Occupational Compensation Survey: Pay and Benefits Birmingham, AL June 1996



U.S. Department of Labor Bureau of Labor Statistics Summary October 1996

This summary presents results of a June 1996 survey of occupational pay in the Birmingham Metropolitan Statistical Area, which consists of Blount, Jefferson, St. Clair and Shelby Counties. This is 1 of over 120 areas which the Bureau of Labor Statistics surveys at the request of the Employment Standards Administration, U.S. Department of Labor, for use in administering the Service Contract Act of 1965. In addition, the Bureau conducts more extensive studies of occupational wages and related benefits in other areas throughout the United States. For information on these reports and other Bureau publications, contact any BLS regional office identified on the back page.

This study covered establishments employing 50 workers or more in manufacturing; transportation, communications, and other public utilities; wholesale trade; retail trade; finance, insurance, and real estate; and selected services. A sample of 105 establishments employing 51,767 workers was selected to represent 756 establishments employing 151,540 workers in the area. Data collected from the sample of establishments were appropriately weighted to represent all establishments within the survey. Labor-management coverage for white-collar workers was 7 percent and 27 percent for blue-collar workers.

Table 1 presents the weekly hours and pay of selected professional, administrative, technical, and clerical workers. Table 2 presents the hourly pay of maintenance, toolroom, material movement, and custodial workers.

Classification of workers by occupation is based on a uniform set of job descriptions designed to take account of variation among establishments in duties within the same job. Data are not shown if employment in the occupation is insufficient to merit presentation or if there is a possibility that data for an individual establishment may be disclosed.

Tables 3, 4, and 5 present information on paid holidays, vacation pay provisions, and insurance, health, and retirement plans for blue-collar and white-collar workers. See table 6 and the Scope and Method of Survey for further information on the composition of the occupational groups studied and the scope of the survey. The job descriptions used in for the survey are available upon request.

For additional information regarding this survey or similar surveys conducted in this regional area, please contact the BLS Atlanta Regional Office at (404) 347-4416. You may also write to the Bureau of Labor Statistics at: Compensation Levels and Trends, 2 Massachusetts Avenue, NE, Room 4175, Washington, D.C. 20212-0001 or call the Occupational Compensation Survey Program information line at (202) 606-6220.

Information in this publication will be made available to sensory impaired individuals upon request. Voice phone: (202) 606-STAT, TDD phone: (202) 606-5897; TDD message referral phone: 1-800-326-2577.

Table 1. Weekly hours and pay of professional, administrative, technical, and clerical occupations, Birmingham, AL, June 1996

