

National Compensation Survey: Employee Benefits in Private Industry in the United States, March 2006



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Summary 06-05

Seventy-one percent of workers in private industry had access to medical care plans, and 52 percent participated in such plans in March of 2006. Sixty percent had access to retirement plans, and 51 percent participated in a retirement plan of at least one type. Fifty-four percent of workers had access to defined contribution plans, and 43 percent participated. This summary presents NCS benefits data for:

- Worker characteristics
- Establishment characteristics
- Geographic areas

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 were available to 76 percent of employees and paid vacations were available to 77 percent. Paid jury duty leave was also common, available to 70 percent of workers. Forty-eight percent of the workers had paid military leave benefits. (See table 19.)
- Sixty-two percent of private establishments offered health insurance to their workers in March 2006. About half of private establishments offered retirement plans of at least one type.¹ (See table 3.)
- Most employees covered by medical care plans were in plans requiring employee contributions for both single coverage and family coverage. Employee contributions for medical care premiums averaged \$296.88 per month for family coverage, and \$76.05 per month for single coverage. (See tables 12 and 13.)
- Employer premiums for medical care plans averaged \$266.50 a month per participant for single coverage and \$617.18 for family coverage; premiums were higher for those employees who were not required to contribute than for those who were.
- Fifty-two percent of workers had access to life insurance, and nearly as many, 50 percent, participated. Short- and long-term disability benefits were available to 39 and 30 percent of workers, respectively, and nearly all participated. (See tables 4 and 5.)

Access and participation compared

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

¹ All NCS benefits data with the exception of those on the proportion of establishments offering employee benefits (table 3) are expressed in terms of percentages of employees covered by a benefit or provision.

workers with access to defined benefit plans participated in them, while only 79 percent of those with access to defined contribution plans participated. The ratios of participation to access were closer for life insurance and disability benefit plans, which are usually 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. For example, while 75 percent of white-collar workers with access to medical care benefits participated in a medical plan, only 62 percent of service workers with such access participated. 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 85 and 71 percent, respectively.

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.² (See table 6.)

Worker characteristics

Access to and participation in benefit plans varied by occupational group, full- and part-time work schedule, union status, and earnings. For example, workers in white-collar occupations were more likely to participate in defined contribution retirement plans than were service workers. 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: only 17 percent of those earning under \$15 had access to such coverage, compared with 48 percent of those in the higher earnings category. The difference in access to all health care 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 almost 5 times greater, and to medical care, almost 4 times greater, for full-time than for part-time workers.

Union workers generally enjoyed greater access to benefits. 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-producing industries. Workers in medium-sized and large private sector establishments (those employing 100 employees or more) were more likely to have access to a variety of benefits.

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-producing industries. Workers in medium-sized and large private establishments (those with 100 employees or more) enjoyed higher rates of access to retirement, healthcare, and disability benefits than their counterparts in small establishments.

A higher percentage of larger establishments than of smaller establishments offered major employee benefits to their employees. Almost all larger establishments (96 percent) offered health care, compared with 60 percent of smaller establishments. Larger establishments were far more likely to offer retirement plans than were smaller establishments: 90 percent of larger establishments did so, compared with only 47 percent of smaller establishments.

Geographic areas

Some significant variations by census divisions were observed in percentages of establishments offering retirement and health benefits: almost 3 times as many offered defined benefit retirement plans in the Middle Atlantic as did so in the East South Central division. The proportion of employers offering health care benefits to their workers ranged from a low of 49 percent in the West South Central region to a high of 76 percent in New England. (See table 3.)

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 medical care

Seventy-five 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 18 percent of the medical care premium for single coverage and 30 percent of the premium for family coverage. (See the Technical Note for further details.)

The share of employee premiums for both single and family coverage was more than twice as high for nonunion as for union workers: 33 percent compared with 14 percent for family coverage and 20 percent compared with 9 percent for single coverage. (See table 11.) The employee share of family coverage premiums was higher for workers in service-producing industries than for those in goods-producing industries and also was higher for workers in small establishments (those with fewer than 100 employees),

² 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.

even though employee shares for single coverage were comparable among those groups.

Employer premiums for medical care

Employer premiums for single coverage were highest in the Middle Atlantic region and lowest in the East South Central region. For family coverage, they were highest in the East North Central region and lowest in the East South Central region. Incidence of fully paid single medical coverage was lowest in New England, where only 16 percent of employees had such coverage, and highest in the Pacific region, where over one-third of workers enjoyed it. Fully paid family coverage was even less common; it was least common in the West South Central region, 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 18 percent of employees.

Available days of paid holidays and vacations

The number of days of paid vacations typically increases the longer workers remain on the job. After 1 year of service, workers were eligible for 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, union and nonunion workers were eligible for the same number of days, whereas, after 25 years of service, union workers enjoyed 6 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 service-producing industries, workers in metropolitan areas, and those in medium-sized and large establishments also earned more vacation days at all levels of service.

Variation was observed across occupational groups: after 1 year, a 5-day yearly paid vacation was the most common among blue-collar and service workers. For white-collar workers, it was a 10-day vacation. Longer paid vacations, such as those lasting more than 20 days, were offered to 39 percent of white-collar workers after 25 years of service, while only 28 percent of blue-collar workers and 29 percent of service workers were eligible for so many days after 25 years on the job. (See table 22.)

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

Details of provisions of life insurance plans

Employee contributions toward life insurance benefits typically were not required. Ninety 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: 53 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). White-collar workers were more commonly enrolled in fixed multiple of earnings plans than in the other types of plans, while blue-collar workers were more often covered by plans using flat dollar amount formulas. Part-time workers participating in life insurance plans were more commonly offered flat dollar amount formulas than were their full-time counterparts. Flat dollar amount plans also were more commonly offered to union than to nonunion workers 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.) Part-time workers were more than five times as likely as 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 \$15,000 and significantly less likely to be in plans offering benefits of \$30,000 or more than were workers in occupations with average pay of \$15 or more per hour. Service workers also were more likely to participate in plans with lower benefit amounts than the other two occupational groups.

Other findings

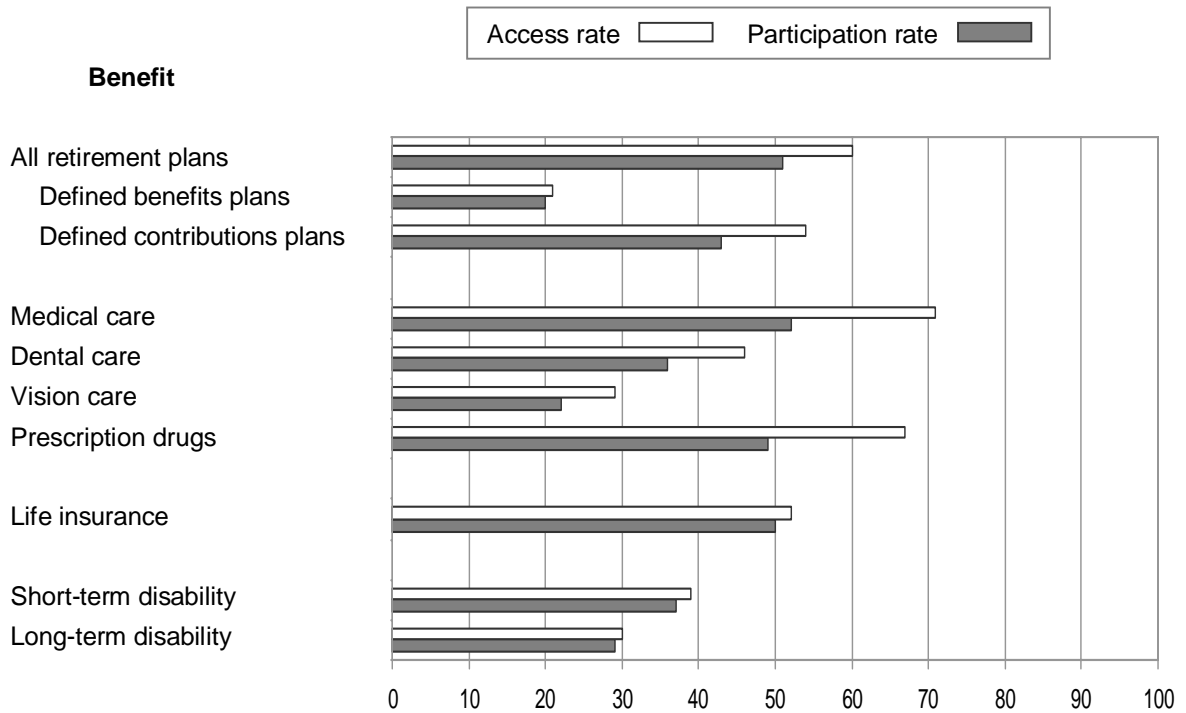
Data also were produced on methods of funding short-term disability plans. (See table 18.) Most of the workers with short-term disability coverage were in self-insured and insured plans. The incidence of legally required plans was highest in the Middle Atlantic division, where the benefit is required by the States of New Jersey and New York.

