

National Compensation Survey: Employee Benefits in the United States, March 2008



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Employee Benefits Survey

Overview

The National Compensation Survey (NCS) provides comprehensive measures of occupational earnings, compensation cost trends, the incidence of benefits, and detailed benefit provisions. This bulletin presents estimates of the incidence of benefits for the Nation. The estimates include benefits for workers by ownership within the U.S. economy in 2008—civilian, private, and State and local government—and by various occupational and establishment characteristics. The civilian economy, by NCS definition, excludes Federal government, agricultural, and household workers.

Questions regarding these data and recent and historical NCS benefits data can be addressed by calling the information line at (202) 691-6199 or by e-mailing to NCSInfo@bls.gov. Information is available to sensory-impaired individuals on request, (Voice phone: (202) 691-5200; Federal Relay Service: 1 (800) 877-8339). Data requests also may be sent by mail to the U.S. Bureau of Labor Statistics, Division of Compensation Data Analysis and Planning, 2 Massachusetts Avenue, NE, Room 4175, Washington, DC 20212. Material in this publication is in the public domain and, with appropriate credit, may be reproduced without permission.

U. S. Bureau of Labor Statistics (BLS) field economists collected and reviewed the survey data. The Office of Compensation and Working Conditions, in cooperation with the Office of Field Operations and the Office of Technology and Survey Processing (all in the BLS National Office), designed the survey, processed the data, and prepared the survey for publication. The survey could not have been conducted without the cooperation of the many private businesses and government jurisdictions that provided benefits data included in this report. BLS thanks these respondents for their cooperation.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	66	56	86	31	29	96	52	39	76
Worker characteristics									
Management, professional, and related	81	74	92	46	44	96	59	47	80
Management, business, and financial	83	79	94	43	41	96	72	61	86
Professional and related	80	73	91	47	46	96	54	42	77
Teachers	82	79	96	71	68	96	29	20	68
Primary, secondary, and special education school teachers	90	88	98	84	82	98	20	11	57
Registered nurses	80	68	85	38	36	97	64	45	70
Service	44	34	76	19	18	96	32	20	62
Sales and office	67	57	85	25	23	94	59	46	77
Sales and related	60	46	77	15	14	90	57	41	73
Office and administrative support	71	64	90	31	29	96	60	48	80
Natural resources, construction, and maintenance	65	56	86	31	30	98	51	39	77
Construction, extraction, farming, fishing, and forestry	61	51	84	30	30	99	44	33	75
Installation, maintenance, and repair	69	61	88	32	31	96	59	46	78
Production, transportation, and material moving ...	66	55	83	29	27	96	55	41	74
Production	68	57	84	28	28	98	60	45	74
Transportation and material moving	64	53	82	29	27	94	50	36	73
Full time	75	66	87	36	34	96	60	46	77
Part time	33	25	76	13	12	92	26	17	65
Union	90	86	96	80	77	97	40	30	76
Nonunion	61	51	83	21	20	95	54	41	76
Average wage within the following percentiles: ⁴									
Less than 10	26	15	59	5	5	88	24	13	54
10 to under 25	45	32	72	12	11	91	39	25	65
25 to under 50	66	55	83	25	24	96	54	40	73
50 to under 75	76	68	90	36	35	96	59	46	79
75 to under 90	84	78	93	53	52	97	61	49	81
90 or greater	88	82	94	53	51	96	67	56	84

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics									
Goods-producing industries	72	62	87	30	29	98	63	50	79
Service-providing industries	64	55	86	31	29	95	50	37	75
Education and health services	75	67	90	46	44	96	45	32	72
Educational services	85	82	96	73	71	96	30	20	69
Elementary and secondary schools	89	87	98	85	83	98	18	10	57
Junior colleges, colleges, and universities	85	79	93	54	49	90	59	45	76
Health care and social assistance	67	56	84	26	25	96	56	41	73
Hospitals	88	78	88	51	49	96	69	49	70
Public administration	89	86	96	83	79	96	32	21	64
1 to 99 workers	47	39	82	12	11	96	41	32	78
1 to 49 workers	42	35	83	9	9	96	38	30	80
50 to 99 workers	59	48	81	18	17	96	51	38	74
100 workers or more	82	72	88	47	45	96	61	45	74
100 to 499 workers	75	63	85	32	30	96	61	46	75
500 workers or more	89	80	90	61	59	96	61	45	73
Geographic areas									
New England	60	53	89	29	27	96	46	38	82
Middle Atlantic	66	60	91	35	34	96	48	40	82
East North Central	67	59	89	33	32	96	54	41	76
West North Central	68	60	89	30	28	94	54	44	81
South Atlantic	68	56	83	29	28	94	58	41	70
East South Central	70	53	76	26	25	96	55	35	64
West South Central	61	52	84	27	26	97	49	36	73
Mountain	67	56	83	27	26	96	54	41	76
Pacific	64	55	86	33	32	96	47	37	78

¹ 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.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ 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.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.6	0.7	0.7	0.6	0.6	0.3	0.7	0.5	0.8
Worker characteristics									
Management, professional, and related	0.8	0.9	0.5	1.0	1.0	0.4	0.9	0.9	0.8
Management, business, and financial	1.6	1.5	0.5	1.8	1.7	0.5	1.5	1.3	0.8
Professional and related	0.8	1.0	0.5	1.1	1.1	0.5	1.0	1.0	1.0
Teachers	1.4	1.3	0.4	1.9	1.8	0.5	1.8	1.5	2.9
Primary, secondary, and special education school teachers	1.5	1.4	0.4	1.7	1.7	0.3	2.0	1.5	4.2
Registered nurses	2.4	2.1	2.0	3.1	3.0	0.6	2.8	2.2	2.1
Service	2.1	1.1	3.0	1.0	1.0	0.5	2.4	1.1	2.7
Sales and office	0.8	0.6	0.6	0.7	0.7	0.5	0.9	0.6	0.6
Sales and related	1.0	0.8	1.1	1.1	1.0	1.4	1.1	0.8	1.0
Office and administrative support	1.1	1.0	0.6	0.8	0.8	0.4	1.2	1.0	0.7
Natural resources, construction, and maintenance	1.5	1.5	0.8	1.5	1.5	0.4	1.3	1.2	1.0
Construction, extraction, farming, fishing, and forestry	2.2	2.2	1.4	2.0	2.0	0.2	2.0	1.7	1.7
Installation, maintenance, and repair	1.7	1.6	1.0	1.7	1.6	0.8	1.7	1.5	1.2
Production, transportation, and material moving ...	1.4	1.3	1.0	1.2	1.1	0.5	1.3	1.0	1.0
Production	2.0	1.9	1.4	1.5	1.4	0.5	2.1	1.8	1.4
Transportation and material moving	1.9	1.6	1.1	1.6	1.4	0.9	1.9	1.2	1.2
Full time	0.5	0.6	0.8	0.8	0.7	0.3	0.6	0.5	0.8
Part time	1.1	1.0	1.2	0.7	0.6	0.8	1.0	0.8	1.4
Union	0.9	0.9	0.5	1.2	1.1	0.3	1.4	1.2	1.6
Nonunion	0.8	0.7	0.8	0.6	0.6	0.4	0.8	0.6	0.7
Average wage within the following percentiles: ⁴									
Less than 10	3.1	1.2	4.2	0.7	0.6	1.8	3.1	1.3	3.7
10 to under 25	1.3	1.0	1.7	0.8	0.7	1.2	1.2	0.9	1.9
25 to under 50	1.1	1.0	0.7	0.9	0.8	0.5	1.1	0.9	0.7
50 to under 75	0.7	0.8	0.4	0.9	0.8	0.4	0.9	0.8	0.6
75 to under 90	0.9	0.8	0.3	1.1	1.0	0.3	1.0	0.9	0.7
90 or greater	1.0	1.1	0.8	1.2	1.2	0.5	1.2	1.2	1.1

See footnotes at end of table.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics									
Goods-producing industries	1.2	1.3	0.9	1.4	1.4	0.4	1.3	1.2	0.9
Service-providing industries	0.7	0.7	0.8	0.7	0.7	0.3	0.8	0.6	0.9
Education and health services	1.1	1.2	0.8	1.3	1.3	0.5	1.4	1.3	1.4
Educational services	0.7	0.8	0.4	1.2	1.2	0.7	1.5	1.2	2.5
Elementary and secondary schools	0.7	0.7	0.3	1.0	1.0	0.3	1.5	1.0	4.0
Junior colleges, colleges, and universities	1.2	1.7	1.2	2.4	2.3	2.8	3.0	2.5	2.4
Health care and social assistance	1.7	1.9	1.3	1.6	1.5	0.6	1.9	1.9	1.6
Hospitals	1.1	1.4	1.1	2.5	2.4	0.8	2.3	2.0	1.5
Public administration	1.2	1.3	0.6	1.5	1.6	0.7	2.2	1.7	3.7
1 to 99 workers	1.0	1.0	0.8	0.6	0.6	0.5	0.9	0.8	0.8
1 to 49 workers	1.3	1.2	1.0	0.6	0.6	0.8	1.2	1.0	1.0
50 to 99 workers	1.6	1.4	1.3	1.2	1.2	0.6	1.5	1.2	1.4
100 workers or more	0.8	1.0	1.0	1.2	1.2	0.3	1.0	0.8	1.1
100 to 499 workers	1.3	1.3	0.8	1.2	1.1	0.4	1.3	1.2	1.0
500 workers or more	0.7	1.6	1.9	2.5	2.4	0.4	1.6	0.8	1.9
Geographic areas									
New England	1.7	1.8	1.4	2.0	1.9	0.9	1.5	1.0	1.2
Middle Atlantic	1.4	1.4	0.3	1.3	1.1	1.0	1.2	1.3	0.8
East North Central	1.3	1.3	0.9	1.2	1.2	0.4	1.1	1.0	1.2
West North Central	2.2	2.3	1.5	1.6	1.6	1.1	2.0	1.8	1.5
South Atlantic	1.2	1.2	1.0	1.0	0.9	0.6	1.2	1.1	1.6
East South Central	5.6	5.3	7.5	6.5	6.1	1.8	7.1	3.4	6.3
West South Central	1.4	1.7	1.3	1.6	1.6	0.3	1.3	1.1	1.2
Mountain	3.0	2.6	0.9	2.1	2.2	1.2	2.4	2.0	1.3
Pacific	2.0	2.1	1.1	1.4	1.4	0.6	2.1	1.8	1.4

¹ 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.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See "Technical note" for further explanation.

³ Includes defined benefit pension plans and defined contribution retirement plans.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

Table 4. Defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2008

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	65	35	78	22
Worker characteristics				
Management, professional, and related	68	32	81	19
Management, business, and financial	72	28	83	17
Professional and related	66	34	80	20
Teachers	56	44	75	25
Primary, secondary, and special education school teachers	50	50	72	28
Registered nurses	66	34	81	19
Service	63	37	82	18
Sales and office	62	38	74	26
Sales and related	57	43	64	36
Office and administrative support	65	35	79	21
Natural resources, construction, and maintenance	68	32	80	20
Construction, extraction, farming, fishing, and forestry	57	43	74	26
Installation, maintenance, and repair	77	23	86	14
Production, transportation, and material moving ...	65	35	78	22
Production	68	32	81	19
Transportation and material moving	60	40	74	26
Full time	66	34	79	21
Part time	58	42	77	23
Union	57	43	77	23
Nonunion	66	34	79	21
Average wage within the following percentiles: ²				
Less than 10	63	37	84	16
10 to under 25	56	44	68	32
25 to under 50	63	37	77	23
50 to under 75	68	32	81	19
75 to under 90	68	32	81	19
90 or greater	66	34	79	21

See footnotes at end of table.

Table 4. Defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2008—Continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Establishment characteristics				
Goods-producing industries	68	32	80	20
Service-providing industries	64	36	78	22
Education and health services	59	41	78	22
Educational services	56	44	75	25
Elementary and secondary schools	46	54	65	35
Junior colleges, colleges, and universities	60	40	79	21
Health care and social assistance	61	39	80	20
Hospitals	71	29	81	19
Public administration	59	41	80	20
1 to 99 workers	66	34	81	19
1 to 49 workers	67	33	81	19
50 to 99 workers	64	36	81	19
100 workers or more	65	35	77	23
100 to 499 workers	60	40	75	25
500 workers or more	69	31	79	21
Geographic areas				
New England	68	32	77	23
Middle Atlantic	62	38	80	20
East North Central	59	41	76	24
West North Central	65	35	80	20
South Atlantic	66	34	78	22
East South Central	71	29	80	20
West South Central	67	33	76	24
Mountain	66	34	77	23
Pacific	70	30	82	18

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold.

The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

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

Table 4. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2008

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	0.9	0.9	0.6	0.6
Worker characteristics				
Management, professional, and related	1.2	1.2	1.1	1.1
Management, business, and financial	1.2	1.2	1.2	1.2
Professional and related	1.7	1.7	1.3	1.3
Teachers	3.8	3.8	2.9	2.9
Primary, secondary, and special education school teachers	6.7	6.7	5.5	5.5
Registered nurses	4.5	4.5	5.0	5.0
Service	2.7	2.7	1.7	1.7
Sales and office	1.0	1.0	1.0	1.0
Sales and related	1.6	1.6	1.7	1.7
Office and administrative support	1.2	1.2	0.9	0.9
Natural resources, construction, and maintenance	1.9	1.9	1.2	1.2
Construction, extraction, farming, fishing, and forestry	3.4	3.4	2.4	2.4
Installation, maintenance, and repair	1.7	1.7	1.5	1.5
Production, transportation, and material moving ...	1.7	1.7	1.4	1.4
Production	2.0	2.0	2.1	2.1
Transportation and material moving	2.4	2.4	1.9	1.9
Full time	0.9	0.9	0.7	0.7
Part time	2.2	2.2	1.7	1.7
Union	2.2	2.2	1.7	1.7
Nonunion	0.9	0.9	0.7	0.7
Average wage within the following percentiles: ²				
Less than 10	5.0	5.0	2.4	2.4
10 to under 25	1.8	1.8	1.7	1.7
25 to under 50	1.2	1.2	1.2	1.2
50 to under 75	0.9	0.9	0.9	0.9
75 to under 90	1.3	1.3	1.2	1.2
90 or greater	1.5	1.5	1.4	1.4

See footnotes at end of table.

Table 4. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2008—Continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Establishment characteristics				
Goods-producing industries	1.4	1.4	1.4	1.4
Service-providing industries	1.0	1.0	0.7	0.7
Education and health services	2.0	2.0	1.7	1.7
Educational services	3.1	3.1	2.2	2.2
Elementary and secondary schools	4.5	4.5	4.1	4.1
Junior colleges, colleges, and universities	3.7	3.7	2.4	2.4
Health care and social assistance	2.4	2.4	2.1	2.1
Hospitals	2.4	2.4	2.1	2.1
Public administration	4.6	4.6	3.6	3.6
1 to 99 workers	1.4	1.4	1.3	1.3
1 to 49 workers	1.8	1.8	1.6	1.6
50 to 99 workers	2.4	2.4	2.0	2.0
100 workers or more	1.2	1.2	0.7	0.7
100 to 499 workers	1.5	1.5	1.3	1.3
500 workers or more	1.6	1.6	1.2	1.2
Geographic areas				
New England	4.4	4.4	3.8	3.8
Middle Atlantic	1.8	1.8	1.5	1.5
East North Central	2.2	2.2	1.9	1.9
West North Central	2.9	2.9	2.1	2.1
South Atlantic	2.1	2.1	1.6	1.6
East South Central	2.9	2.9	1.1	1.1
West South Central	1.5	1.5	1.7	1.7
Mountain	5.0	5.0	2.1	2.1
Pacific	2.1	2.1	1.4	1.4

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See "Technical note" for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may

include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

Table 5. Health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	Medical care			Dental care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	74	56	76	48	38	80
Worker characteristics						
Management, professional, and related	87	70	80	60	50	84
Management, business, and financial	94	78	83	67	56	84
Professional and related	84	67	79	57	47	83
Teachers	83	67	80	49	42	85
Primary, secondary, and special education school teachers	91	73	80	53	46	86
Registered nurses	76	59	77	57	45	79
Service	52	35	67	32	24	74
Sales and office	73	53	73	48	36	76
Sales and related	63	43	67	42	28	67
Office and administrative support	78	60	76	52	41	80
Natural resources, construction, and maintenance	78	64	81	45	39	85
Construction, extraction, farming, fishing, and forestry	73	59	81	39	34	87
Installation, maintenance, and repair	84	69	82	53	45	84
Production, transportation, and material moving ...	78	61	79	49	40	81
Production	83	67	81	54	45	84
Transportation and material moving	74	56	76	45	34	77
Full time	88	68	78	57	46	81
Part time	25	15	60	16	11	68
Union	91	79	86	70	62	89
Nonunion	70	52	74	44	34	77
Average wage within the following percentiles: ³						
Less than 10	25	13	52	–	–	–
10 to under 25	51	31	61	29	18	64
25 to under 50	79	58	74	49	37	77
50 to under 75	86	70	81	56	46	83
75 to under 90	90	75	83	62	53	86
90 or greater	92	76	82	71	60	85

See footnotes at end of table.

Table 5. Health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Medical care			Dental care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics						
Goods-producing industries	85	69	82	55	47	85
Service-providing industries	71	53	75	46	36	79
Education and health services	80	60	75	49	39	80
Educational services	86	69	81	50	42	84
Elementary and secondary schools	88	70	80	50	42	84
Junior colleges, colleges, and universities	87	72	83	55	46	84
Health care and social assistance	75	52	69	47	36	77
Hospitals	88	67	76	67	52	78
Public administration	88	76	86	59	51	86
1 to 99 workers	60	44	73	31	24	78
1 to 49 workers	56	41	72	28	22	78
50 to 99 workers	71	52	74	41	32	77
100 workers or more	85	67	79	62	50	81
100 to 499 workers	81	61	76	58	44	77
500 workers or more	89	72	81	67	56	84
Geographic areas						
New England	70	51	72	51	40	78
Middle Atlantic	74	58	78	48	39	81
East North Central	72	55	76	47	38	80
West North Central	72	56	78	46	37	82
South Atlantic	76	57	75	45	34	76
East South Central	78	61	78	47	38	82
West South Central	70	52	74	37	29	77
Mountain	72	53	73	49	39	79
Pacific	75	61	81	59	49	83

See footnotes at end of table.

Table 5. Health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	30	23	78	71	54	76
Worker characteristics						
Management, professional, and related	38	30	80	84	68	80
Management, business, and financial	39	32	82	90	75	82
Professional and related	37	30	80	82	65	79
Teachers	32	26	81	81	65	80
Primary, secondary, and special education school teachers	33	27	81	89	71	80
Registered nurses	32	24	76	74	56	76
Service	22	16	73	50	34	68
Sales and office	27	20	76	69	51	73
Sales and related	23	16	72	60	40	67
Office and administrative support	29	23	78	75	57	76
Natural resources, construction, and maintenance	32	27	84	74	60	81
Construction, extraction, farming, fishing, and forestry	27	23	84	69	56	81
Installation, maintenance, and repair	38	32	84	81	66	82
Production, transportation, and material moving ...	30	24	79	75	59	79
Production	32	26	81	79	64	81
Transportation and material moving	28	22	77	70	53	76
Full time	35	28	79	84	65	78
Part time	11	7	67	24	14	60
Union	52	46	87	89	77	86
Nonunion	26	19	75	67	50	74
Average wage within the following percentiles: ³						
Less than 10	—	—	—	24	13	52
10 to under 25	16	10	65	49	30	61
25 to under 50	29	21	75	75	56	74
50 to under 75	34	28	80	83	67	81
75 to under 90	42	35	83	88	73	83
90 or greater	45	37	83	90	74	83

See footnotes at end of table.

Table 5. Health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics						
Goods-producing industries	34	28	83	81	66	82
Service-providing industries	29	22	77	69	51	75
Education and health services	31	23	76	78	58	75
Educational services	33	26	80	84	68	81
Elementary and secondary schools	33	26	79	86	69	80
Junior colleges, colleges, and universities	34	27	80	87	72	82
Health care and social assistance	29	21	74	73	50	69
Hospitals	43	33	77	85	64	76
Public administration	44	35	80	86	74	86
1 to 99 workers	19	14	74	57	41	73
1 to 49 workers	16	12	75	53	38	72
50 to 99 workers	26	19	72	67	49	74
100 workers or more	39	32	80	83	65	79
100 to 499 workers	34	27	79	78	59	75
500 workers or more	45	36	81	87	71	81
Geographic areas						
New England	23	17	76	68	49	72
Middle Atlantic	34	27	79	70	55	78
East North Central	28	22	80	71	54	76
West North Central	19	15	83	70	55	78
South Atlantic	30	21	69	73	55	75
East South Central	—	—	—	76	58	77
West South Central	19	15	76	65	48	74
Mountain	30	24	79	71	51	73
Pacific	43	36	83	72	58	81

¹ 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.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ The percentile groupings are based on the average wage for each

occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 5. Standard errors for health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	Medical care			Dental care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.6	0.7	0.5	0.8	0.8	0.5
Worker characteristics						
Management, professional, and related	0.8	0.8	0.5	1.0	0.9	0.5
Management, business, and financial	0.7	0.9	0.5	1.6	1.8	1.5
Professional and related	1.0	0.9	0.7	1.1	1.0	0.6
Teachers	1.3	1.3	1.0	1.5	1.4	0.8
Primary, secondary, and special education school teachers	2.0	1.5	1.3	2.0	1.8	1.1
Registered nurses	3.2	2.9	1.5	3.1	3.0	1.9
Service	2.1	1.8	1.3	2.6	2.6	2.6
Sales and office	0.8	0.9	0.7	0.9	0.9	0.7
Sales and related	1.2	1.1	1.4	1.3	1.0	1.3
Office and administrative support	1.0	1.0	0.9	1.1	1.0	0.5
Natural resources, construction, and maintenance	1.3	1.5	0.9	1.6	1.4	1.2
Construction, extraction, farming, fishing, and forestry	2.1	2.0	1.3	2.1	1.7	1.8
Installation, maintenance, and repair	1.7	1.6	1.0	2.2	1.9	1.4
Production, transportation, and material moving ...	1.2	1.1	0.8	1.4	1.1	0.9
Production	1.7	1.4	0.8	2.0	1.6	1.0
Transportation and material moving	1.8	1.5	1.2	1.7	1.3	1.5
Full time	0.5	0.6	0.5	0.9	0.8	0.5
Part time	1.0	0.7	1.9	0.8	0.6	1.6
Union	0.9	1.0	0.7	1.4	1.3	0.5
Nonunion	0.8	0.7	0.5	0.9	0.8	0.6
Average wage within the following percentiles: ³						
Less than 10	3.5	2.7	4.5	–	–	–
10 to under 25	1.1	1.1	1.3	1.1	1.0	1.8
25 to under 50	0.9	1.0	0.6	1.1	1.0	0.8
50 to under 75	0.7	0.7	0.6	1.0	0.9	0.5
75 to under 90	0.9	0.8	0.6	1.2	1.0	0.6
90 or greater	1.0	1.1	0.7	1.3	1.2	0.7

See footnotes at end of table.

Table 5. Standard errors for health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Medical care			Dental care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics						
Goods-producing industries	0.9	0.9	0.6	1.5	1.2	0.9
Service-providing industries	0.8	0.7	0.5	1.0	0.9	0.6
Education and health services	1.2	1.1	1.0	1.4	1.1	0.7
Educational services	0.8	1.1	0.9	1.4	1.2	0.7
Elementary and secondary schools	0.6	1.0	1.0	1.6	1.5	1.0
Junior colleges, colleges, and universities	1.1	2.0	2.1	3.0	2.7	0.9
Health care and social assistance	2.0	1.7	1.5	2.3	1.7	1.2
Hospitals	1.2	1.5	1.1	2.1	1.8	1.0
Public administration	1.1	1.3	0.8	2.3	2.1	0.9
1 to 99 workers	1.0	0.9	0.9	1.0	0.8	0.8
1 to 49 workers	1.2	1.0	1.1	1.1	0.9	1.1
50 to 99 workers	1.5	1.3	1.1	1.4	1.3	1.4
100 workers or more	0.6	0.7	0.5	1.0	1.0	0.7
100 to 499 workers	1.0	1.0	0.6	1.4	1.2	0.8
500 workers or more	0.6	0.8	0.6	1.5	1.6	0.8
Geographic areas						
New England	1.0	1.2	1.1	2.2	1.7	1.7
Middle Atlantic	1.9	1.4	1.1	1.3	1.1	0.8
East North Central	1.2	0.8	0.9	1.6	1.3	0.7
West North Central	1.4	1.9	1.4	2.2	2.0	1.5
South Atlantic	1.2	1.4	0.9	1.8	1.3	0.8
East South Central	5.0	3.8	1.8	7.5	8.0	5.3
West South Central	2.0	1.9	1.2	1.6	1.5	1.9
Mountain	3.8	4.6	2.6	6.7	5.6	1.3
Pacific	1.2	1.3	1.0	1.2	1.0	1.1

See footnotes at end of table.

Table 5. Standard errors for health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	1.0	0.9	0.8	0.7	0.6	0.4
Worker characteristics						
Management, professional, and related	1.1	0.9	1.0	0.8	0.8	0.5
Management, business, and financial	1.5	1.4	1.1	0.9	0.9	0.5
Professional and related	1.2	1.1	1.1	1.0	1.0	0.7
Teachers	1.4	1.2	1.5	1.4	1.3	1.1
Primary, secondary, and special education school teachers	1.7	1.5	1.7	2.2	1.7	1.3
Registered nurses	2.4	1.7	2.0	3.3	3.0	1.6
Service	2.9	2.9	3.9	2.1	1.9	1.4
Sales and office	1.0	0.8	1.1	0.8	0.9	0.7
Sales and related	1.3	1.1	1.8	1.2	1.1	1.4
Office and administrative support	1.0	0.9	1.3	1.1	1.1	0.9
Natural resources, construction, and maintenance	1.4	1.1	1.3	1.3	1.4	0.9
Construction, extraction, farming, fishing, and forestry	1.9	1.6	1.8	1.9	1.8	1.2
Installation, maintenance, and repair	1.8	1.5	1.5	1.9	1.9	1.1
Production, transportation, and material moving ...	1.0	0.9	1.1	1.3	1.1	0.7
Production	1.8	1.5	1.8	1.9	1.6	0.8
Transportation and material moving	1.1	1.0	1.7	1.9	1.6	1.2
Full time	1.1	1.0	0.9	0.5	0.6	0.4
Part time	0.5	0.4	1.7	0.9	0.7	1.9
Union	1.5	1.3	0.7	1.0	1.1	0.7
Nonunion	1.1	1.0	1.1	0.8	0.7	0.5
Average wage within the following percentiles: ³						
Less than 10	—	—	—	3.4	2.6	4.5
10 to under 25	1.2	1.1	2.9	1.1	1.1	1.4
25 to under 50	1.3	1.2	1.4	1.1	1.0	0.6
50 to under 75	1.1	0.9	0.7	0.8	0.8	0.7
75 to under 90	1.4	1.3	1.1	1.1	0.9	0.6
90 or greater	1.3	1.1	1.4	0.9	1.1	0.6

See footnotes at end of table.

Table 5. Standard errors for health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics						
Goods-producing industries	1.2	1.0	1.1	1.0	0.9	0.7
Service-providing industries	1.1	1.0	1.0	0.8	0.7	0.5
Education and health services	1.3	1.0	1.3	1.3	1.1	1.0
Educational services	1.4	1.2	1.5	0.9	1.1	1.0
Elementary and secondary schools	1.5	1.3	1.9	0.9	1.1	1.0
Junior colleges, colleges, and universities	3.0	2.7	2.1	1.1	2.1	2.1
Health care and social assistance	2.0	1.4	1.9	2.1	1.7	1.4
Hospitals	2.4	1.8	1.7	1.4	1.6	1.3
Public administration	1.9	1.5	2.0	1.2	1.4	0.8
1 to 99 workers	0.7	0.6	1.0	1.0	0.8	0.9
1 to 49 workers	1.0	0.8	1.5	1.2	0.9	1.1
50 to 99 workers	1.3	1.0	1.5	1.5	1.2	1.2
100 workers or more	1.5	1.4	1.1	0.7	0.7	0.5
100 to 499 workers	1.3	1.1	0.9	1.0	1.0	0.6
500 workers or more	2.2	2.3	1.7	0.7	0.8	0.6
Geographic areas						
New England	1.6	1.0	1.5	1.5	1.1	1.2
Middle Atlantic	1.3	1.0	0.7	2.0	1.4	1.1
East North Central	1.2	1.1	1.6	1.2	0.8	0.8
West North Central	2.3	1.9	1.6	1.4	1.9	1.6
South Atlantic	1.2	1.0	1.7	1.5	1.4	0.9
East South Central	—	—	—	5.7	4.2	1.9
West South Central	1.5	1.3	1.1	1.9	1.8	0.9
Mountain	4.7	3.9	1.1	3.5	4.2	2.6
Pacific	1.5	1.3	1.5	1.0	1.1	0.9

¹ 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.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See "Technical note" for further explanation.

³ The percentile groupings are based on the average wage for each

occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 6. Medical plans: Share of premiums paid by employer and employee, civilian workers,¹ National Compensation Survey, March 2008

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers participating in medical plans	83	17	71	29
Worker characteristics				
Management, professional, and related	84	16	72	28
Management, business, and financial	83	17	72	28
Professional and related	85	15	72	28
Teachers	90	10	70	30
Primary, secondary, and special education school teachers	90	10	68	32
Registered nurses	82	18	71	29
Service	81	19	69	31
Sales and office	81	19	69	31
Sales and related	77	23	67	33
Office and administrative support	82	18	69	31
Natural resources, construction, and maintenance	84	16	73	27
Construction, extraction, farming, fishing, and forestry	87	13	74	26
Installation, maintenance, and repair	81	19	72	28
Production, transportation, and material moving ...	83	17	75	25
Production	83	17	77	23
Transportation and material moving	83	17	73	27
Full time	83	17	71	29
Part time	79	21	69	31
Union	91	9	85	15
Nonunion	80	20	67	33
Average wage within the following percentiles: ²				
Less than 10	74	26	63	37
10 to under 25	77	23	64	36
25 to under 50	81	19	68	32
50 to under 75	84	16	72	28
75 to under 90	86	14	74	26
90 or greater	85	15	76	24

See footnotes at end of table.

Table 6. Medical plans: Share of premiums paid by employer and employee, civilian workers,¹ National Compensation Survey, March 2008—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Establishment characteristics				
Goods-producing industries	84	16	76	24
Service-providing industries	83	17	70	30
Education and health services	86	14	69	31
Educational services	89	11	69	31
Elementary and secondary schools	90	10	68	32
Junior colleges, colleges, and universities	88	12	71	29
Health care and social assistance	83	17	69	31
Hospitals	83	17	73	27
Public administration	90	10	79	21
1 to 99 workers	82	18	67	33
1 to 49 workers	82	18	67	33
50 to 99 workers	81	19	67	33
100 workers or more	84	16	74	26
100 to 499 workers	82	18	72	28
500 workers or more	85	15	75	25
Geographic areas				
New England	79	21	73	27
Middle Atlantic	85	15	78	22
East North Central	82	18	77	23
West North Central	83	17	72	28
South Atlantic	81	19	66	34
East South Central	80	20	64	36
West South Central	83	17	64	36
Mountain	82	18	67	33
Pacific	85	15	74	26

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold.

The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

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

Table 6. Standard errors for medical plans: Share of premiums paid by employer and employee, civilian workers,¹ National Compensation Survey, March 2008

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers participating in medical plans	0.3	0.3	0.3	0.3
Worker characteristics				
Management, professional, and related	0.4	0.4	0.5	0.5
Management, business, and financial	0.5	0.5	0.6	0.6
Professional and related	0.4	0.4	0.6	0.6
Teachers	0.4	0.4	1.0	1.0
Primary, secondary, and special education school teachers	0.5	0.5	1.2	1.2
Registered nurses	1.5	1.5	1.6	1.6
Service	1.0	1.0	0.9	0.9
Sales and office	0.3	0.3	0.4	0.4
Sales and related	0.6	0.6	0.6	0.6
Office and administrative support	0.4	0.4	0.4	0.4
Natural resources, construction, and maintenance	0.5	0.5	0.9	0.9
Construction, extraction, farming, fishing, and forestry	0.7	0.7	1.5	1.5
Installation, maintenance, and repair	0.7	0.7	0.9	0.9
Production, transportation, and material moving ...	0.6	0.6	0.8	0.8
Production	0.8	0.8	1.1	1.1
Transportation and material moving	0.7	0.7	1.0	1.0
Full time	0.3	0.3	0.3	0.3
Part time	0.9	0.9	0.9	0.9
Union	0.3	0.3	0.6	0.6
Nonunion	0.3	0.3	0.4	0.4
Average wage within the following percentiles: ²				
Less than 10	1.4	1.4	1.5	1.5
10 to under 25	0.7	0.7	0.8	0.8
25 to under 50	0.3	0.3	0.5	0.5
50 to under 75	0.3	0.3	0.4	0.4
75 to under 90	0.3	0.3	0.5	0.5
90 or greater	0.5	0.5	0.7	0.7

See footnotes at end of table.

Table 6. Standard errors for medical plans: Share of premiums paid by employer and employee, civilian workers,¹ National Compensation Survey, March 2008—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Establishment characteristics				
Goods-producing industries	0.5	0.5	0.8	0.8
Service-providing industries	0.3	0.3	0.3	0.3
Education and health services	0.4	0.4	0.7	0.7
Educational services	0.4	0.4	1.1	1.1
Elementary and secondary schools	0.5	0.5	1.1	1.1
Junior colleges, colleges, and universities	1.0	1.0	2.2	2.2
Health care and social assistance	0.6	0.6	0.9	0.9
Hospitals	0.6	0.6	0.7	0.7
Public administration	0.4	0.4	0.7	0.7
1 to 99 workers	0.4	0.4	0.5	0.5
1 to 49 workers	0.5	0.5	0.7	0.7
50 to 99 workers	0.7	0.7	0.9	0.9
100 workers or more	0.4	0.4	0.4	0.4
100 to 499 workers	0.4	0.4	0.6	0.6
500 workers or more	0.6	0.6	0.6	0.6
Geographic areas				
New England	0.9	0.9	0.7	0.7
Middle Atlantic	0.4	0.4	0.3	0.3
East North Central	0.7	0.7	0.8	0.8
West North Central	1.3	1.3	1.5	1.5
South Atlantic	0.5	0.5	0.8	0.8
East South Central	2.0	2.0	2.0	2.0
West South Central	0.5	0.5	0.6	0.6
Mountain	0.7	0.7	0.7	0.7
Pacific	0.6	0.6	0.8	0.8

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See "Technical note" for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may

include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

Table 7. Medical plans, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2008

(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	100	\$326.95	26	\$410.33	74	\$297.15	\$85.35
Worker characteristics							
Management, professional, and related	100	342.10	27	404.12	73	319.40	83.16
Management, business, and financial	100	321.02	23	404.41	77	296.59	80.74
Professional and related	100	351.29	29	404.02	71	330.16	84.30
Teachers	100	405.37	41	438.72	59	382.56	80.99
Primary, secondary, and special education school teachers	100	419.50	42	457.19	58	392.53	81.61
Registered nurses	100	351.11	21	407.04	79	336.15	95.71
Service	100	315.49	24	408.78	76	285.83	89.27
Sales and office	100	304.26	22	380.94	78	282.40	87.85
Sales and related	100	270.80	18	344.90	82	254.36	94.03
Office and administrative support	100	318.64	24	392.69	76	295.36	85.00
Natural resources, construction, and maintenance	100	365.09	37	476.54	63	299.11	89.47
Construction, extraction, farming, fishing, and forestry	100	418.19	47	526.93	53	322.68	86.89
Installation, maintenance, and repair	100	310.60	27	388.17	73	281.39	91.42
Production, transportation, and material moving ...	100	315.37	27	404.12	73	283.17	80.60
Production	100	318.59	25	394.00	75	293.35	80.81
Transportation and material moving	100	311.53	28	414.78	72	270.42	80.33
Full time	100	328.00	27	410.42	73	298.28	84.33
Part time	100	310.21	24	408.72	76	279.68	100.98
Union	100	433.35	47	487.83	53	384.37	72.21
Nonunion	100	296.87	20	359.46	80	280.83	87.80
Average wage within the following percentiles: ²							
Less than 10	100	242.78	12	300.76	88	234.50	90.55
10 to under 25	100	274.58	19	332.18	81	261.27	94.77
25 to under 50	100	302.07	23	375.57	77	280.20	86.67
50 to under 75	100	333.35	28	412.95	72	302.11	83.34
75 to under 90	100	364.84	33	449.60	67	323.98	82.77
90 or greater	100	353.51	27	434.52	73	323.06	82.29

See footnotes at end of table.

Table 7. Medical plans, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2008—Continued

(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
Establishment characteristics							
Goods-producing industries	100	\$337.42	29	\$448.37	71	\$293.11	\$81.50
Service-providing industries	100	324.17	26	399.14	74	298.18	86.33
Education and health services	100	364.35	30	408.77	70	345.45	86.43
Educational services	100	393.35	38	425.39	62	373.40	80.67
Elementary and secondary schools	100	407.53	42	434.66	58	387.62	82.28
Junior colleges, colleges, and universities	100	356.65	30	380.54	70	346.21	78.04
Health care and social assistance	100	335.57	21	379.15	79	323.72	90.92
Hospitals	100	345.44	16	384.70	84	337.80	87.90
Public administration	100	395.55	35	416.72	65	384.13	66.75
1 to 99 workers	100	313.58	33	403.41	67	270.22	96.16
1 to 49 workers	100	309.61	34	386.15	66	269.51	98.39
50 to 99 workers	100	321.85	29	446.35	71	271.57	91.87
100 workers or more	100	334.54	23	415.94	77	310.50	79.98
100 to 499 workers	100	328.82	21	442.75	79	298.57	81.52
500 workers or more	100	339.03	24	397.72	76	320.27	78.72
Geographic areas							
New England	100	346.35	19	499.65	81	311.06	104.42
Middle Atlantic	100	338.85	32	406.26	68	307.11	82.83
East North Central	100	335.06	23	455.53	77	298.26	82.09
West North Central	100	329.89	29	414.35	71	295.12	84.34
South Atlantic	100	300.89	22	358.58	78	284.91	85.31
East South Central	100	299.89	22	343.51	78	287.33	88.18
West South Central	100	311.75	25	366.51	75	293.26	84.51
Mountain	100	331.61	25	450.23	75	291.54	87.48
Pacific	100	347.75	33	429.21	67	307.63	83.02

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the

threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

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

Table 7. Standard errors for medical plans, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2008

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

Characteristics	Total	Employee contribution not required		Employee contribution required		
	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	\$3.09	0.7	\$6.10	0.7	\$2.65	\$0.83
Worker characteristics						
Management, professional, and related	3.45	1.0	7.52	1.0	2.98	1.19
Management, business, and financial	4.87	1.2	14.04	1.2	3.71	1.93
Professional and related	3.55	1.2	7.57	1.2	3.67	1.60
Teachers	5.56	1.7	8.43	1.7	7.82	2.81
Primary, secondary, and special education school teachers	6.57	1.8	10.73	1.8	9.22	3.02
Registered nurses	14.96	4.1	47.08	4.1	10.35	5.26
Service	10.35	2.2	23.50	2.2	8.32	2.60
Sales and office	2.88	1.0	9.32	1.0	2.29	0.91
Sales and related	3.92	1.8	11.35	1.8	3.88	1.94
Office and administrative support	3.48	1.0	10.65	1.0	2.91	1.23
Natural resources, construction, and maintenance	9.68	1.4	18.70	1.4	8.67	2.07
Construction, extraction, farming, fishing, and forestry	17.74	2.1	30.06	2.1	15.60	3.71
Installation, maintenance, and repair	7.47	1.8	13.70	1.8	9.39	2.87
Production, transportation, and material moving ...	5.95	1.3	11.09	1.3	6.02	1.89
Production	8.16	2.2	8.88	2.2	9.61	2.62
Transportation and material moving	6.50	1.8	20.28	1.8	3.77	2.86
Full time	3.11	0.7	5.90	0.7	2.82	0.82
Part time	9.84	1.8	28.26	1.8	5.37	3.71
Union	6.72	1.2	11.27	1.2	7.31	1.57
Nonunion	2.49	0.7	4.31	0.7	2.55	0.96
Average wage within the following percentiles: ²						
Less than 10	10.24	3.0	30.73	3.0	9.08	3.36
10 to under 25	4.77	1.6	8.56	1.6	4.87	2.25
25 to under 50	2.99	0.9	7.64	0.9	2.75	1.65
50 to under 75	4.07	1.0	11.54	1.0	3.61	1.13
75 to under 90	5.09	1.2	8.35	1.2	5.54	1.14
90 or greater	4.52	1.6	9.25	1.6	4.55	1.67

See footnotes at end of table.

Table 7. Standard errors for medical plans, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2008—Continued

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

Characteristics	Total	Employee contribution not required		Employee contribution required		
	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
Establishment characteristics						
Goods-producing industries	\$7.82	1.5	\$15.64	1.5	\$6.68	\$1.57
Service-providing industries	3.18	0.8	8.15	0.8	2.54	0.86
Education and health services	4.96	1.5	12.62	1.5	3.85	1.90
Educational services	4.56	1.9	8.03	1.9	5.42	2.29
Elementary and secondary schools	5.60	1.8	8.74	1.8	7.66	3.12
Junior colleges, colleges, and universities	4.60	4.6	7.30	4.6	5.54	2.96
Health care and social assistance	8.67	2.2	33.23	2.2	4.83	2.85
Hospitals	7.53	1.7	15.55	1.7	8.71	3.45
Public administration	6.47	2.1	14.04	2.1	5.85	2.25
1 to 99 workers	4.55	1.1	8.90	1.1	3.83	1.52
1 to 49 workers	4.83	1.4	8.15	1.4	5.01	1.92
50 to 99 workers	8.05	1.8	19.01	1.8	5.22	2.68
100 workers or more	3.83	0.9	8.19	0.9	3.40	0.98
100 to 499 workers	4.26	1.1	11.33	1.1	3.26	1.40
500 workers or more	6.23	1.3	14.63	1.3	5.64	1.43
Geographic areas						
New England	10.32	2.7	33.99	2.7	6.16	3.68
Middle Atlantic	2.39	0.9	15.48	0.9	6.83	2.28
East North Central	9.06	1.6	11.64	1.6	7.93	2.14
West North Central	15.11	3.2	32.10	3.2	11.31	2.64
South Atlantic	3.13	1.5	6.35	1.5	3.65	1.38
East South Central	17.72	5.4	6.65	5.4	20.66	3.23
West South Central	5.44	1.8	10.33	1.8	5.44	2.24
Mountain	5.75	1.8	19.27	1.8	5.34	4.53
Pacific	11.15	1.5	19.25	1.5	7.54	1.76

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See "Technical note" for further explanation.

² The percentile groupings are based on the average wage for each

occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

Table 8. Medical plans, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2008

(All workers with contributory single coverage = 100 percent)

Employee monthly contribution	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
All workers	100	77	1	6	1	(⁵)	13	1
Worker characteristics								
Management, professional, and related	100	77	1	8	2	(⁵)	10	1
Management, business, and financial	100	75	–	8	3	(⁵)	12	1
Professional and related	100	78	1	8	2	–	10	1
Teachers	100	82	(⁵)	10	2	–	5	–
Primary, secondary, and special education school teachers	100	83	(⁵)	8	2	–	5	–
Registered nurses	100	75	–	8	2	–	12	2
Service	100	74	–	6	1	–	–	2
Sales and office	100	74	(⁵)	7	1	(⁵)	17	1
Sales and related	100	69	–	5	1	–	24	1
Office and administrative support	100	76	(⁵)	7	1	–	14	1
Natural resources, construction, and maintenance	100	79	–	6	1	–	13	2
Construction, extraction, farming, fishing, and forestry	100	77	–	6	1	–	13	–
Installation, maintenance, and repair	100	80	–	5	1	–	13	1
Production, transportation, and material moving ...	100	81	1	4	1	–	12	1
Production	100	82	–	5	1	–	11	(⁵)
Transportation and material moving	100	80	(⁵)	4	1	–	12	2
Full time	100	77	1	7	1	(⁵)	13	1
Part time	100	74	–	5	1	–	19	1
Union	100	79	–	7	2	(⁵)	9	2
Nonunion	100	76	1	6	1	(⁵)	14	1
Average wage within the following percentiles: ⁶								
Less than 10	100	68	–	4	–	–	–	–
10 to under 25	100	73	–	5	1	–	21	–
25 to under 50	100	79	–	6	1	–	13	1
50 to under 75	100	79	(⁵)	6	1	(⁵)	12	1
75 to under 90	100	78	–	7	2	(⁵)	11	1
90 or greater	100	73	2	9	3	(⁵)	12	1

See footnotes at end of table.

Table 8. Medical plans, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2008—Continued

(All workers with contributory single coverage = 100 percent)

Employee monthly contribution	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
Establishment characteristics								
Goods-producing industries	100	80	—	5	1	—	12	—
Service-providing industries	100	76	(⁵)	7	2	(⁵)	14	1
Education and health services	100	80	(⁵)	9	2	—	8	1
Educational services	100	82	(⁵)	11	2	(⁵)	4	—
Elementary and secondary schools	100	84	1	8	2	(⁵)	4	—
Junior colleges, colleges, and universities	100	78	—	17	1	—	4	—
Health care and social assistance	100	78	—	8	2	—	11	1
Hospitals	100	76	—	9	1	—	12	2
Public administration	100	84	—	7	4	—	4	(⁵)
1 to 99 workers	100	79	—	6	1	—	12	1
1 to 49 workers	100	78	—	8	1	—	12	1
50 to 99 workers	100	81	—	4	1	—	12	2
100 workers or more	100	76	1	6	2	(⁵)	14	1
100 to 499 workers	100	79	—	5	1	—	14	1
500 workers or more	100	73	—	8	2	(⁵)	14	1
Geographic areas								
New England	100	80	—	6	1	—	12	—
Middle Atlantic	100	75	1	6	—	1	15	1
East North Central	100	78	—	5	3	—	14	—
West North Central	100	77	—	10	—	—	12	—
South Atlantic	100	83	—	3	—	—	11	1
East South Central	100	67	—	5	—	—	—	1
West South Central	100	73	—	11	2	—	13	—
Mountain	100	74	—	9	1	—	14	1
Pacific	100	76	—	7	3	—	9	3
Average monthly employer premium ⁷	\$297.15	\$296.64	\$292.42	\$319.36	\$301.21	\$274.30	\$284.83	\$357.30

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

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.

⁵ Less than 0.5 percent.

⁶ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

⁷ Average premium is for all workers.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 8. Standard errors for medical plans, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2008

(All workers with contributory single coverage = 100 percent)

Employee monthly contribution	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
All workers	0.0	1.3	0.3	0.4	0.2	0.1	1.1	0.2
Worker characteristics								
Management, professional, and related	0.0	1.0	0.6	0.6	0.3	0.1	0.7	0.3
Management, business, and financial	0.0	1.7	–	1.1	0.6	0.1	1.2	0.2
Professional and related	0.0	1.1	0.5	0.6	0.4	–	0.9	0.3
Teachers	0.0	1.8	0.1	1.3	0.7	–	1.3	–
Primary, secondary, and special education school teachers	0.0	2.0	0.1	1.5	0.9	–	1.0	–
Registered nurses	0.0	2.6	–	1.7	0.8	–	2.1	0.8
Service	0.0	4.8	–	0.7	0.3	–	–	0.6
Sales and office	0.0	1.4	0.1	0.5	0.3	0.1	1.3	0.2
Sales and related	0.0	2.4	–	0.9	0.3	–	2.3	0.2
Office and administrative support	0.0	1.5	0.1	0.6	0.3	–	1.2	0.2
Natural resources, construction, and maintenance	0.0	1.9	–	0.9	0.2	–	1.6	0.6
Construction, extraction, farming, fishing, and forestry	0.0	3.0	–	1.6	0.1	–	2.6	–
Installation, maintenance, and repair	0.0	2.4	–	0.8	0.3	–	2.2	0.5
Production, transportation, and material moving ...	0.0	1.5	0.3	0.6	0.2	–	1.1	0.4
Production	0.0	1.9	–	0.9	0.3	–	1.3	0.2
Transportation and material moving	0.0	1.8	0.1	0.8	0.4	–	1.4	0.8
Full time	0.0	1.4	0.3	0.4	0.2	0.1	1.2	0.2
Part time	0.0	2.1	–	1.0	0.6	–	2.1	0.3
Union	0.0	1.4	–	0.8	0.5	0.1	1.0	0.8
Nonunion	0.0	1.4	0.3	0.4	0.2	0.1	1.2	0.1
Average wage within the following percentiles: ⁵								
Less than 10	0.0	11.0	–	1.6	–	–	–	–
10 to under 25	0.0	2.3	–	0.8	0.3	–	2.3	–
25 to under 50	0.0	1.7	–	0.6	0.3	–	1.3	0.2
50 to under 75	0.0	1.2	0.1	0.7	0.2	0.1	1.0	0.3
75 to under 90	0.0	1.1	–	0.6	0.4	0.1	0.7	0.4
90 or greater	0.0	1.5	0.8	0.9	0.5	0.1	1.0	0.4

See footnotes at end of table.

Table 8. Standard errors for medical plans, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2008—Continued

(All workers with contributory single coverage = 100 percent)

Employee monthly contribution	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
Establishment characteristics								
Goods-producing industries	0.0	2.0	—	0.8	0.4	—	1.3	—
Service-providing industries	0.0	1.5	0.2	0.4	0.2	0.1	1.4	0.2
Education and health services	0.0	1.4	(⁶)	0.9	0.3	—	1.0	0.3
Educational services	0.0	1.3	0.1	1.1	0.4	0.1	0.6	—
Elementary and secondary schools	0.0	1.7	0.1	1.4	0.6	0.1	0.9	—
Junior colleges, colleges, and universities	0.0	2.4	—	2.2	0.1	—	0.9	—
Health care and social assistance	0.0	2.2	—	1.4	0.5	—	1.7	0.4
Hospitals	0.0	2.4	—	1.7	0.4	—	2.0	0.8
Public administration	0.0	2.4	—	1.2	0.8	—	1.1	0.1
1 to 99 workers	0.0	1.0	—	0.6	0.2	—	0.9	0.4
1 to 49 workers	0.0	1.3	—	0.9	0.2	—	1.2	0.3
50 to 99 workers	0.0	1.5	—	0.8	0.3	—	1.4	0.8
100 workers or more	0.0	1.8	0.4	0.5	0.2	0.1	1.7	0.3
100 to 499 workers	0.0	1.2	—	0.6	0.3	—	0.9	0.2
500 workers or more	0.0	2.9	—	0.7	0.4	0.1	2.8	0.4
Geographic areas								
New England	0.0	1.8	—	1.4	0.5	—	1.1	—
Middle Atlantic	0.0	2.1	0.4	0.6	—	0.3	1.6	0.2
East North Central	0.0	1.8	—	0.5	0.3	—	1.8	—
West North Central	0.0	2.0	—	1.7	—	—	1.7	—
South Atlantic	0.0	1.8	—	0.8	—	—	1.2	0.2
East South Central	0.0	12.7	—	1.8	—	—	—	0.3
West South Central	0.0	3.4	—	1.9	0.8	—	2.0	—
Mountain	0.0	2.8	—	1.7	0.1	—	1.9	0.3
Pacific	0.0	1.9	—	0.7	0.6	—	0.7	1.1
Average monthly employer premium ⁷	\$2.65	\$2.64	\$22.55	\$10.34	\$8.29	\$33.22	\$7.35	\$44.64

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See "Technical note" for further explanation.

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

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.

⁵ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

⁶ Less than 0.05.

⁷ Average premium is for all workers.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 9. Medical plans, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2008

(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	100	\$726.02	13	\$896.52	87	\$700.71	\$330.40
Worker characteristics							
Management, professional, and related	100	767.82	11	922.64	89	748.71	336.02
Management, business, and financial	100	745.17	9	915.05	91	727.83	311.88
Professional and related	100	777.60	12	925.22	88	757.98	346.73
Teachers	100	765.74	15	955.27	85	731.92	390.04
Primary, secondary, and special education school teachers	100	761.97	15	1002.60	85	719.27	411.25
Registered nurses	100	801.13	10	846.70	90	796.16	370.25
Service	100	670.70	11	836.28	89	650.04	336.64
Sales and office	100	691.26	9	859.50	91	673.65	346.00
Sales and related	100	632.73	9	757.74	91	620.59	347.21
Office and administrative support	100	716.42	10	899.25	90	696.69	345.47
Natural resources, construction, and maintenance	100	712.48	23	894.98	77	656.46	327.72
Construction, extraction, farming, fishing, and forestry	100	697.97	31	861.42	69	623.65	334.09
Installation, maintenance, and repair	100	726.50	16	958.43	84	682.40	322.69
Production, transportation, and material moving	100	742.26	17	923.71	83	704.75	289.04
Production	100	786.48	17	964.90	83	749.57	277.66
Transportation and material moving	100	688.13	17	873.25	83	649.89	302.97
Full time	100	728.94	13	909.10	87	702.15	328.61
Part time	100	677.77	13	682.05	87	677.16	359.80
Union	100	887.67	35	927.21	65	866.45	267.06
Nonunion	100	680.99	7	852.60	93	668.48	342.72
Average wage within the following percentiles: ²							
Less than 10	100	542.90	7	331.75	93	557.74	344.29
10 to under 25	100	599.86	7	693.30	93	593.05	361.20
25 to under 50	100	672.20	9	813.13	91	658.30	339.89
50 to under 75	100	738.57	14	883.73	86	715.26	319.79
75 to under 90	100	789.51	18	997.46	82	742.65	329.22
90 or greater	100	817.99	15	933.96	85	796.80	311.09

See footnotes at end of table.

Table 9. Medical plans, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2008—Continued

(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
Establishment characteristics							
Goods-producing industries	100	\$760.66	19	\$932.09	81	\$719.98	\$288.23
Service-providing industries	100	716.94	11	880.69	89	696.11	340.47
Education and health services	100	751.33	11	893.97	89	733.27	380.51
Educational services	100	750.58	14	976.88	86	715.23	387.84
Elementary and secondary schools	100	742.08	17	977.62	83	694.98	417.85
Junior colleges, colleges, and universities	100	765.28	6	941.74	94	753.76	329.60
Health care and social assistance	100	752.08	9	767.30	91	750.58	373.47
Hospitals	100	811.56	7	778.11	93	813.89	326.71
Public administration	100	847.63	13	958.20	87	831.20	250.81
1 to 99 workers	100	645.69	15	855.09	85	608.06	376.63
1 to 49 workers	100	642.25	16	864.51	84	600.60	375.70
50 to 99 workers	100	652.78	14	833.40	86	623.12	378.51
100 workers or more	100	770.63	12	926.63	88	750.07	305.77
100 to 499 workers	100	750.90	10	896.10	90	734.63	313.76
500 workers or more	100	786.01	13	945.30	87	762.50	299.34
Geographic areas							
New England	100	817.00	10	1039.39	90	791.65	329.06
Middle Atlantic	100	793.06	23	880.17	77	766.38	304.14
East North Central	100	801.48	16	986.70	84	766.22	278.54
West North Central	100	718.26	13	829.84	87	700.95	318.13
South Atlantic	100	665.39	6	896.59	94	650.43	357.21
East South Central	100	625.33	5	766.48	95	618.61	341.37
West South Central	100	646.33	5	774.18	95	640.08	376.14
Mountain	100	687.49	10	919.99	90	662.17	371.19
Pacific	100	735.31	18	862.41	82	707.02	325.57

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the

threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

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

Table 9. Standard errors for medical plans, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2008

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

Characteristics	Total	Employee contribution not required		Employee contribution required		
	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	5.4	0.5	15.9	0.5	5.8	3.6
Worker characteristics						
Management, professional, and related	7.5	0.7	27.3	0.7	7.8	5.4
Management, business, and financial	9.4	1.0	43.3	1.0	9.0	5.9
Professional and related	8.8	0.8	30.3	0.8	9.4	7.2
Teachers	14.8	1.1	20.0	1.1	16.7	14.8
Primary, secondary, and special education school teachers	17.5	1.3	22.6	1.3	20.0	17.5
Registered nurses	27.3	2.6	116.8	2.6	26.8	20.9
Service	16.4	1.2	44.1	1.2	14.7	8.8
Sales and office	5.4	0.5	24.9	0.5	5.9	4.3
Sales and related	10.2	1.1	45.8	1.1	10.1	6.1
Office and administrative support	6.3	0.6	28.5	0.6	7.1	5.0
Natural resources, construction, and maintenance	13.5	1.4	27.5	1.4	15.5	7.7
Construction, extraction, farming, fishing, and forestry	18.7	2.3	35.8	2.3	21.0	10.8
Installation, maintenance, and repair	17.6	1.5	43.6	1.5	19.6	9.3
Production, transportation, and material moving ...	17.0	1.3	29.3	1.3	17.4	7.2
Production	25.7	2.0	41.3	2.0	27.1	7.8
Transportation and material moving	14.5	1.2	32.0	1.2	14.2	10.9
Full time	5.5	0.5	17.3	0.5	6.0	3.7
Part time	13.1	1.1	41.9	1.1	11.9	10.3
Union	12.6	1.2	18.3	1.2	16.5	8.8
Nonunion	5.4	0.4	27.0	0.4	5.6	3.9
Average wage within the following percentiles: ²						
Less than 10	18.3	2.0	63.3	2.0	17.7	22.8
10 to under 25	11.9	0.6	46.8	0.6	12.2	7.6
25 to under 50	6.5	0.6	19.2	0.6	7.0	6.1
50 to under 75	7.0	0.7	20.5	0.7	7.3	4.7
75 to under 90	11.4	1.1	27.6	1.1	13.3	6.4
90 or greater	9.9	1.1	16.9	1.1	10.8	7.1

See footnotes at end of table.

Table 9. Standard errors for medical plans, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2008—Continued

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

Characteristics	Total	Employee contribution not required		Employee contribution required		
	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
Establishment characteristics						
Goods-producing industries	15.8	1.4	27.4	1.4	16.9	6.2
Service-providing industries	5.2	0.4	21.8	0.4	5.1	4.2
Education and health services	10.8	0.7	35.8	0.7	10.5	9.0
Educational services	12.9	0.9	16.0	0.9	13.7	13.7
Elementary and secondary schools	13.9	1.0	15.8	1.0	15.5	17.4
Junior colleges, colleges, and universities	24.6	1.0	51.6	1.0	25.2	20.1
Health care and social assistance	16.1	1.1	84.7	1.1	14.7	12.7
Hospitals	19.8	0.8	42.4	0.8	20.6	10.8
Public administration	11.7	1.0	22.0	1.0	12.5	7.8
1 to 99 workers	7.6	0.8	23.5	0.8	8.6	5.7
1 to 49 workers	9.7	1.1	31.5	1.1	11.6	6.6
50 to 99 workers	12.3	1.5	33.0	1.5	11.9	11.0
100 workers or more	7.6	0.6	19.4	0.6	7.7	4.1
100 to 499 workers	8.2	0.8	25.1	0.8	8.0	6.1
500 workers or more	12.1	0.8	36.1	0.8	11.8	5.9
Geographic areas						
New England	19.4	1.7	39.0	1.7	23.2	10.2
Middle Atlantic	8.1	0.7	37.5	0.7	19.7	3.4
East North Central	14.6	1.5	36.3	1.5	16.5	8.8
West North Central	19.1	1.4	43.2	1.4	20.1	20.6
South Atlantic	13.0	1.1	49.5	1.1	11.8	8.3
East South Central	38.4	1.2	54.6	1.2	40.0	19.5
West South Central	9.6	0.8	76.4	0.8	7.9	6.7
Mountain	9.6	1.0	97.3	1.0	9.5	15.2
Pacific	14.1	1.6	26.2	1.6	14.0	6.8

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See "Technical note" for further explanation.

