

# National Compensation Survey: Employee Benefits in Private Industry in the United States, March 2004



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Summary 04-04

Sixty-nine percent of workers in private industry had access to medical care, and 53 percent participated in medical care plans in March of 2004. Fifty-nine percent had access to retirement benefits, and 50 percent participated in a retirement plan of at least one type. Fifty-three percent of workers had access to defined contribution plans, and 42 participated. For the first time, new data on access to and participation in selected employee benefits were published simultaneously under the National Compensation Survey (NCS). This summary presents NCS benefits data for

- Worker characteristics
- Establishment characteristics
- Geographic areas

The difference between access to employee benefit programs and participation in those programs, as these concepts are used in the survey, are as follows:

- **Access** to a benefit plan: Employees are considered as having access to a benefit plan if it is available for their use. For example, if an employee is permitted to participate in a medical care plan offered by the employer, but the employee declines to do so, he or she is placed in a category with those having access to medical care.
- **Participation** in a benefit plan: Employees in contributory plans are considered as participating in an insurance or a retirement plan if they have paid required contributions and fulfilled any applicable service requirements. Employees in noncontributory plans are counted as participating regardless of whether they have fulfilled their service requirements.

Note that term incidence can refer to either rates of access or participation in a benefit plan.

In addition to presenting data on access to benefit plans, the tables in this release include data on days of paid vacations and holidays, provisions of life insurance plans, and employee contributions to costs of medical care premiums, and the share of costs between employees and employers.

## Major findings

- Three-fifths of private establishments offered health insurance to employees in March 2004, and about half of establishments offered retirement plans.<sup>1</sup> (See table 3.)
- Paid leave was the most commonly provided employee benefit in the private sector: paid vacations and holidays were available to 77 percent of employees. Paid jury duty leave was also common, available to 70 percent of workers. Half of the workers had paid military leave benefits. (See table 8.)
- Most employees covered by medical care plans were in plans requiring employee contributions for both single coverage and family coverage. Employee contributions to medical care premiums averaged \$264.59 per month for family coverage; for single coverage, employee contributions averaged \$67.57 per month. (See table 4.)
- Twenty-one percent of employees were in defined benefit plans, and 42 percent were covered by defined contribution plans. (Some employees participate in both types.) The overall coverage of retirement plans has held relatively steady for the last few years.
- Fifty-one percent of workers had access to life insurance, and nearly as many, 48 percent, participated. Short- and long-term disability benefits were available to 39 and 30 percent of workers, respectively, and nearly all participated.

## Access and participation compared

Eighty-five percent of workers with access to retirement plans of some type participated in defined benefit or defined contribution plans, or in both types of plans. Virtually all work-

<sup>1</sup> Almost all of NCS benefits data are expressed in terms of percentages of employees covered by a benefit or a provision. Data on the proportion of establishments offering employee benefits were produced for the first time in 2003.

ers with access to defined benefit plans participated in them, while only 79 percent of those with access to defined contribution plans participated. The ratios of participation to access were closer for life insurance and disability benefit plans, which are usually paid for entirely by the employer, than medical and defined contribution benefit plans, which often require employees to contribute toward coverage.

Variations in ratios of participation to access were observed across employee groups. For example, while 78 percent of white-collar workers with access to medical care participated in a medical plan, only 57 percent of service workers with such access participated. Those in occupations averaging \$15 an hour or more chose to participate in defined contribution plans in greater proportions than those in occupations averaging under \$15 an hour; the rates were 87 and 73 percent, respectively.

### **Worker characteristics**

Access to and participation in benefit plans varied by occupational group, full- and part-time work schedule, union status, and earnings. For example, workers in white-collar occupations were more likely to participate in defined contribution plans than were service workers. Union workers had higher rates of coverage for most benefits. Paid leave benefits (vacations, holidays, etc.) were commonly available to many workers, but were reported much less frequently for part-time workers and more frequently for white-collar workers than for service workers. Paid sick leave and vacations were particularly less common among part-time workers.

Those in jobs averaging \$15 an hour or more were far more likely to be covered by all benefits. The difference was particularly striking in the incidence of long-term disability insurance: only 17 percent of those earning under \$15 had access to such coverage, compared with 48 percent of those in the higher earnings category.

Thirty-nine percent of all workers had access to short-term disability benefits, other than paid sick leave, while 30 percent had access to long-term disability benefits. (See table 12.) The incidence of employee benefits varied considerably by the full- and part-time status of employees. Access to life insurance, in particular, was 6 times greater for full-time workers. Access to other major benefits was also several times greater for full- than for part-time workers.

Union workers generally enjoyed greater access to benefits. The rate of access to defined benefit plans was 4 times higher among union than among nonunion workers. Access to defined contribution plans and long-term disability plans did not follow this pattern, however.

### **Establishment characteristics**

The incidence of benefits varied by industry, establishment size, and location. Benefits were more commonly offered to workers in goods-producing than to those in service-producing industries. Workers in medium and large private sector establishments (those employing 100 employees or more) were more likely to have access to a variety of benefits. The

differences were more pronounced in coverage for retirement and insurance benefits than for paid leave benefits.

Data on the incidence of benefits by census division have been produced since 2003. Of the nine census divisions, the East South Central region showed higher rates of access to many benefits. While generally the incidence of benefits did not vary by census region as much as by other characteristics, retirement benefits were significantly less common in the Pacific region, where 52 percent of workers had access to them, than in the East South Central- and the West South Central regions, where 65 percent enjoyed such access. Short-term disability benefits were at least twice as prevalent among workers in the Middle Atlantic region as they were in almost all other regions, the result of State mandates to provide these benefits to employees in New York and New Jersey.

Defined contribution retirement and life insurance were the only benefits to which access was similar in both metropolitan and nonmetropolitan areas. Access to all other benefits was higher for workers in metropolitan areas.

Workers in goods-producing industries enjoyed higher rates of access to retirement, health care, life insurance, and short-term disability benefits than did workers in service-producing industries. Workers in medium and large private establishments (those with 100 employees or more) enjoyed higher rates of access to retirement and health benefits than did their counterparts in small establishments.

There were sharp differences in the availability of major employee benefits between larger and smaller establishments. Nearly all larger establishments (those employing 100 workers or more) offered health care benefits, compared with three-fifths of the smaller establishments. Larger establishments were nearly twice as likely as smaller establishments to offer retirement plans. The data show that the provision of health care benefits to retirees is fairly rare, except for establishments of 100 workers or more. Some significant variations by census regions were observed in the availability of retirement and health benefits. Nearly twice as many establishments offered defined benefit plans in the East North Central region as in the East South Central. The proportion of employers offering health care benefits ranged from a low of 53 percent in the Mountain region to a high of 78 percent in the East North Central region. (See table 3.)

### **Contributions to medical care**

On average, employees paid 18 percent of the medical care premium for single coverage and 31 percent of the premium for family coverage. (See the Technical Note for further details.) Union workers paid 11 percent, while their nonunion counterparts paid 20 percent of medical premiums.

The share of employee premiums for family coverage was also higher for nonunion workers: 33 percent compared with 17 percent. (See table 7.) The employee share of family coverage premiums was higher for workers in service-producing industries than for those in goods-producing industries and was also higher for workers in small establishments (those with fewer than 100 employees).