Workers in white-collar occupations had greater access to stock option plans than workers in the other two occupational groups. (See table 26.) Eleven percent of white-collar workers had access to this benefit, compared with 6 percent of blue-collar workers and only 3 percent of workers in service occupations. 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. Long-term care insurance was offered to 12 percent and adoption assistance to 10 percent of employees. Both of these benefits were more commonly available to white-collar workers, union workers, and to workers with average earnings of \$15 or higher.

Health Savings Accounts are available to six percent of workers, although they are offered more often to white-collar workers, full-time workers, and those in occupations with average hourly earnings of \$15 or higher. Workers in medium-sized and large establishments also had greater access to health savings accounts than the other employee groups. (See table 24.)

Access and participation rates of workers by selected benefits, private industry, March 2006



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.

Percent of establishments offering retirement and healthcare benefits, by size of establishment, private industry, March 2006

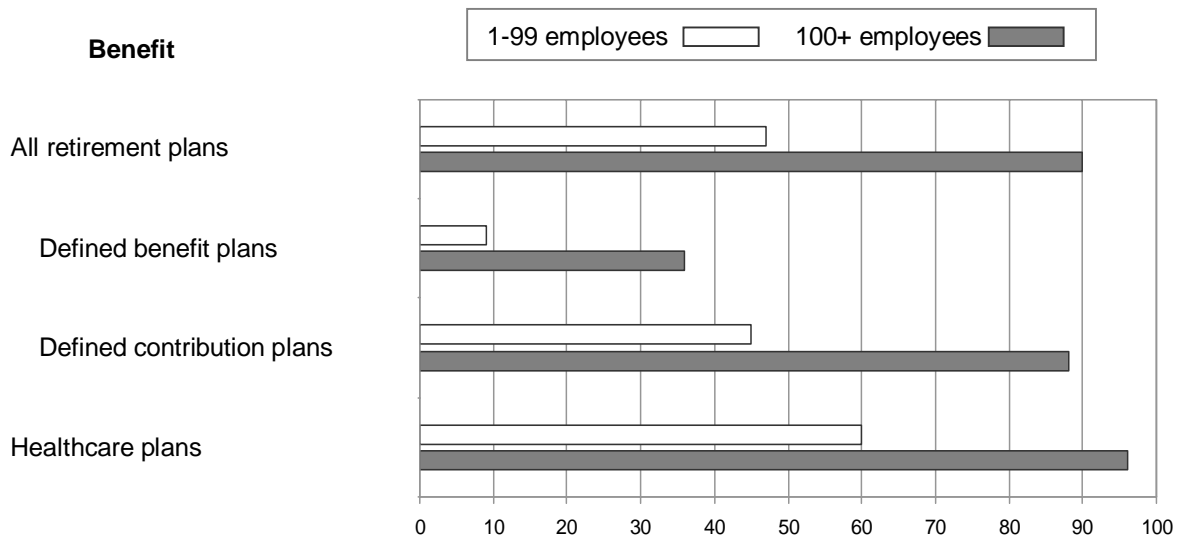


Table of Contents

Table 1.	Access to retirement and healthcare benefits	6
Table 2.	Participation in retirement and healthcare benefits	7
Table 3.	Establishments offering retirement and healthcare benefits	8
Table 4.	Access to life insurance and disability benefits	9
Table 5.	Participation in life insurance and disability benefits	10
Table 6.	Take-up rates for retirement, healthcare, life insurance, and disability benefits	11
Table 7.	Participation in defined benefit plans with employee contribution requirement	12
Table 8.	Participation in defined contribution plans with selected attributes	13
Table 9.	Medical plan participants by amount and type of employee contribution for single coverage	14
Table 10.	Medical plan participants by amount and type of employee contribution for family coverage	15
Table 11.	Medical insurance premiums paid by employer and employee	16
Table 12.	Medical plan participants and employer premiums per participant for single coverage	17
Table 13.	Medical plan participants and employer premiums per participant for family coverage	18
Table 14.	Participation in life insurance plans with employee contribution requirement	19
Table 15.	Participation in life insurance benefits by method of payment	20
Table 16.	Participation in life insurance plans with fixed multiple of earnings benefit formulas	21
Table 17.	Participation in life insurance plans with flat dollar benefit formulas	22
Table 18.	Participation in short-term disability plans by method of funding	23
Table 19.	Access to selected leave benefits	24
Table 20.	Number of paid holidays provided and average number of paid holidays per year	25
Table 21.	Average number of paid vacation days by minimum length of service requirement	26
Table 22.	Number of paid vacation days provided for selected periods of service	27
Table 23.	Access to quality of life benefits	28
Table 24.	Access to pretax benefits	29
Table 25.	Access to selected benefits	30
Table 26.	Access to nonproduction bonuses and stock options	31
Technical Note		33

Table 1. Percent of workers with access to retirement and healthcare benefits, by selected characteristics, private industry, National Compensation Survey, March 2006

Characteristics	Retirement benefits			Healthcare benefits			
	All plans ¹	Defined benefit	Defined contribution	Medical care	Dental care	Vision care	Outpatient prescription drug coverage
All workers	60	21	54	71	46	29	67
Worker characteristics							
White-collar occupations	69	23	65	77	53	32	72
Blue-collar occupations	62	25	53	77	46	31	73
Service occupations	34	8	30	45	27	19	43
Full time	69	24	63	85	55	34	81
Part time	29	9	25	22	15	11	21
Union	84	70	50	89	69	54	86
Nonunion	57	15	55	68	43	26	64
Average wage less than \$15 per hour ..	47	11	43	57	34	20	54
Average wage \$15 per hour or higher ..	77	34	69	88	62	40	84
Establishment characteristics							
Goods producing	73	32	63	86	56	35	82
Service producing	56	18	52	66	43	27	62
1 to 99 workers	44	9	41	59	31	20	56
100 workers or more	78	35	70	84	64	40	80
Geographic areas							
Metropolitan areas	61	22	55	71	47	30	68
Nonmetropolitan areas	55	14	51	66	40	25	63
New England	58	20	53	71	54	31	69
Middle Atlantic	61	27	52	71	45	32	65
East North Central	63	25	56	71	46	27	69
West North Central	64	20	57	66	43	22	64
South Atlantic	60	17	57	72	45	28	68
East South Central	63	15	60	72	47	32	69
West South Central	54	15	50	66	36	19	60
Mountain	63	20	59	70	47	30	67
Pacific	56	21	49	73	55	39	70