² The percentile groupings are based on the average wage for each

occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

Table 10. Medical plans, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2008

(All workers with contributory family coverage = 100 percent)

Employee monthly contribution	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
All workers	100	80	(⁵)	5	1	(⁵)	12	1
Worker characteristics								
Management, professional, and related	100	80	–	6	2	(⁵)	10	1
Management, business, and financial	100	78	–	6	2	(⁵)	12	(⁵)
Professional and related	100	81	–	6	2	(⁵)	10	1
Teachers	100	85	–	7	2	–	6	–
Primary, secondary, and special education school teachers	100	86	–	6	2	–	6	–
Registered nurses	100	76	–	7	2	–	12	2
Service	100	79	–	5	1	–	13	1
Sales and office	100	76	(⁵)	5	1	(⁵)	17	1
Sales and related	100	71	–	5	(⁵)	–	23	1
Office and administrative support	100	78	(⁵)	6	1	–	14	(⁵)
Natural resources, construction, and maintenance	100	82	–	4	1	–	12	2
Construction, extraction, farming, fishing, and forestry	100	81	–	5	(⁵)	–	11	–
Installation, maintenance, and repair	100	82	–	4	1	–	12	1
Production, transportation, and material moving ...	100	85	–	3	1	–	10	1
Production	100	84	–	4	1	–	10	–
Transportation and material moving	100	85	(⁵)	3	1	–	10	–
Full time	100	80	(⁵)	5	1	(⁵)	12	1
Part time	100	75	–	5	1	–	19	1
Union	100	82	–	6	1	(⁵)	8	2
Nonunion	100	79	(⁵)	5	1	(⁵)	13	1
Average wage within the following percentiles: ⁶								
Less than 10	100	75	–	4	–	–	20	–
10 to under 25	100	75	–	4	1	(⁵)	20	–
25 to under 50	100	81	–	5	1	–	12	1
50 to under 75	100	82	(⁵)	5	1	(⁵)	11	1
75 to under 90	100	80	–	5	2	(⁵)	11	1
90 or greater	100	77	–	7	2	(⁵)	12	1

See footnotes at end of table.

Table 10. Medical plans, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2008—Continued

(All workers with contributory family coverage = 100 percent)

Employee monthly contribution	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
Establishment characteristics								
Goods-producing industries	100	82	—	4	1	—	11	—
Service-providing industries	100	79	(⁵)	5	1	(⁵)	13	1
Education and health services	100	82	—	7	1	—	8	1
Educational services	100	86	—	7	1	(⁵)	5	—
Elementary and secondary schools	100	87	—	5	1	(⁵)	5	—
Junior colleges, colleges, and universities	100	84	—	12	1	—	3	—
Health care and social assistance	100	79	—	7	1	—	12	1
Hospitals	100	78	—	8	1	—	11	2
Public administration	100	87	—	5	3	—	5	—
1 to 99 workers	100	81	—	5	1	—	12	1
1 to 49 workers	100	80	—	6	(⁵)	—	13	1
50 to 99 workers	100	83	—	3	1	—	11	2
100 workers or more	100	79	—	5	2	(⁵)	13	1
100 to 499 workers	100	81	—	4	1	—	13	(⁵)
500 workers or more	100	78	—	6	2	(⁵)	12	1
Geographic areas								
New England	100	81	—	5	1	—	13	—
Middle Atlantic	100	78	1	5	—	1	14	1
East North Central	100	81	—	4	2	—	13	—
West North Central	100	79	—	7	—	—	12	—
South Atlantic	100	85	—	3	(⁵)	—	11	(⁵)
East South Central	100	78	—	4	—	—	—	—
West South Central	100	78	—	7	2	—	12	—
Mountain	100	75	—	8	1	—	15	—
Pacific	100	79	—	6	2	—	10	2
Average monthly employer premium ⁷	\$700.71	\$701.10	\$727.06	\$721.94	\$751.94	\$775.43	\$684.40	\$672.31

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

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.

⁵ Less than 0.5 percent.

⁶ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

⁷ Average premium is for all workers.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 10. Standard errors for medical plans, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2008

(All workers with contributory family coverage = 100 percent)

Employee monthly contribution	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
All workers	0.0	0.9	0.2	0.3	0.1	0.1	0.8	0.2
Worker characteristics								
Management, professional, and related	0.0	1.0	—	0.5	0.3	0.1	0.7	0.2
Management, business, and financial	0.0	1.4	—	0.8	0.4	0.1	1.0	0.1
Professional and related	0.0	1.2	—	0.6	0.3	0.1	0.9	0.3
Teachers	0.0	1.5	—	0.9	0.5	—	1.2	—
Primary, secondary, and special education school teachers	0.0	1.7	—	1.1	0.7	—	1.3	—
Registered nurses	0.0	2.5	—	2.0	0.7	—	2.2	0.9
Service	0.0	3.6	—	0.6	0.2	—	3.4	0.5
Sales and office	0.0	1.2	0.1	0.3	0.2	0.1	1.0	0.2
Sales and related	0.0	2.1	—	0.7	0.2	—	2.1	0.4
Office and administrative support	0.0	1.2	0.1	0.4	0.3	—	1.0	0.1
Natural resources, construction, and maintenance	0.0	1.7	—	0.9	0.2	—	1.4	0.6
Construction, extraction, farming, fishing, and forestry	0.0	2.7	—	1.4	0.1	—	2.3	—
Installation, maintenance, and repair	0.0	1.9	—	0.8	0.3	—	1.6	0.6
Production, transportation, and material moving	0.0	1.3	—	0.5	0.1	—	1.0	0.3
Production	0.0	1.6	—	0.8	0.3	—	1.1	—
Transportation and material moving	0.0	1.6	0.1	0.6	0.3	—	1.3	—
Full time	0.0	1.0	0.2	0.3	0.1	0.1	0.8	0.2
Part time	0.0	2.0	—	0.9	0.5	—	1.8	0.4
Union	0.0	1.0	—	0.7	0.4	(⁵)	0.8	0.6
Nonunion	0.0	1.0	0.2	0.3	0.2	0.1	0.9	0.1
Average wage within the following percentiles: ⁶								
Less than 10	0.0	6.8	—	1.5	—	—	5.5	—
10 to under 25	0.0	2.1	—	0.6	0.2	(⁵)	2.1	—
25 to under 50	0.0	1.3	—	0.5	0.2	—	0.9	0.2
50 to under 75	0.0	1.0	0.1	0.5	0.2	0.1	0.8	0.2
75 to under 90	0.0	1.0	—	0.5	0.3	0.1	0.7	0.3
90 or greater	0.0	1.2	—	0.7	0.4	0.1	0.8	0.4

See footnotes at end of table.

Table 10. Standard errors for medical plans, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2008—Continued

(All workers with contributory family coverage = 100 percent)

Employee monthly contribution	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
Establishment characteristics								
Goods-producing industries	0.0	1.7	—	0.6	0.3	—	1.2	—
Service-providing industries	0.0	1.1	0.1	0.3	0.2	0.1	0.9	0.2
Education and health services	0.0	1.5	—	0.8	0.3	—	1.2	0.3
Educational services	0.0	1.2	—	0.8	0.3	0.1	0.9	—
Elementary and secondary schools	0.0	1.5	—	0.9	0.5	0.1	1.2	—
Junior colleges, colleges, and universities	0.0	2.0	—	1.8	0.1	—	0.7	—
Health care and social assistance	0.0	2.3	—	1.3	0.5	—	2.1	0.5
Hospitals	0.0	2.4	—	2.0	0.3	—	1.8	1.0
Public administration	0.0	1.9	—	0.9	0.6	—	0.9	—
1 to 99 workers	0.0	1.0	—	0.5	0.1	—	1.0	0.3
1 to 49 workers	0.0	1.4	—	0.8	0.1	—	1.2	0.2
50 to 99 workers	0.0	1.4	—	0.7	0.3	—	1.3	0.8
100 workers or more	0.0	1.3	—	0.4	0.2	0.1	1.1	0.2
100 to 499 workers	0.0	1.4	—	0.6	0.3	—	1.1	0.1
500 workers or more	0.0	2.0	—	0.6	0.3	0.1	1.8	0.4
Geographic areas								
New England	0.0	1.9	—	1.3	0.4	—	1.1	—
Middle Atlantic	0.0	2.5	0.3	0.5	—	0.3	1.7	0.2
East North Central	0.0	1.7	—	0.5	0.3	—	1.5	—
West North Central	0.0	2.3	—	1.6	—	—	1.8	—
South Atlantic	0.0	1.9	—	0.6	0.1	—	1.4	0.2
East South Central	0.0	8.2	—	1.6	—	—	—	—
West South Central	0.0	2.6	—	1.3	0.6	—	1.7	—
Mountain	0.0	2.6	—	1.4	0.1	—	2.5	—
Pacific	0.0	1.2	—	0.7	0.5	—	0.7	0.8
Average monthly employer premium ⁷	\$5.82	\$6.58	\$54.11	\$23.20	\$25.10	\$84.74	\$15.70	\$44.80

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See "Technical note" for further explanation.

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

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.

⁵ Less than 0.05.

⁶ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

⁷ Average premium is for all workers.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 11. Medical plans: Employee contributions for single and family coverage, civilian workers,¹ National Compensation Survey, March 2008

(Includes workers participating in medical plans with flat dollar amount contributory coverage)

Employee monthly contribution	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$24.60	\$45.48	\$71.85	\$108.04	\$155.39	\$93.06	\$172.17	\$279.15	\$434.32	\$633.85
Worker characteristics										
Management, professional, and related	22.42	43.60	69.65	105.20	151.72	96.00	174.32	280.17	452.46	648.46
Management, business, and financial	23.32	44.00	68.00	105.62	141.71	93.00	165.00	267.00	417.83	599.23
Professional and related	22.00	43.36	70.00	104.71	157.26	97.41	176.90	289.00	470.16	668.00
Teachers	15.94	34.66	64.83	110.52	172.42	81.77	170.92	347.17	546.00	730.98
Primary, secondary, and special education school teachers	15.00	34.51	66.99	113.00	172.39	95.47	176.57	406.25	562.00	775.07
Registered nurses	26.00	48.57	75.02	118.00	213.04	111.78	194.92	302.94	484.19	740.03
Service	22.73	45.63	74.00	114.06	158.98	88.09	179.99	290.31	450.23	620.37
Sales and office	26.72	49.50	76.66	110.91	159.20	109.38	190.36	294.58	448.38	644.87
Sales and related	30.87	54.44	87.00	123.94	166.89	107.97	211.70	302.46	439.85	648.00
Office and administrative support	25.55	47.11	72.79	107.32	155.15	109.38	185.00	291.23	450.00	642.91
Natural resources, construction, and maintenance	26.69	46.20	75.81	112.66	168.00	86.66	165.03	276.97	432.00	650.00
Construction, extraction, farming, fishing, and forestry	21.00	43.33	75.00	108.33	176.80	77.00	168.09	285.96	462.60	695.03
Installation, maintenance, and repair	29.88	48.46	75.96	113.63	160.36	91.99	164.79	269.28	409.08	631.30
Production, transportation, and material moving ...	24.28	44.00	67.00	102.92	140.45	76.91	150.68	238.79	362.36	571.53
Production	23.83	43.51	67.16	101.97	140.45	72.90	139.89	222.78	345.19	543.39
Transportation and material moving	25.00	45.00	66.79	103.99	143.10	89.56	163.66	252.84	378.87	615.08
Full time	24.52	45.66	71.65	107.60	153.00	94.00	172.00	278.90	430.86	631.42
Part time	26.00	43.40	75.38	125.04	197.27	76.81	175.89	299.38	493.53	666.13
Union	19.37	34.67	57.41	90.00	129.96	52.93	112.18	194.23	311.25	588.35
Nonunion	26.00	48.06	75.00	112.20	157.81	108.56	185.30	294.58	450.72	639.19

See footnotes at end of table.

Table 11. Medical plans: Employee contributions for single and family coverage, civilian workers,¹ National Compensation Survey, March 2008—Continued

(Includes workers participating in medical plans with flat dollar amount contributory coverage)

Employee monthly contribution	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Establishment characteristics										
Goods-producing industries	\$25.00	\$43.33	\$69.67	\$102.08	\$140.45	\$76.89	\$149.89	\$238.79	\$364.62	\$548.96
Service-providing industries	24.22	46.37	72.10	109.65	157.85	98.91	179.37	288.00	450.00	645.42
Education and health services	19.50	41.29	72.00	112.07	163.47	97.41	190.00	321.94	513.74	719.24
Educational services	15.00	31.09	64.57	106.50	168.87	92.71	176.57	341.79	544.25	721.32
Elementary and secondary schools	13.82	30.00	63.83	115.02	175.14	92.21	177.68	415.71	565.02	786.83
Junior colleges, colleges, and universities	18.00	39.00	64.57	94.03	156.60	103.77	179.49	273.09	489.44	573.00
Health care and social assistance	25.79	48.84	77.70	113.75	162.06	113.79	203.76	312.34	465.12	717.32
Hospitals	24.22	46.87	68.88	101.74	163.94	111.37	181.49	280.60	374.22	566.71
Public administration	19.85	32.50	50.59	82.28	124.00	68.00	128.74	207.17	337.00	489.44
1 to 99 workers	29.08	52.64	84.31	121.15	171.46	107.21	200.00	318.20	499.77	719.95
1 to 49 workers	29.08	53.05	87.73	126.57	182.48	103.99	202.19	324.98	508.19	714.80
50 to 99 workers	29.85	50.98	77.48	113.08	157.81	115.50	197.26	307.64	479.38	727.94
100 workers or more	21.91	42.56	65.92	101.21	143.10	88.15	161.00	257.16	397.85	578.31
100 to 499 workers	25.00	44.10	69.67	103.78	142.00	90.32	169.38	276.62	411.69	603.31
500 workers or more	20.91	40.00	63.40	98.27	143.64	87.30	156.00	242.00	380.37	562.23
Geographic areas										
New England	34.59	60.09	100.34	140.03	190.01	117.51	199.84	295.00	405.32	562.82
Middle Atlantic	21.67	43.66	68.88	106.33	148.92	63.91	153.61	247.24	373.70	644.87
East North Central	27.00	43.40	67.58	104.50	154.13	70.00	133.44	229.90	363.01	545.61
West North Central	25.89	48.33	69.23	102.18	148.79	103.95	162.76	274.95	430.86	624.54
South Atlantic	29.08	49.79	74.70	106.80	144.50	130.08	190.46	303.58	479.30	655.31
East South Central	18.00	40.00	72.30	115.99	181.32	103.29	186.49	297.00	506.81	573.00
West South Central	29.00	48.75	72.00	106.20	151.06	149.28	232.86	340.27	490.32	689.50
Mountain	21.45	43.52	73.17	104.99	150.00	104.64	190.00	284.72	448.30	671.55
Pacific	18.50	40.10	67.98	106.50	152.02	77.00	150.00	260.89	440.28	646.01

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating

workers pay the same as or more than the premium shown, and half pay the same as or less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same logic.

Table 11. Standard errors for medical plans: Employee contributions for single and family coverage, civilian workers,¹ National Compensation Survey, March 2008

(Includes workers participating in medical plans with flat dollar amount contributory coverage)

Employee monthly contribution	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$0.81	\$1.04	\$1.05	\$1.39	\$1.98	\$3.20	\$3.30	\$3.70	\$7.26	\$9.77
Worker characteristics										
Management, professional, and related	1.41	0.62	1.48	1.43	4.09	3.02	3.88	5.39	11.69	20.55
Management, business, and financial	2.56	2.34	2.76	2.10	3.88	5.13	6.81	5.78	14.48	15.48
Professional and related	1.35	0.87	1.43	1.99	6.22	3.60	4.59	7.08	16.74	26.76
Teachers	1.93	3.57	2.75	5.34	8.88	12.91	12.17	32.65	11.23	33.46
Primary, secondary, and special education school teachers	2.55	3.45	5.84	7.03	10.15	9.65	13.17	25.71	11.13	46.82
Registered nurses	2.73	2.81	3.16	14.08	38.04	13.26	10.08	13.32	47.60	17.08
Service	3.12	4.66	3.94	2.38	6.94	6.97	7.15	9.65	14.62	13.55
Sales and office	1.34	1.33	1.42	2.66	2.73	5.29	5.25	4.48	10.15	8.46
Sales and related	2.21	2.00	1.19	4.13	4.37	11.70	8.56	6.53	16.17	18.11
Office and administrative support	1.10	1.38	1.91	1.64	3.22	7.62	4.88	6.03	12.04	12.26
Natural resources, construction, and maintenance	2.86	1.66	3.46	6.57	11.15	10.08	4.31	6.32	18.01	14.82
Construction, extraction, farming, fishing, and forestry	8.70	1.88	7.35	15.66	7.88	16.80	16.06	13.04	31.41	41.50
Installation, maintenance, and repair	1.02	2.50	3.82	6.73	15.55	9.18	3.77	10.94	21.67	26.14
Production, transportation, and material moving ...	2.57	2.14	1.93	2.76	4.93	6.86	3.33	7.72	10.68	26.73
Production	3.22	2.54	2.59	3.15	4.92	10.20	5.54	10.69	11.38	18.76
Transportation and material moving	4.32	2.77	2.55	5.98	10.36	8.27	6.61	8.73	14.38	32.28
Full time	0.80	1.05	0.96	1.28	2.48	3.74	3.36	4.11	7.32	9.79
Part time	3.90	2.64	5.45	6.22	16.64	12.34	10.81	22.66	26.97	17.42
Union	1.12	1.06	2.10	2.83	6.38	4.69	6.13	5.86	11.98	32.16
Nonunion	1.05	1.11	1.12	2.17	1.79	3.96	4.75	3.62	9.12	9.27

See footnotes at end of table.

Table 11. Standard errors for medical plans: Employee contributions for single and family coverage, civilian workers,¹ National Compensation Survey, March 2008—Continued

(Includes workers participating in medical plans with flat dollar amount contributory coverage)

Employee monthly contribution	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Establishment characteristics										
Goods-producing industries	\$1.66	\$1.63	\$2.29	\$3.05	\$3.57	\$6.19	\$3.15	\$6.46	\$12.46	\$21.01
Service-providing industries	1.11	1.17	1.24	2.01	1.83	3.39	2.37	4.25	8.51	9.98
Education and health services	1.36	1.94	3.01	2.97	6.52	9.07	8.17	10.88	14.46	26.34
Educational services	1.83	3.41	2.43	3.20	10.63	7.98	8.32	27.23	11.64	35.15
Elementary and secondary schools	2.74	2.85	4.92	6.39	11.04	7.51	12.53	21.70	10.88	40.22
Junior colleges, colleges, and universities	1.84	10.47	3.24	4.68	13.59	20.83	16.42	30.31	78.78	13.11
Health care and social assistance	3.45	2.11	4.36	2.04	8.06	20.62	10.01	13.04	30.60	50.20
Hospitals	2.69	1.80	3.66	5.19	21.37	14.32	8.06	11.89	16.07	26.43
Public administration	1.54	3.03	1.58	3.57	5.36	2.69	6.15	6.22	11.56	13.64
1 to 99 workers	1.77	1.35	2.55	3.56	5.44	8.16	5.32	7.43	10.05	18.32
1 to 49 workers	2.15	1.93	2.90	2.97	5.13	9.32	10.65	10.66	17.21	21.98
50 to 99 workers	5.40	1.83	3.37	2.98	2.52	12.66	7.76	11.97	20.22	28.94
100 workers or more	1.12	1.21	1.44	2.01	2.43	4.75	3.38	4.53	11.87	8.64
100 to 499 workers	2.68	1.83	2.45	2.18	5.25	7.92	7.16	6.10	13.51	19.45
500 workers or more	0.89	1.27	1.80	2.84	3.32	5.55	5.10	6.90	14.57	7.32
Geographic areas										
New England	3.06	8.37	5.89	4.48	3.66	11.18	22.02	5.92	15.52	22.16
Middle Atlantic	2.20	2.32	4.17	2.23	9.48	9.37	8.20	7.61	7.50	15.69
East North Central	1.74	0.77	2.58	5.90	4.67	2.97	6.98	11.12	13.06	16.83
West North Central	2.39	3.25	1.46	3.28	5.33	9.34	17.64	17.94	48.11	58.81
South Atlantic	1.40	1.62	1.97	2.42	9.41	6.02	9.33	7.12	18.02	16.28
East South Central	1.87	4.88	5.06	7.52	10.46	25.95	14.51	24.30	22.01	6.50
West South Central	3.01	2.65	4.46	2.82	6.28	12.74	12.22	15.09	16.23	17.12
Mountain	2.56	4.37	4.64	4.40	6.64	18.89	14.30	14.61	26.56	33.67
Pacific	2.41	2.95	1.90	1.77	5.36	0.93	8.24	12.58	16.18	26.81

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See "Technical note" for further explanation.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating

workers pay the same as or more than the premium shown, and half pay the same as or less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same logic.

Table 12. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	62	60	96	37	35	97	32	31	95
Worker characteristics									
Management, professional, and related	77	75	98	43	42	98	51	48	95
Management, business, and financial	85	83	98	55	54	97	59	57	96
Professional and related	74	73	98	39	38	98	48	45	94
Teachers	72	70	97	21	21	97	40	38	95
Primary, secondary, and special education school teachers	76	75	98	18	17	95	40	38	95
Registered nurses	68	66	97	33	32	99	44	42	95
Service	42	39	93	23	21	95	15	14	94
Sales and office	61	58	95	36	35	97	32	30	95
Sales and related	50	46	93	29	28	96	19	18	94
Office and administrative support	67	65	97	39	38	97	40	38	96
Natural resources, construction, and maintenance	58	56	96	34	33	98	24	23	96
Construction, extraction, farming, fishing, and forestry	49	47	95	26	26	98	15	15	98
Installation, maintenance, and repair	69	67	97	43	41	97	34	32	95
Production, transportation, and material moving ...	67	64	96	47	46	97	27	26	97
Production	72	70	97	55	54	98	30	29	97
Transportation and material moving	61	58	95	39	38	97	24	23	97
Full time	75	72	96	43	42	97	39	37	96
Part time	17	15	89	14	14	95	7	7	90
Union	82	80	98	47	46	98	34	33	97
Nonunion	58	56	95	35	33	97	32	30	95
Average wage within the following percentiles: ³									
Less than 10	18	16	88	12	11	92	–	–	–
10 to under 25	40	36	89	22	20	94	12	11	91
25 to under 50	65	62	96	36	35	97	28	27	95
50 to under 75	73	71	97	44	43	98	39	37	96
75 to under 90	79	78	98	49	48	98	51	49	95
90 or greater	84	82	98	52	51	98	56	54	97

See footnotes at end of table.

Table 12. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics									
Goods-producing industries	71	68	97	51	50	98	32	31	97
Service-providing industries	60	58	96	34	33	97	32	30	95
Education and health services	69	67	97	28	27	97	37	35	95
Educational services	76	74	97	22	21	96	40	38	96
Elementary and secondary schools	75	74	98	19	18	95	36	34	96
Junior colleges, colleges, and universities	83	80	96	28	28	97	52	49	95
Health care and social assistance	64	61	96	32	32	98	35	33	95
Hospitals	85	83	98	41	41	98	57	54	95
Public administration	82	80	98	27	27	99	31	29	95
1 to 99 workers	44	41	95	26	26	97	20	19	95
1 to 49 workers	39	37	94	24	23	96	18	17	95
50 to 99 workers	55	53	95	34	33	97	26	24	94
100 workers or more	78	76	97	45	44	97	43	41	96
100 to 499 workers	71	68	95	43	42	97	35	34	96
500 workers or more	85	83	98	48	46	98	50	47	95
Geographic areas									
New England	58	56	98	34	33	97	31	30	96
Middle Atlantic	60	59	98	68	68	99	28	27	96
East North Central	66	63	96	40	39	97	38	36	95
West North Central	63	60	97	30	29	98	34	33	96
South Atlantic	66	63	95	32	30	94	34	32	94
East South Central	68	65	95	28	27	96	29	27	94
West South Central	60	56	94	27	26	96	30	28	95
Mountain	60	56	94	26	25	96	33	31	95
Pacific	57	55	96	28	27	98	29	28	97

¹ 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.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ The percentile groupings are based on the average wage for each occupation

surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 12. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.7	0.8	0.2	0.8	0.8	0.3	0.6	0.6	0.3
Worker characteristics									
Management, professional, and related	0.8	0.8	0.2	1.1	1.1	0.5	1.0	1.0	0.6
Management, business, and financial	1.1	1.1	0.3	1.9	1.8	0.6	1.4	1.4	0.5
Professional and related	1.0	0.9	0.3	1.1	1.1	0.6	1.3	1.2	0.7
Teachers	1.4	1.3	0.4	1.4	1.3	2.3	2.0	1.7	1.2
Primary, secondary, and special education school teachers	1.9	1.9	0.4	1.5	1.2	3.9	2.4	2.2	1.6
Registered nurses	3.0	2.9	0.6	2.6	2.6	0.4	3.1	3.2	1.1
Service	2.3	2.3	0.9	1.6	1.6	1.3	1.3	1.3	1.5
Sales and office	0.9	0.9	0.4	0.9	0.8	0.4	0.8	0.8	0.4
Sales and related	1.2	1.3	0.9	1.4	1.4	0.7	1.0	1.0	0.9
Office and administrative support	1.2	1.2	0.4	0.9	0.9	0.5	1.1	1.0	0.5
Natural resources, construction, and maintenance	1.5	1.5	0.5	1.4	1.4	0.5	1.3	1.3	0.9
Construction, extraction, farming, fishing, and forestry	2.1	2.1	0.9	1.8	1.8	0.6	1.3	1.3	0.6
Installation, maintenance, and repair	1.8	1.7	0.5	2.0	1.9	0.7	2.2	2.2	1.2
Production, transportation, and material moving ...	1.3	1.2	0.4	1.3	1.3	0.4	1.1	1.0	0.4
Production	1.8	1.8	0.5	2.1	2.0	0.5	1.6	1.5	0.5
Transportation and material moving	1.9	1.7	0.8	1.5	1.4	0.5	1.2	1.1	0.5
Full time	0.6	0.6	0.2	0.8	0.8	0.3	0.7	0.7	0.3
Part time	0.8	0.8	1.0	1.6	1.5	1.0	0.8	0.6	2.6
Union	1.1	1.1	0.4	1.2	1.2	0.7	1.2	1.1	0.8
Nonunion	0.8	0.8	0.3	0.9	0.8	0.4	0.7	0.6	0.4
Average wage within the following percentiles: ³									
Less than 10	3.5	3.5	2.8	2.1	2.0	2.6	–	–	–
10 to under 25	1.3	1.3	0.9	1.1	1.1	1.2	1.2	1.2	1.9
25 to under 50	1.0	1.0	0.3	1.1	1.0	0.4	0.8	0.8	0.6
50 to under 75	0.8	0.9	0.3	0.8	0.8	0.3	1.0	1.0	0.5
75 to under 90	1.0	1.0	0.2	1.2	1.1	0.5	1.1	1.0	0.6
90 or greater	1.3	1.3	0.3	1.7	1.7	0.5	1.5	1.6	0.5

See footnotes at end of table.

Table 12. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics									
Goods-producing industries	1.0	1.0	0.3	1.5	1.5	0.3	1.3	1.2	0.4
Service-providing industries	0.9	0.9	0.3	0.9	0.8	0.4	0.7	0.7	0.4
Education and health services	1.1	1.1	0.5	1.2	1.2	0.8	1.3	1.3	0.6
Educational services	1.1	1.1	0.5	1.3	1.2	2.3	1.7	1.6	0.8
Elementary and secondary schools	1.3	1.3	0.3	1.5	1.2	3.8	1.9	1.8	1.2
Junior colleges, colleges, and universities	1.4	1.4	1.5	2.4	2.3	0.9	3.7	3.5	0.8
Health care and social assistance	1.7	1.7	0.9	2.0	1.9	0.4	1.8	1.8	0.9
Hospitals	1.1	1.3	0.6	2.3	2.3	0.5	2.5	2.5	0.9
Public administration	1.8	1.8	0.6	1.7	1.7	0.2	1.7	1.7	0.8
1 to 99 workers	1.0	1.0	0.4	1.1	1.0	0.6	0.8	0.8	0.8
1 to 49 workers	1.2	1.2	0.7	1.0	1.0	0.6	0.9	0.9	0.7
50 to 99 workers	1.6	1.6	0.5	1.9	1.9	1.3	2.1	1.8	1.7
100 workers or more	0.7	0.8	0.3	1.0	1.0	0.4	0.9	0.9	0.3
100 to 499 workers	1.0	1.1	0.5	1.5	1.5	0.4	1.3	1.2	0.4
500 workers or more	0.8	0.8	0.3	1.0	1.0	0.5	1.2	1.2	0.5
Geographic areas									
New England	1.5	1.5	0.4	1.5	1.7	1.7	1.9	2.0	0.9
Middle Atlantic	1.4	1.4	0.2	2.9	2.9	0.1	1.4	1.1	1.1
East North Central	1.3	1.3	0.4	1.2	1.2	0.8	1.5	1.6	0.8
West North Central	2.1	2.3	0.7	2.5	2.5	0.9	3.9	3.8	0.8
South Atlantic	1.3	1.5	0.7	2.2	2.0	1.4	1.6	1.6	1.1
East South Central	7.6	7.3	1.2	4.3	4.4	1.1	3.6	3.3	0.8
West South Central	1.4	1.5	0.8	1.6	1.5	1.2	1.6	1.5	1.2
Mountain	2.9	3.9	2.1	3.3	3.1	1.0	2.6	2.6	0.8
Pacific	1.7	1.6	0.5	1.8	1.8	0.6	1.3	1.4	0.5

¹ 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.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See "Technical note" for further explanation.

³ The percentile groupings are based on the average wage for each occupation

surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 13. Life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2008

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

Characteristics	Employee contribution not required	Employee contribution required
All workers	93	7
Worker characteristics		
Management, professional, and related	94	6
Management, business, and financial	95	5
Professional and related	94	6
Teachers	90	10
Primary, secondary, and special education school teachers	89	11
Registered nurses	96	4
Service	89	11
Sales and office	93	7
Sales and related	92	8
Office and administrative support	94	6
Natural resources, construction, and maintenance	91	9
Construction, extraction, farming, fishing, and forestry	89	11
Installation, maintenance, and repair	92	8
Production, transportation, and material moving ...	95	5
Production	95	5
Transportation and material moving	95	5
Full time	93	7
Part time	94	6
Union	93	7
Nonunion	93	7
Average wage within the following percentiles: ²		
Less than 10	84	16
10 to under 25	92	8
25 to under 50	92	8
50 to under 75	93	7
75 to under 90	95	5
90 or greater	94	6

See footnotes at end of table.

Table 13. Life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2008—Continued

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

Characteristics	Employee contribution not required	Employee contribution required
Establishment characteristics		
Goods-producing industries	94	6
Service-providing industries	93	7
Education and health services	93	7
Educational services	89	11
Elementary and secondary schools	90	10
Health care and social assistance	96	4
Hospitals	97	3
Public administration	89	11
1 to 99 workers	93	7
1 to 49 workers	93	7
50 to 99 workers	94	6
100 workers or more	93	7
100 to 499 workers	93	7
500 workers or more	94	6
Geographic areas		
New England	93	7
Middle Atlantic	96	4
East North Central	92	8
West North Central	95	5
South Atlantic	92	8
East South Central	82	18
West South Central	93	7
Mountain	93	7
Pacific	97	3

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the

estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 13. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2008

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

Characteristics	Employee contribution not required	Employee contribution required
All workers	0.5	0.5
Worker characteristics		
Management, professional, and related	0.6	0.6
Management, business, and financial	0.8	0.8
Professional and related	0.7	0.7
Teachers	1.2	1.2
Primary, secondary, and special education school teachers	1.2	1.2
Registered nurses	1.2	1.2
Service	1.3	1.3
Sales and office	0.7	0.7
Sales and related	1.0	1.0
Office and administrative support	0.7	0.7
Natural resources, construction, and maintenance	1.1	1.1
Construction, extraction, farming, fishing, and forestry	2.0	2.0
Installation, maintenance, and repair	1.3	1.3
Production, transportation, and material moving ...	0.7	0.7
Production	1.0	1.0
Transportation and material moving	0.8	0.8
Full time	0.5	0.5
Part time	1.3	1.3
Union	0.6	0.6
Nonunion	0.6	0.6
Average wage within the following percentiles: ²		
Less than 10	3.3	3.3
10 to under 25	1.0	1.0
25 to under 50	0.6	0.6
50 to under 75	0.5	0.5
75 to under 90	0.5	0.5
90 or greater	0.5	0.5

See footnotes at end of table.

Table 13. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2008—Continued

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

Characteristics	Employee contribution not required	Employee contribution required
Establishment characteristics		
Goods-producing industries	0.7	0.7
Service-providing industries	0.6	0.6
Education and health services	1.1	1.1
Educational services	1.8	1.8
Elementary and secondary schools	1.4	1.4
Health care and social assistance	1.2	1.2
Hospitals	1.0	1.0
Public administration	1.7	1.7
1 to 99 workers	0.7	0.7
1 to 49 workers	0.8	0.8
50 to 99 workers	1.1	1.1
100 workers or more	0.6	0.6
100 to 499 workers	0.8	0.8
500 workers or more	1.0	1.0
Geographic areas		
New England	1.4	1.4
Middle Atlantic	0.9	0.9
East North Central	0.9	0.9
West North Central	0.7	0.7
South Atlantic	0.9	0.9
East South Central	4.1	4.1
West South Central	0.6	0.6
Mountain	2.1	2.1
Pacific	0.4	0.4

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See "Technical note" for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The

percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 14. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2008

(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	52	2	40	4	1
Worker characteristics					
Management, professional, and related	60	4	32	3	2
Management, business, and financial	65	5	26	2	2
Professional and related	57	3	35	3	1
Teachers	37	2	54	5	2
Primary, secondary, and special education school teachers	33	1	59	6	2
Registered nurses	67	2	28	2	(²)
Service	46	1	47	5	1
Sales and office	59	2	35	3	1
Sales and related	56	1	39	2	1
Office and administrative support	60	3	34	3	1
Natural resources, construction, and maintenance	35	2	57	5	1
Construction, extraction, farming, fishing, and forestry	21	1	71	4	—
Installation, maintenance, and repair	47	2	45	5	(²)
Production, transportation, and material moving ...	42	2	48	7	1
Production	40	2	49	8	1
Transportation and material moving	44	2	47	5	1
Full time	53	3	40	4	1
Part time	48	1	46	3	2
Union	35	2	52	10	1
Nonunion	57	3	37	2	1
Average wage within the following percentiles: ³					
Less than 10	46	—	48	6	—
10 to under 25	49	1	46	4	(²)
25 to under 50	50	2	44	3	1
50 to under 75	51	2	42	4	1
75 to under 90	55	3	35	6	1
90 or greater	60	5	31	2	2

See footnotes at end of table.

Table 14. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2008—Continued

(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
Establishment characteristics					
Goods-producing industries	41	3	49	6	1
Service-providing industries	55	2	38	3	1
Education and health services	50	2	42	4	1
Educational services	38	2	52	5	2
Elementary and secondary schools	31	1	61	6	1
Junior colleges, colleges, and universities	53	5	34	4	3
Health care and social assistance	61	2	33	3	—
Hospitals	74	3	20	3	—
Public administration	38	3	48	8	3
1 to 99 workers	43	2	52	3	1
1 to 49 workers	43	2	52	2	1
50 to 99 workers	43	1	52	3	1
100 workers or more	57	3	34	5	1
100 to 499 workers	56	2	38	3	1
500 workers or more	58	3	31	6	2
Geographic areas					
New England	58	5	32	3	—
Middle Atlantic	56	2	36	6	1
East North Central	50	2	43	5	(²)
West North Central	51	3	43	3	1
South Atlantic	57	2	34	4	2
East South Central	52	2	37	8	—
West South Central	51	3	43	1	1
Mountain	49	2	46	2	—
Pacific	48	2	45	3	1

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² Less than 0.5 percent.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are

based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 14. Standard errors for life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2008

(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	0.8	0.2	0.9	0.3	0.1
Worker characteristics					
Management, professional, and related	1.0	0.4	1.0	0.3	0.2
Management, business, and financial	1.4	0.7	1.4	0.3	0.3
Professional and related	1.2	0.4	1.2	0.3	0.3
Teachers	2.1	0.7	2.2	0.9	0.6
Primary, secondary, and special education school teachers	2.5	0.3	2.5	1.1	0.7
Registered nurses	3.1	0.7	3.2	0.6	0.2
Service	2.7	0.2	2.9	0.7	0.2
Sales and office	1.0	0.3	1.0	0.4	0.2
Sales and related	1.8	0.3	2.0	0.7	0.3
Office and administrative support	1.2	0.4	1.2	0.4	0.2
Natural resources, construction, and maintenance	1.7	0.3	1.8	0.7	0.5
Construction, extraction, farming, fishing, and forestry	2.0	0.5	2.4	0.9	–
Installation, maintenance, and repair	2.2	0.5	2.2	1.0	0.2
Production, transportation, and material moving ...	1.9	0.4	1.8	0.9	0.3
Production	2.5	0.3	2.4	1.3	0.5
Transportation and material moving	2.2	0.8	2.4	0.9	0.4
Full time	0.9	0.2	0.9	0.3	0.1
Part time	2.0	0.4	2.1	0.6	0.5
Union	1.4	0.4	1.3	0.8	0.2
Nonunion	0.9	0.3	1.0	0.3	0.2
Average wage within the following percentiles: ²					
Less than 10	6.6	–	8.0	2.3	–
10 to under 25	2.0	0.2	2.1	0.7	0.2
25 to under 50	1.3	0.2	1.3	0.3	0.2
50 to under 75	1.1	0.3	1.1	0.4	0.2
75 to under 90	1.2	0.3	1.1	0.7	0.3
90 or greater	1.5	0.6	1.4	0.3	0.3

See footnotes at end of table.

Table 14. Standard errors for life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2008—Continued

(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
Establishment characteristics					
Goods-producing industries	1.7	0.5	1.6	0.8	0.4
Service-providing industries	0.9	0.2	0.9	0.3	0.2
Education and health services	1.5	0.4	1.4	0.6	0.2
Educational services	2.2	0.7	2.2	0.8	0.3
Elementary and secondary schools	2.3	0.2	2.3	1.2	0.4
Junior colleges, colleges, and universities	4.1	2.1	4.0	1.1	0.6
Health care and social assistance	2.0	0.5	1.9	1.0	—
Hospitals	2.3	1.0	2.1	0.7	—
Public administration	2.8	0.5	2.6	1.1	0.5
1 to 99 workers	1.6	0.3	1.6	0.4	0.3
1 to 49 workers	2.1	0.4	1.9	0.5	0.3
50 to 99 workers	2.0	0.3	2.2	0.8	0.5
100 workers or more	1.0	0.3	1.1	0.4	0.2
100 to 499 workers	1.9	0.5	1.9	0.4	0.2
500 workers or more	1.3	0.4	1.3	0.6	0.3
Geographic areas					
New England	2.1	1.1	2.7	1.0	—
Middle Atlantic	2.5	0.7	3.2	0.6	0.4
East North Central	1.4	0.5	1.3	0.7	0.1
West North Central	3.5	0.6	3.2	0.7	0.2
South Atlantic	2.2	0.4	2.1	0.7	0.3
East South Central	5.8	0.9	5.9	1.4	—
West South Central	1.7	0.8	1.5	0.6	0.4
Mountain	2.8	0.3	2.9	1.0	—
Pacific	2.5	0.7	1.9	0.7	0.5

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See "Technical note" for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are

based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 15. Life insurance plans: Fixed multiple of earnings benefit formulas, civilian workers,¹ National Compensation Survey, March 2008

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

Characteristics	Mean multiple of earnings	Median multiple of earnings	Multiple of earnings amounts ²				
			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	1.4	1.0	1	55	15	25	4
Worker characteristics							
Management, professional, and related	1.4	1.0	1	50	16	28	5
Management, business, and financial	1.5	1.5	1	48	17	29	5
Professional and related	1.4	1.0	1	51	16	27	5
Teachers	1.5	1.5	–	47	21	27	4
Primary, secondary, and special education school teachers	1.4	–	–	49	23	25	3
Registered nurses	1.3	1.0	–	67	12	15	–
Service	1.4	1.0	1	57	19	19	3
Sales and office	1.4	1.0	1	61	12	23	4
Sales and related	1.3	1.0	(³)	72	7	17	3
Office and administrative support	1.4	1.0	1	56	13	25	4
Natural resources, construction, and maintenance	1.4	1.0	1	61	9	26	3
Construction, extraction, farming, fishing, and forestry	1.5	–	–	51	10	37	3
Installation, maintenance, and repair	1.3	1.0	1	65	8	22	3
Production, transportation, and material moving ...	1.4	1.0	2	54	16	25	3
Production	1.4	–	2	49	14	31	4
Transportation and material moving	1.3	1.0	2	60	19	17	2
Full time	1.4	1.0	1	55	15	25	4
Part time	1.3	1.0	1	64	13	18	4
Union	1.3	1.0	2	60	18	16	5
Nonunion	1.4	1.0	1	54	14	27	4
Average wage within the following percentiles: ⁴							
Less than 10	1.4	–	–	47	–	–	–
10 to under 25	1.3	1.0	–	66	13	19	3
25 to under 50	1.3	1.0	1	60	15	21	3
50 to under 75	1.4	1.0	1	53	16	26	4
75 to under 90	1.4	1.0	1	55	12	28	4
90 or greater	1.5	1.5	1	46	15	31	7

See footnotes at end of table.

Table 15. Life insurance plans: Fixed multiple of earnings benefit formulas, civilian workers,¹ National Compensation Survey, March 2008—Continued

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

Characteristics	Mean multiple of earnings	Median multiple of earnings	Multiple of earnings amounts ²				
			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
Establishment characteristics							
Goods-producing industries	1.5	1.5	2	46	14	32	6
Service-providing industries	1.4	1.0	1	57	15	24	4
Education and health services	1.3	1.0	1	57	18	21	3
Educational services	1.5	1.5	1	45	20	29	5
Elementary and secondary schools	1.5	1.5	—	44	23	30	3
Junior colleges, colleges, and universities	1.5	1.5	3	45	16	28	—
Health care and social assistance	1.3	1.0	1	64	16	16	—
Hospitals	1.2	1.0	—	71	11	14	—
Public administration	1.5	—	—	49	25	18	7
1 to 99 workers	1.4	1.0	1	55	14	26	5
1 to 49 workers	1.4	1.0	—	53	14	28	5
50 to 99 workers	1.4	1.0	1	58	16	20	5
100 workers or more	1.4	1.0	1	55	15	25	4
100 to 499 workers	1.4	1.0	(³)	58	13	24	4
500 workers or more	1.4	1.0	2	53	16	26	4
Geographic areas							
New England	1.3	1.0	3	62	9	22	4
Middle Atlantic	1.4	1.0	3	55	18	21	4
East North Central	1.4	1.0	1	55	15	25	4
West North Central	1.4	1.0	—	58	15	20	—
South Atlantic	1.4	1.0	1	55	15	26	3
East South Central	1.4	1.5	—	46	24	27	3
West South Central	1.4	1.0	—	53	11	33	3
Mountain	1.3	1.0	—	65	11	21	2
Pacific	1.4	1.0	1	53	12	27	7

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

³ Less than 0.5 percent.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the

threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 15. Standard errors for life insurance plans: Fixed multiple of earnings benefit formulas, civilian workers,¹ National Compensation Survey, March 2008

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

Characteristics	Mean multiple of earnings	Median multiple of earnings	Multiple of earnings amounts ²				
			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	(³)	0.0	0.1	1.2	1.1	1.0	0.5
Worker characteristics							
Management, professional, and related	(³)	0.3	0.2	1.9	1.4	1.5	0.9
Management, business, and financial	(³)	0.4	0.2	2.1	2.1	1.9	0.8
Professional and related	(³)	0.2	0.3	2.5	1.3	1.9	1.3
Teachers	(³)	0.2	–	3.9	2.3	3.9	1.6
Primary, secondary, and special education school teachers	(³)	–	–	4.5	2.9	4.4	0.9
Registered nurses	(³)	0.0	–	3.8	2.0	2.3	–
Service	(³)	0.0	0.4	3.5	4.0	2.3	0.7
Sales and office	(³)	0.0	0.2	1.3	1.0	1.0	0.6
Sales and related	(³)	0.0	0.1	2.6	1.2	2.0	1.4
Office and administrative support	(³)	0.0	0.2	1.2	1.1	1.2	0.5
Natural resources, construction, and maintenance	(³)	0.0	0.3	2.6	1.4	2.2	0.8
Construction, extraction, farming, fishing, and forestry	(³)	–	–	4.6	2.6	4.2	1.2
Installation, maintenance, and repair	(³)	0.0	0.5	2.8	1.6	2.2	0.9
Production, transportation, and material moving	(³)	0.0	0.5	2.1	1.8	1.6	1.1
Production	(³)	–	0.6	2.9	2.3	2.7	1.8
Transportation and material moving	(³)	0.0	0.8	2.8	2.4	1.7	0.6
Full time	(³)	0.0	0.1	1.2	1.1	1.0	0.5
Part time	(³)	0.0	0.2	3.7	2.8	2.8	1.4
Union	(³)	0.0	0.4	2.3	1.9	2.1	0.9
Nonunion	(³)	0.0	0.1	1.3	1.1	1.0	0.5
Average wage within the following percentiles: ⁴							
Less than 10	0.1	–	–	10.1	–	–	–
10 to under 25	(³)	0.0	–	2.7	2.1	2.1	0.9
25 to under 50	(³)	0.0	0.2	1.5	1.2	1.3	0.6
50 to under 75	(³)	0.0	0.2	1.5	1.2	1.2	0.7
75 to under 90	(³)	0.0	0.2	1.8	1.0	1.6	0.8
90 or greater	(³)	0.2	0.3	2.3	1.7	1.6	1.1

See footnotes at end of table.

Table 15. Standard errors for life insurance plans: Fixed multiple of earnings benefit formulas, civilian workers,¹ National Compensation Survey, March 2008—Continued

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

Characteristics	Mean multiple of earnings	Median multiple of earnings	Multiple of earnings amounts ²				
			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
Establishment characteristics							
Goods-producing industries	(³)	0.4	0.5	2.8	1.8	2.5	1.4
Service-providing industries	(³)	0.0	0.1	1.3	1.2	1.0	0.6
Education and health services	(³)	0.0	0.4	2.7	2.1	2.3	1.4
Educational services	0.1	0.2	0.3	3.8	2.3	4.3	2.0
Elementary and secondary schools	(³)	0.1	—	4.4	2.9	4.4	0.7
Junior colleges, colleges, and universities	0.1	0.4	0.8	5.2	2.9	6.5	—
Health care and social assistance	(³)	0.0	0.6	3.4	3.0	2.5	—
Hospitals	(³)	0.0	—	3.3	1.9	2.2	—
Public administration	0.1	—	—	4.2	3.3	2.9	2.2
1 to 99 workers	(³)	0.0	0.2	2.3	1.6	2.1	0.8
1 to 49 workers	(³)	0.1	—	3.0	2.5	2.6	0.9
50 to 99 workers	(³)	0.0	0.5	3.3	2.1	2.6	1.5
100 workers or more	(³)	0.0	0.2	1.3	1.3	1.2	0.6
100 to 499 workers	(³)	0.0	0.2	1.8	1.8	1.3	0.9
500 workers or more	(³)	0.0	0.3	2.1	1.7	1.8	0.8
Geographic areas							
New England	(³)	0.0	0.7	4.4	1.9	5.0	1.5
Middle Atlantic	(³)	0.0	0.3	1.5	3.2	3.5	0.5
East North Central	(³)	0.0	0.2	2.2	1.3	1.4	0.8
West North Central	0.1	0.0	—	5.2	3.9	3.4	—
South Atlantic	(³)	0.0	0.3	3.6	2.9	2.1	0.6
East South Central	0.1	0.2	—	5.3	5.8	7.5	1.4
West South Central	(³)	0.1	—	3.4	2.0	1.7	1.1
Mountain	(³)	0.0	—	3.3	1.5	3.8	0.9
Pacific	(³)	0.0	0.5	3.6	2.9	2.7	1.4

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See "Technical note" for further explanation.

² Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

³ Less than 0.05.

⁴ The percentile groupings are based on the average wage for each

occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 16. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2008

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$5,000	\$10,000	\$15,000	\$25,000	\$50,000
Worker characteristics					
Management, professional, and related	5,000	10,000	20,000	50,000	50,000
Management, business, and financial	10,000	10,000	20,000	50,000	50,000
Professional and related	5,000	10,000	20,000	40,000	50,000
Teachers	5,000	10,000	20,000	50,000	50,000
Primary, secondary, and special education school teachers	5,000	10,000	20,000	50,000	50,000
Registered nurses	5,000	10,000	10,000	25,000	50,000
Service	5,000	10,000	10,000	20,000	40,000
Sales and office	5,000	10,000	15,000	25,000	50,000
Sales and related	5,000	10,000	15,000	20,000	40,000
Office and administrative support	10,000	10,000	20,000	25,000	50,000
Natural resources, construction, and maintenance	10,000	10,000	15,000	25,000	50,000
Construction, extraction, farming, fishing, and forestry	7,500	10,000	15,000	25,000	50,000
Installation, maintenance, and repair	10,000	10,000	15,000	25,000	50,000
Production, transportation, and material moving ...	10,000	10,000	15,000	25,000	46,000
Production	10,000	10,000	20,000	25,000	46,000
Transportation and material moving	5,000	10,000	15,000	25,000	50,000
Full time	6,000	10,000	15,000	25,000	50,000
Part time	5,000	5,000	10,000	20,000	40,000
Union	5,000	10,000	20,000	40,000	50,000
Nonunion	7,000	10,000	15,000	25,000	50,000

See footnotes at end of table.

Table 16. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2008—Continued

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Establishment characteristics					
Goods-producing industries	\$10,000	\$10,000	\$20,000	\$25,000	\$50,000
Service-providing industries	5,000	10,000	15,000	25,000	50,000
Education and health services	5,000	10,000	15,000	30,000	50,000
Educational services	5,000	10,000	20,000	40,000	50,000
Elementary and secondary schools	5,000	10,000	20,000	40,000	50,000
Junior colleges, colleges, and universities	5,000	6,000	10,000	30,000	50,000
Health care and social assistance	5,000	10,000	15,000	20,000	50,000
Hospitals	5,000	10,000	10,000	20,000	50,000
Public administration	5,000	10,000	20,000	25,000	50,000
1 to 99 workers	6,000	10,000	15,000	25,000	50,000
1 to 49 workers	10,000	10,000	15,000	25,000	50,000
50 to 99 workers	5,000	10,000	15,000	25,000	50,000
100 workers or more	5,000	10,000	19,000	30,000	50,000
100 to 499 workers	7,500	10,000	15,000	25,000	50,000
500 workers or more	5,000	10,000	20,000	40,000	50,000
Geographic areas					
New England	5,000	5,000	15,000	50,000	50,000
Middle Atlantic	5,000	10,000	20,000	40,000	50,000
East North Central	10,000	10,000	20,000	25,000	50,000
West North Central	10,000	10,000	20,000	30,000	50,000
South Atlantic	5,000	10,000	15,000	25,000	50,000
East South Central	10,000	10,000	15,000	20,000	40,000
West South Central	5,000	10,000	15,000	24,000	45,000
Mountain	10,000	10,000	15,000	25,000	50,000
Pacific	5,000	10,000	15,000	30,000	50,000

¹ 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.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ The 10th, 25th, 50th, 75th, and 90th percentiles designate

position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

Table 16. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2008

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Worker characteristics					
Management, professional, and related	220.90	0.00	0.00	6,213.90	0.00
Management, business, and financial	0.00	0.00	0.00	0.00	0.00
Professional and related	0.00	0.00	0.00	10,985.80	0.00
Teachers	156.20	0.00	7,642.90	7,794.60	0.00
Primary, secondary, and special education school teachers	312.40	0.00	2,837.60	8,244.90	0.00
Registered nurses	1,787.20	1,003.20	1,727.10	5,948.10	0.00
Service	0.00	441.80	0.00	0.00	589.70
Sales and office	732.70	0.00	1,037.60	0.00	0.00
Sales and related	0.00	0.00	0.00	1,781.00	18,169.10
Office and administrative support	3,464.80	0.00	5,712.40	1,746.40	0.00
Natural resources, construction, and maintenance	390.50	0.00	0.00	0.00	0.00
Construction, extraction, farming, fishing, and forestry	3,267.30	0.00	0.00	0.00	1,562.00
Installation, maintenance, and repair	0.00	0.00	805.10	1,735.90	2,000.40
Production, transportation, and material moving ...	1,318.50	0.00	0.00	0.00	6,727.70
Production	0.00	78.10	5,154.80	0.00	6,663.90
Transportation and material moving	0.00	0.00	0.00	2,855.80	11,251.10
Full time	1,927.40	0.00	0.00	0.00	0.00
Part time	468.60	0.00	0.00	0.00	16,322.80
Union	0.00	0.00	0.00	1,435.90	0.00
Nonunion	3,814.20	0.00	0.00	0.00	0.00

See footnotes at end of table.

Table 16. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2008—Continued

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Establishment characteristics					
Goods-producing industries	\$0.00	\$0.00	\$5,393.00	\$0.00	\$1,082.20
Service-providing industries	0.00	0.00	0.00	0.00	0.00
Education and health services	0.00	0.00	1,577.60	3,708.40	0.00
Educational services	0.00	0.00	0.00	1,746.40	0.00
Elementary and secondary schools	156.20	0.00	0.00	5,047.70	0.00
Junior colleges, colleges, and universities	0.00	5,509.40	5,904.90	9,032.00	0.00
Health care and social assistance	826.60	0.00	4,889.40	5,964.50	4,877.50
Hospitals	1,000.20	0.00	2,788.80	4,348.60	0.00
Public administration	0.00	0.00	3,562.00	5,239.30	0.00
1 to 99 workers	5,043.50	0.00	0.00	0.00	0.00
1 to 49 workers	0.00	0.00	0.00	0.00	0.00
50 to 99 workers	0.00	0.00	0.00	2,922.30	9,874.30
100 workers or more	0.00	0.00	5,915.50	4,607.40	0.00
100 to 499 workers	2,787.70	0.00	4,491.20	0.00	0.00
500 workers or more	0.00	0.00	3,748.90	7,574.20	0.00
Geographic areas					
New England	0.00	7,520.60	7,491.30	937.20	0.00
Middle Atlantic	0.00	0.00	0.00	0.00	0.00
East North Central	2,916.10	0.00	5,100.80	1,913.10	0.00
West North Central	0.00	0.00	2,066.40	7,362.40	0.00
South Atlantic	0.00	0.00	0.00	848.40	3,579.10
East South Central	0.00	0.00	413.30	4,153.40	15,294.50
West South Central	0.00	0.00	0.00	4,404.30	13,325.10
Mountain	1,789.60	0.00	6,581.00	1,913.10	4,939.60
Pacific	0.00	0.00	1,126.40	5,988.00	0.00

¹ 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.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See "Technical note" for further explanation.

³ The 10th, 25th, 50th, 75th, and 90th percentiles designate

position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

Table 17. Long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2008

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	11	89
Worker characteristics		
Management, professional, and related	12	88
Management, business, and financial	11	89
Professional and related	13	87
Teachers	18	82
Primary, secondary, and special education school teachers	21	79
Registered nurses	9	91
Service	10	90
Sales and office	11	89
Sales and related	12	88
Office and administrative support	10	90
Natural resources, construction, and maintenance	11	89
Construction, extraction, farming, fishing, and forestry	7	93
Installation, maintenance, and repair	13	87
Production, transportation, and material moving ...	11	89
Production	11	89
Transportation and material moving	10	90
Full time	11	89
Part time	12	88
Union	12	88
Nonunion	11	89
Average wage within the following percentiles: ²		
10 to under 25	10	90
25 to under 50	11	89
50 to under 75	11	89
75 to under 90	11	89
90 or greater	13	87

See footnotes at end of table.

Table 17. Long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2008—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
Establishment characteristics		
Goods-producing industries	10	90
Service-providing industries	12	88
Education and health services	13	87
Educational services	18	82
Elementary and secondary schools	21	79
Junior colleges, colleges, and universities	14	86
Health care and social assistance	9	91
Hospitals	9	91
Public administration	16	84
1 to 99 workers	9	91
1 to 49 workers	11	89
50 to 99 workers	6	94
100 workers or more	12	88
100 to 499 workers	11	89
500 workers or more	13	87
Geographic areas		
New England	6	94
Middle Atlantic	8	92
East North Central	14	86
West North Central	6	94
South Atlantic	10	90
East South Central	11	89
West South Central	14	86
Mountain	22	78
Pacific	10	90

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the

estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

**Table 17. Standard errors for long-term disability plans:
Employee contribution requirement, civilian workers,¹
National Compensation Survey, March 2008**

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.6	0.6
Worker characteristics		
Management, professional, and related	0.8	0.8
Management, business, and financial	0.9	0.9
Professional and related	1.0	1.0
Teachers	2.1	2.1
Primary, secondary, and special education school teachers	2.7	2.7
Registered nurses	2.1	2.1
Service	1.7	1.7
Sales and office	0.7	0.7
Sales and related	1.4	1.4
Office and administrative support	0.8	0.8
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	2.8	2.8
Installation, maintenance, and repair	1.9	1.9
Production, transportation, and material moving ... Production	1.4	1.4
Transportation and material moving	1.7	1.7
Transportation and material moving	1.7	1.7
Full time	0.6	0.6
Part time	1.8	1.8
Union	1.2	1.2
Nonunion	0.6	0.6
Average wage within the following percentiles: ²		
10 to under 25	1.8	1.8
25 to under 50	1.2	1.2
50 to under 75	0.8	0.8
75 to under 90	0.9	0.9
90 or greater	1.2	1.2

See footnotes at end of table.

**Table 17. Standard errors for long-term disability plans:
Employee contribution requirement, civilian workers,¹
National Compensation Survey, March 2008—Continued**

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

Characteristics	Employee contribution required	Employee contribution not required
Establishment characteristics		
Goods-producing industries	1.2	1.2
Service-providing industries	0.7	0.7
Education and health services	1.3	1.3
Educational services	2.0	2.0
Elementary and secondary schools	3.1	3.1
Junior colleges, colleges, and universities	2.1	2.1
Health care and social assistance	1.7	1.7
Hospitals	1.7	1.7
Public administration	2.7	2.7
1 to 99 workers	0.8	0.8
1 to 49 workers	1.1	1.1
50 to 99 workers	1.1	1.1
100 workers or more	0.7	0.7
100 to 499 workers	0.9	0.9
500 workers or more	1.0	1.0
Geographic areas		
New England	1.5	1.5
Middle Atlantic	1.1	1.1
East North Central	1.1	1.1
West North Central	1.3	1.3
South Atlantic	0.8	0.8
East South Central	2.8	2.8
West South Central	1.7	1.7
Mountain	5.1	5.1
Pacific	1.7	1.7

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See "Technical note" for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The

percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 18. Long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2008

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

Characteristics	Fixed percent of earnings	Percent varies by earnings	Flat dollar amounts	Other
All workers	92	6	1	1
Worker characteristics				
Management, professional, and related	92	7	(²)	1
Management, business, and financial	90	9	1	1
Professional and related	93	6	(²)	1
Teachers	92	6	–	1
Primary, secondary, and special education school teachers	94	3	–	2
Registered nurses	95	5	–	–
Service	93	6	1	–
Sales and office	94	5	1	(²)
Sales and related	94	5	–	–
Office and administrative support	94	5	1	(²)
Natural resources, construction, and maintenance	90	6	2	2
Construction, extraction, farming, fishing, and forestry	85	–	2	3
Installation, maintenance, and repair	92	3	2	2
Production, transportation, and material moving ...	85	5	6	4
Production	81	5	9	4
Transportation and material moving	89	4	2	4
Full time	92	6	1	1
Part time	92	7	–	–
Union	82	7	6	5
Nonunion	94	6	(²)	(²)
Average wage within the following percentiles: ³				
Less than 10	97	–	–	–
10 to under 25	94	5	–	–
25 to under 50	93	5	1	1
50 to under 75	92	6	1	1
75 to under 90	89	5	3	2
90 or greater	91	7	1	1

See footnotes at end of table.

