

# National Compensation Survey: Employee Benefits in Private Industry in the United States, March 2007



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## Summary 07-05

Just over one-half of workers in private industry participated in employer-sponsored retirement and medical care plans in March 2007. More workers had access to medical plans (71 percent) than to retirement plans (61 percent), but workers were more likely to participate in the latter. Nearly all workers who had access to a defined benefit retirement plan took advantage of the opportunity to participate in it. This summary presents information on the incidence and key provisions of these and other employee benefit plans by a variety of worker and establishment characteristics and for various geographic areas.

This summary marks the first release of data on employee benefits under new industry and occupational classifications. The 2002 North American Industry Classification System (NAICS) replaced the 1987 Standard Industrial Classification (SIC) system, and the 2000 Standard Occupational Classification (SOC) system replaced the 1990 Occupational Classification System (OCS). Benefit estimates for additional occupational groups are now available, replacing the white-collar and blue-collar groupings. In addition, new imputation procedures were introduced, resulting in imputed values for missing information on access and participation for life insurance and the elimination of *not determinable* estimates for other benefits published previously. For more information on the transition, see the Bureau of Labor Statistics (BLS) Website [www.bls.gov/ncs/ebs/ebsm0005.htm](http://www.bls.gov/ncs/ebs/ebsm0005.htm).

Access to employee benefit programs and participation in those programs, as these concepts are used in the survey, are defined 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 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 the service requirements.

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

In addition to presenting data on access to and participation in 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, the allocation of medical plan costs between employees and employers, and employer premiums.

## Major findings

- Paid leave was the most commonly provided employee benefit in the private sector: paid holidays and vacations were available to 77 percent of employees. Paid jury duty and paid funeral leave benefits were also common, available to 71 and 69 percent of workers, respectively. Additionally, forty-nine percent of the workers had paid military leave benefits. (See table 19.)
- Sixty percent of private establishments offered health insurance to their workers in March 2007. (See table 7.)
- One-third of all establishments with 100 workers or more (large establishments) offered a defined benefit plan to their employees, compared to only one out of every 10 establishments with fewer than 100 workers (small establishments). Eighty-two percent of larger employers offered defined contribution plans, compared to 42 percent of their smaller counterparts.<sup>1</sup> (See table 2.)
- Most employees covered by medical care plans were in plans requiring employee contributions for both single and family coverage. Employee contributions for medical care premiums averaged \$81.37 per month for single coverage, and \$312.78 per month for family coverage. (See tables 11 and 12.)

<sup>1</sup> All NCS benefits data with the exception of those on the proportion of establishments offering employee benefits (tables 2 and 7) are expressed in terms of percentages of employees covered by a benefit or provision.

- Employer premiums for medical care plans averaged \$293.25 a month per participant for single coverage and \$664.04 for family coverage; employers paid higher premiums for those employees who were not required to contribute than for those who were. (See tables 11 and 12.)
- Health Savings Accounts (HSA) were available to 8 percent of workers, although they are offered more often to management, professional and related occupations and sales and office occupations, as well as to full-time workers, and those in occupations with average hourly earnings of \$15 or higher than to other worker groups. Workers in large establishments also had greater access to HSAs than workers in small establishments. (See tables 6 and 24.)
- Fifty-eight percent of workers had access to life insurance, and nearly as many, 56 percent, participated. (See table 13.)
- Short- and long-term disability benefits were available to 39 and 31 percent of workers, respectively. If offered, nearly all workers participated. (See table 13.)

#### **Access, participation, and take-up rates compared**

Availability of data on access to benefits alongside those on participation in benefit plans allows calculation of *take-up rates*. The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan. For the first time in this data release, take-up rates have been published in the same tables as estimates of access and participation.<sup>2</sup>

Eighty-four 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 workers with access to defined benefit plans participated in them, while only 77 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 fully employer-paid, than for 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. Those in occupations averaging \$15 an hour or more chose to participate in defined contribution retirement plans in greater proportions than those in occupations averaging under \$15 an hour; the rates were 83 and 70 percent, respectively. (See table 1.)

Union workers chose to participate in medical care benefits in greater numbers than their nonunion counterparts; the take-up rates were 88 percent among the former, compared with 71 percent among the latter, possibly reflecting a larger proportion of premium paid by employers in union plans. (See table 5.)

#### **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 management, professional, and related occupations had much greater access to retirement benefits than workers in service occupations. Union workers had higher rates of coverage for most benefits. Paid leave benefits (vacations, holidays, and the like) were commonly available to workers, but were reported less frequently for part-time and service workers. Paid sick leave, in particular, was less common among part-time workers.

Those workers in jobs averaging \$15 an hour or more were far more likely to be covered by all benefits. The difference in the incidence of long-term disability insurance between these workers and others was particularly striking: 17 percent of those earning under \$15 had access to this benefit, compared with 49 percent of those in the higher earnings category. The difference in access to most types of healthcare benefits between these two employee groups also was substantial.

The incidence of employee benefits varied for full- and part-time employees. In particular, access to life insurance was more than 4 times greater—and to medical care—3 times greater, for full-time than for part-time workers.

The rate of access to defined benefit retirement plans was nearly 5 times higher among union than nonunion workers. Access to defined contribution retirement plans and to 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 industries than in service-providing industries. Workers in large establishments were more likely to have access to each benefit studied.

Access to defined contribution retirement and to life insurance was similar in both metropolitan and nonmetropolitan areas. Rates of access to nearly all other benefits were higher for workers in metropolitan areas.

Workers in goods-producing industries enjoyed higher rates of access to retirement, healthcare, life insurance, and short-term disability benefits than did workers in service-providing industries. Workers in large establishments enjoyed higher rates of access to retirement, healthcare, and disability benefits than their counterparts in small establishments.

A higher percentage of large establishments than of smaller establishments provided retirement benefits. Eighty-five percent of large establishments provided retirement benefits of at least one type, compared with only 44 percent of small establishments. (See table 2.)

Ninety-three percent of larger establishments provided healthcare benefits, compared with 59 percent of smaller establishments. However, the percentage of goods-producing and service-providing establishments offering healthcare benefits to their employees was the same, 60 percent. (See table 7.)

<sup>2</sup> For more information on take-up rates, see Carl B. Barsky, "Incidence Benefits Measure in the National Compensation Survey," *Monthly Labor Review*, August 2004, pp. 21-28.

### **Geographic areas**

Some significant variations by census divisions were observed in percentages of establishments offering retirement and health benefits. Defined benefit plans were offered in 5 percent of establishments in the East South Central region, compared with 15 percent of establishments in the East North Central region. The proportion of employers offering healthcare benefits to their workers ranged from a low of 48 percent in the West South Central region to a high of 68 percent in the East North- and the East South Central divisions.

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.

### **Employee contributions to retirement and medical care**

Sixty-five percent of workers were required to contribute to their defined contribution plans, and there was fairly little variation across employee groups as far as this requirement. The majority of workers, 78 percent, were allowed to make these contributions on a pretax basis, with workers in sales and office occupations and those in occupations earning average wages of below \$15 an hour less likely to be able to contribute on a pretax basis. (See table 4.)

Seventy-six percent of medical care plan participants were required to contribute to the cost of their single coverage, and 87 percent were required to contribute towards the cost of their family coverage. On average, employees paid 19 percent of the medical care premium for single coverage and 29 percent of the premium for family coverage. (See tables 10, 11 and 12.)

The share of employee premiums for both single and family coverage was more than twice as high for nonunion as for union workers: 32 percent compared with 12 percent for family coverage and 20 percent compared with 8 percent for single coverage. (See table 10.) The employee share of family coverage premiums was higher for workers in service-providing industries than for those in goods-producing industries and also was higher for workers in small establishments, even though employee shares for single coverage were comparable among those groups.

### **Employer premiums for medical care**

Employer premiums for single coverage ranged from \$245.03 in the East South Central region to \$310.74 in the Middle Atlantic region. For family coverage, they ranged from \$584.50 in the East South Central to \$723.92 in the East North Central region. Incidence of fully paid single medical coverage ranged from 16 percent in the New England and East South Central regions to 32 percent in the Pacific region. (See table 11). Fully paid family coverage was even less common; it was least common in the East- and West South Central regions, where it was available to only 6 percent of employees. The highest incidence of such coverage occurred in the Pacific region, where it was offered to 19 percent of employees. (See table 12).

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

Employee contributions toward life insurance benefits typically were not required. Ninety-four percent of workers with life insurance did not have to contribute toward its cost. (See table 14.) The *fixed multiple of earnings* formula used in calculating life insurance benefits was the most common: 55 percent of workers with life insurance were in plans using this formula. Another common formula was the *flat dollar amount* formula (covering 37 percent of workers with insurance). 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 as well as to workers with average wages of less than \$15. (See table 15.)

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 management, professional and related occupations were most likely to be in plans offering higher amounts of benefit. Part-time workers were more likely than full-time workers to be in plans with benefit amounts of less than \$10,000. Workers in occupations averaging hourly pay under \$15 were more likely to be in plans with benefit amounts under \$20,000 and less likely to be in plans offering benefits of \$50,000 or more than were workers in occupations with average pay of \$15 or more per hour.

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

Workers in private industry were eligible for 8 paid holidays per year, on average. Part-time workers and workers in occupations with hourly pay averaging under \$15 tended to be eligible for fewer days of paid holidays than were workers in other categories. (See table 20.)

The number of days of paid vacations increased with length of service. After 1 year of service, workers were eligible for 9 days of paid vacation, on average; after 25 years, this number increased to 19 days. (See table 21.) Days of paid vacation available to workers also varied by worker, establishment, and geographic characteristics. For example, after 1 year of service, most union and nonunion workers were eligible for the same number of days, whereas, after 25 years of service, union workers enjoyed 5 more paid vacation days, on average, than nonunion workers. Those in occupations with hourly pay averaging under \$15 were granted less generous vacation benefits at all levels of service. Workers in 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 natural resources, construction, and maintenance workers as well as among workers in production, transportation, and material moving occupations. By contrast, employees in management, professional, and related occupations often received 10 or more days of vacation after 1 year. Longer paid vacations, such as those lasting more than 20 days, were offered to almost half of

employees in management, professional, and related occupations after 25 years of service, while only 24 percent of workers in natural resources, construction, and maintenance occupations were eligible for so many days after 25 years on the job. (See table 22.)