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

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

Table 2. Percent of workers participating in retirement and healthcare benefits, by selected characteristics, private industry, National Compensation Survey, March 2006

Characteristics	Retirement benefits			Healthcare benefits			
	All plans ¹	Defined benefit	Defined contribution	Medical care	Dental care	Vision care	Outpatient prescription drug coverage
All workers	51	20	43	52	36	22	49
Worker characteristics							
White-collar occupations	60	22	53	57	41	24	54
Blue-collar occupations	52	25	40	60	38	25	57
Service occupations	24	7	20	27	18	13	27
Full time	60	23	51	64	44	26	60
Part time	21	8	16	13	10	7	12
Union	80	68	44	80	63	48	77
Nonunion	47	14	43	49	33	19	46
Average wage less than \$15 per hour ...	36	10	31	38	23	14	35
Average wage \$15 per hour or higher ...	70	33	58	71	52	32	67
Establishment characteristics							
Goods producing	64	31	51	70	49	29	66
Service producing	47	17	40	47	32	20	44
1 to 99 workers	37	9	33	43	24	14	40
100 workers or more	67	33	54	63	50	31	60
Geographic areas							
Metropolitan areas	52	21	44	53	37	22	50
Nonmetropolitan areas	44	13	39	48	31	19	46
New England	50	19	43	51	41	21	48
Middle Atlantic	55	26	43	52	35	24	48
East North Central	56	24	46	53	36	21	52
West North Central	56	20	47	50	34	17	48
South Atlantic	49	16	43	53	33	20	49
East South Central	47	14	42	55	37	26	53
West South Central	43	15	37	49	27	15	44
Mountain	52	18	46	51	36	24	49
Pacific	47	20	38	55	44	30	52

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

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

Table 3. Percent of establishments offering retirement and healthcare benefits, by selected characteristics, private industry, National Compensation Survey, March 2006

Characteristics	Retirement benefits			Healthcare benefits ²
	All plans ¹	Defined benefit	Defined contribution	
All establishments	48	10	47	62
Establishment characteristics				
Goods producing	51	12	48	66
Service producing	48	10	46	61
1 to 99 workers	47	9	45	60
100 workers or more	90	36	88	96
Geographic areas				
Metropolitan areas	51	10	49	63
Nonmetropolitan areas	39	10	38	57
New England	66	13	65	76
Middle Atlantic	53	14	49	63
East North Central	52	12	50	68
West North Central	51	14	50	53
South Atlantic	54	7	53	58
East South Central	34	5	33	67
West South Central	35	8	33	49
Mountain	41	12	36	62
Pacific	44	10	43	66

¹ 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.

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

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

Table 4. Percent of workers with access to life insurance and disability benefits, by selected characteristics, private industry, National Compensation Survey, March 2006

Characteristics	Life insurance	Disability benefits	
		Short-term disability	Long-term disability
All workers	52	39	30
Worker characteristics			
White-collar occupations	60	43	42
Blue-collar occupations	54	43	23
Service occupations	30	22	12
Full time	64	46	38
Part time	13	13	6
Union	63	63	30
Nonunion	51	36	30
Average wage less than \$15 per hour	40	27	17
Average wage \$15 per hour or higher	67	54	48
Establishment characteristics			
Goods producing	62	53	31
Service producing	49	35	30
1 to 99 workers	38	27	19
100 workers or more	69	53	43
Geographic areas			
Metropolitan areas	53	40	32
Nonmetropolitan areas	50	32	21
New England	49	38	34
Middle Atlantic	47	73	27
East North Central	57	42	34
West North Central	52	33	29
South Atlantic	57	34	33
East South Central	56	35	28
West South Central	52	25	28
Mountain	50	26	29
Pacific	46	28	28

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

Table 5. Percent of workers participating in life insurance and disability benefits, by selected characteristics, private industry, National Compensation Survey, March 2006

Characteristics	Life insurance	Disability benefits	
		Short-term disability	Long-term disability
All workers	50	37	29
Worker characteristics			
White-collar occupations	58	41	40
Blue-collar occupations	51	42	22
Service occupations	26	21	11
Full time	61	45	36
Part time	10	12	5
Union	62	62	29
Nonunion	48	35	29
Average wage less than \$15 per hour	37	26	16
Average wage \$15 per hour or higher	66	52	46
Establishment characteristics			
Goods producing	60	52	31
Service producing	47	33	28
1 to 99 workers	36	25	18
100 workers or more	66	52	42
Geographic areas			
Metropolitan areas	50	39	31
Nonmetropolitan areas	47	31	20
New England	48	37	31
Middle Atlantic	45	72	27
East North Central	54	41	32
West North Central	50	32	28
South Atlantic	54	31	31
East South Central	53	33	26
West South Central	48	24	26
Mountain	44	25	27
Pacific	44	27	27

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

Table 6. Take-up rates¹ for retirement, healthcare, life insurance, and disability benefits, by selected characteristics, private industry, National Compensation Survey, March 2006

Characteristics	Retirement benefits			Healthcare benefits				Life insurance	Disability benefits	
	All plans	Defined benefit	Defined contribution	Medical care	Dental care	Vision care	Outpatient prescription drug coverage		Short-term disability	Long-term disability
All workers	85	96	79	74	78	75	74	95	97	95
Worker characteristics										
White-collar occupations	88	95	82	75	77	74	74	96	96	96
Blue-collar occupations	84	97	77	78	83	81	78	95	97	95
Service occupations	71	94	65	62	69	68	61	89	95	91
Full time	86	97	80	76	79	76	75	96	97	95
Part time	72	88	65	57	65	68	58	82	95	90
Union	95	96	86	90	91	90	90	97	99	96
Nonunion	83	95	78	72	75	72	71	95	96	95
Average wage less than \$15 per hour ..	76	92	71	66	69	69	66	91	95	92
Average wage \$15 per hour or higher ..	91	97	85	81	84	80	81	98	98	96
Establishment characteristics										
Goods producing	88	98	82	81	86	83	81	97	98	97
Service producing	83	94	78	72	75	72	71	94	96	95
1 to 99 workers	84	96	81	72	77	72	72	94	95	93
100 workers or more	85	95	77	76	78	77	75	95	97	96
Geographic areas										
Metropolitan areas	86	96	79	74	78	75	74	95	96	95
Nonmetropolitan areas	80	95	75	73	78	75	73	94	97	93
New England	86	95	81	71	77	68	70	98	95	93
Middle Atlantic	90	97	83	74	78	74	73	97	99	98
East North Central	89	96	82	75	79	77	75	95	97	95
West North Central	88	97	82	77	80	76	76	95	99	96
South Atlantic	81	96	75	73	74	70	72	95	93	95
East South Central	74	91	70	76	78	81	77	95	93	92
West South Central	80	97	74	74	76	78	73	92	95	94
Mountain	82	91	78	72	77	78	73	89	96	93
Pacific	84	96	78	75	80	78	75	95	97	97

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan. These estimates are calculated from aggregates and then rounded to the published level of precision. This method provides the most precise estimate; however, estimates calculated from the published access and participation estimates may differ slightly from these

estimates.

