15	-	26	-
Fillings	100	26	2	72	2	1	1	6	30	11	14	-	7	(²)
Dental surgery	100	24	2	73	2	1	1	6	30	9	14	-	10	(²)
Periodontal care	100	23	2	71	4	1	1	6	29	11	14	-	7	3
Inlays	100	25	1	72	29	3	1	1	14	9	11	-	3	3
Crowns	100	26	1	72	29	3	1	1	14	9	11	-	3	2
Orthodontia	100	12	-	54	47	2	(²)	(²)	2	(²)	(²)	-	3	34

¹ Reimbursement arrangement in which the percentage of dental expenses paid by the plan increases if regular dental appointments are scheduled.

² Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 23. Health insurance: Percent of full-time participants in plans with dental benefits by deductible provision,¹ private industry, 1981

Type of deductible ²	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
Subject to basic dental deductible ...	54	60	60	48
Yearly deductible	43	49	47	38
Under \$25	(³)	(³)	(³)	(³)
\$25	20	24	19	18
\$26-\$49	2	3	3	2
\$50	18	19	19	17
Over \$50	3	3	5	2
Lifetime deductible	11	11	14	10
\$25	1	1	1	1
\$50	10	9	12	9
Over \$50	(³)	(³)	(³)	1
Subject to major medical deductible	2	2	3	2
Subject to copayment provisions	(³)	(³)	(³)	1
No deductible or copayment	43	37	36	50

¹ Excludes separate deductibles for orthodontic procedures.

² Amount of deductible described is for each insured person. In some plans, the individual and family deductibles are identical.

³ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals.

Table 24. Health insurance: Percent of full-time participants in plans with dental benefits and in plans with orthodontic coverage by maximum amount of insurance, private industry, 1981

Dollar amount ¹	Yearly maximum for all procedures excluding orthodontia				Lifetime maximum for orthodontia			
	All participants	Professional and administrative participants	Technical and clerical participants	Production participants	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100	100	100	100	100
Maximum specified	88	87	85	90	95	95	96	95
Less than \$500	1	1	1	1	1	1	1	1
\$500	12	12	15	11	31	30	32	32
\$501-\$749	2	2	2	2	8	4	5	11
\$750	22	20	19	24	18	28	19	12
\$751-\$999	1	1	1	1	13	8	6	20
\$1,000	43	45	40	44	21	22	27	18
\$1,001-\$1,499	2	2	2	2	1	1	4	1
\$1,500	3	2	3	3	1	1	1	1
Greater than \$1,500	2	2	2	3	1	(³)	1	1
No maximum	12	13	15	10	5	5	4	5

¹ Amount of maximum specified is for each insured person.

² Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals.

Table 25. Health insurance: Percent of full-time participants in plans with vision benefits by extent of benefits, private industry, 1981

Benefit	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
Eye examinations only	11	19	21	6
Examinations and eyeglasses	9	9	10	9
Examinations, eyeglasses, and contact lenses	69	60	49	78
Orthoptics only ¹	6	9	11	4
Other combinations	5	3	9	4

¹ Exercises to improve the function of the eye muscles.

NOTE: Because of rounding, sums of individual items may not equal totals.

Table 26. Health insurance: Percent of full-time participants in plans with mental health benefits by extent of benefits, private industry, 1981

Coverage limitation	All participants		Professional and administrative participants		Technical and clerical participants		Production participants	
	Hospital care	Outpatient care	Hospital care	Outpatient care	Hospital care	Outpatient care	Hospital care	Outpatient care
Total	100	100	100	100	100	100	100	100
With coverage	100	93	100	94	100	94	100	92
Covered the same as other illnesses	59	10	63	8	61	9	57	11
Subject to separate limitations ¹	41	83	37	86	39	85	43	81
Limit on days or visits	30	21	26	20	28	23	33	20
Limit on dollars	15	62	14	64	16	63	15	61
Major medical coinsurance limited to 50 percent	1	54	1	57	2	56	1	51
Other limitations	2	12	1	11	1	10	2	13
Not covered	(²)	7	(²)	6	(²)	6	(²)	8

¹ The total is less than the sum of the individual items because many plans had more than one type of limitation on mental health coverage.

² Less than 0.5 percent.

Table 27. Health insurance: Percent of full-time participants by funding medium for selected types of coverage, private industry, 1981

Funding medium	Basic hospital ¹	Basic surgical ¹	Basic medical ¹	Major medical ²	Dental	Basic hospital ¹	Basic surgical ¹	Basic medical ¹	Major medical ²	Dental
	All participants					Technical and clerical				
Total	100	100	100	100	100	100	100	100	100	100
Provided	87	76	66	91	61	84	72	59	95	60
Blue Cross-Blue Shield	28	22	22	10	2	26	20	20	10	2
Commercial carrier	42	37	30	61	46	42	36	26	65	43
Independent prepaid health organization ³	3	3	3	(⁴)	1	3	4	4	(⁴)	1
Self-insured	14	13	11	18	12	12	12	9	18	13
Combined	1	(⁴)	(⁴)	1	(⁴)	1	(⁴)	(⁴)	1	(⁴)
Not provided	13	24	34	9	39	16	28	41	5	40
	Professional and administrative					Production				
Total	100	100	100	100	100	100	100	100	100	100
Provided	87	75	62	96	67	88	78	70	86	59
Blue Cross-Blue Shield	27	19	19	9	2	29	25	25	10	3
Commercial carrier	45	41	32	68	51	41	36	31	56	45
Independent prepaid health organization ³	3	3	3	(⁴)	1	2	2	2	(⁴)	1
Self-insured	11	11	8	16	13	15	15	12	19	11
Combined	1	1	1	1	(⁴)	1	(⁴)	(⁴)	1	(⁴)
Not provided	13	25	38	4	33	12	22	30	14	41

¹ A plan provision was classified as a basic benefit when it covered the initial expenses incurred for a specific medical service. Under these provisions, a plan paid covered expenses in one of several ways: 1) In full with no limitation; 2) in full for a specified period of time, or until a dollar limit was reached; and 3) a cash scheduled allowance benefit that provided up to a dollar amount for a service performed by a hospital or physician. For a specific category of care, a plan may require the participant to pay a lump sum amount each disability or year (deductible) or a nominal charge each visit or procedure (copayment) before reimbursement begins or services are rendered.

² Major medical benefits cover many categories of expenses, some

of which are not covered under basic benefits, and others for which basic coverage limits have been exhausted. These benefits are characterized by deductible and coinsurance provisions.

³ Independent prepaid health organizations include plans recognized as Health Maintenance Organizations as defined by the Health Maintenance Organization Act of 1973, and other organizations which deliver health care under a prepayment plan.

⁴ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals.

Table 28. Life insurance: Percent of full-time participants by method of determining amount of basic life insurance and frequency of related coverages, private industry, 1981

Item	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
Basic life insurance ¹	100	100	100	100
Based on earnings	62	82	76	46
Multiple	43	63	59	26
Graduated schedule	19	19	17	20
Flat amount	34	14	19	50
Based on service	4	4	4	4
Other	(²)	(²)	(²)	-
With extended coverage during total and permanent disability	99	99	99	99
With accidental death and dismemberment coverage	72	69	66	76
With dependent coverage	18	16	19	19

¹ A few participants received only accidental death and dismemberment insurance.

² Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 29. Life insurance: Percent of full-time participants in plans with multiple-of-earnings formulas by amount of basic insurance and maximum coverage provisions, private industry, 1981

Formula	Total	In plans without maximum coverage	In plans with maximum coverage				
			All	Less than \$50,000	\$50,000-\$99,999	\$100,000-\$249,999	\$250,000 or more
All participants							
Total	100	56	44	3	7	22	11
Life insurance is equal to annual earnings times:							
Less than 1.0	2	2	1	(¹)	-	1	(¹)
1.0	46	30	16	1	2	10	2
1.1-1.4	(¹)	(¹)	(¹)	-	-	-	(¹)
1.5	8	3	5	-	1	3	1
1.6-1.9	(¹)	-	(¹)	(¹)	-	-	-
2.0	35	19	17	1	3	7	6
More than 2.0	8	3	5	1	1	1	2
Professional and administrative							
Total	100	56	44	3	8	22	12
Life insurance is equal to annual earnings times:							
Less than 1.0	2	2	(¹)	(¹)	-	(¹)	(¹)
1.0	40	24	16	1	3	10	3
1.1-1.4	(¹)	(¹)	(¹)	-	-	-	(¹)
1.5	9	4	5	-	1	2	1
1.6-1.9	(¹)	-	(¹)	(¹)	-	-	-
2.0	40	22	18	1	3	8	6
More than 2.0	9	4	5	1	1	2	2
Technical and clerical							
Total	100	54	46	3	7	24	12
Life insurance is equal to annual earnings times:							
Less than 1.0	2	1	1	(¹)	-	(¹)	-
1.0	44	28	16	1	3	10	2
1.1-1.4	(¹)	(¹)	(¹)	-	-	-	(¹)
1.5	8	3	5	-	1	4	1
1.6-1.9	(¹)	-	(¹)	(¹)	-	-	-
2.0	36	17	19	1	3	8	8
More than 2.0	9	5	4	1	1	1	2
Production							
Total	100	59	41	4	7	21	8
Life insurance is equal to annual earnings times:							
Less than 1.0	3	2	1	(¹)	-	1	(¹)
1.0	53	37	16	2	2	10	2
1.1-1.4	1	(¹)	1	-	-	-	1
1.5	7	2	5	-	1	3	(¹)
2.0	30	17	13	1	2	6	4
More than 2.0	6	1	5	1	2	1	1

¹ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 30. Life insurance: Percent of full-time participants in plans with flat dollar insurance by amount of basic insurance, private industry, 1981

Amount of insurance	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
Less than \$2,000	7	6	6	7
\$2,000-\$4,999	22	22	19	22
\$5,000-\$9,999	35	33	43	34
\$10,000-\$14,999	29	28	24	30
\$15,000-\$19,999	3	3	1	4
\$20,000 and over	4	8	7	3

NOTE: Because of rounding, sums of individual items may not equal totals.

Table 31. Life insurance: Percent of full-time participants in basic life insurance plans by effect of retirement on coverage, private industry, 1981

Effect of retirement	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
Insurance continues	64	66	64	63
Continued in full for life	5	6	5	4
Continued in full; ceases during retirement	1	1	1	1
Reduced once; continues for life	33	28	32	36
Reduced once; ceases during retirement	(¹)	(¹)	(¹)	(¹)
Reduced more than once during retirement; continues for life	25	30	26	22
Reduced more than once; ceases during retirement	(¹)	(¹)	(¹)	(¹)
Insurance discontinued immediately	36	34	36	37

¹ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals.

Table 32. Private pension plans: Percent of full-time participants¹ by method of determining retirement payments, private industry, 1981

Basis of payment ²	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
Terminal earnings formula	50	70	68	32
No alternative formula	26	37	44	11
Terminal earnings alternative	5	7	5	3
Career earnings alternative	4	5	5	4
Dollar amount alternative ³	15	19	14	14
Career earnings formula	16	23	18	11
No alternative formula	10	14	12	6
Career earnings alternative	(⁴)	(⁴)	(⁴)	(⁴)
Dollar amount alternative ³	6	9	6	5
Percent of contributions alternative	(⁴)	(⁴)	-	(⁴)
Dollar amount formula ³	32	6	12	53
No alternative formula	29	5	12	48
Dollar amount alternative ³	3	(⁴)	(⁴)	5
Percent of contributions alternative	(⁴)	(⁴)	(⁴)	(⁴)
Percent of contributions formula	2	1	(⁴)	2
No alternative formula	2	1	(⁴)	2
Other formula ⁵	1	1	1	1
No alternative formula	1	1	1	1

¹ Excludes supplemental pension plans.

² Alternative formulas are generally designed to provide a minimum benefit for employees with short service or low earnings.

³ Includes formulas based on dollar amounts for each year of service and schedules of benefits that vary by length of service.

⁴ Less than 0.5 percent.

⁵ Includes money purchase plans.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 33. Private pension plans: Percent of full-time participants¹ by provision for integration or offset of social security benefits, private industry, 1981

Provision	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
With integrated or offset formula	43	62	62	25
Terminal earnings formula	38	56	56	21
Integrated with social security payment ²	7	12	9	3
Offset by social security payment ³	31	44	46	18
Based on service	24	34	36	13
Not based on service	8	10	10	5
Other formula	5	6	6	4
Integrated with social security payment ²	3	4	4	2
Offset by social security payment ³	2	2	2	1
Based on service	1	1	1	1
Not based on service	1	1	1	(⁴)
Without integrated or offset formula ..	57	38	38	75

¹ Excludes participants in money purchase plans.

² Formula provides lower benefits for earnings subject to FICA (social security) taxes than for earnings in excess of tax base.

³ Benefit as calculated by formula is reduced by portion of primary social security payment.

⁴ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals.

Table 34. Private pension plans: Percent of full-time participants by minimum age and associated service requirements for normal retirement,¹ private industry, 1981

Age and service requirements ²	All participants	Professional and administrative participants	Technical and clerical participants	Production participants	Age and service requirements ²	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100	Age 62 ³	18	19	18	19
No age requirement	14	6	7	22	No service requirement	4	4	5	3
Less than 30 years' service	(*)	(*)	-	(*)	5 years' service	1	1	1	1
30 years' service	14	5	7	21	10 years' service	8	7	6	10
More than 30 years' service	(*)	(*)	(*)	(*)	15 years' service	2	2	2	1
Age 55	4	7	4	3	20 or 25 years' service	2	2	1	2
20 years' service	2	6	3	(*)	30 years' service	2	2	2	1
25 years' service	(*)	(*)	(*)	(*)	Age 63-64	1	1	3	1
30 years' service	2	1	1	3	No service requirement	1	1	3	(*)
Age 56-59	2	1	1	2	30 years' service	(*)	(*)	(*)	(*)
15 or 20 years' service	1	(*)	(*)	1	Age 65 ⁵	44	44	47	42
30 or more years' service	1	1	1	1	No service requirement	39	42	45	35
Age 60 ⁶	10	13	13	6	5 years' service	1	1	(*)	1
No service requirement	2	4	3	1	10 years' service	3	1	2	5
10 years' service	2	2	3	2	15 years' service	(*)	(*)	(*)	(*)
15 years' service	1	2	2	1	Sum of age plus service	7	9	7	6
20 or 25 years' service	(*)	(*)	1	(*)	Equals less than 80	2	2	2	2
30 years' service	3	3	3	2	Equals 80	(*)	1	(*)	(*)
More than 30 years' service	(*)	1	1	(*)	Equals 85	3	6	3	3
					Equals 90 or more	1	1	2	1

¹ Normal retirement is defined as the point at which the participant could retire and immediately receive all accrued benefits by virtue of service and earnings, without reduction due to age.