		Average			kly pay ollars) ²							Pero	ent of v	vorkers	receivin	ıg straig	ht-time	weekly	pay (in	dollars)	of—					
Occupation and level	Number of workers	weekly hours ¹ (stan- dard)	Mean	Median	Middle rai	nge	200 and under 250	250 - 300	300 - 350	350 - 400	400 - 450	450 - 500	500 - 550	550 - 600	600 - 650	650 - 700	700 - 750	750 - 800	800 - 850	850 - 900	900 - 950	950 - 1000	1000 - 1100	1100 - 1200	1200 - 1300	1300 - 1400
ADMINISTRATIVE OCCUPATIONS																										
Computer Programmers Level 2 Level 3	360 168 152	40.0 40.0 40.0	\$737 694 780	\$730 725 813	\$675 – 675 – 711 –	\$825 742 870	- - -	- - -	- - -	- - -	2 - -	2 2 -	6 2 10	5 10 1	6 5 8	15 28 5	25 46 9	9 8 11	8 - 16	11 - 24	6 - 13	1 - 1	2 - 1	1 - -	1 - 1	- - -
Computer Systems Analysts	1,442 163 472	40.0 40.0 40.0	994 788 908	1,023 826 886	862 – 700 – 827 –	1,100 859 967	- - -	- - -	- - -	- - -	- - -	- - -	- - -	(³) 1 -	2 18 (³)	1 6 -	1 3 3	6 18 13	9 18 18	12 26 25	6 7 10	7 1 12	30 2 14	20 - 1	4 - (³)	2 - 3
TECHNICAL OCCUPATIONS																										
Computer Operators Level 2 Level 3	309 219 80	39.6 39.4 40.0	453 437 513	441 420 521	380 – 360 – 460 –	540 566 554	- - -	2 - -	14 18 1	19 22 10	19 26 2	13 8 27	9 (³) 34	20 25 11	2 (³) 7	1 - 4	1 - 2	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -
Drafters	214 72 126	39.8 39.3 40.0	538 504 572	560 - 589	472 – – – 501 –	606 - 635	- - -	- - -	- - -	8 8 -	13 32 3	14 8 19	14 - 24	21 40 10	19 6 29	7 - 13	4 6 3		- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -
CLERICAL OCCUPATIONS																										
Clerks, Accounting Level 1 Level 2 Level 3	1,664 95 959 482	39.5 40.0 40.0 38.8	409 251 353 508	387 218 339 575	320 – 210 – 298 – 437 –	510 250 407 584	5 61 3 -	14 23 22 -	19 1 27 10	14 8 19 10	13 6 17 8	8 - 8 12	5 - 2 7	21 - 1 53	1 - -	(3) - - -	- - -		- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -
Clerks, General	510 92 188 197	40.0 40.0 40.0 39.9	313 250 255 377	298 260 250 360	260 – 243 – 220 – 337 –	360 260 280 418	22 25 46 –	28 73 40 1	21 2 13 41	13 - 1 27	7 - - 16	7 - - 13	2 - - 3	- - -	- - -	- - - -	- - -	1 1 1	- - - -	- - -	- - -	- - -	- - -	- - -	- - - -	- - -
Clerks, Order	281 281	40.0 40.0	356 356	356 356	330 – 330 –	375 375	 - -	9	34 34	43 43	14 14	- -	_ _	- -	- -	_ _	 - -	<u>-</u>	_ _	 - -	- -	 - -	- -	- -	_ _	
Key Entry Operators	454 433	40.0 40.0	320 317	307 300	277 – 270 –	360 354	14 14	34 35	24 24	12 11	12 12	4 3	_ _	_ _	- -	_ _	 - -	-	_ _	 - -	- -	 - -	- -	- -	_ _	_ _
Secretaries Level 1 Level 2 Level 3 Level 4	782 116 273 311 80	40.0 40.0 40.0 40.0 40.0	518 431 465 551 688	520 431 460 548 711	446 - 373 - 400 - 516 - 602 -	575 520 507 580 788	- - - -	1 4 - -	3 12 4 -	11 24 18 1 4	14 21 26 5	13 - 21 14 -	30 39 18 42 7	12 - 9 18 14	7 - 5 11 10	4 - - 6 14	3 - - 1 25	2 - - 2 15	(3) - - - -	1 - - - 11	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -
Switchboard-Operator-Receptionists	227	40.0	338	334	299 –	390	_	26	37	20	18	-	_	_	-	_	_	-	_	_	_	_	_	_	_	_

Standard hours reflect the workweek for which employees receive their regular straight-time salaries (exclusive of pay for overtime at regular and/or premium rates), and the earnings correspond to these weekly hours.

definitions and methods used to compute means, medians, and middle ranges.

NOTE: Because of rounding, sums of individual intervals may not equal 100 percent. Dashes indicate that no data were reported or that data did not meet publication criteria. Overall occupation or occupational levels may include data for categories not shown separately.

² Excludes premium pay for overtime and for work on weekends, holidays, and late shifts. Also excluded are performance bonuses and lump-sum payments of the type negotiated in the auto and aerospace industries, as well as profit-sharing payments, attendance bonuses, Christmas or year-end bonuses, and other nonproduction bonuses. Pay increases, but not bonuses, under cost-of-living clauses, and incentive payments, however, are included. See Scope and Method of Survey for

³ Less than 0.5 percent.

Table 2. Hourly pay of maintenance, toolroom, material movement, and custodial occupations, Birmingham, AL, June 1996