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

Table 7. Percent of workers participating in defined benefit plans with employee contribution requirement, by selected characteristics, private industry, National Compensation Survey, March 2006

Characteristics	Employee contributions not required	Employee contributions required	Not determinable
All workers participating in defined benefit plans ...	80	3	17
Worker characteristics			
White-collar occupations	81	4	15
Blue-collar occupations	81	2	17
Service occupations	70	6	23
Full time	81	3	16
Part time	76	2	22
Union	76	4	20
Nonunion	82	3	15
Average wage less than \$15 per hour	77	5	18
Average wage \$15 per hour or higher	81	3	16
Establishment characteristics			
Goods producing	82	3	15
Service producing	79	4	17
1 to 99 workers	82	2	16
100 workers or more	80	4	17
Geographic areas			
Metropolitan areas	80	3	17
Nonmetropolitan areas	84	6	11
New England	79	2	19
Middle Atlantic	76	2	22
East North Central	81	2	17
West North Central	85	5	10
South Atlantic	81	3	16
East South Central	76	3	21
West South Central	86	2	12
Mountain	-	-	-
Pacific	84	1	15

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

Table 8. Percent of workers participating in defined contribution plans with selected attributes, by selected characteristics, private industry, National Compensation Survey, March 2006

Characteristics	Employee contribution requirement			Employee contribution pretax option		
	Required	Not required	Not determinable	Pretax	Not pretax	Not determinable
All workers	61	33	6	71	19	10
Worker characteristics						
White-collar occupations	61	33	6	71	19	9
Blue-collar occupations	60	33	7	70	18	12
Service occupations	57	36	7	72	17	11
Full time	61	33	6	71	19	10
Part time	55	36	9	70	19	11
Union	50	37	12	67	17	16
Nonunion	62	33	6	72	19	9
Average wage less than \$15 per hour	57	38	5	69	22	9
Average wage \$15 per hour or higher	63	30	7	73	16	11
Establishment characteristics						
Goods producing	63	31	6	73	16	11
Service producing	60	34	6	70	20	10
1 to 99 workers	61	33	6	71	17	12
100 workers or more	61	33	6	71	20	9
Geographic areas						
Metropolitan areas	61	33	6	71	19	10
Nonmetropolitan areas	61	32	7	73	18	10
New England	65	30	5	69	18	13
Middle Atlantic	52	39	9	67	17	16
East North Central	56	38	5	72	21	7
West North Central	60	34	6	75	16	9
South Atlantic	66	28	6	70	17	13
East South Central	70	26	4	74	18	8
West South Central	58	37	5	70	21	8
Mountain	62	34	4	73	22	5
Pacific	66	27	8	73	17	10

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

Table 9. Percent of medical plan participants by amount and type of employee contribution and average employer premiums per participant, single coverage, private industry, National Compensation Survey, March 2006

Employee monthly contribution	Total		Percent of participating employees		
	Percent of participating employees	Average monthly employer premium	White-collar occupations	Blue-collar occupations	Service occupations
Total with contributory coverage	100	\$246.72	100	100	100
Employee flat monthly amount	76	244.94	76	77	72
Less than \$5.00	(¹)	258.43	(¹)	(¹)	1
\$5.00–9.99	1	215.86	1	1	1
\$10.00–14.99	2	246.54	1	2	2
\$15.00–19.99	2	248.51	1	2	3
\$20.00–29.99	5	269.85	6	5	4
\$30.00–39.99	7	252.01	7	8	5
\$40.00–49.99	7	256.54	7	7	9
\$50.00–59.99	9	240.83	9	10	6
\$60.00–69.99	8	259.10	8	8	8
\$70.00–79.99	6	242.02	6	7	6
\$80.00–89.99	7	253.84	7	6	7
\$90.00–99.99	5	251.70	5	5	3
\$100.00–124.99	8	225.59	8	8	6
\$125.00 or greater	9	218.13	10	9	11
Composite rate ²	1	336.38	1	(¹)	(¹)
Varies ³	5	246.99	5	4	5
Flexible benefits ⁴	1	249.74	1	1	1
Percent of earnings	(¹)	266.80	(¹)	(¹)	1
Exists, but unknown	15	251.82	14	15	20
Other	2	235.52	1	2	1

¹ Less than 0.5 percent.

² 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.

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

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

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

Table 10. Percent of medical plan participants by amount and type of employee contribution and average employer premiums per participant, family coverage, private industry, National Compensation Survey, March 2006

Employee monthly contribution	Total		Percent of participating employees		
	Percent of participating employees	Average monthly employer premium	White-collar occupations	Blue-collar occupations	Service occupations
Total with contributory coverage	100	\$592.38	100	100	100
Employee flat monthly amount	77	595.40	76	80	73
Less than \$25.00	1	516.66	1	1	1
\$25.00–49.99	3	612.84	2	3	5
\$50.00–74.99	2	680.70	2	3	1
\$75.00–99.99	3	665.27	4	3	3
\$100.00–124.99	3	697.36	3	4	2
\$125.00–149.99	4	697.31	4	5	2
\$150.00–174.99	5	610.72	5	6	4
\$175.00–199.99	6	673.51	6	7	6
\$200.00–224.99	6	661.37	5	5	8
\$225.00–249.99	4	696.32	4	5	3
\$250.00–274.99	5	666.31	6	4	3
\$275.00–299.99	4	673.94	4	4	3
\$300.00–324.99	4	594.78	4	5	3
\$325.00–349.99	2	542.78	3	2	3
\$350.00–374.99	3	615.49	3	2	3
\$375.00–399.99	2	515.76	2	3	2
\$400.00–424.99	2	525.06	2	2	2
\$425.00–449.99	1	481.47	2	1	1
\$450.00–474.99	2	497.62	2	1	2
\$475.00–499.99	2	416.64	2	2	1
\$500.00 or greater	11	398.00	11	11	14
Composite rate ¹	1	628.03	1	(²)	(²)
Varies ³	5	555.98	5	4	4
Flexible benefits ⁴	1	651.78	1	1	1
Percent of earnings	(²)	703.81	(²)	(²)	1
Exists, but unknown	15	582.97	15	14	19
Other	1	569.42	1	2	2

¹ 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.

² Less than 0.5 percent.

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

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

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

Table 11. Percent of medical insurance premiums paid by employer and employee, by selected characteristics, private industry, National Compensation Survey, March 2006

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers participating in medical plans	82	18	70	30
Worker characteristics				
White-collar occupations	81	19	69	31
Blue-collar occupations	84	16	73	27
Service occupations	80	20	67	33
Full time	82	18	70	30
Part time	80	20	67	33
Union	91	9	86	14
Nonunion	80	20	67	33
Average wage less than \$15 per hour	80	20	66	34
Average wage \$15 per hour or higher	83	17	73	27
Establishment characteristics				
Goods producing	84	16	75	25
Service producing	81	19	68	32
1 to 99 workers	81	19	65	35
100 workers or more	82	18	74	26
Geographic areas				
Metropolitan areas	82	18	70	30
Nonmetropolitan areas	82	18	69	31
New England	78	22	72	28
Middle Atlantic	84	16	75	25
East North Central	82	18	74	26
West North Central	84	16	73	27
South Atlantic	80	20	66	34
East South Central	80	20	67	33
West South Central	81	19	65	35
Mountain	81	19	67	33
Pacific	85	15	71	29

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

Table 12. Percent of medical plan participants and employer premiums per participant by requirements for employee contributions for single coverage, private industry, National Compensation Survey, March 2006