² If a plan had more than one age and service requirement, the earliest age and associated service requirement was tabulated.

³ Includes 0.8 percent or less participants, who were in plans with service requirements other than specified.

⁴ Less than 0.5 percent.

⁵ Includes 0.1 percent or less participants, who were in plans with service requirements other than specified.

⁶ Includes 2.1 percent or less participants, who were in plans with service requirements other than specified.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 35. Private pension plans: Percent of full-time participants¹ by minimum age and associated service requirements for early retirement,² private industry, 1981

Age and service requirements ³	All participants	Professional and administrative participants	Technical and clerical participants	Production participants	Age and service requirements ³	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total					Age 56 to 59—Continued				
Participants in plans permitting early retirement	98	98	98	97	10 years' service	1	(⁴)	1	1
No age requirement	5	10	6	3	20 or 30 years' service	1	1	(⁴)	1
Less than 30 years' service	(⁴)	(⁴)	(⁴)	(⁴)	Age 60	9	5	5	12
30 years' service	5	9	5	2	No service requirement	1	(⁴)	1	1
More than 30 years' service	(⁴)	(⁴)	(⁴)	-	5 years' service	(⁴)	(⁴)	(⁴)	(⁴)
Less than age 55 ⁵	8	5	12	8	10 years' service	4	2	2	6
No service requirement	(⁴)	(⁴)	(⁴)	(⁴)	15 years' service	4	3	2	5
5 years' service	(⁴)	(⁴)	(⁴)	(⁴)	20 or more years' service	(⁴)	(⁴)	(⁴)	(⁴)
10 years' service	2	2	5	2	Age 62	2	1	1	3
15 or 20 years' service	2	2	2	1	No service requirement	(⁴)	(⁴)	(⁴)	(⁴)
25 years' service	4	(⁴)	4	5	5 years' service	(⁴)	-	-	(⁴)
Age 55 ⁶	63	69	68	58	10 years' service	1	(⁴)	(⁴)	2
No service requirement	9	10	9	8	15 years' service	1	(⁴)	(⁴)	1
5 years' service	4	7	5	2	20 or 25 years' service	(⁴)	(⁴)	(⁴)	(⁴)
10 years' service	36	38	37	34	Sum of age plus service	9	8	6	12
15 years' service	11	10	13	11	Equals 70 or less	1	1	1	1
20 years' service	3	3	4	2	Equals 75	1	1	1	1
25 years' service	(⁴)	(⁴)	-	-	Equals 76-80	1	2	2	1
Age 56 to 59	1	1	1	1	Equals 85	6	3	2	9
5 years' service	(⁴)	-	-	(⁴)	Participants in plans without early retirement	2	2	2	3

¹ Excludes participants in money purchase plans.

² Early retirement is defined as the point at which a worker could retire immediately and receive accrued benefits based on service and earnings but reduced for each year prior to normal retirement age.

³ If a plan had more than one age and service requirement, the earliest age and associated service requirement was tabulated.

⁴ Less than 0.5 percent.

⁵ Includes 0.3 percent or less with service requirements other than specified.

⁶ Includes 1.2 percent or less with service requirements other than specified.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 36. Private pension plans: Percent of full-time participants¹ by provisions for disability retirement, private industry, 1981

Characteristic	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total with disability retirement benefits	88	88	84	91
Minimum requirements for disability retirement				
Total	100	100	100	100
No age or service	15	15	20	12
Age only	1	1	1	(²)
Service only	57	46	42	69
Age and service	9	7	10	9
Meets qualification for long-term disability benefits	18	31	27	9
Benefit provisions				
Total	100	100	100	100
Immediate disability retirement	67	49	50	82
Unreduced normal formula ³	51	37	36	64
Reduced normal formula ⁴	9	6	9	10
Other than normal formula ⁵	7	6	5	8
Deferred disability retirement	33	51	50	18
With benefits based on:				
Service when disabled	4	5	6	2
Service plus credit to normal retirement date	27	43	40	14
Service with some credit	2	3	3	1

¹ Excludes participants in money purchase plans.

² Less than 0.5 percent.

³ The disabled worker's pension is computed under the plan's normal benefit formula and is paid as if retirement had occurred on the plan's normal retirement date, based on years of service actually completed.

⁴ The disabled worker's pension is computed under the plan's normal benefit formula, based on years of service actually completed, and then reduced for early receipt.

⁵ Includes flat amount benefits, dollar amount formulas, percent of unreduced normal benefits less social security, and percent of earnings formulas both with and without social security offsets.

NOTE: Because of rounding, sums of individual items may not equal totals.

Table 37. Private pension plans: Percent of full-time participants¹ by provision for credit for service after age 65, private industry, 1981

Type of credit	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
No credit for service	58	68	70	48
Pension deferred with no change in amount	51	59	61	42
Pension deferred, but increased actuarially	4	5	5	3
Pension deferred, but increased by percent per additional year of service ²	2	3	3	1
Pension begins at age 65	1	1	1	1
Credit for service³	42	32	30	52
All service credited	26	21	20	31
Service credited to specified maximum age	15	11	9	19
Service credited to specified maximum years of service	1	1	1	1
Other ⁴	(⁵)	(⁵)	-	(⁵)

¹ Excludes participants in money purchase plans.

² The pension amount computed at age 65 is increased by a specified percent (not part of the benefit formula) for each year the employee remains active.

³ Additional service is included in the benefit formula.

⁴ Includes participants in plans in which all service is credited and pension is actuarially increased for later retirement date.

⁵ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 38. Private pension plans: Percent of full-time participants¹ by provision for cost-of-living adjustments, private industry, 1981

Characteristic of adjustment	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total with cost-of-living adjustment in normal retirement formula	3	4	4	2
Adjustment as percent of CPI change				
Total	100	100	100	100
100 percent of change (up to annual maximum, if any)	63	73	71	43
Less than 100 percent of change or other ²	37	27	29	57
Maximum periodic increase				
Total	100	100	100	100
No maximum	4	2	10	1
Less than 3 percent	19	22	19	16
3 percent	40	43	44	30
Over 3 percent	37	33	27	53
Maximum lifetime increase				
Total	100	100	100	100
No maximum	97	98	99	93
With lifetime maximum	3	2	1	7
Frequency of adjustment				
Total	100	100	100	100
Annually	96	97	98	94
Other period	4	3	2	6

¹ Excludes participants in money purchase plans.