### **Other findings**

Data also were produced on methods of funding 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.

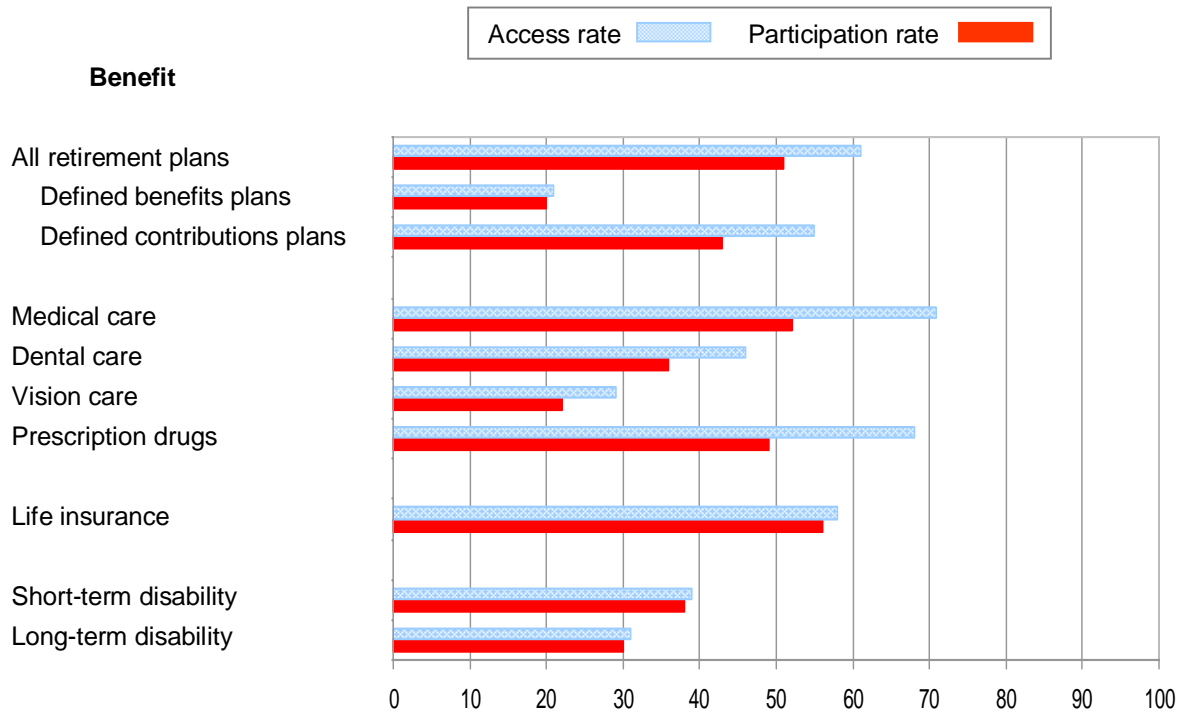
Workers in management, professional, and related as well as in sales and office occupations had greater access to stock option plans than did workers in the other occupational groups, although access to this benefit among workers in production, transportation, and material moving occupations was only slightly lower. (See table 26.) Full-time workers

were also more likely than part-time workers to have access to stock options. Full-time workers had greater access to bonuses of most types than part-time workers had.

Employer assistance for childcare was available to 15 percent of workers. Childcare resource and referral services were available to 11 percent of all workers; employer-provided funds as well as on- and off-site childcare were rare (3 and 5 percent, respectively, although these benefits were more commonly offered to workers in management, professional, and related occupations, in particular on- and off-site childcare).

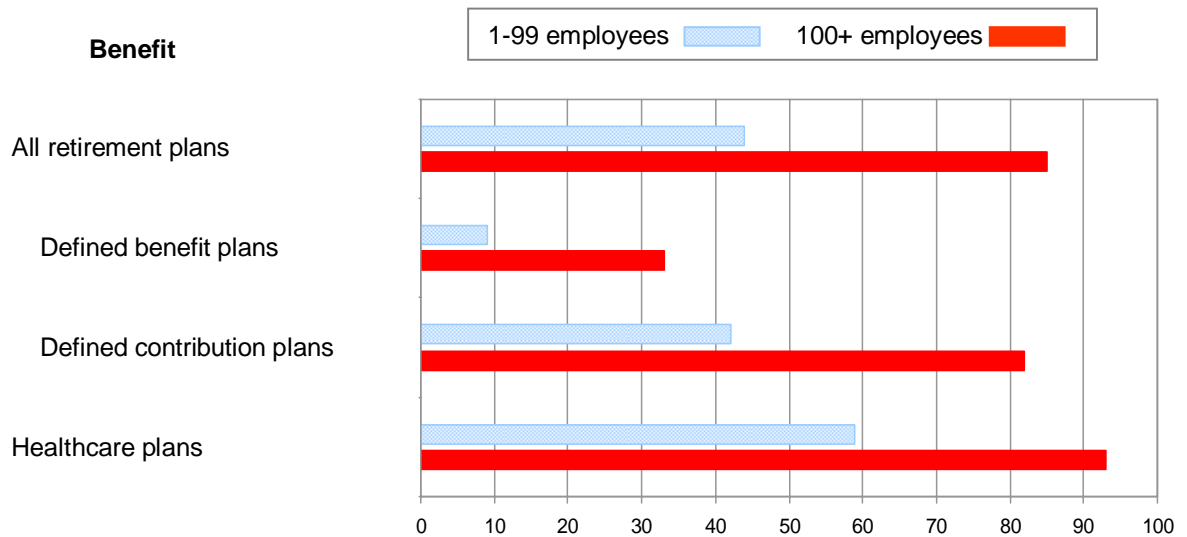
Long-term care insurance was offered to 12 percent and adoption assistance to 11 percent of employees. Both these benefits were more commonly available to management, professional, and related occupations and sales and office occupations than to other occupational groups; they were also offered more often to union than to nonunion workers and to workers with average earnings of \$15 or higher than to workers with average earnings of below \$15.

Chart 1. Access and participation rates of workers by selected benefits, private industry, March 2007



Note: The access rate represents the percent of employees offered the benefit and the participation rate represents the percent of employees that receive the benefit.

Chart 2. Percent of establishments offering retirement and healthcare benefits, by size of establishment, private industry, March 2007



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**Table 1. Retirement benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2007**

(All workers = 100 percent)

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	61	51	84	21	20	95
<b>Worker characteristics</b>						
Management, professional, and related .....	76	69	91	29	28	97
Service .....	36	25	69	8	7	94
Sales and office .....	64	54	84	19	17	93
Natural resources, construction, and maintenance .....	61	51	84	26	25	97
Production, transportation, and material moving .....	65	54	83	26	25	96
Full time .....	70	60	85	24	23	96
Part time .....	31	23	73	10	9	90
Union .....	84	81	96	69	67	97
Nonunion .....	58	47	82	15	15	95
Average wage less than \$15 per hour <sup>3</sup> .....	47	36	75	11	10	92
Average wage \$15 per hour or higher <sup>3</sup> .....	76	69	90	33	32	97
<b>Establishment characteristics</b>						
Goods producing .....	70	61	86	29	28	98
Service providing .....	58	48	83	19	18	94
1 to 99 workers .....	45	37	82	9	9	96
100 workers or more .....	78	66	85	34	32	95
<b>Geographic areas</b>						
Metropolitan areas .....	61	52	85	22	21	95
Nonmetropolitan areas .....	57	44	78	14	14	96
New England .....	57	50	88	21	20	96
Middle Atlantic .....	62	55	90	27	26	97
East North Central .....	64	56	87	25	24	96
West North Central .....	63	55	87	21	20	96
South Atlantic .....	62	50	80	17	17	96
East South Central .....	66	46	71	14	13	92
West South Central .....	55	44	80	17	16	95
Mountain .....	63	50	79	18	16	92
Pacific .....	57	48	84	21	20	95

See footnotes at end of table.

**Table 1. Retirement benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2007 — Continued**

(All workers = 100 percent)

Characteristics	Defined contribution		
	Access	Participation	Take-up rate
All workers .....	55	43	77
<b>Worker characteristics</b>			
Management, professional, and related .....	71	60	84
Service .....	32	20	63
Sales and office .....	60	47	78
Natural resources, construction, and maintenance .....	51	40	77
Production, transportation, and material moving .....	56	41	74
Full time .....	64	50	79
Part time .....	27	18	65
Union .....	49	41	85
Nonunion .....	56	43	76
Average wage less than \$15 per hour <sup>3</sup> .....	44	30	70
Average wage \$15 per hour or higher <sup>3</sup> .....	69	57	83
<b>Establishment characteristics</b>			
Goods producing .....	62	49	79
Service providing .....	53	41	77
1 to 99 workers .....	42	33	79
100 workers or more .....	70	53	76
<b>Geographic areas</b>			
Metropolitan areas .....	56	43	78
Nonmetropolitan areas .....	53	38	72
New England .....	53	44	83
Middle Atlantic .....	53	44	83
East North Central .....	56	45	80
West North Central .....	56	45	81
South Atlantic .....	59	44	75
East South Central .....	64	42	66
West South Central .....	51	38	74
Mountain .....	60	44	74
Pacific .....	49	38	77

<sup>1</sup> The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

<sup>2</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.

<sup>3</sup> The wage breakout is based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See Technical Note for more details.