	Number			rly pay lollars) ¹									Percent	of worl	ers rec	eiving s	traight-t	ime hou	ırly pay	(in doll	ars) of–	-						
Occupation and level	of workers	Mean	Median	Middle	range	4.25 and under 4.50	4.50 - 4.75	4.75 - 5.00	5.00 - 5.50	5.50 - 6.00	6.00 - 6.50	6.50 - 7.00	7.00 - 8.00	8.00 - 9.00	9.00 - 10.00	10.00 - 11.00	-	12.00 - 13.00	-	-	15.00 - 16.00	-	-	18.00 - 19.00	19.00 - 20.00	20.00	-	and
MAINTENANCE AND TOOLROOM OCCUPATIONS																												
General Maintenance Workers Level 1 Level 2	587 277 310	\$10.10 8.56 11.48	\$9.62 8.46 10.80	\$8.46 - 7.70 - 9.62 -	9.50	_ _ _	- - -	_ _ _	_ _ _	1 2 -	- - -	6 13 -	6 13 –	25 42 10	13 9 17	20 13 26	11 7 14	4 - 7	3 - 6	9 - 16	1 - 1	1 - 2	- - -	_ _ _	_ _ _	(²) - 1	_ _ _	- - -
Maintenance Electricians	157	14.02	14.42	14.42 -	14.76	_	_	_	_	_	_	_	-	_	_	_	24	_	_	71	-	1	-	_	3	-	_	-
Maintenance Electronics Technicians Level 2	428 316	17.40 17.32	18.46 19.30	14.50 - 14.50 -	.0.00	- -	- -	- -	- -	- -	 -	- -	-	- -	- -	- -	1	1	4 4	25 29	9	4 2	4 (²)	6 8	41 52	3 -	1 –	3
Maintenance Machinists	217	15.90	14.91	12.22 -	19.70	_	_	_	_	_	-	_	-	-	_	_	22	12	_	18	1	4	2	9	30	2	-	-
Maintenance Mechanics, Machinery	639	16.95	19.70	14.42 -	19.70	_	_	_	_	_	-	_	-	-	2	1	13	7	(2)	14	1	2	3	1	56	1	-	-
laintenance Mechanics, Motor Vehicle	103	16.04	14.90	14.00 -	18.50	_	_	_	_	_	-	_	-	-	_	1	5	4	2	41	4	2	12	7	23	-	-	-
killed Multi-Craft Maintenance Workers	1,224	15.63	14.36	14.36 -	17.64	-	-	_	_	-	_	-	-	-	-	-	_	1	(2)	56	5	5	30	1	1	_	(2)	(²)
MATERIAL MOVEMENT AND CUSTODIAL OCCUPATIONS																												
Guards Level 1	2,050 1,909	5.75 5.55	5.40 5.25	4.90 - 4.86 -		4 5	8 9	13 14	25 27	10 11	20 22	5 6	4 4	7 1	1 (²)	(²) -	(²) -	1	(²) -	- -	-	-	- -	- -	_ _	- -	_ _	-
anitors	3,487	5.04	4.75	4.50 -	5.25	23	21	7	27	7	7	2	5	1	(2)	_	-	-	(2)	-	-	-	-	_	_	-	_	-
Material Movement and Storage Workers Level 1 Level 2 Forklift Operators	4,132 1,880 2,252 605	7.71 5.87 9.23 9.43	7.00 5.60 9.48 8.94	5.60 - 5.00 - 7.22 - 7.50 -	6.39	- - - -	- - - -	- - - -	17 35 2 -	16 34 1 2	6 9 4 4	10 8 12 6	13 10 15 18	8 3 13 23	13 1 23 15	8 - 15 8	2 - 4 5	3 - 5 19	1 - 1 (²)	1 - 1 -	(²) - (²) -	2 - 3 -	- - - -	- - - -	- - - -	- - - -	- - - -	 - - -
Truckdrivers Tractor Trailer	1,105 673	13.01 13.93	13.50 14.40	11.25 - 13.39 -		_ _	_ _	_ _	_ _	1 -	3 -	_ _	1 -	3 2	4 7	6 2	17 10	7 3	15 16	29 34	8 13	8 14	 -	_ _	_ _	 -	_ _	-

¹ Excludes premium pay for overtime and for work on weekends, holidays, and late shifts. Also excluded are performance bonuses and lump-sum payments of the type negotiated in the auto and aerospace industries, as well as profit-sharing payments, attendance bonuses, Christmas or year-end bonuses, and other nonproduction bonuses. Pay increases, but not bonuses, under cost-of-living clauses, and incentive payments, however, are included. See Scope and Method of Survey for definitions and methods used to compute means, medians, and middle ranges.

NOTE: Because of rounding, sums of individual intervals may not equal 100 percent. Dashes indicate that no data were reported or that data did not meet publication criteria. Overall occupation or occupational levels may include data for categories not shown separately.

² Less than 0.5 percent.