² Includes adjustment provisions which did not go into effect until after a specific percent rise in the CPI.

NOTE: Because of rounding, sums of individual items may not equal totals.

Table 39. Private pension plans: Percent of full-time participants by vesting provisions, private industry, 1981

Provision	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Type of vesting schedule				
Total ¹	100	100	100	100
Cliff vesting, ² with full vesting after:				
10 years of service at any age ...	67	64	63	72
10 years of service after age 22	21	24	24	18
Other	2	1	1	2
Graduated vesting, ³ with full vesting after:				
15 years of service ⁴	4	5	6	3
Other	9	9	11	7
Requirement for earliest receipt of fully vested benefit				
Total	100	100	100	100
Payable at normal retirement age only	2	2	1	2
Payable prior to normal retirement age:				
At specified age	71	71	71	71
At specified age, with additional service requirement	27	26	27	27

¹ Because plans may adopt alternative vesting schedules, sums of participants covered by individual vesting schedules may exceed 100 percent.

² Under a cliff vesting schedule, an employee is not entitled to any benefits accrued under a pension plan until satisfying the requirement for 100 percent vesting. The Employee Retirement Income Security Act (ERISA) specifies 10 years as the maximum requirement for this form of vesting.

³ Graduated vesting schedules give an employee rights to a gradually increasing share of accrued pension benefits, determined by years of service and eventually reaching 100 percent vesting status.

⁴ Participants in this group were in plans that adopted ERISA's standard for graduated vesting which calls for 25 percent vesting with 5 years of service, with the vested percentage increasing 5 percentage points each year for 5 succeeding years, then 10 percentage points for each of the next 5 years. Thus, 15 years is the maximum requirement for this form of vesting.

Table 40. Private pension plans: Percent of full-time participants' by provision for postretirement survivor annuity, private industry, 1981

Type of annuity for surviving spouse	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
Spouse's share of joint-and-survivor annuity only ²	92	94	93	90
50 percent ³	25	18	21	31
Over 50 percent	7	4	3	10
Alternative percentage at retiree's option	60	71	69	50
Spouse's share of joint-and-survivor annuity plus portion of retiree's pension	3	2	1	4
Portion of retiree's accrued pension only	5	4	5	5

¹ Excludes participants in money purchase plans.

² An annuity that provides income during the lifetime of both the retiree and the surviving spouse. The accrued pension will usually be actuarially reduced at retirement because of the longer length of time that payments are expected to be made. Upon the death of the retiree who selects this option, all or part of the reduced pension is continued to the surviving spouse for life.

³ Includes a small percentage of employees in plans where the spouse's share of the joint-and-survivor annuity was less than 50 percent.

NOTE: Because of rounding, sums of individual items may not equal totals.

Table 41. Private pension plans: Percent of full-time participants' by provision for preretirement survivor annuity, private industry, 1981

Type of annuity for surviving spouse ²	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
Preretirement survivor annuity provided	99	100	99	99
Equivalent of joint and survivor annuity ³	74	73	68	77
Based on early retirement ⁴	65	64	60	68
Surviving spouse receives:				
50 percent of				
employee pension	52	51	50	54
At employee cost ⁵ ..	19	19	16	21
Over 50 percent of				
employee pension	13	14	10	14
At employee cost ⁵ ..	1	(⁶)	(⁶)	1
Based on normal retirement ⁷	9	8	9	9
At employee cost ⁵	2	1	1	2
Portion of accrued employee benefit, reduced for early retirement	14	13	16	13
Other annuity ⁸	12	14	15	9
No preretirement survivor annuity provided ⁹	1	(⁶)	1	1

¹ Excludes participants in money purchase plans.

² Many plans offer an elective preretirement spouse option. If the elective provision was the only option, it was tabulated; if it was in combination with an automatic preretirement spouse option, only the automatic provision was tabulated.

³ An annuity that provides income during the lifetime of both the retiree and the surviving spouse. The accrued pension will usually be actuarially reduced at retirement because of the longer length of time that payments are expected to be made. Upon the retiree's death, all or part of the reduced pension is continued to the surviving spouse for life.

⁴ Survivor annuity is based upon the benefit the employee would have received if early retirement had occurred on the date of death.

⁵ Plan reduces the accrued employee pension benefit for each year survivor protection is in force.

⁶ Less than 0.5 percent.

⁷ Survivor annuity is based on the benefit the employee would have received if eligible for normal retirement on the date of death.

⁸ Included annuity based on a portion of accrued benefits unreduced for early retirement, or a flat dollar amount.

⁹ A preretirement survivor annuity is not required in plans which do not provide for the payment of retiree benefits prior to the plan's normal retirement age.

NOTE: Because of rounding, sums of individual items may not equal totals.

Table 42. Accident and sickness insurance: Percent of full-time participants by length of service requirement for participation,¹ private industry, 1981

Length of service requirement	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
With service requirement	74	71	74	74
1 month	26	30	29	25
2 months	11	6	9	13
3 months	23	20	22	23
4-5 months	5	6	5	4
6 months	6	6	6	7
7-11 months	(²)	-	-	(²)
1 year	2	1	1	2
Over 1 year	1	1	2	(²)
Without service requirement	26	29	26	26
Service requirement not determinable	(²)	-	-	(²)

¹ Length of time employees must be on the job before they are covered by a plan that is at least partially employer financed. There is frequently an administrative time lag between completion of the requirement and the actual start of participation. If the lag was 1 month or more, it was included in the service requirement. Minimum age requirements are rare.

² Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 43. Long-term disability insurance: Percent of full-time participants by length of service requirement for participation,¹ private industry, 1981

Length of service requirement	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
With service requirement ²	65	65	70	61
1 month	10	13	8	9
2 months	2	1	2	3
3 months	13	12	15	13
4-5 months	(³)	(³)	(³)	(³)
6 months	16	14	15	18
1 year	12	13	15	9
2 years	2	2	2	2
3 years	3	3	5	1
Over 3 years	6	6	7	5
Without service requirement	35	35	30	39

¹ Length of time employees must be on the job before they are covered by a plan that is at least partially employer financed. There is frequently an administrative time lag between completion of the requirement and the actual start of participation. If the lag was 1 month or more, it was included in the service requirement.

² Includes less than 0.8 percent of the participants, who were in plans with a minimum age requirement only.

³ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals.

Table 44. Health insurance: Percent of full-time participants by length of service requirement for participation,¹ private industry, 1981

Length of service requirement	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
With service requirement	59	42	53	69
1 month	18	17	17	20
2 months	13	7	8	19
3 months	19	13	19	22
4-5 months	1	(²)	1	2
6 months	6	6	7	6
7-12 months	(²)	(²)	1	(²)
Without service requirement	41	58	47	31
Service requirement not determinable	(²)	-	-	(²)

¹ Length of time employees must be on the job before they are covered by a plan that is at least partially employer financed. There is frequently an administrative time lag between completion of the requirement and the actual start of participation. If the lag was 1 month or more, it was included in the service requirement. Minimum age requirements are rare.

² Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no employees in this category.

Table 45. Life insurance: Percent of full-time participants by length of service requirement for participation in basic plans,¹ private industry, 1981

Length of service requirement	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Total	100	100	100	100
With service requirement	61	47	62	67
1 month	20	20	19	20
2 months	9	4	6	12
3 months	20	13	21	22
4-5 months	2	1	3	1
6 months	9	8	10	9
7-11 months	(²)	(²)	(²)	(²)
1 year	1	1	1	2
Over 1 year	1	1	1	(²)
Without service requirement	39	53	38	33
Service requirement not determinable	(²)	(²)	(²)	(²)

¹ Length of time employees must be on the job before they are covered by a plan that is at least partially employer financed. There is frequently an administrative time lag between completion of the requirement and the actual start of participation. If the lag was 1 month or more, it was included in the service requirement. Minimum age requirements are rare.

² Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals.

Table 46. Private pension plans: Percent of full-time participants by age and service requirements for participation,¹ private industry, 1981

Age and service requirement provisions ²	All participants	Professional and administrative participants	Technical and clerical participants	Production participants
Minimum requirement				
Total	100	100	100	100
With minimum age and/or service requirement ³	59	60	70	52
Age and service	35	39	49	26
Age only	4	5	5	3
Service only	20	16	17	24
Without minimum age and/or service requirement	41	40	30	48
Maximum requirement				
Total	100	100	100	100
With maximum requirement ⁴	58	66	69	49
Without maximum requirement	42	34	31	51

¹ Excludes maximum 6-month administrative time lags allowed by ERISA. Most plans with time lags adopt the beginning of designated 6-month periods as participation dates.

² If a plan had alternate participation requirements, one of which was service only, the service only requirement was tabulated.

³ ERISA legislation states that nearly all pension plans must allow participation to full-time employees who have reached age 25 and who have completed one year of service. Age and service requirements for many of these employees are more liberal than the ERISA standard.

⁴ ERISA legislation permits plan administrators to impose a maximum age for participation. Maximum age must be within 5 years of the plan's normal retirement date.

NOTE: Because of rounding, sums of individual items may not equal totals.

Table 47. Other benefits: Percent of full-time employees in establishments providing specified benefits by percent of eligible employees, private industry, 1981

Benefit	Total	None eligible	Some workers eligible	All workers eligible	Not available
Professional and administrative employees					
Paid leave:					
Funeral leave	100	6	1	87	6
Military leave	100	14	1	79	6
Profit sharing, savings, and stock plans:					
Profit sharing	100	70	5	20	6
Savings and thrift	100	54	8	32	6
Stock bonus plans	100	81	2	11	6
Stock purchase plans	100	74	3	16	7
Other stock plans ¹	100	70	3	21	6
Income continuation plans:					
Severance pay	100	36	4	53	7
Miscellaneous benefits:					
Employee discounts	100	47	1	46	6
Gifts	100	81	3	11	6
In-house infirmary	100	42	4	48	6
Relocation allowance	100	9	9	75	7
Full defrayment of expenses	100	29	5	59	7
Partial defrayment of expenses	100	73	4	16	7
Recreational facilities	100	71	1	21	7
Full defrayment of cost	100	82	1	10	7
Partial defrayment of cost	100	83	(?)	10	7
Subsidized meals	100	64	4	25	7
Full defrayment of cost	100	92	1	1	6
Partial defrayment of cost	100	66	3	24	7
Educational assistance	100	12	4	78	6
Full defrayment of expenses	100	63	2	30	6
Partial defrayment of expenses	100	44	2	48	6
Parking	100	17	10	67	6
Provided at no cost	100	22	8	64	6
Provided below commercial rates	100	90	2	2	6
Automobile	100	66	25	2	7
Without reimbursing the company	100	74	19	1	7
Partially reimbursing the company	100	86	6	1	7
Technical and clerical employees					
Paid leave:					
Funeral leave	100	6	1	88	5
Military leave	100	17	1	76	5
Profit sharing, savings, and stock plans:					
Profit sharing	100	69	5	21	5
Savings and thrift	100	60	8	26	5
Stock bonus plans	100	86	2	7	5
Stock purchase plans	100	77	3	15	5
Other stock plans ¹	100	76	4	15	5
Income continuation plans:					
Severance pay	100	38	5	51	6
Miscellaneous benefits:					
Employee discounts	100	38	2	55	5
Gifts	100	80	3	12	5
In-house infirmary	100	50	7	38	5
Relocation allowance	100	48	5	40	7
Full defrayment of expenses	100	59	4	30	7
Partial defrayment of expenses	100	83	1	10	7
Recreational facilities	100	77	1	16	6
Full defrayment of cost	100	86	(?)	8	6
Partial defrayment of cost	100	85	1	8	6
Subsidized meals	100	64	5	23	8
Full defrayment of cost	100	92	1	2	5
Partial defrayment of cost	100	67	4	21	8
Educational assistance	100	23	3	69	5
Full defrayment of expenses	100	67	1	27	5
Partial defrayment of expenses	100	50	3	42	5
Parking	100	20	14	61	5
Provided at no cost	100	26	11	58	5
Provided below commercial rates	100	89	3	3	5

See footnotes at end of table.

Table 47. Other benefits: Percent of full-time employees in establishments providing specified benefits by percent of eligible employees, private industry, 1981—Continued

Benefit	Total	None eligible	Some workers eligible	All workers eligible	Not available
Technical and clerical employees					
Miscellaneous benefits—Continued					
Automobile	100	91	2	1	6
Without reimbursing the company	100	92	1	(²)	6
Partially reimbursing the company	100	93	1	1	6
Production employees					
Paid leave:					
Funeral leave	100	7	3	83	7
Military leave	100	27	2	64	7
Profit sharing, savings, and stock plans:					
Profit sharing	100	77	4	13	6
Savings and thrift	100	75	5	14	6
Stock bonus plans	100	87	1	5	6
Stock purchase plans	100	83	1	9	7
Other stock plans ¹	100	74	3	16	6
Income continuation plans:					
Severance pay	100	60	5	28	8
Miscellaneous benefits:					
Employee discounts	100	46	1	46	7
Gifts	100	83	2	9	7
In-house infirmary	100	44	3	47	7
Relocation allowance	100	61	5	26	8
Full defrayment of expenses	100	75	4	13	7
Partial defrayment of expenses	100	80	1	12	7
Recreational facilities	100	77	(²)	15	8
Full defrayment of cost	100	85	(²)	7	8
Partial defrayment of cost	100	84	(²)	8	8
Subsidized meals	100	79	3	11	7
Full defrayment of cost	100	91	1	1	7
Partial defrayment of cost	100	82	1	10	7
Educational assistance	100	32	5	56	7
Full defrayment of expenses	100	72	3	18	7
Partial defrayment of expenses	100	53	2	39	7
Parking	100	11	6	76	7
Provided at no cost	100	13	5	76	7
Provided below commercial rates	100	92	1	1	6
Automobile	100	92	1	1	6
Without reimbursing the company	100	91	1	1	6
Partially reimbursing the company	100	93	(²)	(²)	6

¹ Other stock plans include Employee Stock Ownership Plans and Tax Reduction Act Stock Ownership Plans.
² Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals.