**Table 2. Establishments offering retirement benefits: Private industry, National Compensation Survey, March 2007**

(All establishments = 100 percent)

Characteristics	Retirement benefits		
	All plans <sup>1</sup>	Defined benefit	Defined contribution
All establishments .....	46	10	44
<b>Establishment characteristics</b>			
Goods producing .....	45	11	43
Service providing .....	46	10	44
1 to 99 workers .....	44	9	42
100 workers or more .....	85	33	82
<b>Geographic areas</b>			
Metropolitan areas .....	48	10	46
Nonmetropolitan areas .....	37	10	37
New England .....	43	9	42
Middle Atlantic .....	49	12	47
East North Central .....	53	15	52
West North Central .....	53	14	51
South Atlantic .....	54	9	53
East South Central .....	31	5	31
West South Central .....	34	7	33
Mountain .....	38	10	35
Pacific .....	41	10	40

<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.

**Table 3. Defined benefit retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2007**

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Employee contribution requirement	
	Required	Not required
All workers participating in defined benefit plans .....	3	97
<b>Worker characteristics</b>		
Management, professional, and related .....	4	96
Service .....	4	96
Sales and office .....	4	96
Natural resources, construction, and maintenance .....	2	98
Production, transportation, and material moving .....	3	97
Full time .....	3	97
Part time .....	3	97
Union .....	3	97
Nonunion .....	4	96
Average wage less than \$15 per hour <sup>1</sup> .....	5	95
Average wage \$15 per hour or higher <sup>1</sup> .....	3	97
<b>Establishment characteristics</b>		
Goods producing .....	3	97
Service providing .....	3	97
1 to 99 workers .....	3	97
100 workers or more .....	4	96
<b>Geographic areas</b>		
Metropolitan areas .....	3	97
Nonmetropolitan areas .....	7	93
New England .....	4	96
Middle Atlantic .....	2	98
East North Central .....	2	98
West North Central .....	6	94
South Atlantic .....	4	96
East South Central .....	4	96
West South Central .....	2	98
Pacific .....	2	98

<sup>1</sup> The wage breakout is based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See

Technical Note for more details.

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

**Table 4. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2007**

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Employee contribution requirement		Employee contribution pretax option	
	Required	Not required	Pretax	Not pretax
All workers participating in defined contribution plans ...	65	35	78	22
<b>Worker characteristics</b>				
Management, professional, and related .....	69	31	82	18
Service .....	65	35	82	18
Sales and office .....	62	38	73	27
Natural resources, construction, and maintenance .....	67	33	80	20
Production, transportation, and material moving .....	65	35	78	22
Full time .....	66	34	78	22
Part time .....	58	42	76	24
Union .....	61	39	80	20
Nonunion .....	66	34	78	22
Average wage less than \$15 per hour <sup>1</sup> .....	61	39	74	26
Average wage \$15 per hour or higher <sup>1</sup> .....	69	31	81	19
<b>Establishment characteristics</b>				
Goods producing .....	67	33	80	20
Service providing .....	65	35	78	22
1 to 99 workers .....	66	34	80	20
100 workers or more .....	65	35	77	23
<b>Geographic areas</b>				
Metropolitan areas .....	65	35	78	22
Nonmetropolitan areas .....	66	34	79	21
New England .....	68	32	77	23
Middle Atlantic .....	63	37	81	19
East North Central .....	59	41	76	24
West North Central .....	64	36	79	21
South Atlantic .....	66	34	78	22
East South Central .....	73	27	80	20
West South Central .....	64	36	74	26
Mountain .....	68	32	77	23
Pacific .....	72	28	82	18

<sup>1</sup> The wage breakout is based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See Technical Note for more details.

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

**Table 5. Healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2007**

(All workers = 100 percent)

Characteristics	Medical care			Dental care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	71	52	73	46	36	77
<b>Worker characteristics</b>						
Management, professional, and related .....	85	67	78	62	51	82
Service .....	46	28	61	28	20	70
Sales and office .....	71	48	68	47	33	70
Natural resources, construction, and maintenance .....	76	61	80	43	36	85
Production, transportation, and material moving .....	78	60	77	49	38	79
Full time .....	85	64	75	56	44	79
Part time .....	24	12	51	16	9	56
Union .....	88	78	88	68	62	90
Nonunion .....	69	49	71	44	33	74
Average wage less than \$15 per hour <sup>2</sup> .....	57	37	64	34	23	67
Average wage \$15 per hour or higher <sup>2</sup> .....	87	70	80	61	51	83
<b>Establishment characteristics</b>						
Goods producing .....	85	68	81	54	45	84
Service providing .....	67	47	70	44	33	75
1 to 99 workers .....	59	42	71	30	24	78
100 workers or more .....	84	62	75	64	49	76
<b>Geographic areas</b>						
Metropolitan areas .....	72	52	73	47	36	77
Nonmetropolitan areas .....	66	48	73	41	32	77
New England .....	68	47	69	51	38	75
Middle Atlantic .....	72	54	74	46	36	77
East North Central .....	72	53	74	45	35	78
West North Central .....	67	52	77	43	36	82
South Atlantic .....	72	52	71	44	33	73
East South Central .....	75	57	75	52	42	80
West South Central .....	66	46	69	39	29	75
Mountain .....	70	48	69	44	32	73
Pacific .....	72	54	75	54	43	79

See footnotes at end of table.

**Table 5. Healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2007 — Continued**

(All workers = 100 percent)

Characteristics	Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	29	22	76	68	49	73
<b>Worker characteristics</b>						
Management, professional, and related .....	39	30	77	82	64	78
Service .....	20	14	72	44	27	62
Sales and office .....	27	19	73	67	46	68
Natural resources, construction, and maintenance .....	31	26	84	72	58	80
Production, transportation, and material moving .....	30	24	79	75	57	77
Full time .....	35	27	78	81	61	75
Part time .....	11	7	63	23	12	51
Union .....	53	47	88	85	75	88
Nonunion .....	26	19	74	66	46	71
Average wage less than \$15 per hour <sup>2</sup> .....	20	14	70	54	35	64
Average wage \$15 per hour or higher <sup>2</sup> .....	39	31	80	84	67	80
<b>Establishment characteristics</b>						
Goods producing .....	33	27	82	81	66	81
Service providing .....	28	21	75	64	45	70
1 to 99 workers .....	19	14	73	55	39	71
100 workers or more .....	40	31	78	81	60	74
<b>Geographic areas</b>						
Metropolitan areas .....	29	22	76	68	50	73
Nonmetropolitan areas .....	26	21	79	64	46	72
New England .....	23	16	67	65	45	68
Middle Atlantic .....	34	25	75	67	50	75
East North Central .....	25	20	78	70	52	74
West North Central .....	20	17	81	66	50	77
South Atlantic .....	27	20	72	69	49	72
East South Central .....	39	33	85	73	55	75
West South Central .....	21	15	75	61	42	69
Mountain .....	28	21	77	68	47	69
Pacific .....	39	31	78	68	51	75

<sup>1</sup> The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

<sup>2</sup> The wage breakout is based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See Technical Note for more details.

**Table 6. Selected health benefits<sup>1</sup>: Access, private industry workers, National Compensation Survey, March 2007**

(All workers = 100 percent)

Characteristics	Health savings accounts	Healthcare reimbursement accounts	Wellness programs	Fitness centers	Employee assistance programs
All workers .....	8	33	25	13	42
<b>Worker characteristics</b>					
Management, professional, and related .....	12	55	42	25	60
Service .....	2	18	13	9	26
Sales and office .....	11	35	24	11	45
Natural resources, construction, and maintenance .....	3	19	16	5	27
Production, transportation, and material moving .....	6	27	23	10	41
Full time .....	9	38	28	14	46
Part time .....	4	17	15	8	29
Union .....	3	37	37	11	64
Nonunion .....	8	33	24	13	39
Average wage less than \$15 per hour <sup>2</sup> .....	6	23	15	8	31
Average wage \$15 per hour or higher <sup>2</sup> .....	10	45	36	19	54
<b>Establishment characteristics</b>					
Goods producing .....	7	31	25	13	39
Service providing .....	8	34	25	13	43
1 to 99 workers .....	4	17	11	4	21
100 workers or more .....	11	51	40	22	65
<b>Geographic areas</b>					
Metropolitan areas .....	8	34	26	13	43
Nonmetropolitan areas .....	5	26	18	12	34
New England .....	8	37	27	18	42
Middle Atlantic .....	5	31	25	14	39
East North Central .....	8	35	29	15	42
West North Central .....	7	40	26	16	42
South Atlantic .....	10	32	22	9	46
East South Central .....	8	25	20	16	41
West South Central .....	7	33	21	10	40
Mountain .....	8	36	22	11	39
Pacific .....	8	31	27	12	42

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

<sup>2</sup> The wage breakout is based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See Technical Note for more details.

**Table 7. Establishments offering healthcare benefits: Private industry, National Compensation Survey, March 2007**

(All establishments = 100 percent)

Characteristics	Healthcare benefits <sup>1</sup>
All establishments .....	60
<b>Establishment characteristics</b>	
Goods producing .....	60
Service providing .....	60
1 to 99 workers .....	59
100 workers or more .....	93
<b>Geographic areas</b>	
Metropolitan areas .....	63
Nonmetropolitan areas .....	51
New England .....	54
Middle Atlantic .....	63
East North Central .....	68
West North Central .....	56
South Atlantic .....	61
East South Central .....	68
West South Central .....	48
Mountain .....	56
Pacific .....	64

<sup>1</sup> Healthcare plans may include a medical plan, or a separate dental, vision, or prescription drug plan.