Table 18. Long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2008—Continued

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

Characteristics	Fixed percent of earnings	Percent varies by earnings	Flat dollar amounts	Other
Establishment characteristics				
Goods-producing industries	87	5	6	3
Service-providing industries	93	6	1	1
Education and health services	93	6	(²)	—
Educational services	90	8	—	—
Elementary and secondary schools	94	3	—	—
Junior colleges, colleges, and universities	84	—	—	—
Health care and social assistance	96	4	—	—
Hospitals	95	5	—	—
Public administration	92	7	—	1
1 to 99 workers	95	4	1	(²)
1 to 49 workers	95	3	1	(²)
50 to 99 workers	94	4	—	—
100 workers or more	90	7	2	1
100 to 499 workers	92	6	1	1
500 workers or more	89	7	2	2
Geographic areas				
New England	95	4	—	—
Middle Atlantic	95	3	1	1
East North Central	87	7	4	2
West North Central	89	—	—	—
South Atlantic	95	4	—	1
East South Central	92	6	—	—
West South Central	90	—	—	1
Mountain	95	4	—	—
Pacific	90	7	1	2

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² Less than 0.5 percent.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold.

The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 18. Standard errors for long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2008

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

Characteristics	Fixed percent of earnings	Percent varies by earnings	Flat dollar amounts	Other
All workers	0.7	0.6	0.2	0.2
Worker characteristics				
Management, professional, and related	0.9	0.8	0.2	0.2
Management, business, and financial	1.2	1.2	0.4	0.2
Professional and related	0.9	0.9	0.1	0.2
Teachers	1.8	1.7	–	0.6
Primary, secondary, and special education school teachers	1.4	0.9	–	0.9
Registered nurses	1.7	1.7	–	–
Service	1.9	1.8	0.3	–
Sales and office	0.7	0.7	0.1	0.1
Sales and related	1.3	1.2	–	–
Office and administrative support	0.8	0.7	0.2	0.1
Natural resources, construction, and maintenance	1.5	1.5	0.4	0.6
Construction, extraction, farming, fishing, and forestry	3.7	–	0.7	0.7
Installation, maintenance, and repair	1.1	0.8	0.7	0.7
Production, transportation, and material moving ...	1.7	1.0	1.2	1.0
Production	2.6	1.4	1.7	0.9
Transportation and material moving	1.7	0.9	0.6	1.7
Full time	0.7	0.6	0.2	0.2
Part time	1.8	1.6	–	–
Union	1.9	1.6	1.0	1.0
Nonunion	0.6	0.6	0.1	0.1
Average wage within the following percentiles: ²				
Less than 10	2.4	–	–	–
10 to under 25	1.6	1.5	–	–
25 to under 50	0.8	0.8	0.2	0.3
50 to under 75	0.9	0.9	0.2	0.2
75 to under 90	1.0	0.7	0.6	0.5
90 or greater	1.1	1.1	0.2	0.3

See footnotes at end of table.

Table 18. Standard errors for long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2008—Continued

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

Characteristics	Fixed percent of earnings	Percent varies by earnings	Flat dollar amounts	Other
Establishment characteristics				
Goods-producing industries	1.5	0.8	1.0	0.5
Service-providing industries	0.7	0.7	0.1	0.2
Education and health services	1.7	1.6	0.2	—
Educational services	2.3	2.2	—	—
Elementary and secondary schools	1.2	0.8	—	—
Junior colleges, colleges, and universities	5.4	—	—	—
Health care and social assistance	1.6	1.6	—	—
Hospitals	2.2	2.2	—	—
Public administration	2.2	2.1	—	0.3
1 to 99 workers	0.7	0.5	0.3	0.2
1 to 49 workers	0.9	0.7	0.4	0.1
50 to 99 workers	1.4	1.1	—	—
100 workers or more	0.9	0.9	0.3	0.3
100 to 499 workers	1.2	1.1	0.3	0.4
500 workers or more	1.4	1.2	0.4	0.4
Geographic areas				
New England	1.6	1.4	—	—
Middle Atlantic	0.8	0.8	0.3	0.1
East North Central	1.5	1.1	0.9	0.5
West North Central	4.6	—	—	—
South Atlantic	1.2	0.9	—	0.4
East South Central	2.9	2.3	—	—
West South Central	2.6	—	—	0.7
Mountain	1.6	1.4	—	—
Pacific	1.8	1.6	0.3	0.8

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See "Technical note" for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold.

The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 19. Long-term disability insurance plans: Fixed percent of earnings, civilian workers,¹ National Compensation Survey, March 2008

(All workers with a fixed percent of earnings long-term disability insurance coverage = 100 percent)

Characteristics	Mean fixed percent of earnings	Median fixed percent of earnings	Fixed percent of earnings				
			Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent
All workers	59.2	60.0	20	59	12	7	2
Worker characteristics							
Management, professional, and related	59.3	60.0	20	56	13	8	2
Management, business, and financial	59.3	60.0	20	58	12	9	1
Professional and related	59.3	60.0	20	55	14	8	3
Teachers	60.6	60.0	18	42	21	12	7
Primary, secondary, and special education school teachers	60.3	60.0	21	37	21	13	8
Registered nurses	57.0	60.0	29	63	6	2	—
Service	56.3	60.0	32	52	9	5	2
Sales and office	59.7	60.0	16	62	13	8	1
Sales and related	59.4	60.0	17	64	9	10	1
Office and administrative support	59.8	60.0	16	61	14	8	2
Natural resources, construction, and maintenance	59.7	60.0	13	70	9	7	—
Construction, extraction, farming, fishing, and forestry	59.3	60.0	13	73	7	—	—
Installation, maintenance, and repair	59.9	60.0	13	67	10	8	1
Production, transportation, and material moving	59.9	60.0	18	65	8	5	3
Production	58.9	60.0	20	63	11	6	1
Transportation and material moving	61.0	60.0	17	67	4	5	6
Full time	59.1	60.0	20	60	12	7	2
Part time	61.8	60.0	19	51	12	10	7
Union	60.0	60.0	24	50	9	9	7
Nonunion	59.1	60.0	19	61	12	7	1
Average wage within the following percentiles: ²							
Less than 10	54.1	50.0	51	41	—	—	—
10 to under 25	58.6	60.0	17	62	9	10	1
25 to under 50	59.3	60.0	17	64	11	6	2
50 to under 75	59.6	60.0	18	60	13	8	2
75 to under 90	59.3	60.0	21	58	12	7	3
90 or greater	59.0	60.0	22	55	12	9	2

See footnotes at end of table.

Table 19. Long-term disability insurance plans: Fixed percent of earnings, civilian workers,¹ National Compensation Survey, March 2008—Continued

(All workers with a fixed percent of earnings long-term disability insurance coverage = 100 percent)

Characteristics	Mean fixed percent of earnings	Median fixed percent of earnings	Fixed percent of earnings				
			Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent
Establishment characteristics							
Goods-producing industries	59.0	60.0	18	66	10	4	1
Service-providing industries	59.3	60.0	20	58	12	8	2
Education and health services	58.8	60.0	23	55	13	6	3
Educational services	60.8	60.0	16	45	22	11	6
Elementary and secondary schools	61.0	60.0	20	36	24	13	7
Junior colleges, colleges, and universities	60.5	60.0	11	61	19	6	3
Health care and social assistance	57.2	60.0	28	63	6	3	—
Hospitals	56.0	60.0	35	59	4	2	—
Public administration	60.5	60.0	18	48	20	11	3
1 to 99 workers	59.7	60.0	14	63	13	9	1
1 to 49 workers	59.7	60.0	14	63	14	8	1
50 to 99 workers	59.8	60.0	13	63	11	11	2
100 workers or more	59.0	60.0	22	58	11	7	2
100 to 499 workers	59.9	60.0	15	64	10	9	2
500 workers or more	58.4	60.0	27	53	12	6	2
Geographic areas							
New England	59.8	60.0	—	60	5	16	1
Middle Atlantic	59.4	60.0	18	65	9	7	2
East North Central	58.0	60.0	25	59	7	6	3
West North Central	60.2	60.0	13	64	10	9	4
South Atlantic	59.4	60.0	16	60	17	6	1
East South Central	57.0	60.0	28	59	6	5	—
West South Central	58.8	60.0	16	71	9	3	1
Mountain	60.9	60.0	14	55	18	—	—
Pacific	60.0	60.0	24	44	19	10	3

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 19. Standard errors for long-term disability insurance plans: Fixed percent of earnings, civilian workers,¹ National Compensation Survey, March 2008

(All workers with a fixed percent of earnings long-term disability insurance coverage = 100 percent)

Characteristics	Mean fixed percent of earnings	Median fixed percent of earnings	Fixed percent of earnings				
			Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent
All workers	0.2	0.0	1.2	1.2	0.7	0.7	0.3
Worker characteristics							
Management, professional, and related	0.2	0.0	1.3	1.4	0.9	0.9	0.4
Management, business, and financial	0.2	0.0	1.6	2.3	1.1	1.2	0.5
Professional and related	0.3	0.0	1.6	1.6	1.2	1.3	0.5
Teachers	0.6	0.0	2.1	2.4	2.2	1.9	1.9
Primary, secondary, and special education school teachers	0.7	0.0	2.7	3.2	2.9	2.2	2.0
Registered nurses	0.4	0.0	3.6	4.1	1.6	0.7	—
Service	0.9	0.0	4.0	2.9	1.5	1.3	0.5
Sales and office	0.2	0.0	1.0	1.3	1.1	0.9	0.3
Sales and related	0.4	0.0	2.4	2.2	1.5	1.7	0.2
Office and administrative support	0.2	0.0	1.1	1.5	1.2	0.9	0.4
Natural resources, construction, and maintenance	0.3	0.0	1.9	2.4	1.5	1.5	—
Construction, extraction, farming, fishing, and forestry	0.5	0.0	3.2	4.0	2.1	—	—
Installation, maintenance, and repair	0.3	0.0	2.1	2.7	1.9	1.5	0.4
Production, transportation, and material moving ...	0.5	0.0	1.9	2.6	1.4	0.8	1.0
Production	0.3	0.0	2.7	3.7	2.3	1.2	0.2
Transportation and material moving	0.9	0.0	2.1	3.0	0.9	1.2	2.1
Full time	0.2	0.0	1.2	1.2	0.7	0.7	0.2
Part time	0.9	0.0	3.3	3.8	2.0	2.0	2.2
Union	0.5	0.0	2.7	2.7	0.9	1.8	1.2
Nonunion	0.2	0.0	1.1	1.3	0.8	0.6	0.2
Average wage within the following percentiles: ²							
Less than 10	1.6	13.2	9.1	5.5	—	—	—
10 to under 25	1.1	0.0	2.7	3.5	2.2	2.3	0.4
25 to under 50	0.3	0.0	1.7	2.2	1.0	0.7	0.5
50 to under 75	0.2	0.0	1.1	1.4	0.9	0.8	0.3
75 to under 90	0.3	0.0	1.6	1.5	0.9	0.9	0.6
90 or greater	0.3	0.0	1.9	1.9	1.1	1.4	0.5

See footnotes at end of table.

Table 19. Standard errors for long-term disability insurance plans: Fixed percent of earnings, civilian workers,¹ National Compensation Survey, March 2008—Continued

(All workers with a fixed percent of earnings long-term disability insurance coverage = 100 percent)

Characteristics	Mean fixed percent of earnings	Median fixed percent of earnings	Fixed percent of earnings				
			Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent
Establishment characteristics							
Goods-producing industries	0.2	0.0	2.0	2.8	1.4	0.8	0.4
Service-providing industries	0.2	0.0	1.3	1.3	0.8	0.8	0.3
Education and health services	0.3	0.0	2.0	2.3	1.2	0.9	0.6
Educational services	0.5	0.0	1.9	1.9	2.0	1.7	1.3
Elementary and secondary schools	0.6	0.0	2.6	2.6	2.9	2.2	1.7
Junior colleges, colleges, and universities	0.3	0.0	1.9	2.4	1.7	2.0	1.5
Health care and social assistance	0.3	0.0	3.2	3.7	1.1	0.9	—
Hospitals	0.4	0.0	3.2	3.2	1.1	0.7	—
Public administration	0.4	0.0	2.9	3.7	3.0	2.6	1.0
1 to 99 workers	0.4	0.0	1.8	2.0	1.2	1.3	0.3
1 to 49 workers	0.4	0.0	2.4	2.3	1.7	1.8	0.4
50 to 99 workers	0.7	0.0	1.9	2.8	2.0	1.6	0.6
100 workers or more	0.2	0.0	1.4	1.6	0.8	0.7	0.3
100 to 499 workers	0.3	0.0	1.5	1.9	1.3	0.9	0.6
500 workers or more	0.2	0.0	1.8	2.0	1.0	0.8	0.4
Geographic areas							
New England	0.8	0.0	—	3.4	0.9	3.4	0.6
Middle Atlantic	0.3	0.0	2.1	2.1	1.2	1.1	0.6
East North Central	0.5	0.0	1.8	2.0	1.6	0.9	0.5
West North Central	0.3	0.0	2.1	3.5	1.8	2.0	1.5
South Atlantic	0.2	0.0	2.5	3.2	2.0	1.1	0.2
East South Central	0.9	0.0	5.0	3.5	2.1	2.3	—
West South Central	0.5	0.0	3.1	4.4	2.1	0.7	0.3
Mountain	1.0	0.0	2.3	5.0	2.5	—	—
Pacific	0.6	0.0	3.9	2.8	2.5	1.8	1.0

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See "Technical note" for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 20. Long-term disability insurance plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2008

(All workers participating in fixed percent of earnings long-term disability insurance plans = 100 percent)

Characteristics	No maximum benefit amount	With maximum benefit amount	Maximum benefit amount ²				
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	24	76	\$3,000	\$5,000	\$6,000	\$10,000	\$15,000
Worker characteristics							
Management, professional, and related	24	76	3,000	5,000	7,000	10,000	15,000
Management, business, and financial	21	79	4,000	5,000	10,000	10,000	15,000
Professional and related	25	75	3,000	5,000	6,000	10,000	15,000
Teachers	32	68	2,000	3,900	5,000	6,500	10,000
Primary, secondary, and special education school teachers	41	59	1,000	3,500	5,000	6,000	7,000
Registered nurses	17	83	3,000	5,000	6,600	10,000	15,000
Service	24	76	2,500	5,000	5,000	10,000	10,000
Sales and office	19	81	3,000	5,000	7,000	10,000	15,000
Sales and related	15	85	3,000	4,167	6,667	10,000	15,000
Office and administrative support	20	80	3,000	5,000	7,500	10,000	15,000
Natural resources, construction, and maintenance	26	74	3,000	4,000	5,000	10,000	13,000
Construction, extraction, farming, fishing, and forestry	27	73	2,917	5,000	5,000	10,000	13,000
Installation, maintenance, and repair	25	75	3,399	4,000	5,000	10,000	15,000
Production, transportation, and material moving ...	30	70	2,000	5,000	6,000	10,000	15,000
Production	25	75	2,500	5,000	6,000	10,000	15,000
Transportation and material moving	36	64	2,000	4,000	5,000	7,500	10,000
Full time	23	77	3,000	5,000	6,000	10,000	15,000
Part time	36	64	3,000	4,800	5,000	10,000	10,000
Union	33	67	2,000	4,000	5,000	6,000	10,000
Nonunion	22	78	3,000	5,000	7,000	10,000	15,000

See footnotes at end of table.

Table 20. Long-term disability insurance plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2008—Continued

(All workers participating in fixed percent of earnings long-term disability insurance plans = 100 percent)

Characteristics	No maximum benefit amount	With maximum benefit amount	Maximum benefit amount ²				
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Establishment characteristics							
Goods-producing industries	23	77	\$2,917	\$5,000	\$7,000	\$10,000	\$15,000
Service-providing industries	24	76	3,000	5,000	6,000	10,000	15,000
Education and health services	23	77	2,500	5,000	5,000	10,000	10,000
Educational services	30	70	2,000	3,900	5,000	6,667	10,000
Elementary and secondary schools	37	63	1,000	3,000	5,000	6,000	7,500
Junior colleges, colleges, and universities	18	82	3,333	5,000	6,000	10,000	12,000
Health care and social assistance	17	83	3,000	5,000	6,000	10,000	10,500
Hospitals	16	84	3,000	5,000	7,500	10,000	15,000
Public administration	37	63	2,000	3,000	5,000	6,000	10,000
1 to 99 workers	21	79	3,000	5,000	6,000	10,000	10,000
1 to 49 workers	20	80	3,000	5,000	6,000	10,000	12,000
50 to 99 workers	22	78	3,000	4,500	5,000	8,000	10,000
100 workers or more	25	75	3,000	5,000	7,000	10,000	15,000
100 to 499 workers	22	78	3,000	5,000	6,000	10,000	15,000
500 workers or more	26	74	3,000	5,000	7,500	10,000	15,000
Geographic areas							
New England	24	76	3,100	5,000	7,000	10,000	15,000
Middle Atlantic	20	80	3,000	5,000	6,000	10,000	15,000
East North Central	31	69	3,000	5,000	6,000	10,000	13,500
West North Central	21	79	3,333	5,000	5,000	10,000	10,000
South Atlantic	21	79	2,500	4,000	6,000	10,000	15,000
East South Central	—	86	2,500	5,000	6,500	10,000	15,000
West South Central	19	81	3,000	4,000	7,500	10,000	15,000
Mountain	33	67	5,000	5,000	7,500	10,000	15,000
Pacific	23	77	3,000	5,000	9,444	10,000	17,300

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th

percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 20. Standard errors for long-term disability insurance plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2008

(All workers participating in fixed percent of earnings long-term disability insurance plans = 100 percent)

Characteristics	No maximum benefit amount	With maximum benefit amount	Maximum benefit amount ²				
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	1.0	1.0	\$0.00	\$0.00	\$388.80	\$0.00	\$0.00
Worker characteristics							
Management, professional, and related	1.5	1.5	175.30	0.00	494.10	0.00	0.00
Management, business, and financial	1.4	1.4	263.60	696.70	1,156.80	525.60	781.10
Professional and related	1.8	1.8	236.10	110.50	78.10	0.00	662.70
Teachers	3.2	3.2	784.60	0.00	0.00	808.60	0.00
Primary, secondary, and special education school teachers	4.3	4.3	864.60	674.40	0.00	292.20	807.90
Registered nurses	3.0	3.0	1,316.10	0.00	952.30	0.00	1,924.20
Service	3.8	3.8	601.60	84.10	0.00	2,194.50	0.00
Sales and office	1.1	1.1	13.00	0.00	593.80	0.00	0.00
Sales and related	1.9	1.9	347.90	986.10	888.10	0.00	2,594.60
Office and administrative support	1.4	1.4	13.00	0.00	372.10	0.00	0.00
Natural resources, construction, and maintenance	3.0	3.0	248.00	0.00	202.50	847.40	1,946.30
Construction, extraction, farming, fishing, and forestry	3.5	3.5	134.50	989.00	1,343.70	1,862.60	1,234.90
Installation, maintenance, and repair	4.2	4.2	469.50	0.00	0.00	755.60	5,027.20
Production, transportation, and material moving ...	2.1	2.1	314.50	114.80	0.00	584.40	3,143.60
Production	3.0	3.0	878.50	0.00	914.20	0.00	0.00
Transportation and material moving	2.4	2.4	135.30	1,070.40	244.00	441.80	0.00
Full time	1.0	1.0	0.00	0.00	492.60	0.00	0.00
Part time	2.8	2.8	0.00	326.50	463.70	0.00	110.50
Union	1.9	1.9	153.50	234.30	0.00	412.20	0.00
Nonunion	1.1	1.1	0.00	0.00	405.20	0.00	0.00

See footnotes at end of table.

Table 20. Standard errors for long-term disability insurance plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2008—Continued

(All workers participating in fixed percent of earnings long-term disability insurance plans = 100 percent)

Characteristics	No maximum benefit amount	With maximum benefit amount	Maximum benefit amount ²				
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Establishment characteristics							
Goods-producing industries	3.2	3.2	\$475.30	\$0.00	\$1,053.70	\$0.00	\$0.00
Service-providing industries	1.0	1.0	0.00	0.00	245.20	0.00	156.20
Education and health services	1.6	1.6	500.10	156.20	548.40	1,451.30	0.00
Educational services	2.4	2.4	726.20	0.00	0.00	672.00	0.00
Elementary and secondary schools	3.5	3.5	754.40	941.20	78.10	161.00	678.90
Junior colleges, colleges, and universities	2.2	2.2	834.70	0.00	0.00	0.00	1,279.50
Health care and social assistance	2.0	2.0	270.60	0.00	220.90	0.00	1,914.70
Hospitals	2.9	2.9	1,352.80	0.00	419.60	0.00	1,021.30
Public administration	3.3	3.3	953.40	925.60	0.00	0.00	1,913.10
1 to 99 workers	1.3	1.3	44.20	0.00	536.50	0.00	311.70
1 to 49 workers	2.1	2.1	110.50	0.00	0.00	0.00	1,406.10
50 to 99 workers	2.8	2.8	327.00	720.20	0.00	1,093.70	0.00
100 workers or more	1.3	1.3	13.00	0.00	612.60	0.00	0.00
100 to 499 workers	1.6	1.6	18.30	0.00	686.40	0.00	2,301.00
500 workers or more	2.1	2.1	194.80	0.00	506.20	78.10	413.30
Geographic areas							
New England	4.1	4.1	1,800.40	0.00	511.70	0.00	312.40
Middle Atlantic	1.6	1.6	0.00	0.00	0.00	0.00	0.00
East North Central	1.4	1.4	353.20	0.00	0.00	0.00	2,650.80
West North Central	3.6	3.6	879.40	0.00	629.60	0.00	1,171.50
South Atlantic	3.5	3.5	431.30	310.70	841.70	0.00	2,020.30
East South Central	—	5.0	1,419.30	0.00	732.70	0.00	3,547.60
West South Central	2.1	2.1	60.80	1,170.30	1,013.40	0.00	0.00
Mountain	4.5	4.5	1,311.20	374.60	2,017.20	0.00	1,249.60
Pacific	2.2	2.2	455.80	78.10	1,306.70	0.00	3,226.20

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See "Technical note" for further explanation.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown,

and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 21. Leave benefits: Access, civilian workers,¹ National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	Paid holidays	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ²	
							Paid	Unpaid
All workers	76	75	41	71	74	52	9	85
Worker characteristics								
Management, professional, and related	80	74	58	86	89	69	15	91
Management, business, and financial	94	94	55	89	92	70	17	92
Professional and related	74	67	59	85	88	68	14	91
Teachers	37	18	65	82	89	68	15	91
Primary, secondary, and special education school teachers	34	14	75	85	94	70	18	94
Registered nurses	81	77	56	80	80	59	15	87
Service	56	63	30	54	60	40	7	80
Sales and office	82	81	40	74	77	52	9	85
Sales and related	72	72	34	66	70	45	6	83
Office and administrative support	88	86	44	79	81	57	11	87
Natural resources, construction, and maintenance	78	77	28	59	59	42	7	77
Construction, extraction, farming, fishing, and forestry	65	65	20	44	46	33	5	72
Installation, maintenance, and repair	93	92	37	76	75	53	9	83
Production, transportation, and material moving ...	85	82	33	70	72	47	5	84
Production	92	90	33	73	75	52	5	85
Transportation and material moving	78	75	33	66	69	42	5	83
Full time	86	86	46	79	82	58	10	88
Part time	39	37	22	43	49	32	5	74
Union	79	73	57	87	90	66	12	93
Nonunion	75	76	38	68	71	50	9	83
Average wage within the following percentiles: ³								
Less than 10	38	42	17	37	42	25	3	72
10 to under 25	63	64	28	53	59	38	5	80
25 to under 50	83	83	39	73	77	52	8	85
50 to under 75	88	88	44	80	81	58	10	87
75 to under 90	83	80	56	85	87	67	14	91
90 or greater	78	74	58	88	91	71	15	92

See footnotes at end of table.

Table 21. Leave benefits: Access, civilian workers,¹ National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Paid holidays	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ²	
							Paid	Unpaid
Establishment characteristics								
Goods-producing industries	86	86	33	70	70	51	6	84
Service-providing industries	74	73	42	71	75	53	10	85
Education and health services	72	65	57	83	86	62	12	89
Educational services	54	40	62	83	90	70	15	93
Elementary and secondary schools	44	27	70	83	92	69	16	93
Junior colleges, colleges, and universities	79	69	49	88	91	75	13	94
Health care and social assistance	85	85	52	83	84	56	10	87
Hospitals	89	90	63	92	93	67	15	95
Public administration	87	88	53	85	90	81	14	92
1 to 99 workers	69	71	27	58	61	37	7	75
1 to 49 workers	69	70	25	55	58	34	6	71
50 to 99 workers	71	72	31	64	67	43	8	85
100 workers or more	81	79	53	83	86	66	12	94
100 to 499 workers	81	79	46	77	80	57	10	91
500 workers or more	82	79	59	88	92	74	13	96
Geographic areas								
New England	75	72	47	75	83	54	9	89
Middle Atlantic	78	76	49	79	82	57	8	85
East North Central	75	73	46	73	73	51	10	82
West North Central	74	74	34	71	71	51	7	83
South Atlantic	78	78	36	70	76	56	11	86
East South Central	79	78	37	67	73	50	7	89
West South Central	76	75	38	65	71	51	8	84
Mountain	73	72	37	67	71	49	6	82
Pacific	75	75	38	69	69	50	11	87

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

Table 21. Standard errors for leave benefits: Access, civilian workers,¹ National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	Paid holidays	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
							Paid	Unpaid
All workers	0.5	0.5	0.6	0.6	0.5	0.6	0.5	0.6
Worker characteristics								
Management, professional, and related	0.7	0.8	1.1	0.7	0.6	0.9	1.0	0.6
Management, business, and financial	0.7	0.7	1.6	0.8	0.8	1.4	1.2	1.0
Professional and related	0.9	0.9	1.3	0.9	0.8	1.1	1.1	0.7
Teachers	1.8	1.5	1.8	1.5	1.3	1.5	1.6	1.3
Primary, secondary, and special education school teachers	1.8	1.7	1.9	1.4	0.9	1.5	1.9	0.9
Registered nurses	2.3	3.2	3.7	3.8	4.0	3.2	3.5	3.7
Service	2.0	1.9	1.6	1.7	1.7	1.2	0.8	1.5
Sales and office	0.7	0.6	0.8	0.8	0.8	1.1	0.6	0.8
Sales and related	1.1	1.1	1.3	1.3	1.3	1.4	0.6	1.1
Office and administrative support	0.8	0.7	1.1	1.1	0.9	1.4	0.7	0.9
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	1.2	1.3	1.4	1.6	1.6	1.6	0.7	1.3
Installation, maintenance, and repair	2.2	2.2	1.7	2.5	2.3	1.8	0.9	2.3
Production, transportation, and material moving ... Production	1.0	1.1	2.1	1.4	1.4	1.9	1.1	1.6
Transportation and material moving	1.1	1.1	1.3	1.5	1.3	1.8	0.5	1.0
Production	1.1	1.3	1.8	1.9	1.7	2.1	0.8	1.5
Transportation and material moving	1.7	1.7	1.8	2.2	2.0	2.2	0.6	1.5
Full time	0.4	0.4	0.6	0.6	0.5	0.8	0.5	0.6
Part time	1.4	1.2	1.0	1.2	1.2	0.9	0.6	1.2
Union	0.9	1.0	1.3	1.1	1.0	1.3	0.8	0.6
Nonunion	0.6	0.6	0.6	0.7	0.6	0.7	0.5	0.7
Average wage within the following percentiles: ²								
Less than 10	3.2	2.9	2.3	2.8	2.3	2.0	0.6	2.1
10 to under 25	1.0	1.1	1.3	1.2	1.2	1.2	0.6	1.2
25 to under 50	0.9	0.8	1.0	1.1	0.8	1.1	0.6	0.9
50 to under 75	0.5	0.7	1.0	0.6	0.8	1.0	0.7	0.8
75 to under 90	0.8	0.9	1.1	0.7	0.7	0.7	1.0	0.6
90 or greater	0.9	1.1	1.4	1.2	1.2	1.5	0.9	1.1

See footnotes at end of table.

Table 21. Standard errors for leave benefits: Access, civilian workers,¹ National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Paid holidays	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
							Paid	Unpaid
Establishment characteristics								
Goods-producing industries	0.9	0.9	1.6	1.4	1.2	1.7	0.7	1.3
Service-providing industries	0.7	0.6	0.7	0.7	0.6	0.7	0.5	0.7
Education and health services	1.0	1.1	1.3	1.1	1.0	1.2	0.8	1.2
Educational services	1.3	1.3	1.6	1.2	0.9	1.2	1.0	0.9
Elementary and secondary schools	1.4	1.1	1.6	1.4	0.7	1.3	1.3	0.8
Junior colleges, colleges, and universities	1.3	1.7	3.4	1.3	1.1	2.9	1.5	1.0
Health care and social assistance	1.2	1.4	1.8	1.6	1.6	2.0	1.3	1.9
Hospitals	0.9	0.9	2.6	1.4	1.4	2.6	1.9	0.8
Public administration	1.2	1.2	2.1	1.5	1.2	1.7	1.7	1.1
1 to 99 workers	0.8	0.8	0.9	1.1	1.0	1.1	0.7	1.0
1 to 49 workers	1.0	0.9	1.1	1.2	1.1	1.2	0.7	1.2
50 to 99 workers	1.8	1.4	2.2	2.5	2.0	2.2	1.8	1.6
100 workers or more	0.7	0.6	0.9	0.8	0.7	0.8	0.6	0.5
100 to 499 workers	1.0	0.9	1.2	1.3	1.1	1.0	0.8	0.7
500 workers or more	0.9	1.0	1.2	0.9	0.9	1.5	0.9	0.5
Geographic areas								
New England	0.9	1.3	1.5	2.6	1.8	2.5	1.4	2.2
Middle Atlantic	0.6	0.7	1.4	1.1	1.2	0.7	1.3	1.3
East North Central	0.9	1.1	1.0	1.3	1.1	2.1	1.4	2.0
West North Central	1.9	1.8	1.9	1.6	1.2	1.5	1.3	2.2
South Atlantic	1.2	1.4	1.2	1.6	1.9	1.7	1.0	1.7
East South Central	5.0	4.2	5.3	5.5	3.8	3.8	2.5	3.1
West South Central	1.0	1.6	2.2	1.5	1.5	1.3	1.2	1.3
Mountain	3.4	2.2	2.1	2.6	2.1	2.1	1.3	2.3
Pacific	1.3	1.0	1.3	1.1	1.1	1.0	0.8	1.0

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See "Technical note" for further explanation.

² The percentile groupings are based on the average wage for each occupation

surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

Table 22. Paid holidays: Number of days provided, civilian workers,¹ National Compensation Survey, March 2008

(All workers with paid holidays = 100 percent)

Characteristics	Mean number of days	Median number of days	Paid holidays ²										
			Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days
All workers	9	8	9	21	11	12	10	14	9	6	3	2	3
Worker characteristics													
Management, professional, and related	10	10	4	14	10	11	11	18	12	9	4	3	5
Management, business, and financial	10	10	1	12	7	10	12	23	14	9	4	3	5
Professional and related	9	9	5	15	11	11	11	16	11	9	4	3	4
Teachers	10	10	11	13	5	4	11	13	14	9	5	4	11
Primary, secondary, and special education school teachers	10	10	13	19	5	1	—	13	11	5	5	—	13
Registered nurses	8	7	8	32	16	14	11	7	4	5	2	1	1
Service	8	8	19	21	10	11	8	7	10	6	3	2	3
Sales and office	8	8	8	29	10	12	9	15	7	5	2	1	2
Sales and related	7	6	15	45	9	10	7	7	3	2	(³)	—	(³)
Office and administrative support	9	9	5	21	11	13	10	18	9	6	3	2	2
Natural resources, construction, and maintenance	8	7	13	27	15	9	9	10	8	4	2	1	2
Construction, extraction, farming, fishing, and forestry	7	7	18	28	14	8	10	8	6	4	2	(³)	1
Installation, maintenance, and repair	8	8	8	25	15	10	8	12	9	5	2	2	3
Production, transportation, and material moving ...	8	8	8	20	12	15	11	14	9	4	2	1	3
Production	9	9	6	13	12	15	13	16	12	5	3	1	5
Transportation and material moving	8	7	11	28	12	16	9	10	6	3	1	1	2
Full time	9	8	7	20	11	12	10	15	10	6	3	2	3
Part time	7	6	23	32	9	10	7	8	4	2	1	1	2
Union	10	10	4	11	6	8	9	14	15	13	9	4	8
Nonunion	8	8	10	24	12	13	10	14	8	5	2	1	2
Average wage within the following percentiles: ⁴													
Less than 10	6	6	37	32	11	7	7	3	1	—	(³)	—	—
10 to under 25	7	6	18	35	13	11	6	8	4	2	(³)	1	1
25 to under 50	8	8	8	25	12	15	11	12	8	4	2	1	2
50 to under 75	9	9	5	18	11	12	10	16	12	7	4	2	3
75 to under 90	10	10	4	14	9	12	10	18	11	9	5	3	6
90 or greater	10	10	2	9	9	10	13	21	13	10	5	2	5

See footnotes at end of table.

Table 22. Paid holidays: Number of days provided, civilian workers,¹ National Compensation Survey, March 2008—Continued

(All workers with paid holidays = 100 percent)

Characteristics	Mean number of days	Median number of days	Paid holidays ²										
			Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days
Establishment characteristics													
Goods-producing industries	9	9	7	16	10	13	14	16	12	6	3	1	4
Service-providing industries	8	8	9	23	11	12	9	13	9	6	3	2	3
Education and health services	9	8	7	22	11	12	8	11	9	7	4	3	7
Educational services	11	11	6	7	3	5	8	14	13	11	10	7	16
Elementary and secondary schools	11	11	10	11	4	2	8	14	11	9	10	6	15
Junior colleges, colleges, and universities	12	12	2	1	1	8	7	—	17	14	12	9	17
Health care and social assistance	8	7	8	29	14	15	8	9	7	5	2	1	3
Hospitals	8	7	9	31	16	13	10	6	4	6	3	1	1
Public administration	11	11	(³)	—	—	1	10	15	24	23	17	5	4
1 to 99 workers	8	7	13	25	14	12	10	13	6	3	1	1	1
1 to 49 workers	8	7	14	25	14	13	9	14	6	2	1	1	1
50 to 99 workers	8	7	12	25	15	9	12	12	8	4	1	1	1
100 workers or more	9	9	6	19	8	12	10	14	11	8	4	2	5
100 to 499 workers	9	8	7	24	10	14	11	13	10	6	2	2	2
500 workers or more	10	10	5	14	7	10	9	16	13	10	6	3	7
Geographic areas													
New England	9	10	5	15	5	8	9	25	13	11	4	2	3
Middle Atlantic	10	9	7	17	9	11	11	12	11	10	3	2	6
East North Central	9	8	6	24	14	12	11	13	7	4	2	2	5
West North Central	8	8	6	30	12	14	7	11	12	4	2	—	1
South Atlantic	8	8	11	24	11	10	11	15	9	6	2	1	1
East South Central	8	7	18	24	10	17	6	9	5	4	1	(³)	5
West South Central	8	8	10	23	11	14	10	13	9	4	1	2	3
Mountain	8	8	9	23	11	13	11	14	11	4	2	—	1
Pacific	9	9	9	16	10	12	11	16	9	6	6	2	2

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² Fractional holiday amounts were rounded to the nearest full number of days.

³ Less than 0.5 percent.

⁴ The percentile groupings are based on the average wage for each occupation

surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 22. Standard errors for paid holidays: Number of days provided, civilian workers,¹ National Compensation Survey, March 2008

(All workers with paid holidays = 100 percent)

Characteristics	Mean number of days	Median number of days	Paid holidays ²										
			Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days
All workers	0.1	0.0	0.5	0.7	0.5	0.6	0.6	0.6	0.5	0.3	0.2	0.1	0.3
Worker characteristics													
Management, professional, and related	0.1	0.9	0.4	0.9	0.8	0.9	1.1	1.1	0.7	0.6	0.4	0.3	0.6
Management, business, and financial	0.3	0.0	0.3	1.2	0.7	1.1	1.0	1.3	1.1	0.7	0.5	0.5	1.4
Professional and related	0.1	0.0	0.5	1.1	1.1	1.1	1.3	1.3	0.8	0.6	0.4	0.3	0.4
Teachers	0.3	0.0	1.7	2.5	1.5	1.0	3.1	2.2	2.5	1.2	1.4	1.5	2.0
Primary, secondary, and special education school teachers	0.5	1.3	2.5	3.9	2.2	0.5	—	2.9	2.4	1.4	2.1	—	2.7
Registered nurses	0.2	0.0	1.9	4.3	2.5	1.9	2.7	1.4	0.9	1.4	0.5	0.4	0.3
Service	0.2	0.8	1.9	1.7	0.9	1.2	1.3	0.9	1.2	0.6	0.4	0.2	0.6
Sales and office	0.1	0.0	0.6	1.0	0.7	0.8	0.5	0.6	0.5	0.3	0.2	0.2	0.2
Sales and related	0.1	0.0	1.3	1.6	0.9	1.4	0.8	1.1	0.4	0.5	0.1	—	(³)
Office and administrative support	0.1	0.7	0.6	1.0	1.0	0.9	0.7	0.7	0.6	0.4	0.2	0.2	0.3
Natural resources, construction, and maintenance	0.1	0.0	1.1	1.7	1.1	1.2	0.9	0.9	0.7	0.4	0.2	0.3	0.4
Construction, extraction, farming, fishing, and forestry	0.1	0.0	2.1	2.4	1.6	1.5	1.5	1.0	0.9	0.6	0.3	0.2	0.3
Installation, maintenance, and repair	0.1	0.7	1.2	2.0	1.4	1.5	0.8	1.4	1.1	0.6	0.4	0.4	0.7
Production, transportation, and material moving ...	0.1	0.0	0.8	1.3	1.0	1.3	1.0	0.9	0.8	0.6	0.3	0.2	0.5
Production	0.1	0.0	1.1	1.4	1.4	1.6	1.2	1.3	1.2	1.0	0.5	0.3	0.8
Transportation and material moving	0.1	0.1	1.1	2.2	1.4	1.4	1.1	1.0	0.8	0.6	0.3	0.2	0.4
Full time	0.1	0.5	0.5	0.7	0.5	0.6	0.5	0.6	0.5	0.3	0.2	0.1	0.3
Part time	0.1	0.0	1.6	1.8	1.2	1.2	1.5	0.8	0.9	0.3	0.3	0.1	0.6
Union	0.1	0.0	0.7	1.0	0.7	0.9	0.9	1.0	1.3	0.8	0.6	0.4	0.7
Nonunion	0.1	0.0	0.5	0.8	0.6	0.6	0.6	0.7	0.5	0.3	0.2	0.1	0.3
Average wage within the following percentiles: ⁴													
Less than 10	0.2	0.0	2.8	2.3	1.5	1.3	2.4	0.9	0.5	—	0.1	—	—
10 to under 25	0.1	0.0	1.2	1.6	1.2	1.2	0.7	1.1	0.9	0.3	0.1	0.1	0.5
25 to under 50	0.1	0.0	0.5	0.9	0.7	1.0	0.6	0.5	0.7	0.4	0.2	0.1	0.2
50 to under 75	0.1	0.0	0.4	0.8	0.7	0.8	0.6	0.7	0.7	0.4	0.3	0.2	0.4
75 to under 90	0.1	0.4	0.4	0.8	0.7	0.9	1.1	1.0	0.6	0.6	0.4	0.4	0.7
90 or greater	0.2	0.0	0.3	1.2	1.2	1.0	1.1	1.6	1.3	0.6	0.4	0.4	1.2

See footnotes at end of table.

Table 22. Standard errors for paid holidays: Number of days provided, civilian workers,¹ National Compensation Survey, March 2008—Continued

(All workers with paid holidays = 100 percent)

Characteristics	Mean number of days	Median number of days	Paid holidays ²										
			Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days
Establishment characteristics													
Goods-producing industries	0.1	0.0	0.7	1.2	0.9	1.3	1.1	1.1	1.0	0.6	0.6	0.2	0.6
Service-providing industries	0.1	0.0	0.6	0.8	0.6	0.6	0.6	0.6	0.5	0.3	0.2	0.1	0.3
Education and health services	0.3	0.5	0.8	1.5	1.3	1.4	0.9	1.0	1.2	0.7	0.4	0.3	0.9
Educational services	0.1	0.0	0.9	1.0	0.7	1.1	1.0	1.8	2.0	0.9	0.9	0.8	1.4
Elementary and secondary schools	0.2	1.2	1.5	1.7	1.2	0.7	1.2	1.7	1.4	1.1	1.2	1.2	1.5
Junior colleges, colleges, and universities	0.2	0.9	0.7	0.4	0.5	2.6	1.8	—	4.2	1.9	1.3	1.3	2.8
Health care and social assistance	0.4	1.0	1.1	2.2	1.9	1.9	1.3	1.2	1.4	0.9	0.3	0.2	1.1
Hospitals	0.2	0.0	1.9	2.2	1.7	1.5	1.4	1.2	1.3	1.1	0.6	0.4	0.5
Public administration	0.1	0.6	0.1	—	—	0.3	2.5	1.7	1.8	2.1	1.3	0.5	0.6
1 to 99 workers	0.1	0.0	0.7	1.0	1.0	1.0	0.8	0.8	0.6	0.3	0.1	0.2	0.2
1 to 49 workers	0.1	0.0	0.9	1.1	1.3	1.1	0.9	1.1	0.7	0.3	0.2	0.2	0.3
50 to 99 workers	0.1	0.2	1.4	1.7	1.7	1.2	1.3	1.1	1.2	0.7	0.2	0.3	0.2
100 workers or more	0.2	0.0	0.7	0.8	0.5	0.6	0.7	0.7	0.7	0.4	0.3	0.2	0.6
100 to 499 workers	0.2	0.0	0.8	1.1	0.8	1.0	1.0	0.9	0.9	0.6	0.3	0.2	0.8
500 workers or more	0.2	0.0	1.2	1.4	0.7	0.9	0.9	1.2	1.2	0.8	0.5	0.3	0.7
Geographic areas													
New England	0.1	0.0	1.0	1.6	1.4	1.2	1.2	2.1	2.3	1.6	0.6	0.3	0.7
Middle Atlantic	0.4	0.0	0.7	1.2	0.8	2.2	2.3	1.4	0.7	0.6	0.4	0.3	1.8
East North Central	0.1	0.0	1.0	2.3	1.9	1.2	1.0	1.4	0.8	0.5	0.5	0.3	0.8
West North Central	0.1	0.8	1.0	3.1	1.7	2.5	1.4	0.7	2.6	1.0	0.7	—	0.4
South Atlantic	0.1	0.0	1.2	1.8	1.4	0.9	1.2	1.3	0.9	0.8	0.3	0.3	0.2
East South Central	0.5	0.8	3.3	3.4	0.8	1.7	2.2	1.9	1.4	1.2	0.7	(³)	1.5
West South Central	0.1	0.0	0.9	1.3	0.9	1.3	1.8	1.6	1.6	0.6	0.3	0.3	0.7
Mountain	0.1	0.0	1.3	4.5	2.5	2.4	1.1	1.9	1.9	1.4	0.6	—	0.3
Pacific	0.1	0.0	1.1	1.2	1.5	1.1	0.9	1.6	0.9	0.5	0.6	0.3	0.3

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See "Technical note" for further explanation.

² Fractional holiday amounts were rounded to the nearest full number of days.

³ Less than 0.05.

⁴ The percentile groupings are based on the average wage for each occupation

surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 23. Paid vacations:¹ Number of days by service requirement, civilian workers,² National Compensation Survey, March 2008

(All workers with paid vacations = 100 percent)

Characteristics	Mean number of days	Median number of days	Percent with paid vacations days by length of service ³					
			Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days
After 1 year								
All workers	10	10	7	36	39	11	5	2
Full time	10	10	5	35	42	11	5	2
Part time	7	5	25	44	21	5	4	1
Union	10	10	4	35	46	9	4	2
Nonunion	9	10	8	36	38	11	5	2
1 to 99 workers	8	5	9	47	35	7	2	(4)
1 to 49 workers	8	5	9	48	34	7	2	(4)
50 to 99 workers	8	—	8	45	38	7	1	(4)
100 workers or more	11	10	6	27	43	14	8	3
100 to 499 workers	9	10	7	36	40	11	4	2
500 workers or more	12	10	4	18	46	16	11	4
After 5 years								
All workers	14	15	2	10	36	36	11	6
Full time	14	15	1	8	37	38	11	6
Part time	12	10	11	29	29	21	5	6
Union	14	15	1	5	39	41	9	5
Nonunion	14	15	2	11	35	35	11	6
1 to 99 workers	12	10	3	16	42	31	6	2
1 to 49 workers	12	10	3	18	42	29	6	2
50 to 99 workers	12	10	2	11	44	35	7	2
100 workers or more	15	15	2	5	31	40	14	9
100 to 499 workers	14	15	2	7	39	37	10	5
500 workers or more	17	15	1	3	23	43	17	12
After 10 years								
All workers	17	15	2	7	15	42	23	11
Full time	17	15	1	5	15	44	24	11
Part time	14	15	10	24	16	28	14	9
Union	17	15	1	3	9	57	22	9
Nonunion	16	15	2	8	16	40	23	11
1 to 99 workers	14	15	2	13	24	39	18	5
1 to 49 workers	14	15	3	15	26	36	17	5
50 to 99 workers	15	15	2	8	18	48	20	4
100 workers or more	18	17	1	3	8	45	26	16
100 to 499 workers	17	15	2	4	10	51	23	10
500 workers or more	20	20	1	2	7	39	30	22

See footnotes at end of table.

Table 23. Paid vacations:¹ Number of days by service requirement, civilian workers,² National Compensation Survey, March 2008—Continued

(All workers with paid vacations = 100 percent)

Characteristics	Mean number of days	Median number of days	Percent with paid vacations days by length of service ³					
			Fewer than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days
After 20 years								
All workers	19	20	2	7	12	17	37	25
Full time	20	20	1	5	12	18	39	25
Part time	16	15	10	22	12	16	23	18
Union	22	21	(⁴)	2	5	11	46	36
Nonunion	19	20	2	8	13	19	36	23
1 to 99 workers	16	15	2	12	20	24	29	13
1 to 49 workers	15	15	2	14	22	24	26	12
50 to 99 workers	17	20	1	7	15	26	35	15
100 workers or more	22	20	1	3	6	12	44	34
100 to 499 workers	20	20	1	4	7	17	46	25
500 workers or more	23	22	1	1	5	8	42	43

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

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See

Technical Note for further explanation.

³ Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days.

⁴ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 23. Standard errors for paid vacations:¹ Number of days by service requirement, civilian workers,² National Compensation Survey, March 2008

(All workers with paid vacations = 100 percent)

Characteristics	Mean number of days	Median number of days	Percent with paid vacations days by length of service ³					
			Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days
After 1 year								
All workers	0.1	0.0	0.4	0.6	0.7	0.6	0.3	0.2
Full time	0.1	0.0	0.3	0.6	0.8	0.6	0.3	0.2
Part time	0.2	0.0	1.7	1.5	1.6	0.6	0.6	0.3
Union	0.1	0.0	0.4	1.6	1.5	1.0	0.7	0.5
Nonunion	0.1	0.0	0.4	0.6	0.8	0.7	0.3	0.2
1 to 99 workers	0.1	0.1	0.6	1.1	1.1	0.8	0.3	0.1
1 to 49 workers	0.1	(⁴)	0.7	1.3	1.2	0.9	0.5	0.2
50 to 99 workers	0.1	–	1.3	1.8	2.3	1.0	0.3	0.1
100 workers or more	0.1	0.0	0.5	0.9	1.1	0.8	0.5	0.4
100 to 499 workers	0.2	0.0	0.8	1.4	1.7	0.9	0.6	0.6
500 workers or more	0.2	(⁴)	0.6	1.4	1.2	1.1	0.8	0.5
After 5 years								
All workers	0.1	0.0	0.2	0.4	0.7	0.7	0.5	0.3
Full time	0.1	0.0	0.2	0.4	0.8	0.7	0.6	0.3
Part time	0.5	0.0	1.5	1.7	1.6	1.6	0.6	1.0
Union	0.1	0.0	0.2	0.6	1.4	1.2	0.8	0.7
Nonunion	0.1	0.0	0.3	0.4	0.8	0.8	0.6	0.3
1 to 99 workers	0.1	0.0	0.3	0.6	1.1	0.9	0.7	0.3
1 to 49 workers	0.2	0.0	0.4	0.8	1.3	1.0	0.8	0.5
50 to 99 workers	0.2	1.3	0.5	1.2	1.6	1.8	1.1	0.4
100 workers or more	0.2	0.0	0.4	0.4	0.9	1.0	0.8	0.5
100 to 499 workers	0.3	0.3	0.6	0.7	1.2	1.4	1.0	0.7
500 workers or more	0.2	0.0	0.4	0.4	1.0	1.2	1.1	0.7
After 10 years								
All workers	0.1	0.0	0.2	0.3	0.5	0.8	0.6	0.9
Full time	0.2	0.0	0.2	0.3	0.5	0.8	0.6	1.0
Part time	0.5	0.8	1.5	1.8	1.2	1.9	1.7	1.1
Union	0.2	0.0	0.1	0.4	1.0	1.5	1.2	1.1
Nonunion	0.1	0.0	0.3	0.4	0.5	0.9	0.6	0.9
1 to 99 workers	0.2	0.0	0.3	0.6	0.9	1.0	0.9	0.7
1 to 49 workers	0.2	0.0	0.4	0.8	1.1	1.3	1.1	0.9
50 to 99 workers	0.2	0.0	0.4	1.0	1.6	1.9	1.6	0.9
100 workers or more	0.2	0.7	0.4	0.4	0.5	1.1	0.8	1.4
100 to 499 workers	0.3	0.0	0.6	0.6	0.6	1.4	1.1	1.2
500 workers or more	0.2	(⁴)	0.4	0.4	0.8	1.5	1.2	2.2

See footnotes at end of table.

Table 23. Standard errors for paid vacations:¹ Number of days by service requirement, civilian workers,² National Compensation Survey, March 2008—Continued

(All workers with paid vacations = 100 percent)

Characteristics	Mean number of days	Median number of days	Percent with paid vacations days by length of service ³					
			Fewer than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days
After 20 years								
All workers	0.1	0.0	0.2	0.3	0.4	0.5	0.7	1.0
Full time	0.2	0.0	0.1	0.3	0.5	0.6	0.7	1.1
Part time	0.5	0.0	1.5	1.8	1.1	1.5	1.6	1.5
Union	0.2	1.1	0.1	0.4	0.8	0.6	1.5	1.7
Nonunion	0.2	0.0	0.2	0.4	0.5	0.6	0.8	1.1
1 to 99 workers	0.2	0.0	0.3	0.6	0.8	0.9	1.0	0.8
1 to 49 workers	0.3	0.0	0.4	0.8	1.1	1.2	1.1	1.0
50 to 99 workers	0.2	1.9	0.4	1.0	1.4	2.2	2.4	1.4
100 workers or more	0.2	0.0	0.3	0.4	0.5	0.6	1.1	1.5
100 to 499 workers	0.3	0.0	0.5	0.6	0.5	0.9	1.2	1.1
500 workers or more	0.2	0.9	0.4	0.4	0.6	0.6	1.5	2.1

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

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See

"Technical note" for further explanation.

³ Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days.

⁴ Less than 0.05.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 24. Quality of life benefits: Access, civilian workers,¹ National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	Employer assistance for childcare				Adoption assistance	Long-term care insurance	Flexible workplace	Employer-provided home PC	Subsidized commuting
	Total ²	Employer-provided funds	On-site and off-site	Resource and referral services					
All workers	16	3	6	11	11	15	4	2	6
Worker characteristics									
Management, professional, and related	26	5	11	18	17	24	9	5	10
Management, business, and financial	27	6	10	22	23	26	14	7	12
Professional and related	25	5	12	17	14	23	7	4	10
Teachers	19	3	12	10	6	23	2	2	5
Primary, secondary, and special education school teachers	15	2	8	8	3	20	1	2	1
Registered nurses	37	9	20	22	13	18	4	2	8
Service	11	2	6	5	4	7	2	(³)	3
Sales and office	15	4	4	11	12	16	5	2	6
Sales and related	10	2	1	8	12	15	4	2	3
Office and administrative support	18	4	5	12	12	17	5	2	8
Natural resources, construction, and maintenance	8	2	2	6	7	9	2	1	5
Construction, extraction, farming, fishing, and forestry	5	1	1	4	3	5	1	1	3
Installation, maintenance, and repair	11	2	4	9	12	13	2	1	6
Production, transportation, and material moving ...	10	2	2	8	9	10	1	2	3
Production	12	2	3	9	10	8	2	2	3
Transportation and material moving	8	1	1	7	8	11	1	1	3
Full time	17	4	6	12	12	17	5	3	7
Part time	10	2	4	6	5	7	2	1	3
Union	20	4	6	15	12	21	2	1	9
Nonunion	15	3	6	10	10	14	5	2	6
Average wage within the following percentiles: ⁴									
Less than 10	5	1	3	3	2	2	1	—	1
10 to under 25	8	1	4	4	4	7	1	(³)	2
25 to under 50	12	3	4	8	8	12	3	1	4
50 to under 75	17	4	6	11	11	17	5	3	8
75 to under 90	25	5	9	19	18	23	7	4	10
90 or greater	28	5	10	23	22	29	11	7	13

See footnotes at end of table.

Table 24. Quality of life benefits: Access, civilian workers,¹ National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Employer assistance for childcare				Adoption assistance	Long-term care insurance	Flexible workplace	Employer-provided home PC	Subsidized commuting
	Total ²	Employer-provided funds	On-site and off-site	Resource and referral services					
Establishment characteristics									
Goods-producing industries	12	2	3	10	12	9	3	3	4
Service-providing industries	16	4	6	11	10	16	5	2	7
Education and health services	25	6	15	13	8	19	4	2	6
Educational services	22	4	13	12	7	28	4	2	6
Elementary and secondary schools	14	2	7	8	4	20	1	2	2
Junior colleges, colleges, and universities	45	10	29	24	16	48	—	2	17
Health care and social assistance	27	7	17	14	10	13	4	2	5
Hospitals	50	14	28	28	20	25	4	2	12
Public administration	18	4	6	10	9	25	6	1	17
1 to 99 workers	5	1	2	3	4	5	3	1	3
1 to 49 workers	5	1	2	3	3	4	3	1	2
50 to 99 workers	7	1	2	5	6	6	3	2	4
100 workers or more	24	5	9	17	16	23	5	3	9
100 to 499 workers	14	3	5	10	12	17	4	3	5
500 workers or more	34	7	13	24	21	30	7	3	13
Geographic areas									
New England	15	3	7	12	12	14	5	3	8
Middle Atlantic	15	5	7	10	12	13	6	3	6
East North Central	17	4	6	12	12	14	5	2	4
West North Central	14	2	5	10	11	13	3	3	6
South Atlantic	14	3	6	8	12	19	5	3	4
East South Central	11	4	4	5	7	13	5	—	2
West South Central	16	3	6	10	9	13	3	2	3
Mountain	16	2	4	13	9	13	4	1	10
Pacific	19	2	5	15	9	16	3	2	13

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The total is less than the sum of individual childcare provisions because some employees have access to more than one of the benefits.

³ Less than 0.5 percent.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 24. Standard errors for quality of life benefits: Access, civilian workers,¹ National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	Employer assistance for childcare				Adoption assistance	Long-term care insurance	Flexible workplace	Employer-provided home PC	Subsidized commuting
	Total	Employer-provided funds	On-site and off-site	Resource and referral services					
All workers	0.5	0.3	0.3	0.4	0.3	0.4	0.4	0.2	0.3
Worker characteristics									
Management, professional, and related	0.8	0.6	0.7	0.8	0.7	0.9	0.9	0.6	0.7
Management, business, and financial	1.1	1.0	0.9	1.2	1.2	1.3	1.6	1.1	0.9
Professional and related	1.0	0.5	0.8	0.9	0.7	0.9	0.7	0.5	0.8
Teachers	1.3	0.5	1.1	0.9	0.6	1.3	0.6	0.6	0.8
Primary, secondary, and special education school teachers	1.5	0.5	1.3	1.0	0.5	1.5	0.2	0.8	0.2
Registered nurses	2.4	1.5	1.9	2.5	1.6	1.9	1.4	0.5	1.1
Service	0.9	0.4	0.6	0.6	0.4	0.6	0.5	0.1	0.5
Sales and office	0.6	0.4	0.3	0.5	0.5	0.5	0.4	0.2	0.4
Sales and related	0.9	0.3	0.2	0.9	0.9	0.9	0.6	0.4	0.5
Office and administrative support	0.8	0.5	0.5	0.7	0.5	0.6	0.5	0.2	0.6
Natural resources, construction, and maintenance	0.7	0.3	0.3	0.6	0.7	0.6	0.4	0.2	0.5
Construction, extraction, farming, fishing, and forestry	0.9	0.4	0.2	0.8	0.6	0.8	0.5	0.3	0.6
Installation, maintenance, and repair	1.0	0.4	0.6	1.0	1.3	1.0	0.6	0.3	0.8
Production, transportation, and material moving ...	0.7	0.3	0.4	0.8	0.7	0.8	0.3	0.3	0.4
Production	1.1	0.4	0.6	1.2	1.1	0.9	0.4	0.6	0.6
Transportation and material moving	0.8	0.3	0.4	0.8	0.8	1.3	0.3	0.3	0.5
Full time	0.6	0.3	0.4	0.4	0.4	0.5	0.5	0.3	0.4
Part time	0.6	0.3	0.3	0.5	0.4	0.5	0.3	0.1	0.3
Union	1.0	0.4	0.6	0.9	0.6	0.9	0.4	0.3	0.6
Nonunion	0.5	0.3	0.3	0.4	0.4	0.4	0.4	0.2	0.3
Average wage within the following percentiles: ²									
Less than 10	1.0	0.5	0.9	0.4	0.3	0.4	0.2	—	0.4
10 to under 25	0.8	0.3	0.6	0.5	0.4	0.6	0.3	0.1	0.3
25 to under 50	0.6	0.3	0.3	0.5	0.5	0.5	0.5	0.1	0.3
50 to under 75	0.7	0.3	0.5	0.6	0.5	0.6	0.6	0.3	0.5
75 to under 90	0.9	0.4	0.5	0.9	0.8	0.8	0.6	0.5	0.6
90 or greater	1.0	0.7	0.8	1.0	0.9	1.2	1.1	0.9	1.0

See footnotes at end of table.