Appendix A: Technical Note

Scope of survey

This survey of the incidence and characteristics of employee benefit plans covered private sector establishments¹ in the United States, excluding Alaska and Hawaii, employing at least 50, 100, or 250 workers, depending on the industry. Industrial coverage included: Mining; construction; manufacturing; transportation, communications, electric, gas, and sanitary services; wholesale trade; retail trade; finance, insurance, and real estate; and selected services (table A-1).

Establishments which met the minimum size criteria as of the reference date of the sampling frame were included in the survey, even if they employed fewer workers at the time of data collection. Establishments found to be outside the industrial scope of the survey at the time of data collection were excluded.

Table A-1 shows the estimated number of establishments and employees within the scope of the survey and the number within the sample actually studied for each major industry division.

Occupational groups

Data were collected individually for the following three broad occupational groups:

Professional-administrative:

Includes occupations that require a foundation of knowledge in the theories, concepts, principles, and practices of a broad field of science, learning, administration, or management acquired through a college-level education or the equivalent in progressively responsible experience. Above entry levels, the exercise of a high degree of creativity, originality, analytical ability, and independent judgment to solve varied and complex problems in the field of work is characteristic.

Technical-clerical:

Includes office and sales clerical, technical sup-

port, protective services, and other such occupations that do not require full knowledge of a professional or administrative field of work or the application of a high level of creativity, originality, analytical ability, or independent judgment. Job performance skills are typically acquired through on-the-job experience and/or specific training which is less than that usually represented by a baccalaureate degree. These skills include the application of a practical knowledge of established procedures, practices, precedents, and guidelines.

Production:

Includes skilled, semiskilled, and unskilled trades; craft and production occupations; manual labor occupations; custodial occupations; and operatives.

Excluded from the survey were executive management employees (defined as those whose decisions have direct and substantial effects on an organization's policymaking), and part-time, temporary, seasonal, and traveling operating employees such as airline flight crews and long-distance truckdrivers.

Benefit areas

Sampled establishments were requested to provide data on work schedules and details of plans in each of the following benefit areas: Paid lunch periods, paid rest periods, paid holidays, paid vacations, personal leave, sick leave, accident and sickness insurance, long-term disability insurance, health insurance, private retirement pensions, and life insurance.

BLS also collected data on the incidence of the following additional benefits: Funeral leave; military leave; profit sharing plans; savings and thrift plans; stock bonus plans; stock purchase plans; other stock plans; severance pay; employee discounts; gifts; relocation allowances; recreation facilities; subsidized meals; educational assistance; automobile parking; personal use of company-owned car; and in-house infirmary.

Sampling frame

The scope of this survey was the same as that of the Bureau's 1981 National Survey of Professional, Administrative, Technical, and Clerical Pay (PATC). The list of establishments from which the sample was selected (called the sampling frame) was, therefore, the same as that developed for the 1981 PATC. This sampling frame

¹For this survey, an establishment was an economic unit(s) which produced goods or services, a central administrative office, or an auxiliary unit providing support services to a company. In manufacturing industries, the establishment was usually a single physical location. In nonmanufacturing industries, all locations of an individual company within a Standard Metropolitan Statistical Area (SMSA) or within a nonmetropolitan county were usually considered an establishment.

was developed by refining data from the most recently available State Unemployment Insurance (UI) reports for the 48 States covered by the survey and the District of Columbia. The reference date of the available UI reports was generally March 1979. The refinement procedures included an effort to ensure that most sampling frame units corresponded to the definition of an establishment as defined for this survey. (A small number of sampling frame units were not refined to correspond to the definition of an establishment because of limited company reporting ability.)

Sample design

The sample for this survey was a subsample of the 1981 PATC sample to reduce the costs and resources required for data collection. The sample of 1505² establishments was selected by first stratifying the sampling frame by broad industry group and establishment size group based on the total employment in the establishment. The industry groups consisted of the eight major industry divisions, as defined by the Office of Management and Budget, which are covered by the survey and shown in table A-1.

The establishment size groups are defined as follows:

<i>Employment size group</i>	<i>Establishment employment</i>
3	50-99
4	100-249
5	250-499
6	500-999
7	1,000-2,499
8	2,500-4,999
9	5,000-9,999
10	10,000 and over

The sample size was allocated to each stratum (defined by industry and size) approximately proportional to the total employment of all sampling frame establishments in the stratum. Thus, a stratum which contained 1 percent of the total employment within the scope of the survey received approximately 1 percent of the total sample. The result of this allocation procedure is that each stratum will have a sampling fraction (the ratio of the number of units in the sample to the number in the sampling frame) which is proportionate to the average measure of size of the units in the stratum.

Within each stratum, a random sample was selected using a probability technique to maximize the probability of retaining establishments which were selected in the 1980 survey.³ This method of selection reduced col-

²The number of sample units selected in this survey is, at present, largely determined by resources and operational constraints and may be adjusted up or down in future surveys.

³This method modifies the method introduced by Nathan Keyfitz in 1951 in his paper titled "Sampling with Probabilities Proportional to Size: Adjusting for Changes in the Probabilities," *Journal of the American Statistical Association*, 1951, No. 46, pp. 105-9.

lection costs by decreasing the number of new establishments in the sample.

Data collection

Data for the survey were collected by personal visits of Bureau field representatives to the sampled establishments. To reduce the reporting burden, respondents were asked to provide documents describing their private pension plans and plans covering the four insured benefit areas within the scope of the survey. These were analyzed by BLS staff in Washington to obtain the required data on plan provisions. Data on paid leave and other paid time off generally were obtained directly from the employers at the time of the visit.

Data were collected during the months of January through July. Respondents were asked for information as of the time of the data collection visit.

Data tabulation

The tables presented in this bulletin show the percent of employees that were covered by paid leave plans, participated in insurance or pension plans, or were eligible for other benefits. Except in table 47, counts of workers covered by benefit plans included those who had not met possible minimum length-of-service requirements at the time of the survey. Workers were counted as participants in employee benefit plans that require the employee to pay part of the cost only if they elected the plan and paid their share. Plans for which the employee paid the full premium were outside the scope of the survey, even if the employer paid administrative costs.

Tables in this bulletin show the percent of workers covered by individual benefit plans or plan provisions. Percentages are calculated in three ways. One technique, followed in tables 1-5, 7, and 10-13, shows the number of covered workers as a percent of all workers within the scope of the survey. It is designed to show the incidence of the individual employee benefits.

A second approach is followed in tables 6, 8-9, 14, 16-17, 27-28, 31-35, 37, and 39-46, which show the number of workers covered by specific features in a benefit area as a percent of all employees who participate in that general benefit area. These tables answer questions concerning typical coverages provided to persons with a given insurance benefit or a private pension plan; for example, what percent of all employees with health insurance receive dental coverage?