**Table 8. Medical plans, single coverage: Employee participation by amount and type of contribution, private industry workers, National Compensation Survey, March 2007**

(All workers with contributory single coverage = 100 percent)

Employee monthly contribution	Total		Percent of participating employees				
	Percent of participating employees	Average monthly employer premium	Management, professional, and related	Service	Sales and office	Natural resources, construction, and maintenance	Production, transportation, and material moving
Workers with contributory single coverage ....	100	\$265.74	100	100	100	100	100
Employee flat monthly amount .....	77	263.46	77	71	76	77	80
Less than \$20.00 .....	4	266.04	4	4	4	6	5
\$20.00–29.99 .....	5	283.22	6	4	5	4	5
\$30.00–39.99 .....	6	277.02	5	5	6	5	7
\$40.00–49.99 .....	6	277.58	7	5	5	8	8
\$50.00–59.99 .....	9	257.34	8	7	8	9	11
\$60.00–69.99 .....	8	269.42	7	7	7	8	9
\$70.00–79.99 .....	7	265.72	8	6	7	5	6
\$80.00–89.99 .....	6	259.66	5	5	7	6	7
\$90.00–99.99 .....	5	273.28	5	4	6	4	4
\$100.00–109.99 .....	5	259.30	5	6	5	7	4
\$110.00–119.99 .....	4	257.68	4	4	4	3	3
\$120.00–129.99 .....	2	247.52	2	3	3	3	3
\$130.00–139.99 .....	2	251.06	2	2	2	2	2
\$140.00–149.99 .....	1	240.72	1	1	2	1	1
\$150.00 or greater .....	7	238.76	7	9	8	8	6
Composite rate <sup>1</sup> .....	1	298.48	2	1	( <sup>2</sup> )	1	1
Varies <sup>3</sup> .....	5	280.73	6	5	6	5	4
Flexible benefits <sup>4</sup> .....	1	269.45	2	1	1	1	1
Percent of earnings .....	( <sup>2</sup> )	233.91	( <sup>2</sup> )	1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Exists, but unknown .....	14	264.02	12	20	15	14	14
Other .....	1	345.71	1	2	1	2	1

<sup>1</sup> A composite rate is a set contribution covering more than one benefit area, for example, healthcare and life insurance. Cost data for individual plans cannot be determined.

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

<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.



**Table 9. Medical plans, family coverage: Employee participation by amount and type of contribution, private industry workers, National Compensation Survey, March 2007**

(All workers with contributory family coverage = 100 percent)

Employee monthly contribution	Total		Percent of participating employees				
	Percent of participating employees	Average monthly employer premium	Management, professional, and related	Service	Sales and office	Natural resources, construction, and maintenance	Production, transportation, and material moving
Workers with contributory family coverage ....	100	\$642.02	100	100	100	100	100
Employee flat monthly amount .....	79	644.05	79	75	78	80	83
Less than \$100.00 .....	9	698.13	8	8	7	10	12
\$100.00–149.99 .....	7	746.24	7	5	5	6	11
\$150.00–199.99 .....	11	702.85	11	8	9	11	15
\$200.00–249.99 .....	10	726.88	10	10	9	9	10
\$250.00–299.99 .....	10	722.58	11	8	10	9	9
\$300.00–349.99 .....	7	639.32	7	7	8	9	8
\$350.00–399.99 .....	5	651.06	5	5	6	5	4
\$400.00–449.99 .....	4	596.68	4	3	5	4	2
\$450.00–499.99 .....	3	495.12	2	3	4	4	3
\$500.00–549.99 .....	3	451.22	3	2	3	3	1
\$550.00–599.99 .....	2	476.75	2	5	2	2	1
\$600.00–649.99 .....	2	412.35	2	4	2	2	1
\$650.00–699.99 .....	2	428.22	2	1	2	2	1
\$700.00–749.99 .....	1	364.00	1	2	1	1	( <sup>1</sup> )
\$750.00 or greater .....	4	451.19	4	5	4	3	3
Composite rate <sup>2</sup> .....	1	750.19	1	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
Varies <sup>3</sup> .....	4	624.41	5	4	5	4	3
Flexible benefits <sup>4</sup> .....	1	709.01	2	1	1	1	1
Percent of earnings .....	( <sup>1</sup> )	682.67	( <sup>1</sup> )	1	( <sup>1</sup> )	-	( <sup>1</sup> )
Exists, but unknown .....	14	623.47	12	18	15	13	12
Other .....	1	664.97	1	2	1	2	1

<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, healthcare 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. Dash indicates no employees in this category.

**Table 10. Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2007**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers participating in medical plans .....	81	19	71	29
<b>Worker characteristics</b>				
Management, professional, and related .....	82	18	71	29
Service .....	77	23	65	35
Sales and office .....	80	20	68	32
Natural resources, construction, and maintenance .....	85	15	73	27
Production, transportation, and material moving .....	83	17	75	25
Full time .....	82	18	71	29
Part time .....	79	21	69	31
Union .....	92	8	88	12
Nonunion .....	80	20	68	32
Average wage less than \$15 per hour <sup>1</sup> .....	79	21	67	33
Average wage \$15 per hour or higher <sup>1</sup> .....	83	17	73	27
<b>Establishment characteristics</b>				
Goods producing .....	84	16	76	24
Service providing .....	81	19	69	31
1 to 99 workers .....	81	19	67	33
100 workers or more .....	82	18	74	26
<b>Geographic areas</b>				
Metropolitan areas .....	82	18	71	29
Nonmetropolitan areas .....	80	20	69	31
New England .....	78	22	72	28
Middle Atlantic .....	83	17	75	25
East North Central .....	81	19	75	25
West North Central .....	82	18	72	28
South Atlantic .....	80	20	66	34
East South Central .....	77	23	67	33
West South Central .....	82	18	66	34
Mountain .....	81	19	66	34
Pacific .....	84	16	72	28

<sup>1</sup> The wage breakout is based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See Technical Note for more details.

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

**Table 11. Medical plans, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2007**

(All workers with single coverage medical plans = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers with single coverage medical plans .....	100	\$293.25	24	\$382.19	76	\$265.74	\$81.37
<b>Worker characteristics</b>							
Management, professional, and related .....	100	293.74	21	355.26	79	277.73	79.97
Service .....	100	272.50	18	395.85	82	246.32	88.89
Sales and office .....	100	281.24	21	353.90	79	262.06	83.63
Natural resources, construction, and maintenance .....	100	350.37	38	467.49	62	278.37	82.21
Production, transportation, and material moving .....	100	286.82	26	365.77	74	258.43	75.38
Full time .....	100	293.71	24	381.90	76	266.38	80.67
Part time .....	100	285.50	23	387.22	77	254.81	93.04
Union .....	100	408.46	50	479.57	50	337.51	62.45
Nonunion .....	100	272.12	19	334.72	81	257.62	83.51
Average wage less than \$15 per hour <sup>1</sup> .....	100	264.97	18	334.58	82	249.33	84.74
Average wage \$15 per hour or higher <sup>1</sup> .....	100	310.99	27	402.53	73	277.24	79.00
<b>Establishment characteristics</b>							
Goods producing .....	100	316.48	29	423.72	71	272.53	76.48
Service providing .....	100	284.66	22	361.53	78	263.46	83.00
1 to 99 workers .....	100	295.65	31	388.57	69	253.71	89.89
100 workers or more .....	100	291.49	18	374.16	82	273.16	76.10
<b>Geographic areas</b>							
Metropolitan areas .....	100	297.17	24	391.33	76	267.20	81.33
Nonmetropolitan areas .....	100	270.98	21	321.56	79	257.78	81.56
New England .....	100	306.88	16	478.99	84	273.42	96.82
Middle Atlantic .....	100	310.74	27	392.86	73	280.16	79.79
East North Central .....	100	301.64	23	407.53	77	269.43	81.06
West North Central .....	100	303.72	25	399.77	75	271.89	77.38
South Atlantic .....	100	268.39	19	323.38	81	255.49	82.96
East South Central .....	100	245.03	16	307.96	84	232.61	84.61
West South Central .....	100	293.21	22	350.70	78	277.24	78.48
Mountain .....	100	297.90	23	418.44	77	262.47	85.42
Pacific .....	100	303.50	32	387.57	68	263.44	75.65

<sup>1</sup> The wage breakout is based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See Technical Note for more details.

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

**Table 12. Medical plans, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2007**

(All workers with family coverage medical plans = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers with family coverage medical plans .....	100	\$664.04	13	\$814.44	87	\$642.02	\$312.78
<b>Worker characteristics</b>							
Management, professional, and related .....	100	702.15	9	810.82	91	691.43	313.42
Service .....	100	576.28	8	678.24	92	567.06	342.92
Sales and office .....	100	645.71	9	795.13	91	630.42	333.44
Natural resources, construction, and maintenance .....	100	659.83	26	839.20	74	595.82	314.33
Production, transportation, and material moving .....	100	683.19	18	844.44	82	648.82	263.68
Full time .....	100	666.82	13	823.89	87	643.76	311.94
Part time .....	100	614.21	12	637.67	88	610.93	327.75
Union .....	100	790.21	43	832.68	57	758.15	211.91
Nonunion .....	100	641.65	7	795.63	93	629.33	323.80
Average wage less than \$15 per hour <sup>1</sup> .....	100	602.29	8	705.18	92	593.33	326.84
Average wage \$15 per hour or higher <sup>1</sup> .....	100	702.52	16	849.05	84	675.14	303.21
<b>Establishment characteristics</b>							
Goods producing .....	100	706.84	20	869.49	80	666.51	267.46
Service providing .....	100	648.36	10	775.06	90	634.02	327.58
1 to 99 workers .....	100	608.18	15	804.48	85	572.25	359.49
100 workers or more .....	100	704.14	11	824.65	89	689.50	280.99
<b>Geographic areas</b>							
Metropolitan areas .....	100	670.64	13	815.33	87	648.13	315.15
Nonmetropolitan areas .....	100	626.35	9	806.67	91	608.87	299.92
New England .....	100	717.53	9	889.88	91	700.81	319.38
Middle Atlantic .....	100	711.96	17	792.19	83	695.66	299.81
East North Central .....	100	723.92	17	898.43	83	687.79	285.19
West North Central .....	100	658.46	15	790.69	85	635.56	294.00
South Atlantic .....	100	623.01	7	833.53	93	607.34	334.43
East South Central .....	100	584.50	6	816.51	94	568.80	294.46
West South Central .....	100	638.59	6	721.43	94	633.45	334.41
Mountain .....	100	620.32	11	809.18	89	596.74	359.24
Pacific .....	100	644.94	19	752.05	81	620.60	312.25

<sup>1</sup> The wage breakout is based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See Technical Note for more details.