Table 24. Standard errors for quality of life benefits: Access, civilian workers,¹ National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Employer assistance for childcare				Adoption assistance	Long-term care insurance	Flexible workplace	Employer-provided home PC	Subsidized commuting
	Total	Employer-provided funds	On-site and off-site	Resource and referral services					
Establishment characteristics									
Goods-producing industries	1.0	0.3	0.4	1.0	1.0	0.9	0.4	0.5	0.5
Service-providing industries	0.5	0.3	0.4	0.4	0.4	0.4	0.4	0.2	0.4
Education and health services	1.3	0.6	1.1	1.1	1.0	1.0	0.8	0.5	0.7
Educational services	1.4	0.7	1.1	1.1	0.8	1.7	1.4	0.5	1.0
Elementary and secondary schools	1.2	0.5	0.8	0.9	0.4	1.5	0.2	0.7	0.2
Junior colleges, colleges, and universities	3.9	2.1	3.5	3.0	2.4	4.2	—	0.3	3.1
Health care and social assistance	1.9	0.8	1.7	1.4	1.5	1.1	1.0	0.8	0.7
Hospitals	2.8	2.1	2.7	2.2	2.1	2.3	1.5	0.6	1.7
Public administration	1.4	0.6	1.2	0.8	1.7	1.5	1.7	0.4	1.2
1 to 99 workers	0.4	0.3	0.4	0.3	0.4	0.3	0.3	0.2	0.3
1 to 49 workers	0.6	0.3	0.5	0.3	0.3	0.4	0.4	0.2	0.3
50 to 99 workers	0.7	0.4	0.3	0.6	1.0	0.7	0.5	0.6	0.8
100 workers or more	0.9	0.4	0.5	0.8	0.7	0.8	0.5	0.3	0.5
100 to 499 workers	0.9	0.4	0.6	0.8	0.9	0.8	0.6	0.7	0.6
500 workers or more	1.8	0.7	0.9	1.4	1.1	1.5	0.8	0.5	0.8
Geographic areas									
New England	1.1	1.0	0.7	0.7	1.0	1.3	1.3	0.5	1.1
Middle Atlantic	0.9	0.5	1.1	0.9	0.5	0.8	1.5	0.6	0.6
East North Central	1.4	0.8	0.7	1.3	1.1	0.6	0.8	0.7	0.4
West North Central	2.1	0.4	2.0	2.1	0.9	2.3	0.9	0.9	2.1
South Atlantic	1.0	0.5	0.7	0.7	0.9	0.9	0.7	0.4	0.3
East South Central	2.7	1.7	1.3	1.6	1.8	3.5	2.4	—	0.5
West South Central	1.4	0.9	1.0	0.7	1.2	0.9	0.5	0.5	0.3
Mountain	0.9	1.0	0.7	1.1	1.2	0.8	0.8	0.4	2.1
Pacific	0.9	0.5	0.7	0.8	0.6	0.6	0.5	0.3	1.3

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See "Technical note" for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile

values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 25. Pretax benefits:¹ Access, civilian workers,² National Compensation Survey, March 2008

(All workers = 100 percent)

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	10	19	34	37	23
Worker characteristics					
Management, professional, and related	15	31	53	57	33
Management, business, and financial	18	31	56	59	29
Professional and related	13	30	52	57	34
Teachers	15	31	45	55	46
Primary, secondary, and special education school teachers	14	32	45	52	45
Registered nurses	9	34	54	58	22
Service	5	11	20	24	19
Sales and office	12	18	36	38	20
Sales and related	13	10	30	30	15
Office and administrative support	11	23	39	43	23
Natural resources, construction, and maintenance	5	14	21	23	15
Construction, extraction, farming, fishing, and forestry	3	8	13	15	12
Installation, maintenance, and repair	7	20	31	33	19
Production, transportation, and material moving ...	7	16	26	27	18
Production	6	18	29	32	17
Transportation and material moving	7	13	24	23	18
Full time	11	23	39	43	26
Part time	5	8	19	19	11
Union	9	23	44	48	41
Nonunion	10	19	33	35	19
Average wage within the following percentiles: ³					
Less than 10	1	5	10	12	–
10 to under 25	8	10	19	21	15
25 to under 50	9	18	31	34	20
50 to under 75	11	23	39	42	26
75 to under 90	13	29	49	52	32
90 or greater	15	31	60	64	35

See footnotes at end of table.

Table 25. Pretax benefits:¹ Access, civilian workers,² National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

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	
Establishment characteristics					
Goods-producing industries	7	18	28	32	14
Service-providing industries	10	20	36	38	24
Education and health services	12	28	46	52	32
Educational services	18	33	50	58	51
Elementary and secondary schools	16	34	46	55	48
Junior colleges, colleges, and universities	22	33	62	70	61
Health care and social assistance	8	24	43	47	19
Hospitals	12	43	71	75	31
Public administration	18	32	54	57	54
1 to 99 workers	5	9	16	18	10
1 to 49 workers	4	8	14	15	8
50 to 99 workers	6	12	23	26	13
100 workers or more	14	29	50	54	34
100 to 499 workers	11	22	39	41	25
500 workers or more	17	35	61	67	42
Geographic areas					
New England	7	14	34	37	23
Middle Atlantic	5	15	30	33	28
East North Central	10	17	34	36	20
West North Central	9	22	40	45	19
South Atlantic	14	23	37	39	19
East South Central	12	18	17	28	—
West South Central	8	22	36	39	21
Mountain	10	23	40	41	22
Pacific	10	20	37	37	25

¹ See the Technical Note for definitions.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates

published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 25. Standard errors for pretax benefits:¹ Access, civilian workers,² National Compensation Survey, March 2008

(All workers = 100 percent)

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	0.3	0.6	0.7	0.6	1.0
Worker characteristics					
Management, professional, and related	0.7	1.0	1.2	1.1	1.0
Management, business, and financial	1.3	1.3	1.4	1.4	1.4
Professional and related	0.7	1.2	1.4	1.3	1.1
Teachers	1.3	1.8	1.9	1.9	1.6
Primary, secondary, and special education school teachers	1.4	2.0	2.3	2.1	1.9
Registered nurses	1.1	3.5	4.2	3.7	2.5
Service	0.5	0.7	1.1	1.1	3.1
Sales and office	0.5	0.7	0.8	0.8	0.8
Sales and related	0.9	0.7	1.2	1.3	1.1
Office and administrative support	0.5	0.9	1.0	1.0	0.9
Natural resources, construction, and maintenance	0.5	0.9	1.1	1.1	1.1
Construction, extraction, farming, fishing, and forestry	0.5	0.9	1.1	1.2	1.2
Installation, maintenance, and repair	0.7	1.4	1.8	1.8	1.6
Production, transportation, and material moving ...	0.6	0.8	0.9	1.0	1.0
Production	0.9	1.4	1.4	1.7	1.2
Transportation and material moving	0.8	0.9	1.4	1.0	1.4
Full time	0.4	0.7	0.8	0.7	1.1
Part time	0.4	0.5	0.9	0.9	0.9
Union	0.6	1.2	1.1	1.2	1.1
Nonunion	0.4	0.6	0.7	0.7	1.1
Average wage within the following percentiles: ³					
Less than 10	0.3	0.7	1.0	1.8	–
10 to under 25	0.4	1.2	1.3	1.2	1.5
25 to under 50	0.5	0.7	0.9	0.9	1.2
50 to under 75	0.5	0.8	0.9	0.9	0.9
75 to under 90	0.6	1.1	1.2	1.4	0.9
90 or greater	0.9	1.1	1.4	1.5	1.2

See footnotes at end of table.

Table 25. Standard errors for pretax benefits:¹ Access, civilian workers,² National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

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	
Establishment characteristics					
Goods-producing industries	0.6	1.3	1.3	1.3	0.9
Service-providing industries	0.4	0.6	0.8	0.7	1.1
Education and health services	0.9	1.3	1.8	1.6	1.6
Educational services	1.5	1.6	1.9	1.8	1.6
Elementary and secondary schools	1.4	1.9	2.2	1.9	1.7
Junior colleges, colleges, and universities	3.5	2.8	4.4	4.3	2.9
Health care and social assistance	1.1	1.9	2.4	2.1	2.1
Hospitals	1.4	2.5	2.6	2.0	2.4
Public administration	1.5	1.8	2.0	2.0	1.9
1 to 99 workers	0.4	0.5	0.7	0.7	0.6
1 to 49 workers	0.6	0.5	0.7	0.8	0.6
50 to 99 workers	0.7	1.1	1.4	1.4	1.0
100 workers or more	0.6	1.0	1.3	0.9	1.5
100 to 499 workers	0.6	1.2	1.4	1.5	1.3
500 workers or more	1.0	1.4	2.5	1.2	2.4
Geographic areas					
New England	0.7	1.4	1.4	1.8	1.0
Middle Atlantic	0.5	1.5	1.1	1.4	1.5
East North Central	0.9	1.2	1.5	1.6	1.1
West North Central	1.3	1.6	2.0	2.1	1.9
South Atlantic	0.9	1.2	1.3	1.2	1.2
East South Central	2.8	2.4	4.7	4.0	—
West South Central	0.8	1.8	1.3	1.9	1.6
Mountain	1.1	3.7	2.2	3.0	1.7
Pacific	0.7	0.9	1.3	1.5	1.2

¹ See the Technical Note for definitions.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See "Technical note" for further explanation.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates

published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 26. Selected benefits: Access, civilian workers,¹ National Compensation Survey, March 2008

(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	21	52	16	29	15	47
Worker characteristics						
Management, professional, and related	30	72	24	46	25	64
Management, business, and financial	40	78	27	45	25	64
Professional and related	26	70	22	47	25	64
Teachers	13	65	18	44	23	61
Primary, secondary, and special education school teachers	9	62	11	42	13	59
Registered nurses	21	73	24	58	31	72
Service	8	37	9	19	11	33
Sales and office	26	51	15	27	12	48
Sales and related	30	39	11	20	6	46
Office and administrative support	24	58	17	31	16	48
Natural resources, construction, and maintenance	15	43	12	20	7	32
Construction, extraction, farming, fishing, and forestry	10	32	6	13	5	22
Installation, maintenance, and repair	22	57	19	29	9	43
Production, transportation, and material moving ...	18	46	14	24	10	42
Production	19	53	17	26	12	42
Transportation and material moving	18	39	11	21	7	43
Full time	24	59	18	33	16	51
Part time	13	29	8	18	9	32
Union	17	64	23	45	14	73
Nonunion	22	50	14	27	15	42
Average wage within the following percentiles: ²						
Less than 10	7	21	5	9	6	20
10 to under 25	13	31	7	14	8	30
25 to under 50	18	51	14	26	11	44
50 to under 75	23	61	18	34	17	52
75 to under 90	28	69	25	45	23	64
90 or greater	39	78	27	50	26	70

See footnotes at end of table.

Table 26. Selected benefits: Access, civilian workers,¹ National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Job-related travel accident insurance	Education assistance		Wellness programs	Fitness centers	Employee assistance programs
		Work related	Non-work related			
Establishment characteristics						
Goods-producing industries	22	52	16	27	14	41
Service-providing industries	21	52	16	30	15	48
Education and health services	14	67	21	42	24	59
Educational services	15	67	24	47	28	65
Elementary and secondary schools	9	60	12	42	13	64
Junior colleges, colleges, and universities	31	85	56	63	62	74
Health care and social assistance	14	67	18	39	21	53
Hospitals	24	87	32	75	45	89
Public administration	12	72	24	53	20	75
1 to 99 workers	12	35	7	12	5	22
1 to 49 workers	11	32	6	10	4	17
50 to 99 workers	14	41	10	16	6	34
100 workers or more	29	68	23	45	23	69
100 to 499 workers	26	57	16	31	15	55
500 workers or more	32	77	30	58	30	81
Geographic areas						
New England	26	55	15	28	18	46
Middle Atlantic	20	49	14	28	15	45
East North Central	20	54	17	32	16	45
West North Central	17	52	13	29	17	46
South Atlantic	23	56	18	29	12	53
East South Central	18	54	13	24	18	42
West South Central	24	48	16	26	12	44
Mountain	19	51	15	27	14	46
Pacific	23	51	16	34	15	50

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The percentile groupings are based on the average wage for each

occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

Table 26. Standard errors for selected benefits: Access, civilian workers,¹ National Compensation Survey, March 2008

(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	0.5	0.7	0.5	0.6	0.4	0.8
Worker characteristics						
Management, professional, and related	1.0	1.0	1.0	1.1	0.9	1.0
Management, business, and financial	1.5	1.2	1.4	1.6	1.0	1.4
Professional and related	1.2	1.2	1.1	1.2	1.0	1.2
Teachers	1.1	1.8	1.1	1.6	1.6	1.7
Primary, secondary, and special education school teachers	1.0	1.8	1.2	1.9	1.4	1.8
Registered nurses	2.6	3.4	2.8	3.2	2.5	3.5
Service	0.7	2.4	0.6	0.9	0.8	1.8
Sales and office	0.7	0.9	0.7	0.8	0.5	1.0
Sales and related	1.1	1.4	0.8	0.8	0.8	1.4
Office and administrative support	0.9	1.1	1.0	1.0	0.7	1.1
Natural resources, construction, and maintenance	1.0	1.4	0.9	1.0	0.7	1.3
Construction, extraction, farming, fishing, and forestry	1.1	1.7	0.8	1.2	0.7	1.5
Installation, maintenance, and repair	1.7	1.9	1.7	1.6	1.2	2.2
Production, transportation, and material moving ...	1.1	1.1	0.8	1.0	0.7	1.2
Production	1.3	1.7	1.2	1.2	0.9	1.6
Transportation and material moving	1.5	1.8	0.8	1.5	0.8	1.7
Full time	0.6	0.7	0.6	0.7	0.5	0.8
Part time	0.7	1.1	0.7	0.8	0.6	1.4
Union	0.8	1.2	0.9	1.2	0.8	1.3
Nonunion	0.6	0.8	0.5	0.6	0.5	0.8
Average wage within the following percentiles: ²						
Less than 10	0.8	3.3	1.0	0.9	1.3	2.5
10 to under 25	0.7	1.3	0.8	0.7	0.7	1.1
25 to under 50	0.8	1.1	0.7	0.8	0.5	1.0
50 to under 75	0.7	1.0	0.7	0.9	0.7	0.9
75 to under 90	0.9	1.0	1.1	1.0	0.7	1.2
90 or greater	1.5	1.6	1.2	1.5	1.2	1.6

See footnotes at end of table.

Table 26. Standard errors for selected benefits: Access, civilian workers,¹ National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Job-related travel accident insurance	Education assistance		Wellness programs	Fitness centers	Employee assistance programs
		Work related	Non-work related			
Establishment characteristics						
Goods-producing industries	1.3	1.3	0.9	1.1	0.8	1.3
Service-providing industries	0.6	0.9	0.6	0.7	0.5	0.9
Education and health services	0.9	1.4	1.3	1.6	1.3	1.6
Educational services	1.2	1.6	1.3	1.7	1.7	1.6
Elementary and secondary schools	0.9	1.6	1.1	1.8	1.4	1.6
Junior colleges, colleges, and universities	3.2	4.3	4.5	4.3	4.5	4.4
Health care and social assistance	1.0	2.0	1.8	2.1	1.7	2.3
Hospitals	2.3	1.6	2.6	2.0	2.4	1.4
Public administration	0.8	1.7	2.1	2.1	1.4	1.8
1 to 99 workers	0.6	1.1	0.6	0.5	0.4	0.9
1 to 49 workers	0.7	1.3	0.7	0.6	0.5	0.9
50 to 99 workers	1.0	2.0	0.9	1.2	0.9	1.8
100 workers or more	0.9	0.9	0.7	1.0	0.7	1.0
100 to 499 workers	1.0	1.2	1.3	1.4	1.1	1.6
500 workers or more	1.5	1.2	1.1	1.7	1.0	1.1
Geographic areas						
New England	2.0	1.8	1.7	2.7	1.5	2.6
Middle Atlantic	1.0	1.4	1.6	1.4	0.9	1.6
East North Central	1.3	1.4	1.1	1.7	0.9	1.8
West North Central	0.7	2.6	2.0	2.4	2.3	1.9
South Atlantic	0.7	1.7	1.4	1.6	0.7	1.7
East South Central	4.6	7.3	2.4	2.7	3.3	5.3
West South Central	1.4	1.0	1.7	1.5	1.3	1.8
Mountain	2.0	2.7	2.5	1.9	1.0	5.3
Pacific	1.0	2.0	1.3	1.6	1.0	2.1

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See "Technical note" for further explanation.

² The percentile groupings are based on the average wage for each

occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

Table 27. Nonproduction bonuses:¹ Access, civilian workers,² National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	Nonproduction bonus							
	All nonproduction 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	44	5	^{c4}	10	9	^{c5}	7	^{c6}
Worker characteristics								
Management, professional, and related	47	^{c5}	6	10	5	^{c8}	8	^{c8}
Management, business, and financial	56	^{c7}	^{c7}	16	6	^{c7}	9	^{c11}
Professional and related	44	5	5	8	^{c4}	^{c9}	8	^{c7}
Teachers	24	—	3	1	1	^{c11}	1	5
Primary, secondary, and special education school teachers	28	—	3	—	1	^{c14}	—	6
Registered nurses	50	2	5	—	3	^{c8}	18	6
Service	33	1	^{c4}	6	7	^{c3}	7	^{c3}
Sales and office	48	4	3	12	13	5	7	^{c6}
Sales and related	41	3	2	9	15	2	5	5
Office and administrative support	52	5	^{c4}	14	12	7	8	^{c7}
Natural resources, construction, and maintenance	46	5	^{c3}	14	^{c12}	^{c3}	4	6
Construction, extraction, farming, fishing, and forestry	41	4	2	14	13	3	1	^{c4}
Installation, maintenance, and repair	52	^{c6}	^{c5}	14	12	4	7	^{c7}
Production, transportation, and material moving	48	8	3	10	^{c11}	^{c5}	6	^{c5}
Production	52	11	^{c2}	11	11	^{c6}	7	^{c6}
Transportation and material moving	44	5	3	9	12	4	5	^{c5}
Full time	49	^{c5}	5	11	10	^{c6}	7	^{c7}
Part time	29	1	2	6	8	2	6	3
Union	36	^{c4}	5	3	3	^{c11}	3	^{c5}
Nonunion	46	5	4	^{c11}	^{c10}	^{c4}	^{c7}	^{c6}
Average wage within the following percentiles: ³								
Less than 10	28	1	^{c2}	7	^{c9}	1	5	^{c2}
10 to under 25	36	2	3	7	11	^{c2}	7	3
25 to under 50	46	4	^{c3}	^{c10}	12	^{c5}	7	^{c5}
50 to under 75	49	^{c5}	^{c3}	13	10	7	6	^{c7}
75 to under 90	50	8	^{c6}	^{c10}	5	^{c8}	8	^{c8}
90 or greater	51	^{c8}	^{c7}	^{c11}	4	^{c9}	^{c8}	^{c9}

See footnotes at end of table.

Table 27. Nonproduction bonuses:¹ Access, civilian workers,² National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Nonproduction bonus							
	All nonproduction bonuses	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Referral bonus	Other bonus
Establishment characteristics								
Goods-producing industries	52	^c 11	3	14	11	^c 6	^c 5	^c 7
Service-providing industries	43	3	^c 4	9	9	^c 5	7	6
Education and health services	36	1	^c 3	4	6	^c 9	^c 7	5
Educational services	22	—	3	1	1	^c 10	1	4
Elementary and secondary schools	23	—	2	—	1	^c 12	—	4
Junior colleges, colleges, and universities	21	—	^c 5	1	1	7	1	4
Health care and social assistance	47	2	^c 4	6	^c 10	^c 8	^c 12	^c 5
Hospitals	47	2	4	2	3	^c 11	^c 18	6
Public administration	38	—	^c 7	—	1	^c 12	^c 1	6
1 to 99 workers	44	4	^c 2	14	^c 13	3	4	5
1 to 49 workers	45	4	2	15	16	3	3	5
50 to 99 workers	41	5	4	11	^c 6	5	8	^c 5
100 workers or more	45	5	^c 5	7	5	^c 7	9	^c 7
100 to 499 workers	45	4	^c 3	8	8	^c 6	9	^c 5
500 workers or more	45	^c 6	^c 7	7	3	^c 8	9	^c 8
Geographic areas								
New England	51	^c 4	^c 4	9	12	^c 9	8	4
Middle Atlantic	41	3	3	9	6	^c 8	7	7
East North Central	46	7	3	11	^c 9	^c 8	^c 8	^c 6
West North Central	43	^c 5	4	14	^c 8	^c 2	6	^c 4
South Atlantic	48	4	^c 3	10	11	4	8	^c 7
East South Central	46	—	—	12	10	^c 2	6	^c 4
West South Central	43	^c 4	4	7	^c 13	2	6	^c 5
Mountain	42	^c 3	^c 4	12	9	4	4	^c 5
Pacific	41	6	^c 6	^c 9	6	7	5	^c 6

¹ 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.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ The percentile groupings are based on the average wage for each occupation

surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

^c Corrected.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 27. Standard errors for nonproduction bonuses:¹ Access, civilian workers,² National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	Nonproduction bonus							
	All nonproduction 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	0.7	0.3	°0.4	0.4	0.4	°0.2	0.4	°0.3
Worker characteristics								
Management, professional, and related	1.0	°0.4	0.6	0.7	0.4	°0.5	0.6	°0.6
Management, business, and financial	1.3	°0.7	°0.7	0.9	0.7	°0.6	0.7	°1.0
Professional and related	1.2	°0.4	0.7	0.7	0.5	0.6	°0.8	°0.6
Teachers	1.5	—	0.5	0.3	0.3	°1.0	0.6	0.7
Primary, secondary, and special education school teachers	1.9	—	0.7	—	0.4	°1.3	—	1.0
Registered nurses	3.7	0.3	1.7	—	0.8	°1.0	3.6	°1.3
Service	1.9	0.4	°1.1	0.7	°0.9	°0.3	0.8	0.5
Sales and office	1.0	0.4	0.4	0.5	0.7	°0.3	0.5	°0.4
Sales and related	1.4	0.6	0.4	0.7	0.9	0.3	0.7	°0.5
Office and administrative support	1.2	0.5	°0.4	0.8	0.8	°0.5	0.5	°0.6
Natural resources, construction, and maintenance	1.5	0.7	0.5	1.2	0.9	0.4	0.5	°0.6
Construction, extraction, farming, fishing, and forestry	2.4	0.8	0.5	1.8	1.2	°0.5	0.4	°0.9
Installation, maintenance, and repair	1.7	1.0	°0.9	1.5	°1.4	0.7	1.0	°0.7
Production, transportation, and material moving	1.4	0.7	°0.4	0.9	0.8	°0.5	0.9	°0.7
Production	2.2	°1.0	0.5	1.2	1.1	°0.9	1.2	°0.9
Transportation and material moving	1.6	0.7	0.6	1.0	1.2	°0.5	°0.8	°0.8
Full time	0.7	0.4	°0.4	0.5	°0.4	°0.3	0.4	°0.3
Part time	1.3	0.3	°0.3	0.5	°0.7	0.2	0.8	°0.4
Union	1.2	°0.5	°0.6	0.4	0.5	°0.8	0.4	°0.4
Nonunion	0.7	0.3	°0.4	0.5	0.5	0.3	0.4	°0.3
Average wage within the following percentiles: ³								
Less than 10	2.2	0.4	°1.0	1.1	°1.6	0.2	0.8	°0.5
10 to under 25	1.2	0.4	°0.6	0.5	0.7	0.3	0.8	0.4
25 to under 50	1.0	0.4	°0.7	0.7	0.7	0.4	0.7	°0.5
50 to under 75	1.0	0.5	°0.2	0.8	°0.6	°0.4	0.4	°0.4
75 to under 90	1.2	°0.6	0.6	0.7	°0.6	°0.6	0.5	°0.6
90 or greater	1.3	°0.8	°1.1	0.8	0.6	°0.7	1.0	°0.8

See footnotes at end of table.

Table 27. Standard errors for nonproduction bonuses:¹ Access, civilian workers,² National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Nonproduction bonus							
	All nonproduction bonuses	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Referral bonus	Other bonus
Establishment characteristics								
Goods-producing industries	1.8	^c 0.9	0.4	1.1	0.8	^c 0.8	0.7	^c 0.9
Service-providing industries	0.8	0.3	^c 0.4	0.4	0.5	0.3	0.4	0.4
Education and health services	1.4	0.3	^c 0.5	0.7	^c 0.8	^c 0.7	0.8	^c 0.6
Educational services	1.2	—	0.4	0.4	0.2	^c 0.9	0.1	0.5
Elementary and secondary schools	1.5	—	0.5	—	0.3	^c 1.2	—	0.7
Junior colleges, colleges, and universities	1.9	—	^c 0.5	0.2	0.3	1.2	0.3	0.7
Health care and social assistance	2.2	0.6	^c 0.8	1.2	^c 1.4	^c 0.9	^c 1.4	^c 1.0
Hospitals	2.5	0.6	0.8	0.9	0.9	^c 1.2	^c 2.2	1.0
Public administration	2.0	—	^c 0.9	—	0.5	^c 1.3	^c 0.6	1.7
1 to 99 workers	1.0	0.5	^c 0.3	0.7	^c 0.7	0.3	0.6	^c 0.4
1 to 49 workers	1.2	0.5	^c 0.3	^c 0.8	^c 0.9	0.4	0.5	^c 0.5
50 to 99 workers	1.7	1.0	0.8	1.2	^c 0.7	0.8	1.3	^c 0.7
100 workers or more	0.8	0.4	^c 0.6	0.6	0.4	^c 0.4	0.5	^c 0.4
100 to 499 workers	1.1	0.5	^c 0.4	0.7	0.5	^c 0.4	0.8	^c 0.5
500 workers or more	1.3	^c 0.5	^c 1.1	0.8	0.5	^c 0.6	0.7	^c 0.6
Geographic areas								
New England	3.2	^c 1.6	^c 0.9	1.5	2.3	1.4	1.6	^c 0.7
Middle Atlantic	2.1	0.6	^c 0.4	0.7	0.5	^c 0.5	0.6	0.9
East North Central	1.6	^c 0.6	^c 0.6	0.9	^c 0.8	^c 0.6	^c 1.0	^c 0.8
West North Central	2.2	^c 0.5	0.8	2.2	^c 0.9	^c 0.6	^c 1.2	^c 0.7
South Atlantic	1.8	^c 0.4	^c 0.6	1.2	1.2	^c 0.7	^c 1.3	^c 0.9
East South Central	2.7	—	—	^c 2.0	^c 2.7	^c 0.9	1.5	^c 0.6
West South Central	1.4	^c 0.9	^c 0.7	^c 0.9	^c 0.9	^c 0.4	0.5	^c 0.9
Mountain	2.1	^c 0.4	^c 0.9	1.5	2.5	1.0	0.7	1.1
Pacific	1.2	1.2	^c 0.7	0.7	^c 0.6	0.8	0.9	^c 0.6

¹ 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.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See "Technical note" for further explanation.

³ The percentile groupings are based on the average wage for each occupation

surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

^c Corrected.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 1. Establishments offering retirement and health care benefits: Private industry, National Compensation Survey, March 2008

(All establishments = 100 percent)

Characteristics	Retirement benefits			Health care
	All plans ¹	Defined benefit	Defined contribution	
All establishments	47	11	45	62
Establishment characteristics				
Goods-producing industries	45	12	42	60
Construction	38	14	34	50
Manufacturing	57	9	56	77
Service-providing industries	47	10	46	62
Trade, transportation, and utilities	51	12	50	70
Wholesale trade	65	13	64	81
Retail trade	46	9	45	63
Transportation and warehousing	40	–	39	79
Utilities	97	81	96	98
Information	61	–	61	81
Financial activities	68	29	65	76
Finance and insurance	76	35	74	86
Credit intermediation and related activities	91	55	89	96
Insurance carriers and related activities	54	13	54	72
Real estate and rental and leasing	52	17	45	55
Professional and business services	46	3	45	62
Professional and technical services	52	–	52	66
Administrative and waste services	32	–	30	52
Education and health services	51	–	49	55
Educational services	–	–	–	59
Junior colleges, colleges, and universities	86	–	85	87
Health care and social assistance	52	–	51	54
Leisure and hospitality	21	–	21	41
Accommodation and food services	21	–	21	40
Other services	31	5	30	52
1 to 99 workers	45	9	43	60
1 to 49 workers	43	9	42	58
50 to 99 workers	73	20	70	88
100 workers or more	87	34	84	94
100 to 499 workers	86	30	84	94
500 workers or more	93	56	90	97

See footnotes at end of table.

Table 1. Establishments offering retirement and health care benefits: Private industry, National Compensation Survey, March 2008—Continued

(All establishments = 100 percent)

Characteristics	Retirement benefits			Health care
	All plans ¹	Defined benefit	Defined contribution	
Geographic areas				
Metropolitan areas	49	11	47	64
Nonmetropolitan areas	38	10	38	53
New England	43	—	43	55
Middle Atlantic	51	13	49	64
East North Central	55	15	53	70
West North Central	56	15	53	58
South Atlantic	54	10	53	62
East South Central	33	—	32	68
West South Central	35	7	34	50
Mountain	39	11	36	60
Pacific	43	10	41	65

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: Dash indicates no workers in this category or data did not meet publication criteria.

Table 1. Standard errors for establishments offering retirement and health care benefits: Private industry, National Compensation Survey, March 2008

(All establishments = 100 percent)

Characteristics	Retirement benefits			Health care
	All plans ¹	Defined benefit	Defined contribution	
All establishments	1.6	0.7	1.6	1.9
Establishment characteristics				
Goods-producing industries	3.5	2.0	3.2	3.3
Construction	4.6	3.0	4.5	4.2
Manufacturing	4.7	1.3	4.7	4.7
Service-providing industries	1.9	0.8	1.9	2.2
Trade, transportation, and utilities	3.2	1.4	3.1	2.6
Wholesale trade	5.5	2.3	5.4	4.4
Retail trade	2.9	1.7	2.8	3.2
Transportation and warehousing	11.1	–	10.9	7.5
Utilities	1.5	10.1	1.9	1.4
Information	11.2	–	11.2	7.6
Financial activities	3.8	2.3	4.9	2.9
Finance and insurance	3.4	3.0	3.4	2.4
Credit intermediation and related activities	3.3	4.3	3.3	1.8
Insurance carriers and related activities	6.2	3.8	6.2	6.0
Real estate and rental and leasing	8.0	3.9	11.3	6.6
Professional and business services	4.9	0.6	4.9	4.6
Professional and technical services	6.5	–	6.5	6.0
Administrative and waste services	5.2	–	5.2	7.4
Education and health services	8.3	–	8.2	8.5
Educational services	–	–	–	16.3
Junior colleges, colleges, and universities	5.9	–	5.9	6.7
Health care and social assistance	9.1	–	9.1	9.2
Leisure and hospitality	2.7	–	2.7	6.0
Accommodation and food services	3.0	–	3.0	6.4
Other services	4.4	1.4	4.2	4.3
1 to 99 workers	1.7	0.8	1.7	2.0
1 to 49 workers	1.8	0.8	1.8	2.0
50 to 99 workers	3.0	1.8	2.9	2.4
100 workers or more	2.1	4.5	2.3	1.4
100 to 499 workers	2.6	4.9	2.8	1.7
500 workers or more	1.2	5.6	1.4	0.8

See footnotes at end of table.

Table 1. Standard errors for establishments offering retirement and health care benefits: Private industry, National Compensation Survey, March 2008—Continued

(All establishments = 100 percent)

Characteristics	Retirement benefits			Health care
	All plans ¹	Defined benefit	Defined contribution	
Geographic areas				
Metropolitan areas	1.9	0.7	1.9	2.1
Nonmetropolitan areas	2.7	2.1	2.8	4.1
New England	3.8	—	3.8	6.5
Middle Atlantic	4.8	1.9	3.5	2.4
East North Central	2.6	1.2	2.5	3.8
West North Central	3.1	4.2	2.9	3.0
South Atlantic	2.9	1.9	2.8	4.4
East South Central	9.5	—	9.6	5.5
West South Central	4.8	1.5	4.7	7.4
Mountain	6.6	2.8	8.5	3.7
Pacific	4.0	1.0	3.9	4.1

¹ Includes defined benefit pension plans and defined contribution retirement plans.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	61	51	83	21	20	96	56	43	77
Worker characteristics									
Management, professional, and related	76	68	90	29	28	97	72	60	84
Management, business, and financial	82	77	94	35	34	97	79	69	88
Professional and related	73	64	88	26	26	96	69	56	81
Service	37	25	68	9	8	95	33	20	62
Sales and office	65	55	84	20	19	94	61	48	78
Sales and related	60	46	77	15	13	89	57	41	73
Office and administrative support	68	60	88	23	22	96	64	52	82
Natural resources, construction, and maintenance	62	52	84	26	25	98	53	41	77
Construction, extraction, farming, fishing, and forestry	58	47	82	24	24	100	46	35	75
Installation, maintenance, and repair	67	58	86	28	26	95	61	48	79
Production, transportation, and material moving ...	65	54	82	26	25	96	57	42	73
Production	68	57	84	27	27	98	61	45	74
Transportation and material moving	63	51	81	25	24	94	52	38	73
Full time	71	60	85	25	24	96	65	51	78
Part time	32	23	73	11	10	90	27	18	65
Union	85	80	95	69	67	97	50	42	83
Nonunion	59	48	81	16	15	95	57	43	76
Average wage within the following percentiles: ³									
Less than 10	25	14	57	4	4	87	24	13	54
10 to under 25	41	28	68	9	8	89	38	24	63
25 to under 50	63	50	80	16	15	95	58	43	74
50 to under 75	70	61	87	25	24	97	63	51	80
75 to under 90	79	73	91	40	38	97	70	59	83
90 or greater	84	78	92	39	38	96	80	69	87
Establishment characteristics									
Goods-producing industries	71	62	86	30	29	98	64	50	79
Construction	55	45	83	18	18	100	44	35	78
Manufacturing	78	69	87	34	33	98	72	57	79

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Service-providing industries	59	49	82	19	18	95	54	41	76
Trade, transportation, and utilities	67	54	81	22	20	91	61	46	75
Wholesale trade	76	66	87	16	16	98	72	60	83
Retail trade	61	46	75	17	15	88	56	39	70
Transportation and warehousing	73	63	86	41	36	88	59	46	78
Utilities	94	93	99	85	84	98	85	72	85
Information	78	73	94	49	48	98	77	62	80
Financial activities	79	73	92	42	40	97	75	62	83
Finance and insurance	88	82	94	50	48	97	84	70	83
Credit intermediation and related activities	92	87	94	56	55	98	88	71	81
Insurance carriers and related activities	83	77	93	45	44	96	79	67	86
Real estate and rental and leasing	47	39	84	11	11	98	42	34	81
Professional and business services	54	46	85	13	13	98	53	43	81
Professional and technical services	71	63	89	9	9	100	70	61	87
Administrative and waste services	33	24	74	10	10	99	31	21	69
Education and health services	64	54	84	21	20	96	57	43	76
Educational services	64	58	91	16	14	92	59	52	89
Junior colleges, colleges, and universities	85	77	91	18	16	89	83	75	90
Health care and social assistance	64	53	83	22	21	97	56	42	74
Leisure and hospitality	30	18	59	3	2	96	29	16	56
Accommodation and food services	29	17	57	3	3	96	28	15	54
Other services	40	31	79	8	8	93	34	26	77
1 to 99 workers	45	37	81	9	9	96	42	33	78
1 to 49 workers	41	34	82	8	7	96	39	31	80
50 to 99 workers	58	45	79	14	13	95	52	39	74
100 workers or more	79	67	85	35	33	96	71	55	76
100 to 499 workers	73	60	83	24	23	95	66	51	76
500 workers or more	87	76	87	47	45	96	78	59	76
Geographic areas									
Metropolitan areas	62	53	84	23	22	96	57	44	78
Nonmetropolitan areas	57	44	77	14	14	96	54	38	71
New England	56	49	87	20	19	95	52	43	82
Middle Atlantic	62	55	90	27	26	97	53	44	82
East North Central	64	56	87	26	25	96	57	45	80
West North Central	64	56	87	23	22	95	58	48	82
South Atlantic	63	50	79	18	17	95	61	45	74
East South Central	65	45	69	—	—	—	63	40	64
West South Central	56	45	80	17	17	96	53	39	73
Mountain	63	51	80	18	17	94	60	45	75
Pacific	58	49	83	22	21	96	51	39	77

¹ 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.

² 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.

³ The percentile groupings are based on the average wage for each occupation

surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.8	0.7	0.9	0.7	0.7	0.3	0.7	0.6	0.8
Worker characteristics									
Management, professional, and related	1.1	1.3	0.7	1.3	1.2	0.5	1.1	1.2	0.7
Management, business, and financial	1.8	1.7	0.6	2.0	1.9	0.5	1.8	1.6	0.7
Professional and related	1.2	1.4	0.9	1.3	1.3	0.7	1.3	1.3	0.9
Service	2.7	1.3	3.4	0.7	0.7	0.9	2.8	1.2	3.0
Sales and office	0.9	0.7	0.7	0.7	0.6	0.6	0.9	0.7	0.7
Sales and related	1.0	0.8	1.1	1.1	1.0	1.4	1.1	0.8	1.1
Office and administrative support	1.3	1.1	0.6	0.8	0.8	0.5	1.3	1.1	0.7
Natural resources, construction, and maintenance	1.6	1.5	0.9	1.6	1.6	0.5	1.4	1.2	1.0
Construction, extraction, farming, fishing, and forestry	2.3	2.3	1.6	2.1	2.1	0.1	2.2	1.9	1.8
Installation, maintenance, and repair	1.9	1.7	1.1	1.7	1.6	1.0	1.8	1.6	1.2
Production, transportation, and material moving ...	1.4	1.3	1.0	1.2	1.2	0.6	1.4	1.1	1.0
Production	2.1	1.9	1.4	1.5	1.5	0.5	2.1	1.8	1.4
Transportation and material moving	2.0	1.6	1.1	1.7	1.5	1.0	2.0	1.2	1.2
Full time	0.7	0.7	0.9	0.8	0.8	0.3	0.7	0.5	0.9
Part time	1.2	1.1	1.4	0.7	0.7	1.0	1.1	0.8	1.4
Union	1.4	1.6	0.9	1.9	1.9	0.3	1.8	1.5	1.5
Nonunion	0.8	0.8	0.9	0.6	0.6	0.4	0.8	0.6	0.8
Average wage within the following percentiles: ³									
Less than 10	3.0	1.3	4.3	0.7	0.6	2.4	3.1	1.2	4.0
10 to under 25	1.6	1.1	1.9	0.8	0.7	1.8	1.5	1.0	2.0
25 to under 50	1.2	1.1	0.9	0.8	0.8	0.6	1.2	1.0	0.8
50 to under 75	1.0	1.0	0.6	0.9	0.9	0.4	1.0	0.9	0.5
75 to under 90	1.1	1.1	0.5	1.4	1.3	0.4	1.2	1.1	0.5
90 or greater	1.2	1.4	1.0	1.3	1.3	0.7	1.2	1.3	1.1
Establishment characteristics									
Goods-producing industries	1.2	1.3	0.9	1.4	1.4	0.4	1.3	1.2	0.9
Construction	1.9	1.8	1.5	1.7	1.7	0.2	1.9	1.6	1.7
Manufacturing	1.5	1.5	1.1	1.8	1.7	0.4	1.6	1.5	1.1

See footnotes at end of table.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Service-providing industries	0.9	0.8	1.0	0.7	0.7	0.4	0.9	0.7	1.0
Trade, transportation, and utilities	0.9	0.8	0.8	1.1	1.1	1.0	1.1	0.8	0.8
Wholesale trade	2.5	2.3	1.0	2.3	2.3	0.8	2.6	2.2	1.3
Retail trade	1.1	1.0	1.1	1.2	1.1	1.7	1.1	0.9	1.0
Transportation and warehousing	3.1	2.6	1.7	3.3	3.0	1.8	3.5	2.7	2.2
Utilities	2.5	2.5	0.4	3.6	3.7	0.5	5.5	5.2	3.1
Information	4.4	4.5	1.2	4.7	4.7	0.6	4.4	3.6	1.3
Financial activities	1.8	1.5	0.7	1.4	1.4	0.5	2.1	1.8	0.7
Finance and insurance	1.1	1.0	0.7	1.5	1.5	0.5	1.4	1.3	0.6
Credit intermediation and related activities	0.9	1.2	0.8	2.1	2.1	0.3	1.5	1.4	0.8
Insurance carriers and related activities	1.9	1.8	0.8	3.0	2.8	1.2	2.3	2.1	1.1
Real estate and rental and leasing	3.0	2.4	3.0	2.1	2.0	2.0	3.4	2.7	2.9
Professional and business services	2.6	2.5	1.3	2.0	1.9	0.8	2.6	2.3	1.4
Professional and technical services	3.1	3.0	1.4	2.1	2.1	0.2	3.1	3.0	1.7
Administrative and waste services	3.4	3.0	3.5	2.7	2.7	0.7	3.3	2.8	3.7
Education and health services	1.7	1.8	1.3	1.4	1.3	0.5	1.9	1.9	1.4
Educational services	2.5	2.5	1.0	2.5	2.5	1.5	2.5	2.5	1.2
Junior colleges, colleges, and universities	1.4	1.7	1.1	4.0	4.1	3.2	1.5	1.7	1.1
Health care and social assistance	1.9	2.0	1.5	1.6	1.5	0.5	2.1	2.1	1.7
Leisure and hospitality	6.9	3.0	5.6	0.7	0.7	3.8	7.1	3.1	4.9
Accommodation and food services	7.2	3.1	5.4	0.8	0.8	4.3	7.4	3.2	4.5
Other services	3.0	2.7	2.9	1.8	1.7	3.4	2.8	2.3	3.1
1 to 99 workers	1.1	1.0	0.9	0.6	0.6	0.7	1.0	0.8	0.8
1 to 49 workers	1.3	1.2	1.1	0.6	0.5	0.9	1.3	1.1	1.1
50 to 99 workers	1.7	1.5	1.5	1.2	1.2	0.9	1.6	1.3	1.5
100 workers or more	1.0	1.2	1.4	1.3	1.3	0.3	1.1	1.0	1.2
100 to 499 workers	1.5	1.5	0.9	1.2	1.2	0.6	1.4	1.4	1.0
500 workers or more	1.1	2.2	2.7	3.0	2.9	0.4	1.5	1.3	2.3
Geographic areas									
Metropolitan areas	0.8	0.8	0.5	0.7	0.7	0.3	0.7	0.6	0.5
Nonmetropolitan areas	2.8	1.7	4.3	1.7	1.6	1.0	3.0	1.5	3.8
New England	1.7	1.7	1.6	1.6	1.6	1.1	1.7	1.2	1.2
Middle Atlantic	1.5	1.5	0.3	1.3	1.1	0.4	1.5	1.6	0.8
East North Central	1.4	1.4	1.1	1.2	1.2	0.6	1.2	1.1	1.2
West North Central	2.4	2.4	1.6	1.6	1.6	1.5	2.0	1.8	1.3
South Atlantic	1.4	1.5	1.4	1.1	1.1	0.7	1.2	1.2	1.4
East South Central	7.3	5.3	8.0	—	—	—	7.5	4.2	6.7
West South Central	1.6	1.7	1.4	1.4	1.4	0.6	1.4	1.3	1.3
Mountain	3.2	2.6	1.0	1.2	1.4	2.0	2.7	2.0	1.4
Pacific	2.5	2.6	1.6	1.9	2.0	0.9	2.4	2.1	1.6

¹ 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.

² Includes defined benefit pension plans and defined contribution retirement plans.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile

values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, private industry workers, National Compensation Survey, March 2008

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

Characteristics	Total	Employee contribution required	Fixed percent of earnings ¹			Employee contribution not required
			Total	Mean fixed percent of earnings	Median fixed percent of earnings	
All workers	100	4	3	5.0	—	96
Worker characteristics						
Management, professional, and related	100	3	3	4.4	—	97
Management, business, and financial	100	2	1	4.5	—	98
Professional and related	100	4	4	4.4	—	96
Natural resources, construction, and maintenance	100	3	1	—	—	97
Construction, extraction, farming, fishing, and forestry	100	2	—	—	—	98
Installation, maintenance, and repair	100	4	2	3.0	3.0	96
Production, transportation, and material moving ...	100	5	2	3.5	—	95
Production	100	5	—	—	—	95
Transportation and material moving	100	5	—	—	—	95
Full time	100	4	2	4.9	—	96
Part time	100	5	—	—	—	95
Union	100	3	—	—	—	97
Nonunion	100	4	3	4.7	—	96
Average wage within the following percentiles: ²						
25 to under 50	100	4	4	4.8	—	96
50 to under 75	100	3	2	4.1	3.9	97
75 to under 90	100	3	1	5.4	—	97
90 or greater	100	3	3	4.6	—	97
Establishment characteristics						
Goods-producing industries	100	3	1	—	3.0	97
Manufacturing	100	3	1	2.7	—	97

See footnotes at end of table.

Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, private industry workers, National Compensation Survey, March 2008—Continued

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

Characteristics	Total	Employee contribution required	Fixed percent of earnings ¹			Employee contribution not required
			Total	Mean fixed percent of earnings	Median fixed percent of earnings	
Service-providing industries	100	4	3	5.0	—	96
Trade, transportation, and utilities	100	3	2	—	—	97
Finance and insurance	100	1	—	—	—	99
Credit intermediation and related activities	100	1	—	—	—	99
Insurance carriers and related activities	100	—	—	—	—	100
Accommodation and food services	100	—	—	—	—	100
1 to 99 workers	100	3	3	3.2	—	97
1 to 49 workers	100	5	4	3.0	—	95
50 to 99 workers	100	1	—	—	—	99
100 workers or more	100	4	3	5.7	—	96
100 to 499 workers	100	6	—	—	—	94
500 workers or more	100	2	1	2.7	—	98
Geographic areas						
Metropolitan areas	100	3	2	5.7	—	97
Nonmetropolitan areas	100	8	5	2.9	—	92
New England	100	2	—	—	—	98
East North Central	100	2	1	4.2	3.0	98
South Atlantic	100	5	—	—	—	95
East South Central	100	5	—	—	—	95
Pacific	100	3	3	3.8	—	97

¹ The employee contributes a fixed percentage of his or her earnings to the retirement plan.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 3. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, private industry workers, National Compensation Survey, March 2008

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

Characteristics	Employee contribution required	Fixed percent of earnings ¹			Employee contribution not required
		Total	Mean fixed percent of earnings	Median fixed percent of earnings	
All workers	0.9	0.9	1.0	–	0.9
Worker characteristics					
Management, professional, and related	0.8	0.7	0.7	–	0.8
Management, business, and financial	0.5	0.4	0.4	–	0.5
Professional and related	1.2	1.2	0.8	–	1.2
Natural resources, construction, and maintenance	0.9	0.5	–	–	0.9
Construction, extraction, farming, fishing, and forestry	0.8	–	–	–	0.8
Installation, maintenance, and repair	1.5	0.7	0.4	0.5	1.5
Production, transportation, and material moving ...	1.2	0.9	0.7	–	1.2
Production	1.7	–	–	–	1.7
Transportation and material moving	1.8	–	–	–	1.8
Full time	0.9	0.8	1.0	–	0.9
Part time	2.4	–	–	–	2.4
Union	1.4	–	–	–	1.4
Nonunion	0.8	0.8	0.9	–	0.8
Average wage within the following percentiles: ²					
25 to under 50	1.6	1.5	1.2	–	1.6
50 to under 75	0.6	0.6	0.7	1.2	0.6
75 to under 90	0.8	0.4	1.6	–	0.8
90 or greater	1.1	1.0	0.9	–	1.1
Establishment characteristics					
Goods-producing industries	0.8	0.5	–	0.7	0.8
Manufacturing	0.8	0.6	0.3	–	0.8

See footnotes at end of table.

Table 3. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, private industry workers, National Compensation Survey, March 2008—Continued

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

Characteristics	Employee contribution required	Fixed percent of earnings ¹			Employee contribution not required
		Total	Mean fixed percent of earnings	Median fixed percent of earnings	
Service-providing industries	1.3	1.2	1.0	—	1.3
Trade, transportation, and utilities	1.1	1.1	—	—	1.1
Finance and insurance	0.3	—	—	—	0.3
Credit intermediation and related activities	0.4	—	—	—	0.4
Insurance carriers and related activities	—	—	—	—	0.0
Accommodation and food services	—	—	—	—	0.0
1 to 99 workers	1.2	1.1	0.7	—	1.2
1 to 49 workers	1.9	1.8	0.8	—	1.9
50 to 99 workers	0.6	—	—	—	0.6
100 workers or more	1.1	1.1	0.9	—	1.1
100 to 499 workers	2.6	—	—	—	2.6
500 workers or more	0.5	0.4	0.7	—	0.5
Geographic areas					
Metropolitan areas	1.0	1.0	0.8	—	1.0
Nonmetropolitan areas	2.6	2.4	0.8	—	2.6
New England	0.6	—	—	—	0.6
East North Central	0.7	0.4	0.7	0.3	0.7
South Atlantic	1.2	—	—	—	1.2
East South Central	2.3	—	—	—	2.3
Pacific	1.3	1.1	0.9	—	1.3

¹ The employee contributes a fixed percentage of his or her earnings to the retirement plan.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National

Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 4. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2008

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	66	34	79	21
Worker characteristics				
Management, professional, and related	69	31	82	18
Management, business, and financial	72	28	84	16
Professional and related	68	32	82	18
Service	63	37	82	18
Sales and office	62	38	74	26
Sales and related	57	43	64	36
Office and administrative support	65	35	79	21
Natural resources, construction, and maintenance	68	32	81	19
Construction, extraction, farming, fishing, and forestry	56	44	74	26
Installation, maintenance, and repair	77	23	86	14
Production, transportation, and material moving ...	65	35	78	22
Production	68	32	81	19
Transportation and material moving	60	40	74	26
Full time	66	34	79	21
Part time	58	42	77	23
Union	60	40	79	21
Nonunion	66	34	79	21
Average wage within the following percentiles: ¹				
Less than 10	63	37	85	15
10 to under 25	58	42	71	29
25 to under 50	61	39	75	25
50 to under 75	68	32	81	19
75 to under 90	70	30	82	18
90 or greater	68	32	81	19
Establishment characteristics				
Goods-producing industries	68	32	80	20
Construction	57	43	73	27
Manufacturing	71	29	83	17

See footnotes at end of table.

Table 4. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2008—Continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Service-providing industries	65	35	78	22
Trade, transportation, and utilities	58	42	69	31
Wholesale trade	70	30	83	17
Retail trade	50	50	60	40
Transportation and warehousing	57	43	70	30
Utilities	91	9	97	3
Information	90	10	93	7
Financial activities	72	28	82	18
Finance and insurance	72	28	83	17
Credit intermediation and related activities	74	26	84	16
Insurance carriers and related activities	75	25	86	14
Real estate and rental and leasing	73	27	76	24
Professional and business services	66	34	81	19
Professional and technical services	62	38	82	18
Administrative and waste services	68	32	76	24
Education and health services	61	39	80	20
Educational services	60	40	83	17
Junior colleges, colleges, and universities	58	42	83	17
Health care and social assistance	61	39	80	20
Leisure and hospitality	78	22	88	12
Other services	66	34	89	11
1 to 99 workers	66	34	81	19
1 to 49 workers	66	34	81	19
50 to 99 workers	65	35	80	20
100 workers or more	65	35	77	23
100 to 499 workers	60	40	75	25
500 workers or more	71	29	81	19
Geographic areas				
Metropolitan areas	66	34	79	21
Nonmetropolitan areas	66	34	78	22
New England	68	32	76	24
Middle Atlantic	62	38	82	18
East North Central	60	40	76	24
West North Central	64	36	79	21
South Atlantic	67	33	79	21
East South Central	71	29	80	20
West South Central	66	34	76	24
Mountain	67	33	77	23
Pacific	73	27	83	17

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See

Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 4. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2008

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	0.9	0.9	0.7	0.7
Worker characteristics				
Management, professional, and related	1.3	1.3	1.2	1.2
Management, business, and financial	1.3	1.3	1.3	1.3
Professional and related	1.9	1.9	1.5	1.5
Service	3.0	3.0	1.9	1.9
Sales and office	1.0	1.0	1.0	1.0
Sales and related	1.6	1.6	1.7	1.7
Office and administrative support	1.2	1.2	1.0	1.0
Natural resources, construction, and maintenance	2.0	2.0	1.2	1.2
Construction, extraction, farming, fishing, and forestry	3.5	3.5	2.5	2.5
Installation, maintenance, and repair	1.7	1.7	1.5	1.5
Production, transportation, and material moving ...	1.7	1.7	1.4	1.4
Production	2.0	2.0	2.2	2.2
Transportation and material moving	2.4	2.4	1.9	1.9
Full time	0.9	0.9	0.7	0.7
Part time	2.2	2.2	1.7	1.7
Union	2.4	2.4	2.0	2.0
Nonunion	0.9	0.9	0.7	0.7
Average wage within the following percentiles: ¹				
Less than 10	5.2	5.2	2.5	2.5
10 to under 25	1.8	1.8	1.6	1.6
25 to under 50	1.4	1.4	1.3	1.3
50 to under 75	0.8	0.8	1.0	1.0
75 to under 90	1.2	1.2	1.2	1.2
90 or greater	1.6	1.6	1.5	1.5
Establishment characteristics				
Goods-producing industries	1.4	1.4	1.4	1.4
Construction	3.0	3.0	2.6	2.6
Manufacturing	1.5	1.5	1.7	1.7

See footnotes at end of table.

Table 4. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2008—Continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Service-providing industries	1.1	1.1	0.7	0.7
Trade, transportation, and utilities	1.1	1.1	1.1	1.1
Wholesale trade	2.3	2.3	2.0	2.0
Retail trade	1.4	1.4	1.7	1.7
Transportation and warehousing	3.8	3.8	3.5	3.5
Utilities	2.0	2.0	0.7	0.7
Information	2.2	2.2	1.8	1.8
Financial activities	1.6	1.6	1.4	1.4
Finance and insurance	1.7	1.7	1.2	1.2
Credit intermediation and related activities	1.7	1.7	1.4	1.4
Insurance carriers and related activities	2.5	2.5	1.2	1.2
Real estate and rental and leasing	4.2	4.2	5.0	5.0
Professional and business services	3.0	3.0	2.6	2.6
Professional and technical services	3.3	3.3	3.4	3.4
Administrative and waste services	6.0	6.0	6.0	6.0
Education and health services	2.2	2.2	1.9	1.9
Educational services	2.9	2.9	2.6	2.6
Junior colleges, colleges, and universities	3.5	3.5	2.7	2.7
Health care and social assistance	2.6	2.6	2.2	2.2
Leisure and hospitality	6.5	6.5	3.3	3.3
Other services	4.9	4.9	2.9	2.9
1 to 99 workers	1.4	1.4	1.3	1.3
1 to 49 workers	1.8	1.8	1.6	1.6
50 to 99 workers	2.5	2.5	2.0	2.0
100 workers or more	1.2	1.2	0.8	0.8
100 to 499 workers	1.6	1.6	1.4	1.4
500 workers or more	1.7	1.7	1.3	1.3
Geographic areas				
Metropolitan areas	1.0	1.0	0.7	0.7
Nonmetropolitan areas	2.4	2.4	1.7	1.7
New England	4.5	4.5	3.8	3.8
Middle Atlantic	1.9	1.9	1.5	1.5
East North Central	2.3	2.3	2.0	2.0
West North Central	2.7	2.7	2.1	2.1
South Atlantic	2.3	2.3	1.7	1.7
East South Central	3.1	3.1	1.0	1.0
West South Central	1.7	1.7	1.8	1.8
Mountain	5.4	5.4	2.2	2.2
Pacific	2.1	2.1	1.5	1.5

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 5. Health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	Medical care			Dental care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	71	53	75	47	37	79
Worker characteristics						
Management, professional, and related	86	68	79	62	51	83
Management, business, and financial	94	77	82	69	57	83
Professional and related	82	64	78	58	48	83
Service	46	29	62	29	20	71
Sales and office	71	51	72	47	35	74
Sales and related	63	42	67	42	28	66
Office and administrative support	77	57	75	51	40	79
Natural resources, construction, and maintenance	77	62	81	44	37	85
Construction, extraction, farming, fishing, and forestry	71	57	81	37	32	87
Installation, maintenance, and repair	83	68	81	52	43	84
Production, transportation, and material moving ...	78	61	78	49	40	81
Production	82	67	81	54	45	84
Transportation and material moving	73	55	75	44	34	77
Full time	85	65	76	56	45	80
Part time	24	14	60	16	11	67
Union	88	79	89	68	62	91
Nonunion	69	50	73	44	34	77
Average wage within the following percentiles: ²						
Less than 10	25	13	51	–	–	–
10 to under 25	48	28	59	27	17	63
25 to under 50	77	55	72	48	36	74
50 to under 75	84	67	79	53	44	82
75 to under 90	88	72	83	62	54	86
90 or greater	91	75	82	71	60	84
Establishment characteristics						
Goods-producing industries	85	69	82	55	47	85
Construction	71	56	79	34	29	84
Manufacturing	91	75	82	63	54	85

See footnotes at end of table.

Table 5. Health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Medical care			Dental care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Service-providing industries	68	49	73	44	34	77
Trade, transportation, and utilities	73	53	73	47	34	73
Wholesale trade	88	71	81	53	44	84
Retail trade	63	41	64	41	26	62
Transportation and warehousing	83	67	81	55	46	84
Utilities	96	84	88	64	58	91
Information	85	74	86	72	65	90
Financial activities	86	66	76	66	54	81
Finance and insurance	90	70	77	73	59	81
Credit intermediation and related activities	93	72	78	78	61	78
Insurance carriers and related activities	87	65	75	66	57	87
Real estate and rental and leasing	72	52	72	43	33	78
Professional and business services	67	51	77	41	33	80
Professional and technical services	85	68	80	56	46	82
Administrative and waste services	46	33	72	22	16	72
Education and health services	74	51	69	46	35	76
Educational services	76	58	77	47	36	75
Junior colleges, colleges, and universities	90	73	81	64	50	78
Health care and social assistance	74	50	68	46	35	76
Leisure and hospitality	39	25	63	—	—	—
Accommodation and food services	40	24	61	—	—	—
Other services	53	39	73	28	23	83
1 to 99 workers	60	43	72	31	24	77
1 to 49 workers	56	40	72	27	21	78
50 to 99 workers	70	51	73	40	31	76
100 workers or more	84	65	77	64	51	80
100 to 499 workers	80	60	74	57	43	75
500 workers or more	88	71	81	72	61	84
Geographic areas						
Metropolitan areas	72	54	75	47	37	79
Nonmetropolitan areas	66	48	73	42	33	80
New England	68	48	71	50	39	77
Middle Atlantic	72	55	76	46	37	79
East North Central	71	54	75	44	35	79
West North Central	69	54	77	44	36	81
South Atlantic	73	53	73	44	33	75
East South Central	75	57	77	52	43	83
West South Central	66	47	71	40	30	76
Mountain	70	49	71	45	34	77
Pacific	72	58	80	55	45	82

See footnotes at end of table.

Table 5. Health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	28	22	78	68	51	75
Worker characteristics						
Management, professional, and related	37	30	80	83	65	79
Management, business, and financial	37	31	82	90	74	82
Professional and related	37	30	79	79	61	78
Service	20	14	71	45	28	63
Sales and office	25	19	75	68	49	72
Sales and related	22	16	72	60	40	67
Office and administrative support	28	21	77	73	55	75
Natural resources, construction, and maintenance	31	26	84	72	59	81
Construction, extraction, farming, fishing, and forestry	26	22	85	66	53	80
Installation, maintenance, and repair	37	31	83	79	65	81
Production, transportation, and material moving ...	30	24	79	74	58	78
Production	32	26	81	79	64	81
Transportation and material moving	28	21	76	70	52	75
Full time	34	27	79	82	62	76
Part time	10	7	65	23	14	59
Union	54	47	88	86	76	89
Nonunion	25	19	75	66	48	73
Average wage within the following percentiles: ²						
Less than 10	—	—	—	24	12	51
10 to under 25	15	10	65	45	26	58
25 to under 50	27	20	74	73	52	71
50 to under 75	32	25	80	80	64	79
75 to under 90	42	35	83	84	69	82
90 or greater	43	35	82	88	73	82
Establishment characteristics						
Goods-producing industries	34	28	84	81	66	82
Construction	24	21	87	66	52	78
Manufacturing	38	32	83	88	72	82

See footnotes at end of table.