The third approach provides a closeup look at an important feature (tables 15, 18-26, and 29-30); for example, what percent of all employees with dental coverage in their health insurance are covered for orthodontic work? A group of tables combine the second and third types above, indicating in the first row of data the percent of persons in a given benefit area who have a particular coverage, while the remainder of the table is based on all employees with that coverage (tables 36 and 38).

Table A-1. Estimated number of establishments and workers within scope of employee benefit survey and number studied, private industry, United States,¹ 1981

Industry division ²	Minimum employment in establishments within scope of survey	Number of establishments	Number of workers in establishments			
			Total ³	Professional and administrative	Technical and clerical	Production
Within scope of survey ⁴						
All industries	-	43,325	23,746,586	4,881,872	5,351,616	11,297,199
Manufacturing	⁵ 100-250	20,914	12,591,080	2,497,031	1,699,038	8,158,518
Nonmanufacturing	-	22,411	11,155,506	2,384,841	3,652,578	3,138,681
Mining	250	582	437,960	65,168	45,859	325,455
Construction	250	690	441,290	83,872	60,756	253,889
Transportation, communication, electric, gas, and sanitary services	⁶ 100-250	4,062	3,025,980	627,473	706,459	1,251,690
Wholesale trade	100	4,864	1,004,731	263,261	272,460	398,561
Retail trade	250	3,838	3,154,497	326,882	866,909	816,738
Finance, insurance and real estate	100	5,872	2,365,964	680,962	1,450,547	46,340
Selected services ⁷	⁸ 50-100	2,503	725,084	337,223	249,589	46,009
Studied ⁹						
All industries	-	1,295	4,433,951	1,043,857	982,781	2,120,966
Manufacturing	⁵ 100-250	642	2,653,597	627,906	371,297	1,631,361
Nonmanufacturing	-	653	1,780,354	415,951	611,484	489,605
Mining	250	23	39,873	10,889	7,574	20,948
Construction	250	26	29,073	9,121	8,075	9,288
Transportation, communication, electric, gas, and sanitary services	⁶ 100-250	172	885,472	196,290	251,857	356,971
Wholesale trade	100	63	24,406	7,240	7,602	8,298
Retail trade	250	175	390,566	43,608	115,237	80,575
Finance, insurance and real estate	100	147	330,228	107,211	192,328	5,870
Selected services ⁷	⁸ 50-100	47	80,736	41,592	28,811	7,655

¹ Excludes Alaska and Hawaii.

² As defined in the 1972 edition of the Standard Industrial Classification Manual, U.S. Office of Management and Budget.

³ This figure includes out-of-scope workers. These workers—executive management, part time, temporary, seasonal, and operational personnel in constant travel status (e.g. airline pilots)—are excluded from the counts of employment by occupational group.

⁴ Numbers of establishments and workers shown within the scope of the survey are estimates. These estimates differ from those developed in the 1981 PATC survey, since each is based on the findings of its respective survey.

⁵ Minimum employment size was 100 for chemical and allied products; petroleum refining and related industries; machinery except electrical; electrical machinery, equipment, and supplies; transportation equipment; and instruments and related products. Minimum size was 250 in all other manufacturing industries.

⁶ Minimum employment size was 100 for railroad transportation, local and suburban transit, deep sea foreign and domestic transportation; air transportation; communications, electric, gas, and sanitary services; and pipelines; and 250 for all other transportation industries. U.S. Postal Service is excluded from the survey.

⁷ Limited to advertising; credit reporting and collection agencies; computer and data processing services; research and development laboratories; commercial testing laboratories; management and public relations services; engineering and architectural services; noncommercial research organizations; and accounting, auditing, and bookkeeping services.

⁸ Minimum employment size was 50 for accounting, auditing, and bookkeeping services; and 100 in all other selected services.

⁹ These figures refer to all respondents to the survey, whether or not they provided data for all items studied. See the section on survey response.

This multilevel approach has the advantage of clearly pointing out typical benefit plan characteristics after the prevalence of the benefit has been established. Any of the second or third type of tables, if desired, can be converted to the first type by multiplying each data cell by the appropriate factors. For example, to calculate the percent of all employees with orthodontic coverage, multiply the percent of those with dental plans that cover orthodontia by the percent of health insurance participants with dental coverage, and multiply that product by the percent of all employees who have health insurance coverage.

Survey response

Each of the 36 combinations of occupational group and work schedule or benefit area (e.g., health insur-

ance for production employees) was treated as an individual survey and separate estimates were developed for each. This treatment facilitated the use of partially completed establishment reports in the survey. Therefore, the actual number of responses for the survey varies for each of the 36 combinations.

The following summary is a composite picture of the establishment response to the survey:

Number of establishments:

In sample	1505
Out of business and out of scope	53
Refusing to respond	157
Responding fully or partially	1295

There were two procedures used to adjust for missing data from partial schedules and total refusals. First,

imputations for the number of plan participants were made for cases where the number of participants was not reported (less than 1 percent of all plans). Each of these participant values was imputed by randomly selecting a similar plan from another establishment in a similar industry and region. The participation rate from this plan was then used to approximate the number of participants for the plan which was missing a participation value but was otherwise usable.

For other forms of missing data (or nonresponse) an adjustment was made using a weight adjustment technique based on sample unit employment. Under such a technique, a model is assumed in which the mean value of the nonrespondents is equal to the mean value of the respondents at some detailed "cell" level. These cells are defined in a manner that groups establishments together which are homogeneous with respect to the characteristics of interest. In most cases, these cells are the same as those used for sample selection. The specific weight adjustments used in this survey were calculated in four stages for each occupational group and benefit area combination. This allowed a maximum amount of data from partially completed establishment reports to be incorporated into survey estimates. For example, data on the number of occupational group employees in an establishment or participants in a plan, or information on the existence of a plan could be used even if the plan provisions could not be obtained.

Survey estimation methods

The survey design used an unbiased estimator (the Horvitz-Thompson) which assigns the inverse of each sample unit's probability of selection as a weight to the unit's data. The estimator was modified to account for a weight adjustment factor developed during the adjustment for nonresponse. The general form of the estimator for a population total was:

$$Y = \sum_{i=1}^n \frac{Y_i}{P_i}$$

Where n = sample size

Y_i = value for the characteristic of the i^{th} unit

P_i = the probability of including the i^{th} unit in the sample

This basic form of the estimator, after modification to account for the weight adjustment factor, f_i , developed during the adjustment for nonresponse, was

$$Y = \sum_{i=1}^{n_1} \frac{f_i Y_i}{P_i}$$

Where n_1 = number of responding units

f_i = weight adjustment factor for the i^{th} unit

The estimation procedure was then the process of estimating the appropriate employment or establishment totals needed for each estimate and subsequently calculating the proportion, mean, or percentage which was desired.

Reliability of estimates

The statistics in this report are estimates derived from a sample survey. There are two types of errors possible in estimates based on a sample survey—sampling and nonsampling. The "accuracy" of a survey result is determined by the joint effects of sampling and nonsampling errors.