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

**Table 13. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2007**

(All workers = 100 percent)

Characteristics	Life insurance <sup>2</sup>			Short-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	58	56	96	39	38	97
<b>Worker characteristics</b>						
Management, professional, and related .....	76	75	99	53	51	97
Service .....	35	32	91	22	21	95
Sales and office .....	58	55	95	36	35	96
Natural resources, construction, and maintenance .....	54	52	95	33	33	98
Production, transportation, and material moving .....	66	63	96	48	47	97
Full time .....	71	69	96	46	45	97
Part time .....	16	14	89	14	13	94
Union .....	76	75	98	61	60	98
Nonunion .....	56	54	96	36	35	97
Average wage less than \$15 per hour <sup>3</sup> .....	45	41	93	27	26	95
Average wage \$15 per hour or higher <sup>3</sup> .....	74	73	98	53	52	98
<b>Establishment characteristics</b>						
Goods producing .....	69	66	97	50	49	98
Service providing .....	55	53	96	36	35	96
1 to 99 workers .....	42	40	95	27	26	96
100 workers or more .....	76	73	97	52	51	97
<b>Geographic areas</b>						
Metropolitan areas .....	58	56	96	40	39	97
Nonmetropolitan areas .....	57	54	95	32	31	97
New England .....	55	54	99	38	37	96
Middle Atlantic .....	56	54	98	73	72	99
East North Central .....	63	61	97	42	41	96
West North Central .....	59	57	96	32	31	97
South Atlantic .....	61	58	96	33	31	95
West South Central .....	56	52	94	29	28	96
Mountain .....	56	52	93	26	25	95
Pacific .....	52	49	95	26	26	97

See footnotes at end of table.

**Table 13. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2007 — Continued**

(All workers = 100 percent)

Characteristics	Long-term disability			Long-term care access
	Access	Participation	Take-up rate	
All workers .....	31	30	95	12
<b>Worker characteristics</b>				
Management, professional, and related .....	56	54	96	22
Service .....	12	11	92	5
Sales and office .....	32	30	95	15
Natural resources, construction, and maintenance .....	21	20	96	7
Production, transportation, and material moving .....	26	25	96	9
Full time .....	39	37	95	15
Part time .....	7	6	91	6
Union .....	33	32	97	17
Nonunion .....	31	29	95	12
Average wage less than \$15 per hour <sup>3</sup> .....	17	15	93	7
Average wage \$15 per hour or higher <sup>3</sup> .....	49	47	96	19
<b>Establishment characteristics</b>				
Goods producing .....	30	29	97	8
Service providing .....	31	30	95	14
1 to 99 workers .....	19	18	95	4
100 workers or more .....	44	42	95	21
<b>Geographic areas</b>				
Metropolitan areas .....	33	31	95	14
Nonmetropolitan areas .....	23	22	95	6
New England .....	34	32	95	14
Middle Atlantic .....	29	29	97	13
East North Central .....	34	32	95	13
West North Central .....	29	28	95	12
South Atlantic .....	33	31	94	13
West South Central .....	31	29	94	11
Mountain .....	29	27	95	11
Pacific .....	29	28	96	12

<sup>1</sup> The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

<sup>2</sup> A new imputation method was implemented in March 2007 to account for unreported information on the presence of a life insurance plan. The estimates for the percent of workers

with access to or participating in life insurance benefits in March 2007 are not comparable to earlier estimates.

<sup>3</sup> The wage breakout is based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See Technical Note for more details.

**Table 14. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2007**

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contributions not required	Employee contributions required
All workers with basic life insurance coverage .....	94	6
<b>Worker characteristics</b>		
Management, professional, and related .....	97	3
Service .....	90	10
Sales and office .....	94	6
Natural resources, construction, and maintenance .....	91	9
Production, transportation, and material moving .....	95	5
Full time .....	94	6
Part time .....	93	7
Union .....	96	4
Nonunion .....	94	6
Average wage less than \$15 per hour <sup>1</sup> .....	92	8
Average wage \$15 per hour or higher <sup>1</sup> .....	96	4
<b>Establishment characteristics</b>		
Goods producing .....	94	6
Service providing .....	94	6
1 to 99 workers .....	93	7
100 workers or more .....	95	5
<b>Geographic areas</b>		
Metropolitan areas .....	95	5
Nonmetropolitan areas .....	90	10
New England .....	98	2
Middle Atlantic .....	96	4
East North Central .....	93	7
West North Central .....	95	5
South Atlantic .....	94	6
West South Central .....	94	6
Mountain .....	93	7
Pacific .....	97	3

<sup>1</sup> The wage breakout is based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See

Technical Note for more details.

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

**Table 15. Life insurance plans: Method of payment, private industry workers, National Compensation Survey, March 2007**

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of earnings	Variable multiple of earnings	Flat dollar amount	Variable dollar amount	Other
All workers with basic life insurance coverage .....	55	3	37	3	1
<b>Worker characteristics</b>					
Management, professional, and related .....	69	5	23	2	2
Service .....	48	1	47	4	1
Sales and office .....	60	3	34	2	1
Natural resources, construction, and maintenance .....	33	2	60	4	1
Production, transportation, and material moving .....	42	2	48	7	1
Full time .....	56	3	37	3	1
Part time .....	49	1	45	3	2
Union .....	36	2	50	11	1
Nonunion .....	58	3	35	2	1
Average wage less than \$15 per hour <sup>1</sup> .....	50	1	45	3	1
Average wage \$15 per hour or higher <sup>1</sup> .....	59	4	33	3	2
<b>Establishment characteristics</b>					
Goods producing .....	41	2	49	6	1
Service providing .....	60	3	34	2	1
1 to 99 workers .....	43	2	52	2	1
100 workers or more .....	63	3	29	4	1
<b>Geographic areas</b>					
Metropolitan areas .....	56	3	36	3	1
Nonmetropolitan areas .....	48	2	43	6	1
New England .....	66	6	25	2	2
Middle Atlantic .....	59	2	33	4	2
East North Central .....	50	3	42	5	1
West North Central .....	50	4	44	1	1
South Atlantic .....	56	3	37	3	1
East South Central .....	49	2	39	8	1
West South Central .....	59	4	34	2	1
Mountain .....	52	2	44	1	1
Pacific .....	58	2	36	3	2

<sup>1</sup> The wage breakout is based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See Technical Note for more details.

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



**Table 16. Life insurance plans: Fixed multiple of earnings benefit formulas, private industry workers, National Compensation Survey, March 2007**

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

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	Greater than 2.0 times earnings
All workers with fixed multiple of earnings formula .....	1	56	13	26	4
<b>Worker characteristics</b>					
Management, professional, and related .....	1	52	14	29	4
Service .....	1	60	17	19	2
Sales and office .....	1	60	11	24	4
Natural resources, construction, and maintenance .....	1	62	6	28	2
Production, transportation, and material moving .....	2	55	16	24	3
Full time .....	1	56	13	26	4
Part time .....	( <sup>2</sup> )	65	12	17	5
Union .....	4	63	8	21	3
Nonunion .....	1	56	13	26	4
Average wage less than \$15 per hour <sup>3</sup> .....	1	62	13	21	3
Average wage \$15 per hour or higher <sup>3</sup> .....	2	53	13	28	4
<b>Establishment characteristics</b>					
Goods producing .....	2	47	13	33	5
Service providing .....	1	59	13	24	3
1 to 99 workers .....	1	54	13	28	5
100 workers or more .....	2	58	13	25	3
<b>Geographic areas</b>					
Metropolitan areas .....	1	57	12	26	4
Nonmetropolitan areas .....	2	53	17	24	4
New England .....	3	60	8	24	5
Middle Atlantic .....	4	59	12	23	2
East North Central .....	1	55	14	27	3
West North Central .....	( <sup>2</sup> )	61	12	23	4
South Atlantic .....	1	57	14	25	3
West South Central .....	( <sup>2</sup> )	53	10	33	3
Mountain .....	1	64	8	24	3
Pacific .....	1	53	11	29	6

<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.

<sup>3</sup> The wage breakout is based on the average wage for each occupation surveyed, which may include workers both

above and below the threshold. See Technical Note for more details.

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

**Table 17. Life insurance plans: Flat dollar benefit formulas, private industry workers, National Compensation Survey, March 2007**

(All workers with flat dollar formula life insurance coverage = 100 percent)

Characteristics	Flat dollar amounts <sup>1</sup>					
	Less than \$10,000	\$10,000 and under \$20,000	\$20,000 and under \$30,000	\$30,000 and under \$40,000	\$40,000 and under \$50,000	\$50,000 or more
All workers with flat dollar benefit formula .....	12	45	24	3	2	14
<b>Worker characteristics</b>						
Management, professional, and related .....	8	35	25	2	( <sup>2</sup> )	30
Service .....	25	54	11	3	3	4
Sales and office .....	11	43	28	3	1	14
Natural resources, construction, and maintenance .....	9	50	21	4	2	13
Production, transportation, and material moving .....	9	48	28	3	3	9
Full time .....	9	47	25	3	2	15
Part time .....	45	32	16	( <sup>2</sup> )	( <sup>2</sup> )	7
Union .....	24	33	20	5	6	13
Nonunion .....	9	48	25	2	1	14
Average wage less than \$15 per hour <sup>3</sup> .....	15	52	22	2	1	7
Average wage \$15 per hour or higher <sup>3</sup> .....	9	39	26	3	3	20
<b>Establishment characteristics</b>						
Goods producing .....	7	45	31	3	2	12
Service providing .....	14	46	21	2	1	15
1 to 99 workers .....	10	51	22	3	2	13
100 workers or more .....	14	40	26	3	2	16
<b>Geographic areas</b>						
Metropolitan areas .....	13	43	25	3	2	15
Nonmetropolitan areas .....	9	56	21	3	2	9
New England .....	9	33	17	2	1	38
Middle Atlantic .....	13	36	28	4	5	15
East North Central .....	10	46	27	2	2	13
West North Central .....	6	47	24	5	2	17
South Atlantic .....	13	49	21	3	1	13
East South Central .....	6	63	17	3	2	9
West South Central .....	10	46	28	3	1	12
Mountain .....	11	49	31	1	1	8
Pacific .....	23	40	19	1	1	16

<sup>1</sup> Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length-of-service.