Table 3. Annual paid holidays for full-time workers, Birmingham, AL, June 1996

Number of holidays	White-collar workers	Blue-collar workers
All full-time workers (in percent)	100	100
In establishments not providing paid holidays	(1)	6
In establishments providing paid holidays	99	94
Number of holidays:		
1 holiday 3 holidays 5 holidays 6 holidays 7 holidays 8 holidays 9 holidays 10 holidays 11 holidays 12 holidays Total paid holiday time²	(1) (1) (1) 11 16 18 19 21 3 (1)	- 6 11 16 23 17 13 8
2 days or more 3 days or more 4 days or more 5 days or more 7 days or more 8 days or more 9 days or more 10 days or more 11 days or more 12 days or more	99 99 99 99 89 78 62 43 24 4	94 94 94 94 88 77 61 38 21 8
Average number of paid holidays where provided (in days)	8.0	8.1

NOTE: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported.

¹ Less than 0.5 percent.
² Full and half days are combined. For example, the proportion of workers receiving 10 or more days includes those receiving at least 10 full days, or 9 full days plus 2 half days, or 8 full days and 4 half days, and so on.

Table 4. Annual paid vacation provisions for full-time workers, Birmingham, AL, June 1996

Item	White-collar workers	Blue-collar workers
All full-time workers (in percent)	100	100
In establishments not providing paid vacations	(1)	4
In establishments providing paid vacations Length-of-time payment Percentage payment	99 99 -	96 91 4
By vacation pay provisions for: ²		
Six months of service: Under 1 week 1 week Over 1 and under 2 weeks 2 weeks	1 42 2 2	7 15 2 (¹)
1 year of service: 1 week	26 72 1 (1)	67 26 - - -
2 years of service: 1 week	12 (¹) 83 4 (¹)	30 2 63 - -
3 years of service: 1 week	1 93 4 2	7 89 - -
4 years of service: 1 week	1 93 4 2 1	3 92 - - -

See footnotes at end of table.

Table 4. Annual paid vacation provisions for full-time workers, Birmingham, AL, June 1996 — Continued

Item	White-collar workers	Blue-collar workers
By vacation pay provisions for: ²		
5 years of service:		
1 week	1	2
2 weeks	61	77
Over 2 and under 3 weeks	14	4
3 weeks	24	13
4 weeks	(¹)	-
Over 4 and under 5 weeks	` 1	-
8 years of service:		
1 week	1	2
2 weeks	29	48
Over 2 and under 3 weeks	15	7
3 weeks	54	38
4 weeks	1	1
Over 5 and under 6 weeks	1	-
10 years of service:		
1 week	(1)	2
2 weeks	12	13
Over 2 and under 3 weeks	2	2
3 weeks	81	73
4 weeks	4	6
Over 5 and under 6 weeks	1	-
12 years of service:		
1 week	(1)	2
2 weeks	7	8
3 weeks	86	78
Over 3 and under 4 weeks	1	-
4 weeks	5	8
Over 6 and under 7 weeks	1	-
15 years of service:		
1 week	(1)	2
2 weeks	7	7
3 weeks	46	54
Over 3 and under 4 weeks	2	4
4 weeks	44	28
5 weeks	(1)	2
Over 6 and under 7 weeks	1	-

See footnotes at end of table.

Table 4. Annual paid vacation provisions for full-time workers, Birmingham, AL, June 1996 — Continued

Item	White-collar workers	Blue-collar workers
By vacation pay provisions for: ²		
20 years of service: 1 week 2 weeks 3 weeks Over 3 and under 4 weeks 4 weeks 5 weeks Over 7 and under 8 weeks	(1) 6 27 1 59 5	2 7 29 - 52 6
25 years of service: 1 week 2 weeks 3 weeks 4 weeks Over 4 and under 5 weeks Over 8 and under 9 weeks	(1) 6 25 47 1 19	2 7 29 41 3 14
30 years of service: 1 week 2 weeks 3 weeks 4 weeks Over 4 and under 5 weeks 5 weeks 6 weeks Over 8 and under 9 weeks	(1) 6 25 43 1 23 1	2 7 29 41 - 14 3
Maximum vacation available: 1 week 2 weeks Over 2 and under 3 weeks 3 weeks 4 weeks Over 4 and under 5 weeks 5 weeks 6 weeks Over 8 and under 9 weeks	(1) 6 (1) 25 43 1 23 1	2 7 - 29 41 - 14 3

¹ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported.