### **Available days of paid holidays and vacations**

The number of days of paid vacations typically increases the longer workers remain on the job. After 1 year of service, workers were eligible for 8.9 days of paid vacations, on average; after 25 years, this number increased to 19.2. (See table 10.) Days of paid vacations available to workers also varied by worker, establishment, and geographic characteristics. For example, at 1 year of service, union and nonunion workers were eligible for almost the same number of days, whereas after 25 years of service, union workers enjoyed 5 more paid vacation days than did nonunion workers. Those in occupations with hourly pay averaging under \$15 were granted less generous vacation benefits at all levels of service.

Workers in service-producing industries, workers in metropolitan areas, and those in medium and large establishments also earned more vacation days at all levels of service.

Variation was observed across occupational groups: after 1 year, a 5-day yearly paid vacation was the most common among blue-collar workers. For white-collar workers, it was a 10-day vacation, but among service occupations, a 10-day paid vacation was not common until the 3-year service mark was reached. Longer vacations, such as those lasting more than 20 days, were offered to 40 percent of white-collar workers after 25 years of service, while only 27 percent of blue-collar workers and 26 percent of service workers were eligible for so many days after 25 years on the job.

Workers in private industry were eligible for 8 paid holidays per year, on average. Service, part-time, and nonunion workers, as well as those in occupations with hourly pay averaging under \$15, tended to be eligible for fewer days than were workers in other categories. (See table 9.)

### **Details of provisions of life insurance plans**

Employee contributions toward life insurance benefits typically were not required. Eighty-nine percent of workers with life insurance did not have to contribute toward this benefit. (See table 14.) The “fixed multiple of earnings” formula used in calculating life insurance benefits was the most common: fifty-three percent of workers were in plans using this formula. The other common formula was the “flat dollar amount” formula (covering 35 percent of workers). However, variations among worker groups were significant. White-collar workers were more commonly enrolled in fixed multiple of earnings plans than in the other types of plans, while blue-collar workers were more often covered by plans using flat

dollar amount formulas. Part-time workers participating in life insurance plans were more commonly offered flat dollar amount formulas than were their full-time counterparts. Flat dollar amount plans also were more commonly offered to union than to nonunion workers. (See table 17.)

When multiple of earnings formulas were applied, white-collar workers were almost twice as likely as service workers to have the amount of their benefit calculated by multiplying earnings by the factor of 2. (See table 16.) The majority of workers in service occupations (69 percent) were in plans that paid a benefit amount equal to 1 year’s worth of salary (that is, salary multiplied by 1). Seventy-one percent of union workers also had their benefit calculated based on the factor of 1. When the life insurance benefit was a flat dollar amount, employee characteristics and geographic regions tended to play the biggest role in determining the payment amounts. (See table 17.)

Workers in occupations averaging hourly pay under \$15 were more likely to be in plans with payments under \$15,000 and significantly less likely to be in plans offering payments of \$30,000 or more than were workers in occupations with average pay of \$15 or more per hour.

Service workers also were more likely to participate in plans with lower payments than were the other two occupational groups. Workers in goods-producing establishments tended to have slightly higher payouts than did those in service-producing industries.

### **Other findings**

Data also were produced on methods of funding of short-term disability plans. (See table 18.) Most of the workers with short-term disability coverage were in self-insured and insured plans. The incidence of legally required plans was highest in the Middle Atlantic division, where the benefit is required by the States of New Jersey and New York. Workers in white-collar occupations had greater access to stock options than did workers in the other two occupational groups. Twelve percent of white-collar workers had access to this benefit, compared with 6 percent of blue-collar workers and only 2 percent of workers in service occupations. Full-time workers were twice as likely as part-time workers to have access to stock options. Full-time workers had greater access to bonuses of all types than part-time workers had. Nonunion workers had greater access to bonuses of all types and to stock options than union workers had.

### **Note on Health Care Benefits**

The estimates for March 2004 of the percent of workers with access to and participating in health insurance benefits (medical care, dental care, and vision care) are not comparable to the estimates published for March 2003. As part of the process for developing the March 2004 estimates, BLS implemented a data imputation technique to account for missing information on type of health plan. The 2003 data for access and participation in health insurance benefits have been recalculated using this technique. Tables showing the recalculated data, with additional information about the change in method, can be found on the BLS Web site at <http://www.bls.gov/ncs/ebs/notice112004.htm>. The recalculated 2003 data and the 2004 data are comparable with health benefits data published by BLS for earlier years.

**Table 1. Percent of workers with access to retirement and health care benefits, by selected characteristics, private industry, National Compensation Survey, March 2004**

Characteristics	Retirement benefits			Health care benefits		
	All plans <sup>1</sup>	Defined benefit	Defined contribution	Medical care	Dental care	Vision care
All workers .....	59	21	53	69	46	29
<b>Worker characteristics:</b>						
White-collar occupations .....	69	24	64	76	53	33
Blue-collar occupations .....	59	26	49	76	47	29
Service occupations .....	31	6	27	42	25	18
Full time .....	68	25	62	84	56	35
Part time .....	27	9	23	20	13	8
Union .....	84	70	48	89	73	56
Nonunion .....	56	16	53	67	43	26
Average wage less than \$15 per hour ..	46	11	41	57	34	20
Average wage \$15 per hour or higher ..	77	35	68	86	63	41
<b>Establishment characteristics:</b>						
Goods-producing .....	70	32	60	83	56	36
Service-producing .....	55	18	50	65	43	27
1-99 workers .....	44	9	40	58	31	18
100 workers or more .....	77	35	68	82	64	42
<b>Geographic areas:</b>						
Metropolitan areas .....	59	22	53	70	47	30
Nonmetropolitan areas .....	55	15	51	66	39	24
New England .....	56	22	50	68	49	25
Middle Atlantic .....	59	29	50	71	47	34
East North Central .....	65	24	58	70	46	27
West North Central .....	65	21	57	66	40	21
South Atlantic .....	57	17	54	69	46	25
East South Central .....	57	14	55	72	45	34
West South Central .....	56	18	52	68	40	24
Mountain .....	59	17	54	68	45	30
Pacific .....	52	22	46	70	51	38

<sup>1</sup> Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because many employees have access to both types of plans.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category or data do not meet publication criteria.

**Table 2. Percent of workers participating in health care and retirement benefits, by selected characteristics, private industry, National Compensation Survey, March 2004**

Characteristics	Retirement benefits			Health care benefits		
	All plans <sup>1</sup>	Defined benefit	Defined contribution	Medical care	Dental care	Vision care
All workers .....	50	21	42	53	37	22
<b>Worker characteristics:</b>						
White-collar occupations .....	61	24	53	59	43	25
Blue-collar occupations .....	50	25	38	60	40	25
Service occupations .....	22	6	18	24	16	11
Full time .....	60	24	50	66	46	27
Part time .....	20	9	14	11	8	6
Union .....	81	69	42	81	68	50
Nonunion .....	47	15	42	50	33	19
Average wage less than \$15 per hour ..	36	11	30	40	26	15
Average wage \$15 per hour or higher ..	71	35	59	71	53	33
<b>Establishment characteristics:</b>						
Goods-producing .....	63	31	49	69	49	30
Service-producing .....	47	18	40	48	33	20
1-99 workers .....	37	9	32	43	24	14
100 workers or more .....	67	34	53	64	52	32
<b>Geographic areas:</b>						
Metropolitan areas .....	51	22	42	54	38	23
Nonmetropolitan areas .....	45	15	39	48	31	18
New England .....	50	22	42	49	38	17
Middle Atlantic .....	54	29	42	53	38	24
East North Central .....	57	23	48	54	39	22
West North Central .....	55	21	45	51	32	17
South Atlantic .....	47	16	41	52	35	19
East South Central .....	46	13	42	52	36	25
West South Central .....	46	17	39	54	33	20
Mountain .....	46	17	39	51	38	23
Pacific .....	46	22	36	55	41	30

<sup>1</sup> Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because many employees participated in both types of plans.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category or data do not meet publication criteria.