Table 5. Health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Service-providing industries	27	20	76	65	47	73
Trade, transportation, and utilities	26	19	75	70	51	72
Wholesale trade	30	26	87	84	68	81
Retail trade	22	15	69	61	39	64
Transportation and warehousing	31	24	76	80	65	81
Utilities	35	28	81	91	80	88
Information	59	51	86	81	71	87
Financial activities	32	23	72	82	62	76
Finance and insurance	33	23	70	85	65	76
Credit intermediation and related activities	33	22	67	89	68	77
Insurance carriers and related activities	32	25	77	81	61	75
Real estate and rental and leasing	29	23	80	69	50	72
Professional and business services	27	21	77	64	49	77
Professional and technical services	34	27	79	81	64	80
Administrative and waste services	18	12	66	43	31	73
Education and health services	28	20	73	71	49	69
Educational services	29	21	72	73	56	76
Junior colleges, colleges, and universities	38	27	71	89	71	80
Health care and social assistance	28	20	73	71	48	68
Leisure and hospitality	—	—	—	38	24	63
Accommodation and food services	—	—	—	38	23	61
Other services	17	13	75	49	36	74
1 to 99 workers	18	13	73	56	40	72
1 to 49 workers	16	12	75	52	38	72
50 to 99 workers	26	18	71	66	48	73
100 workers or more	39	31	80	81	62	77
100 to 499 workers	33	26	78	77	57	74
500 workers or more	47	39	82	86	69	81
Geographic areas						
Metropolitan areas	29	22	78	69	52	75
Nonmetropolitan areas	26	21	79	63	46	73
New England	23	17	74	65	46	70
Middle Atlantic	33	24	75	68	51	75
East North Central	25	20	80	70	52	75
West North Central	20	17	84	68	53	78
South Atlantic	28	19	70	70	51	73
East South Central	—	—	—	72	55	77
West South Central	20	15	76	61	43	72
Mountain	29	23	78	68	48	71
Pacific	38	31	81	69	55	80

¹ 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.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates

published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 5. Standard errors for health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	Medical care			Dental care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.8	0.8	0.5	0.9	0.9	0.6
Worker characteristics						
Management, professional, and related	1.1	1.1	0.7	1.3	1.1	0.7
Management, business, and financial	0.8	0.9	0.6	1.7	2.1	1.7
Professional and related	1.4	1.4	1.0	1.5	1.4	0.8
Service	2.6	2.3	2.0	3.2	3.2	3.8
Sales and office	0.9	0.9	0.8	1.0	0.9	0.7
Sales and related	1.2	1.1	1.4	1.3	1.0	1.3
Office and administrative support	1.2	1.1	1.0	1.2	1.1	0.6
Natural resources, construction, and maintenance	1.4	1.6	1.0	1.7	1.5	1.3
Construction, extraction, farming, fishing, and forestry	2.2	2.2	1.4	2.2	1.8	2.0
Installation, maintenance, and repair	1.8	1.7	1.1	2.4	2.1	1.5
Production, transportation, and material moving ...	1.3	1.1	0.8	1.4	1.1	1.0
Production	1.7	1.4	0.8	2.0	1.7	1.0
Transportation and material moving	1.9	1.6	1.3	1.8	1.4	1.6
Full time	0.6	0.7	0.5	1.0	1.0	0.6
Part time	1.0	0.8	2.1	0.8	0.6	1.8
Union	1.6	1.7	0.9	2.1	2.0	0.7
Nonunion	0.8	0.8	0.5	1.0	0.9	0.7
Average wage within the following percentiles: ²						
Less than 10	3.6	2.7	4.3	–	–	–
10 to under 25	1.5	1.4	1.7	1.5	1.4	2.5
25 to under 50	1.1	1.1	0.7	1.3	1.1	1.0
50 to under 75	0.9	0.8	0.7	1.2	1.0	0.6
75 to under 90	1.1	0.9	0.8	1.4	1.1	0.7
90 or greater	1.2	1.4	0.8	1.7	1.5	0.9
Establishment characteristics						
Goods-producing industries	1.0	0.9	0.6	1.5	1.2	0.9
Construction	2.3	2.1	1.6	2.0	1.7	2.3
Manufacturing	0.9	1.0	0.7	1.9	1.6	0.8

See footnotes at end of table.

Table 5. Standard errors for health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Medical care			Dental care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Service-providing industries	0.9	0.9	0.6	1.2	1.1	0.8
Trade, transportation, and utilities	0.9	0.9	0.8	1.0	0.9	0.8
Wholesale trade	1.3	1.7	1.3	2.6	2.5	1.4
Retail trade	1.1	1.0	1.2	1.3	1.0	1.3
Transportation and warehousing	2.7	2.2	1.6	3.1	2.7	1.5
Utilities	2.1	2.3	1.6	7.3	6.9	1.9
Information	4.4	4.2	1.1	4.8	4.5	1.0
Financial activities	1.1	0.9	1.0	1.4	1.2	0.8
Finance and insurance	0.8	0.8	0.9	1.2	1.2	0.8
Credit intermediation and related activities	0.7	1.0	0.8	1.4	1.6	1.2
Insurance carriers and related activities	1.9	1.8	1.9	2.7	2.4	1.2
Real estate and rental and leasing	3.6	3.6	3.7	3.6	3.2	4.0
Professional and business services	2.2	2.1	1.6	2.5	2.1	1.7
Professional and technical services	2.0	2.4	2.2	3.3	3.0	2.1
Administrative and waste services	3.6	3.1	2.9	2.7	2.2	4.6
Education and health services	1.9	1.5	1.4	2.1	1.6	1.1
Educational services	3.0	3.0	1.8	2.3	1.9	1.6
Junior colleges, colleges, and universities	1.3	1.9	1.6	2.6	2.5	1.5
Health care and social assistance	2.1	1.9	1.6	2.4	1.8	1.3
Leisure and hospitality	6.3	5.6	4.7	—	—	—
Accommodation and food services	6.5	5.7	5.2	—	—	—
Other services	4.3	3.1	2.3	3.5	2.9	3.2
1 to 99 workers	1.1	0.9	0.9	1.0	0.8	0.8
1 to 49 workers	1.3	1.1	1.1	1.1	1.0	1.1
50 to 99 workers	1.6	1.4	1.2	1.5	1.4	1.6
100 workers or more	0.8	0.9	0.6	1.2	1.3	0.9
100 to 499 workers	1.2	1.1	0.6	1.5	1.2	0.9
500 workers or more	0.9	1.1	0.7	1.9	2.1	1.1
Geographic areas						
Metropolitan areas	0.8	0.8	0.6	0.9	0.7	0.5
Nonmetropolitan areas	2.7	2.5	1.3	3.7	4.2	3.3
New England	1.1	1.4	1.3	2.5	1.9	1.9
Middle Atlantic	2.1	1.5	1.3	1.4	1.1	0.9
East North Central	1.3	0.9	1.0	1.8	1.4	0.8
West North Central	1.5	2.0	1.5	2.2	2.1	1.7
South Atlantic	1.4	1.6	1.1	2.0	1.3	0.8
East South Central	6.5	4.9	1.6	8.3	8.9	5.6
West South Central	2.3	2.2	1.4	1.7	1.6	2.1
Mountain	4.1	4.9	2.9	7.1	5.8	1.7
Pacific	1.4	1.6	1.1	1.4	1.1	1.4

See footnotes at end of table.

Table 5. Standard errors for health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	1.1	1.0	1.0	0.8	0.7	0.5
Worker characteristics						
Management, professional, and related	1.4	1.2	1.3	1.1	1.1	0.7
Management, business, and financial	1.7	1.6	1.2	1.0	1.0	0.6
Professional and related	1.7	1.5	1.5	1.4	1.4	1.0
Service	3.5	3.5	5.6	2.7	2.4	2.1
Sales and office	1.0	0.9	1.2	0.9	0.9	0.8
Sales and related	1.3	1.1	1.8	1.2	1.1	1.4
Office and administrative support	1.1	1.0	1.5	1.3	1.2	1.0
Natural resources, construction, and maintenance	1.5	1.2	1.4	1.4	1.5	0.9
Construction, extraction, farming, fishing, and forestry	2.1	1.7	2.0	2.1	1.9	1.3
Installation, maintenance, and repair	1.9	1.6	1.6	2.0	2.0	1.2
Production, transportation, and material moving ...	1.1	0.9	1.2	1.3	1.1	0.7
Production	1.8	1.5	1.8	1.9	1.6	0.8
Transportation and material moving	1.2	1.0	1.8	2.0	1.7	1.2
Full time	1.3	1.2	1.0	0.6	0.7	0.5
Part time	0.5	0.4	2.0	1.0	0.7	2.1
Union	2.3	2.0	1.0	1.7	1.7	0.9
Nonunion	1.2	1.1	1.2	0.9	0.8	0.5
Average wage within the following percentiles: ²						
Less than 10	—	—	—	3.4	2.5	4.2
10 to under 25	1.5	1.4	4.0	1.5	1.5	1.7
25 to under 50	1.4	1.4	1.6	1.2	1.1	0.8
50 to under 75	1.2	1.0	1.0	1.0	0.9	0.7
75 to under 90	1.7	1.6	1.2	1.3	1.0	0.8
90 or greater	1.6	1.3	1.8	1.1	1.3	0.8
Establishment characteristics						
Goods-producing industries	1.2	1.0	1.2	1.1	0.9	0.7
Construction	1.7	1.5	1.8	2.1	1.8	1.6
Manufacturing	1.6	1.2	1.4	1.1	1.2	0.7

See footnotes at end of table.

Table 5. Standard errors for health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Service-providing industries	1.4	1.3	1.3	1.0	0.9	0.6
Trade, transportation, and utilities	1.0	0.8	1.2	0.9	0.9	0.8
Wholesale trade	2.6	2.2	1.1	1.5	1.6	1.4
Retail trade	1.0	0.8	1.9	1.2	1.1	1.3
Transportation and warehousing	2.6	2.1	1.9	3.0	2.5	1.5
Utilities	5.2	4.5	3.2	2.5	2.6	1.7
Information	4.8	4.3	1.4	4.5	4.2	1.1
Financial activities	1.4	1.0	1.3	1.5	1.1	1.0
Finance and insurance	1.6	1.2	1.3	1.2	1.1	0.9
Credit intermediation and related activities	2.3	1.7	2.4	1.2	1.2	0.8
Insurance carriers and related activities	2.8	2.1	2.0	2.2	2.1	2.1
Real estate and rental and leasing	3.8	3.2	4.6	3.7	3.3	3.8
Professional and business services	2.3	1.7	2.9	2.2	2.1	1.5
Professional and technical services	3.3	2.7	2.9	2.1	2.4	2.4
Administrative and waste services	3.4	2.2	7.0	3.7	3.1	3.1
Education and health services	1.8	1.3	1.9	2.0	1.6	1.3
Educational services	2.6	2.3	2.3	3.4	3.2	1.9
Junior colleges, colleges, and universities	3.6	3.4	2.7	1.4	1.9	1.6
Health care and social assistance	2.1	1.5	2.1	2.2	1.8	1.5
Leisure and hospitality	—	—	—	6.4	5.7	5.0
Accommodation and food services	—	—	—	6.6	5.8	5.4
Other services	3.5	2.6	3.2	4.3	3.0	2.3
1 to 99 workers	0.8	0.6	1.0	1.1	0.9	0.9
1 to 49 workers	1.0	0.8	1.6	1.2	1.0	1.1
50 to 99 workers	1.3	1.0	1.6	1.6	1.3	1.3
100 workers or more	1.9	1.8	1.4	0.9	0.9	0.7
100 to 499 workers	1.5	1.2	1.0	1.1	1.0	0.7
500 workers or more	3.2	3.3	2.3	1.1	1.1	0.8
Geographic areas						
Metropolitan areas	0.9	0.7	0.6	0.8	0.8	0.5
Nonmetropolitan areas	5.3	5.5	5.6	2.8	2.5	1.3
New England	1.7	0.9	1.6	1.7	1.2	1.3
Middle Atlantic	1.4	0.9	0.6	2.2	1.4	1.3
East North Central	1.2	1.2	2.0	1.3	0.9	0.9
West North Central	2.8	2.3	1.3	1.5	2.0	1.6
South Atlantic	1.3	1.1	1.8	1.7	1.6	1.0
East South Central	—	—	—	7.3	5.3	1.6
West South Central	1.7	1.5	1.2	2.2	2.0	1.0
Mountain	5.3	4.3	1.1	3.7	4.5	2.9
Pacific	1.9	1.5	1.9	1.3	1.3	1.0

¹ 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.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates

published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 6. Medical plans: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2008

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	81	19	71	29
Worker characteristics				
Management, professional, and related	82	18	72	28
Management, business, and financial	82	18	72	28
Professional and related	82	18	72	28
Service	77	23	66	34
Sales and office	80	20	68	32
Sales and related	77	23	67	33
Office and administrative support	81	19	68	32
Natural resources, construction, and maintenance	84	16	73	27
Construction, extraction, farming, fishing, and forestry	87	13	74	26
Installation, maintenance, and repair	80	20	71	29
Production, transportation, and material moving ...	83	17	75	25
Production	83	17	77	23
Transportation and material moving	82	18	72	28
Full time	81	19	71	29
Part time	78	22	68	32
Union	92	8	87	13
Nonunion	79	21	68	32
Average wage within the following percentiles: ¹				
Less than 10	73	27	63	37
10 to under 25	76	24	64	36
25 to under 50	79	21	68	32
50 to under 75	82	18	71	29
75 to under 90	84	16	75	25
90 or greater	82	18	75	25
Establishment characteristics				
Goods-producing industries	84	16	76	24
Construction	85	15	71	29
Manufacturing	83	17	77	23

See footnotes at end of table.

Table 6. Medical plans: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2008—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Service-providing industries	80	20	69	31
Trade, transportation, and utilities	79	21	69	31
Wholesale trade	81	19	71	29
Retail trade	76	24	65	35
Transportation and warehousing	83	17	73	27
Utilities	85	15	79	21
Information	84	16	78	22
Financial activities	82	18	71	29
Finance and insurance	81	19	71	29
Credit intermediation and related activities	80	20	68	32
Insurance carriers and related activities	82	18	73	27
Real estate and rental and leasing	85	15	69	31
Professional and business services	79	21	68	32
Professional and technical services	82	18	67	33
Administrative and waste services	75	25	66	34
Education and health services	82	18	68	32
Educational services	83	17	67	33
Junior colleges, colleges, and universities	82	18	69	31
Health care and social assistance	82	18	69	31
Leisure and hospitality	74	26	64	36
Accommodation and food services	73	27	63	37
Other services	82	18	68	32
1 to 99 workers	81	19	66	34
1 to 49 workers	81	19	66	34
50 to 99 workers	80	20	66	34
100 workers or more	81	19	74	26
100 to 499 workers	81	19	72	28
500 workers or more	82	18	76	24
Geographic areas				
Metropolitan areas	81	19	71	29
Nonmetropolitan areas	80	20	68	32
New England	78	22	71	29
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	66	34
West South Central	82	18	66	34
Mountain	80	20	67	33
Pacific	84	16	72	28

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2007." See Technical Note for more details.

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

Table 6. Standard errors for medical plans: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2008

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.3	0.3	0.3	0.3
Worker characteristics				
Management, professional, and related	0.5	0.5	0.6	0.6
Management, business, and financial	0.6	0.6	0.7	0.7
Professional and related	0.6	0.6	0.8	0.8
Service	1.0	1.0	1.2	1.2
Sales and office	0.3	0.3	0.4	0.4
Sales and related	0.6	0.6	0.6	0.6
Office and administrative support	0.4	0.4	0.5	0.5
Natural resources, construction, and maintenance	0.6	0.6	1.0	1.0
Construction, extraction, farming, fishing, and forestry	0.8	0.8	1.6	1.6
Installation, maintenance, and repair	0.7	0.7	0.9	0.9
Production, transportation, and material moving ...	0.6	0.6	0.8	0.8
Production	0.8	0.8	1.1	1.1
Transportation and material moving	0.7	0.7	1.0	1.0
Full time	0.3	0.3	0.3	0.3
Part time	1.0	1.0	1.0	1.0
Union	0.5	0.5	0.7	0.7
Nonunion	0.3	0.3	0.4	0.4
Average wage within the following percentiles: ¹				
Less than 10	1.5	1.5	1.8	1.8
10 to under 25	0.8	0.8	0.9	0.9
25 to under 50	0.4	0.4	0.5	0.5
50 to under 75	0.4	0.4	0.5	0.5
75 to under 90	0.4	0.4	0.6	0.6
90 or greater	0.7	0.7	0.8	0.8
Establishment characteristics				
Goods-producing industries	0.5	0.5	0.8	0.8
Construction	0.8	0.8	1.7	1.7
Manufacturing	0.6	0.6	0.8	0.8

See footnotes at end of table.

Table 6. Standard errors for medical plans: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2008—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Service-providing industries	0.3	0.3	0.3	0.3
Trade, transportation, and utilities	0.4	0.4	0.5	0.5
Wholesale trade	0.7	0.7	1.1	1.1
Retail trade	0.7	0.7	0.7	0.7
Transportation and warehousing	1.3	1.3	1.7	1.7
Utilities	1.1	1.1	1.1	1.1
Information	0.8	0.8	1.0	1.0
Financial activities	0.5	0.5	0.6	0.6
Finance and insurance	0.5	0.5	0.6	0.6
Credit intermediation and related activities	0.6	0.6	0.8	0.8
Insurance carriers and related activities	1.0	1.0	1.0	1.0
Real estate and rental and leasing	1.4	1.4	2.2	2.2
Professional and business services	0.8	0.8	1.0	1.0
Professional and technical services	1.1	1.1	1.7	1.7
Administrative and waste services	1.6	1.6	2.2	2.2
Education and health services	0.6	0.6	0.9	0.9
Educational services	1.0	1.0	1.8	1.8
Junior colleges, colleges, and universities	1.3	1.3	1.5	1.5
Health care and social assistance	0.7	0.7	1.0	1.0
Leisure and hospitality	1.3	1.3	1.9	1.9
Accommodation and food services	1.7	1.7	2.3	2.3
Other services	1.6	1.6	2.3	2.3
1 to 99 workers	0.4	0.4	0.6	0.6
1 to 49 workers	0.6	0.6	0.8	0.8
50 to 99 workers	0.8	0.8	1.0	1.0
100 workers or more	0.4	0.4	0.4	0.4
100 to 499 workers	0.5	0.5	0.6	0.6
500 workers or more	0.7	0.7	0.8	0.8
Geographic areas				
Metropolitan areas	0.3	0.3	0.3	0.3
Nonmetropolitan areas	1.1	1.1	1.1	1.1
New England	0.9	0.9	0.7	0.7
Middle Atlantic	0.6	0.6	0.4	0.4
East North Central	0.8	0.8	0.9	0.9
West North Central	1.4	1.4	1.7	1.7
South Atlantic	0.6	0.6	0.8	0.8
East South Central	1.4	1.4	1.4	1.4
West South Central	0.6	0.6	0.7	0.7
Mountain	0.8	0.8	0.9	0.9
Pacific	0.8	0.8	0.9	0.9

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates

published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

Table 7. Medical plans, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2008

(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	100	\$309.03	23	\$405.08	77	\$279.98	\$87.69
Worker characteristics							
Management, professional, and related	100	311.76	21	379.85	79	293.57	85.76
Management, business, and financial	100	302.81	20	396.84	80	279.73	82.79
Professional and related	100	317.00	22	370.90	78	301.89	87.54
Service	100	284.89	18	415.79	82	255.97	96.00
Sales and office	100	292.51	20	370.91	80	272.93	89.62
Sales and related	100	268.85	18	344.91	82	252.66	94.37
Office and administrative support	100	304.40	21	381.71	79	283.58	87.13
Natural resources, construction, and maintenance	100	361.73	37	484.14	63	289.47	91.34
Construction, extraction, farming, fishing, and forestry	100	424.68	49	539.91	51	315.73	89.62
Installation, maintenance, and repair	100	298.84	26	378.59	74	271.32	92.53
Production, transportation, and material moving ...	100	311.30	26	402.30	74	279.78	80.93
Production	100	317.12	25	393.18	75	292.34	81.03
Transportation and material moving	100	303.90	27	412.78	73	263.19	80.80
Full time	100	309.98	23	405.59	77	280.87	86.74
Part time	100	295.22	22	396.88	78	267.12	101.39
Union	100	433.77	51	504.50	49	360.62	67.89
Nonunion	100	286.09	18	353.85	82	271.07	89.88
Average wage within the following percentiles: ¹							
Less than 10	100	235.97	11	295.31	89	228.78	90.30
10 to under 25	100	260.36	17	323.19	83	247.75	97.35
25 to under 50	100	287.36	19	366.33	81	268.98	89.06
50 to under 75	100	312.98	26	401.25	74	282.27	85.68
75 to under 90	100	348.99	30	453.95	70	303.86	86.08
90 or greater	100	327.38	22	428.20	78	298.14	84.22
Establishment characteristics							
Goods-producing industries	100	337.35	29	448.93	71	292.68	81.68
Construction	100	414.31	49	535.52	51	299.41	98.40
Manufacturing	100	311.99	22	388.61	78	290.11	77.36

See footnotes at end of table.

Table 7. Medical plans, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2008—Continued

(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
Service-providing industries	100	\$299.14	21	\$384.57	79	\$275.95	\$89.60
Trade, transportation, and utilities	100	282.08	21	367.92	79	259.06	88.42
Wholesale trade	100	288.78	23	350.70	77	270.55	84.90
Retail trade	100	266.02	19	370.64	81	242.21	96.99
Transportation and warehousing	100	298.75	26	385.11	74	269.10	76.32
Utilities	100	327.97	17	367.75	83	319.94	73.06
Information	100	320.05	24	393.29	76	296.66	85.09
Financial activities	100	300.79	22	403.20	78	272.30	84.84
Finance and insurance	100	296.52	19	391.01	81	274.50	84.76
Credit intermediation and related activities	100	288.55	17	386.33	83	267.94	85.55
Insurance carriers and related activities	100	310.55	21	400.56	79	287.08	84.31
Real estate and rental and leasing	100	321.69	36	434.69	64	258.73	85.29
Professional and business services	100	299.83	22	398.51	78	272.62	89.16
Professional and technical services	100	306.24	25	386.75	75	279.27	85.66
Administrative and waste services	100	288.53	19	425.31	81	257.42	98.95
Education and health services	100	332.85	20	384.09	80	319.72	92.29
Educational services	100	346.84	23	444.27	77	317.69	91.45
Junior colleges, colleges, and universities	100	343.19	21	398.98	79	328.73	97.86
Health care and social assistance	100	330.27	20	371.29	80	320.07	92.43
Leisure and hospitality	100	249.93	—	—	—	—	—
Accommodation and food services	100	251.22	—	—	—	—	—
Other services	100	310.86	39	376.49	61	269.10	100.52
1 to 99 workers	100	307.05	32	402.10	68	262.99	97.50
1 to 49 workers	100	304.89	34	385.20	66	264.00	99.81
50 to 99 workers	100	311.76	27	447.59	73	261.01	92.95
100 workers or more	100	310.49	17	409.14	83	290.24	81.76
100 to 499 workers	100	311.51	17	436.59	83	285.67	82.25
500 workers or more	100	309.41	17	380.00	83	295.02	81.26
Geographic areas							
Metropolitan areas	100	311.98	24	414.09	76	280.25	87.78
Nonmetropolitan areas	100	291.48	20	342.48	80	278.44	87.15
New England	100	323.12	17	502.31	83	287.02	107.35
Middle Atlantic	100	326.16	26	415.44	74	294.02	85.74
East North Central	100	314.44	22	435.53	78	279.52	85.45
West North Central	100	319.08	24	418.89	76	287.16	84.23
South Atlantic	100	284.36	19	346.21	81	270.21	88.00
East South Central	100	272.85	15	325.52	85	263.41	93.36
West South Central	100	304.06	21	374.82	79	285.55	83.76
Mountain	100	313.50	23	455.43	77	272.25	91.95
Pacific	100	320.05	33	403.14	67	279.86	84.26

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 7. Standard errors for medical plans, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2008

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

Characteristics	Total	Employee contribution not required		Employee contribution required		
	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	\$3.58	0.7	\$8.10	0.7	\$2.83	\$0.94
Worker characteristics						
Management, professional, and related	4.49	1.2	12.16	1.2	3.21	1.39
Management, business, and financial	5.29	1.4	18.01	1.4	3.72	2.20
Professional and related	4.96	1.6	13.66	1.6	4.39	2.04
Service	12.48	2.3	44.13	2.3	7.43	3.65
Sales and office	2.94	1.0	10.73	1.0	2.41	0.99
Sales and related	3.98	1.8	11.90	1.8	3.92	1.95
Office and administrative support	3.71	1.0	12.98	1.0	3.17	1.37
Natural resources, construction, and maintenance	10.82	1.5	20.83	1.5	9.74	2.29
Construction, extraction, farming, fishing, and forestry	20.11	2.4	32.65	2.4	18.17	4.32
Installation, maintenance, and repair	8.16	2.0	15.85	2.0	10.09	3.07
Production, transportation, and material moving ...	6.20	1.4	11.93	1.4	6.20	1.94
Production	8.29	2.2	9.19	2.2	9.70	2.64
Transportation and material moving	7.00	1.9	22.89	1.9	3.88	3.02
Full time	3.60	0.7	7.81	0.7	3.05	0.92
Part time	11.12	1.9	34.59	1.9	6.03	4.07
Union	11.18	1.7	17.41	1.7	13.32	2.20
Nonunion	2.72	0.7	5.32	0.7	2.63	1.03
Average wage within the following percentiles: ¹						
Less than 10	11.68	3.1	40.54	3.1	10.55	3.91
10 to under 25	4.85	1.8	11.51	1.8	4.62	2.67
25 to under 50	3.25	0.9	9.70	0.9	3.06	1.83
50 to under 75	4.72	1.1	15.36	1.1	3.67	1.29
75 to under 90	5.70	1.4	10.12	1.4	6.55	1.26
90 or greater	6.26	2.0	14.57	2.0	5.14	1.91
Establishment characteristics						
Goods-producing industries	7.90	1.5	15.77	1.5	6.75	1.58
Construction	21.29	2.3	33.74	2.3	17.25	3.35
Manufacturing	6.84	1.8	12.56	1.8	7.42	1.82

See footnotes at end of table.

Table 7. Standard errors for medical plans, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2008—Continued

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

Characteristics	Total	Employee contribution not required		Employee contribution required		
	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
Service-providing industries	\$3.77	0.8	\$12.35	0.8	\$2.59	\$0.99
Trade, transportation, and utilities	3.36	1.1	11.82	1.1	2.74	1.69
Wholesale trade	5.16	1.7	15.13	1.7	5.47	3.62
Retail trade	4.54	1.6	15.99	1.6	3.55	1.88
Transportation and warehousing	9.93	3.1	39.84	3.1	5.49	5.14
Utilities	11.83	3.1	32.03	3.1	14.16	6.20
Information	10.21	2.8	17.20	2.8	10.41	4.24
Financial activities	4.39	1.5	18.32	1.5	2.63	1.97
Finance and insurance	4.18	1.6	25.37	1.6	2.64	2.16
Credit intermediation and related activities	4.56	1.9	9.34	1.9	4.57	2.73
Insurance carriers and related activities	13.01	2.4	61.80	2.4	5.06	4.17
Real estate and rental and leasing	18.99	4.4	32.51	4.4	8.39	7.60
Professional and business services	5.99	2.0	19.28	2.0	7.72	2.46
Professional and technical services	8.53	2.6	15.31	2.6	9.55	3.26
Administrative and waste services	13.64	3.7	43.08	3.7	17.03	7.26
Education and health services	8.54	2.1	33.93	2.1	4.44	2.66
Educational services	11.85	4.2	41.76	4.2	6.01	3.27
Junior colleges, colleges, and universities	7.11	5.5	14.97	5.5	6.02	3.04
Health care and social assistance	9.79	2.4	41.07	2.4	5.17	3.14
Leisure and hospitality	12.01	—	—	—	—	—
Accommodation and food services	12.84	—	—	—	—	—
Other services	14.71	4.2	35.82	4.2	9.74	5.70
1 to 99 workers	4.77	1.2	9.50	1.2	3.87	1.58
1 to 49 workers	5.03	1.5	8.64	1.5	5.12	1.97
50 to 99 workers	8.32	1.9	21.10	1.9	4.84	2.88
100 workers or more	4.57	0.8	13.98	0.8	3.65	1.14
100 to 499 workers	4.64	1.1	14.53	1.1	3.36	1.53
500 workers or more	8.32	1.3	32.31	1.3	6.44	1.77
Geographic areas						
Metropolitan areas	3.43	0.7	8.53	0.7	2.53	1.03
Nonmetropolitan areas	12.05	2.5	20.26	2.5	12.30	2.05
New England	11.16	2.7	44.78	2.7	6.40	3.83
Middle Atlantic	2.74	1.0	23.11	1.0	7.50	2.60
East North Central	10.08	1.8	12.18	1.8	8.51	2.44
West North Central	17.99	2.6	47.90	2.6	12.57	2.65
South Atlantic	3.83	1.8	8.09	1.8	4.19	1.40
East South Central	17.57	3.9	5.68	3.9	19.50	3.54
West South Central	7.12	1.5	14.88	1.5	6.49	2.59
Mountain	6.88	1.4	25.54	1.4	7.17	5.09
Pacific	13.02	1.8	23.19	1.8	7.89	2.11

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings

in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 8. Medical plans, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2008

(All workers with contributory single coverage = 100 percent)

Employee monthly contribution	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
All workers	100	75	1	6	1	(⁴)	15	1
Worker characteristics								
Management, professional, and related	100	75	–	7	2	(⁴)	13	1
Management, business, and financial	100	74	–	8	2	(⁴)	14	1
Professional and related	100	76	–	6	2	–	12	1
Service	100	71	(⁴)	5	1	–	–	2
Sales and office	100	73	(⁴)	6	1	(⁴)	19	1
Sales and related	100	69	–	5	(⁴)	–	24	1
Office and administrative support	100	75	(⁴)	7	1	–	16	1
Natural resources, construction, and maintenance	100	79	–	5	(⁴)	–	13	2
Construction, extraction, farming, fishing, and forestry	100	77	–	6	–	–	14	–
Installation, maintenance, and repair	100	80	–	5	1	–	13	1
Production, transportation, and material moving ...	100	81	1	4	1	–	12	1
Production	100	82	–	5	1	–	12	(⁴)
Transportation and material moving	100	80	–	4	1	–	13	2
Full time	100	76	1	6	1	(⁴)	15	1
Part time	100	72	–	4	1	–	21	1
Union	100	78	–	2	–	–	13	4
Nonunion	100	75	1	6	1	(⁴)	16	1
Average wage within the following percentiles: ⁵								
Less than 10	100	67	–	5	–	–	–	–
10 to under 25	100	73	–	4	1	–	21	–
25 to under 50	100	77	–	5	1	–	16	1
50 to under 75	100	77	(⁴)	6	1	(⁴)	14	1
75 to under 90	100	76	–	7	2	(⁴)	13	2
90 or greater	100	73	–	7	3	(⁴)	14	1
Establishment characteristics								
Goods-producing industries	100	80	–	4	1	–	12	–
Construction	100	77	–	6	–	–	15	–
Manufacturing	100	81	–	4	1	–	12	–

See footnotes at end of table.

Table 8. Medical plans, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2008—Continued

(All workers with contributory single coverage = 100 percent)

Employee monthly contribution	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
Service-providing industries	100	74	—	6	1	(⁴)	16	1
Trade, transportation, and utilities	100	74	(⁴)	5	1	—	19	1
Wholesale trade	100	79	—	9	—	—	10	—
Retail trade	100	70	—	4	—	—	24	—
Transportation and warehousing	100	75	—	—	—	—	20	—
Utilities	100	81	—	—	5	—	6	—
Information	100	88	—	4	—	—	5	—
Financial activities	100	77	1	6	3	1	13	1
Finance and insurance	100	76	1	6	3	1	13	(⁴)
Credit intermediation and related activities	100	81	—	3	3	1	12	—
Insurance carriers and related activities	100	71	—	6	4	(⁴)	17	—
Real estate and rental and leasing	100	82	—	—	—	—	—	—
Professional and business services	100	71	—	7	2	—	16	—
Professional and technical services	100	74	—	6	—	—	17	—
Administrative and waste services	100	68	—	7	—	—	14	—
Education and health services	100	77	—	9	2	—	11	1
Educational services	100	76	—	15	2	—	5	—
Junior colleges, colleges, and universities	100	73	—	17	2	—	6	—
Health care and social assistance	100	77	—	7	2	—	12	1
Leisure and hospitality	100	58	—	6	—	—	—	—
Accommodation and food services	100	59	—	7	—	—	—	—
Other services	100	77	—	—	—	—	14	—
1 to 99 workers	100	79	—	6	(⁴)	—	13	1
1 to 49 workers	100	78	—	8	(⁴)	—	12	1
50 to 99 workers	100	81	—	3	—	—	13	2
100 workers or more	100	73	1	6	2	(⁴)	17	1
100 to 499 workers	100	78	—	4	1	—	15	1
500 workers or more	100	68	—	7	3	(⁴)	19	2
Geographic areas								
Metropolitan areas	100	76	1	6	1	(⁴)	14	1
Nonmetropolitan areas	100	73	—	5	—	—	—	1
New England	100	78	—	7	1	—	13	—
Middle Atlantic	100	75	1	5	—	1	16	2
East North Central	100	77	—	4	3	—	15	—
West North Central	100	77	—	8	—	—	13	—
South Atlantic	100	80	—	4	—	—	13	1
East South Central	100	62	—	4	—	—	—	1
West South Central	100	70	—	12	—	—	15	—
Mountain	100	73	—	10	—	—	16	1
Pacific	100	76	—	5	2	—	11	3
Average monthly employer premium ⁶	\$279.98	\$278.13	\$261.39	\$292.53	\$282.47	\$262.48	\$279.65	\$352.91

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

² Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

³ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

⁴ Less than 0.5 percent.

⁵ The percentile groupings are based on the average wage for each occupation

surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

⁶ Average premium is for all workers.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 8. Standard errors for medical plans, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2008

(All workers with contributory single coverage = 100 percent)

Employee monthly contribution	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
All workers	0.0	1.5	0.3	0.4	0.2	0.1	1.3	0.2
Worker characteristics								
Management, professional, and related	0.0	1.3	–	0.8	0.4	0.1	0.9	0.4
Management, business, and financial	0.0	1.9	–	1.3	0.6	0.1	1.3	0.3
Professional and related	0.0	1.6	–	0.8	0.4	–	1.2	0.5
Service	0.0	5.9	0.1	0.8	0.3	–	–	0.8
Sales and office	0.0	1.5	0.1	0.5	0.3	0.1	1.4	0.2
Sales and related	0.0	2.4	–	0.9	0.2	–	2.3	0.2
Office and administrative support	0.0	1.6	0.1	0.7	0.4	–	1.3	0.3
Natural resources, construction, and maintenance	0.0	2.2	–	1.0	0.2	–	1.8	0.7
Construction, extraction, farming, fishing, and forestry	0.0	3.5	–	1.7	–	–	3.1	–
Installation, maintenance, and repair	0.0	2.5	–	0.9	0.3	–	2.3	0.5
Production, transportation, and material moving ...	0.0	1.6	0.3	0.7	0.2	–	1.2	0.4
Production	0.0	1.9	–	0.9	0.3	–	1.3	0.2
Transportation and material moving	0.0	1.9	–	0.9	0.5	–	1.5	0.8
Full time	0.0	1.6	0.3	0.4	0.2	0.1	1.4	0.3
Part time	0.0	2.4	–	1.1	0.6	–	2.3	0.3
Union	0.0	2.3	–	1.0	–	–	1.6	1.4
Nonunion	0.0	1.6	0.3	0.4	0.2	0.1	1.4	0.2
Average wage within the following percentiles: ⁴								
Less than 10	0.0	11.3	–	1.8	–	–	–	–
10 to under 25	0.0	2.7	–	0.8	0.3	–	2.8	–
25 to under 50	0.0	2.0	–	0.7	0.2	–	1.6	0.2
50 to under 75	0.0	1.4	0.1	0.7	0.2	0.1	1.1	0.3
75 to under 90	0.0	1.4	–	0.7	0.3	0.1	0.8	0.5
90 or greater	0.0	1.7	–	1.0	0.6	0.1	1.2	0.5
Establishment characteristics								
Goods-producing industries	0.0	2.0	–	0.8	0.4	–	1.3	–
Construction	0.0	3.3	–	1.7	–	–	2.7	–
Manufacturing	0.0	2.2	–	0.8	0.5	–	1.2	–

See footnotes at end of table.

Table 8. Standard errors for medical plans, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2008—Continued

(All workers with contributory single coverage = 100 percent)

Employee monthly contribution	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
Service-providing industries	0.0	1.8	—	0.5	0.2	0.1	1.6	0.3
Trade, transportation, and utilities	0.0	1.2	0.1	0.6	0.2	—	1.0	0.5
Wholesale trade	0.0	2.4	—	1.2	—	—	1.9	—
Retail trade	0.0	1.7	—	0.8	—	—	1.5	—
Transportation and warehousing	0.0	3.8	—	—	—	—	3.5	—
Utilities	0.0	6.2	—	—	2.3	—	2.1	—
Information	0.0	2.4	—	1.2	—	—	1.5	—
Financial activities	0.0	1.7	0.3	0.8	0.9	0.2	1.3	0.2
Finance and insurance	0.0	2.1	0.3	0.9	1.1	0.2	1.5	0.2
Credit intermediation and related activities	0.0	2.1	—	0.6	1.2	0.2	1.7	—
Insurance carriers and related activities	0.0	3.7	—	1.4	1.9	0.1	2.5	—
Real estate and rental and leasing	0.0	6.4	—	—	—	—	—	—
Professional and business services	0.0	3.7	—	1.6	0.8	—	3.1	—
Professional and technical services	0.0	4.8	—	1.9	—	—	4.4	—
Administrative and waste services	0.0	7.5	—	2.9	—	—	3.7	—
Education and health services	0.0	2.1	—	1.3	0.5	—	1.7	0.4
Educational services	0.0	3.3	—	3.1	1.1	—	1.4	—
Junior colleges, colleges, and universities	0.0	3.3	—	3.2	0.2	—	1.9	—
Health care and social assistance	0.0	2.4	—	1.5	0.5	—	1.9	0.5
Leisure and hospitality	0.0	13.1	—	2.1	—	—	—	—
Accommodation and food services	0.0	12.6	—	2.4	—	—	—	—
Other services	0.0	5.1	—	—	—	—	4.0	—
1 to 99 workers	0.0	1.0	—	0.7	0.1	—	1.0	0.4
1 to 49 workers	0.0	1.3	—	0.9	0.2	—	1.2	0.3
50 to 99 workers	0.0	1.6	—	0.8	—	—	1.5	0.9
100 workers or more	0.0	2.2	0.5	0.6	0.3	0.1	2.0	0.3
100 to 499 workers	0.0	1.3	—	0.7	0.4	—	1.0	0.2
500 workers or more	0.0	3.7	—	0.9	0.5	0.1	3.7	0.6
Geographic areas								
Metropolitan areas	0.0	1.0	0.3	0.4	0.2	0.1	0.7	0.3
Nonmetropolitan areas	0.0	8.1	—	1.2	—	—	—	0.6
New England	0.0	1.9	—	1.7	0.5	—	1.0	—
Middle Atlantic	0.0	2.3	0.4	0.5	—	0.4	1.8	0.2
East North Central	0.0	2.1	—	0.6	0.4	—	2.0	—
West North Central	0.0	2.0	—	1.3	—	—	2.0	—
South Atlantic	0.0	2.1	—	1.0	—	—	1.4	0.2
East South Central	0.0	13.7	—	2.2	—	—	—	0.4
West South Central	0.0	4.0	—	2.2	—	—	2.4	—
Mountain	0.0	3.0	—	1.8	—	—	2.2	0.4
Pacific	0.0	2.3	—	0.6	0.7	—	0.9	1.3
Average monthly employer premium ⁵	\$2.83	\$2.86	\$15.64	\$12.55	\$8.85	\$33.95	\$7.33	\$48.41

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

² Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

³ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

⁴ The percentile groupings are based on the average wage for each occupation

surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

⁵ Average premium is for all workers.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 9. Medical plans, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2008

(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	100	\$708.83	13	\$875.90	87	\$684.72	\$330.99
Worker characteristics							
Management, professional, and related	100	756.93	10	890.61	90	742.71	330.88
Management, business, and financial	100	729.53	9	897.40	91	712.99	316.15
Professional and related	100	772.79	10	887.09	90	760.11	339.50
Service	100	610.49	9	719.07	91	599.36	350.84
Sales and office	100	677.65	9	846.51	91	661.04	352.05
Sales and related	100	630.45	9	760.35	91	618.16	347.95
Office and administrative support	100	701.43	9	887.66	91	682.75	354.13
Natural resources, construction, and maintenance	100	702.57	25	890.16	75	640.86	329.44
Construction, extraction, farming, fishing, and forestry	100	685.01	34	855.48	66	597.17	339.22
Installation, maintenance, and repair	100	718.93	16	958.31	84	672.90	322.26
Production, transportation, and material moving ...	100	739.82	17	921.07	83	702.32	288.01
Production	100	785.01	17	964.87	83	747.84	278.45
Transportation and material moving	100	680.80	17	864.00	83	642.83	300.50
Full time	100	712.75	13	890.69	87	686.97	328.83
Part time	100	649.40	12	638.89	88	650.84	363.44
Union	100	865.56	43	904.47	57	835.61	227.74
Nonunion	100	680.91	7	844.75	93	668.36	342.18
Average wage within the following percentiles: ¹							
Less than 10	100	534.97	6	298.18	94	551.14	341.07
10 to under 25	100	585.63	8	690.98	92	576.86	355.70
25 to under 50	100	659.44	8	772.98	92	649.25	342.56
50 to under 75	100	708.34	13	841.21	87	687.71	327.74
75 to under 90	100	789.61	20	1004.01	80	736.15	319.12
90 or greater	100	791.65	13	910.06	87	774.49	313.18
Establishment characteristics							
Goods-producing industries	100	760.74	19	931.61	81	719.92	288.39
Construction	100	641.13	34	821.92	66	547.71	388.49
Manufacturing	100	797.15	15	1012.32	85	757.91	264.95

See footnotes at end of table.

Table 9. Medical plans, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2008—Continued

(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
Service-providing industries	100	\$690.88	10	\$839.86	90	\$673.76	\$344.25
Trade, transportation, and utilities	100	661.19	12	787.62	88	644.09	330.55
Wholesale trade	100	699.27	13	886.74	87	672.30	313.02
Retail trade	100	592.76	10	600.84	90	591.86	362.75
Transportation and warehousing	100	714.75	16	929.84	84	674.18	297.58
Utilities	100	869.34	8	863.12	92	869.89	254.95
Information	100	820.23	17	1081.69	83	765.76	286.75
Financial activities	100	711.87	11	894.77	89	689.67	342.32
Finance and insurance	100	719.50	8	893.74	92	703.81	330.75
Credit intermediation and related activities	100	687.20	6	969.52	94	668.36	345.26
Insurance carriers and related activities	100	756.72	9	830.49	91	749.26	317.82
Real estate and rental and leasing	100	674.59	23	896.54	77	606.95	410.02
Professional and business services	100	691.31	8	863.24	92	676.82	341.53
Professional and technical services	100	701.06	8	895.29	92	684.43	367.18
Administrative and waste services	100	635.27	9	818.18	91	617.82	319.72
Education and health services	100	740.52	8	764.69	92	738.30	385.83
Educational services	100	738.94	6	915.42	94	726.68	397.55
Junior colleges, colleges, and universities	100	777.19	4	903.01	96	772.41	380.17
Health care and social assistance	100	740.82	9	743.72	91	740.54	383.57
Leisure and hospitality	100	553.01	—	—	—	—	—
Accommodation and food services	100	548.49	—	—	—	—	—
Other services	100	683.65	17	1071.90	83	605.12	347.88
1 to 99 workers	100	636.55	16	845.26	84	597.99	381.05
1 to 49 workers	100	636.70	16	858.06	84	594.14	378.22
50 to 99 workers	100	636.22	14	814.57	86	606.09	387.02
100 workers or more	100	760.70	10	908.61	90	743.39	297.12
100 to 499 workers	100	733.00	9	852.24	91	721.04	313.10
500 workers or more	100	789.62	12	953.74	88	767.46	279.91
Geographic areas							
Metropolitan areas	100	714.61	13	882.04	87	688.79	331.88
Nonmetropolitan areas	100	674.38	8	815.95	92	661.79	325.98
New England	100	752.04	9	949.41	91	733.63	341.05
Middle Atlantic	100	755.52	17	835.64	83	739.36	318.53
East North Central	100	759.52	16	956.26	84	722.13	290.75
West North Central	100	702.25	14	803.91	86	685.81	309.68
South Atlantic	100	664.58	7	905.99	93	645.24	353.76
East South Central	100	654.02	5	770.91	95	647.48	327.54
West South Central	100	676.69	6	782.58	94	670.25	353.26
Mountain	100	680.24	11	933.17	89	648.74	374.70
Pacific	100	698.80	19	855.67	81	661.72	337.15

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 9. Standard errors for medical plans, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2008

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

Characteristics	Total	Employee contribution not required		Employee contribution required		
	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	\$5.95	0.6	\$19.88	0.6	\$6.46	\$3.77
Worker characteristics						
Management, professional, and related	8.99	0.9	44.13	0.9	9.06	5.90
Management, business, and financial	10.47	1.2	52.95	1.2	9.82	6.49
Professional and related	11.42	1.2	56.14	1.2	11.83	8.85
Service	20.23	1.6	76.45	1.6	16.86	13.17
Sales and office	5.55	0.6	28.40	0.6	6.33	4.70
Sales and related	10.34	1.1	47.34	1.1	10.22	6.15
Office and administrative support	6.67	0.7	34.79	0.7	7.87	5.50
Natural resources, construction, and maintenance	14.89	1.5	28.94	1.5	17.35	8.45
Construction, extraction, farming, fishing, and forestry	21.03	2.6	37.12	2.6	24.28	12.34
Installation, maintenance, and repair	19.26	1.7	47.73	1.7	21.41	9.63
Production, transportation, and material moving ...	17.82	1.4	30.83	1.4	18.23	7.45
Production	26.18	2.1	42.07	2.1	27.62	7.91
Transportation and material moving	15.44	1.3	34.75	1.3	15.17	11.68
Full time	6.16	0.6	21.73	0.6	6.65	3.87
Part time	13.33	1.2	47.29	1.2	12.03	11.45
Union	20.69	1.9	25.62	1.9	30.89	7.13
Nonunion	5.57	0.5	29.32	0.5	5.89	4.06
Average wage within the following percentiles: ¹						
Less than 10	20.88	2.0	70.06	2.0	20.98	24.69
10 to under 25	12.59	0.9	55.73	0.9	12.50	8.80
25 to under 50	7.78	0.6	25.07	0.6	8.34	7.01
50 to under 75	8.24	0.9	28.46	0.9	8.34	5.53
75 to under 90	13.70	1.4	31.78	1.4	15.85	5.12
90 or greater	12.00	1.4	29.86	1.4	12.17	8.41
Establishment characteristics						
Goods-producing industries	15.90	1.4	27.48	1.4	17.10	6.22
Construction	21.35	2.9	31.18	2.9	22.65	12.85
Manufacturing	19.68	1.6	34.52	1.6	21.06	6.83

See footnotes at end of table.

Table 9. Standard errors for medical plans, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2008—Continued

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

Characteristics	Total	Employee contribution not required		Employee contribution required		
	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
Service-providing industries	\$5.51	0.5	\$30.89	0.5	\$5.26	\$4.56
Trade, transportation, and utilities	7.22	0.8	29.43	0.8	7.67	5.64
Wholesale trade	15.63	1.4	49.96	1.4	15.15	12.88
Retail trade	9.94	1.3	34.62	1.3	9.98	7.04
Transportation and warehousing	21.84	1.9	65.36	1.9	21.32	18.20
Utilities	30.33	2.0	103.87	2.0	31.41	19.70
Information	21.86	2.9	73.37	2.9	17.35	12.39
Financial activities	7.92	1.4	30.01	1.4	8.10	8.20
Finance and insurance	9.82	1.5	34.97	1.5	9.69	6.90
Credit intermediation and related activities	13.29	1.6	66.29	1.6	11.11	9.41
Insurance carriers and related activities	20.75	1.9	100.22	1.9	20.72	10.21
Real estate and rental and leasing	41.90	3.7	54.35	3.7	42.59	25.94
Professional and business services	17.01	1.3	77.08	1.3	17.70	10.44
Professional and technical services	25.53	2.1	113.01	2.1	25.37	18.15
Administrative and waste services	35.00	2.9	92.23	2.9	34.17	16.88
Education and health services	15.89	1.2	86.61	1.2	14.19	11.40
Educational services	21.98	2.2	87.08	2.2	18.73	18.57
Junior colleges, colleges, and universities	16.89	1.3	45.20	1.3	16.66	19.73
Health care and social assistance	17.65	1.3	99.41	1.3	16.00	14.30
Leisure and hospitality	32.24	—	—	—	—	—
Accommodation and food services	40.34	—	—	—	—	—
Other services	44.22	2.8	162.75	2.8	36.15	18.88
1 to 99 workers	7.88	0.9	24.10	0.9	9.00	6.07
1 to 49 workers	10.06	1.1	32.26	1.1	12.00	6.90
50 to 99 workers	12.91	1.7	34.95	1.7	12.26	12.18
100 workers or more	9.33	0.7	28.95	0.7	9.22	4.04
100 to 499 workers	8.49	0.9	31.35	0.9	8.11	6.79
500 workers or more	17.97	1.1	61.66	1.1	17.07	5.28
Geographic areas						
Metropolitan areas	5.12	0.6	21.19	0.6	5.64	3.99
Nonmetropolitan areas	27.42	1.6	57.81	1.6	29.45	10.55
New England	18.32	2.1	45.71	2.1	25.66	11.34
Middle Atlantic	8.87	0.6	65.94	0.6	21.96	3.37
East North Central	15.15	1.7	42.60	1.7	17.03	10.10
West North Central	22.33	1.6	45.93	1.6	24.09	23.66
South Atlantic	15.31	1.4	51.43	1.4	13.75	6.97
East South Central	49.85	1.7	58.85	1.7	52.18	13.64
West South Central	11.04	1.0	80.85	1.0	8.02	8.83
Mountain	10.17	1.2	107.88	1.2	9.30	17.75
Pacific	15.56	2.0	30.48	2.0	14.65	8.17

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings

in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 10. Medical plans, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2008

(All workers with contributory family coverage = 100 percent)

Employee monthly contribution	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
All workers	100	78	(⁴)	5	1	(⁴)	15	1
Worker characteristics								
Management, professional, and related	100	77	–	6	2	(⁴)	13	1
Management, business, and financial	100	77	–	6	2	(⁴)	13	–
Professional and related	100	78	–	5	2	–	13	1
Service	100	75	–	5	1	–	17	2
Sales and office	100	74	(⁴)	5	1	–	18	1
Sales and related	100	71	–	5	(⁴)	–	23	1
Office and administrative support	100	76	(⁴)	5	1	–	16	(⁴)
Natural resources, construction, and maintenance	100	81	–	4	(⁴)	–	12	2
Construction, extraction, farming, fishing, and forestry	100	80	–	5	–	–	13	–
Installation, maintenance, and repair	100	82	–	4	1	–	12	1
Production, transportation, and material moving ...	100	84	–	3	1	–	10	1
Production	100	84	–	4	1	–	10	–
Transportation and material moving	100	85	–	3	1	–	11	–
Full time	100	78	(⁴)	5	1	(⁴)	14	1
Part time	100	73	–	4	1	–	21	1
Union	100	81	–	2	–	–	12	3
Nonunion	100	78	–	5	1	(⁴)	15	1
Average wage within the following percentiles: ⁵								
Less than 10	100	75	–	5	–	–	20	–
10 to under 25	100	74	–	4	–	(⁴)	21	–
25 to under 50	100	79	–	4	1	–	15	1
50 to under 75	100	80	(⁴)	5	1	(⁴)	13	1
75 to under 90	100	78	–	5	1	(⁴)	13	1
90 or greater	100	75	–	6	2	(⁴)	14	1
Establishment characteristics								
Goods-producing industries	100	82	–	4	1	–	11	–
Construction	100	79	–	5	–	–	13	–
Manufacturing	100	83	–	3	1	–	11	–

See footnotes at end of table.

Table 10. Medical plans, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2008—Continued

(All workers with contributory family coverage = 100 percent)

Employee monthly contribution	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
Service-providing industries	100	77	(⁴)	5	1	(⁴)	16	1
Trade, transportation, and utilities	100	76	—	4	1	—	18	1
Wholesale trade	100	81	—	7	—	—	11	—
Retail trade	100	72	—	4	—	—	24	—
Transportation and warehousing	100	79	—	—	—	—	17	—
Utilities	100	83	—	—	4	—	5	—
Information	100	84	—	5	—	—	9	—
Financial activities	100	79	(⁴)	5	2	(⁴)	13	(⁴)
Finance and insurance	100	78	(⁴)	5	3	1	13	(⁴)
Credit intermediation and related activities	100	82	—	3	2	(⁴)	12	—
Insurance carriers and related activities	100	74	1	5	3	(⁴)	16	—
Real estate and rental and leasing	100	84	—	—	—	—	—	—
Professional and business services	100	76	—	5	2	—	15	—
Professional and technical services	100	77	—	4	—	—	17	—
Administrative and waste services	100	75	—	6	—	—	15	—
Education and health services	100	78	—	7	2	—	12	1
Educational services	100	78	—	10	2	—	8	—
Junior colleges, colleges, and universities	100	78	—	14	2	—	5	—
Health care and social assistance	100	77	—	6	1	—	13	1
Leisure and hospitality	100	67	—	7	—	—	—	—
Accommodation and food services	100	69	—	8	—	—	—	—
Other services	100	79	—	—	—	—	14	—
1 to 99 workers	100	81	—	5	(⁴)	—	13	1
1 to 49 workers	100	80	—	6	(⁴)	—	13	1
50 to 99 workers	100	83	—	3	—	—	12	2
100 workers or more	100	76	—	5	2	(⁴)	16	1
100 to 499 workers	100	79	—	4	1	—	15	(⁴)
500 workers or more	100	72	—	6	2	(⁴)	16	1
Geographic areas								
Metropolitan areas	100	78	1	5	1	(⁴)	14	1
Nonmetropolitan areas	100	78	—	4	—	—	16	1
New England	100	79	—	6	1	—	14	—
Middle Atlantic	100	78	1	4	—	1	14	1
East North Central	100	79	—	4	3	—	14	—
West North Central	100	78	—	6	—	—	14	—
South Atlantic	100	81	—	3	(⁴)	—	14	(⁴)
East South Central	100	72	—	4	—	—	—	—
West South Central	100	74	—	9	—	—	15	—
Mountain	100	74	(⁴)	9	—	—	16	—
Pacific	100	79	—	4	2	—	12	3
Average monthly employer premium ⁶	\$684.72	\$685.97	\$720.21	\$674.51	\$749.09	\$749.95	\$676.81	\$653.15

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

² Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

³ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

⁴ Less than 0.5 percent.

⁵ The percentile groupings are based on the average wage for each occupation

surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

⁶ Average premium is for all workers.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 10. Standard errors for medical plans, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2008

(All workers with contributory family coverage = 100 percent)

Employee monthly contribution	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
All workers	0.0	1.1	0.2	0.3	0.1	0.1	0.9	0.2
Worker characteristics								
Management, professional, and related	0.0	1.3	–	0.7	0.3	0.1	0.9	0.3
Management, business, and financial	0.0	1.7	–	1.0	0.4	0.1	1.2	–
Professional and related	0.0	1.7	–	0.8	0.4	–	1.3	0.5
Service	0.0	4.6	–	0.8	0.3	–	4.5	0.8
Sales and office	0.0	1.3	0.1	0.4	0.2	–	1.2	0.2
Sales and related	0.0	2.2	–	0.7	0.1	–	2.1	0.4
Office and administrative support	0.0	1.5	0.1	0.5	0.3	–	1.2	0.2
Natural resources, construction, and maintenance	0.0	1.9	–	1.0	0.2	–	1.5	0.7
Construction, extraction, farming, fishing, and forestry	0.0	3.2	–	1.6	–	–	2.7	–
Installation, maintenance, and repair	0.0	2.0	–	0.8	0.3	–	1.7	0.7
Production, transportation, and material moving ...	0.0	1.4	–	0.6	0.1	–	1.0	0.3
Production	0.0	1.7	–	0.8	0.3	–	1.1	–
Transportation and material moving	0.0	1.7	–	0.7	0.4	–	1.4	–
Full time	0.0	1.2	0.2	0.3	0.1	0.1	1.0	0.2
Part time	0.0	2.2	–	1.0	0.5	–	2.1	0.4
Union	0.0	1.7	–	0.9	–	–	1.3	1.2
Nonunion	0.0	1.2	–	0.3	0.2	0.1	1.0	0.2
Average wage within the following percentiles: ⁴								
Less than 10	0.0	6.8	–	1.8	–	–	5.2	–
10 to under 25	0.0	2.5	–	0.6	–	(⁵)	2.6	–
25 to under 50	0.0	1.5	–	0.5	0.2	–	1.1	0.2
50 to under 75	0.0	1.2	0.1	0.6	0.2	0.1	0.9	0.3
75 to under 90	0.0	1.4	–	0.6	0.3	0.1	0.9	0.4
90 or greater	0.0	1.3	–	0.7	0.5	0.1	1.0	0.5
Establishment characteristics								
Goods-producing industries	0.0	1.7	–	0.6	0.3	–	1.2	–
Construction	0.0	2.8	–	1.4	–	–	2.5	–
Manufacturing	0.0	1.9	–	0.6	0.4	–	1.2	–

See footnotes at end of table.

