

# Occupational Compensation Survey: Pay and Benefits Lima, OH August 1995

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U.S. Department of Labor  
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Summary  
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This summary presents results of August 1995 survey of occupational pay in the Lima, OH Metropolitan Statistical Area, which consists of Allen and Auglaize 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 57 establishments employing 15,466 workers was selected to represent 161 establishments employing 27,770 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 12 percent and 69 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 Philadelphia Regional Office at (215) 596-1154. You may also write to the Bureau of Labor Statistics at: Division of Occupational Pay and Employee Benefits, 2 Massachusetts Avenue, NE, 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, Lima, OH, August 1995**

Occupation and level	Number of workers	Average weekly hours <sup>1</sup> (standard)	Weekly pay (in dollars) <sup>2</sup>			Percent of workers receiving straight-time weekly pay (in dollars) of—																						
			Mean	Median	Middle range	225 and under 250	250 - 275	275 - 300	300 - 325	325 - 350	350 - 375	375 - 400	400 - 450	450 - 500	500 - 550	550 - 600	600 - 650	650 - 700	700 - 750	750 - 800	800 - 900	900 - 1000	1000 - 1100	1100 - 1200	1200 - 1300			
<b>ADMINISTRATIVE OCCUPATIONS</b>																												
Computer Systems Analysts .....	22	40.0	\$979	-	- - -	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	41	18	9	5	18			
<b>TECHNICAL OCCUPATIONS</b>																												
Computer Operators .....	20	40.0	621	-	- - -	-	-	-	-	5	-	5	35	-	10	5	-	-	-	10	20	-	10	-	-	-	-	
<b>CLERICAL OCCUPATIONS</b>																												
Clerks, Accounting .....	92	40.0	414	\$385	\$335 - \$425	-	1	12	4	11	14	9	33	2	2	2	-	2	-	8	-	-	-	-	-	-	-	
Level 2 .....	63	40.0	405	376	320 - 400	-	2	17	6	13	11	13	22	3	2	-	-	-	11	-	-	-	-	-	-	-	-	
Level 3 .....	29	40.0	432	400	368 - 425	-	-	-	-	7	21	-	55	-	3	7	-	7	-	-	-	-	-	-	-	-	-	
Clerks, General .....	39	40.0	356	320	250 - 400	-	46	-	13	-	3	-	23	-	3	8	-	-	5	-	-	-	-	-	-	-	-	
Secretaries .....	64	40.0	549	529	422 - 686	-	-	-	3	6	3	6	13	16	5	5	6	19	16	-	3	-	-	-	-	-	-	
Level 2 .....	22	40.0	492	-	- - -	-	-	-	-	14	9	14	23	-	9	-	-	32	-	-	-	-	-	-	-	-	-	
Level 3 .....	35	40.0	606	629	488 - 714	-	-	-	-	-	-	-	6	29	3	9	9	14	26	-	6	-	-	-	-	-	-	
Switchboard-Operator-Receptionists .....	26	40.0	296	272	250 - 350	8	54	8	-	4	12	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

<sup>1</sup> 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.

<sup>2</sup> 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.