**Table 3. Percent of establishments offering health and retirement benefits, and retiree health benefits, by establishment characteristics, private industry, National Compensation Survey, March 2004**

Characteristics	Retirement benefits			Health care benefits <sup>2</sup>		
	All plans <sup>1</sup>	Defined benefit	Defined contribution	For current workers	For retirees under age 65	For retirees age 65 and older
All establishments .....	48	10	46	61	5	4
<b>Establishment characteristics:</b>						
Goods-producing .....	49	12	45	64	3	3
Service-producing .....	48	10	46	61	5	4
1-99 workers .....	46	9	44	60	4	3
100 workers or more .....	89	29	85	96	13	12
<b>Geographic areas:</b>						
Metropolitan areas .....	50	10	48	62	4	4
Nonmetropolitan areas .....	39	11	38	57	5	4
New England .....	54	11	53	64	2	2
Middle Atlantic .....	50	14	46	65	7	6
East North Central .....	60	13	57	78	5	4
West North Central .....	49	12	47	45	3	2
South Atlantic .....	52	5	51	56	3	3
East South Central .....	31	4	30	59	4	4
West South Central .....	42	9	41	59	6	5
Mountain .....	37	9	35	53	3	3
Pacific .....	41	13	40	63	6	6

<sup>1</sup> Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because many employers offer both types of plans.

<sup>2</sup> Health care may include a medical plan, or a separate dental, vision, or prescription drug plan.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category or data do not meet publication criteria.

**Table 4. Percent of medical insurance participants required to contribute and average employee contribution for single and family coverage, by selected characteristics, private industry, National Compensation Survey, March 2004**

Characteristics	Single coverage			Family coverage		
	Employee contributions not required	Employee contributions required	Average flat monthly contribution in dollars <sup>1</sup>	Employee contributions not required	Employee contributions required	Average flat monthly contribution in dollars <sup>1</sup>
Total .....	24	76	\$67.57	11	89	\$264.59
<b>Worker characteristics:</b>						
White-collar occupations .....	22	78	69.07	9	91	271.60
Blue-collar occupations .....	30	70	63.15	16	84	242.81
Service occupations .....	19	81	72.40	9	91	294.58
Full time .....	24	76	67.05	11	89	263.65
Part time .....	29	71	78.61	17	83	284.66
Union .....	43	57	56.53	33	67	195.12
Nonunion .....	21	79	68.98	7	93	273.51
Average wage less than \$15 per hour ..	21	79	70.27	8	92	275.81
Average wage \$15 per hour or higher ..	27	73	65.22	14	86	255.05
<b>Establishment characteristics:</b>						
Goods-producing .....	26	74	59.89	15	85	221.25
Service-producing .....	23	77	70.63	10	90	281.44
1-99 workers .....	33	67	74.02	13	87	307.78
100 workers or more .....	17	83	63.33	10	90	231.23
<b>Geographic areas:</b>						
Metropolitan areas .....	24	76	67.56	11	89	262.99
Nonmetropolitan areas .....	24	76	67.62	10	90	274.02
New England .....	16	84	69.37	9	91	224.98
Middle Atlantic .....	27	73	67.43	16	84	246.61
East North Central .....	24	76	67.73	16	84	252.62
West North Central .....	23	77	66.60	14	86	258.23
South Atlantic .....	21	79	72.02	5	95	293.72
East South Central .....	21	79	64.16	6	94	247.83
West South Central .....	19	81	66.49	3	97	288.84
Mountain .....	21	79	64.04	11	89	269.86
Pacific .....	35	65	65.19	15	85	260.51

<sup>1</sup> The average employee contribution does not include plans where the employer pays the full cost.  
NOTE: Because of rounding, sums of individual items

may not equal totals. Where applicable, dash indicates no employees in this category or data do not meet publication criteria.



**Table 5. Percent of medical plan participants by amount and type of employee contribution for single coverage, private industry, National Compensation Survey, March 2004**

Characteristics	All employees	White-collar occupations	Blue-collar occupations	Service occupations
Total with contributory coverage .....	100	100	100	100
<b>Percent</b>				
Flat monthly amount .....	73	74	73	74
Less than \$5.00 .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
\$5.00 - 9.99 .....	1	1	2	1
\$10.00 - 14.99 .....	2	2	3	2
\$15.00 - 19.99 .....	2	2	3	1
\$20.00 - 29.99 .....	6	6	5	6
\$30.00 - 39.99 .....	8	8	9	5
\$40.00 - 49.99 .....	9	9	8	8
\$50.00 - 59.99 .....	10	10	9	9
\$60.00 - 69.99 .....	8	7	7	11
\$70.00 - 79.99 .....	7	6	7	8
\$80.00 - 89.99 .....	6	6	6	4
\$90.00 - 99.99 .....	3	3	2	3
\$100.00 - 124.99 .....	6	7	4	7
\$125.00 or greater .....	7	7	6	8
Composite rate <sup>2</sup> .....	1	1	( <sup>1</sup> )	1
Varies <sup>3</sup> .....	4	4	3	4
Flexible benefits <sup>4</sup> .....	2	2	1	1
Percent of earnings .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
Exists, but unknown .....	17	16	17	18
Other .....	3	2	5	2

<sup>1</sup> Less than 0.5 percent.

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

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

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

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category or data do not meet publication criteria.

**Table 6. Percent of medical plan participants by amount and type of employee contribution for family coverage, private industry, National Compensation Survey, March 2004**

Characteristics	All employees	White-collar occupations	Blue-collar occupations	Service occupations
Total with contributory coverage .....	100	100	100	100
<b>Percent</b>				
Flat monthly amount .....	74	73	76	73
Less than \$25.00 .....	1	1	2	( <sup>1</sup> )
\$25.00 - 49.99 .....	2	1	5	1
\$50.00 - 74.99 .....	3	3	4	2
\$75.00 - 99.99 .....	3	3	4	2
\$100.00 - 124.99 .....	5	4	7	4
\$125.00 - 149.99 .....	5	6	5	2
\$150.00 - 174.99 .....	6	6	6	5
\$175.00 - 199.99 .....	6	5	6	5
\$200.00 - 224.99 .....	5	5	6	7
\$225.00 - 249.99 .....	5	4	5	4
\$250.00 - 274.99 .....	4	5	3	2
\$275.00 - 299.99 .....	3	3	3	5
\$300.00 - 324.99 .....	3	3	4	2
\$325.00 - 349.99 .....	3	2	1	11
\$350.00 - 374.99 .....	2	3	1	3
\$375.00 - 399.99 .....	2	2	2	3
\$400.00 - 424.99 .....	3	3	2	2
\$425.00 - 449.99 .....	2	2	2	2
\$450.00 - 474.99 .....	2	2	2	1
\$475.00 - 499.99 .....	1	1	1	1
\$500.00 or greater .....	8	8	7	10
Composite rate <sup>2</sup> .....	1	1	( <sup>1</sup> )	1
Varies <sup>3</sup> .....	3	3	2	3
Flexible benefits <sup>4</sup> .....	1	2	1	1
Percent of earnings .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
Exists, but unknown .....	18	19	16	20
Other .....	3	2	4	3

<sup>1</sup> Less than 0.5 percent.