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

<sup>3</sup> The wage breakout is based on the average wage for each

occupation surveyed, which may include workers both above and below the threshold. See Technical Note for more details.

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

**Table 18. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2007**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Unfunded <sup>1</sup>	Insured	Self-insured	Legally required	Other
All workers with short-term disability coverage .....	9	34	38	17	2
<b>Worker characteristics</b>					
Management, professional, and related .....	13	32	40	14	2
Service .....	3	32	29	35	1
Sales and office .....	12	32	38	17	1
Natural resources, construction, and maintenance .....	5	40	35	12	8
Production, transportation, and material moving .....	4	39	42	12	4
Full time .....	9	35	39	15	2
Part time .....	5	23	32	38	1
Union .....	4	30	42	16	8
Nonunion .....	10	35	37	17	1
Average wage less than \$15 per hour <sup>2</sup> .....	5	37	35	22	1
Average wage \$15 per hour or higher <sup>2</sup> .....	11	33	40	14	3
<b>Establishment characteristics</b>					
Goods producing .....	7	37	42	9	4
Service providing .....	9	33	37	19	2
1 to 99 workers .....	7	40	25	27	2
100 workers or more .....	10	31	46	11	2
<b>Geographic areas</b>					
Metropolitan areas .....	9	34	37	18	2
Nonmetropolitan areas .....	9	38	43	8	3
New England .....	11	41	35	12	1
Middle Atlantic .....	6	25	18	51	1
East North Central .....	10	34	50	2	5
West North Central .....	11	33	49	2	5
South Atlantic .....	9	44	45	1	1
East South Central .....	8	38	51	1	2
West South Central .....	5	39	53	2	1
Mountain .....	18	36	36	4	5
Pacific .....	13	35	39	12	1

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

<sup>2</sup> The wage breakout is based on the average wage for each occupation surveyed, which may include workers both above and

below the threshold. See Technical Note for more details.

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

**Table 19. Leave benefits: Access, private industry workers, National Compensation Survey, March 2007**

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
All workers .....	77	57	77	38	69	71	49	8	83
<b>Worker characteristics</b>									
Management, professional, and related .....	89	80	87	57	86	88	67	14	90
Service .....	51	39	59	26	49	54	34	5	79
Sales and office .....	81	63	80	40	73	75	50	9	84
Natural resources, construction, and maintenance .....	75	44	75	27	55	56	38	6	75
Production, transportation, and material moving .....	84	47	83	33	70	72	47	4	84
Full time .....	88	68	90	44	77	78	54	9	86
Part time .....	39	23	38	21	42	47	30	5	73
Union .....	84	61	84	48	81	82	55	7	90
Nonunion .....	76	57	77	37	67	70	48	8	83
Average wage less than \$15 per hour <sup>1</sup> .....	67	44	69	30	58	61	39	5	80
Average wage \$15 per hour or higher <sup>1</sup> .....	88	72	88	48	82	82	59	11	88
<b>Establishment characteristics</b>									
Goods producing .....	85	47	85	33	69	70	50	6	84
Service providing .....	74	60	76	40	68	71	48	9	83
1 to 99 workers .....	69	48	71	27	57	59	36	6	75
100 workers or more .....	85	67	85	51	81	84	62	10	93
<b>Geographic areas</b>									
Metropolitan areas .....	77	58	78	40	70	72	50	9	84
Nonmetropolitan areas .....	74	50	76	32	63	64	42	5	80
New England .....	78	65	75	43	73	81	52	9	88
Middle Atlantic .....	80	64	80	48	76	81	53	8	84
East North Central .....	76	53	76	42	72	71	50	8	81
West North Central .....	73	54	75	31	68	66	47	6	82
South Atlantic .....	76	54	79	34	67	72	50	9	84
East South Central .....	81	54	80	38	64	70	43	6	89
West South Central .....	79	56	79	36	64	67	47	8	81
Mountain .....	74	56	75	37	64	68	46	6	80
Pacific .....	74	59	76	35	64	63	44	10	84

<sup>1</sup> The wage breakout is based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See Technical Note for more details.

**Table 20. Paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2007**

(All workers with paid holidays = 100 percent)

Characteristics	Average number of paid holidays	Paid holidays <sup>1</sup>									
		Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	Greater than 12 days
All workers with paid holidays .....	8	6	3	24	12	13	11	14	8	4	4
<b>Worker characteristics</b>											
Management, professional, and related .....	9	2	1	16	12	13	12	20	10	7	7
Service .....	7	17	6	25	14	13	9	5	8	3	2
Sales and office .....	8	5	3	31	11	14	10	15	6	3	3
Natural resources, construction, and maintenance .....	7	8	6	30	16	10	9	9	6	2	4
Production, transportation, and material moving .....	8	4	4	20	13	16	11	13	9	4	6
Full time .....	8	5	3	22	13	14	11	15	9	4	5
Part time .....	7	18	5	36	10	10	7	8	3	2	2
Union .....	10	2	1	13	8	13	11	17	14	8	14
Nonunion .....	8	7	3	25	13	13	10	14	7	4	3
Average wage less than \$15 per hour <sup>2</sup> .....	7	10	5	31	13	14	9	9	5	2	2
Average wage \$15 per hour or higher <sup>2</sup> .....	9	3	1	17	12	13	12	19	10	6	7
<b>Establishment characteristics</b>											
Goods producing .....	9	4	3	16	11	13	14	16	11	4	7
Service providing .....	8	7	3	26	13	14	10	14	7	4	4
1 to 99 workers .....	7	9	5	26	15	12	10	13	6	2	2
100 workers or more .....	9	4	2	22	10	14	11	15	10	6	6
<b>Geographic areas</b>											
Metropolitan areas .....	8	5	3	23	13	13	11	14	8	4	5
Nonmetropolitan areas .....	7	11	3	29	11	14	8	12	8	2	2
New England .....	9	3	2	17	5	8	10	27	14	9	7
Middle Atlantic .....	9	5	2	19	10	12	12	13	11	8	8
East North Central .....	8	5	1	26	15	13	9	13	7	3	8
West North Central .....	8	5	2	33	13	15	8	10	10	1	4
South Atlantic .....	8	6	6	26	13	12	11	15	6	3	2
East South Central .....	7	12	7	28	13	17	6	8	4	2	2
West South Central .....	8	7	4	24	14	15	11	13	7	3	3
Mountain .....	8	8	1	25	13	14	12	13	9	3	2
Pacific .....	8	6	3	19	12	15	12	18	8	4	3

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

<sup>2</sup> The wage breakout is based on the average wage for each occupation surveyed, which may include workers both above and below

the threshold. See Technical Note for more details.

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

**Table 21. Paid vacations: Average number of days by service requirement, private industry workers, National Compensation Survey, March 2007**

(All workers with paid vacations = 100 percent)

Characteristics	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	13.5	16.1	17.7	18.5	19.1
<b>Worker characteristics</b>							
Management, professional, and related .....	12.2	13.6	16.5	19.3	20.7	21.6	22.3
Service .....	7.9	10.3	13.2	15.5	16.5	16.9	17.2
Sales and office .....	8.7	10.8	13.3	15.9	17.7	18.4	19.1
Natural resources, construction, and maintenance .....	7.0	9.1	10.9	13.1	14.4	15.1	15.8
Production, transportation, and material moving .....	7.0	9.6	11.6	14.6	16.2	17.7	18.4
Full time .....	9.2	11.3	13.7	16.5	18.0	18.9	19.5
Part time .....	6.8	8.6	11.2	13.2	14.2	15.0	15.6
Union .....	8.6	11.0	13.3	16.8	19.4	21.6	23.3
Nonunion .....	9.0	11.0	13.5	16.0	17.5	18.2	18.7
Average wage less than \$15 per hour <sup>3</sup> .....	7.5	10.0	12.3	14.8	16.1	16.8	17.2
Average wage \$15 per hour or higher <sup>3</sup> .....	10.3	12.0	14.7	17.5	19.1	20.2	21.0
<b>Establishment characteristics</b>							
Goods producing .....	7.4	9.7	11.7	14.6	16.3	17.7	18.3
Service providing .....	9.4	11.4	14.0	16.6	18.1	18.8	19.4
1 to 99 workers .....	7.7	9.8	11.9	14.1	15.1	15.6	16.0
100 workers or more .....	10.2	12.2	15.0	18.1	20.1	21.3	22.2
<b>Geographic areas</b>							
Metropolitan areas .....	9.1	11.1	13.6	16.2	17.7	18.5	19.2
Nonmetropolitan areas .....	7.9	10.6	12.9	15.8	17.3	18.3	18.8
New England .....	10.9	12.8	15.0	17.5	19.1	19.7	20.2
Middle Atlantic .....	9.7	11.6	14.2	16.5	17.9	18.7	19.6
East North Central .....	8.3	10.7	13.0	16.1	18.3	19.4	20.2
West North Central .....	8.9	10.8	13.1	15.5	17.1	17.9	18.6
South Atlantic .....	8.6	10.7	13.0	15.6	17.0	18.0	18.5
East South Central .....	8.1	11.1	14.1	17.3	18.9	19.7	19.9
West South Central .....	8.4	10.2	12.3	14.7	16.1	16.8	17.4
Mountain .....	9.5	11.6	14.4	16.8	18.1	18.8	19.4
Pacific .....	9.2	11.2	14.0	16.6	17.8	18.6	19.2

<sup>1</sup> Employees eligible for paid vacations but who have not fulfilled the minimum service requirement 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 to be available for use immediately upon completion of the service interval.

Periods of service are chosen arbitrarily and do not necessarily reflect individual provisions for progression. For example, changes after 20 years reflect changes in provisions between 15 and 20 years.