**Table 2. Hourly pay of maintenance, toolroom, material movement, and custodial occupations, Lima, OH, August 1995**

Occupation and level	Number of workers	Hourly pay (in dollars) <sup>1</sup>			Percent of workers receiving straight-time hourly pay (in dollars) of—																							
		Mean	Median	Middle range	4.50 and under 5.00	5.00 - 5.50	5.50 - 6.00	6.00 - 6.50	6.50 - 7.00	7.00 - 7.50	7.50 - 8.00	8.00 - 9.00	9.00 - 10.00	10.00 - 11.00	11.00 - 12.00	12.00 - 13.00	13.00 - 14.00	14.00 - 15.00	15.00 - 16.00	16.00 - 17.00	17.00 - 18.00	18.00 - 19.00	19.00 - 20.00	20.00 - 21.00	21.00 - 22.00	22.00 - 23.00	23.00 - 24.00	
<b>MAINTENANCE AND TOOLROOM OCCUPATIONS</b>																												
<b>General Maintenance Workers</b> .....	229	\$10.73	\$10.40	\$9.50 - \$12.20	-	-	-	2	-	2	( <sup>2</sup> )	7	31	12	7	30	8	-	-	-	-	-	-	-	-	-	-	-
Level 1 .....	45	8.53	8.35	8.00 - 9.50	-	-	-	9	-	9	2	36	40	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Level 2 .....	184	11.27	11.60	9.80 - 12.90	-	-	-	-	-	-	-	-	29	14	9	38	10	-	-	-	-	-	-	-	-	-	-	-
<b>Maintenance Electronics Technicians</b> .....	64	15.17	14.49	11.80 - 17.17	-	-	-	-	-	-	-	3	5	14	3	6	14	8	-	11	19	-	-	9	-	-	8	
Level 2 .....	35	16.77	17.17	14.52 - 17.17	-	-	-	-	-	-	-	-	-	-	-	14	14	-	20	34	-	-	17	-	-	-	-	
<b>Maintenance Mechanics, Machinery</b> .....	452	19.02	20.41	16.70 - 22.31	-	-	-	-	-	-	-	-	1	( <sup>2</sup> )	1	4	10	-	7	9	11	1	2	16	1	38	-	
<b>Maintenance Mechanics, Motor Vehicle</b> ...	65	16.99	17.65	12.90 - 21.54	-	-	-	-	-	-	-	-	5	3	-	23	12	-	-	3	6	5	-	-	43	-	-	
<b>MATERIAL MOVEMENT AND CUSTODIAL OCCUPATIONS</b>																												
<b>Janitors</b> .....	269	7.51	5.50	4.75 - 7.50	36	12	16	( <sup>2</sup> )	4	3	5	2	1	1	( <sup>2</sup> )	4	1	-	4	-	-	9	-	-	-	-	-	-
<b>Material Movement and Storage Workers</b> .....	688	11.45	9.56	8.00 - 15.86	-	7	3	2	2	7	3	25	8	5	-	3	5	3	6	1	-	21	-	-	-	-	-	
Level 2 .....	560	12.33	10.06	8.55 - 15.86	-	-	-	2	2	3	3	28	10	7	-	4	6	4	7	1	-	24	-	-	-	-	-	
Forklift Operators .....	337	14.08	15.86	9.93 - 18.84	-	-	-	1	2	1	4	9	15	6	-	6	6	-	12	2	-	37	-	-	-	-	-	
Shipping/Receiving Clerks .....	27	11.55	8.50	8.45 - 18.88	-	-	-	4	-	4	7	37	15	4	-	-	-	-	-	-	-	30	-	-	-	-	-	
<b>Truckdrivers</b> .....	639	14.98	18.19	12.35 - 18.19	-	-	-	-	-	-	-	5	8	3	8	20	3	( <sup>2</sup> )	-	-	-	53	-	-	-	-	-	
Tractor Trailer .....	272	11.71	12.35	10.40 - 12.71	-	-	-	-	-	-	-	3	18	7	18	47	8	-	-	-	-	-	-	-	-	-	-	

<sup>1</sup> 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.

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

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.

**Table 3. Annual paid holidays for full-time workers, Lima, OH, August 1995**

Number of holidays	White-collar workers	Blue-collar workers
All full-time workers (in percent) .....	100	100
In establishments not providing paid holidays .....	5	1
In establishments providing paid holidays .....	95	99
Number of holidays:		
1 holiday .....	1	1
3 holidays .....	1	1
Plus 1 half day .....	3	-
4 holidays .....	( <sup>1</sup> )	( <sup>1</sup> )
6 holidays .....	19	7
Plus 2 half days .....	7	3
7 holidays .....	4	6
8 holidays .....	( <sup>1</sup> )	-
Plus 2 half days .....	1	2
9 holidays .....	3	4
10 holidays .....	19	14
11 holidays .....	9	14
12 holidays .....	8	8
14 holidays .....	22	39
Total paid holiday time <sup>2</sup>		
2 days or more .....	94	98
3 days or more .....	94	98
4 days or more .....	91	97
5 days or more .....	91	97
6 days or more .....	91	97
7 days or more .....	72	90
8 days or more .....	61	81
9 days or more .....	61	81
10 days or more .....	57	76
11 days or more .....	38	61
12 days or more .....	29	47
13 days or more .....	22	39
14 days or more .....	22	39
Average number of paid holidays where provided (in days) .....	9.6	11.1

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

<sup>2</sup> 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.

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

**Table 4. Annual paid vacation provisions for full-time workers, Lima, OH, August 1995**

Item	White-collar workers	Blue-collar workers
All full-time workers (in percent) .....	100	100
In establishments providing paid vacations .....	100	100
Length-of-time payment .....	98	93
Percentage payment .....	2	7
By vacation pay provisions for: <sup>1</sup>		
Six months of service:		
Under 1 week .....	-	6
1 week .....	34	27
2 weeks .....	5	4
1 year of service:		
1 week .....	41	51
Over 1 and under 2 weeks .....	-	3
2 weeks .....	59	39
Over 2 and under 3 weeks .....	-	6
2 years of service:		
1 week .....	15	21
Over 1 and under 2 weeks .....	3	9
2 weeks .....	75	64
Over 2 and under 3 weeks .....	7	6
3 years of service:		
1 week .....	4	3
Over 1 and under 2 weeks .....	1	10
2 weeks .....	86	58
Over 2 and under 3 weeks .....	7	22
3 weeks .....	2	6
4 years of service:		
1 week .....	4	3
Over 1 and under 2 weeks .....	1	7
2 weeks .....	85	62
Over 2 and under 3 weeks .....	7	22
3 weeks .....	3	6
5 years of service:		
1 week .....	-	2
Over 1 and under 2 weeks .....	1	2
2 weeks .....	42	30
Over 2 and under 3 weeks .....	3	10
3 weeks .....	54	50
Over 3 and under 4 weeks .....	-	6
8 years of service:		
2 weeks .....	26	20
Over 2 and under 3 weeks .....	2	12
3 weeks .....	62	57
Over 3 and under 4 weeks .....	7	6
4 weeks .....	2	5

See footnotes at end of table.