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

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

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

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category or data do not meet publication criteria.

**Table 7. Percent of medical insurance premiums paid by employer and employee, by selected characteristics, private industry, National Compensation Survey, March 2004**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers participating in medical plans ...	82	18	69	31
<b>Worker characteristics:</b>				
White-collar occupations .....	81	19	68	32
Blue-collar occupations .....	84	16	72	28
Service occupations .....	79	21	65	35
Full time .....	82	18	69	31
Part time .....	79	21	67	33
Union .....	89	11	83	17
Nonunion .....	80	20	67	33
Average wage less than \$15 per hour .....	80	20	66	34
Average wage \$15 per hour or higher .....	83	17	72	28
<b>Establishment characteristics:</b>				
Goods-producing .....	84	16	74	26
Service-producing .....	81	19	67	33
1-99 workers .....	82	18	64	36
100 workers or more .....	82	18	73	27
<b>Geographic areas:</b>				
Metropolitan areas .....	82	18	70	30
Nonmetropolitan areas .....	82	18	68	32
New England .....	80	20	74	26
Middle Atlantic .....	83	17	73	27
East North Central .....	82	18	73	27
West North Central .....	82	18	70	30
South Atlantic .....	79	21	65	35
East South Central .....	81	19	67	33
West South Central .....	81	19	64	36
Mountain .....	82	18	68	32
Pacific .....	84	16	69	31

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category or data do not meet publication criteria.

**Table 8. Percent of workers with access to selected leave benefits, by selected characteristics, private industry, National Compensation Survey, March 2004**

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid jury duty leave	Paid military leave
All workers .....	77	59	77	70	49
<b>Worker characteristics:</b>					
White-collar occupations .....	85	74	83	80	58
Blue-collar occupations .....	81	47	80	66	43
Service occupations .....	48	37	58	47	33
Full time .....	89	70	90	77	54
Part time .....	37	24	35	44	31
Union .....	84	59	85	83	56
Nonunion .....	76	59	77	68	48
Average wage less than \$15 per hour ..	68	48	70	60	41
Average wage \$15 per hour or higher ..	88	75	88	83	61
<b>Establishment characteristics:</b>					
Goods-producing .....	85	49	85	73	53
Service-producing .....	74	62	75	69	48
1-99 workers .....	69	50	71	57	37
100 workers or more .....	86	69	86	84	63
<b>Geographic areas:</b>					
Metropolitan areas .....	77	60	77	71	50
Nonmetropolitan areas .....	74	52	77	63	42
New England .....	79	66	75	78	59
Middle Atlantic .....	80	62	82	77	54
East North Central .....	78	59	78	71	51
West North Central .....	73	59	72	65	46
South Atlantic .....	77	56	79	71	50
East South Central .....	76	55	77	69	43
West South Central .....	77	55	77	67	48
Mountain .....	71	58	74	66	47
Pacific .....	74	61	76	61	41

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category or data do not meet publication criteria.

**Table 9. Percent of workers by number of paid holidays provided and average number of paid days per year, by selected characteristics, private industry, National Compensation Survey, March 2004**

Characteristics	Average number of paid holidays	Paid holidays <sup>1</sup>									
		Fewer than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	More than 12 days
All workers with paid holidays .....	8	6	4	23	11	13	10	15	8	5	5
<b>Worker characteristics:</b>											
White-collar occupations .....	8	3	2	23	10	14	10	18	9	5	5
Blue-collar occupations .....	8	6	6	23	12	13	10	12	9	5	5
Service occupations .....	7	18	6	23	13	12	9	6	7	3	2
Full time .....	8	4	4	22	12	14	10	15	9	5	5
Part time .....	6	21	5	35	8	10	6	8	2	3	3
Union .....	10	2	1	11	7	11	11	16	13	11	17
Nonunion .....	8	6	4	25	12	14	10	15	8	4	4
Average wage less than \$15 per hour ..	7	9	6	30	13	13	9	10	6	3	2
Average wage \$15 per hour or higher ..	9	2	2	16	10	14	11	20	11	7	8
<b>Establishment characteristics:</b>											
Goods-producing .....	9	4	4	14	10	13	11	16	13	5	9
Service-producing .....	8	6	3	26	12	13	9	14	7	4	4
1-99 workers .....	7	8	5	26	14	13	10	12	6	3	2
100 workers or more .....	9	3	2	20	9	13	9	18	11	7	8
<b>Geographic areas:</b>											
Metropolitan areas .....	8	5	4	22	12	14	10	15	8	5	6
Nonmetropolitan areas .....	7	9	4	32	10	11	7	14	9	2	2
New England .....	9	8	1	12	3	12	7	19	19	9	9
Middle Atlantic .....	9	6	2	14	12	13	11	14	12	9	7
East North Central .....	9	2	1	27	15	14	9	13	7	4	8
West North Central .....	8	4	2	34	9	15	7	12	10	2	4
South Atlantic .....	8	6	9	26	9	11	10	16	7	4	3
East South Central .....	7	8	9	24	14	16	7	8	6	3	4
West South Central .....	8	8	3	22	16	15	10	14	5	3	4
Mountain .....	8	10	1	26	13	15	10	16	4	3	2
Pacific .....	8	7	3	22	9	13	13	18	8	5	3

<sup>1</sup> Fractional holiday amounts were rounded to the nearest full number of days.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category or data do not meet publication criteria.

**Table 10. Average number of paid vacation days, by minimum length of service requirement for selected characteristics, private industry, National Compensation Survey, March 2004**

Characteristic	Length of service <sup>1</sup>						
	After 1 year	After 3 years	After 5 years	After 10 years	After 15 years	After 20 years	After 25 years
All workers with paid vacations <sup>2</sup> .....	8.9	11.0	13.6	16.2	17.7	18.5	19.2
<b>Worker characteristics:</b>							
White-collar occupations .....	10.1	12.0	14.6	17.3	19.1	19.8	20.6
Blue-collar occupations .....	7.1	9.6	11.7	14.4	15.9	17.0	17.7
Service occupations .....	7.9	10.5	13.6	15.7	16.4	16.8	17.1
Full time .....	9.0	11.2	13.7	16.4	18.0	18.8	19.5
Part time .....	7.3	9.4	12.4	14.2	15.4	16.0	16.7
Union .....	8.8	11.4	13.8	17.5	20.0	22.3	24.2
Nonunion .....	8.9	11.0	13.6	16.1	17.5	18.1	18.6
Average wage less than \$15 per hour ....	7.6	10.1	12.6	15.1	16.4	17.0	17.4
Average wage \$15 per hour or higher ....	10.3	12.1	14.7	17.5	19.2	20.3	21.3
<b>Establishment characteristics:</b>							
Goods-producing .....	7.5	9.9	12.1	15.0	16.6	18.0	18.7
Service-producing .....	9.3	11.4	14.1	16.6	18.1	18.7	19.4
1-99 workers .....	7.6	9.9	12.2	14.4	15.4	15.9	16.3
100 workers or more .....	10.2	12.2	15.0	18.1	20.1	21.2	22.2
<b>Geographic areas:</b>							
Metropolitan areas .....	9.0	11.1	13.7	16.3	17.8	18.6	19.3
Nonmetropolitan areas .....	8.1	10.6	12.9	15.6	17.0	17.9	18.5
New England .....	11.1	12.9	15.5	17.5	19.0	19.5	20.1
Middle Atlantic .....	9.2	10.9	13.7	16.0	17.3	18.0	18.8
East North Central .....	8.3	10.7	13.2	16.1	18.3	19.3	20.4
West North Central .....	10.0	11.8	14.3	17.1	18.7	19.7	20.4
South Atlantic .....	8.5	10.5	13.1	15.7	17.3	18.1	18.6
East South Central .....	7.5	10.4	13.3	16.3	17.6	18.5	18.8
West South Central .....	8.2	10.4	12.6	15.2	16.5	17.2	17.8
Mountain .....	9.2	11.4	13.9	16.5	17.8	18.4	19.0
Pacific .....	9.3	11.6	14.4	16.9	18.0	18.7	19.2

<sup>1</sup> Employees receiving no vacation days are included as receiving 0 days.