Table 10. Standard errors for medical plans, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2008—Continued

(All workers with contributory family coverage = 100 percent)

Employee monthly contribution	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
Service-providing industries	0.0	1.3	0.1	0.4	0.2	0.1	1.1	0.3
Trade, transportation, and utilities	0.0	1.2	—	0.5	0.2	—	1.1	0.4
Wholesale trade	0.0	2.0	—	1.1	—	—	1.7	—
Retail trade	0.0	1.9	—	0.7	—	—	1.7	—
Transportation and warehousing	0.0	3.6	—	—	—	—	3.4	—
Utilities	0.0	5.6	—	—	2.1	—	1.8	—
Information	0.0	2.5	—	1.4	—	—	1.9	—
Financial activities	0.0	1.4	0.1	0.6	0.8	0.1	1.1	0.1
Finance and insurance	0.0	1.9	0.1	0.7	0.9	0.2	1.4	0.1
Credit intermediation and related activities	0.0	1.9	—	0.6	1.1	0.2	1.8	—
Insurance carriers and related activities	0.0	3.4	0.4	1.2	1.6	0.1	2.5	—
Real estate and rental and leasing	0.0	5.4	—	—	—	—	—	—
Professional and business services	0.0	2.9	—	1.0	0.7	—	2.5	—
Professional and technical services	0.0	4.1	—	1.5	—	—	3.5	—
Administrative and waste services	0.0	4.6	—	2.3	—	—	3.6	—
Education and health services	0.0	2.4	—	1.2	0.5	—	2.1	0.5
Educational services	0.0	3.2	—	2.0	0.9	—	2.8	—
Junior colleges, colleges, and universities	0.0	3.1	—	2.8	0.2	—	1.6	—
Health care and social assistance	0.0	2.6	—	1.5	0.5	—	2.3	0.6
Leisure and hospitality	0.0	9.1	—	1.9	—	—	—	—
Accommodation and food services	0.0	8.2	—	2.1	—	—	—	—
Other services	0.0	4.3	—	—	—	—	3.8	—
1 to 99 workers	0.0	1.1	—	0.5	0.1	—	1.0	0.3
1 to 49 workers	0.0	1.4	—	0.8	0.1	—	1.3	0.2
50 to 99 workers	0.0	1.5	—	0.7	—	—	1.4	0.9
100 workers or more	0.0	1.7	—	0.5	0.2	0.1	1.4	0.3
100 to 499 workers	0.0	1.6	—	0.6	0.3	—	1.3	0.1
500 workers or more	0.0	2.7	—	0.8	0.4	0.1	2.5	0.6
Geographic areas								
Metropolitan areas	0.0	1.0	0.3	0.4	0.2	0.1	0.7	0.2
Nonmetropolitan areas	0.0	5.1	—	1.0	—	—	4.4	0.6
New England	0.0	2.2	—	1.6	0.5	—	1.1	—
Middle Atlantic	0.0	2.7	0.4	0.4	—	0.3	1.9	0.2
East North Central	0.0	2.0	—	0.5	0.3	—	1.7	—
West North Central	0.0	2.5	—	1.3	—	—	2.2	—
South Atlantic	0.0	2.3	—	0.7	0.2	—	1.7	0.2
East South Central	0.0	9.3	—	2.0	—	—	—	—
West South Central	0.0	3.1	—	1.6	—	—	2.1	—
Mountain	0.0	3.1	(⁵)	1.6	—	—	2.9	—
Pacific	0.0	1.6	—	0.7	0.6	—	0.8	1.0
Average monthly employer premium ⁶	\$6.46	\$7.41	\$61.07	\$26.10	\$31.52	\$88.84	\$16.15	\$47.18

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

² Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

³ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The

percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

⁵ Less than 0.05.

⁶ Average premium is for all workers.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 11. Medical plans: Employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2008

(Includes workers participating in medical plans with flat dollar amount contributory coverage)

Employee monthly contribution	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$28.00	\$48.50	\$75.00	\$110.00	\$156.68	\$97.07	\$175.00	\$280.15	\$420.42	\$637.65
Worker characteristics										
Management, professional, and related	26.13	47.38	73.00	106.00	153.17	100.70	178.33	275.00	423.70	625.36
Management, business, and financial	24.50	45.88	70.45	107.00	145.16	96.43	168.39	268.93	415.57	608.00
Professional and related	28.09	48.00	74.21	105.39	159.20	108.76	185.65	280.29	427.93	647.04
Service	28.00	52.00	85.00	120.00	171.53	93.16	198.94	301.47	462.25	643.86
Sales and office	30.00	51.17	79.99	113.63	159.84	116.99	197.11	300.00	448.96	650.21
Sales and related	30.87	54.90	87.00	125.32	166.89	110.38	213.56	303.31	439.85	648.00
Office and administrative support	30.00	50.00	75.83	108.48	156.18	120.12	193.60	298.84	450.00	655.40
Natural resources, construction, and maintenance	29.26	47.71	78.28	116.32	173.32	90.00	168.00	278.00	432.00	650.00
Construction, extraction, farming, fishing, and forestry	22.46	45.00	82.14	117.00	177.65	84.00	188.19	292.76	480.47	701.00
Installation, maintenance, and repair	30.86	50.23	76.47	115.80	160.36	93.34	164.79	269.85	401.41	631.30
Production, transportation, and material moving ...	25.00	45.00	67.50	103.55	140.45	78.00	150.68	238.32	357.42	570.05
Production	24.00	44.00	67.17	102.92	140.45	72.90	139.89	222.78	345.81	543.46
Transportation and material moving	27.85	46.44	67.50	105.28	140.00	92.95	167.26	252.84	371.00	606.14
Full time	28.00	48.63	74.89	109.02	155.50	99.00	174.72	279.00	415.57	632.71
Part time	27.51	43.85	77.49	125.04	186.23	83.95	180.82	305.82	507.00	657.27
Union	20.67	35.00	57.86	85.79	108.96	48.07	108.00	180.82	276.20	427.29
Nonunion	29.09	50.00	77.97	113.75	159.00	108.33	186.65	290.40	434.54	644.69
Establishment characteristics										
Goods-producing industries	25.00	43.33	69.98	102.92	140.45	76.89	149.99	238.79	362.36	550.00
Construction	32.00	50.57	86.52	129.10	179.27	132.31	228.47	367.00	509.30	726.21
Manufacturing	23.92	41.40	65.98	97.64	133.35	72.90	136.79	214.22	325.62	506.81

See footnotes at end of table.

Table 11. Medical plans: Employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2008—Continued

(Includes workers participating in medical plans with flat dollar amount contributory coverage)

Employee monthly contribution	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Service-providing industries	\$29.00	\$50.00	\$76.92	\$113.55	\$160.00	\$107.32	\$187.75	\$291.68	\$436.22	\$649.30
Trade, transportation, and utilities	29.26	48.97	73.12	112.46	160.15	99.00	176.08	282.12	416.15	648.36
Wholesale trade	25.00	46.90	70.91	106.29	151.66	90.00	166.21	255.23	414.10	588.49
Retail trade	31.46	54.44	87.00	128.19	178.38	110.38	216.50	320.00	493.07	697.87
Transportation and warehousing	29.08	43.78	63.07	88.16	143.95	93.16	162.74	238.32	362.50	652.00
Utilities	28.32	43.57	67.87	99.14	138.97	78.00	153.61	256.99	335.00	470.82
Information	20.58	39.78	71.57	101.76	143.85	75.94	139.06	243.66	345.10	553.54
Financial activities	29.00	50.00	73.80	107.00	155.58	128.00	198.97	296.34	429.52	638.28
Finance and insurance	30.00	51.13	74.15	106.45	154.99	127.05	197.11	292.49	406.49	610.88
Credit intermediation and related activities	30.42	52.00	72.79	104.12	146.49	139.66	201.48	301.97	420.08	640.01
Insurance carriers and related activities	27.56	48.29	74.15	108.00	159.20	106.65	185.33	282.73	402.56	583.36
Real estate and rental and leasing	25.00	43.53	69.21	112.67	157.39	137.83	228.70	318.96	574.09	722.16
Professional and business services	34.40	50.50	79.36	108.00	155.08	121.71	187.25	302.97	443.21	678.74
Professional and technical services	32.50	50.00	75.76	106.00	155.50	150.00	202.00	305.65	501.37	757.55
Administrative and waste services	32.50	59.32	87.36	121.68	162.10	72.69	174.72	302.97	429.18	609.11
Education and health services	25.00	49.33	78.86	113.75	167.17	116.67	215.00	322.81	488.05	729.21
Educational services	25.00	47.41	75.70	112.57	175.99	131.98	220.40	331.22	516.00	646.06
Junior colleges, colleges, and universities	27.52	50.00	82.00	123.32	176.07	161.00	237.00	320.66	478.43	581.00
Health care and social assistance	25.00	49.83	79.28	113.75	163.94	109.18	212.92	320.31	474.78	735.18
Leisure and hospitality	36.83	58.00	87.69	126.41	176.58	149.26	199.18	276.10	407.69	600.12
Accommodation and food services	36.83	58.00	89.70	126.83	180.56	140.70	199.81	276.10	402.28	595.83
Other services	36.08	54.64	88.80	128.28	198.97	86.21	175.36	323.76	455.66	613.34
1 to 99 workers	30.00	53.53	86.28	123.04	175.00	112.92	203.65	319.82	502.62	727.94
1 to 49 workers	30.00	54.32	88.83	127.50	183.18	106.62	207.00	324.45	508.71	722.30
50 to 99 workers	30.33	52.00	79.28	113.63	158.70	120.18	200.00	312.36	492.76	738.49
100 workers or more	26.00	45.26	69.00	102.80	143.29	93.00	164.44	255.03	373.00	559.00
100 to 499 workers	26.00	46.42	71.28	104.00	143.00	96.84	172.43	276.76	400.00	588.68
500 workers or more	26.48	44.00	66.60	100.58	143.85	90.00	158.16	231.82	327.92	487.53
Geographic areas										
Metropolitan areas	27.00	48.08	74.67	109.96	156.29	95.21	174.72	280.16	422.13	642.62
Nonmetropolitan areas	30.86	50.50	76.92	114.30	158.92	113.79	181.00	278.00	412.00	598.39
New England	34.59	65.73	103.35	140.03	198.97	122.99	225.72	301.72	415.00	583.09
Middle Atlantic	22.69	46.42	74.99	108.93	152.30	75.00	157.77	259.32	386.18	663.97
East North Central	30.00	45.93	70.89	108.00	157.11	82.97	150.00	244.12	373.80	556.15
West North Central	26.93	48.33	69.23	101.75	147.00	103.43	165.00	271.97	413.80	581.00
South Atlantic	30.31	50.00	78.00	109.70	152.55	130.04	201.83	309.94	442.38	674.49
East South Central	24.52	54.06	80.00	121.32	185.13	90.00	179.08	283.84	430.00	608.23
West South Central	30.00	50.00	72.00	104.00	146.54	121.95	203.48	302.00	450.07	676.55
Mountain	31.64	50.89	79.67	108.96	150.00	120.24	200.66	287.38	427.29	647.06
Pacific	20.00	43.53	69.52	106.99	152.02	88.29	161.85	276.01	455.59	649.31

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers pay the same as or more than the premium shown, and half pay the same as or

less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same logic.

Table 11. Standard errors for medical plans: Employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2008

(Includes workers participating in medical plans with flat dollar amount contributory coverage)

Employee monthly contribution	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$1.38	\$1.09	\$1.18	\$2.43	\$1.90	\$3.95	\$3.79	\$3.43	\$7.07	\$10.39
Worker characteristics										
Management, professional, and related	1.81	0.91	1.93	1.66	4.17	2.64	5.51	5.75	9.73	27.48
Management, business, and financial	3.22	2.26	4.02	3.15	6.52	5.50	6.87	5.31	15.81	19.93
Professional and related	1.67	1.35	2.10	2.53	8.09	8.43	6.55	9.50	13.96	46.76
Service	6.25	3.74	4.43	5.84	12.07	19.57	11.16	17.18	18.49	30.40
Sales and office	0.80	1.05	1.91	2.69	3.57	6.38	5.68	4.67	10.17	13.80
Sales and related	2.13	1.91	1.39	3.16	4.59	11.82	8.16	6.57	16.94	18.74
Office and administrative support	0.99	1.15	2.01	1.53	2.81	7.55	5.09	5.93	12.14	19.32
Natural resources, construction, and maintenance	2.02	1.65	4.51	3.90	9.58	9.97	6.41	8.88	21.75	32.15
Construction, extraction, farming, fishing, and forestry	11.64	2.74	5.96	9.35	5.98	18.37	18.02	14.81	34.77	22.69
Installation, maintenance, and repair	1.85	2.47	4.29	6.39	18.78	11.93	4.46	11.16	20.57	28.98
Production, transportation, and material moving ...	2.67	2.17	2.11	2.78	4.63	7.26	2.95	8.03	10.87	27.78
Production	3.28	2.25	2.72	2.97	5.15	10.14	5.63	10.86	11.25	21.34
Transportation and material moving	4.40	3.27	2.88	5.52	10.25	9.09	6.35	9.19	11.98	33.07
Full time	1.43	1.09	1.10	2.10	1.91	3.78	3.33	3.72	7.37	11.07
Part time	3.65	5.32	7.09	6.30	13.46	12.09	13.84	25.57	35.84	13.42
Union	1.18	2.51	2.52	4.22	1.81	9.34	7.40	7.29	8.03	28.60
Nonunion	1.02	0.67	1.27	1.67	1.60	5.66	5.01	4.35	7.27	7.42
Establishment characteristics										
Goods-producing industries	1.68	1.81	2.15	2.20	3.73	6.63	3.04	6.79	13.47	21.45
Construction	2.30	6.39	3.28	5.74	4.50	40.31	15.43	15.65	31.74	23.90
Manufacturing	1.93	2.30	1.79	2.71	4.22	8.45	5.25	6.63	10.37	19.44

See footnotes at end of table.

Table 11. Standard errors for medical plans: Employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2008—Continued

(Includes workers participating in medical plans with flat dollar amount contributory coverage)

Employee monthly contribution	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Service-providing industries	\$1.04	\$0.59	\$1.68	\$2.13	\$3.27	\$5.89	\$4.27	\$4.85	\$9.27	\$11.88
Trade, transportation, and utilities	1.55	1.43	1.78	4.05	5.57	4.96	4.66	3.63	9.86	8.16
Wholesale trade	4.59	2.66	3.05	5.58	8.07	17.68	10.52	8.78	31.81	41.27
Retail trade	1.37	2.50	1.00	3.92	8.07	10.55	11.14	10.03	24.50	11.61
Transportation and warehousing	5.94	3.23	4.59	7.60	15.70	12.00	7.82	33.41	23.68	48.47
Utilities	7.27	5.29	13.63	6.62	29.72	29.14	27.91	43.81	40.07	59.17
Information	3.31	4.12	5.15	4.38	5.31	4.08	8.29	12.03	21.79	44.63
Financial activities	1.29	1.22	2.36	1.86	9.63	8.21	5.59	7.06	21.55	39.73
Finance and insurance	1.49	1.59	2.37	1.63	11.23	7.51	3.71	8.35	17.83	25.63
Credit intermediation and related activities	1.74	1.79	2.53	3.25	11.52	4.54	8.11	9.18	18.97	26.34
Insurance carriers and related activities	4.77	4.74	5.07	5.47	5.45	13.00	10.04	11.19	42.36	40.11
Real estate and rental and leasing	6.84	10.00	12.66	20.29	21.25	58.47	33.35	89.26	52.13	58.55
Professional and business services	4.87	2.43	5.68	5.40	8.52	20.52	6.89	11.72	26.90	40.66
Professional and technical services	4.15	2.24	5.83	4.05	11.59	8.10	26.13	18.53	53.88	39.93
Administrative and waste services	17.03	10.47	5.10	14.01	18.43	44.45	16.56	27.06	23.61	38.38
Education and health services	2.81	2.19	4.01	1.65	4.50	20.85	9.63	11.22	33.33	38.70
Educational services	2.32	2.08	2.21	5.97	2.36	20.13	15.91	27.22	49.91	55.70
Junior colleges, colleges, and universities	4.84	2.68	6.60	10.34	1.57	13.40	24.06	24.98	76.85	50.67
Health care and social assistance	3.80	2.62	4.94	1.84	6.87	27.53	11.70	14.54	35.52	32.28
Leisure and hospitality	6.23	3.56	9.79	5.29	12.16	27.87	11.84	24.65	48.93	17.29
Accommodation and food services	6.57	5.79	16.54	7.96	17.03	28.78	11.91	26.66	57.97	19.08
Other services	10.04	2.71	13.58	11.11	9.89	28.92	32.18	37.89	17.52	59.88
1 to 99 workers	2.00	1.40	2.34	3.09	5.20	8.27	8.18	7.70	12.63	17.04
1 to 49 workers	2.34	2.35	2.69	3.27	4.79	10.09	13.22	11.04	20.93	21.43
50 to 99 workers	4.84	2.60	4.08	3.52	2.89	14.39	7.78	11.72	23.01	33.24
100 workers or more	1.68	1.69	1.77	2.28	3.47	4.03	3.89	4.52	6.97	10.48
100 to 499 workers	2.89	2.26	2.66	2.50	5.65	8.88	7.31	6.33	14.04	15.85
500 workers or more	2.64	1.97	1.90	3.10	6.15	5.04	5.31	6.67	8.94	20.47
Geographic areas										
Metropolitan areas	1.51	1.15	1.16	2.07	1.94	4.54	3.38	3.28	6.37	8.52
Nonmetropolitan areas	2.18	2.80	4.26	8.48	8.41	12.63	12.73	14.62	31.95	21.83
New England	5.60	7.53	8.04	3.98	12.95	19.03	37.35	7.70	33.53	5.85
Middle Atlantic	3.18	2.78	2.77	5.11	7.35	12.49	7.14	3.32	17.00	42.36
East North Central	1.66	2.33	2.66	6.49	3.82	11.17	9.82	12.42	10.14	18.28
West North Central	3.20	3.38	2.08	4.32	7.13	11.60	18.27	20.43	51.63	55.28
South Atlantic	1.29	0.80	1.68	3.91	8.92	6.49	8.30	10.31	18.22	20.77
East South Central	6.04	3.05	7.57	14.15	6.86	9.48	11.03	24.98	22.70	41.87
West South Central	2.83	2.13	4.90	5.13	5.24	13.25	16.70	7.17	26.79	24.91
Mountain	5.92	3.70	3.77	4.26	6.33	27.93	14.26	17.29	39.53	47.06
Pacific	3.93	2.84	1.92	2.62	5.47	9.68	6.99	11.34	20.00	31.60

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers pay the same as or more than the premium shown, and half pay the same as or

less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same logic.

Table 12. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	59	56	96	39	38	97	32	30	95
Worker characteristics									
Management, professional, and related	76	74	98	53	51	98	57	54	95
Management, business, and financial	85	83	98	60	59	97	63	60	96
Professional and related	72	70	98	49	48	98	54	51	94
Service	36	33	91	22	21	95	12	12	93
Sales and office	59	56	95	36	35	97	31	30	95
Sales and related	50	46	93	30	28	96	19	17	94
Office and administrative support	65	62	96	41	40	97	40	38	96
Natural resources, construction, and maintenance	56	53	96	34	33	98	22	21	96
Construction, extraction, farming, fishing, and forestry	46	43	94	26	26	98	13	12	97
Installation, maintenance, and repair	67	65	97	44	43	97	33	32	95
Production, transportation, and material moving ...	66	63	96	48	47	97	27	26	97
Production	72	70	97	55	54	98	30	29	97
Transportation and material moving	60	57	94	40	39	97	24	23	97
Full time	72	69	96	47	45	97	39	37	95
Part time	16	14	88	15	14	95	7	6	89
Union	77	76	98	63	62	98	34	32	96
Nonunion	57	54	95	36	35	97	31	30	95
Average wage within the following percentiles: ²									
Less than 10	17	16	89	12	11	93	–	–	–
10 to under 25	36	32	87	21	19	93	10	9	89
25 to under 50	63	60	95	37	36	97	26	25	94
50 to under 75	69	67	97	46	45	98	38	37	96
75 to under 90	76	75	98	56	55	98	53	50	95
90 or greater	82	81	98	62	60	98	63	60	97
Establishment characteristics									
Goods-producing industries	70	68	97	51	50	98	32	31	97
Construction	43	40	94	23	22	98	10	10	95
Manufacturing	82	80	97	64	62	98	40	39	97

See footnotes at end of table.

Table 12. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Service-providing industries	56	53	95	36	35	97	31	30	95
Trade, transportation, and utilities	59	56	95	36	34	97	23	22	95
Wholesale trade	72	70	97	48	46	96	40	39	96
Retail trade	49	45	91	28	27	95	11	10	90
Transportation and warehousing	74	73	98	44	44	99	34	34	98
Utilities	93	93	100	50	50	100	88	87	99
Information	77	76	99	68	66	98	59	59	98
Financial activities	78	76	98	60	59	98	63	60	95
Finance and insurance	85	84	99	67	65	98	72	69	95
Credit intermediation and related activities	90	89	99	67	66	98	75	73	96
Insurance carriers and related activities	78	77	98	63	62	98	71	66	93
Real estate and rental and leasing	50	48	96	35	34	96	28	26	95
Professional and business services	56	53	95	39	37	96	37	35	95
Professional and technical services	70	69	99	49	46	95	57	54	94
Administrative and waste services	36	32	88	26	25	95	16	15	95
Education and health services	62	60	96	33	32	98	37	35	95
Educational services	65	64	98	35	34	98	56	54	96
Junior colleges, colleges, and universities	85	85	99	42	41	97	79	75	95
Health care and social assistance	62	59	96	33	32	98	34	32	94
Leisure and hospitality	29	27	91	20	18	93	—	—	—
Accommodation and food services	29	26	91	21	19	93	—	—	—
Other services	38	36	93	24	23	95	27	23	87
1 to 99 workers	43	40	94	27	26	96	19	18	94
1 to 49 workers	38	36	94	24	23	96	17	16	94
50 to 99 workers	54	52	95	35	34	97	25	23	94
100 workers or more	77	74	96	53	51	97	45	43	95
100 to 499 workers	71	67	95	47	45	97	35	34	96
500 workers or more	85	83	98	60	58	98	58	55	95
Geographic areas									
Metropolitan areas	59	57	96	40	39	97	33	31	95
Nonmetropolitan areas	57	54	95	33	32	98	23	22	95
New England	55	53	98	38	37	97	33	32	95
Middle Atlantic	56	55	98	73	73	99	30	29	96
East North Central	64	61	96	43	41	96	35	34	95
West North Central	60	58	96	33	32	98	30	28	95
South Atlantic	62	59	95	33	31	95	33	31	94
East South Central	66	62	95	34	32	96	31	29	94
West South Central	57	53	93	29	28	96	32	30	95
Mountain	56	52	93	27	26	96	28	27	95
Pacific	53	51	96	27	26	97	29	28	96

¹ 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.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile

values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 12. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.8	0.9	0.3	0.9	0.9	0.3	0.7	0.7	0.4
Worker characteristics									
Management, professional, and related	1.1	1.1	0.2	1.5	1.5	0.5	1.2	1.1	0.7
Management, business, and financial	1.2	1.2	0.3	2.1	2.1	0.7	1.6	1.6	0.6
Professional and related	1.4	1.4	0.3	1.6	1.6	0.6	1.7	1.5	0.9
Service	2.9	3.0	1.4	1.9	1.9	1.5	1.6	1.6	2.1
Sales and office	1.0	1.0	0.4	0.9	0.9	0.4	0.9	0.8	0.5
Sales and related	1.2	1.3	0.9	1.4	1.4	0.7	1.0	1.0	1.0
Office and administrative support	1.3	1.3	0.4	1.0	1.0	0.5	1.2	1.2	0.5
Natural resources, construction, and maintenance	1.6	1.6	0.6	1.5	1.5	0.5	1.4	1.4	1.0
Construction, extraction, farming, fishing, and forestry	2.2	2.2	1.1	1.9	1.9	0.7	1.3	1.3	0.7
Installation, maintenance, and repair	1.9	1.9	0.6	2.1	2.1	0.7	2.3	2.3	1.3
Production, transportation, and material moving ...	1.3	1.3	0.4	1.4	1.3	0.4	1.1	1.1	0.4
Production	1.8	1.8	0.5	2.1	2.1	0.5	1.6	1.6	0.5
Transportation and material moving	2.0	1.8	0.9	1.6	1.5	0.5	1.2	1.2	0.6
Full time	0.7	0.8	0.3	1.0	0.9	0.3	0.8	0.8	0.4
Part time	0.9	0.8	1.2	1.8	1.7	1.1	0.9	0.6	3.0
Union	1.4	1.6	0.7	1.8	1.8	0.3	1.6	1.4	1.2
Nonunion	0.9	0.9	0.3	0.9	0.9	0.4	0.7	0.7	0.4
Average wage within the following percentiles: ²									
Less than 10	3.6	3.5	2.8	2.1	2.1	2.8	–	–	–
10 to under 25	1.7	1.7	1.2	1.2	1.1	1.8	1.3	1.2	2.9
25 to under 50	1.2	1.2	0.3	1.3	1.2	0.4	1.0	1.0	0.7
50 to under 75	1.0	1.0	0.3	1.1	1.0	0.3	1.0	1.0	0.5
75 to under 90	1.1	1.1	0.3	1.4	1.4	0.4	1.4	1.2	0.7
90 or greater	1.5	1.5	0.4	2.2	2.1	0.5	1.8	1.8	0.5
Establishment characteristics									
Goods-producing industries	1.0	1.0	0.3	1.5	1.5	0.3	1.3	1.3	0.4
Construction	2.0	1.9	0.9	1.8	1.7	0.8	1.1	1.1	1.6
Manufacturing	1.3	1.3	0.3	2.1	2.0	0.3	1.8	1.8	0.5

See footnotes at end of table.

Table 12. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Service-providing industries	1.1	1.1	0.3	1.0	1.0	0.4	0.7	0.7	0.4
Trade, transportation, and utilities	1.1	1.1	0.4	0.9	0.9	0.4	0.9	0.8	0.6
Wholesale trade	2.9	2.9	0.5	3.0	2.9	0.8	2.6	2.5	0.9
Retail trade	1.4	1.5	0.8	1.2	1.2	0.7	1.0	0.9	1.5
Transportation and warehousing	2.8	2.9	0.5	3.2	3.2	0.3	2.8	2.9	0.9
Utilities	2.5	2.5	0.1	6.8	6.8	(³)	3.0	3.0	0.4
Information	4.8	4.8	0.4	5.0	4.8	0.5	4.5	4.5	0.7
Financial activities	1.7	1.7	0.4	1.3	1.2	0.6	2.1	2.0	0.6
Finance and insurance	1.2	1.2	0.3	1.5	1.4	0.4	1.6	1.6	0.6
Credit intermediation and related activities	1.1	1.1	0.3	1.7	1.7	0.4	2.0	1.9	0.7
Insurance carriers and related activities	2.5	2.5	0.8	3.0	3.0	0.6	2.9	2.9	1.3
Real estate and rental and leasing	4.5	4.5	1.9	5.5	5.5	3.7	3.7	3.6	3.5
Professional and business services	2.1	2.1	0.8	2.6	2.4	1.1	2.2	2.3	1.2
Professional and technical services	2.9	2.9	0.4	4.0	3.8	1.7	2.8	2.8	1.6
Administrative and waste services	3.4	3.3	2.1	3.2	3.1	1.5	3.1	3.0	2.0
Education and health services	1.7	1.7	0.9	1.9	1.9	0.4	1.8	1.8	0.8
Educational services	3.3	3.3	0.7	3.6	3.6	0.4	3.4	3.3	0.6
Junior colleges, colleges, and universities	1.6	1.7	0.4	3.3	3.2	0.4	1.7	1.8	0.7
Health care and social assistance	1.8	1.8	1.0	2.2	2.1	0.5	1.9	1.9	1.0
Leisure and hospitality	7.1	7.1	3.1	3.5	3.5	2.9	—	—	—
Accommodation and food services	7.3	7.3	3.2	4.1	4.1	3.2	—	—	—
Other services	3.3	3.3	1.9	4.0	4.0	2.2	5.3	3.9	4.6
1 to 99 workers	1.0	1.0	0.4	1.1	1.1	0.6	0.9	0.8	0.8
1 to 49 workers	1.2	1.2	0.7	1.0	1.0	0.7	1.0	0.9	0.7
50 to 99 workers	1.7	1.6	0.6	2.1	2.0	1.3	2.2	1.9	1.9
100 workers or more	0.9	0.9	0.3	1.3	1.3	0.3	1.0	1.0	0.4
100 to 499 workers	1.1	1.2	0.6	1.8	1.8	0.4	1.4	1.3	0.4
500 workers or more	1.1	1.1	0.4	1.6	1.5	0.5	1.7	1.7	0.5
Geographic areas									
Metropolitan areas	0.8	0.9	0.3	1.0	1.0	0.4	0.7	0.7	0.4
Nonmetropolitan areas	3.3	3.3	0.8	2.2	2.2	0.6	2.3	2.2	0.6
New England	1.8	1.8	0.4	1.9	2.1	1.8	2.1	2.2	0.9
Middle Atlantic	1.4	1.5	0.2	3.5	3.4	0.1	1.6	1.3	1.2
East North Central	1.4	1.4	0.5	1.4	1.4	0.9	1.7	1.7	1.0
West North Central	2.2	2.5	0.8	3.0	3.0	0.9	3.8	3.7	0.9
South Atlantic	1.4	1.7	0.8	2.6	2.3	1.3	1.7	1.7	1.2
East South Central	9.6	9.2	1.0	5.0	5.1	1.2	3.9	3.5	0.5
West South Central	1.7	1.7	1.1	1.7	1.7	1.3	1.8	1.7	1.4
Mountain	2.8	4.0	2.4	3.8	3.5	1.1	3.2	3.0	0.7
Pacific	2.1	1.9	0.6	2.2	2.2	0.7	1.5	1.6	0.6

¹ 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.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2007." See Technical Note for more details.

³ Less than 0.05.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 13. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2008

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

Characteristics	Employee contribution not required	Employee contribution required
All workers	94	6
Worker characteristics		
Management, professional, and related	97	3
Management, business, and financial	97	3
Professional and related	97	3
Service	90	10
Sales and office	94	6
Sales and related	92	8
Office and administrative support	95	5
Natural resources, construction, and maintenance	91	9
Construction, extraction, farming, fishing, and forestry	88	12
Installation, maintenance, and repair	93	7
Production, transportation, and material moving ...	95	5
Production	95	5
Transportation and material moving	94	6
Full time	94	6
Part time	94	6
Union	96	4
Nonunion	94	6
Average wage within the following percentiles: ¹		
Less than 10	82	18
10 to under 25	94	6
25 to under 50	93	7
50 to under 75	94	6
75 to under 90	96	4
90 or greater	97	3
Establishment characteristics		
Goods-producing industries	94	6
Construction	89	11
Manufacturing	96	4

See footnotes at end of table.

Table 13. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2008—Continued

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

Characteristics	Employee contribution not required	Employee contribution required
Service-providing industries	94	6
Trade, transportation, and utilities	93	7
Wholesale trade	94	6
Retail trade	91	9
Transportation and warehousing	96	4
Information	98	2
Financial activities	96	4
Finance and insurance	97	3
Credit intermediation and related activities	97	3
Insurance carriers and related activities	96	4
Professional and business services	95	5
Administrative and waste services	90	10
Education and health services	96	4
Educational services	95	5
Junior colleges, colleges, and universities	97	3
Health care and social assistance	96	4
Leisure and hospitality	84	16
Accommodation and food services	84	16
Other services	94	6
1 to 99 workers	93	7
1 to 49 workers	93	7
50 to 99 workers	94	6
100 workers or more	95	5
100 to 499 workers	94	6
500 workers or more	96	4
Geographic areas		
Metropolitan areas	95	5
Nonmetropolitan areas	89	11
New England	98	2
Middle Atlantic	97	3
East North Central	94	6
West North Central	95	5
South Atlantic	94	6
East South Central	86	14
West South Central	93	7
Mountain	93	7
Pacific	97	3

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 13. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2008

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

Characteristics	Employee contribution not required	Employee contribution required
All workers	0.4	0.4
Worker characteristics		
Management, professional, and related	0.4	0.4
Management, business, and financial	0.8	0.8
Professional and related	0.6	0.6
Service	1.6	1.6
Sales and office	0.7	0.7
Sales and related	1.0	1.0
Office and administrative support	0.7	0.7
Natural resources, construction, and maintenance	1.3	1.3
Construction, extraction, farming, fishing, and forestry	2.3	2.3
Installation, maintenance, and repair	1.4	1.4
Production, transportation, and material moving ...	0.7	0.7
Production	1.0	1.0
Transportation and material moving	0.9	0.9
Full time	0.5	0.5
Part time	1.5	1.5
Union	0.8	0.8
Nonunion	0.5	0.5
Average wage within the following percentiles: ¹		
Less than 10	3.9	3.9
10 to under 25	0.8	0.8
25 to under 50	0.6	0.6
50 to under 75	0.4	0.4
75 to under 90	0.5	0.5
90 or greater	0.5	0.5
Establishment characteristics		
Goods-producing industries	0.7	0.7
Construction	1.8	1.8
Manufacturing	0.8	0.8

See footnotes at end of table.

Table 13. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2008—Continued

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

Characteristics	Employee contribution not required	Employee contribution required
Service-providing industries	0.6	0.6
Trade, transportation, and utilities	0.6	0.6
Wholesale trade	1.2	1.2
Retail trade	1.1	1.1
Transportation and warehousing	0.7	0.7
Information	0.8	0.8
Financial activities	0.9	0.9
Finance and insurance	0.7	0.7
Credit intermediation and related activities	0.9	0.9
Insurance carriers and related activities	1.4	1.4
Professional and business services	1.2	1.2
Administrative and waste services	2.9	2.9
Education and health services	1.1	1.1
Educational services	1.3	1.3
Junior colleges, colleges, and universities	0.9	0.9
Health care and social assistance	1.3	1.3
Leisure and hospitality	3.5	3.5
Accommodation and food services	4.5	4.5
Other services	1.7	1.7
1 to 99 workers	0.7	0.7
1 to 49 workers	0.9	0.9
50 to 99 workers	1.2	1.2
100 workers or more	0.6	0.6
100 to 499 workers	0.8	0.8
500 workers or more	1.3	1.3
Geographic areas		
Metropolitan areas	0.4	0.4
Nonmetropolitan areas	1.5	1.5
New England	0.9	0.9
Middle Atlantic	1.1	1.1
East North Central	0.9	0.9
West North Central	0.8	0.8
South Atlantic	0.8	0.8
East South Central	2.4	2.4
West South Central	0.7	0.7
Mountain	2.6	2.6
Pacific	0.6	0.6

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 14. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2008

(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	56	3	37	3	1
Worker characteristics					
Management, professional, and related	70	4	23	1	1
Management, business, and financial	71	5	22	1	1
Professional and related	70	4	23	1	2
Service	49	1	46	4	1
Sales and office	61	2	34	2	1
Sales and related	57	1	39	2	1
Office and administrative support	64	3	31	2	1
Natural resources, construction, and maintenance	34	2	59	4	-
Construction, extraction, farming, fishing, and forestry	17	-	76	4	-
Installation, maintenance, and repair	48	3	45	5	(¹)
Production, transportation, and material moving ...	42	2	48	7	1
Production	40	2	49	8	1
Transportation and material moving	45	2	47	5	1
Full time	56	3	37	3	1
Part time	50	1	44	3	2
Union	38	2	48	11	1
Nonunion	59	3	35	2	1
Average wage within the following percentiles: ²					
Less than 10	44	-	49	6	-
10 to under 25	47	1	47	4	-
25 to under 50	53	2	42	3	1
50 to under 75	52	2	41	3	1
75 to under 90	60	3	30	5	1
90 or greater	70	6	21	1	2
Establishment characteristics					
Goods-producing industries	41	3	49	6	1
Construction	14	-	82	3	-
Manufacturing	47	3	42	7	1

See footnotes at end of table.

Table 14. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2008—Continued

(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
Service-providing industries	61	3	33	2	1
Trade, transportation, and utilities	53	2	41	3	1
Wholesale trade	47	4	44	4	—
Retail trade	51	1	45	2	1
Transportation and warehousing	58	4	33	—	3
Utilities	81	3	15	—	—
Information	83	4	11	—	—
Financial activities	79	3	16	1	1
Finance and insurance	82	3	12	1	1
Credit intermediation and related activities	86	4	8	1	1
Insurance carriers and related activities	77	4	17	1	1
Real estate and rental and leasing	58	—	41	—	—
Professional and business services	60	4	34	—	1
Professional and technical services	65	2	32	—	—
Administrative and waste services	44	—	51	—	—
Education and health services	62	2	31	3	1
Educational services	59	—	29	3	3
Junior colleges, colleges, and universities	63	—	24	2	3
Health care and social assistance	63	2	32	3	—
Leisure and hospitality	54	—	40	6	—
Accommodation and food services	53	—	40	6	—
Other services	40	—	55	—	—
1 to 99 workers	43	2	52	3	1
1 to 49 workers	43	2	52	2	1
50 to 99 workers	43	1	51	3	1
100 workers or more	64	3	28	4	1
100 to 499 workers	58	3	35	2	1
500 workers or more	69	4	21	5	1
Geographic areas					
Metropolitan areas	57	3	36	3	1
Nonmetropolitan areas	49	2	42	6	—
New England	66	6	24	2	—
Middle Atlantic	60	—	33	4	1
East North Central	51	3	41	5	1
West North Central	52	3	42	1	1
South Atlantic	57	2	37	2	1
East South Central	51	—	38	9	—
West South Central	58	4	35	2	1
Mountain	54	2	42	—	—
Pacific	57	2	37	3	2

¹ Less than 0.5 percent.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United

States, 2007." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 14. Standard errors for life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2008

(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	0.9	0.3	1.0	0.3	0.2
Worker characteristics					
Management, professional, and related	1.1	0.6	1.2	0.2	0.3
Management, business, and financial	1.6	0.8	1.5	0.3	0.2
Professional and related	1.4	0.6	1.5	0.3	0.4
Service	3.5	0.2	4.0	1.0	0.3
Sales and office	1.1	0.3	1.1	0.4	0.2
Sales and related	1.8	0.3	2.1	0.7	0.3
Office and administrative support	1.3	0.4	1.3	0.4	0.2
Natural resources, construction, and maintenance	1.9	0.4	2.0	0.8	-
Construction, extraction, farming, fishing, and forestry	2.2	-	2.8	0.9	-
Installation, maintenance, and repair	2.4	0.6	2.4	1.1	0.2
Production, transportation, and material moving ...	2.0	0.5	1.8	0.9	0.3
Production	2.6	0.3	2.4	1.3	0.5
Transportation and material moving	2.3	0.9	2.6	0.9	0.4
Full time	0.9	0.3	1.0	0.3	0.2
Part time	2.3	0.4	2.4	0.6	0.6
Union	2.1	0.6	2.0	1.3	0.4
Nonunion	0.9	0.3	1.0	0.3	0.2
Average wage within the following percentiles: ¹					
Less than 10	7.4	-	9.1	2.7	-
10 to under 25	2.6	0.2	2.7	0.9	-
25 to under 50	1.5	0.2	1.5	0.3	0.2
50 to under 75	1.2	0.4	1.2	0.4	0.2
75 to under 90	1.2	0.4	1.2	0.8	0.3
90 or greater	1.8	0.8	1.6	0.3	0.4
Establishment characteristics					
Goods-producing industries	1.7	0.5	1.6	0.8	0.4
Construction	2.4	-	2.4	0.9	-
Manufacturing	2.1	0.6	2.1	1.1	0.4

See footnotes at end of table.

Table 14. Standard errors for life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2008—Continued

(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
Service-providing industries	0.9	0.3	1.0	0.4	0.2
Trade, transportation, and utilities	1.8	0.5	1.9	0.5	0.3
Wholesale trade	3.3	1.0	3.1	1.1	—
Retail trade	2.2	0.2	2.3	0.6	0.3
Transportation and warehousing	3.4	1.6	3.8	—	1.1
Utilities	3.9	1.3	3.1	—	—
Information	2.7	1.3	2.3	—	—
Financial activities	1.5	0.7	1.4	0.2	0.3
Finance and insurance	1.3	0.8	1.2	0.2	0.3
Credit intermediation and related activities	1.5	1.1	1.3	0.4	0.5
Insurance carriers and related activities	3.2	1.4	2.7	0.2	0.4
Real estate and rental and leasing	6.4	—	6.3	—	—
Professional and business services	3.1	1.0	3.3	—	0.5
Professional and technical services	4.0	0.8	4.3	—	—
Administrative and waste services	6.5	—	6.7	—	—
Education and health services	2.0	0.7	1.8	0.9	0.4
Educational services	3.7	—	2.9	1.4	1.2
Junior colleges, colleges, and universities	4.5	—	3.2	0.7	0.4
Health care and social assistance	2.3	0.6	2.1	1.1	—
Leisure and hospitality	6.7	—	8.5	2.5	—
Accommodation and food services	6.5	—	8.6	2.9	—
Other services	5.3	—	5.1	—	—
1 to 99 workers	1.7	0.3	1.7	0.5	0.2
1 to 49 workers	2.1	0.4	2.0	0.5	0.2
50 to 99 workers	2.2	0.4	2.3	0.9	0.5
100 workers or more	1.2	0.4	1.2	0.5	0.2
100 to 499 workers	2.2	0.6	2.2	0.5	0.3
500 workers or more	1.5	0.6	1.5	0.8	0.4
Geographic areas					
Metropolitan areas	0.9	0.3	1.0	0.2	0.2
Nonmetropolitan areas	3.7	0.5	4.0	1.2	—
New England	2.4	1.3	3.1	0.8	—
Middle Atlantic	3.1	—	3.9	0.7	0.4
East North Central	1.5	0.6	1.4	0.8	0.2
West North Central	3.5	0.7	3.3	0.6	0.2
South Atlantic	2.4	0.5	2.4	0.5	0.2
East South Central	7.2	—	7.1	1.6	—
West South Central	2.1	0.9	1.8	0.7	0.6
Mountain	3.3	0.4	3.3	—	—
Pacific	2.6	0.9	1.8	0.9	0.6

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United

States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 15. Life insurance plans: Fixed multiple of earnings benefit formulas, private industry workers, National Compensation Survey, March 2008

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

Characteristics	Mean multiple of earnings	Median multiple of earnings	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	1.4	1.0	1	57	13	25	4
Worker characteristics							
Management, professional, and related	1.4	1.0	1	52	14	28	5
Management, business, and financial	1.5	—	1	49	15	29	6
Professional and related	1.4	1.0	1	54	13	28	4
Service	1.3	1.0	2	59	19	19	1
Sales and office	1.3	1.0	1	62	10	23	4
Sales and related	1.3	1.0	(²)	72	7	17	3
Office and administrative support	1.4	1.0	1	57	11	26	4
Natural resources, construction, and maintenance	1.3	1.0	1	63	7	27	2
Construction, extraction, farming, fishing, and forestry	1.5	—	—	48	6	45	—
Installation, maintenance, and repair	1.3	1.0	1	67	7	22	3
Production, transportation, and material moving ...	1.4	1.0	2	55	16	24	3
Production	1.4	1.0	2	49	14	31	4
Transportation and material moving	1.3	1.0	2	62	18	16	2
Full time	1.4	1.0	1	56	13	25	4
Part time	1.3	1.0	1	66	11	19	3
Union	1.3	1.0	3	62	11	20	3
Nonunion	1.4	1.0	1	56	13	26	4
Average wage within the following percentiles: ³							
Less than 10	1.4	—	—	47	—	—	—
10 to under 25	1.3	1.0	—	67	14	16	3
25 to under 50	1.3	1.0	1	63	13	20	3
50 to under 75	1.4	1.0	1	55	14	26	3
75 to under 90	1.4	1.0	1	57	10	28	4
90 or greater	1.5	—	2	48	13	32	5
Establishment characteristics							
Goods-producing industries	1.5	1.5	2	46	14	32	6
Construction	1.3	1.0	—	63	—	26	—
Manufacturing	1.5	1.5	2	45	15	32	7

See footnotes at end of table.

Table 15. Life insurance plans: Fixed multiple of earnings benefit formulas, private industry workers, National Compensation Survey, March 2008—Continued

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

Characteristics	Mean multiple of earnings	Median multiple of earnings	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
Service-providing industries	1.4	1.0	1	59	13	23	3
Trade, transportation, and utilities	1.3	1.0	1	69	10	18	3
Wholesale trade	1.5	—	—	51	14	29	7
Retail trade	1.1	1.0	—	85	5	8	1
Transportation and warehousing	1.3	1.0	4	61	17	18	—
Utilities	1.5	—	3	47	5	40	5
Information	1.3	1.0	—	66	4	26	—
Financial activities	1.5	1.0	1	53	7	33	5
Finance and insurance	1.5	1.0	1	52	8	33	6
Credit intermediation and related activities	1.5	1.5	—	48	9	37	6
Insurance carriers and related activities	1.4	1.0	4	58	6	28	4
Real estate and rental and leasing	1.4	1.0	—	57	—	35	—
Professional and business services	1.5	1.5	—	46	15	35	4
Professional and technical services	1.5	1.5	—	48	10	37	5
Administrative and waste services	1.4	—	—	46	—	36	—
Education and health services	1.3	1.0	2	65	16	17	1
Educational services	1.3	1.0	6	59	14	17	4
Junior colleges, colleges, and universities	1.3	1.0	8	55	14	19	5
Health care and social assistance	1.2	1.0	2	65	16	16	1
Leisure and hospitality	1.3	1.0	—	53	31	14	—
Accommodation and food services	1.3	—	—	52	36	—	—
Other services	1.5	—	—	47	—	30	—
1 to 99 workers	1.4	1.0	1	55	13	26	5
1 to 49 workers	1.4	1.0	—	54	13	29	5
50 to 99 workers	1.4	1.0	1	59	14	22	4
100 workers or more	1.4	1.0	1	58	13	24	3
100 to 499 workers	1.4	1.0	(²)	60	12	23	4
500 workers or more	1.4	1.0	2	55	14	25	3
Geographic areas							
Metropolitan areas	1.4	1.0	1	58	12	25	4
Nonmetropolitan areas	1.4	1.0	—	53	17	25	4
New England	1.3	1.0	3	62	8	22	4
Middle Atlantic	1.3	1.0	3	59	13	23	2
East North Central	1.4	1.0	1	53	16	27	3
West North Central	1.3	1.0	—	63	11	21	4
South Atlantic	1.4	1.0	1	59	13	24	3
East South Central	1.4	—	—	52	28	17	—
West South Central	1.4	1.0	—	54	9	33	3
Mountain	1.3	1.0	—	65	10	22	—
Pacific	1.5	1.0	—	52	11	28	7

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.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 15. Standard errors for life insurance plans: Fixed multiple of earnings benefit formulas, private industry workers, National Compensation Survey, March 2008

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

Characteristics	Mean multiple of earnings	Median multiple of earnings	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	(²)	0.0	0.1	1.3	1.2	1.0	0.4
Worker characteristics							
Management, professional, and related	(²)	0.0	0.3	2.2	1.6	1.8	0.6
Management, business, and financial	(²)	–	0.2	2.4	2.3	2.1	0.9
Professional and related	(²)	0.0	0.4	3.0	1.6	2.4	0.9
Service	(²)	0.0	0.5	4.8	5.3	2.6	0.6
Sales and office	(²)	0.0	0.2	1.3	1.0	1.1	0.6
Sales and related	(²)	0.0	0.1	2.6	1.2	2.0	1.4
Office and administrative support	(²)	0.0	0.3	1.3	1.2	1.3	0.6
Natural resources, construction, and maintenance	(²)	0.0	0.4	2.9	1.4	2.5	0.8
Construction, extraction, farming, fishing, and forestry	0.1	–	–	6.3	2.4	5.6	–
Installation, maintenance, and repair	(²)	0.0	0.5	3.0	1.6	2.2	1.0
Production, transportation, and material moving	(²)	0.0	0.6	2.2	1.8	1.7	1.2
Production	(²)	0.3	0.6	3.0	2.4	2.7	1.9
Transportation and material moving	(²)	0.0	0.9	3.0	2.5	1.8	0.6
Full time	(²)	0.0	0.2	1.3	1.2	1.1	0.4
Part time	(²)	0.0	0.2	4.0	3.1	3.2	1.1
Union	(²)	0.0	0.7	3.3	2.8	3.3	0.6
Nonunion	(²)	0.0	0.2	1.4	1.2	1.1	0.4
Average wage within the following percentiles: ³							
Less than 10	0.1	–	–	10.2	–	–	–
10 to under 25	(²)	0.0	–	3.0	3.1	1.8	1.2
25 to under 50	(²)	0.0	0.2	1.7	1.3	1.4	0.7
50 to under 75	(²)	0.0	0.3	1.6	1.3	1.4	0.5
75 to under 90	(²)	0.0	0.3	2.1	1.2	1.9	0.8
90 or greater	(²)	–	0.4	2.6	1.9	1.6	0.8
Establishment characteristics							
Goods-producing industries	(²)	0.4	0.5	2.8	1.8	2.6	1.4
Construction	0.1	0.0	–	9.2	–	6.7	–
Manufacturing	(²)	0.2	0.6	2.8	2.1	2.4	1.6

See footnotes at end of table.

Table 15. Standard errors for life insurance plans: Fixed multiple of earnings benefit formulas, private industry workers, National Compensation Survey, March 2008—Continued

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

Characteristics	Mean multiple of earnings	Median multiple of earnings	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
Service-providing industries	(²)	0.0	0.2	1.4	1.3	1.1	0.4
Trade, transportation, and utilities	(²)	0.0	0.2	1.7	1.0	1.3	0.5
Wholesale trade	(²)	—	—	3.9	2.0	4.5	2.1
Retail trade	(²)	0.0	—	1.7	1.1	1.0	0.5
Transportation and warehousing	(²)	0.0	1.1	4.2	4.2	3.2	—
Utilities	0.1	—	0.8	8.8	2.2	8.3	2.3
Information	(²)	0.0	—	4.3	1.3	4.5	—
Financial activities	(²)	0.0	0.5	2.0	0.8	2.2	0.6
Finance and insurance	(²)	0.0	0.6	1.8	0.9	2.2	0.8
Credit intermediation and related activities	(²)	0.3	—	2.6	1.1	2.9	1.0
Insurance carriers and related activities	(²)	0.0	1.7	4.2	2.1	3.2	1.7
Real estate and rental and leasing	0.1	0.1	—	10.1	—	9.3	—
Professional and business services	(²)	0.2	—	4.5	3.2	3.7	1.5
Professional and technical services	0.1	0.4	—	5.1	2.8	5.7	2.3
Administrative and waste services	0.1	—	—	9.1	—	10.0	—
Education and health services	(²)	0.0	0.6	3.2	2.9	2.4	0.3
Educational services	(²)	0.0	1.2	3.3	2.3	2.3	0.6
Junior colleges, colleges, and universities	(²)	0.0	1.6	3.2	1.7	2.4	0.8
Health care and social assistance	(²)	0.0	0.7	3.6	3.3	2.8	0.4
Leisure and hospitality	(²)	0.2	—	5.6	5.6	2.0	—
Accommodation and food services	0.1	—	—	9.7	7.5	—	—
Other services	0.1	—	—	7.0	—	6.8	—
1 to 99 workers	(²)	0.0	0.2	2.4	1.6	2.2	0.8
1 to 49 workers	(²)	0.0	—	3.1	2.6	2.8	0.9
50 to 99 workers	(²)	0.0	0.5	3.5	2.1	2.9	1.5
100 workers or more	(²)	0.0	0.2	1.5	1.5	1.2	0.5
100 to 499 workers	(²)	0.0	0.2	2.0	2.0	1.3	1.0
500 workers or more	(²)	0.0	0.4	2.4	2.1	2.0	0.4
Geographic areas							
Metropolitan areas	(²)	0.0	0.1	1.4	1.1	1.1	0.4
Nonmetropolitan areas	(²)	0.0	—	2.5	4.5	2.9	1.2
New England	(²)	0.0	0.8	4.6	2.0	5.3	1.5
Middle Atlantic	(²)	0.0	0.4	1.5	3.4	4.0	0.1
East North Central	(²)	0.0	0.3	2.3	1.5	1.4	0.6
West North Central	(²)	0.0	—	5.3	3.3	4.1	1.4
South Atlantic	(²)	0.0	0.4	4.3	3.4	2.3	0.7
East South Central	(²)	—	—	4.9	5.8	2.7	—
West South Central	(²)	0.0	—	3.7	1.9	1.8	1.2
Mountain	(²)	0.0	—	3.6	1.4	4.3	—
Pacific	(²)	0.2	—	3.8	3.1	2.9	1.5

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

² Less than 0.05.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 16. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2008

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$5,000	\$10,000	\$15,000	\$25,000	\$50,000
Worker characteristics					
Management, professional, and related	5,000	10,000	20,000	50,000	50,000
Management, business, and financial	10,000	10,000	20,000	50,000	50,000
Professional and related	5,000	10,000	20,000	40,000	50,000
Teachers	5,000	10,000	20,000	50,000	50,000
Primary, secondary, and special education school teachers	5,000	10,000	20,000	50,000	50,000
Registered nurses	5,000	10,000	10,000	25,000	50,000
Service	5,000	10,000	10,000	20,000	40,000
Sales and office	5,000	10,000	15,000	25,000	50,000
Sales and related	5,000	10,000	15,000	20,000	40,000
Office and administrative support	10,000	10,000	20,000	25,000	50,000
Natural resources, construction, and maintenance	10,000	10,000	15,000	25,000	50,000
Construction, extraction, farming, fishing, and forestry	7,500	10,000	15,000	25,000	50,000
Installation, maintenance, and repair	10,000	10,000	15,000	25,000	50,000
Production, transportation, and material moving ...	10,000	10,000	15,000	25,000	46,000
Production	10,000	10,000	20,000	25,000	46,000
Transportation and material moving	5,000	10,000	15,000	25,000	50,000
Full time	6,000	10,000	15,000	25,000	50,000
Part time	5,000	5,000	10,000	20,000	40,000
Union	5,000	10,000	20,000	40,000	50,000
Nonunion	7,000	10,000	15,000	25,000	50,000

See footnotes at end of table.

Table 16. Life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, National Compensation Survey, March 2008—Continued

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Service-providing industries	\$5,000	\$10,000	\$15,000	\$25,000	\$50,000
Trade, transportation, and utilities	5,000	10,000	15,000	25,000	50,000
Wholesale trade	10,000	15,000	20,000	30,000	50,000
Retail trade	5,000	10,000	10,000	20,000	25,000
Transportation and warehousing	10,000	10,000	15,000	25,000	50,000
Utilities	10,000	10,000	20,000	45,000	50,000
Information	1,000	10,000	15,000	25,000	50,000
Financial activities	10,000	15,000	25,000	50,000	50,000
Finance and insurance	10,000	15,000	30,000	50,000	50,000
Credit intermediation and related activities	10,000	20,000	50,000	50,000	75,000
Insurance carriers and related activities	10,000	15,000	20,000	50,000	50,000
Real estate and rental and leasing	10,000	10,000	20,000	40,000	50,000
Professional and business services	5,000	10,000	15,000	30,000	50,000
Professional and technical services	15,000	20,000	25,000	50,000	50,000
Administrative and waste services	5,000	5,000	10,000	15,000	30,000
Education and health services	6,000	10,000	15,000	25,000	50,000
Educational services	10,000	12,000	25,000	40,000	50,000
Junior colleges, colleges, and universities	5,000	10,000	20,000	50,000	50,000
Health care and social assistance	6,000	10,000	12,500	20,000	50,000
Leisure and hospitality	5,000	10,000	10,000	15,000	25,000
Accommodation and food services	5,000	10,000	10,000	10,000	25,000
Other services	10,000	10,000	15,000	25,000	50,000
1 to 99 workers	10,000	10,000	15,000	25,000	50,000
1 to 49 workers	10,000	10,000	15,000	25,000	50,000
50 to 99 workers	5,000	10,000	15,000	25,000	50,000
100 workers or more	6,000	10,000	15,000	25,000	50,000
100 to 499 workers	7,500	10,000	15,000	25,000	50,000
500 workers or more	5,000	10,000	15,000	32,000	50,000
Geographic areas					
Metropolitan areas	6,000	10,000	15,000	25,000	50,000
Nonmetropolitan areas	10,000	10,000	15,000	25,000	50,000
New England	10,000	12,000	21,000	50,000	50,000
Middle Atlantic	5,000	10,000	20,000	26,000	50,000
East North Central	7,000	10,000	15,000	25,000	50,000
West North Central	10,000	10,000	19,000	30,000	50,000
South Atlantic	5,000	10,000	15,000	25,000	50,000
East South Central	10,000	10,000	15,000	20,000	50,000
West South Central	10,000	10,000	15,000	25,000	50,000
Mountain	10,000	10,000	15,000	25,000	30,000
Pacific	5,000	10,000	15,000	25,000	50,000

¹ 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.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the

same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

Table 16. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, National Compensation Survey, March 2008

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$2,320.80	\$0.00	\$0.00	\$0.00	\$0.00
Worker characteristics					
Management, professional, and related	0.00	500.10	3,940.10	0.00	0.00
Management, business, and financial	0.00	5,477.80	4,246.40	0.00	0.00
Professional and related	2,495.60	0.00	4,449.10	7,448.90	0.00
Service	0.00	3,045.00	0.00	2,066.40	7,780.50
Sales and office	4,400.20	0.00	1,121.70	0.00	0.00
Sales and related	0.00	0.00	0.00	781.00	18,014.40
Office and administrative support	0.00	589.70	5,014.70	2,604.50	0.00
Natural resources, construction, and maintenance	0.00	0.00	0.00	0.00	883.60
Construction, extraction, farming, fishing, and forestry	3,426.70	0.00	0.00	0.00	2,705.50
Installation, maintenance, and repair	0.00	0.00	0.00	541.10	6,211.00
Production, transportation, and material moving ...	833.90	0.00	0.00	0.00	7,507.60
Production	0.00	78.10	4,412.60	0.00	6,824.90
Transportation and material moving	0.00	0.00	0.00	4,464.20	10,045.80
Full time	0.00	0.00	0.00	0.00	0.00
Part time	2,293.10	0.00	624.80	5,088.10	5,792.20
Union	220.90	0.00	494.00	2,480.90	1,975.90
Nonunion	0.00	0.00	0.00	0.00	0.00
Establishment characteristics					
Goods-producing industries	0.00	0.00	5,336.20	0.00	624.80
Construction	3,290.50	0.00	0.00	1,104.50	3,124.10
Manufacturing	0.00	2,800.80	0.00	0.00	2,930.70

See footnotes at end of table.

Table 16. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, National Compensation Survey, March 2008—Continued

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Service-providing industries	\$270.60	\$0.00	\$0.00	\$0.00	\$0.00
Trade, transportation, and utilities	0.00	0.00	0.00	4,750.80	3,313.60
Wholesale trade	0.00	3,250.40	0.00	6,985.70	0.00
Retail trade	0.00	0.00	1,475.70	0.00	2,922.30
Transportation and warehousing	5,577.60	0.00	0.00	4,263.60	0.00
Utilities	0.00	390.50	15,409.20	21,188.70	0.00
Information	5,623.40	5,260.20	3,024.90	6,404.40	22,195.50
Financial activities	0.00	312.40	781.00	0.00	0.00
Finance and insurance	0.00	2,209.10	5,147.70	0.00	13,861.80
Credit intermediation and related activities	5,632.10	4,348.60	28,095.20	0.00	30,966.40
Insurance carriers and related activities	781.00	3,461.30	6,487.70	0.00	0.00
Real estate and rental and leasing	4,285.80	2,343.10	3,663.30	9,074.70	11,155.30
Professional and business services	2,590.40	0.00	7,612.50	30,480.00	0.00
Professional and technical services	5,792.20	3,024.90	0.00	0.00	0.00
Administrative and waste services	0.00	4,620.60	0.00	1,746.40	21,174.30
Education and health services	1,082.20	0.00	1,854.80	3,982.50	781.00
Educational services	1,913.10	4,211.70	6,296.80	17,980.50	0.00
Junior colleges, colleges, and universities	6,808.80	312.40	1,269.00	12,951.80	0.00
Health care and social assistance	1,239.80	0.00	4,222.60	4,814.60	15,756.60
Leisure and hospitality	2,909.80	0.00	0.00	6,487.70	11,637.00
Accommodation and food services	3,162.90	312.40	0.00	4,205.90	13,045.70
Other services	0.00	0.00	4,058.30	26,600.80	0.00
1 to 99 workers	3,568.00	0.00	0.00	0.00	0.00
1 to 49 workers	0.00	0.00	0.00	0.00	0.00
50 to 99 workers	0.00	0.00	0.00	3,404.40	14,999.70
100 workers or more	1,316.20	0.00	1,121.70	0.00	0.00
100 to 499 workers	2,698.80	0.00	1,923.10	0.00	0.00
500 workers or more	781.00	0.00	4,146.80	7,872.50	0.00
Geographic areas					
Metropolitan areas	1,610.10	0.00	0.00	0.00	0.00
Nonmetropolitan areas	1,147.90	0.00	0.00	3,083.80	11,202.20
New England	0.00	2,699.90	7,778.90	0.00	0.00
Middle Atlantic	1,769.00	0.00	3,492.80	1,403.70	0.00
East North Central	4,442.20	0.00	0.00	0.00	4,712.10
West North Central	0.00	0.00	5,154.80	6,689.50	0.00
South Atlantic	1,388.40	0.00	0.00	0.00	0.00
East South Central	0.00	0.00	2,536.80	6,883.70	16,177.60
West South Central	1,848.20	0.00	0.00	0.00	0.00
Mountain	2,590.40	0.00	5,354.40	5,739.30	17,843.00
Pacific	0.00	0.00	468.60	0.00	0.00

¹ 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.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th

percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

Table 17. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2008

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	10	90
Worker characteristics		
Management, professional, and related	10	90
Management, business, and financial	9	91
Professional and related	10	90
Service	6	94
Sales and office	10	90
Sales and related	12	88
Office and administrative support	10	90
Natural resources, construction, and maintenance	10	90
Construction, extraction, farming, fishing, and forestry	5	95
Installation, maintenance, and repair	12	88
Production, transportation, and material moving ...	10	90
Production	11	89
Transportation and material moving	9	91
Full time	10	90
Part time	10	90
Union	6	94
Nonunion	10	90
Average wage within the following percentiles: ¹		
10 to under 25	7	93
25 to under 50	9	91
50 to under 75	10	90
75 to under 90	10	90
90 or greater	11	89
Establishment characteristics		
Goods-producing industries	10	90
Construction	5	95
Manufacturing	11	89

See footnotes at end of table.