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	100	\$266.50	25	\$327.45	75	\$246.72	\$76.05
Worker characteristics							
White-collar occupations	100	265.93	20	322.78	80	251.35	76.69
Blue-collar occupations	100	265.85	33	323.33	67	237.70	73.20
Service occupations	100	271.75	20	376.10	80	246.43	80.41
Full time	100	265.69	25	324.80	75	246.25	75.39
Part time	100	280.35	21	381.10	79	254.15	86.75
Union	100	333.13	49	390.42	51	278.15	57.28
Nonunion	100	253.75	20	297.67	80	242.89	78.34
Average wage less than \$15 per hour	100	249.97	20	296.93	80	237.95	77.50
Average wage \$15 per hour or higher	100	277.75	27	342.92	73	253.25	74.97
Establishment characteristics							
Goods producing	100	266.96	30	320.77	70	243.75	70.00
Service producing	100	266.31	22	331.28	78	247.84	78.35
1 to 99 workers	100	257.39	32	320.29	68	227.31	83.66
100 workers or more	100	273.76	18	337.55	82	259.51	71.04
Geographic areas							
Metropolitan areas	100	267.36	24	333.73	76	245.87	75.91
Nonmetropolitan areas	100	261.60	25	291.88	75	251.60	76.86
New England	100	258.74	16	337.19	84	243.56	83.92
Middle Atlantic	100	285.37	28	359.34	72	256.96	73.87
East North Central	100	274.38	23	359.28	77	248.45	76.08
West North Central	100	272.02	27	310.39	73	257.96	71.26
South Atlantic	100	251.79	21	301.04	79	238.68	79.67
East South Central	100	243.70	22	277.63	78	234.40	79.13
West South Central	100	263.02	20	311.06	80	251.38	75.42
Mountain	100	269.78	23	333.84	77	251.00	77.54
Pacific	100	267.02	34	318.44	66	240.25	70.49

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

Table 13. Percent of medical plan participants and employer premiums per participant by requirements for employee contributions for family coverage, private industry, National Compensation Survey, March 2006

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	100	\$617.18	13	\$788.53	87	\$592.38	\$296.88
Worker characteristics							
White-collar occupations	100	624.40	9	754.51	91	611.90	303.36
Blue-collar occupations	100	620.62	20	827.94	80	567.43	279.03
Service occupations	100	567.18	9	676.90	91	556.76	311.79
Full time	100	618.51	13	793.97	87	593.04	294.46
Part time	100	593.33	12	686.13	88	580.60	339.90
Union	100	750.88	40	870.66	60	670.05	196.60
Nonunion	100	592.39	8	706.91	92	583.08	308.88
Average wage less than \$15 per hour	100	558.64	8	648.37	92	551.06	311.29
Average wage \$15 per hour or higher	100	656.66	16	834.72	84	622.94	286.23
Establishment characteristics							
Goods producing	100	654.66	19	851.25	81	607.63	260.76
Service producing	100	601.51	10	737.17	90	586.67	310.40
1 to 99 workers	100	553.37	15	787.46	85	512.52	344.12
100 workers or more	100	667.32	11	789.68	89	652.34	261.41
Geographic areas							
Metropolitan areas	100	621.93	13	799.86	87	595.74	296.89
Nonmetropolitan areas	100	590.22	12	717.36	88	573.54	296.81
New England	100	652.63	10	805.78	90	635.70	279.34
Middle Atlantic	100	661.40	17	803.01	83	632.36	282.84
East North Central	100	668.73	16	902.78	84	624.93	283.02
West North Central	100	609.19	16	658.08	84	599.91	281.28
South Atlantic	100	590.83	7	814.61	93	574.72	309.91
East South Central	100	564.05	9	753.25	91	544.75	304.20
West South Central	100	577.70	6	716.26	94	568.74	317.10
Mountain	100	592.99	10	821.06	90	566.41	320.07
Pacific	100	592.56	18	713.31	82	565.93	295.88

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

Table 14. Percent of workers participating in life insurance plans with employee contribution requirement, by selected characteristics, private industry, National Compensation Survey, March 2006

Characteristics	Employee contributions not required	Employee contributions required	Not determinable
All workers with basic life insurance coverage	90	5	5
Worker characteristics			
White-collar occupations	91	4	4
Blue-collar occupations	87	7	6
Service occupations	89	6	5
Full time	90	5	5
Part time	92	3	5
Union	88	4	8
Nonunion	90	6	4
Average wage less than \$15 per hour	89	6	5
Average wage \$15 per hour or higher	90	5	5
Establishment characteristics			
Goods producing	88	6	6
Service producing	91	5	4
1 to 99 workers	90	6	4
100 workers or more	90	5	5
Geographic areas			
Metropolitan areas	90	5	5
Nonmetropolitan areas	88	9	3
New England	90	4	6
Middle Atlantic	91	2	7
East North Central	90	6	4
West North Central	93	3	4
South Atlantic	90	5	5
East South Central	81	14	5
West South Central	88	7	5
Mountain	86	10	4
Pacific	93	3	4

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

Table 15. Percent of workers participating in life insurance benefits, by method of payment and selected characteristics, private industry, National Compensation Survey, March 2006

Characteristics	Basic life insurance method of payment					
	Fixed multiple of earnings	Variable multiple of earnings	Flat dollar amount	Variable dollar amount	Other	Not determinable
All workers with basic life insurance coverage	53	3	37	3	1	4
Worker characteristics						
White-collar occupations	62	4	28	2	1	4
Blue-collar occupations	37	2	50	6	1	5
Service occupations	47	1	46	3	(¹)	2
Full time	53	3	36	3	1	4
Part time	47	1	44	2	2	3
Union	31	2	49	10	1	7
Nonunion	56	3	35	2	1	3
Average wage less than \$15 per hour	48	2	44	3	1	3
Average wage \$15 per hour or higher	56	4	31	3	2	4
Establishment characteristics						
Goods producing	41	3	46	5	1	5
Service producing	57	3	33	2	1	4
1 to 99 workers	42	2	49	2	1	4
100 workers or more	60	3	29	4	1	3
Geographic areas						
Metropolitan areas	54	3	35	3	1	4
Nonmetropolitan areas	46	2	44	5	1	1
New England	69	4	20	1	2	4
Middle Atlantic	57	2	33	4	1	3
East North Central	49	3	40	4	(¹)	4
West North Central	47	3	43	1	1	5
South Atlantic	52	3	38	2	1	3
East South Central	43	3	42	8	1	3
West South Central	53	3	36	2	1	5
Mountain	51	2	41	1	(¹)	4
Pacific	57	1	33	2	2	6

¹ Less than 0.5 percent.

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

Table 16. Percent of workers participating in life insurance plans with fixed multiple of earnings benefit formulas, by selected characteristics, private industry, National Compensation Survey, March 2006

Characteristics	Multiple of earnings amounts ¹				
	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 a multiple of earnings formula	1	58	12	25	4
Worker characteristics					
White-collar occupations	1	57	11	27	4
Blue-collar occupations	2	60	14	20	4
Service occupations	1	62	16	19	2
Full time	1	58	12	25	4
Part time	1	66	12	18	3
Union	3	73	9	14	2
Nonunion	1	57	12	26	4
Average wage less than \$15 per hour	1	64	13	19	3
Average wage \$15 per hour or higher	1	54	11	29	4
Establishment characteristics					
Goods producing	2	49	15	29	5
Service producing	1	60	11	24	3
1 to 99 workers	1	57	11	26	5
100 workers or more	1	58	12	25	3
Geographic areas					
Metropolitan areas	1	59	11	26	3
Nonmetropolitan areas	2	53	18	20	6
New England	2	56	8	31	3
Middle Atlantic	3	59	11	25	2
East North Central	1	54	15	25	4
West North Central	(²)	58	13	22	6
South Atlantic	(²)	65	10	21	4
East South Central	-	48	29	17	6
West South Central	2	54	12	31	1
Mountain	-	61	7	30	2
Pacific	1	59	8	25	6

¹ Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

² Less than 0.5 percent.