<sup>2</sup> Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed

available for use immediately upon completion of the service interval.

NOTE: Where applicable, dash indicates no employees in this category or data do not meet publication criteria.

**Table 11. Percent of workers with paid vacations by number of paid vacation days provided for selected periods of service,<sup>1</sup> private industry by occupational group, National Compensation Survey, March 2004**

Vacation policy	Percent with paid vacation days by length of service <sup>2</sup>								
	Under 5 days	5 days	Over 5 but under 10 days	10 days	Over 10 but under 15 days	15 days	Over 15 but under 20 days	20 days	Over 20 days
<b>All workers</b>									
After 1 year .....	4	40	1	36	4	6	3	2	4
After 3 years .....	1	12	2	60	4	9	4	3	4
After 5 years .....	1	8	1	35	3	35	3	6	9
After 10 years .....	( <sup>3</sup> )	7	1	13	1	42	4	18	14
After 15 years .....	( <sup>3</sup> )	7	( <sup>3</sup> )	12	1	23	2	38	16
After 20 years .....	( <sup>3</sup> )	7	( <sup>3</sup> )	12	1	18	1	37	24
After 25 years .....	( <sup>3</sup> )	7	( <sup>3</sup> )	12	1	18	1	27	34
<b>White-collar occupations</b>									
After 1 year .....	4	27	1	43	4	9	4	4	5
After 3 years .....	1	6	2	58	4	13	5	5	6
After 5 years .....	1	4	1	28	4	40	4	8	11
After 10 years .....	( <sup>3</sup> )	3	1	10	1	41	4	23	17
After 15 years .....	( <sup>3</sup> )	3	( <sup>3</sup> )	9	1	19	2	44	21
After 20 years .....	( <sup>3</sup> )	3	( <sup>3</sup> )	9	1	16	1	42	29
After 25 years .....	( <sup>3</sup> )	3	( <sup>3</sup> )	9	1	15	1	31	40
<b>Blue-collar occupations</b>									
After 1 year .....	4	58	2	30	3	3	1	( <sup>3</sup> )	( <sup>3</sup> )
After 3 years .....	1	18	2	67	4	4	2	1	1
After 5 years .....	1	11	2	47	4	30	2	3	2
After 10 years .....	1	9	( <sup>3</sup> )	17	1	51	4	12	5
After 15 years .....	( <sup>3</sup> )	9	( <sup>3</sup> )	15	1	30	3	35	7
After 20 years .....	( <sup>3</sup> )	9	( <sup>3</sup> )	15	1	22	1	34	17
After 25 years .....	( <sup>3</sup> )	9	( <sup>3</sup> )	15	1	21	1	26	27
<b>Service occupations</b>									
After 1 year .....	8	50	2	23	4	3	5	1	4
After 3 years .....	2	21	4	50	4	6	7	2	5
After 5 years .....	( <sup>3</sup> )	16	3	32	2	27	5	3	13
After 10 years .....	( <sup>3</sup> )	15	2	19	1	30	2	14	17
After 15 years .....	( <sup>3</sup> )	15	2	18	1	21	2	22	19
After 20 years .....	( <sup>3</sup> )	15	2	18	1	19	1	21	23
After 25 years .....	( <sup>3</sup> )	15	2	18	( <sup>3</sup> )	19	2	18	26

<sup>1</sup> Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed available for use immediately upon completion of the service interval.

<sup>2</sup> Employees receiving no vacation days are included as receiving under 5 days.

<sup>3</sup> Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category or data do not meet publication criteria.

**Table 12. Percent of workers with access to life and disability insurance benefits, by selected characteristics, private industry, National Compensation Survey, March 2004**

Characteristics	Life insurance	Disability benefits	
		Short-term disability	Long-term disability
All workers .....	51	39	30
<b>Worker characteristics:</b>			
White-collar occupations .....	58	43	41
Blue-collar occupations .....	54	45	22
Service occupations .....	27	23	12
Full time .....	63	47	38
Part time .....	10	14	5
Union .....	63	67	30
Nonunion .....	49	36	30
Average wage less than \$15 per hour ..	40	29	17
Average wage \$15 per hour or higher ..	66	54	48
<b>Establishment characteristics:</b>			
Goods-producing .....	62	54	31
Service-producing .....	47	35	30
1-99 workers .....	36	28	19
100 workers or more .....	68	53	44
<b>Geographic areas:</b>			
Metropolitan areas .....	51	40	32
Nonmetropolitan areas .....	52	35	20
New England .....	47	40	35
Middle Atlantic .....	45	77	26
East North Central .....	57	42	33
West North Central .....	55	37	30
South Atlantic .....	53	33	31
East South Central .....	55	34	27
West South Central .....	51	30	30
Mountain .....	49	24	29
Pacific .....	44	27	28

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category or data do not meet publication criteria.



**Table 13. Percent of workers participating in life and disability insurance benefits, by selected characteristics, private industry, National Compensation Survey, March 2004**

Characteristics	Life	Disability benefits	
		Short-term disability	Long-term disability
All workers .....	48	38	28
<b>Worker characteristics:</b>			
White-collar occupations .....	56	41	39
Blue-collar occupations .....	51	44	21
Service occupations .....	24	22	11
Full time .....	60	46	36
Part time .....	9	13	4
Union .....	62	66	28
Nonunion .....	47	35	28
Average wage less than \$15 per hour ..	37	28	16
Average wage \$15 per hour or higher ..	65	53	46
<b>Establishment characteristics:</b>			
Goods-producing .....	60	53	30
Service-producing .....	45	34	28
1-99 workers .....	34	27	17
100 workers or more .....	66	52	42
<b>Geographic areas:</b>			
Metropolitan areas .....	48	39	30
Nonmetropolitan areas .....	48	34	18
New England .....	45	38	32
Middle Atlantic .....	44	76	25
East North Central .....	55	40	32
West North Central .....	53	36	29
South Atlantic .....	50	31	30
East South Central .....	53	33	26
West South Central .....	48	28	28
Mountain .....	45	23	27
Pacific .....	42	27	26

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category or data do not meet publication criteria.