Table 17. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2008—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
Service-providing industries	10	90
Trade, transportation, and utilities	14	86
Wholesale trade	11	89
Retail trade	20	80
Transportation and warehousing	7	93
Utilities	21	79
Financial activities	9	91
Finance and insurance	9	91
Credit intermediation and related activities	12	88
Insurance carriers and related activities	7	93
Professional and business services	10	90
Professional and technical services	10	90
Education and health services	8	92
Educational services	8	92
Junior colleges, colleges, and universities	9	91
Health care and social assistance	8	92
Other services	5	95
1 to 99 workers	9	91
1 to 49 workers	10	90
50 to 99 workers	5	95
100 workers or more	10	90
100 to 499 workers	10	90
500 workers or more	11	89
Geographic areas		
Metropolitan areas	10	90
Nonmetropolitan areas	11	89
New England	7	93
Middle Atlantic	8	92
East North Central	9	91
West North Central	5	95
South Atlantic	11	89
East South Central	10	90
West South Central	15	85
Mountain	11	89
Pacific	11	89

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

**Table 17. Standard errors for long-term disability plans:
Employee contribution requirement, private industry
workers, National Compensation Survey, March 2008**

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.5	0.5
Worker characteristics		
Management, professional, and related	0.9	0.9
Management, business, and financial	1.0	1.0
Professional and related	1.1	1.1
Service	1.6	1.6
Sales and office	0.7	0.7
Sales and related	1.5	1.5
Office and administrative support	0.9	0.9
Natural resources, construction, and maintenance	1.6	1.6
Construction, extraction, farming, fishing, and forestry	2.0	2.0
Installation, maintenance, and repair	2.0	2.0
Production, transportation, and material moving ...	1.4	1.4
Production	1.7	1.7
Transportation and material moving	1.7	1.7
Full time	0.6	0.6
Part time	2.0	2.0
Union	1.0	1.0
Nonunion	0.6	0.6
Average wage within the following percentiles: ¹		
10 to under 25	1.7	1.7
25 to under 50	1.2	1.2
50 to under 75	0.8	0.8
75 to under 90	1.0	1.0
90 or greater	1.3	1.3
Establishment characteristics		
Goods-producing industries	1.2	1.2
Construction	1.9	1.9
Manufacturing	1.3	1.3

See footnotes at end of table.

**Table 17. Standard errors for long-term disability plans:
Employee contribution requirement, private industry
workers, National Compensation Survey, March
2008—Continued**

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

Characteristics	Employee contribution required	Employee contribution not required
Service-providing industries	0.6	0.6
Trade, transportation, and utilities	1.4	1.4
Wholesale trade	1.9	1.9
Retail trade	3.2	3.2
Transportation and warehousing	1.8	1.8
Utilities	6.0	6.0
Financial activities	1.0	1.0
Finance and insurance	1.0	1.0
Credit intermediation and related activities	1.6	1.6
Insurance carriers and related activities	1.4	1.4
Professional and business services	2.4	2.4
Professional and technical services	2.9	2.9
Education and health services	1.5	1.5
Educational services	1.6	1.6
Junior colleges, colleges, and universities	1.8	1.8
Health care and social assistance	1.9	1.9
Other services	2.1	2.1
1 to 99 workers	0.8	0.8
1 to 49 workers	1.1	1.1
50 to 99 workers	0.9	0.9
100 workers or more	0.7	0.7
100 to 499 workers	0.9	0.9
500 workers or more	1.0	1.0
Geographic areas		
Metropolitan areas	0.6	0.6
Nonmetropolitan areas	1.8	1.8
New England	1.6	1.6
Middle Atlantic	1.2	1.2
East North Central	0.9	0.9
West North Central	1.4	1.4
South Atlantic	1.0	1.0
East South Central	2.9	2.9
West South Central	1.9	1.9
Mountain	2.9	2.9
Pacific	2.0	2.0

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 18. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2008

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

Characteristics	Fixed percent of earnings	Percent varies by earnings	Flat dollar amounts	Other
All workers	92	5	2	1
Worker characteristics				
Management, professional, and related	93	6	(1)	(1)
Management, business, and financial	90	9	1	1
Professional and related	94	5	(1)	-
Service	93	5	1	-
Sales and office	94	5	1	(1)
Sales and related	94	5	-	-
Office and administrative support	95	4	1	(1)
Natural resources, construction, and maintenance	89	6	2	3
Construction, extraction, farming, fishing, and forestry	83	-	2	3
Installation, maintenance, and repair	91	4	2	3
Production, transportation, and material moving ...	84	5	6	5
Production	81	5	9	4
Transportation and material moving	89	4	2	5
Full time	92	5	2	1
Part time	92	7	-	-
Union	74	7	11	8
Nonunion	94	5	(1)	(1)
Average wage within the following percentiles: ²				
Less than 10	97	-	-	-
10 to under 25	97	2	-	-
25 to under 50	94	5	1	1
50 to under 75	92	5	2	1
75 to under 90	89	5	4	3
90 or greater	91	8	(1)	1
Establishment characteristics				
Goods-producing industries	87	5	6	3
Construction	90	-	-	-
Manufacturing	87	3	7	3

See footnotes at end of table.

Table 18. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2008—Continued

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

Characteristics	Fixed percent of earnings	Percent varies by earnings	Flat dollar amounts	Other
Service-providing industries	93	6	1	1
Trade, transportation, and utilities	89	7	1	3
Wholesale trade	92	—	—	—
Retail trade	83	14	—	3
Transportation and warehousing	95	—	—	—
Utilities	83	—	1	—
Information	92	7	—	—
Financial activities	92	7	1	—
Finance and insurance	92	7	(¹)	—
Credit intermediation and related activities	92	7	—	—
Insurance carriers and related activities	93	7	1	—
Real estate and rental and leasing	97	—	—	—
Professional and business services	94	6	—	—
Professional and technical services	97	3	—	—
Administrative and waste services	83	—	—	—
Education and health services	95	4	—	—
Educational services	91	—	—	—
Junior colleges, colleges, and universities	88	—	—	—
Health care and social assistance	97	3	—	—
Leisure and hospitality	100	—	—	—
Accommodation and food services	100	—	—	—
Other services	90	—	—	—
1 to 99 workers	95	4	1	(¹)
1 to 49 workers	95	3	1	(¹)
50 to 99 workers	94	4	—	—
100 workers or more	90	6	2	2
100 to 499 workers	91	7	1	1
500 workers or more	89	6	3	2
Geographic areas				
Metropolitan areas	92	5	2	1
Nonmetropolitan areas	91	7	1	—
New England	94	5	—	—
Middle Atlantic	95	4	1	1
East North Central	88	5	5	2
West North Central	91	6	—	—
South Atlantic	95	4	—	1
East South Central	95	3	—	—
West South Central	89	—	—	2
Mountain	94	5	—	—
Pacific	90	8	1	—

¹ Less than 0.5 percent.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 18. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2008

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

Characteristics	Fixed percent of earnings	Percent varies by earnings	Flat dollar amounts	Other
All workers	0.6	0.6	0.3	0.2
Worker characteristics				
Management, professional, and related	0.9	0.9	0.2	0.2
Management, business, and financial	1.4	1.3	0.5	0.3
Professional and related	0.8	0.8	0.1	–
Service	2.5	2.3	0.3	–
Sales and office	0.7	0.7	0.2	0.1
Sales and related	1.3	1.3	–	–
Office and administrative support	0.7	0.7	0.2	0.1
Natural resources, construction, and maintenance	1.7	1.7	0.5	0.7
Construction, extraction, farming, fishing, and forestry	4.6	–	1.0	1.0
Installation, maintenance, and repair	1.2	0.8	0.8	0.7
Production, transportation, and material moving ...	1.8	1.0	1.2	1.0
Production	2.6	1.4	1.8	0.9
Transportation and material moving	1.8	1.0	0.7	1.8
Full time	0.6	0.6	0.3	0.2
Part time	2.1	1.9	–	–
Union	2.7	2.0	1.8	1.6
Nonunion	0.6	0.6	0.1	0.1
Average wage within the following percentiles: ¹				
Less than 10	2.8	–	–	–
10 to under 25	0.9	0.8	–	–
25 to under 50	1.1	1.1	0.2	0.4
50 to under 75	0.7	0.7	0.3	0.3
75 to under 90	1.1	0.7	0.6	0.6
90 or greater	1.3	1.2	0.2	0.3
Establishment characteristics				
Goods-producing industries	1.6	0.8	1.0	0.5
Construction	3.8	–	–	–
Manufacturing	1.7	0.8	1.1	0.7

See footnotes at end of table.

Table 18. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2008—Continued

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

Characteristics	Fixed percent of earnings	Percent varies by earnings	Flat dollar amounts	Other
Service-providing industries	0.7	0.7	0.2	0.2
Trade, transportation, and utilities	1.4	1.3	0.4	1.0
Wholesale trade	1.8	—	—	—
Retail trade	3.2	3.0	—	1.0
Transportation and warehousing	2.5	—	—	—
Utilities	6.0	—	0.6	—
Information	1.7	1.5	—	—
Financial activities	1.0	1.0	0.2	—
Finance and insurance	1.1	1.1	0.2	—
Credit intermediation and related activities	1.5	1.4	—	—
Insurance carriers and related activities	1.5	1.5	0.2	—
Real estate and rental and leasing	2.2	—	—	—
Professional and business services	1.8	1.7	—	—
Professional and technical services	1.2	1.2	—	—
Administrative and waste services	6.7	—	—	—
Education and health services	1.4	1.4	—	—
Educational services	4.0	—	—	—
Junior colleges, colleges, and universities	5.2	—	—	—
Health care and social assistance	1.4	1.4	—	—
Leisure and hospitality	0.2	—	—	—
Accommodation and food services	0.3	—	—	—
Other services	3.7	—	—	—
1 to 99 workers	0.7	0.5	0.3	0.2
1 to 49 workers	0.9	0.7	0.4	0.1
50 to 99 workers	1.5	1.2	—	—
100 workers or more	0.9	0.8	0.3	0.3
100 to 499 workers	1.3	1.2	0.3	0.5
500 workers or more	1.4	1.0	0.5	0.5
Geographic areas				
Metropolitan areas	0.7	0.6	0.3	0.2
Nonmetropolitan areas	2.5	2.3	0.4	—
New England	1.8	1.5	—	—
Middle Atlantic	0.9	0.9	0.2	0.1
East North Central	1.5	1.0	1.0	0.7
West North Central	2.8	2.7	—	—
South Atlantic	1.4	1.1	—	0.5
East South Central	2.0	1.0	—	—
West South Central	2.9	—	—	0.7
Mountain	2.3	2.0	—	—
Pacific	2.1	2.0	0.4	—

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 19. Long-term disability insurance plans: Fixed percent of earnings, private industry workers, National Compensation Survey, March 2008

(All workers with a fixed percent of earnings long-term disability insurance coverage = 100 percent)

Characteristics	Mean fixed percent of earnings	Median fixed percent of earnings	Fixed percent of earnings				
			Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent
All workers	59.0	60.0	20	63	10	7	1
Worker characteristics							
Management, professional, and related	58.9	60.0	21	61	10	7	1
Management, business, and financial	59.1	60.0	21	59	11	8	1
Professional and related	58.9	60.0	21	62	10	6	1
Service	54.6	60.0	37	55	4	4	—
Sales and office	59.7	60.0	16	63	12	8	1
Sales and related	59.4	60.0	17	64	8	10	1
Office and administrative support	59.8	60.0	15	63	13	7	2
Natural resources, construction, and maintenance	59.6	60.0	12	74	7	5	—
Construction, extraction, farming, fishing, and forestry	59.5	60.0	—	82	3	2	—
Installation, maintenance, and repair	59.6	60.0	14	71	8	6	1
Production, transportation, and material moving ...	59.8	60.0	18	66	7	5	3
Production	58.9	60.0	19	64	11	5	1
Transportation and material moving	60.9	60.0	17	69	2	5	6
Full time	58.8	60.0	20	63	9	6	1
Part time	62.4	60.0	16	55	12	10	7
Union	59.7	60.0	24	61	4	5	6
Nonunion	58.9	60.0	19	63	10	7	1
Average wage within the following percentiles: ¹							
Less than 10	53.1	50.0	56	37	—	—	—
10 to under 25	58.0	60.0	18	63	7	11	1
25 to under 50	59.0	60.0	17	68	9	5	1
50 to under 75	59.5	60.0	17	64	11	7	2
75 to under 90	58.9	60.0	22	62	9	6	2
90 or greater	58.9	60.0	22	58	11	8	1
Establishment characteristics							
Goods-producing industries	59.0	60.0	18	66	10	4	1
Construction	61.0	60.0	—	83	—	—	—
Manufacturing	58.8	60.0	20	64	11	4	1

See footnotes at end of table.

Table 19. Long-term disability insurance plans: Fixed percent of earnings, private industry workers, National Compensation Survey, March 2008—Continued

(All workers with a fixed percent of earnings long-term disability insurance coverage = 100 percent)

Characteristics	Mean fixed percent of earnings	Median fixed percent of earnings	Fixed percent of earnings				
			Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent
Service-providing industries	59.0	60.0	20	62	9	7	2
Trade, transportation, and utilities	60.3	60.0	17	64	6	10	3
Wholesale trade	59.7	60.0	12	69	7	12	—
Retail trade	59.7	60.0	13	72	5	8	—
Transportation and warehousing	62.6	60.0	20	63	—	5	—
Utilities	58.3	60.0	35	29	—	—	2
Information	59.4	60.0	15	72	7	3	—
Financial activities	59.9	60.0	15	63	15	5	2
Finance and insurance	60.0	60.0	15	62	16	6	2
Credit intermediation and related activities	60.6	60.0	11	60	22	7	2
Insurance carriers and related activities	59.1	60.0	21	63	10	4	2
Real estate and rental and leasing	59.5	60.0	—	71	—	—	—
Professional and business services	59.6	60.0	19	53	15	13	—
Professional and technical services	60.9	60.0	11	54	19	16	—
Administrative and waste services	57.8	60.0	—	58	—	—	—
Education and health services	57.9	60.0	24	65	6	3	1
Educational services	60.7	60.0	7	74	9	7	3
Junior colleges, colleges, and universities	60.3	60.0	8	73	10	6	3
Health care and social assistance	57.2	60.0	29	63	5	3	—
Leisure and hospitality	51.3	60.0	44	52	—	—	—
Accommodation and food services	50.1	60.0	47	51	—	—	—
Other services	58.8	60.0	—	66	6	—	—
1 to 99 workers	59.6	60.0	13	65	12	9	1
1 to 49 workers	59.6	60.0	14	65	13	7	1
50 to 99 workers	59.6	60.0	13	65	10	11	1
100 workers or more	58.7	60.0	23	62	8	6	2
100 to 499 workers	59.9	60.0	14	67	10	7	2
500 workers or more	57.7	60.0	30	57	7	4	2
Geographic areas							
Metropolitan areas	59.0	60.0	20	62	9	7	2
Nonmetropolitan areas	59.1	60.0	19	65	10	5	1
New England	59.2	60.0	—	61	4	14	—
Middle Atlantic	59.1	60.0	19	66	8	5	2
East North Central	58.3	60.0	20	67	7	5	1
West North Central	60.0	60.0	12	70	8	8	2
South Atlantic	58.9	60.0	19	65	9	7	1
East South Central	57.1	60.0	28	60	5	6	—
West South Central	58.7	60.0	17	70	9	3	—
Mountain	60.0	60.0	17	62	16	3	—
Pacific	59.8	60.0	25	43	19	9	3

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 19. Standard errors for long-term disability insurance plans: Fixed percent of earnings, private industry workers, National Compensation Survey, March 2008

(All workers with a fixed percent of earnings long-term disability insurance coverage = 100 percent)

Characteristics	Mean fixed percent of earnings	Median fixed percent of earnings	Fixed percent of earnings				
			Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent
All workers	0.2	0.0	1.3	1.4	0.7	0.6	0.2
Worker characteristics							
Management, professional, and related	0.2	0.0	1.6	1.7	0.9	0.9	0.3
Management, business, and financial	0.2	0.0	1.7	2.6	1.1	1.3	0.6
Professional and related	0.2	0.0	1.9	1.9	1.2	1.4	0.3
Service	1.2	0.0	4.9	4.0	1.2	1.6	–
Sales and office	0.2	0.0	1.0	1.4	1.1	0.9	0.3
Sales and related	0.4	0.0	2.4	2.3	1.5	1.8	0.2
Office and administrative support	0.2	0.0	1.1	1.6	1.2	0.9	0.4
Natural resources, construction, and maintenance	0.3	0.0	2.1	2.5	1.3	1.2	–
Construction, extraction, farming, fishing, and forestry	0.5	0.0	–	4.9	1.5	0.9	–
Installation, maintenance, and repair	0.3	0.0	2.2	2.8	1.7	1.6	0.4
Production, transportation, and material moving ...	0.5	0.0	2.0	2.7	1.4	0.8	1.0
Production	0.4	0.0	2.7	3.8	2.3	1.3	0.2
Transportation and material moving	0.9	0.0	2.2	3.2	0.8	1.2	2.2
Full time	0.2	0.0	1.3	1.4	0.7	0.6	0.2
Part time	1.1	0.0	3.5	4.2	2.4	2.4	2.6
Union	0.7	0.0	4.4	4.9	0.9	1.6	1.7
Nonunion	0.2	0.0	1.2	1.3	0.7	0.6	0.2
Average wage within the following percentiles: ¹							
Less than 10	1.7	8.0	9.1	5.7	–	–	–
10 to under 25	1.5	0.0	3.7	3.9	2.1	3.1	0.5
25 to under 50	0.4	0.0	2.0	2.6	1.0	0.6	0.5
50 to under 75	0.2	0.0	1.1	1.6	0.9	0.9	0.3
75 to under 90	0.2	0.0	1.8	1.8	0.9	0.7	0.4
90 or greater	0.3	0.0	2.1	2.2	1.2	1.5	0.4
Establishment characteristics							
Goods-producing industries	0.2	0.0	2.0	2.8	1.4	0.9	0.4
Construction	0.5	0.0	–	6.2	–	–	–
Manufacturing	0.3	0.0	2.3	3.1	1.5	0.9	0.3

See footnotes at end of table.

Table 19. Standard errors for long-term disability insurance plans: Fixed percent of earnings, private industry workers, National Compensation Survey, March 2008—Continued

(All workers with a fixed percent of earnings long-term disability insurance coverage = 100 percent)

Characteristics	Mean fixed percent of earnings	Median fixed percent of earnings	Fixed percent of earnings				
			Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent
Service-providing industries	0.2	0.0	1.5	1.5	0.7	0.8	0.3
Trade, transportation, and utilities	0.5	0.0	1.4	2.1	1.1	1.3	1.0
Wholesale trade	0.3	0.0	1.9	3.3	1.6	2.4	—
Retail trade	0.5	0.0	3.0	3.0	1.1	1.9	—
Transportation and warehousing	1.5	0.0	3.9	5.2	—	1.8	—
Utilities	1.3	0.0	6.3	6.2	—	—	0.9
Information	0.4	0.0	2.9	3.9	1.9	1.2	—
Financial activities	0.2	0.0	1.2	2.1	1.2	0.8	1.0
Finance and insurance	0.2	0.0	1.2	1.9	1.4	0.8	0.4
Credit intermediation and related activities	0.2	0.0	1.2	2.3	2.1	1.0	0.5
Insurance carriers and related activities	0.4	0.0	3.3	4.2	1.9	1.3	0.7
Real estate and rental and leasing	1.3	0.0	—	9.4	—	—	—
Professional and business services	0.7	0.0	4.3	3.6	3.0	3.1	—
Professional and technical services	0.6	0.0	2.8	4.2	3.8	4.0	—
Administrative and waste services	1.6	0.0	—	12.6	—	—	—
Education and health services	0.3	0.0	2.9	3.4	0.9	0.8	0.2
Educational services	0.5	0.0	2.1	2.2	1.6	1.6	1.1
Junior colleges, colleges, and universities	0.4	0.0	2.6	2.5	1.6	1.5	0.3
Health care and social assistance	0.3	0.0	3.5	4.0	1.1	1.0	—
Leisure and hospitality	3.3	2.2	5.2	4.4	—	—	—
Accommodation and food services	4.5	7.3	5.4	4.9	—	—	—
Other services	0.6	0.0	—	10.0	2.2	—	—
1 to 99 workers	0.4	0.0	1.8	2.1	1.2	1.3	0.3
1 to 49 workers	0.4	0.0	2.5	2.4	1.7	1.7	0.4
50 to 99 workers	0.8	0.0	2.0	3.1	2.1	1.6	0.6
100 workers or more	0.2	0.0	1.7	1.9	0.8	0.7	0.3
100 to 499 workers	0.3	0.0	1.7	2.1	1.4	1.0	0.6
500 workers or more	0.3	0.0	2.3	2.5	0.9	0.8	0.3
Geographic areas							
Metropolitan areas	0.2	0.0	1.3	1.5	0.7	0.6	0.3
Nonmetropolitan areas	0.6	0.0	4.5	3.6	1.9	1.6	0.4
New England	0.9	0.0	—	3.6	0.6	3.8	—
Middle Atlantic	0.3	0.0	2.3	2.2	1.2	1.3	0.6
East North Central	0.5	0.0	1.5	2.0	1.9	1.1	0.2
West North Central	0.2	0.0	2.0	3.8	1.5	1.5	0.6
South Atlantic	0.3	0.0	3.1	4.0	1.4	1.3	0.3
East South Central	1.0	0.0	5.4	3.7	2.2	2.7	—
West South Central	0.6	0.0	3.4	4.9	2.3	0.7	—
Mountain	1.1	0.0	3.0	3.9	2.6	0.7	—
Pacific	0.7	0.0	4.6	3.2	3.0	2.1	1.2

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States,

2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 20. Long-term disability insurance plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2008

(All workers participating in fixed percent of earnings long-term disability insurance plans = 100 percent)

Characteristics	No maximum benefit amount	With maximum benefit amount	Maximum benefit amount ¹				
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	21	79	\$3,000	\$5,000	\$7,500	\$10,000	\$15,000
Worker characteristics							
Management, professional, and related	21	79	4,000	5,000	8,000	10,000	15,000
Management, business, and financial	20	80	5,000	6,000	10,000	11,813	15,000
Professional and related	21	79	3,000	5,000	7,500	10,000	15,000
Service	19	81	3,000	5,000	5,000	10,000	10,000
Sales and office	17	83	3,000	5,000	7,500	10,000	15,000
Sales and related	15	85	3,000	4,800	6,667	10,000	15,000
Office and administrative support	18	82	3,000	5,000	8,000	10,000	15,000
Natural resources, construction, and maintenance	24	76	3,399	4,000	5,000	10,000	15,000
Construction, extraction, farming, fishing, and forestry	21	79	2,917	5,000	6,000	10,000	13,000
Installation, maintenance, and repair	25	75	3,500	4,000	5,000	10,000	15,000
Production, transportation, and material moving ...	30	70	2,000	5,000	6,000	10,000	15,000
Production	25	75	2,165	5,000	6,000	10,000	15,000
Transportation and material moving	36	64	2,000	4,500	5,000	7,500	10,000
Full time	21	79	3,000	5,000	7,500	10,000	15,000
Part time	35	65	3,000	5,000	5,000	10,000	10,000
Union	28	72	1,821	4,000	5,000	6,000	13,000
Nonunion	21	79	3,000	5,000	7,500	10,000	15,000
Establishment characteristics							
Goods-producing industries	23	77	2,917	5,000	7,000	10,000	15,000
Construction	19	81	3,500	5,000	6,000	10,000	12,000
Manufacturing	24	76	2,917	5,000	7,000	10,000	15,000

See footnotes at end of table.

Table 20. Long-term disability insurance plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2008—Continued

(All workers participating in fixed percent of earnings long-term disability insurance plans = 100 percent)

Characteristics	No maximum benefit amount	With maximum benefit amount	Maximum benefit amount ¹				
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Service-providing industries	21	79	\$3,000	\$5,000	\$7,500	\$10,000	\$15,000
Trade, transportation, and utilities	30	70	2,800	5,000	6,000	10,000	15,000
Wholesale trade	25	75	4,600	5,000	7,000	10,000	15,000
Retail trade	18	82	1,385	3,000	5,000	6,000	10,000
Transportation and warehousing	46	54	3,000	5,000	6,000	8,000	10,000
Utilities	42	58	3,399	5,000	15,000	15,000	15,000
Information	8	92	3,000	4,000	4,000	10,000	12,000
Financial activities	19	81	4,000	7,000	10,000	15,000	20,000
Finance and insurance	19	81	5,000	7,000	10,000	15,000	20,000
Credit intermediation and related activities	16	84	5,000	7,500	10,000	15,000	20,000
Insurance carriers and related activities	26	74	4,000	6,000	10,000	12,000	15,000
Professional and business services	20	80	4,000	5,000	10,000	10,000	15,000
Professional and technical services	16	84	4,000	5,000	10,000	10,000	15,000
Administrative and waste services	14	86	3,000	5,000	10,000	12,500	17,300
Education and health services	15	85	3,000	5,000	6,000	10,000	12,000
Educational services	16	84	4,000	5,000	6,000	10,000	12,500
Junior colleges, colleges, and universities	12	88	4,000	5,000	7,000	10,000	14,500
Health care and social assistance	14	86	3,000	5,000	6,000	10,000	10,500
Other services	55	45	3,000	5,000	5,000	8,000	10,000
1 to 99 workers	20	80	3,000	5,000	6,000	10,000	10,000
1 to 49 workers	20	80	3,000	5,000	6,000	10,000	12,500
50 to 99 workers	20	80	3,000	5,000	5,000	8,000	10,000
100 workers or more	22	78	3,000	5,000	8,000	10,000	15,000
100 to 499 workers	20	80	3,000	5,000	7,000	10,000	15,000
500 workers or more	23	77	3,000	5,000	10,000	12,500	16,667
Geographic areas							
Metropolitan areas	21	79	3,000	5,000	7,500	10,000	15,000
Nonmetropolitan areas	22	78	3,000	5,000	6,000	10,000	15,000
New England	24	76	3,000	5,000	7,500	10,000	15,000
Middle Atlantic	20	80	3,000	5,000	6,000	10,000	15,000
East North Central	26	74	3,000	5,000	6,000	10,000	15,000
West North Central	15	85	4,000	5,000	6,000	10,000	12,000
South Atlantic	21	79	3,000	5,000	7,000	10,000	15,000
East South Central	—	87	2,500	5,000	7,000	10,000	15,000
West South Central	19	81	3,000	5,000	8,500	10,000	15,000
Mountain	26	74	5,000	6,000	8,000	10,000	15,000
Pacific	23	77	3,250	6,000	10,000	10,000	17,300

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less

than the benefit shown. The remaining percentiles follow the same logic.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 20. Standard errors for long-term disability insurance plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2008

(All workers participating in fixed percent of earnings long-term disability insurance plans = 100 percent)

Characteristics	No maximum benefit amount	With maximum benefit amount	Maximum benefit amount ¹				
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	1.1	1.1	\$0.00	\$0.00	\$572.30	\$0.00	\$0.00
Worker characteristics							
Management, professional, and related	1.8	1.8	546.60	0.00	1,060.20	0.00	0.00
Management, business, and financial	1.6	1.6	151.90	0.00	0.00	2,185.60	2,000.10
Professional and related	2.2	2.2	823.10	0.00	316.20	0.00	0.00
Service	4.3	4.3	882.60	0.00	413.30	622.80	1,579.50
Sales and office	1.2	1.2	0.00	0.00	568.50	0.00	0.00
Sales and related	1.9	1.9	377.20	965.50	789.30	0.00	2,852.90
Office and administrative support	1.5	1.5	0.00	0.00	903.50	0.00	0.00
Natural resources, construction, and maintenance	3.5	3.5	566.70	289.70	1,001.40	0.00	2,443.70
Construction, extraction, farming, fishing, and forestry	4.0	4.0	687.70	270.60	2,265.00	2,474.10	2,763.50
Installation, maintenance, and repair	4.6	4.6	643.40	0.00	470.10	0.00	2,957.60
Production, transportation, and material moving ...	2.2	2.2	314.50	0.00	0.00	451.00	2,269.00
Production	3.1	3.1	1,017.30	0.00	1,174.10	0.00	0.00
Transportation and material moving	2.6	2.6	156.20	1,106.70	383.90	468.60	0.00
Full time	1.1	1.1	0.00	0.00	498.20	0.00	0.00
Part time	3.2	3.2	0.00	225.30	1,782.10	0.00	753.20
Union	2.7	2.7	280.10	78.10	0.00	2,522.70	4,213.20
Nonunion	1.2	1.2	104.00	0.00	176.00	0.00	0.00
Establishment characteristics							
Goods-producing industries	3.3	3.3	580.90	0.00	720.10	78.10	0.00
Construction	4.4	4.4	656.80	0.00	1,147.90	1,314.10	822.90
Manufacturing	3.7	3.7	1,156.50	0.00	685.30	270.60	0.00

See footnotes at end of table.

Table 20. Standard errors for long-term disability insurance plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2008—Continued

(All workers participating in fixed percent of earnings long-term disability insurance plans = 100 percent)

Characteristics	No maximum benefit amount	With maximum benefit amount	Maximum benefit amount ¹				
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Service-providing industries	1.1	1.1	\$15.60	\$0.00	\$439.70	\$0.00	\$0.00
Trade, transportation, and utilities	1.9	1.9	458.10	54.10	65.10	0.00	3,872.80
Wholesale trade	3.0	3.0	1,923.40	0.00	1,189.60	0.00	4,005.60
Retail trade	2.8	2.8	438.30	31.20	153.00	852.30	0.00
Transportation and warehousing	4.4	4.4	857.90	0.00	1,352.80	2,323.50	0.00
Utilities	7.2	7.2	1,011.50	1,922.50	6,300.70	0.00	0.00
Information	1.7	1.7	0.00	156.20	1,334.60	260.40	0.00
Financial activities	1.8	1.8	352.20	605.30	0.00	827.30	0.00
Finance and insurance	1.9	1.9	1,115.00	716.20	0.00	130.10	0.00
Credit intermediation and related activities	1.7	1.7	0.00	468.60	0.00	582.30	0.00
Insurance carriers and related activities	4.8	4.8	1,048.10	1,070.90	0.00	1,323.50	1,193.20
Professional and business services	2.3	2.3	1,137.20	975.50	469.90	617.10	2,589.10
Professional and technical services	2.9	2.9	1,239.80	420.60	2,460.80	0.00	0.00
Administrative and waste services	4.2	4.2	1,682.40	1,093.40	2,798.60	6,763.60	1,295.40
Education and health services	1.8	1.8	529.40	0.00	78.10	0.00	2,017.60
Educational services	1.8	1.8	126.90	0.00	78.10	0.00	2,017.10
Junior colleges, colleges, and universities	1.8	1.8	110.50	0.00	529.70	0.00	841.20
Health care and social assistance	2.2	2.2	400.20	0.00	111.30	0.00	2,738.20
Other services	8.0	8.0	1,917.90	0.00	910.80	312.40	0.00
1 to 99 workers	1.4	1.4	123.70	0.00	0.00	0.00	1,040.60
1 to 49 workers	2.2	2.2	198.50	0.00	130.20	0.00	1,218.10
50 to 99 workers	3.0	3.0	459.20	296.80	91.10	1,286.20	0.00
100 workers or more	1.4	1.4	105.90	0.00	720.80	0.00	0.00
100 to 499 workers	1.7	1.7	80.70	0.00	443.80	0.00	1,036.10
500 workers or more	2.5	2.5	903.60	156.20	0.00	2,014.80	1,975.00
Geographic areas							
Metropolitan areas	1.1	1.1	0.00	0.00	174.60	0.00	0.00
Nonmetropolitan areas	4.8	4.8	244.80	0.00	313.60	0.00	2,582.90
New England	4.4	4.4	2,000.40	0.00	884.70	0.00	0.00
Middle Atlantic	1.7	1.7	0.00	0.00	0.00	0.00	0.00
East North Central	1.2	1.2	351.10	0.00	552.30	0.00	1,256.90
West North Central	3.2	3.2	754.60	0.00	1,272.20	0.00	927.20
South Atlantic	4.3	4.3	462.70	0.00	1,183.50	0.00	0.00
East South Central	—	5.2	1,427.60	0.00	602.50	0.00	3,637.80
West South Central	2.3	2.3	0.00	777.60	1,184.00	1,623.30	0.00
Mountain	4.0	4.0	0.00	563.20	2,927.40	1,814.90	4,683.50
Pacific	2.6	2.6	916.00	1,021.30	0.00	2,332.60	2,476.10

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less

than the benefit shown. The remaining percentiles follow the same logic.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 21. Leave benefits: Access, private industry workers, National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	Paid holidays	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ¹	
							Paid	Unpaid
All workers	77	78	37	69	71	48	8	83
Worker characteristics								
Management, professional, and related	89	87	55	86	88	66	15	90
Management, business, and financial	96	96	54	89	92	68	16	92
Professional and related	86	84	55	84	86	65	14	89
Service	52	61	26	49	55	34	5	78
Sales and office	81	80	39	73	75	50	8	85
Sales and related	72	72	34	66	70	45	6	83
Office and administrative support	88	86	42	78	79	53	10	85
Natural resources, construction, and maintenance	76	76	26	56	56	38	6	76
Construction, extraction, farming, fishing, and forestry	62	63	18	41	42	29	4	70
Installation, maintenance, and repair	93	91	35	75	73	50	8	82
Production, transportation, and material moving ...	85	83	32	69	71	46	4	84
Production	92	90	32	73	75	52	5	85
Transportation and material moving	78	76	31	65	68	40	4	82
Full time	89	90	42	77	79	54	9	86
Part time	40	39	21	42	48	30	4	73
Union	85	84	47	82	83	56	7	90
Nonunion	76	77	36	67	70	47	8	83
Average wage within the following percentiles:								
Less than 10	38	43	17	37	42	24	2	71
10 to under 25	61	63	25	50	55	35	5	79
25 to under 50	84	84	38	71	74	48	7	84
50 to under 75	89	88	39	78	78	52	9	85
75 to under 90	88	87	52	84	84	62	13	88
90 or greater	89	88	54	86	89	68	14	90
Establishment characteristics								
Goods-producing industries	86	86	33	70	70	51	6	84
Construction	65	66	20	41	43	27	4	67
Manufacturing	95	94	40	82	82	61	7	91

See footnotes at end of table.

Table 21. Leave benefits: Access, private industry workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Paid holidays	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ¹	
							Paid	Unpaid
Service-providing industries	75	76	38	69	72	48	9	83
Trade, transportation, and utilities	80	79	34	71	74	47	5	86
Wholesale trade	94	93	36	81	79	49	6	84
Retail trade	74	73	33	65	70	46	4	85
Transportation and warehousing	80	84	33	76	80	43	3	92
Utilities	99	97	51	94	96	76	12	96
Information	88	87	62	89	91	82	15	92
Financial activities	92	91	54	89	89	66	17	90
Finance and insurance	94	94	58	93	94	72	19	93
Credit intermediation and related activities	96	95	56	93	95	73	15	94
Insurance carriers and related activities	93	93	60	93	93	71	18	91
Real estate and rental and leasing	84	81	40	74	73	43	—	80
Professional and business services	79	75	36	64	67	46	12	80
Professional and technical services	89	91	46	79	84	55	15	84
Administrative and waste services	65	58	22	45	47	31	7	72
Education and health services	82	80	52	82	83	55	10	86
Educational services	64	53	47	76	83	57	12	84
Junior colleges, colleges, and universities	80	72	56	91	94	69	14	92
Health care and social assistance	85	84	52	83	83	55	9	86
Leisure and hospitality	40	54	20	37	45	27	3	75
Accommodation and food services	38	54	19	38	44	26	3	74
Other services	74	73	31	61	61	36	—	75
1 to 99 workers	69	71	26	57	60	36	6	75
1 to 49 workers	69	70	25	55	58	33	6	71
50 to 99 workers	71	73	30	63	65	42	8	85
100 workers or more	86	86	50	82	84	62	10	93
100 to 499 workers	83	82	44	77	79	56	10	91
500 workers or more	89	90	58	88	90	70	11	96
Geographic areas								
Metropolitan areas	78	78	39	70	73	50	9	84
Nonmetropolitan areas	74	76	31	62	64	41	5	81
New England	78	75	42	74	82	53	9	88
Middle Atlantic	80	79	46	76	81	53	8	84
East North Central	76	76	43	72	71	49	9	81
West North Central	74	77	31	69	68	48	7	82
South Atlantic	78	79	33	68	73	50	9	84
East South Central	80	81	37	64	70	43	6	89
West South Central	80	79	34	64	67	46	8	81
Mountain	75	75	35	64	68	44	5	80
Pacific	74	77	34	65	64	44	10	85

¹ The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 21. Standard errors for leave benefits: Access, private industry workers, National Compensation Survey, March 2008

(All workers = 100 percent)

	Paid holidays	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
							Paid	Unpaid
All workers	0.6	0.6	0.6	0.7	0.6	0.7	0.5	0.7
Worker characteristics								
Management, professional, and related	0.7	0.9	1.4	0.9	0.8	1.2	1.3	0.8
Management, business, and financial	0.7	0.7	1.8	0.9	0.8	1.7	1.3	1.1
Professional and related	1.0	1.2	1.7	1.2	1.1	1.6	1.6	1.0
Service	2.5	2.3	2.0	2.1	2.1	1.5	0.9	1.8
Sales and office	0.7	0.6	0.9	0.9	0.8	1.1	0.6	0.9
Sales and related	1.2	1.1	1.3	1.3	1.3	1.5	0.6	1.1
Office and administrative support	0.9	0.8	1.3	1.3	1.0	1.6	0.8	1.0
Natural resources, construction, and maintenance	1.3	1.4	1.5	1.7	1.7	1.6	0.7	1.4
Construction, extraction, farming, fishing, and forestry	2.4	2.3	1.8	2.7	2.4	1.9	1.0	2.5
Installation, maintenance, and repair	1.1	1.2	2.2	1.5	1.5	2.0	1.2	1.7
Production, transportation, and material moving ...	1.1	1.1	1.3	1.6	1.3	1.8	0.6	1.1
Production	1.1	1.4	1.8	1.9	1.7	2.1	0.8	1.5
Transportation and material moving	1.9	1.8	1.9	2.4	2.1	2.3	0.6	1.6
Full time	0.4	0.4	0.7	0.7	0.6	0.8	0.6	0.7
Part time	1.5	1.3	1.2	1.3	1.3	1.0	0.7	1.3
Union	1.4	1.3	2.1	1.6	1.6	2.1	1.0	1.1
Nonunion	0.7	0.6	0.7	0.8	0.6	0.8	0.6	0.8
Average wage within the following percentiles: ¹								
Less than 10	3.3	3.0	2.2	2.9	2.3	2.0	0.5	2.3
10 to under 25	1.3	1.3	1.5	1.4	1.4	1.4	0.6	1.5
25 to under 50	1.0	0.8	1.2	1.2	1.0	1.2	0.7	1.0
50 to under 75	0.8	0.9	1.1	0.8	0.9	1.2	0.7	0.8
75 to under 90	1.0	1.0	1.4	0.8	0.9	1.0	1.3	0.8
90 or greater	0.8	1.2	1.7	1.6	1.4	1.9	1.0	1.5
Establishment characteristics								
Goods-producing industries	0.9	0.9	1.6	1.4	1.2	1.7	0.7	1.3
Construction	2.6	2.4	2.0	2.5	2.1	2.1	1.0	2.7
Manufacturing	0.7	0.8	2.1	1.2	1.4	1.8	1.0	1.2

See footnotes at end of table.

Table 21. Standard errors for leave benefits: Access, private industry workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

	Paid holidays	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
							Paid	Unpaid
Service-providing industries	0.8	0.7	0.9	0.8	0.7	0.8	0.6	0.8
Trade, transportation, and utilities	0.9	0.8	1.0	1.1	0.9	1.3	0.5	0.8
Wholesale trade	1.0	1.0	2.4	1.8	2.0	2.7	1.1	2.0
Retail trade	1.1	1.0	1.2	1.3	1.5	1.3	0.5	0.9
Transportation and warehousing	2.8	2.3	3.5	3.5	2.8	3.7	1.3	1.4
Utilities	0.7	2.0	7.0	3.1	2.9	5.7	2.6	1.7
Information	4.2	4.3	2.7	2.3	2.0	2.8	2.3	2.0
Financial activities	1.0	0.9	1.8	1.3	1.0	2.3	1.3	0.9
Finance and insurance	0.6	0.6	1.7	0.9	0.7	2.0	1.3	0.8
Credit intermediation and related activities	0.7	0.8	2.1	1.3	0.9	2.1	1.6	1.0
Insurance carriers and related activities	1.2	1.1	2.9	1.2	1.2	3.1	2.0	1.3
Real estate and rental and leasing	3.0	2.6	4.2	3.6	3.8	4.6	—	3.2
Professional and business services	1.9	2.1	2.6	2.3	2.2	2.6	1.6	1.8
Professional and technical services	1.6	1.1	3.4	2.6	2.0	2.8	2.3	2.0
Administrative and waste services	3.3	3.2	3.6	3.9	3.8	3.9	1.9	2.9
Education and health services	1.2	1.6	1.9	1.7	1.7	1.9	1.2	1.9
Educational services	3.6	4.0	3.7	2.7	3.6	3.1	1.8	3.4
Junior colleges, colleges, and universities	1.7	2.0	3.2	1.2	0.9	3.3	2.3	1.3
Health care and social assistance	1.3	1.5	2.0	1.8	1.8	2.2	1.3	2.0
Leisure and hospitality	6.4	5.0	4.6	4.3	4.0	2.6	0.8	3.3
Accommodation and food services	6.7	5.2	5.6	5.3	4.9	3.3	0.8	3.5
Other services	3.0	2.4	4.9	4.2	3.7	5.5	—	4.0
1 to 99 workers	0.8	0.8	0.9	1.2	1.0	1.1	0.7	1.1
1 to 49 workers	1.0	1.0	1.1	1.3	1.1	1.3	0.7	1.2
50 to 99 workers	1.9	1.5	2.3	2.6	2.2	2.4	1.9	1.7
100 workers or more	0.9	0.7	1.2	1.0	0.9	0.9	0.7	0.6
100 to 499 workers	1.1	1.0	1.4	1.5	1.2	1.1	0.9	0.8
500 workers or more	1.0	1.1	1.7	1.3	1.4	2.0	1.1	0.7
Geographic areas								
Metropolitan areas	0.6	0.6	0.7	0.8	0.7	0.8	0.6	0.8
Nonmetropolitan areas	2.3	2.0	2.4	1.9	1.5	1.2	1.1	2.2
New England	0.4	1.2	1.6	3.1	2.1	2.9	1.6	2.5
Middle Atlantic	0.7	0.8	1.5	1.2	1.4	0.5	1.5	1.5
East North Central	1.0	1.3	1.1	1.5	1.2	2.4	1.6	2.3
West North Central	2.3	2.1	1.8	1.8	1.4	1.6	1.1	2.6
South Atlantic	1.3	1.6	1.3	1.8	2.2	1.9	1.1	2.0
East South Central	6.0	4.9	6.4	6.8	4.4	3.9	2.8	3.9
West South Central	1.0	1.7	2.6	1.8	1.7	1.2	1.4	1.6
Mountain	4.2	2.7	2.6	2.8	2.2	2.0	1.2	2.8
Pacific	1.5	1.2	1.4	1.3	1.4	1.3	0.8	1.2

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See

Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 22. Paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2008

(All workers with paid holidays = 100 percent)

Characteristics	Mean number of days	Median number of days	Paid holidays ¹										
			Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days
All workers	8	8	10	24	12	13	10	14	8	4	1	1	2
Worker characteristics													
Management, professional, and related	9	9	3	16	12	13	12	20	10	7	2	2	3
Management, business, and financial	10	10	1	13	8	12	12	25	12	8	3	2	4
Professional and related	9	9	4	17	14	14	12	17	9	7	2	1	3
Service	7	7	24	25	12	13	8	5	8	3	(²)	(²)	1
Sales and office	8	7	9	31	11	13	9	15	6	3	1	1	1
Sales and related	7	6	15	46	9	11	7	7	3	2	(²)	—	—
Office and administrative support	8	8	5	24	12	15	10	19	8	4	1	1	2
Natural resources, construction, and maintenance	7	7	14	29	16	10	9	9	6	3	1	1	2
Construction, extraction, farming, fishing, and forestry	7	6	21	32	16	9	10	7	3	1	1	—	1
Installation, maintenance, and repair	8	7	8	28	16	11	8	11	8	4	1	2	2
Production, transportation, and material moving	8	8	8	21	12	16	11	14	9	4	2	1	3
Production	9	9	6	13	12	15	13	16	12	5	2	1	5
Transportation and material moving	8	7	11	30	13	17	9	10	5	2	1	—	2
Full time	8	8	8	23	12	14	11	15	9	5	1	1	2
Part time	6	6	25	35	10	10	6	8	3	2	(²)	(²)	—
Union	10	10	4	14	8	12	11	15	13	8	3	3	8
Nonunion	8	8	10	25	13	14	10	14	7	4	1	1	1
Average wage within the following percentiles: ³													
Less than 10	6	6	39	31	10	7	7	3	—	—	—	—	—
10 to under 25	7	6	20	37	14	10	6	7	3	1	(²)	—	—
25 to under 50	8	7	9	30	13	16	10	11	7	2	1	(²)	1
50 to under 75	8	8	6	22	12	14	11	16	10	5	1	1	1
75 to under 90	9	9	4	16	11	14	12	19	9	6	2	2	6
90 or greater	10	10	2	11	10	11	13	23	13	9	3	2	4
Establishment characteristics													
Goods-producing industries	9	9	7	16	11	13	14	16	12	5	3	1	4
Construction	6	6	21	36	17	12	9	2	2	—	—	—	—
Manufacturing	10	10	3	10	9	13	15	20	15	7	4	1	5

See footnotes at end of table.

Table 22. Paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2008—Continued

(All workers with paid holidays = 100 percent)

Characteristics	Mean number of days	Median number of days	Paid holidays ¹										
			Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days
Service-providing industries	8	8	10	27	13	14	9	13	7	4	1	1	2
Trade, transportation, and utilities	7	6	13	39	11	12	7	9	4	3	1	—	1
Wholesale trade	8	8	3	23	18	16	11	14	6	6	—	—	2
Retail trade	6	6	20	55	9	8	5	2	1	1	—	—	—
Transportation and warehousing	8	8	7	21	10	23	9	20	6	3	1	—	—
Utilities	10	11	—	—	—	4	9	—	19	—	14	—	—
Information	9	9	—	14	21	9	10	14	16	7	—	6	2
Financial activities	9	10	1	11	7	14	13	35	12	5	1	1	1
Finance and insurance	9	10	—	8	6	14	13	41	10	6	1	—	1
Credit intermediation and related activities	9	10	—	11	4	7	6	58	7	5	1	—	(²)
Insurance carriers and related activities	9	9	—	5	11	27	18	17	11	8	—	—	—
Real estate and rental and leasing	8	9	4	22	—	—	13	—	23	—	—	—	—
Professional and business services	8	8	6	20	15	16	11	17	7	5	—	1	2
Professional and technical services	9	9	2	8	15	21	15	24	6	7	—	—	—
Administrative and waste services	7	7	14	34	15	12	8	8	7	2	—	—	—
Education and health services	8	8	7	28	14	15	8	10	8	4	2	1	4
Educational services	12	11	1	4	2	7	6	15	18	13	10	5	19
Junior colleges, colleges, and universities	12	12	1	2	—	6	5	8	24	15	13	7	17
Health care and social assistance	8	7	8	31	15	16	8	9	7	3	1	(²)	3
Leisure and hospitality	6	6	37	20	13	14	8	4	4	—	—	—	—
Accommodation and food services	5	6	41	22	11	12	8	—	—	—	—	—	—
Other services	8	8	11	23	14	12	—	—	5	4	3	3	2
1 to 99 workers	7	7	14	26	15	12	10	13	6	2	1	1	1
1 to 49 workers	7	7	14	26	14	13	10	13	5	2	1	1	1
50 to 99 workers	8	7	12	26	16	10	12	12	7	3	—	1	1
100 workers or more	9	8	6	22	10	14	10	15	10	6	2	1	4
100 to 499 workers	8	8	7	26	10	15	11	13	9	5	1	1	2
500 workers or more	9	9	5	18	9	13	9	17	12	7	3	1	5
Geographic areas													
Metropolitan areas	8	8	9	23	12	13	11	14	8	5	1	1	3
Nonmetropolitan areas	7	7	15	29	11	15	8	12	8	2	1	—	—
New England	9	10	5	16	5	9	9	26	13	9	2	2	3
Middle Atlantic	9	9	8	19	10	12	12	12	10	8	1	2	5
East North Central	8	8	6	26	15	14	9	13	7	3	2	1	5
West North Central	8	7	7	34	13	16	6	10	9	1	2	—	1
South Atlantic	8	7	13	27	12	11	10	15	6	3	1	(²)	1
East South Central	7	7	19	29	12	18	7	7	4	2	—	—	—
West South Central	8	8	11	25	12	15	10	14	7	3	1	1	1
Mountain	8	8	10	26	13	15	12	12	8	3	1	—	1
Pacific	8	8	10	18	12	14	12	18	8	5	2	1	1

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

² Less than 0.5 percent.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 22. Standard errors for paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2008

(All workers with paid holidays = 100 percent)

Characteristics	Mean number of days	Median number of days	Paid holidays ¹											
			Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days	
All workers	0.1	0.0	0.5	0.8	0.6	0.6	0.6	0.6	0.6	0.4	0.2	0.1	0.1	0.3
Worker characteristics														
Management, professional, and related	0.2	0.0	0.4	1.1	1.0	1.2	1.3	1.3	1.3	0.7	0.6	0.3	0.3	0.7
Management, business, and financial	0.4	0.0	0.4	1.4	0.9	1.3	1.0	1.5	1.1	0.7	0.5	0.5	0.5	1.6
Professional and related	0.1	0.8	0.6	1.3	1.4	1.4	1.6	1.6	0.9	0.7	0.4	0.3	0.4	0.4
Service	0.2	0.9	2.2	1.9	1.2	1.5	1.6	1.6	1.0	1.4	0.5	0.1	0.1	0.6
Sales and office	0.1	0.2	0.6	1.1	0.8	0.9	0.6	0.6	0.5	0.3	0.2	0.2	0.2	0.2
Sales and related	0.1	0.0	1.3	1.6	0.9	1.4	0.8	1.1	0.4	0.4	0.1	–	–	–
Office and administrative support	0.1	0.0	0.7	1.1	1.1	1.0	0.7	0.8	0.6	0.4	0.2	0.2	0.2	0.3
Natural resources, construction, and maintenance	0.1	0.0	1.3	1.9	1.2	1.2	0.9	1.0	0.7	0.3	0.2	0.3	0.3	0.5
Construction, extraction, farming, fishing, and forestry	0.1	0.2	2.4	2.7	1.8	1.6	1.8	1.1	0.5	0.2	0.3	–	–	0.3
Installation, maintenance, and repair	0.1	0.1	1.3	2.2	1.5	1.6	0.8	1.5	1.1	0.6	0.2	0.5	0.5	0.7
Production, transportation, and material moving	0.1	0.0	0.8	1.4	1.1	1.3	1.0	0.9	0.8	0.7	0.3	0.2	0.2	0.5
Production	0.1	0.0	1.1	1.5	1.4	1.7	1.3	1.3	1.2	1.0	0.5	0.3	0.3	0.8
Transportation and material moving	0.1	0.0	1.1	2.3	1.5	1.4	1.2	1.0	0.8	0.6	0.3	–	–	0.4
Full time	0.1	0.0	0.5	0.8	0.6	0.7	0.6	0.7	0.5	0.3	0.2	0.1	0.1	0.4
Part time	0.1	0.0	1.7	2.0	1.3	1.3	1.6	0.9	0.9	0.3	0.2	0.1	0.1	–
Union	0.1	1.2	1.0	1.4	1.1	1.5	1.2	1.5	1.9	0.9	0.6	0.5	0.5	1.0
Nonunion	0.1	0.5	0.6	0.9	0.7	0.7	0.6	0.7	0.5	0.3	0.1	0.1	0.1	0.3
Average wage within the following percentiles:²														
Less than 10	0.3	0.0	3.1	2.3	1.5	1.4	2.6	1.0	–	–	–	–	–	–
10 to under 25	0.1	0.0	1.6	1.6	1.4	1.3	0.9	1.0	0.7	0.3	0.1	–	–	–
25 to under 50	0.1	0.0	0.6	1.1	0.8	1.1	0.8	0.6	0.8	0.3	0.1	0.1	0.1	0.2
50 to under 75	0.2	0.0	0.5	0.9	0.8	1.0	0.6	0.7	0.7	0.4	0.2	0.2	0.2	0.4
75 to under 90	0.1	0.0	0.4	1.0	0.8	1.1	1.2	1.2	0.7	0.6	0.3	0.4	0.4	0.7
90 or greater	0.2	0.0	0.2	1.3	1.2	1.2	1.2	1.8	1.3	0.7	0.4	0.4	0.4	1.3
Establishment characteristics														
Goods-producing industries	0.1	0.0	0.8	1.2	0.9	1.3	1.1	1.1	1.0	0.6	0.6	0.2	0.2	0.6
Construction	0.1	0.0	2.4	3.2	2.0	1.9	1.5	0.7	0.4	–	–	–	–	–
Manufacturing	0.1	0.8	0.6	1.3	1.0	1.5	1.5	1.4	1.2	0.8	0.8	0.3	0.3	0.8

See footnotes at end of table.

Table 22. Standard errors for paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2008—Continued

(All workers with paid holidays = 100 percent)

Characteristics	Mean number of days	Median number of days	Paid holidays ¹											
			Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days	
Service-providing industries	0.1	0.6	0.7	1.0	0.7	0.7	0.7	0.7	0.7	0.5	0.3	0.1	0.1	0.4
Trade, transportation, and utilities	0.1	0.0	0.9	1.2	0.8	1.0	0.6	0.8	0.5	0.4	0.2	—	—	0.2
Wholesale trade	0.1	0.1	0.7	2.4	2.1	2.0	1.7	1.7	1.1	1.1	—	—	—	0.7
Retail trade	0.1	0.0	1.3	1.4	0.9	1.2	0.7	0.7	0.3	0.3	—	—	—	—
Transportation and warehousing	0.1	0.0	1.7	2.4	2.6	3.7	1.8	2.5	1.8	1.1	0.4	—	—	—
Utilities	0.2	1.5	—	—	—	1.1	2.5	—	4.5	—	3.1	—	—	—
Information	0.2	0.3	—	2.0	2.8	1.9	2.1	3.0	3.5	1.6	—	1.4	—	1.2
Financial activities	0.1	0.0	0.4	1.0	1.3	1.1	1.1	1.6	1.2	0.8	0.3	0.1	—	0.2
Finance and insurance	0.1	0.0	—	1.1	1.4	1.2	1.2	1.7	1.0	0.9	0.3	—	—	0.2
Credit intermediation and related activities	0.1	0.0	—	1.6	1.0	1.1	1.0	2.0	1.1	1.3	0.5	—	—	0.2
Insurance carriers and related activities	0.2	0.0	—	1.5	3.4	2.5	2.5	1.9	1.6	1.7	—	—	—	—
Real estate and rental and leasing	0.3	0.7	1.6	4.0	—	—	3.0	—	5.5	—	—	—	—	—
Professional and business services	0.1	0.0	1.3	2.2	1.9	1.8	1.4	2.3	1.3	1.3	—	0.5	—	0.8
Professional and technical services	0.1	0.4	0.7	1.7	2.8	2.6	2.4	3.2	1.5	2.3	—	—	—	—
Administrative and waste services	0.2	0.7	3.0	4.3	2.7	2.5	2.1	2.6	2.3	0.8	—	—	—	—
Education and health services	0.4	0.7	1.0	2.1	1.9	1.9	1.2	1.2	1.4	0.9	0.3	0.2	—	1.2
Educational services	0.2	0.2	0.4	1.5	0.8	1.5	1.1	3.3	3.6	2.2	1.6	1.0	—	3.0
Junior colleges, colleges, and universities	0.2	0.8	0.4	1.0	—	1.4	1.0	1.9	4.9	2.5	2.0	1.5	—	2.8
Health care and social assistance	0.4	0.1	1.1	2.4	2.1	2.1	1.4	1.3	1.5	1.0	0.2	0.1	—	1.1
Leisure and hospitality	0.3	0.0	3.8	5.0	2.1	2.7	2.4	1.7	1.8	—	—	—	—	—
Accommodation and food services	0.3	0.0	4.2	6.0	1.9	2.0	2.5	—	—	—	—	—	—	—
Other services	0.2	0.7	2.1	3.0	2.3	2.5	—	—	1.6	1.6	1.6	1.2	—	1.0
1 to 99 workers	0.1	0.0	0.7	1.1	1.1	1.0	0.8	0.9	0.6	0.3	0.1	0.2	—	0.2
1 to 49 workers	0.1	0.0	1.0	1.1	1.3	1.1	0.9	1.2	0.7	0.3	0.2	0.2	—	0.3
50 to 99 workers	0.1	0.0	1.5	1.9	1.8	1.3	1.4	1.1	1.3	0.7	—	0.3	—	0.2
100 workers or more	0.2	0.0	0.9	1.0	0.6	0.7	0.8	0.9	0.8	0.4	0.3	0.1	—	0.8
100 to 499 workers	0.3	0.0	0.8	1.2	0.9	1.1	1.0	0.9	0.9	0.7	0.2	0.2	—	0.9
500 workers or more	0.2	0.0	1.7	1.7	0.9	1.2	1.1	1.6	1.3	1.0	0.5	0.2	—	0.9
Geographic areas														
Metropolitan areas	0.1	0.0	0.5	0.9	0.7	0.7	0.6	0.7	0.5	0.3	0.1	0.1	—	0.4
Nonmetropolitan areas	0.2	0.1	2.0	1.9	1.2	1.9	1.5	1.2	1.6	0.6	0.6	—	—	—
New England	0.1	0.0	1.1	1.8	1.5	1.3	1.3	2.3	2.5	1.5	0.5	0.4	—	0.6
Middle Atlantic	0.5	0.9	0.8	1.3	0.9	2.5	2.6	1.4	0.8	0.5	0.3	0.3	—	2.0
East North Central	0.1	0.4	1.1	2.6	2.1	1.4	1.0	1.5	0.9	0.3	0.5	0.3	—	0.9
West North Central	0.1	0.1	1.2	3.6	1.8	2.9	1.4	0.7	1.4	0.5	0.8	—	—	0.5
South Atlantic	0.1	0.4	1.5	2.0	1.7	1.0	1.1	1.5	0.8	0.8	0.3	0.1	—	0.2
East South Central	0.4	1.4	3.6	3.1	1.3	1.5	2.8	1.4	1.3	0.9	—	—	—	—
West South Central	0.2	0.7	1.0	1.5	1.0	1.5	2.0	1.7	1.8	0.6	0.3	0.1	—	0.6
Mountain	0.1	1.0	1.4	5.1	2.9	2.6	1.3	1.7	2.2	1.5	0.2	—	—	0.1
Pacific	0.1	0.0	1.3	1.4	1.8	1.3	0.8	1.9	1.0	0.4	0.3	0.2	—	0.3

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

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 23. Paid vacations:¹ Number of days by service requirement, private industry workers, National Compensation Survey, March 2008

(All workers with paid vacations = 100 percent)

Characteristics	Mean number of days	Median number of days	Percent with paid vacations days by length of service ²					
			Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days
After 1 year								
All workers	9	10	7	39	37	10	5	2
Full time	9	10	5	38	39	11	5	2
Part time	7	5	26	45	20	4	4	1
Union	9	10	4	45	39	7	4	2
Nonunion	9	10	8	38	37	10	5	2
1 to 99 workers	8	5	9	49	34	7	2	(³)
1 to 49 workers	8	5	9	49	33	7	2	(³)
50 to 99 workers	8	5	8	47	36	7	1	(³)
100 workers or more	11	10	6	30	40	13	8	3
100 to 499 workers	9	10	7	39	38	11	4	2
500 workers or more	12	10	4	21	42	16	12	5
After 5 years								
All workers	14	15	2	11	37	34	10	6
Full time	14	15	1	8	38	36	11	6
Part time	11	10	11	30	28	20	5	6
Union	14	12	1	5	46	35	8	5
Nonunion	14	15	2	11	36	34	11	6
1 to 99 workers	12	10	3	16	43	30	6	2
1 to 49 workers	12	10	3	18	42	29	6	2
50 to 99 workers	12	10	2	11	45	33	7	2
100 workers or more	15	15	2	5	32	37	14	10
100 to 499 workers	14	15	2	8	40	35	10	5
500 workers or more	17	15	1	3	23	40	18	15
After 10 years								
All workers	16	15	2	8	16	41	22	12
Full time	17	15	1	6	16	42	23	12
Part time	14	14	10	25	16	27	13	9
Union	17	15	(³)	3	10	60	19	9
Nonunion	16	15	2	9	17	38	22	12
1 to 99 workers	14	15	2	13	24	38	17	5
1 to 49 workers	14	15	3	15	26	35	17	5
50 to 99 workers	15	15	2	9	19	47	20	4
100 workers or more	18	15	1	3	8	43	26	18
100 to 499 workers	17	15	2	5	10	51	22	10
500 workers or more	20	20	1	2	7	34	30	26

See footnotes at end of table.