<sup>3</sup> The wage breakout is based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See Technical Note for more details.

**Table 22. Paid vacations: Number of days by service requirement,<sup>1</sup> private industry workers, National Compensation Survey, March 2007**

(All workers with paid vacations = 100 percent)

Vacation policy	Percent with paid vacation days by length of service <sup>2</sup>									
	Total	Less than 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	Greater than 20 days
<b>All workers</b>										
After 1 year .....	100	7	36	5	33	5	5	4	2	4
After 3 years .....	100	3	11	5	54	7	8	5	3	5
After 5 years .....	100	2	7	4	33	6	30	5	5	9
After 10 years .....	100	2	6	2	13	3	37	5	17	14
After 15 years .....	100	1	6	2	11	3	20	4	35	18
After 20 years .....	100	1	6	2	11	2	15	3	33	26
After 25 years .....	100	1	6	2	11	2	14	3	26	34
<b>Management, professional, and related</b>										
After 1 year .....	100	5	11	2	43	7	12	7	5	9
After 3 years .....	100	2	3	2	42	9	17	9	6	10
After 5 years .....	100	1	1	2	18	6	35	7	12	18
After 10 years .....	100	1	1	1	7	3	28	6	26	27
After 15 years .....	100	1	1	1	6	2	14	5	39	31
After 20 years .....	100	1	1	1	6	2	11	3	35	40
After 25 years .....	100	1	1	1	6	2	10	3	27	49
<b>Service</b>										
After 1 year .....	100	12	44	7	21	5	2	5	1	4
After 3 years .....	100	6	18	8	43	7	4	7	2	5
After 5 years .....	100	4	12	7	27	5	22	8	3	12
After 10 years .....	100	3	12	6	14	4	26	4	12	19
After 15 years .....	100	3	12	5	13	3	17	4	21	22
After 20 years .....	100	3	12	5	13	2	15	4	20	25
After 25 years .....	100	3	12	5	13	2	15	3	18	29
<b>Sales and office</b>										
After 1 year .....	100	6	36	4	37	4	4	4	2	3
After 3 years .....	100	3	8	5	61	6	7	5	2	4
After 5 years .....	100	2	4	4	35	6	33	4	4	8
After 10 years .....	100	2	4	2	13	3	42	5	17	12
After 15 years .....	100	1	4	1	11	2	19	4	41	15
After 20 years .....	100	1	4	1	11	2	15	3	40	22
After 25 years .....	100	1	4	1	11	2	15	3	31	32
<b>Natural resources, construction, and maintenance</b>										
After 1 year .....	100	7	54	5	27	4	1	1	( <sup>3</sup> )	1
After 3 years .....	100	2	25	6	54	5	3	2	1	1
After 5 years .....	100	1	17	4	44	6	20	2	2	4
After 10 years .....	100	1	15	2	21	3	40	4	9	5
After 15 years .....	100	1	15	2	19	3	24	4	26	7
After 20 years .....	100	1	15	1	19	3	20	2	25	14
After 25 years .....	100	1	15	1	19	3	20	2	15	24

See footnotes at end of table.

**Table 22. Paid vacations: Number of days by service requirement,<sup>1</sup> private industry workers, National Compensation Survey, March 2007  
— Continued**

(All workers with paid vacations = 100 percent)

Vacation policy	Percent with paid vacation days by length of service <sup>2</sup>									
	Total	Less than 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	Greater than 20 days
<b>Production, transportation, and material moving</b>										
After 1 year .....	100	7	53	6	29	3	2	1	( <sup>3</sup> )	1
After 3 years .....	100	3	12	7	66	5	4	1	( <sup>3</sup> )	1
After 5 years .....	100	2	7	5	46	7	28	2	2	2
After 10 years .....	100	2	5	2	15	5	48	4	15	4
After 15 years .....	100	2	5	2	12	3	27	6	37	6
After 20 years .....	100	2	5	2	12	3	18	3	35	21
After 25 years .....	100	2	5	1	12	3	17	3	28	29

<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 to be available for use immediately upon completion of the service interval. Periods of service are chosen arbitrarily and do not necessarily reflect individual provisions for progression. For example, changes after 20 years reflect changes in provisions between 15 and 20 years.

<sup>2</sup> Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days.

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

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



**Table 23. Quality of life benefits: Access, private industry workers, National Compensation Survey, March 2007**

(All workers = 100 percent)

Characteristics	Employer assistance for childcare				Adoption assistance	Long-term care insurance	Flexible workplace	Employer-provided home PC	Subsidized commuting
	Total <sup>1</sup>	Employer-provided funds	On-site and off-site childcare	Childcare resource and referral services					
All workers .....	15	3	5	11	11	12	5	2	5
<b>Worker characteristics</b>									
Management, professional, and related .....	27	6	11	20	20	22	11	6	11
Service .....	10	2	5	5	3	5	1	( <sup>2</sup> )	2
Sales and office .....	14	4	3	11	12	15	5	2	6
Natural resources, construction, and maintenance ....	6	1	2	5	7	7	1	1	4
Production, transportation, and material moving .....	10	2	2	8	9	9	2	2	2
Full time .....	16	4	6	12	12	15	5	3	6
Part time .....	9	1	4	6	5	6	2	1	2
Union .....	21	4	6	18	15	17	2	2	6
Nonunion .....	14	3	5	10	10	12	5	3	5
Average wage less than \$15 per hour <sup>3</sup> .....	9	2	3	5	5	7	2	1	2
Average wage \$15 per hour or higher <sup>3</sup> .....	22	5	7	17	17	19	8	5	9
<b>Establishment characteristics</b>									
Goods producing .....	12	2	3	10	10	8	3	3	3
Service providing .....	15	3	6	11	11	14	5	2	6
1 to 99 workers .....	5	1	2	3	4	4	3	1	3
100 workers or more .....	25	5	9	19	18	21	6	4	8
<b>Geographic areas</b>									
Metropolitan areas .....	16	3	5	12	12	14	5	3	6
Nonmetropolitan areas .....	7	2	4	3	4	6	1	1	2
New England .....	17	3	8	13	13	14	6	3	9
Middle Atlantic .....	15	5	7	11	14	13	7	4	6
East North Central .....	18	3	6	13	11	13	5	2	3
West North Central .....	14	2	5	9	12	12	3	3	5
South Atlantic .....	12	3	4	8	11	13	5	3	3
East South Central .....	8	2	3	5	4	9	3	1	2
West South Central .....	16	3	5	10	9	11	4	2	3
Mountain .....	15	3	3	12	10	11	5	1	9
Pacific .....	15	2	4	12	9	12	3	2	10

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

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

<sup>3</sup> The wage breakout is based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See Technical Note for more details.

**Table 24. Pretax benefits<sup>1</sup>: Access, private industry workers, National Compensation Survey, March 2007**

(All workers = 100 percent)

Characteristics	Health savings accounts	Section 125 cafeteria benefits			Cash or deferred arrangements with no employer contributions
		Flexible benefits	Dependent care reimbursement accounts	Healthcare reimbursement accounts	
All workers .....	8	17	31	33	17
<b>Worker characteristics</b>					
Management, professional, and related .....	12	28	52	55	23
Service .....	2	8	15	18	14
Sales and office .....	11	17	34	35	17
Natural resources, construction, and maintenance .....	3	11	18	19	11
Production, transportation, and material moving .....	6	15	26	27	16
Full time .....	9	20	35	38	19
Part time .....	4	7	17	17	8
Union .....	3	16	36	37	27
Nonunion .....	8	17	30	33	16
Average wage less than \$15 per hour <sup>2</sup> .....	6	11	20	23	13
Average wage \$15 per hour or higher <sup>2</sup> .....	10	24	44	45	22
<b>Establishment characteristics</b>					
Goods producing .....	7	17	27	31	13
Service providing .....	8	17	32	34	18
1 to 99 workers .....	4	8	15	17	8
100 workers or more .....	11	26	48	51	26
<b>Geographic areas</b>					
Metropolitan areas .....	8	17	33	34	16
Nonmetropolitan areas .....	5	14	20	26	18
New England .....	8	16	35	37	19
Middle Atlantic .....	5	15	29	31	20
East North Central .....	8	17	34	35	14
West North Central .....	7	19	35	40	14
South Atlantic .....	10	18	30	32	13
East South Central .....	8	12	13	25	31
West South Central .....	7	20	31	33	13
Mountain .....	8	20	35	36	16
Pacific .....	8	14	31	31	19

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

<sup>2</sup> The wage breakout is based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See Technical Note for more details.

**Table 25. Selected benefits: Access, private industry workers, National Compensation Survey, March 2007**

(All workers = 100 percent)

Characteristics	Job-related travel accident insurance	Education assistance		Wellness programs	Fitness centers	Employee assistance programs
		Work related	Non-work related			
All workers .....	22	49	15	25	13	42
<b>Worker characteristics</b>						
Management, professional, and related .....	37	73	25	42	25	60
Service .....	7	32	7	13	9	26
Sales and office .....	27	49	14	24	11	45
Natural resources, construction, and maintenance .....	15	40	10	16	5	27
Production, transportation, and material moving .....	18	45	14	23	10	41
Full time .....	25	56	17	28	14	46
Part time .....	12	27	7	15	8	29
Union .....	20	57	24	37	11	64
Nonunion .....	23	48	14	24	13	39
Average wage less than \$15 per hour <sup>1</sup> .....	14	36	9	15	8	31
Average wage \$15 per hour or higher <sup>1</sup> .....	32	65	22	36	19	54
<b>Establishment characteristics</b>						
Goods producing .....	21	51	15	25	13	39
Service providing .....	22	49	15	25	13	43
1 to 99 workers .....	12	34	7	11	4	21
100 workers or more .....	34	66	23	40	22	65
<b>Geographic areas</b>						
Metropolitan areas .....	24	50	16	26	13	43
Nonmetropolitan areas .....	15	45	10	18	12	34
New England .....	30	52	15	27	18	42
Middle Atlantic .....	21	46	14	25	14	39
East North Central .....	20	53	17	29	15	42
West North Central .....	18	52	13	26	16	42
South Atlantic .....	24	51	16	22	9	46
East South Central .....	18	53	10	20	16	41
West South Central .....	27	46	16	21	10	40
Mountain .....	19	48	15	22	11	39
Pacific .....	23	45	13	27	12	42

<sup>1</sup> The wage breakout is based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See Technical Note for more details.