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

Table 17. Percent of workers participating in life insurance plans with flat dollar benefit formulas, by selected characteristics, private industry, National Compensation Survey, March 2006

Characteristics	Flat dollar amounts					
	Less than \$10,000	\$10,000 and under \$15,000	\$15,000 and under \$20,000	\$20,000 and under \$25,000	\$25,000 and under \$30,000	\$30,000 or more
All workers with a flat dollar benefit formula	10	29	17	14	14	18
Worker characteristics						
White-collar occupations	8	25	16	14	15	22
Blue-collar occupations	8	29	19	14	15	15
Service occupations	22	39	12	10	6	11
Full time	8	29	17	13	14	19
Part time	47	24	6	20	2	2
Union	20	20	11	16	12	21
Nonunion	8	30	18	13	14	17
Average wage less than \$15 per hour	12	35	17	16	11	10
Average wage \$15 per hour or higher	8	22	16	12	17	25
Establishment characteristics						
Goods producing	7	24	20	15	17	17
Service producing	11	31	15	13	12	18
1 to 99 workers	8	31	22	10	14	16
100 workers or more	12	26	10	18	14	20
Geographic areas						
Metropolitan areas	11	27	16	13	15	18
Nonmetropolitan areas	7	34	19	15	9	16
New England	4	28	11	15	3	38
Middle Atlantic	13	21	9	18	17	22
East North Central	8	19	27	12	17	18
West North Central	6	31	13	12	15	23
South Atlantic	11	37	12	10	15	15
East South Central	6	46	21	10	5	12
West South Central	4	25	18	21	17	15
Mountain	9	32	17	24	8	9
Pacific	21	28	14	10	9	19

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

Table 18. Percent of workers participating in short-term disability plans, by method of funding and selected characteristics, private industry, National Compensation Survey, March 2006

Characteristics	Unfunded ¹	Insured	Self-insured	Legally required	Other
All workers with short-term disability coverage	8	36	37	17	3
Worker characteristics					
White-collar occupations	11	32	41	15	2
Blue-collar occupations	5	42	35	12	6
Service occupations	4	33	23	38	1
Full time	8	37	38	14	3
Part time	6	22	23	46	2
Union	4	30	38	16	11
Nonunion	9	37	37	17	1
Average wage less than \$15 per hour	5	38	33	22	2
Average wage \$15 per hour or higher	10	34	40	13	3
Establishment characteristics					
Goods producing	7	40	39	9	6
Service producing	9	34	36	20	2
1 to 99 workers	7	42	24	25	2
100 workers or more	9	31	45	11	3
Geographic areas					
Metropolitan areas	8	35	36	18	3
Nonmetropolitan areas	9	40	40	9	2
New England	12	46	36	4	1
Middle Atlantic	5	24	17	53	2
East North Central	8	37	48	-	6
West North Central	9	34	53	-	4
South Atlantic	8	46	45	(²)	1
East South Central	9	44	43	-	4
West South Central	5	36	54	1	3
Mountain	18	37	36	2	7
Pacific	11	40	35	13	1

¹ A plan in which the establishment pays the benefit from operating revenue.

² Less than 0.5 percent.

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

Table 19. Percent of workers with access to selected leave benefits, by selected characteristics, private industry, National Compensation Survey, March 2006

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	76	57	77	37	68	70	48	8	82
Worker characteristics									
White-collar occupations	84	72	83	46	78	80	57	11	86
Blue-collar occupations	80	45	79	29	64	66	43	4	78
Service occupations	50	38	59	24	46	51	32	5	75
Full time	88	68	90	42	76	78	53	9	85
Part time	37	22	36	19	39	45	29	3	70
Union	83	59	83	47	81	82	55	6	89
Nonunion	75	57	77	36	66	69	47	8	81
Average wage less than \$15 per hour	67	46	69	28	57	60	39	5	77
Average wage \$15 per hour or higher	88	73	88	48	81	82	60	11	88
Establishment characteristics									
Goods producing	85	48	86	34	72	72	52	7	83
Service producing	74	60	75	37	66	70	47	8	81
1 to 99 workers	68	48	70	26	56	58	35	6	73
100 workers or more	86	69	86	50	82	84	62	10	92
Geographic areas									
Metropolitan areas	77	59	78	38	69	72	50	9	82
Nonmetropolitan areas	73	50	75	29	60	62	39	4	79
New England	81	67	77	48	74	81	56	10	85
Middle Atlantic	78	62	79	45	75	79	54	6	84
East North Central	76	54	76	39	71	71	50	8	79
West North Central	73	57	73	27	67	66	44	6	81
South Atlantic	77	55	79	34	67	71	49	9	82
East South Central	76	53	77	34	61	67	41	6	88
West South Central	77	55	78	32	61	65	44	8	77
Mountain	72	57	74	39	62	64	47	6	79
Pacific	74	60	77	32	65	64	42	10	83

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

Table 20. Percent of workers by number of paid holidays provided and average number of paid days per year, private industry, National Compensation Survey, March 2006

Characteristics	Average number of paid holidays	Paid holidays ¹									
		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	23	12	13	10	14	9	4	5
Worker characteristics											
White-collar occupations	8	4	2	23	11	13	10	18	9	5	5
Blue-collar occupations	8	6	5	24	13	13	11	12	8	4	5
Service occupations	7	16	5	23	15	11	11	5	9	3	2
Full time	8	4	3	22	12	13	11	15	9	5	5
Part time	6	19	5	34	10	11	6	9	2	2	2
Union	10	2	1	11	8	12	11	16	15	8	17
Nonunion	8	6	3	25	13	13	10	14	8	4	3
Average wage less than \$15 per hour ..	7	9	5	31	14	13	9	10	6	2	2
Average wage \$15 per hour or higher ..	9	2	1	17	11	13	12	19	11	6	8
Establishment characteristics											
Goods producing	9	3	4	16	10	12	13	16	13	5	8
Service producing	8	6	3	26	13	13	10	14	7	4	4
1 to 99 workers	8	8	4	26	15	12	11	13	6	3	2
100 workers or more	9	3	2	21	9	14	10	16	11	6	7
Geographic areas											
Metropolitan areas	8	5	3	22	12	13	11	14	9	5	5
Nonmetropolitan areas	8	8	4	29	11	13	9	14	9	2	2
New England	9	6	2	14	3	9	10	20	19	10	8
Middle Atlantic	9	6	2	18	12	13	12	13	10	8	6
East North Central	8	3	1	26	15	14	10	13	7	2	9
West North Central	8	5	1	34	11	15	8	11	10	1	4
South Atlantic	8	5	7	26	11	9	12	17	7	4	2
East South Central	7	10	8	24	15	17	6	10	5	3	2
West South Central	8	8	3	23	16	15	10	13	6	3	3
Mountain	8	6	2	27	13	13	10	11	12	3	2
Pacific	8	6	4	20	11	13	12	19	8	4	4

¹ Fractional holiday amounts were rounded to the nearest full number of days.