² Payments other than "length of time" are converted to an equivalent time basis; for example, 2 percent of annual earnings was considered as 1 week's pay. Periods of service are chosen arbitrarily and do not necessarily reflect individual provisions for progression; for example, changes in proportions at 20 years include changes between 15 and 20 years. Estimates are cumulative. Thus, the proportion eligible for at least 3 weeks' pay for 20 years include those eligible for at least 3 weeks' pay after fewer years of service.

Table 5. Insurance, health, and retirement plans offered to full-time workers, Birmingham, AL, June 1996

Type of plan	White-collar workers	Blue-collar workers
All full-time workers (in percent)	100	100
In establishments offering at least one of the benefits shown below ¹	99	95
Life insurance	96 80	91 68
Accidental death and dismemberment insurance	84 69	80 59
Sickness and accident insurance or sick leave or both Sickness and accident insurance	82 48 44 57 14	72 54 46 35 5
Long-term disability insurance	57 43	24 22
Hospitalization, surgical, and medical insurance	94 16	83 20
Health maintenance organizations	40 11	28 6
Dental care	71 18	56 13
Vision care	30 9	34 13
Hearing care	4 1	8 4
Alcohol and drug abuse treatment	98 22	94 21
Retirement benefits ²	92 55	82 53
Defined benefit	61 53	58 49
Defined contribution	66 7	43 8

¹ Estimates listed after type of benefit are for all plans for which the employer pays at least part of the cost. Excluded are plans required by the Federal Government such as Social Security and Patiement

NOTE: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no data were reported.

and Railroad Retirement.

² Establishments providing more than one type of retirement plan may cause the sum of the separate plans to be greater than the total for all retirement plans.

Table 6. Establishments and workers within scope of survey and number studied, Birmingham, AL1, June 1996

	Number of es	stablishments	Workers in establishments					
Industry division ²	Within scope of	Otrodia d	Within scop	Otto di e d				
	survey ³	Studied	Number Percent		Studied			
All divisions	756	105	151,540	100	51,767			
Manufacturing		25 80	42,707 108,833	28 72	11,990 39,777			

¹ The Birmingham Metropolitan Statistical Area, as defined by the Office of Management and Budget through June 1994, consists of Blount, Jefferson, St. Clair and Shelby Counties. The "workers within scope of survey" estimates provide a reasonably accurate description of the size and composition of the labor force included in the survey. Estimates are not intended, however, for comparison with other statistical series to measure employment trends or levels since (1) planning of wage surveys requires establishment data compiled considerably in advance of the payroll period studied, and (2) establishments employing fewer than 50 workers are excluded from the scope of the survey.

² The Standard Industrial Classification Manual was used in classifying establishments by industry. All government operations were excluded from the scope of the survey.

³ Includes all establishments with total employment at or above the minimum limitation. All outlets (within a metropolitan area or nonmetropolitan county) of service producing companies are considered as one establishment when located within the same industry division.

⁴ Includes all workers in all establishments with total employment (within an area) at or above the minimum limitations.

⁵ Includes transportation, communications, and other public utilities (excluding taxicabs and services incidental to water transportation); wholesale trade; retail trade; finance, insurance, and real estate; hotels and other lodging places; personal services; business services; automotive repair services and garages; motion pictures; membership organizations (excluding religious organizations); and miscellaneous services.

Scope and Method of Survey

Sampling procedures

The survey was conducted on a sample basis, using a listing of establishments (April 1994) which fell within the designated scope of the survey. The sampling frame was developed using data from unemployment insurance reports and checked for accuracy and completeness. Establishments known to be missing were added; out-of-business and out-of-scope establishments were removed; some units were combined or split to meet the establishment/collection unit definitions; and, for some, address, employment, type of industry, or other information was corrected.

A sample of establishments was selected after a detailed stratification by industry and number of employees of all establishments within the scope of the survey. From this stratified universe, a probability sample was selected, with each establishment having a predetermined chance of selection. To obtain optimum accuracy at minimum cost, a greater proportion of large than small establishments was selected. When data were combined, each establishment was weighted according to its probability of selection so that unbiased estimates were generated. If data were not available for an establishment originally selected, the weights of other similar establishments were increased to account for the missing unit.

Data for the survey were obtained primarily by personal visits of Bureau field economists. Collection of the survey was from May 1996 through August 1996 and reflects an average payroll reference of June 1996. Data obtained for a payroll period prior to the end of June 1996 were updated to include general wage changes, if granted, scheduled to be effective through that date.