Sampling errors occur because observations are made from only a sample, not the entire population. Since this survey was based on a probability sample, estimates of sampling error for the survey estimates can be produced directly from the survey data after appropriate procedures have been implemented. Calculations of sampling errors for the estimates will be part of future publications.

Nonsampling errors can be attributed to many sources: Inability to obtain information about all cases in the sample; definitional difficulties; differences in the interpretation of questions; inability or unwillingness to provide correct information on the part of respondents; mistakes in recording or coding the data obtained; and other errors of collection, response, processing, coverage, and estimation for missing data. Through the use of computer edits of the data and professional review of both individual and summarized data, efforts were made to reduce the nonsampling errors in recording, coding, and processing the data. The nonresponse adjustment procedures are also a potential source of survey nonsampling error. To the extent that the characteristics of the nonrespondents are not the same as those of the respondents, nonsampling error is introduced in the estimates. The magnitude of these and other nonsampling errors is currently undetermined.

A more detailed description of survey methodology and reliability may be obtained from the Office of Wages and Industrial Relations, Bureau of Labor Statistics, U.S. Department of Labor.

Appendix B: Availability of the Survey's Data Base

The tables published in this bulletin present the major findings of the employee benefits survey; results of additional review of various benefit plan provisions appear in the *Monthly Labor Review*. However, these cover only a portion of the employee benefits information collected. Persons interested in all provisions of a particular benefit studied during the annual survey can purchase a set of magnetic tapes containing the survey's data base through BLS' Office of Wages and Industrial Relations, Washington, D. C. 20212. The charge for furnishing the data is limited to the cost of producing the tapes and preparing supporting documentation.

For major benefit items, the BLS survey obtained plan provisions and employee participation data for each of three employee groups (professional-administrative, technical-clerical, and production workers). Information on employer costs was not collected. The magnetic tapes, which consist of a control file and plan data files for each benefit area, may be used to derive national estimates, similar to those published in the bulletin, for any item on the data base. The tapes cannot yield reliable estimates for individual industries or geographic regions. Full documentation accompanies the tapes, including examples of estimating formulas. Although Bureau staff will respond to any questions concerning the content of the tapes, technical assistance in developing estimates cannot be provided to purchasers due to the heavy workload associated with the survey program.

Data users can purchase tapes with details of plans for one benefit area or all, i.e., health, life, accident and sickness, or long-term disability insurance; private retirement pensions; and paid leave plans—lunch time, rest periods, holidays, personal leave, vacations, and sick leave. (Table 47 presents all of the information that was collected on the other benefits surveyed.) The plan data file contains provisions for each plan which was reported and for which usable information was available. However, plan identification numbers on the tape are scrambled (and other identifying information is removed) to protect the confidentiality of responding establishments.

Data users also can purchase the control file, which contains establishment information required to produce estimates from the plan data. Control file records include establishment sample weights and size codes; geographic, industrial, and employee group classification

codes; and the number of workers in the employee group. The control file also lists all benefit plans offered in each establishment, with the number of plan participants in each employee group. A plan is listed on more than one control file record if it covers employees in more than one establishment. Although plan identification numbers on the control file are scrambled, the same scrambled numbers appear on the data file so they can be matched to make estimates. Because establishment schedule numbers on the control file are scrambled differently for each employee group, it will not be possible to link together plans offered to different employee groups within an establishment.

Benefit provisions obtained from plan documents are recorded in coding manuals for insurance and pension plans and then entered on the plan data file. A set of coding manuals and instructions for completing them are supplied to tape purchasers for interpretation of data on the file.

The analysis of insurance and pension plans is extremely detailed. The following list of pension plan provisions included on the data base gives an indication of the breadth and depth of the information available on the magnetic tapes. Insurance analysis is similarly detailed.

Pension data base

Plan Participation Requirements

- When plan participation begins
- Maximum age for participation

Employee Contribution for Employee Benefits

- Percent paid or monthly contribution

Normal Retirement Requirements

- Minimum requirements - normal retirement
- Minimum requirements - normal retirement with supplemental payments

Computation of Benefits

- Mode of computation
- Eligibility for alternate formulas

Normal Retirement Benefit Formulas for Future Service

- Type of formula(s)
- Scheduled dollar amount varying by service
- Dollar amount for each year of service
- Percent of earnings
- Determination of social security taxable earnings base
- Determination of earnings
- Definition of earnings
- Percent of contributions
- Credited service maximum
- Social security, railroad retirement offset
- Application of offset
- Social security offset reduction factor at early retirement

Past Service Benefit Formulas

- Applicability of future service formula
- Type of past service formula(s)
- Dollar amount for each year of service
- Percent of earnings
- Determination of social security taxable earnings base
- Determination of past service earnings

Minimum and Maximum Normal Retirement Formula

- Minimum benefit
- Maximum benefit
- Definition of earnings

Payments Supplemental to Normal Retirement Benefit

- Amount of supplemental payment
- Duration of supplemental payment

Special Medicare Part B Benefit

- Amount of benefit

Postponed Retirement

- Crediting of service
- Effect upon accrued benefit

Cost-of-Living Adjustment

- Presence of adjustment
- Frequency of adjustment
- Amount of COLA increase
- Maximum COLA increase
- Overall maximum of all increases
- COLA decreases

Early Retirement at Employee's Option

- Minimum requirements - early retirement
- Minimum requirements - early retirement with supplemental payments
- Applicable formulas
- Accrual of benefits

- Reduction factor for early receipt
- Eligibility for alternative or minimum benefit
- Alternative or minimum benefit
- Amount of supplemental payment
- Duration of supplemental payment

Early Retirement at Employer's Option

- Presence of provision
- (Repeat above items for early retirement at employee's option)

Disability Retirement

- Presence of provision
- Minimum requirements
- Credited service
- Earliest receipt of pension
- Applicable formulas
- Accrual of benefits
- Reduction factor for early receipt
- Eligibility for alternative or minimum benefit
- Alternative or minimum benefit
- Amount of supplemental payment
- Duration of supplemental payment
- Effect of reaching age 65
- Credited service at age 65

Survivor Annuities after Retirement

- Monthly survivor annuities to spouse
- Cost of protection to retiree
- Effect of age difference
- Adjustment due to age difference
- Predeceasing spouse
- Presence of alternate or minimum annuity

Lump-Sum or Installment Death Benefits after Retirement

- Presence of provision
- Minimum requirements
- Amount of death benefit

Survivor Annuities before Retirement

- Minimum requirements
- Determination of spouse's annuity
- Cost of protection to employee
- Adjustment due to age difference
- Presence of alternative or minimum annuity
- Minimum requirements for alternative
- Determination of alternative annuity
- Cost of alternative protection to employee
- Adjustment of alternative due to age difference

Lump-Sum or Installment Death Benefits before Retirement

- Presence of provision
- Minimum requirements
- Amount of death benefit

Vesting

Vesting schedule

Accrual of benefits

Requirement for vested benefit prior to normal retirement

Reduction factor for early receipt

Employer Contribution¹

Rate of contributions

Relationship with LTD Coverage

LTD coverage

¹ Applies only to money purchase and target benefit plans, and defined benefit plans with formulas based on employer contributions.