**Table 4. Annual paid vacation provisions for full-time workers, Lima, OH, August 1995 — Continued**

Item	White-collar workers	Blue-collar workers
By vacation pay provisions for: <sup>1</sup>		
10 years of service:		
2 weeks .....	10	8
Over 2 and under 3 weeks .....	3	12
3 weeks .....	45	25
Over 3 and under 4 weeks .....	-	32
4 weeks .....	43	24
12 years of service:		
2 weeks .....	10	8
Over 2 and under 3 weeks .....	1	5
3 weeks .....	43	23
Over 3 and under 4 weeks .....	1	34
4 weeks .....	40	30
Over 4 and under 5 weeks .....	5	-
15 years of service:		
2 weeks .....	8	7
Over 2 and under 3 weeks .....	1	1
3 weeks .....	23	14
Over 3 and under 4 weeks .....	-	6
4 weeks .....	56	66
5 weeks .....	12	7
20 years of service:		
2 weeks .....	8	7
3 weeks .....	16	9
4 weeks .....	30	31
Over 4 and under 5 weeks .....	-	7
5 weeks .....	44	44
6 weeks .....	2	3
25 years of service:		
2 weeks .....	8	7
3 weeks .....	16	9
4 weeks .....	25	16
Over 4 and under 5 weeks .....	-	11
5 weeks .....	45	44
6 weeks .....	6	13
30 years of service:		
2 weeks .....	8	7
3 weeks .....	16	9
4 weeks .....	25	16
Over 4 and under 5 weeks .....	-	11
5 weeks .....	35	37
6 weeks .....	16	20

See footnotes at end of table.

**Table 4. Annual paid vacation provisions for full-time workers, Lima, OH, August 1995 — Continued**

Item	White-collar workers	Blue-collar workers
By vacation pay provisions for: <sup>1</sup>		
Maximum vacation available:		
2 weeks .....	8	7
3 weeks .....	16	9
4 weeks .....	25	16
Over 4 and under 5 weeks .....	-	11
5 weeks .....	35	37
6 weeks .....	16	20

<sup>1</sup> 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.

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

**Table 5. Insurance, health, and retirement plans offered to full-time workers, Lima, OH, August 1995**

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 <sup>1</sup> .....	100	99
Life insurance .....	99	95
Wholly employer financed .....	89	87
Accidental death and dismemberment insurance .....	89	86
Wholly employer financed .....	83	81
Sickness and accident insurance or sick leave or both .....	90	85
Sickness and accident insurance .....	79	78
Wholly employer financed .....	76	69
Sick leave (full pay, no waiting period) .....	66	24
Sick leave (partial pay or waiting period) .....	1	2
Long-term disability insurance .....	60	63
Wholly employer financed .....	58	60
Hospitalization, surgical, and medical insurance .....	100	99
Wholly employer financed .....	28	47
Health maintenance organizations .....	16	26
Wholly employer financed .....	14	22
Dental care .....	68	74
Wholly employer financed .....	29	47
Vision care .....	24	52
Wholly employer financed .....	6	34
Hearing care .....	3	31
Wholly employer financed .....	1	24
Alcohol and drug abuse treatment .....	100	99
Wholly employer financed .....	28	47
Retirement benefits <sup>2</sup> .....	94	97
Wholly employer financed .....	71	79
Defined benefit .....	67	73
Wholly employer financed .....	67	73
Defined contribution .....	82	39
Wholly employer financed .....	8	6

<sup>1</sup> 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 Railroad Retirement.

<sup>2</sup> 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.

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



**Table 6. Establishments and workers within scope of survey and number studied, Lima, OH<sup>1</sup>, August 1995**

Industry division <sup>2</sup>	Number of establishments		Workers in establishments				
	Within scope of survey <sup>3</sup>	Studied	Within scope of survey				Studied <sup>4</sup>
			Total <sup>4</sup>		Full-time white-collar workers <sup>5</sup>	Full-time blue-collar workers <sup>6</sup>	
			Number	Percent			
All divisions .....	161	57	27,770	100	5,883	15,423	15,466
Manufacturing .....	61	24	16,086	58	3,159	12,577	9,577
Service producing <sup>7</sup> .....	100	33	11,684	42	2,724	2,846	5,889

<sup>1</sup> The Lima Metropolitan Statistical Area, as defined by the Office of Management and Budget through June 1994, consists of Allen and Auglaize 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.

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

<sup>3</sup> 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.

<sup>4</sup> Includes part-time, seasonal, temporary, and other workers excluded from separate white- and blue-collar categories.

<sup>5</sup> Full-time, year-round permanent workers in professional, technical, and related occupations; executive, administrative, and managerial occupations; sales occupations; and administrative support occupations, including clerical.

<sup>6</sup> Full-time, year-round permanent workers in precision, craft, and repair occupations; machine operators, assemblers, and inspectors; handlers, equipment cleaners, helpers, and laborers; and service occupations, except households.

<sup>7</sup> 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 (sampling frame) 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 August 1995 through October 1995 and reflects an average payroll reference of August 1995. Data obtained for a payroll period prior to the end of September 1995 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 not 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.