**Table 26. Nonproduction bonuses and stock options: Access, private industry workers, National Compensation Survey, March 2007**

(All workers = 100 percent)

Characteristics	Nonproduction bonus <sup>1</sup>								Stock options <sup>1</sup>
	All non-production bonuses	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Referral bonus	Other bonus	
All workers .....	47	5	5	12	11	5	8	7	8
<b>Worker characteristics</b>									
Management, professional, and related .....	55	8	7	14	7	8	11	11	14
Service .....	33	1	6	7	8	2	8	3	2
Sales and office .....	48	5	3	13	14	5	7	7	10
Natural resources, construction, and maintenance .....	48	5	3	15	15	3	4	5	5
Production, transportation, and material moving .....	50	8	3	10	12	5	7	7	8
Full time .....	52	7	5	13	12	6	8	8	10
Part time .....	30	1	2	7	9	1	7	3	4
Union .....	39	7	6	6	5	6	5	6	9
Nonunion .....	48	5	4	12	12	5	8	7	8
Average wage less than \$15 per hour <sup>2</sup> .....	41	3	4	9	12	3	7	4	5
Average wage \$15 per hour or higher <sup>2</sup> .....	55	9	5	15	9	7	9	10	12
<b>Establishment characteristics</b>									
Goods producing .....	53	12	3	14	12	7	5	9	8
Service providing .....	46	4	5	11	11	4	9	6	8
1 to 99 workers .....	46	4	3	14	14	3	5	5	4
100 workers or more .....	49	7	6	9	7	7	12	8	13
<b>Geographic areas</b>									
Metropolitan areas .....	47	6	4	12	10	5	9	7	9
Nonmetropolitan areas .....	47	5	5	12	15	3	5	4	4
New England .....	54	6	8	10	15	8	10	4	8
Middle Atlantic .....	44	3	4	11	8	8	8	7	7
East North Central .....	50	8	3	13	11	7	10	8	9
West North Central .....	48	6	4	16	9	2	8	6	7
South Atlantic .....	50	4	3	12	13	4	9	7	9
East South Central .....	52	2	10	14	12	3	7	5	5
West South Central .....	44	5	4	7	16	1	7	6	9
Mountain .....	46	4	4	13	10	4	5	6	8
Pacific .....	42	7	6	10	7	4	6	8	11

<sup>1</sup> See Technical Note for definitions. The following nonproduction bonuses were provided to less than 5 percent of all employees and are not published separately: Attendance bonus, safety bonus, suggestion bonus, hiring bonus, longevity bonus, retention bonus, union-related bonus, and management

incentive bonus.

<sup>2</sup> The wage breakout is based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. See Technical Note for more details.

## Technical Note

The data in this release are from the National Compensation Survey (NCS), conducted by the U.S. Bureau of Labor Statistics (BLS), U.S. Department of Labor. The release contains 2007 data on workers in private industry. A similar release, covering State and local government workers, is scheduled to be issued in the spring of 2008.

Under the NCS program, information on the incidence and provision of benefits is published in several stages. 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. Another publication provides detailed information on health and retirement plans. For the latest data on private industry, see the BLS website [www.bls.gov/ncs/ebs](http://www.bls.gov/ncs/ebs). Data for State and local government workers will be available in 2008.

The estimates provided in this summary are for private industry. Agriculture, private households, aircraft manufacturing, State and local governments, and the Federal Government are excluded from the scope of the survey.

### 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 8-12) include all medical plan participants with calculations for both single and family coverage. The calculations are not based on actual decisions regarding medical coverage made by employees 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 are not based on the assumption that the 5 single employees have single coverage or that the 5 married employees have family coverage. Rather, the premium calculations are based on the assumption that all 10 employees have identical coverage.

### Definitions of pretax benefits

The following benefits are included in table 6 and 24.

*Health savings accounts (HSA).* Accounts that allow employees to pay for future medical expenses with tax exempt contributions. HSAs must be used in conjunction

with employer-provided, high-deductible health plans with an annual maximum limit on out-of-pocket and deductible expenses. Other features include the rollover of unused contributions, portability of accounts, and tax-free interest.

*Section 125 cafeteria benefits.* Flexible benefits plans and reimbursement accounts governed by Section 125 of the Internal Revenue Code. Contributions must be made through a salary reduction agreement, and the plans must meet the nondiscrimination, election, and enrollment requirements specified under the Code.

*Flexible benefits plans.* Also known as cafeteria plans, offer employees a choice among various permissible taxable benefits, including health insurance, vacations, retirement plans, and childcare.

*Dependent care reimbursement accounts.* Also known as flexible spending accounts, provide employees the opportunity to allocate pretax amounts for out-of-pocket qualified expenses, including childcare, eldercare, or services to a disabled dependent.

*Healthcare reimbursement accounts.* Also known as flexible spending accounts, provide employees the opportunity to allocate pretax amounts for out-of-pocket qualified expenses, including deductibles, copayments, and other healthcare costs not covered by their health insurance.

*Cash or deferred arrangement with no employer contributions.* Allows employees to fund plans with pretax contributions authorized by section 401k, 403b, or 457 of the Internal Revenue Code.

### Definitions of nonproduction bonuses and stock options

The following benefits are included in table 26.

*All nonproduction bonuses.* A payment to employees that is not directly related by formula to individual employee productivity.

*Attendance bonus.* A payment to employees who achieve a specified attendance goal. For example, all employees that take 2 days of sick leave or fewer within a given year are paid an attendance bonus of \$500.

*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.

*End-of-year bonus.* A payment to employees near the end of the year as a sign of appreciation for working hard throughout the year.

*Holiday bonus.* A payment to employees at a holiday as a sign of appreciation. This payment is usually a token payment with all employees receiving the same amount.

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

*Safety bonus.* A payment to employees for maintaining a high level of safety in the workplace. For example, a department receives a bonus for experiencing 0 injury days during a quarter.

*Suggestion bonus.* A payment to employees whose innovative suggestions to create better work processes and improve establishment efficiency have been considered or implemented.

*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.

*Union-related bonus.* A payment to employees covered by a collective bargaining agreement upon signing a new labor contract or in lieu of a general wage increase.

*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.

*Other bonus.* A payment to employees not applicable to other listed nonproduction bonus categories. For example, birthday bonuses and retirement bonuses.

*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 [www.bls.gov/ncs/ebs/ebsgloss.htm](http://www.bls.gov/ncs/ebs/ebsgloss.htm).

### Survey response

The March 2007 benefits survey included the following number of establishments in the sample.

Sampling frame	Establishments
Total in sample	12,821
Responding	8,256
Out of business or out of scope	1,955
Unable or refused to provide data	2,610

### Survey scope

The 2007 NCS benefits survey represented about 108 million workers. Of this number, nearly 83 million were full-time workers and the remainder—less than 26 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 administrative office, or an auxiliary unit providing support services to a company. For private industries, the establishment is usually at a single physical location. The employment figures represent post-stratification, to adjust survey sample weights to reflect current employment by industry (benchmarking). For the first time this year, employment weights from the Current Employment Statistics (CES) Survey are included in the benchmark factor. For more information, see the BLS website [www.bls.gov/ncs/ebs/ebsm0005.htm](http://www.bls.gov/ncs/ebs/ebsm0005.htm).

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 3-stage design. The first stage involved the selection of areas. The NCS sample consists of 152 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 and other geographic designations 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 implicitly by 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 establishment 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 4-step process:

1. Probability-proportional-to-size selection of establishment jobs.
2. Classification of jobs into occupations based on the 2000 Standard Occupational Classification (SOC) system.
3. Characterization of jobs as full time versus part time, union versus nonunion, and time versus incentive.
4. Determination of the level of work of each job.

### **Reliability of estimates**

The statistics in this bulletin are estimates derived from a sample of usable occupation quotes selected from the responding establishments. They are not tabulations based on data from all employees in private establishments within the scope of the survey. Consequently, the data are subject to sampling and nonsampling errors.

*Sampling errors* are the differences that can arise between results derived from a sample and those computed from observations of all units in the population being studied. When probability techniques are used to select a sample,

statistical measures called "standard errors" can be calculated to measure possible sampling errors. No estimates of sampling error were calculated for this survey; therefore statistical statements made could not be validated given the unavailability of standard errors.

*Nonsampling errors* also affect survey results. They can be attributed to many sources: Inability to obtain information about all establishments in the sample; definitional difficulties; differences in the interpretation of questions; inability or unwillingness of respondents to provide correct information; mistakes in recording or coding data; and other errors of collection, response, processing, coverage, and estimation for missing data. Computer edits of the data and professional review of both individual and summarized data reduce the non-sampling errors in recording, coding, and processing the data. However, to the extent that the characteristics of non-respondents are not the same as those of respondents, non-sampling errors are introduced in the development of estimates.

For research articles on the latest in employee benefits, see the *Monthly Labor Review*, August 2004 at [www.bls.gov/opub/mlr/mlrhome.htm](http://www.bls.gov/opub/mlr/mlrhome.htm). For more detailed information on the SOC classification system, see the BLS internet site [www.bls.gov/soc/home.htm](http://www.bls.gov/soc/home.htm).

Additional information about the NCS may be obtained by calling (202) 691-6199. You may also write to the U.S. Bureau of Labor Statistics at Division of Compensation Data Analysis and Planning, 2 Massachusetts Ave., NE, Room 4175, Washington, D.C. 20212-0001, or send e-mail to [NCSinfo@bls.gov](mailto:NCSinfo@bls.gov). The data contained in this summary are also available on the BLS Internet site: [www.bls.gov/ncs](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.