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

Table 21. Average number of paid vacation days, by minimum length of service requirement for selected characteristics, private industry, National Compensation Survey, March 2006

Characteristics	Length of service ¹						
	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 ²	8.9	11.1	13.6	16.2	17.8	18.6	19.3
Worker characteristics							
White-collar occupations	10.2	12.1	14.7	17.4	19.1	19.9	20.6
Blue-collar occupations	7.1	9.6	11.6	14.4	15.9	17.1	17.8
Service occupations	8.0	10.5	13.6	15.7	16.6	17.0	17.4
Full time	9.1	11.3	13.7	16.4	18.0	18.9	19.5
Part time	7.3	9.4	12.4	14.5	15.7	16.4	17.0
Union	8.7	11.3	13.5	17.1	19.7	22.2	24.0
Nonunion	9.0	11.1	13.6	16.1	17.6	18.2	18.7
Average wage less than \$15 per hour	7.7	10.2	12.6	15.0	16.4	17.0	17.4
Average wage \$15 per hour or higher	10.3	12.0	14.7	17.5	19.3	20.3	21.2
Establishment characteristics							
Goods producing	7.6	9.9	12.1	15.0	16.7	18.1	18.8
Service producing	9.4	11.5	14.1	16.6	18.2	18.8	19.4
1 to 99 workers	7.8	10.0	12.3	14.4	15.5	16.0	16.3
100 workers or more	10.1	12.2	15.0	18.1	20.2	21.4	22.3
Geographic areas							
Metropolitan areas	9.1	11.2	13.8	16.4	17.9	18.7	19.4
Nonmetropolitan areas	7.8	10.5	12.8	15.5	17.0	18.0	18.6
New England	11.0	12.9	15.3	17.7	19.5	20.2	20.7
Middle Atlantic	9.3	11.1	13.8	16.2	17.5	18.4	19.2
East North Central	8.3	10.8	13.2	16.2	18.6	19.7	20.5
West North Central	9.3	11.2	13.7	16.4	18.0	18.9	19.5
South Atlantic	8.9	11.0	13.4	16.1	17.5	18.4	18.9
East South Central	7.6	10.7	13.6	16.6	18.0	18.9	19.1
West South Central	8.2	10.2	12.3	14.6	15.8	16.6	17.1
Mountain	9.9	11.8	14.3	16.6	18.0	18.9	19.6
Pacific	9.3	11.5	14.5	16.9	18.2	18.8	19.4

¹ Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days.

² 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.

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

Table 22. Percent of workers with paid vacations by number of paid vacation days provided for selected periods of service,¹ private industry by occupational group, National Compensation Survey, March 2006

Vacation policy	Percent with paid vacation days by length of service ²									
	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
All workers										
After 1 year	100	4	40	2	34	4	7	3	2	4
After 3 years	100	2	12	2	57	5	9	5	3	4
After 5 years	100	1	8	2	35	4	33	4	6	9
After 10 years	100	(³)	7	1	14	1	40	4	19	14
After 15 years	100	(³)	7	(³)	13	1	21	3	37	17
After 20 years	100	(³)	7	(³)	13	1	16	2	35	26
After 25 years	100	(³)	7	(³)	13	1	16	2	27	34
White-collar occupations										
After 1 year	100	4	27	2	40	4	10	5	4	5
After 3 years	100	2	6	2	55	6	13	6	5	6
After 5 years	100	1	4	1	28	4	38	4	8	12
After 10 years	100	1	3	1	11	1	38	5	23	18
After 15 years	100	(³)	3	(³)	9	1	18	3	43	22
After 20 years	100	(³)	3	(³)	9	1	14	2	40	30
After 25 years	100	(³)	3	(³)	9	1	14	2	31	39
Blue-collar occupations										
After 1 year	100	4	57	2	29	4	2	1	(³)	1
After 3 years	100	1	19	3	65	5	4	1	1	1
After 5 years	100	(³)	11	2	47	5	27	2	2	2
After 10 years	100	(³)	10	1	17	2	48	5	13	5
After 15 years	100	(³)	10	(³)	15	2	28	3	34	7
After 20 years	100	(³)	10	(³)	15	1	20	1	32	19
After 25 years	100	(³)	10	(³)	15	1	19	1	25	28
Service occupations										
After 1 year	100	6	50	2	24	4	4	4	1	4
After 3 years	100	2	19	4	50	5	6	6	3	5
After 5 years	100	(³)	14	2	33	3	27	6	3	12
After 10 years	100	(³)	14	1	20	1	29	2	14	18
After 15 years	100	(³)	14	1	19	1	19	2	23	20
After 20 years	100	(³)	14	1	19	1	17	1	22	25
After 25 years	100	(³)	14	1	19	1	17	2	18	29

¹ 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.

² Employees eligible for paid vacations but who have not fulfilled the

minimum service requirement are included as receiving less than 5 days.

³ Less than 0.5 percent.

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

Table 23. Percent of workers with access to quality of life benefits, by selected characteristics, private industry, National Compensation Survey, March 2006

Characteristics	Employer assistance for childcare				Adoption assistance	Long-term care insurance	Flexible workplace	Employer-provided home PC	Subsidized commuting
	Total ¹	Employer-provided funds	On-site and off-site childcare	Childcare resource and referral services					
All workers	15	3	5	11	10	12	4	2	5
Worker characteristics									
White-collar occupations	20	4	7	15	15	17	7	4	7
Blue-collar occupations	8	1	2	7	7	7	1	2	3
Service occupations	10	2	5	5	2	4	1	(²)	2
Full time	16	4	6	12	12	13	5	3	6
Part time	10	2	4	6	5	6	2	1	2
Union	19	3	6	17	14	15	3	2	6
Nonunion	14	3	5	10	10	11	4	2	5
Average wage less than \$15 per hour ..	9	2	3	5	5	7	2	1	2
Average wage \$15 per hour or higher ..	22	4	8	17	16	18	7	5	8
Establishment characteristics									
Goods producing	13	2	3	10	11	10	4	4	4
Service producing	15	3	6	11	10	12	4	2	5
1 to 99 workers	5	1	2	3	4	5	3	1	2
100 workers or more	26	5	9	19	17	20	5	4	8
Geographic areas									
Metropolitan areas	16	3	5	12	11	13	5	3	6
Nonmetropolitan areas	8	3	4	4	4	6	1	1	1
New England	17	4	8	13	13	12	5	3	7
Middle Atlantic	16	4	6	11	13	13	6	4	7
East North Central	17	3	7	12	12	12	3	2	3
West North Central	15	2	7	8	10	10	3	2	4
South Atlantic	13	3	4	10	11	12	3	2	3
East South Central	9	3	4	5	5	9	3	2	3
West South Central	15	4	6	10	8	11	4	2	3
Mountain	14	3	2	12	9	12	4	2	7
Pacific	15	2	4	12	8	12	4	2	8

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

² Less than 0.5 percent.

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

Table 24. Percent of workers with access to pretax benefits,¹ by selected characteristics, private industry, National Compensation Survey, March 2006

Characteristics	Health savings account	Section 125 cafeteria benefits			Cash or deferred arrangements with no employer contributions
		Flexible benefits	Dependent care reimbursement account	Healthcare reimbursement account	
All workers	6	17	30	32	16
Worker characteristics					
White-collar occupations	9	23	40	43	19
Blue-collar occupations	4	14	22	23	13
Service occupations	2	9	14	17	14
Full time	7	20	34	37	19
Part time	2	7	16	16	9
Union	2	16	36	35	23
Nonunion	7	18	29	31	15
Average wage less than \$15 per hour	5	12	19	21	12
Average wage \$15 per hour or higher	8	24	43	45	21
Establishment characteristics					
Goods producing	5	19	30	33	14
Service producing	6	17	30	32	17
1 to 99 workers	3	8	15	16	9
100 workers or more	9	28	47	50	25
Geographic areas					
Metropolitan areas	6	17	32	33	17
Nonmetropolitan areas	4	18	19	25	15
New England	6	16	33	35	19
Middle Atlantic	4	16	28	29	19
East North Central	7	17	33	35	14
West North Central	5	22	36	41	13
South Atlantic	10	18	28	30	14
East South Central	8	12	13	22	26
West South Central	4	20	27	31	12
Mountain	5	21	36	38	14
Pacific	5	15	29	28	19

¹ See the Technical Note for definitions.