**Table 14. Percent of workers participating in life insurance plans by employee contribution requirement, by selected characteristics, private industry, National Compensation Survey, March 2004**

Characteristics	Life insurance		
	Employee contributions not required	Employee contributions required	Not determinable
All workers with basic life insurance coverage .....	89	5	5
<b>Worker characteristics:</b>			
White-collar occupations .....	91	5	5
Blue-collar occupations .....	87	7	6
Service occupations .....	88	6	6
Full time .....	89	5	5
Part time .....	91	4	5
Union .....	89	3	8
Nonunion .....	90	6	5
Average wage less than \$15 per hour .....	88	6	5
Average wage \$15 per hour or higher .....	90	5	5
<b>Establishment characteristics:</b>			
Goods-producing .....	89	5	6
Service-producing .....	89	5	5
1-99 workers .....	88	6	6
100 workers or more .....	90	5	5
<b>Geographic areas:</b>			
Metropolitan areas .....	90	5	6
Nonmetropolitan areas .....	87	10	3
New England .....	92	3	5
Middle Atlantic .....	88	4	8
East North Central .....	89	7	4
West North Central .....	93	3	4
South Atlantic .....	92	4	4
East South Central .....	78	15	7
West South Central .....	86	7	7
Mountain .....	85	7	7
Pacific .....	94	2	4

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category or data do not meet publication criteria.

**Table 15. Percent of workers participating in life insurance benefits, by method of payment and selected characteristics, private industry, National Compensation Survey, March 2004**

Characteristics	Basic life insurance method of payment					
	Fixed multiple of earnings	Variable multiple of earnings	Flat dollar amount	Variable dollar amount	Other	Not determinable
All workers with basic life insurance coverage .....	53	4	35	4	1	4
<b>Worker characteristics:</b>						
White-collar occupations .....	62	4	26	2	2	4
Blue-collar occupations .....	36	3	50	6	1	4
Service occupations .....	48	1	44	4	( <sup>1</sup> )	2
Full time .....	53	4	34	4	1	4
Part time .....	40	1	48	3	2	6
Union .....	32	3	48	10	1	6
Nonunion .....	56	4	33	3	1	4
Average wage less than \$15 per hour .....	48	3	42	3	1	4
Average wage \$15 per hour or higher .....	57	5	29	4	2	4
<b>Establishment characteristics:</b>						
Goods-producing .....	41	4	45	6	1	3
Service-producing .....	57	4	31	3	1	4
1-99 workers .....	41	3	48	3	1	5
100 workers or more .....	60	4	27	4	1	3
<b>Geographic areas:</b>						
Metropolitan areas .....	53	4	34	3	1	4
Nonmetropolitan areas .....	48	3	42	5	1	1
New England .....	69	4	20	2	1	3
Middle Atlantic .....	58	4	28	6	1	4
East North Central .....	48	4	40	4	1	3
West North Central .....	50	4	42	2	1	2
South Atlantic .....	52	5	36	4	1	2
East South Central .....	43	4	41	7	1	4
West South Central .....	54	5	32	2	1	7
Mountain .....	51	2	35	1	1	9
Pacific .....	56	1	34	3	2	5

<sup>1</sup> Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may

not equal totals. Where applicable, dash indicates no employees in this category or data do not meet publication criteria.

**Table 16. Percent of workers participating in life insurance plans with multiple of earnings benefit formulas, by selected characteristics, private industry, National Compensation Survey, March 2004**

Characteristics	Multiple of earnings amounts <sup>1</sup>				
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Over 2.0 times earnings
All workers with a multiple of earnings formula .....	1	58	12	25	4
<b>Worker characteristics:</b>					
White-collar occupations .....	1	56	11	27	4
Blue-collar occupations .....	2	59	13	22	5
Service occupations .....	( <sup>2</sup> )	69	16	14	1
Full time .....	1	57	12	25	4
Part time .....	-	-	-	-	-
Union .....	3	71	7	17	3
Nonunion .....	1	57	13	26	4
Average wage less than \$15 per hour .....	1	64	13	19	3
Average wage \$15 per hour or higher .....	1	54	12	29	5
<b>Establishment characteristics:</b>					
Goods-producing .....	3	47	17	28	6
Service-producing .....	1	61	11	24	4
1-99 workers .....	( <sup>2</sup> )	56	10	29	4
100 workers or more .....	1	59	13	23	4
<b>Geographic areas:</b>					
Metropolitan areas .....	1	58	11	26	4
Nonmetropolitan areas .....	2	56	17	19	6
New England .....	3	61	10	22	4
Middle Atlantic .....	2	57	12	28	2
East North Central .....	2	54	17	24	3
West North Central .....	( <sup>2</sup> )	55	15	25	5
South Atlantic .....	( <sup>2</sup> )	64	9	24	3
East South Central .....	-	46	27	17	10
West South Central .....	-	58	11	29	2
Mountain .....	-	64	7	26	3
Pacific .....	1	58	7	25	9

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

<sup>2</sup> Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category or data do not meet publication criteria.

**Table 17. Percent of workers participating in life insurance plans with flat dollar benefit formulas, by selected characteristics, private industry, National Compensation Survey, March 2004**

Characteristics	Flat dollar amounts					
	Less than \$10,000	\$10,000 and under \$15,000	\$15,000 and under \$20,000	\$20,000 and under \$25,000	\$25,000 and under \$30,000	\$30,000 or more
All workers with a flat dollar benefit formula ...	11	28	18	14	13	16
<b>Worker characteristics:</b>						
White-collar occupations .....	10	22	19	15	15	19
Blue-collar occupations .....	9	31	18	15	13	15
Service occupations .....	21	41	12	8	5	12
Full time .....	9	28	18	14	14	17
Part time .....	36	23	13	24	1	3
Union .....	20	23	9	18	11	19
Nonunion .....	9	29	20	14	13	16
Average wage less than \$15 per hour .....	12	34	18	16	10	10
Average wage \$15 per hour or higher .....	9	21	18	12	16	24
<b>Establishment characteristics:</b>						
Goods-producing .....	8	27	18	15	14	18
Service-producing .....	12	28	18	14	12	16
1-99 workers .....	9	26	25	10	12	17
100 workers or more .....	12	30	10	19	13	15
<b>Geographic areas:</b>						
Metropolitan areas .....	11	27	17	15	14	16
Nonmetropolitan areas .....	7	32	24	12	8	18
New England .....	-	-	-	-	-	-
Middle Atlantic .....	17	32	5	19	11	16
East North Central .....	8	16	26	13	17	20
West North Central .....	5	30	18	10	16	22
South Atlantic .....	14	33	15	15	10	12
East South Central .....	4	48	27	11	4	6
West South Central .....	3	25	19	22	19	11
Mountain .....	-	-	-	-	-	-
Pacific .....	21	27	14	9	10	19

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category or data do not meet publication criteria.

**Table 18. Percent of workers participating in short-term disability plans, by method of funding and selected characteristics, private industry, National Compensation Survey, March 2004**

Characteristics	Unfunded <sup>1</sup>	Insured	Self-insured	Legally required	Other
All workers with short-term disability coverage .....	9	37	35	16	2
<b>Worker characteristics:</b>					
White-collar occupations .....	13	34	39	13	2
Blue-collar occupations .....	5	43	35	13	4
Service occupations .....	4	33	21	41	1
Full time .....	9	38	37	14	2
Part time .....	8	25	18	46	3
Union .....	1	34	41	16	7
Nonunion .....	11	37	34	16	2
Average wage less than \$15 per hour .....	6	39	31	22	2
Average wage \$15 per hour or higher .....	12	35	39	12	3
<b>Establishment characteristics:</b>					
Goods-producing .....	7	42	37	10	5
Service-producing .....	10	34	35	19	1
1-99 workers .....	8	43	22	25	2
100 workers or more .....	10	33	44	10	3
<b>Geographic areas:</b>					
Metropolitan areas .....	9	36	36	17	3
Nonmetropolitan areas .....	10	42	34	12	2
New England .....	15	45	34	5	1
Middle Atlantic .....	6	25	16	51	1
East North Central .....	10	40	44	-	6
West North Central .....	8	42	48	-	2
South Atlantic .....	10	47	42	( <sup>2</sup> )	1
East South Central .....	12	41	44	-	4
West South Central .....	8	34	53	1	4
Mountain .....	17	37	37	3	7
Pacific .....	11	39	34	15	1

<sup>1</sup> A plan in which the establishment pays the benefit from operating revenue.