Occupations and pay

Occupational employment and pay data are shown for full-time workers, i.e., those hired to work a regular weekly schedule. Pay data exclude premium pay for overtime and for work on weekends, holidays, and late shifts. Also excluded are performance bonuses and lump-sum payments of the type negotiated in the auto and aerospace industries, as well as profit-sharing payments, attendance bonuses, Christmas or year-end bonuses, and other nonproduction bonuses. Pay increases, but not bonuses, under cost-of-living allowance clauses, and incentive payments, however, are included. Weekly hours in table 1 refer to the standard workweek (rounded to the nearest tenth of an hour) for which employees receive regular straight-time pay. Average weekly pay are rounded to the nearest dollar. Tables 1 and 2 provide distributions of workers by pay.

The *mean* is computed for each job by totaling the pay of all workers and dividing by the number of workers. The *median* designates position—one-half of

the workers receive the same as or more and one-half receive the same as or less than the rate shown. The *middle range* is defined by two rates of pay; one-fourth of the workers earn the same as or less than the lower of these rates and one-fourth earn the same as or more than the higher rate. Medians and middle ranges are not provided when they do not meet reliability criteria.

Occupational employment estimates represent the total in all establishments within the scope of the study and not the number actually studied, and are intended as a general guide to the size and composition of the labor force rather than as precise measures of employment. Each group of establishments of a certain size, however, is given its proper weight in the combined data.

Employee benefits

The incidence of employee benefits is studied for full-time, year-round permanent white-collar and blue-collar workers. Provisions which apply to a majority of the white- and blue-collar categories are considered to apply to all white- and blue-collar workers in the establishment. Similarly, if fewer than half of the workers are covered, the benefits are considered nonexistent in the establishment. Holidays, vacations, insurance and health plans are considered applicable to employees currently eligible for the benefits. Retirement plans are considered applicable to employees currently eligible for participation and those who will eventually become eligible.

Paid holidays (table 3). Holidays are included if workers who are not required to work are paid for the time off and those required to work receive premium pay or compensatory time off. They are included only if they are granted annually on a formal basis (provided for in written form or established by custom). Holidays are included even though in a particular year they fall on a nonworkday and employees are not granted another day off. Data are tabulated to show the percent of workers who are granted specific numbers of whole and half holidays.

Paid vacations (table 4). Establishments report their method of calculating vacation (time basis, percent of annual pay, flat-sum payment, etc.) and the amount of vacation pay granted. Only basic formal plans are reported. Vacation bonuses, vacation-saving plans, and "extended" or "sabbatical" benefits beyond basic plans are excluded. For tabulating vacation pay granted, all provisions are expressed on a time basis. Vacation pay calculated on other than a time basis is converted to its equivalent time period. Two percent of annual pay, for example,

is tabulated as 1 week's vacation pay. Periods of service are chosen arbitrarily and do not necessarily reflect individual provisions for progression; for example, changes in proportions at 20 years include changes between 15 and 20 years. Estimates are cumulative. Thus, the proportion eligible for at least 3 week's pay after 20 years includes those eligible for at least 3 week's pay after fewer years of service. Provisions after each specified length of service are related to all white-or blue-collar workers in an establishment regardless of length of service. Counts of white- or blue-collar workers by length of service were not obtained. The tabulations present, therefore, statistical measures of these provisions rather than proportions of workers actually receiving specific benefits.

Insurance, health, and retirement plans (table 5). Plans are included for which the employer pays either all or part of the cost. The benefits may be underwritten by an insurance company, paid directly by an employer or union, or provided by a health maintenance organization (HMO). Workers provided the option of an insurance plan or an HMO are reported under both types of plans. A plan is included even though a majority of the employees in an establishment do

not choose to participate in it because they are required to bear part of its cost (provided the choice to participate is available to the majority). Federally required plans such as Social Security and railroad retirement are excluded. Benefit plans legally required by State governments, however, are included.

Labor-Management coverage

This survey collected the percent of workers covered by labor-management agreements in this area. An establishment is considered to have an agreement covering all white-collar or blue-collar workers if a majority of such workers is covered by a labor-management agreement determining wages and salaries. Therefore, all other white- or blue-collar workers are employed in establishments that either do no have labor-management agreements in effect, or have agreements that apply to fewer than half of their white- or blue-collar workers. Because establishments with fewer than 50 workers are excluded from the survey, estimates are not necessarily representative of the extent to which all workers in the area may be covered by the provisions of labor-management agreements.