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

Table 25. Percent of workers with access to selected benefits, by selected characteristics, private industry, National Compensation Survey, March 2006

Characteristics	Job-related travel accident insurance	Education assistance		Health promotion benefits		
		Work related	Non-work related	Wellness programs	Fitness centers	Employee assistance programs
All workers	22	49	14	23	13	40
Worker characteristics						
White-collar occupations	31	60	18	31	17	49
Blue-collar occupations	17	42	12	19	7	33
Service occupations	6	30	6	12	8	23
Full time	25	56	16	26	14	43
Part time	12	26	6	15	8	27
Union	21	56	23	35	10	60
Nonunion	22	48	13	22	13	37
Average wage less than \$15 per hour	13	36	8	15	7	29
Average wage \$15 per hour or higher	33	65	21	35	19	53
Establishment characteristics						
Goods producing	24	53	16	25	13	40
Service producing	21	48	13	23	12	39
1 to 99 workers	11	33	6	9	4	20
100 workers or more	34	67	23	40	22	63
Geographic areas						
Metropolitan areas	23	50	15	25	13	41
Nonmetropolitan areas	14	44	9	17	10	31
New England	29	53	16	28	21	43
Middle Atlantic	21	46	13	23	12	38
East North Central	21	50	15	26	14	39
West North Central	17	50	13	26	16	40
South Atlantic	25	53	16	22	10	44
East South Central	18	49	9	20	14	38
West South Central	22	46	15	19	9	35
Mountain	16	52	14	22	10	37
Pacific	23	44	11	23	12	41

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

Table 26. Percent of workers with access to nonproduction bonuses and stock options, by selected characteristics, private industry, National Compensation Survey, March 2006

Characteristics	Nonproduction bonus ¹								
	All non-production bonuses	Attendance bonus	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Safety bonus	Suggestion bonus
All workers	46	2	5	4	11	10	4	1	2
Worker characteristics									
White-collar occupations	50	1	5	4	12	10	5	(²)	2
Blue-collar occupations	50	5	7	3	11	13	4	4	2
Service occupations	32	1	2	5	6	8	2	1	1
Full time	52	3	6	5	12	11	5	2	2
Part time	28	1	2	2	6	8	1	(²)	1
Union	39	4	7	5	6	5	6	2	4
Nonunion	47	2	5	4	11	11	4	1	1
Average wage less than \$15 per hour ..	41	3	3	3	8	12	3	2	1
Average wage \$15 per hour or higher ..	54	2	7	5	14	8	6	1	3
Establishment characteristics									
Goods producing	55	6	11	4	13	11	7	3	4
Service producing	44	1	3	4	10	10	4	1	1
1 to 99 workers	44	1	4	2	13	14	3	1	1
100 workers or more	49	4	6	6	8	7	6	2	3
Geographic areas									
Metropolitan areas	46	2	5	4	11	10	5	1	2
Nonmetropolitan areas	46	3	6	4	10	14	3	2	1
New England	51	2	4	7	9	12	8	2	1
Middle Atlantic	44	2	3	4	12	7	6	1	1
East North Central	50	5	8	3	11	12	7	1	3
West North Central	44	3	4	4	14	9	2	1	1
South Atlantic	49	2	3	4	11	12	4	2	2
East South Central	50	3	3	8	14	12	3	2	3
West South Central	45	1	5	2	7	18	1	2	1
Mountain	44	1	3	3	14	7	4	1	1
Pacific	40	1	8	4	7	5	3	1	2

See footnotes at end of table.

Table 26. Percent of workers with access to nonproduction bonuses and stock options, by selected characteristics, private industry, National Compensation Survey, March 2006 — Continued

Characteristics	Nonproduction bonus ¹							Stock option ¹
	Hiring bonus	Longevity bonus	Referral bonus	Retention bonus	Union-related bonus	Management incentive bonus	Other bonus	
All workers	2	1	7	1	1	1	6	8
Worker characteristics								
White-collar occupations	3	1	8	1	(²)	2	7	11
Blue-collar occupations	1	2	5	1	3	1	6	6
Service occupations	1	1	7	(²)	(²)	(²)	3	3
Full time	2	1	8	1	1	2	7	9
Part time	1	1	6	(²)	(²)	(²)	3	5
Union	2	1	4	2	9	2	6	9
Nonunion	2	1	8	1	-	1	6	8
Average wage less than \$15 per hour ..	1	1	7	(²)	(²)	(²)	4	5
Average wage \$15 per hour or higher ..	3	1	8	1	2	2	9	12
Establishment characteristics								
Goods producing	1	1	5	1	4	1	7	9
Service producing	2	1	8	1	(²)	1	6	8
1 to 99 workers	1	1	5	1	(²)	1	5	4
100 workers or more	3	2	10	1	2	2	7	13
Geographic areas								
Metropolitan areas	2	1	8	1	1	1	6	9
Nonmetropolitan areas	1	2	5	(²)	(²)	1	4	4
New England	2	1	8	1	-	2	4	8
Middle Atlantic	1	1	7	(²)	1	2	6	6
East North Central	2	2	10	1	3	1	9	8
West North Central	2	1	6	2	1	1	3	6
South Atlantic	2	1	8	(²)	(²)	1	6	9
East South Central	2	2	8	-	-	2	4	7
West South Central	3	1	6	1	(²)	1	5	9
Mountain	2	1	5	1	(²)	2	6	5
Pacific	1	1	5	1	1	1	7	11

¹ See the Technical Note for definitions.

² Less than 0.5 percent.

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

Technical Note

The data in this release are from the National Compensation Survey (NCS), conducted by the U.S. Bureau of Labor Statistics (BLS), U.S. Department of Labor. The release contains 2006 data on workers in private industry. Expanded data covering additional detailed provisions of healthcare and retirement plans are forthcoming.

Under the NCS program, information on the incidence and provision of benefits is published in two separate reports. The first, this summary, provides data on the incidence of (access to and participation in) selected benefits and detailed provisions of paid holidays and vacations, life insurance plans, and other selected benefit programs. Data on percentages of establishments offering major employee benefits and on the employer and employee shares of contributions to medical care premiums also are presented. The second publication, a bulletin to be published at a later date, will contain detailed information of health and retirement plans.

The estimates provided are for private nonagricultural industries. In the past, State and local governments also have been surveyed. Until 2008, however, incidence and provision estimates will exclude governments because of other commitments in the NCS program.

Calculation details

Averages for occupations within an establishment were used to produce estimates for worker groups averaging hourly pay below \$15 and for those averaging \$15 and above. Individual workers can fall into an earnings category different from the average for an occupation and establishment into which they are classified. The tables on employer and employee medical premiums (tables 9-13) 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 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.

Survey scope

The 2006 NCS benefits survey obtained data from 10,370 private industry establishments representing about 105 million workers; of this number, nearly 81 million were full-time workers and the remainder—slightly more than 23 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 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 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 Census of Population 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.

For research articles on the latest in employee benefits, see the *Monthly Labor Review*, August 2004 at www.bls.gov/opub/mlr/mlrhome.htm. For more detailed information on occupational selection and classification

under the NCS program, see *National Compensation Survey: Occupational Wages in the United States, July 2004*, Bulletin 2576 (U.S. Bureau of Labor Statistics, September 2005). For an online version of the bulletin, see www.bls.gov/ncs/ocs/sp/ncbl0733.pdf.

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 NCInfo@bls.gov. The data contained in this summary are also available on the BLS Internet site: 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.