<sup>2</sup> Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category or data do not meet publication criteria.

**Table 19. Percent of workers with access to selected benefits, by selected characteristics, private industry, National Compensation Survey, March 2004**

Characteristics	Employer assistance for child care				Adoption assistance	Long-term care insurance	Flexible work place	Employer-provided home PC	Subsidized commuting
	Total <sup>1</sup>	Employer-provided funds	On-site and off-site child care	Child care resource and referral services					
All workers .....	14	3	5	10	9	11	4	3	5
<b>Worker characteristics:</b>									
White-collar occupations .....	19	4	7	14	13	17	7	4	7
Blue-collar occupations .....	8	2	2	6	6	6	1	1	3
Service occupations .....	9	2	4	4	2	4	1	1	2
Full time .....	16	4	6	11	11	13	5	3	6
Part time .....	8	1	3	5	4	5	2	1	2
Union .....	16	3	6	15	12	13	2	2	6
Nonunion .....	13	3	5	9	9	11	5	3	5
Average wage less than \$15 per hour ..	8	2	3	5	5	6	2	1	2
Average wage \$15 per hour or higher ..	22	5	8	16	15	18	8	5	8
<b>Establishment characteristics:</b>									
Goods-producing .....	12	3	3	10	9	10	3	3	4
Service-producing .....	14	3	6	10	9	12	5	2	5
1-99 workers .....	4	1	2	3	3	4	4	1	2
100 workers or more .....	25	5	9	18	16	20	5	4	8
<b>Geographic areas:</b>									
Metropolitan areas .....	15	3	5	11	10	13	5	3	6
Nonmetropolitan areas .....	8	2	4	3	3	5	1	1	1
New England .....	17	2	9	14	14	14	4	3	11
Middle Atlantic .....	16	4	5	11	12	13	6	4	7
East North Central .....	15	3	6	11	10	12	5	3	2
West North Central .....	16	2	9	7	7	6	2	2	4
South Atlantic .....	11	4	4	8	9	11	3	2	2
East South Central .....	9	3	4	5	4	7	4	2	3
West South Central .....	14	2	4	10	9	13	5	3	4
Mountain .....	16	3	3	13	8	10	5	2	6
Pacific .....	11	3	3	9	7	13	4	2	8

<sup>1</sup> The total is less than the sum of individual child care provisions because many employees have access to more than one of the benefits.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category or data do not meet publication criteria.

**Table 20. Percent of workers with access to nonproduction bonus by type of bonus and stock options, by selected characteristics, private industry, National Compensation Survey, March 2004**

Characteristics	Nonproduction bonus <sup>1</sup>								
	All non-production bonuses	Attendance bonus	Cash profit sharing bonus	Employee recognition bonus	End of year bonus	Holiday bonus	Payment in lieu of benefits bonus	Safety bonus	Suggestion bonus
All workers .....	47	2	5	5	11	10	4	1	1
<b>Worker characteristics:</b>									
White-collar occupations .....	50	1	5	5	12	10	5	( <sup>2</sup> )	1
Blue-collar occupations .....	49	5	7	3	11	12	4	4	2
Service occupations .....	33	1	2	6	6	8	2	1	1
Full time .....	52	3	6	5	12	11	5	2	1
Part time .....	28	1	2	2	6	8	1	( <sup>2</sup> )	1
Union .....	41	5	7	4	5	5	5	2	4
Nonunion .....	47	2	5	5	11	11	4	1	1
Average wage less than \$15 per hour ..	42	3	3	4	9	12	3	1	1
Average wage \$15 per hour or higher ..	53	2	7	6	13	8	5	1	2
<b>Establishment characteristics:</b>									
Goods-producing .....	54	6	11	4	12	11	5	4	3
Service-producing .....	45	1	3	5	10	10	4	1	1
1-99 workers .....	45	1	4	3	13	13	3	1	1
100 workers or more .....	49	4	6	6	8	6	5	2	2
<b>Geographic areas:</b>									
Metropolitan areas .....	47	2	5	5	11	10	4	1	2
Nonmetropolitan areas .....	45	3	6	4	10	13	3	3	1
New England .....	49	1	3	8	6	9	8	3	1
Middle Atlantic .....	44	2	3	4	12	5	6	1	1
East North Central .....	55	5	8	4	13	14	6	1	3
West North Central .....	45	3	4	5	15	10	2	1	( <sup>2</sup> )
South Atlantic .....	48	2	3	5	10	11	4	2	1
East South Central .....	47	4	3	8	14	12	3	1	3
West South Central .....	46	2	4	2	8	16	( <sup>2</sup> )	3	1
Mountain .....	45	1	5	4	12	9	3	1	1
Pacific .....	38	1	8	4	8	5	2	1	1

See footnotes at end of table.



**Table 20. Percent of workers with access to nonproduction bonus by type of bonus and stock options, by selected characteristics, private industry, National Compensation Survey, March 2004 — Continued**

Characteristics	Nonproduction bonus <sup>1</sup>							Stock option <sup>1</sup>
	Hiring bonus	Longevity bonus	Referral bonus	Retention bonus	Union-related bonus	Management incentive bonus	Other bonus	
All workers .....	2	2	8	1	1	1	5	8
<b>Worker characteristics:</b>								
White-collar occupations .....	2	1	9	1	( <sup>2</sup> )	2	7	12
Blue-collar occupations .....	1	2	5	( <sup>2</sup> )	2	1	4	6
Service occupations .....	2	1	8	( <sup>2</sup> )	( <sup>2</sup> )	1	3	2
Full time .....	2	2	8	1	1	2	6	10
Part time .....	1	1	6	1	-	( <sup>2</sup> )	2	4
Union .....	1	1	3	1	6	3	5	7
Nonunion .....	2	2	8	1	-	1	5	9
Average wage less than \$15 per hour ..	1	2	7	( <sup>2</sup> )	( <sup>2</sup> )	1	4	5
Average wage \$15 per hour or higher ..	3	1	8	1	1	3	8	13
<b>Establishment characteristics:</b>								
Goods-producing .....	1	2	6	1	2	2	7	9
Service-producing .....	2	1	8	1	( <sup>2</sup> )	1	5	8
1-99 workers .....	1	1	4	( <sup>2</sup> )	( <sup>2</sup> )	1	4	4
100 workers or more .....	3	2	12	1	1	2	7	14
<b>Geographic areas:</b>								
Metropolitan areas .....	2	2	8	1	1	2	6	9
Nonmetropolitan areas .....	1	1	5	( <sup>2</sup> )	( <sup>2</sup> )	1	3	4
New England .....	2	2	9	2	-	3	4	10
Middle Atlantic .....	1	2	8	1	1	1	6	7
East North Central .....	2	2	10	( <sup>2</sup> )	1	1	9	8
West North Central .....	2	1	5	1	1	1	2	3
South Atlantic .....	3	2	10	( <sup>2</sup> )	( <sup>2</sup> )	1	5	10
East South Central .....	2	1	8	-	( <sup>2</sup> )	2	5	6
West South Central .....	3	1	7	( <sup>2</sup> )	( <sup>2</sup> )	1	5	9
Mountain .....	1	1	9	1	( <sup>2</sup> )	3	4	6
Pacific .....	1	1	3	1	( <sup>2</sup> )	2	4	12

<sup>1</sup> See the Technical Note for definitions.

<sup>2</sup> Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Where applicable, dash indicates no employees in this category or data do not meet publication criteria.

## Technical Note

The data in this release are from the National Compensation Survey (NCS), conducted by the Bureau of Labor Statistics (BLS), U.S. Department of Labor. The release contains 2004 data on all workers in private industry. Expanded data covering additional detailed provisions of selected benefit plans are forthcoming.

Under the NCS, information on the incidence and provision of benefits is being published in two separate publications. The first, this summary, provides data on the incidence of (access to and participation in) selected benefits and detailed provisions of paid holidays and vacations, life insurance plans, and other selected benefit programs. Data on percentages of establishments offering major employee benefits and on the employer and employee shares of contributions to medical care premiums also are presented. The second publication, a bulletin, will contain detailed information on the characteristics of health and retirement plans. The data collection period for compiling this information was December 2002 through January 2004. The provisions data contained in the bulletin will have a 2003 reference date. Data on incidence and detailed provisions are expected to be produced every year.

The estimates provided are for private nonagricultural industries. In the past, State and local governments also have been surveyed. For the next several years, however, incidence and provision estimates will exclude governments because of other commitments in the NCS program.

### Calculation details

Averages for occupations within an establishment were used to produce estimates for worker groups averaging hourly pay below \$15 and for those averaging \$15 and above. Individual workers can fall into an earnings category different from the average for an occupation and establishment into which they are classified.

The tables on employer and employee medical premiums (tables 4–7) include all medical plan participants in calculations for both single and family coverage. The calculations are not based on actual selections made by employees toward their medical coverage within the occupations. For example, in an occupation in which 5 single employees and 5 married employees are participating in a medical plan, the calculations for this table use all 10 employees in both single- and family-coverage computations; the calculations do not attribute the 5 single employees to single coverage or the 5 married employees to family coverage. Thus, the premium calculations are based on the assumption that all 10 employees have identical coverage.

### Definitions of nonproduction bonuses and stock options

*Cash profit sharing.* Payment to employees in recognition

of their contribution to company profitability. Payments may vary by length of service.

*Employee recognition bonus.* A payment to employees that rewards performance or significant accomplishments, such as an employee-of-the-month award.

*Payment in lieu of benefits.* A payment to employees in lieu of the employer's providing a benefit, such as health care. In some cases, the employer offers cash to employees who waive employer-sponsored benefits, such as cashed-in sick leave. When this occurs, the employer passes the savings from the waived benefit to the employee.

*Hiring bonus.* A payment made by an employer to induce an individual to accept employment with the company.

*Longevity bonus.* A bonus or a lump-sum payment of some kind (for example, a government savings bond or an add-on to severance pay) paid to employees based upon their length of service.

*Referral bonus.* A payment given to employees for recommending a qualified applicant who is hired by the establishment.

*Retention bonus.* A payment made by an employer to an incumbent employee to retain that individual with the establishment.

*Management incentive bonus.* A payment to managers or supervisors rewarding them for their ability to direct the performance of a group of employees in their charge in the attainment of a specified goal. For example, a manager receives a bonus for having the highest sales.

*Stock options.* Plans allowing establishment employees the right to buy company stock at a fixed price by a fixed time.

For a listing of additional benefit definitions, see *Glossary of Compensation Terms*, Report 923 (Bureau of Labor Statistics, August 1998), available on the Internet at <http://www.bls.gov/ncs/ebs/ebsgloss.htm>.

### Survey scope

The 2004 NCS benefits survey obtained data from 4,703 private industry establishments representing nearly 102.3 million workers; of this number, nearly 78 million were full-time workers and the remainder—slightly more than 24 million—were part-time workers. The NCS uses the establishment's definition of full- and part-time status to classify workers. For purposes of this survey, an establishment is an economic unit that produces goods or services, a central admin-

istrative office, or an auxiliary unit providing support services to a company. For private industries, the establishment is usually at a single physical location.

The nine Census divisions are defined as follows: **New England**—Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont; **Middle Atlantic**—New Jersey, New York, and Pennsylvania; **East North Central**—Illinois, Indiana, Michigan, Ohio, and Wisconsin; **West North Central**—Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, and South Dakota; **South Atlantic**—Delaware, District of Columbia, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia, and West Virginia; **East South Central**—Alabama, Kentucky, Mississippi, and Tennessee; **West South Central**—Arkansas, Louisiana, Oklahoma, and Texas; **Mountain**—Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Utah, and Wyoming; and **Pacific**—Alaska, California, Hawaii, Oregon, and Washington.

### Sample design and data collection

The sample for this survey was selected by using a three-stage design. The first stage involved the selection of areas. The NCS sample consists of 154 metropolitan areas and nonmetropolitan areas that represent the Nation's 326 metropolitan statistical areas and the remaining portions of the 50 States. Metropolitan areas are defined as either Metropolitan Statistical Areas (MSAs) or Consolidated Metropolitan Statistical Areas (CMSAs), as defined by the U.S. Office of Management and Budget in 1994. Nonmetropolitan areas are counties that do not fit the metropolitan area definition.

In the second stage, the sample of establishments was drawn by first stratifying the sampling frame by industry and establishment size. The number of sample establishments allocated to each stratum is approximately proportional to the employment in the stratum. Each sampled establishment was selected within a stratum with a probability proportional to its employment. The use of this technique means that the larger an establishment's employment, the greater is its chance of selection. Weights were applied to each establishment when the data were tabulated so that each establish-

ment represents similar (in terms of industry and employment size) units in the economy that were not selected for collection.

The third stage of sample selection was the drawing of a probability sample of occupations within a sampled establishment. Identification of the occupations for which data were to be collected was a four-step process:

1. Probability-proportional-to-size selection of establishment jobs.
2. Classification of jobs into occupations based on the Census of Population system.
3. Characterization of jobs as full versus part time, union versus nonunion, and time versus incentive.
4. Determination of the level of work of each job.

For research articles on the latest in employee benefits, see the *Monthly Labor Review*, August 2004 at <http://www.bls.gov/pub/mlr/mlrhome.htm>. For more detailed information on occupational selection and classification under the NCS, see *National Compensation Survey: Occupational Wages in the United States, July 2003*, Bulletin 2568 (Bureau of Labor Statistics, September 2004). For an online version of the bulletin, see <http://www.bls.gov/ncs/ocs/sp/nabl0658.pdf>.

Additional information about the NCS may be obtained by calling (202) 691-6199. You may also write to the Bureau of Labor Statistics at Division of Compensation Data Analysis and Planning, 2 Massachusetts Ave., NE, Room 4175, Washington, DC 20212-0001, or send e-mail to [OCLTINFO@bls.gov](mailto:OCLTINFO@bls.gov). The data contained in this summary are also available on the BLS Internet site: <http://www.bls.gov/ncs>. Users may access benefits data from previous surveys through a variety of tools available on the same page. Material in this summary is in the public domain and, with appropriate credit, may be reproduced without permission. This information will be made available to sensory-impaired individuals upon request. Voice telephone: (202) 691-5200; Federal Relay Service: 1-800-877-8339.