Table 23. Paid vacations:¹ Number of days by service requirement, private industry workers, National Compensation Survey, March 2008—Continued

(All workers with paid vacations = 100 percent)

Characteristics	Mean number of days	Median number of days	Percent with paid vacations days by length of service ²					
			Fewer than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days
After 20 years								
All workers	19	20	2	8	13	18	36	24
Full time	19	20	1	6	13	18	38	25
Part time	15	15	10	23	12	15	22	18
Union	22	20	(³)	2	5	10	46	36
Nonunion	18	20	2	8	14	19	35	22
1 to 99 workers	16	15	2	13	21	25	28	12
1 to 49 workers	15	15	2	15	22	24	25	11
50 to 99 workers	17	18	2	8	16	27	34	14
100 workers or more	22	20	1	3	6	12	43	35
100 to 499 workers	20	20	1	4	7	17	46	24
500 workers or more	24	23	1	2	5	6	40	47

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

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

³ Less than 0.5 percent.

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

Table 23. Standard errors for paid vacations:¹ Number of days by service requirement, private industry workers, National Compensation Survey, March 2008

(All workers with paid vacations = 100 percent)

Characteristics	Mean number of days	Median number of days	Percent with paid vacations days by length of service ²					
			Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days
After 1 year								
All workers	0.1	0.0	0.4	0.6	0.8	0.6	0.3	0.2
Full time	0.1	0.0	0.3	0.7	0.8	0.6	0.3	0.3
Part time	0.2	0.0	1.8	1.6	1.7	0.7	0.6	0.3
Union	0.2	1.5	0.6	2.0	1.9	1.4	1.1	0.8
Nonunion	0.1	0.0	0.5	0.6	0.8	0.7	0.3	0.2
1 to 99 workers	0.1	0.0	0.6	1.1	1.1	0.8	0.4	0.1
1 to 49 workers	0.1	0.0	0.7	1.4	1.3	0.9	0.5	0.2
50 to 99 workers	0.2	0.7	1.3	2.0	2.4	1.1	0.3	0.1
100 workers or more	0.1	0.0	0.6	1.0	1.3	0.8	0.5	0.4
100 to 499 workers	0.3	0.0	0.9	1.5	1.9	0.9	0.6	0.7
500 workers or more	0.2	0.0	0.6	1.7	1.4	1.2	1.1	0.7
After 5 years								
All workers	0.1	1.2	0.3	0.4	0.8	0.8	0.6	0.4
Full time	0.1	0.0	0.2	0.4	0.9	0.8	0.6	0.4
Part time	0.5	0.0	1.6	1.8	1.7	1.7	0.6	1.0
Union	0.2	1.4	0.2	0.7	1.9	1.6	1.2	1.1
Nonunion	0.1	0.8	0.3	0.4	0.8	0.8	0.6	0.4
1 to 99 workers	0.2	0.0	0.3	0.6	1.1	0.9	0.7	0.4
1 to 49 workers	0.2	0.0	0.4	0.8	1.3	1.0	0.8	0.5
50 to 99 workers	0.2	0.4	0.5	1.3	1.7	1.9	1.2	0.4
100 workers or more	0.2	0.0	0.4	0.5	1.0	1.2	0.8	0.6
100 to 499 workers	0.3	1.6	0.7	0.8	1.3	1.5	1.0	0.7
500 workers or more	0.2	0.0	0.4	0.5	1.3	1.6	1.2	0.9
After 10 years								
All workers	0.2	0.0	0.2	0.4	0.5	0.9	0.7	1.0
Full time	0.2	0.0	0.2	0.4	0.6	0.9	0.6	1.1
Part time	0.5	2.2	1.6	1.9	1.3	2.0	1.8	1.1
Union	0.2	0.0	0.1	0.5	1.4	2.1	1.6	1.6
Nonunion	0.2	0.0	0.3	0.4	0.6	0.9	0.7	1.0
1 to 99 workers	0.2	0.0	0.3	0.6	0.9	1.0	0.9	0.7
1 to 49 workers	0.2	0.0	0.4	0.9	1.1	1.3	1.1	0.9
50 to 99 workers	0.2	0.0	0.4	1.0	1.7	1.9	1.7	0.9
100 workers or more	0.2	0.9	0.4	0.5	0.6	1.3	0.9	1.6
100 to 499 workers	0.3	0.0	0.7	0.7	0.6	1.5	1.2	1.3
500 workers or more	0.3	0.0	0.4	0.5	1.0	1.7	1.5	2.7

See footnotes at end of table.

Table 23. Standard errors for paid vacations:¹ Number of days by service requirement, private industry workers, National Compensation Survey, March 2008—Continued

(All workers with paid vacations = 100 percent)

Characteristics	Mean number of days	Median number of days	Percent with paid vacations days by length of service ²					
			Fewer than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days
After 20 years								
All workers	0.2	0.0	0.2	0.4	0.5	0.6	0.7	1.1
Full time	0.2	0.0	0.1	0.4	0.5	0.7	0.8	1.2
Part time	0.6	0.0	1.6	1.9	1.2	1.6	1.7	1.6
Union	0.3	0.0	0.2	0.4	1.1	0.8	1.9	2.3
Nonunion	0.2	0.0	0.3	0.4	0.5	0.7	0.8	1.2
1 to 99 workers	0.2	0.0	0.3	0.6	0.9	0.9	1.0	0.9
1 to 49 workers	0.3	0.0	0.4	0.9	1.1	1.2	1.1	1.1
50 to 99 workers	0.3	2.9	0.4	1.0	1.5	2.3	2.5	1.4
100 workers or more	0.2	0.0	0.4	0.4	0.5	0.7	1.2	1.7
100 to 499 workers	0.3	0.0	0.6	0.7	0.6	0.9	1.3	1.2
500 workers or more	0.3	1.4	0.4	0.5	0.9	0.7	1.8	2.5

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

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

Table 24. Quality of life benefits: Access, private industry workers, National Compensation Survey, March 2008

(All workers = 100 percent)

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	Resource and referral services					
All workers	15	3	5	11	11	13	5	2	6
Worker characteristics									
Management, professional, and related	28	6	11	21	20	22	11	6	11
Management, business, and financial	28	7	9	23	25	25	15	8	11
Professional and related	28	6	12	20	18	20	9	5	11
Service	10	2	5	5	3	5	1	(²)	2
Sales and office	14	3	3	11	12	15	5	2	6
Sales and related	10	2	1	8	12	15	4	2	3
Office and administrative support	17	4	5	13	12	15	5	2	7
Natural resources, construction, and maintenance	7	1	2	6	7	7	2	1	4
Construction, extraction, farming, fishing, and forestry	4	—	(²)	3	2	3	—	1	2
Installation, maintenance, and repair	10	2	3	9	13	12	2	1	6
Production, transportation, and material moving ...	10	2	2	8	9	10	2	2	3
Production	12	2	3	9	10	8	2	2	3
Transportation and material moving	8	1	1	7	8	11	1	1	2
Full time	17	4	6	12	13	15	5	3	6
Part time	10	1	4	6	5	6	2	1	3
Union	21	4	6	19	16	17	2	2	7
Nonunion	14	3	5	10	10	12	5	2	5
Average wage within the following percentiles: ³									
Less than 10	5	1	3	2	2	2	1	—	1
10 to under 25	7	1	3	4	4	6	1	(²)	2
25 to under 50	12	3	4	7	8	10	3	1	3
50 to under 75	15	4	5	11	11	14	5	3	6
75 to under 90	25	5	9	20	20	19	8	5	9
90 or greater	32	6	10	27	27	29	14	9	15
Establishment characteristics									
Goods-producing industries	12	2	3	10	11	9	3	3	4
Construction	2	—	—	—	1	2	2	1	3
Manufacturing	17	2	4	14	16	12	4	4	5

See footnotes at end of table.

Table 24. Quality of life benefits: Access, private industry workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

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	Resource and referral services					
Service-providing industries	16	3	6	11	11	14	5	2	6
Trade, transportation, and utilities	10	1	1	9	12	15	2	1	3
Wholesale trade	10	2	—	7	10	9	5	3	4
Retail trade	9	1	—	8	10	13	1	(²)	2
Transportation and warehousing	14	—	—	14	14	27	2	—	4
Utilities	21	4	2	—	46	38	—	3	18
Information	26	7	10	20	44	38	9	5	15
Financial activities	31	9	6	26	25	29	10	4	16
Finance and insurance	37	11	7	31	32	37	12	5	19
Credit intermediation and related activities	37	14	5	30	28	39	10	3	18
Insurance carriers and related activities	38	6	8	32	32	33	14	6	18
Real estate and rental and leasing	—	—	—	—	—	—	2	1	—
Professional and business services	12	3	4	10	9	13	11	5	8
Professional and technical services	12	4	3	10	11	16	16	10	13
Administrative and waste services	6	—	—	5	3	5	5	—	2
Education and health services	28	6	17	15	9	13	4	2	6
Educational services	34	9	21	24	9	23	7	3	12
Junior colleges, colleges, and universities	55	14	31	42	16	39	8	4	20
Health care and social assistance	27	6	17	13	9	11	3	—	5
Leisure and hospitality	3	—	1	2	—	2	(²)	—	2
Accommodation and food services	2	—	—	2	—	2	—	—	2
Other services	10	2	7	4	—	2	3	—	2
1 to 99 workers	5	1	2	3	4	4	3	1	3
1 to 49 workers	5	1	2	3	3	4	3	1	2
50 to 99 workers	6	1	2	5	6	6	3	2	4
100 workers or more	26	5	9	19	19	22	6	4	9
100 to 499 workers	15	3	5	10	13	17	5	3	5
500 workers or more	39	8	14	31	27	28	7	4	13
Geographic areas									
Metropolitan areas	16	3	5	12	12	14	5	3	6
Nonmetropolitan areas	8	2	4	4	4	6	1	1	2
New England	16	3	8	13	13	15	6	3	9
Middle Atlantic	15	5	7	11	14	13	7	4	7
East North Central	18	3	6	13	12	14	5	2	3
West North Central	15	2	5	10	12	12	3	3	6
South Atlantic	12	3	4	8	11	14	5	3	3
East South Central	8	—	3	5	5	9	3	—	2
West South Central	16	3	5	10	10	12	3	2	3
Mountain	15	3	3	12	9	12	5	1	9
Pacific	16	2	4	13	9	12	3	2	10

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

² Less than 0.5 percent.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile

values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 24. Standard errors for quality of life benefits: Access, private industry workers, National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	Employer assistance for childcare				Adoption assistance	Long-term care insurance	Flexible workplace	Employer-provided home PC	Subsidized commuting
	Total	Employer-provided funds	On-site and off-site	Resource and referral services					
All workers	0.5	0.3	0.3	0.4	0.4	0.4	0.4	0.2	0.3
Worker characteristics									
Management, professional, and related	1.0	0.7	0.9	1.0	0.9	1.0	1.1	0.8	0.8
Management, business, and financial	1.2	1.2	1.1	1.4	1.4	1.5	1.8	1.3	1.0
Professional and related	1.3	0.6	0.9	1.2	0.9	1.1	0.9	0.8	1.0
Service	1.1	0.4	0.7	0.6	0.4	0.5	0.5	0.1	0.5
Sales and office	0.6	0.4	0.3	0.5	0.5	0.5	0.4	0.2	0.4
Sales and related	0.9	0.3	0.2	0.9	0.9	0.9	0.6	0.4	0.5
Office and administrative support	0.8	0.5	0.5	0.7	0.6	0.5	0.6	0.2	0.6
Natural resources, construction, and maintenance	0.7	0.2	0.3	0.7	0.7	0.6	0.4	0.2	0.5
Construction, extraction, farming, fishing, and forestry	0.9	—	0.1	0.9	0.5	0.7	—	0.3	0.6
Installation, maintenance, and repair	1.1	0.4	0.6	1.1	1.4	1.0	0.7	0.3	0.9
Production, transportation, and material moving ...	0.8	0.3	0.4	0.8	0.8	0.8	0.3	0.4	0.4
Production	1.1	0.4	0.6	1.2	1.1	0.9	0.4	0.6	0.6
Transportation and material moving	0.9	0.3	0.4	0.8	0.8	1.3	0.3	0.3	0.5
Full time	0.6	0.3	0.4	0.5	0.5	0.4	0.5	0.3	0.4
Part time	0.6	0.3	0.4	0.5	0.4	0.5	0.3	0.1	0.3
Union	1.5	0.6	0.7	1.5	1.1	1.1	0.6	0.5	0.7
Nonunion	0.5	0.3	0.3	0.4	0.4	0.4	0.4	0.2	0.3
Average wage within the following percentiles: ¹									
Less than 10	1.0	0.6	0.9	0.4	0.3	0.4	0.2	—	0.4
10 to under 25	0.7	0.2	0.5	0.6	0.4	0.6	0.2	0.1	0.3
25 to under 50	0.7	0.3	0.4	0.6	0.5	0.5	0.6	0.1	0.3
50 to under 75	0.6	0.4	0.4	0.6	0.6	0.5	0.6	0.4	0.5
75 to under 90	1.0	0.5	0.5	1.1	1.1	0.8	0.7	0.6	0.7
90 or greater	1.3	0.6	1.0	1.4	1.1	1.5	1.5	1.1	1.2
Establishment characteristics									
Goods-producing industries	1.0	0.3	0.4	1.0	1.0	0.9	0.4	0.5	0.5
Construction	0.9	—	—	—	0.6	0.5	0.8	0.4	0.7
Manufacturing	1.5	0.5	0.6	1.5	1.5	1.3	0.5	0.7	0.7

See footnotes at end of table.

Table 24. Standard errors for quality of life benefits: Access, private industry workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Employer assistance for childcare				Adoption assistance	Long-term care insurance	Flexible workplace	Employer-provided home PC	Subsidized commuting
	Total	Employer-provided funds	On-site and off-site	Resource and referral services					
Service-providing industries	0.6	0.3	0.4	0.4	0.5	0.4	0.5	0.3	0.4
Trade, transportation, and utilities	0.7	0.3	0.3	0.7	0.8	0.8	0.3	0.2	0.4
Wholesale trade	1.5	0.6	—	1.2	1.6	1.3	0.8	0.7	1.2
Retail trade	0.7	0.3	—	0.7	1.0	1.0	0.5	0.2	0.3
Transportation and warehousing	2.1	—	—	1.9	1.7	3.4	0.8	—	0.9
Utilities	5.8	2.0	0.6	—	5.7	5.2	—	1.3	4.4
Information	3.0	1.3	1.9	2.9	4.5	3.6	1.5	1.1	2.4
Financial activities	1.6	1.0	0.6	1.4	1.6	1.3	0.8	0.5	1.2
Finance and insurance	1.6	1.2	0.6	1.5	1.7	1.5	1.1	0.6	1.3
Credit intermediation and related activities	2.5	2.2	0.9	2.3	2.0	2.5	0.9	0.6	1.5
Insurance carriers and related activities	3.2	1.6	1.2	3.2	2.7	2.6	2.3	1.1	2.5
Real estate and rental and leasing	—	—	—	—	—	—	0.6	0.5	—
Professional and business services	1.3	0.6	0.7	1.2	1.3	1.4	1.6	0.9	1.3
Professional and technical services	1.9	1.2	0.9	1.8	1.8	2.3	2.6	1.7	2.8
Administrative and waste services	1.6	—	—	1.6	1.3	1.5	1.9	—	0.8
Education and health services	1.9	0.8	1.6	1.5	1.5	0.9	1.0	0.8	0.6
Educational services	2.9	1.3	2.1	2.5	1.3	2.4	2.1	0.5	1.1
Junior colleges, colleges, and universities	3.8	1.5	2.9	3.6	2.4	3.2	1.2	0.7	2.0
Health care and social assistance	2.0	0.8	1.8	1.5	1.6	1.0	1.1	—	0.7
Leisure and hospitality	0.8	—	0.4	0.7	—	0.6	0.2	—	0.7
Accommodation and food services	0.8	—	—	0.7	—	0.6	—	—	0.8
Other services	2.2	0.8	1.8	1.4	—	0.7	1.0	—	1.0
1 to 99 workers	0.4	0.3	0.4	0.3	0.4	0.3	0.4	0.2	0.3
1 to 49 workers	0.6	0.3	0.5	0.3	0.3	0.4	0.4	0.2	0.3
50 to 99 workers	0.8	0.4	0.3	0.7	1.1	0.7	0.5	0.7	0.8
100 workers or more	1.1	0.5	0.6	1.0	1.0	0.9	0.6	0.4	0.6
100 to 499 workers	1.0	0.5	0.7	0.9	1.0	0.9	0.7	0.8	0.7
500 workers or more	2.8	0.9	1.1	2.4	1.9	1.9	1.0	0.8	1.0
Geographic areas									
Metropolitan areas	0.5	0.3	0.3	0.4	0.4	0.4	0.4	0.3	0.3
Nonmetropolitan areas	1.1	0.6	0.8	0.8	0.8	0.7	0.3	0.2	0.6
New England	1.3	1.0	0.8	0.8	1.1	1.5	1.5	0.5	1.3
Middle Atlantic	1.1	0.6	1.2	1.1	0.6	0.9	1.8	0.7	0.7
East North Central	1.6	0.8	0.8	1.5	1.2	0.6	0.9	0.8	0.3
West North Central	1.7	0.4	1.2	1.4	1.1	2.0	0.8	1.0	1.6
South Atlantic	0.9	0.6	0.5	0.8	0.9	0.8	0.6	0.4	0.3
East South Central	2.0	—	0.7	1.9	1.3	2.1	0.8	—	0.5
West South Central	1.6	1.0	1.1	0.8	1.4	0.9	0.6	0.6	0.4
Mountain	0.9	1.2	0.6	1.1	1.4	0.8	0.9	0.3	2.3
Pacific	1.0	0.6	0.8	0.9	0.7	0.6	0.5	0.4	1.4

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 25. Pretax benefits:¹ Access, private industry workers, National Compensation Survey, March 2008

(All workers = 100 percent)

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	8	17	31	33	17
Worker characteristics					
Management, professional, and related	12	29	52	55	23
Management, business, and financial	17	30	55	58	23
Professional and related	10	28	51	54	23
Service	3	8	15	19	14
Sales and office	11	17	34	36	17
Sales and related	12	10	30	29	15
Office and administrative support	10	21	37	40	18
Natural resources, construction, and maintenance	3	11	18	20	12
Construction, extraction, farming, fishing, and forestry	1	6	9	11	8
Installation, maintenance, and repair	5	18	29	31	16
Production, transportation, and material moving ...	6	15	26	27	16
Production	6	18	29	31	16
Transportation and material moving	6	12	23	22	16
Full time	9	20	35	38	20
Part time	4	7	18	17	8
Union	3	17	37	38	27
Nonunion	9	17	31	33	16
Average wage within the following percentiles: ²					
Less than 10	1	4	9	11	–
10 to under 25	6	8	16	17	12
25 to under 50	9	15	28	31	16
50 to under 75	9	20	34	36	18
75 to under 90	9	25	45	47	24
90 or greater	14	31	61	63	25
Establishment characteristics					
Goods-producing industries	7	18	28	32	13
Construction	2	4	8	10	6
Manufacturing	9	24	37	42	17

See footnotes at end of table.

Table 25. Pretax benefits:¹ Access, private industry workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

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	
Service-providing industries	8	17	32	34	18
Trade, transportation, and utilities	12	12	32	30	17
Wholesale trade	8	20	27	32	17
Retail trade	14	6	29	26	13
Transportation and warehousing	8	17	41	32	30
Utilities	21	51	75	77	12
Information	8	37	65	70	26
Financial activities	18	35	58	60	19
Finance and insurance	22	42	66	69	20
Credit intermediation and related activities	25	47	67	71	22
Insurance carriers and related activities	18	35	62	64	16
Real estate and rental and leasing	5	10	28	29	—
Professional and business services	7	15	31	31	22
Professional and technical services	9	20	40	42	26
Administrative and waste services	2	8	18	17	20
Education and health services	6	23	41	46	18
Educational services	6	25	42	48	32
Junior colleges, colleges, and universities	7	27	66	69	46
Health care and social assistance	6	23	41	45	16
Leisure and hospitality	1	4	6	—	—
Accommodation and food services	1	4	5	—	—
Other services	3	11	9	10	6
1 to 99 workers	4	8	15	17	8
1 to 49 workers	4	7	13	14	7
50 to 99 workers	5	11	22	24	11
100 workers or more	12	26	49	52	26
100 to 499 workers	10	21	39	40	22
500 workers or more	14	33	61	66	32
Geographic areas					
Metropolitan areas	8	17	33	35	17
Nonmetropolitan areas	5	15	20	26	—
New England	7	15	35	37	20
Middle Atlantic	5	15	29	31	20
East North Central	8	17	34	35	14
West North Central	7	20	36	41	15
South Atlantic	10	18	31	33	13
East South Central	8	13	—	25	—
West South Central	7	20	31	34	13
Mountain	8	20	35	36	16
Pacific	8	14	32	31	20

¹ See the Technical Note for definitions.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 25. Standard errors for pretax benefits:¹ Access, private industry workers, National Compensation Survey, March 2008

(All workers = 100 percent)

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	0.3	0.6	0.7	0.6	1.2
Worker characteristics					
Management, professional, and related	0.7	1.2	1.4	1.3	1.2
Management, business, and financial	1.5	1.4	1.6	1.6	1.6
Professional and related	0.6	1.5	1.8	1.6	1.4
Service	0.4	0.8	1.1	1.3	3.9
Sales and office	0.5	0.7	0.8	0.9	0.8
Sales and related	0.9	0.7	1.2	1.3	1.1
Office and administrative support	0.6	0.9	1.1	1.1	1.0
Natural resources, construction, and maintenance	0.4	0.9	1.2	1.1	1.1
Construction, extraction, farming, fishing, and forestry	0.4	0.8	1.2	1.1	1.2
Installation, maintenance, and repair	0.6	1.5	1.8	1.8	1.7
Production, transportation, and material moving ...	0.6	0.9	1.0	1.0	1.0
Production	0.9	1.4	1.4	1.7	1.2
Transportation and material moving	0.8	1.0	1.5	1.0	1.5
Full time	0.4	0.7	0.9	0.7	1.4
Part time	0.3	0.6	1.0	0.9	0.9
Union	0.5	1.6	1.4	1.5	1.6
Nonunion	0.3	0.6	0.7	0.7	1.2
Average wage within the following percentiles: ²					
Less than 10	0.3	0.7	1.1	1.9	–
10 to under 25	0.4	1.1	1.3	1.1	1.9
25 to under 50	0.6	0.7	1.0	0.9	1.4
50 to under 75	0.4	0.8	0.9	0.9	1.0
75 to under 90	0.5	1.2	1.1	1.4	1.1
90 or greater	1.0	1.3	1.7	1.8	1.4
Establishment characteristics					
Goods-producing industries	0.6	1.4	1.3	1.3	0.9
Construction	0.6	0.9	1.2	1.2	1.0
Manufacturing	0.8	1.8	1.9	1.9	1.2

See footnotes at end of table.

Table 25. Standard errors for pretax benefits:¹ Access, private industry workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

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	
Service-providing industries	0.3	0.7	0.9	0.7	1.4
Trade, transportation, and utilities	0.7	0.7	1.2	0.9	1.0
Wholesale trade	1.7	1.9	2.3	2.3	2.5
Retail trade	0.9	0.7	1.2	1.2	0.8
Transportation and warehousing	1.4	1.6	3.8	2.2	3.4
Utilities	4.6	5.8	5.3	5.3	2.0
Information	1.5	3.9	3.9	4.3	2.9
Financial activities	1.0	2.2	2.1	1.6	1.2
Finance and insurance	1.2	2.2	1.5	1.3	1.2
Credit intermediation and related activities	1.6	2.4	2.0	1.9	2.0
Insurance carriers and related activities	2.0	2.7	2.5	2.6	1.9
Real estate and rental and leasing	1.4	2.5	5.6	5.4	—
Professional and business services	0.8	1.7	2.5	2.2	1.9
Professional and technical services	1.3	2.5	3.1	3.2	3.1
Administrative and waste services	1.0	2.1	3.6	3.0	3.3
Education and health services	1.0	1.8	2.5	2.1	2.2
Educational services	1.2	2.8	3.5	2.4	3.0
Junior colleges, colleges, and universities	0.9	2.3	4.0	3.8	3.5
Health care and social assistance	1.1	2.1	2.6	2.3	2.3
Leisure and hospitality	0.5	1.2	1.2	—	—
Accommodation and food services	0.5	1.4	1.2	—	—
Other services	1.4	2.5	1.6	1.6	1.2
1 to 99 workers	0.4	0.5	0.7	0.7	0.6
1 to 49 workers	0.6	0.5	0.7	0.8	0.6
50 to 99 workers	0.7	1.1	1.5	1.5	1.0
100 workers or more	0.7	1.2	1.7	1.1	2.1
100 to 499 workers	0.7	1.3	1.6	1.6	1.4
500 workers or more	1.2	1.8	3.8	1.6	4.2
Geographic areas					
Metropolitan areas	0.3	0.7	0.7	0.7	0.6
Nonmetropolitan areas	0.8	1.5	2.3	1.8	—
New England	0.7	1.7	1.5	1.9	1.2
Middle Atlantic	0.5	1.6	1.1	1.4	1.5
East North Central	0.9	1.3	1.6	1.8	1.0
West North Central	1.2	1.4	2.0	2.2	1.8
South Atlantic	0.8	1.2	1.3	1.3	1.2
East South Central	1.9	2.1	—	4.6	—
West South Central	0.9	1.9	1.4	2.2	1.8
Mountain	0.9	4.3	2.3	3.6	0.8
Pacific	0.7	0.8	1.6	1.8	1.4

¹ See the Technical Note for definitions.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 26. Selected benefits: Access, private industry workers, National Compensation Survey, March 2008

(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	23	50	15	25	13	42
Worker characteristics						
Management, professional, and related	38	73	25	43	25	60
Management, business, and financial	45	78	27	43	24	61
Professional and related	34	71	24	43	26	60
Service	7	32	7	13	9	26
Sales and office	28	49	14	25	11	45
Sales and related	30	39	11	20	6	46
Office and administrative support	26	56	16	28	14	45
Natural resources, construction, and maintenance	16	41	10	17	5	27
Construction, extraction, farming, fishing, and forestry	9	28	4	9	3	17
Installation, maintenance, and repair	23	56	18	26	8	40
Production, transportation, and material moving ...	19	45	14	23	10	41
Production	18	53	17	26	12	42
Transportation and material moving	19	38	11	20	7	41
Full time	26	56	17	28	15	46
Part time	13	28	7	15	8	29
Union	20	57	24	37	11	65
Nonunion	23	49	14	24	13	39
Average wage within the following percentiles: ¹						
Less than 10	7	20	5	8	5	18
10 to under 25	13	29	6	12	7	27
25 to under 50	19	48	12	21	9	40
50 to under 75	25	57	16	29	14	46
75 to under 90	32	67	25	41	22	58
90 or greater	48	77	28	48	27	66
Establishment characteristics						
Goods-producing industries	22	52	16	26	14	40
Construction	6	27	2	8	3	15
Manufacturing	28	64	22	35	19	51

See footnotes at end of table.

Table 26. Selected benefits: Access, private industry workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Job-related travel accident insurance	Education assistance		Wellness programs	Fitness centers	Employee assistance programs
		Work related	Non-work related			
Service-providing industries	23	49	14	25	13	43
Trade, transportation, and utilities	29	42	12	23	6	50
Wholesale trade	26	49	13	21	8	39
Retail trade	29	36	11	20	3	50
Transportation and warehousing	27	47	14	29	–	57
Utilities	58	89	22	65	19	82
Information	46	75	43	48	15	74
Financial activities	48	75	22	43	22	59
Finance and insurance	56	84	26	49	24	66
Credit intermediation and related activities	57	84	23	46	19	65
Insurance carriers and related activities	53	85	31	52	29	65
Real estate and rental and leasing	17	44	6	20	14	31
Professional and business services	25	48	13	21	11	34
Professional and technical services	28	63	13	25	16	41
Administrative and waste services	14	29	10	12	3	19
Education and health services	15	66	21	36	23	50
Educational services	29	70	43	35	41	46
Junior colleges, colleges, and universities	52	89	74	60	66	71
Health care and social assistance	13	65	17	36	20	50
Leisure and hospitality	4	–	4	8	10	21
Accommodation and food services	3	–	4	7	8	21
Other services	8	32	5	11	10	15
1 to 99 workers	12	34	7	11	4	21
1 to 49 workers	11	31	6	9	4	16
50 to 99 workers	15	40	10	15	5	33
100 workers or more	35	67	23	42	23	66
100 to 499 workers	28	57	16	30	14	54
500 workers or more	43	79	33	57	33	80
Geographic areas						
Metropolitan areas	24	50	16	27	13	44
Nonmetropolitan areas	16	45	10	19	12	34
New England	29	52	15	27	18	42
Middle Atlantic	22	46	15	26	14	39
East North Central	21	53	17	29	15	42
West North Central	19	53	14	27	16	43
South Atlantic	25	51	16	23	9	47
East South Central	–	52	10	20	16	40
West South Central	28	47	16	22	10	41
Mountain	19	48	14	21	11	39
Pacific	23	46	13	28	13	43

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings

in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 26. Standard errors for selected benefits: Access, private industry workers, National Compensation Survey, March 2008

(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	0.6	0.9	0.6	0.6	0.4	0.9
Worker characteristics						
Management, professional, and related	1.3	1.3	1.4	1.5	1.0	1.3
Management, business, and financial	1.7	1.3	1.6	1.9	1.1	1.5
Professional and related	1.6	1.6	1.5	1.7	1.3	1.7
Service	0.8	3.0	0.7	0.9	0.9	2.2
Sales and office	0.8	1.0	0.8	0.8	0.6	1.0
Sales and related	1.1	1.4	0.9	0.8	0.8	1.4
Office and administrative support	1.0	1.2	1.1	1.1	0.7	1.2
Natural resources, construction, and maintenance	1.1	1.5	0.9	1.0	0.7	1.4
Construction, extraction, farming, fishing, and forestry	1.2	1.8	0.7	1.2	0.7	1.5
Installation, maintenance, and repair	1.8	2.0	1.8	1.7	1.3	2.4
Production, transportation, and material moving ...	1.1	1.2	0.8	1.0	0.7	1.2
Production	1.4	1.8	1.2	1.2	0.9	1.6
Transportation and material moving	1.6	1.9	0.9	1.5	0.8	1.8
Full time	0.7	0.8	0.7	0.7	0.5	0.9
Part time	0.8	1.2	0.8	0.8	0.6	1.5
Union	1.2	1.7	1.4	1.5	0.8	2.1
Nonunion	0.6	0.9	0.6	0.6	0.5	0.9
Average wage within the following percentiles: ¹						
Less than 10	0.8	3.3	0.9	0.9	1.4	2.6
10 to under 25	0.8	1.6	0.8	0.8	0.8	1.3
25 to under 50	0.9	1.2	0.8	0.9	0.5	1.1
50 to under 75	0.9	1.1	0.8	1.0	0.7	1.1
75 to under 90	1.0	1.1	1.3	1.1	0.8	1.3
90 or greater	1.9	1.9	1.5	1.8	1.3	2.0
Establishment characteristics						
Goods-producing industries	1.3	1.3	0.9	1.1	0.8	1.3
Construction	0.8	1.9	0.5	1.2	0.7	1.4
Manufacturing	1.9	1.5	1.3	1.5	1.2	1.7

See footnotes at end of table.

Table 26. Standard errors for selected benefits: Access, private industry workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Job-related travel accident insurance	Education assistance		Wellness programs	Fitness centers	Employee assistance programs
		Work related	Non-work related			
Service-providing industries	0.7	1.1	0.6	0.8	0.5	1.1
Trade, transportation, and utilities	1.2	1.1	0.7	1.0	0.6	1.4
Wholesale trade	2.5	2.6	1.5	2.4	1.4	3.1
Retail trade	1.2	1.4	1.0	1.1	0.5	1.6
Transportation and warehousing	3.9	3.9	2.1	4.2	—	4.0
Utilities	5.5	2.7	5.5	5.2	4.5	4.3
Information	4.6	3.5	4.2	3.7	2.3	3.1
Financial activities	1.6	1.2	1.1	1.7	1.0	1.9
Finance and insurance	1.7	1.2	1.4	1.7	1.0	1.6
Credit intermediation and related activities	2.4	1.5	1.8	2.3	1.5	2.1
Insurance carriers and related activities	3.0	2.0	2.7	3.2	1.9	2.7
Real estate and rental and leasing	3.8	3.9	1.9	4.0	3.1	4.8
Professional and business services	2.3	2.7	2.1	2.0	1.4	2.4
Professional and technical services	3.9	3.8	2.5	3.2	2.7	3.9
Administrative and waste services	3.2	3.9	2.8	2.7	1.1	3.2
Education and health services	1.0	2.1	1.9	2.1	1.6	2.2
Educational services	2.9	3.5	3.8	3.3	3.0	3.4
Junior colleges, colleges, and universities	3.7	1.4	3.6	3.5	2.5	2.9
Health care and social assistance	1.0	2.2	1.9	2.3	1.8	2.5
Leisure and hospitality	1.0	—	1.3	1.9	2.5	5.0
Accommodation and food services	1.1	—	1.5	2.2	3.0	5.9
Other services	1.4	3.4	1.3	2.0	2.1	2.1
1 to 99 workers	0.6	1.2	0.6	0.5	0.4	0.9
1 to 49 workers	0.7	1.3	0.7	0.6	0.4	0.9
50 to 99 workers	1.1	2.1	1.0	1.3	0.9	1.8
100 workers or more	1.2	1.1	0.9	1.2	0.8	1.2
100 to 499 workers	1.1	1.4	1.5	1.6	1.2	1.8
500 workers or more	2.6	1.5	1.6	2.4	1.3	1.5
Geographic areas						
Metropolitan areas	0.7	0.8	0.6	0.7	0.4	1.0
Nonmetropolitan areas	1.3	3.9	0.9	1.1	1.7	2.7
New England	2.4	1.9	1.9	3.0	1.6	3.0
Middle Atlantic	1.3	1.5	1.8	1.6	0.9	1.5
East North Central	1.4	1.6	1.2	1.9	0.9	2.0
West North Central	0.7	2.8	2.4	2.5	1.9	1.6
South Atlantic	0.8	1.9	1.4	1.4	0.7	1.9
East South Central	—	8.9	2.5	2.3	3.9	6.4
West South Central	1.7	1.1	2.0	1.8	1.5	1.9
Mountain	2.3	2.5	2.9	0.7	1.0	5.4
Pacific	1.2	2.4	1.6	1.8	1.1	2.6

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings

in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 27. Nonproduction bonuses and stock options:¹ Access, private industry workers, National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	Nonproduction bonus								Stock options
	All nonproduction 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	°4	12	11	5	8	°6	8
Worker characteristics									
Management, professional, and related	55	°7	°6	°14	7	°7	°11	°9	14
Management, business, and financial	60	°8	7	19	7	°6	°10	°12	18
Professional and related	53	°7	6	12	°6	°8	12	°8	11
Service	33	°1	°4	7	°7	2	8	3	2
Sales and office	49	5	3	13	14	°4	7	°6	10
Sales and related	41	3	1	9	15	2	5	5	11
Office and administrative support	55	6	4	16	13	6	9	°7	9
Natural resources, construction, and maintenance	48	5	°3	15	°13	3	4	°5	6
Construction, extraction, farming, fishing, and forestry	43	4	1	16	°14	2	1	°4	2
Installation, maintenance, and repair	54	7	6	15	°12	°3	7	°7	9
Production, transportation, and material moving	49	8	3	10	12	°5	6	°5	8
Production	53	11	°2	11	11	°6	7	°6	8
Transportation and material moving	45	5	3	10	13	4	5	°5	7
Full time	52	°6	5	°13	11	°5	8	°7	9
Part time	31	1	2	7	°8	°1	7	°3	5
Union	39	8	°5	6	4	°6	6	°5	9
Nonunion	48	5	4	13	°11	°4	8	°6	8
Average wage within the following percentiles:²									
Less than 10	29	1	°2	8	°10	1	5	°2	4
10 to under 25	37	2	°3	7	11	2	8	3	4
25 to under 50	48	4	°3	11	°13	5	8	°5	7
50 to under 75	52	°6	3	15	12	6	7	°7	9
75 to under 90	55	°9	6	14	7	°7	10	°8	12
90 or greater	59	°11	°8	16	5	°7	11	°11	18
Establishment characteristics									
Goods-producing industries	52	°11	3	14	°11	°6	°5	°7	8
Construction	44	3	1	18	16	3	2	4	1
Manufacturing	56	°15	3	13	10	°7	°7	°8	11

See footnotes at end of table.

Table 27. Nonproduction bonuses and stock options:¹ Access, private industry workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Nonproduction bonus								Stock options
	All nonproduction bonuses	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Referral bonus	Other bonus	
Service-providing industries	46	4	^c 4	11	^c 10	4	^c 8	6	8
Trade, transportation, and utilities	46	5	3	11	16	3	5	^c 5	9
Wholesale trade	58	11	2	18	15	6	5	6	6
Retail trade	41	1	2	8	18	2	^c 5	^c 3	10
Transportation and warehousing	49	^c 10	6	9	12	2	3	^c 11	8
Utilities	58	4	—	16	—	^c 6	—	—	23
Information	60	3	15	10	5	3	16	—	33
Financial activities	66	7	5	^c 25	8	^c 4	^c 11	^c 13	21
Finance and insurance	71	9	^c 6	^c 26	7	^c 4	13	^c 15	25
Credit intermediation and related activities	70	5	4	^c 28	7	^c 4	12	^c 18	27
Insurance carriers and related activities	69	16	11	19	10	^c 4	16	^c 6	21
Real estate and rental and leasing	50	—	—	22	^c 12	5	7	6	—
Professional and business services	50	6	^c 4	15	^c 7	5	11	^c 6	10
Professional and technical services	65	12	^c 5	25	^c 10	3	11	^c 9	11
Administrative and waste services	36	—	3	6	4	5	12	—	6
Education and health services	44	2	^c 3	6	^c 9	^c 8	12	^c 5	1
Educational services	24	—	3	—	2	10	3	2	2
Junior colleges, colleges, and universities	23	—	2	1	2	13	3	3	4
Health care and social assistance	47	2	^c 3	6	11	^c 8	^c 13	^c 5	1
Leisure and hospitality	30	1	^c 6	8	^c 6	—	6	2	3
Accommodation and food services	29	2	^c 6	8	^c 5	—	6	2	2
Other services	39	1	3	11	13	—	5	3	2
1 to 99 workers	45	4	^c 2	14	14	3	5	5	4
1 to 49 workers	46	4	2	15	^c 16	3	3	5	3
50 to 99 workers	41	5	4	11	^c 6	4	8	^c 5	6
100 workers or more	50	^c 6	6	^c 9	7	^c 6	^c 11	^c 7	13
100 to 499 workers	47	4	4	9	9	^c 5	10	^c 5	12
500 workers or more	54	^c 9	^c 8	^c 10	4	^c 7	^c 13	^c 10	15
Geographic areas									
Metropolitan areas	47	^c 5	4	12	10	5	^c 8	^c 6	9
Nonmetropolitan areas	47	5	—	12	14	3	5	4	4
New England	53	5	^c 4	11	14	8	10	^c 3	8
Middle Atlantic	44	3	4	11	8	^c 7	8	^c 6	6
East North Central	48	8	3	13	11	^c 7	10	^c 7	9
West North Central	48	^c 6	5	16	10	2	^c 7	^c 5	7
South Atlantic	51	4	3	12	12	4	9	^c 6	9
East South Central	52	—	—	15	^c 12	—	7	5	5
West South Central	45	^c 5	^c 4	^c 7	^c 15	1	7	6	9
Mountain	45	4	4	14	10	4	5	^c 5	7
Pacific	43	7	^c 5	11	7	4	6	^c 7	11

¹ 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.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile

values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

^c Corrected.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 27. Standard errors for nonproduction bonuses and stock options:¹ Access, private industry workers, National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	Nonproduction bonus								Stock options
	All nonproduction 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	0.8	°0.3	°0.4	0.5	0.5	0.3	0.4	°0.3	0.4
Worker characteristics									
Management, professional, and related	1.2	°0.6	°0.8	1.0	0.5	°0.6	0.8	°0.8	1.0
Management, business, and financial	1.5	°0.8	°0.8	1.1	0.8	°0.6	0.9	°1.1	1.4
Professional and related	1.6	°0.6	°1.0	1.1	0.7	°0.7	1.2	°0.8	1.1
Service	2.3	0.4	°1.2	0.8	°1.0	0.3	0.9	°0.5	0.5
Sales and office	1.1	0.5	°0.4	0.6	°0.7	°0.3	°0.6	°0.4	0.6
Sales and related	1.5	0.6	0.4	0.7	°0.9	0.3	0.7	°0.5	1.0
Office and administrative support	1.3	0.6	°0.5	0.9	°0.9	0.6	0.6	°0.7	0.6
Natural resources, construction, and maintenance	1.6	0.8	0.6	1.3	1.0	0.4	0.6	°0.6	0.6
Construction, extraction, farming, fishing, and forestry	2.6	0.9	0.6	2.0	1.3	0.6	0.4	°1.0	0.6
Installation, maintenance, and repair	1.8	1.1	1.0	1.6	°1.5	0.7	1.1	°0.8	1.1
Production, transportation, and material moving	1.4	°0.7	0.5	0.9	°0.8	°0.5	°0.9	°0.7	0.7
Production	2.2	°1.0	0.5	1.2	1.1	°0.9	1.2	°0.9	1.1
Transportation and material moving	1.7	0.7	0.7	1.0	1.3	0.6	°0.9	°0.9	0.8
Full time	0.8	°0.4	°0.5	0.6	°0.5	°0.3	0.4	°0.4	0.5
Part time	1.5	0.3	°0.4	°0.6	°0.8	0.2	0.9	°0.4	0.4
Union	1.7	°0.9	°1.0	0.7	0.9	°1.0	0.7	°0.6	1.1
Nonunion	0.8	0.4	°0.5	0.5	0.5	°0.3	0.5	°0.4	0.4
Average wage within the following percentiles: ²									
Less than 10	2.2	0.4	°0.9	1.2	°1.6	0.2	0.8	°0.6	0.8
10 to under 25	1.4	0.5	0.8	0.6	0.8	0.3	0.9	0.4	0.4
25 to under 50	1.2	0.4	°0.8	0.8	0.7	0.4	0.8	°0.6	0.5
50 to under 75	1.1	0.6	°0.3	0.8	0.8	°0.4	0.4	°0.5	0.6
75 to under 90	1.5	0.8	0.8	0.9	0.7	°0.6	0.6	°0.7	0.9
90 or greater	1.5	°1.0	°1.4	1.0	0.8	°0.9	1.2	°1.0	1.3
Establishment characteristics									
Goods-producing industries	1.8	°0.9	0.4	1.1	0.8	°0.8	0.7	°0.9	0.9
Construction	2.8	°0.8	0.4	2.1	1.5	°0.7	0.7	°0.9	0.4
Manufacturing	2.3	°1.3	0.5	1.2	0.9	°1.1	1.0	°1.1	1.3

See footnotes at end of table.

Table 27. Standard errors for nonproduction bonuses and stock options:¹ Access, private industry workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Nonproduction bonus								Stock options
	All nonproduction bonuses	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Referral bonus	Other bonus	
Service-providing industries	0.9	0.4	^c 0.5	0.5	0.6	^c 0.3	0.5	^c 0.4	0.4
Trade, transportation, and utilities	1.1	^c 0.7	0.5	0.8	^c 0.7	0.3	^c 0.6	^c 0.5	0.7
Wholesale trade	2.4	^c 2.6	0.6	1.8	2.0	0.9	0.8	^c 0.9	1.2
Retail trade	1.5	0.3	0.5	^c 0.9	1.0	0.4	^c 0.8	^c 0.5	1.0
Transportation and warehousing	3.5	^c 1.6	1.5	2.0	2.3	0.9	1.4	^c 1.8	1.7
Utilities	6.6	1.8	—	4.3	—	^c 1.8	—	—	5.4
Information	4.2	^c 1.0	3.8	2.1	1.1	1.3	^c 2.2	—	3.8
Financial activities	1.8	1.1	0.6	1.5	0.9	0.6	1.1	^c 1.4	1.2
Finance and insurance	1.8	1.4	^c 0.7	1.5	0.8	^c 0.5	1.3	^c 1.6	1.3
Credit intermediation and related activities	2.3	1.0	0.8	^c 2.1	1.2	^c 0.7	1.5	^c 2.2	2.1
Insurance carriers and related activities	3.2	3.2	2.0	2.6	1.4	1.2	2.6	^c 0.9	2.7
Real estate and rental and leasing	4.4	—	—	4.2	3.0	2.0	2.4	^c 1.5	—
Professional and business services	2.4	1.0	^c 1.0	^c 1.5	1.1	0.9	1.7	^c 1.1	1.5
Professional and technical services	3.1	^c 2.0	^c 1.9	3.1	^c 1.7	1.1	1.8	2.0	2.1
Administrative and waste services	3.8	—	1.2	1.2	1.3	1.3	3.1	—	2.1
Education and health services	2.1	0.5	^c 0.8	1.2	^c 1.3	^c 0.9	1.3	^c 1.0	0.4
Educational services	3.0	—	1.1	—	0.8	1.7	0.4	0.6	0.5
Junior colleges, colleges, and universities	2.4	—	0.2	0.6	0.7	2.3	0.5	1.0	1.0
Health care and social assistance	2.4	0.6	^c 0.9	1.3	^c 1.6	^c 1.0	^c 1.5	^c 1.1	0.4
Leisure and hospitality	3.7	0.6	^c 2.9	1.7	^c 1.5	—	1.2	0.7	0.8
Accommodation and food services	3.7	0.7	^c 2.5	2.1	^c 1.0	—	1.3	0.8	0.9
Other services	2.8	0.7	^c 1.3	^c 2.2	2.2	—	1.2	1.1	1.0
1 to 99 workers	1.1	0.5	^c 0.3	0.7	^c 0.7	0.4	0.6	^c 0.4	0.4
1 to 49 workers	1.2	0.5	^c 0.3	0.8	^c 0.9	0.4	0.6	^c 0.5	0.4
50 to 99 workers	1.8	1.1	^c 0.8	1.2	^c 0.8	^c 0.8	1.3	^c 0.7	0.8
100 workers or more	0.9	0.5	^c 0.8	0.7	0.5	^c 0.4	0.7	^c 0.5	0.7
100 to 499 workers	1.3	^c 0.5	^c 0.5	0.8	0.6	^c 0.4	0.9	^c 0.6	0.8
500 workers or more	1.7	^c 0.9	^c 1.6	1.1	0.8	^c 0.8	1.1	^c 0.8	1.5
Geographic areas									
Metropolitan areas	0.8	^c 0.3	^c 0.3	0.5	0.5	0.3	0.5	^c 0.4	0.4
Nonmetropolitan areas	2.0	1.1	—	1.6	^c 1.8	^c 0.7	^c 0.8	0.7	1.1
New England	3.5	^c 1.9	^c 1.0	1.8	^c 2.6	^c 1.6	1.8	^c 0.7	1.3
Middle Atlantic	2.4	0.7	^c 0.5	0.9	0.6	^c 0.6	^c 0.6	^c 1.0	1.1
East North Central	1.8	^c 0.7	^c 0.7	1.0	^c 1.0	^c 0.5	1.2	^c 0.9	0.8
West North Central	2.6	^c 0.6	1.0	^c 2.7	^c 1.0	0.7	^c 1.4	^c 0.8	1.3
South Atlantic	2.2	0.6	^c 0.7	^c 1.5	1.4	^c 0.8	^c 1.5	^c 1.0	1.0
East South Central	2.3	—	—	^c 2.0	^c 3.6	—	^c 1.8	^c 0.6	1.6
West South Central	1.5	^c 1.1	^c 0.8	^c 1.0	^c 1.0	0.4	0.6	^c 1.1	0.8
Mountain	1.9	^c 0.5	^c 0.9	1.7	^c 2.7	0.9	^c 0.9	1.4	0.8
Pacific	1.4	1.5	^c 0.8	0.8	0.8	^c 0.6	^c 1.1	^c 0.7	1.1

¹ 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.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile

values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

^c Corrected.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	89	86	96	83	79	96	29	18	62
Worker characteristics									
Management, professional, and related	91	88	96	86	82	96	29	17	59
Professional and related	91	88	96	86	82	96	28	16	58
Teachers	91	88	97	88	85	96	24	13	56
Primary, secondary, and special education school teachers	96	95	98	96	95	98	16	7	43
Registered nurses	94	88	93	75	73	96	48	29	60
Service	83	79	96	76	73	96	26	17	64
Protective service	91	87	96	84	81	96	33	21	66
Sales and office	90	87	97	81	78	96	33	21	64
Office and administrative support	91	88	97	82	79	96	33	21	63
Natural resources, construction, and maintenance	93	91	98	85	83	98	28	19	66
Production, transportation, and material moving ...	87	85	98	80	78	98	20	16	77
Full time	99	95	97	91	88	96	32	20	62
Part time	40	37	94	37	35	95	9	5	54
Union	97	94	97	95	91	96	26	15	57
Nonunion	83	80	96	73	70	96	31	20	65
Average wage within the following percentiles: ³									
Less than 10	58	55	94	48	46	96	17	11	66
10 to under 25	84	81	96	76	73	96	27	16	61
25 to under 50	93	90	96	86	83	96	31	19	61
50 to under 75	95	91	96	88	84	96	32	20	62
75 to under 90	97	94	97	94	91	97	29	17	59
90 or greater	98	95	97	92	88	96	32	21	65

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics									
Service-providing industries	89	86	96	83	79	96	29	18	62
Education and health services	91	88	97	85	82	96	27	16	59
Educational services	91	88	97	87	84	96	23	13	56
Elementary and secondary schools	92	90	98	91	89	98	16	8	50
Junior colleges, colleges, and universities	85	80	94	74	67	90	45	29	63
Health care and social assistance	92	85	93	69	64	93	57	37	66
Hospitals	93	84	91	65	61	94	60	40	67
Public administration	89	86	96	83	79	96	32	21	64
1 to 99 workers	77	75	97	64	63	98	24	20	82
1 to 49 workers	71	69	97	57	55	96	23	18	81
50 to 99 workers	85	83	98	75	74	99	26	21	83
100 workers or more	91	88	96	85	82	96	30	18	59
100 to 499 workers	87	84	96	81	77	96	25	16	61
500 workers or more	93	89	96	87	84	96	31	18	59
State government	93	88	95	85	79	93	44	26	59
Local government	88	85	97	82	80	97	24	15	63
Geographic areas									
New England	85	82	96	85	82	97	7	6	85
Middle Atlantic	90	87	96	87	82	94	19	14	74
East North Central	85	82	97	79	77	97	36	14	39
West North Central	89	83	93	70	65	92	—	—	—
South Atlantic	90	86	95	87	81	94	47	21	46
East South Central	90	86	96	80	78	98	20	13	64
West South Central	91	89	99	78	77	99	25	19	78
Mountain	89	87	97	83	82	99	19	15	80
Pacific	92	89	97	87	85	98	26	23	89

¹ 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.

² 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.

³ The percentile groupings are based on the average wage for each occupation

surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.6	0.7	0.4	0.9	0.9	0.5	1.5	1.2	2.8
Worker characteristics									
Management, professional, and related	0.6	0.6	0.5	1.2	1.1	0.6	1.7	1.3	3.3
Professional and related	0.6	0.6	0.5	1.3	1.2	0.6	1.6	1.3	3.3
Teachers	0.7	0.7	0.4	1.1	1.1	0.5	1.7	1.3	4.0
Primary, secondary, and special education school teachers	0.4	0.5	0.3	0.4	0.5	0.3	1.7	1.0	4.9
Registered nurses	1.7	2.2	1.3	4.3	4.1	0.9	4.8	4.1	6.9
Service	1.2	1.4	0.6	1.5	1.6	0.6	1.6	1.2	2.8
Protective service	1.0	1.3	0.9	2.0	2.1	1.0	2.6	2.0	3.6
Sales and office	1.4	1.5	0.5	1.6	1.5	0.7	2.2	1.8	3.4
Office and administrative support	1.3	1.4	0.5	1.7	1.6	0.7	2.2	1.8	3.6
Natural resources, construction, and maintenance	1.9	2.1	0.5	2.7	2.8	0.4	3.3	2.4	5.7
Production, transportation, and material moving ...	4.2	4.1	0.7	4.4	4.3	0.7	3.3	2.9	4.8
Full time	0.3	0.5	0.4	1.0	1.0	0.5	1.7	1.3	2.8
Part time	1.8	1.6	1.3	1.8	1.6	1.4	1.1	0.6	5.5
Union	0.3	0.5	0.4	0.9	0.8	0.4	1.8	1.5	4.0
Nonunion	1.0	1.1	0.7	1.3	1.3	0.9	1.9	1.4	3.1
Average wage within the following percentiles: ³									
Less than 10	2.4	2.5	1.0	3.0	3.1	0.8	2.0	1.6	4.1
10 to under 25	1.5	1.6	0.7	1.7	1.7	0.7	2.3	1.4	3.3
25 to under 50	0.6	1.0	0.7	1.7	1.6	0.8	2.3	2.0	3.8
50 to under 75	1.0	1.1	0.6	1.5	1.4	0.8	2.1	1.4	3.4
75 to under 90	0.5	0.6	0.4	0.7	0.8	0.5	1.7	1.3	3.2
90 or greater	0.4	0.5	0.4	1.9	1.9	0.5	2.3	1.9	4.3

See footnotes at end of table.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics									
Service-providing industries	0.6	0.7	0.4	0.9	0.9	0.5	1.5	1.2	2.8
Education and health services	0.5	0.7	0.5	1.4	1.4	0.7	1.9	1.6	3.6
Educational services	0.5	0.7	0.5	1.0	1.2	0.7	1.8	1.4	3.8
Elementary and secondary schools	0.4	0.5	0.3	0.5	0.5	0.3	1.5	0.9	4.5
Junior colleges, colleges, and universities	1.9	2.5	1.7	3.5	3.7	3.2	4.6	4.0	5.0
Health care and social assistance	1.3	1.7	1.7	4.3	3.8	1.7	3.5	3.6	5.2
Hospitals	1.7	2.5	2.5	5.4	4.8	2.9	4.4	4.2	5.0
Public administration	1.2	1.3	0.6	1.5	1.6	0.7	2.2	1.7	3.7
1 to 99 workers	2.3	2.6	0.7	3.1	3.3	0.8	2.8	2.4	3.1
1 to 49 workers	3.5	3.7	1.1	4.2	4.4	1.4	3.4	2.9	4.0
50 to 99 workers	2.4	2.5	0.6	3.9	3.8	0.3	3.8	3.3	4.8
100 workers or more	0.5	0.6	0.5	1.0	1.0	0.6	1.6	1.2	3.0
100 to 499 workers	1.1	1.1	0.5	1.5	1.5	0.5	2.5	1.9	4.5
500 workers or more	0.5	0.7	0.5	1.3	1.3	0.7	1.8	1.4	3.2
State government	1.0	1.6	1.2	3.0	2.8	1.6	3.2	3.0	5.1
Local government	0.6	0.7	0.3	0.9	0.9	0.3	1.3	0.9	2.6
Geographic areas									
New England	1.9	2.7	1.7	1.9	2.7	1.5	1.4	1.2	8.5
Middle Atlantic	0.7	1.2	1.6	0.9	1.7	2.7	3.3	2.1	3.1
East North Central	1.8	1.7	0.3	2.2	2.1	0.4	3.7	3.6	7.9
West North Central	1.9	3.8	2.4	7.0	6.4	1.8	—	—	—
South Atlantic	1.2	1.2	0.9	1.2	1.0	1.0	4.0	1.6	4.4
East South Central	3.4	4.2	2.2	4.9	4.4	2.1	3.6	2.3	13.4
West South Central	1.5	1.6	0.3	1.3	1.4	0.2	2.7	1.9	2.2
Mountain	1.9	1.7	1.2	3.0	3.1	0.4	4.1	3.8	6.6
Pacific	1.1	1.3	0.9	1.9	2.0	0.8	3.7	3.6	2.5

¹ 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.

² Includes defined benefit pension plans and defined contribution retirement plans.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile

values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2008

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

Characteristics	Total	Employee contribution required	Fixed percent of earnings ¹			Employee contribution not required
			Total	Mean fixed percent of earnings	Median fixed percent of earnings	
All workers	100	77	71	6.3	6.4	23
Worker characteristics						
Management, professional, and related	100	78	72	6.4	6.4	22
Professional and related	100	79	73	6.5	6.4	21
Teachers	100	80	74	6.7	6.4	20
Primary, secondary, and special education school teachers	100	80	75	6.8	6.4	20
Registered nurses	100	75	71	6.3	6.4	25
Service	100	77	71	6.6	6.5	23
Protective service	100	74	69	7.1	7.1	26
Sales and office	100	76	71	5.9	6.0	24
Office and administrative support	100	76	70	6.0	6.0	24
Natural resources, construction, and maintenance	100	73	70	5.8	6.0	27
Production, transportation, and material moving ...	100	79	72	6.1	6.0	21
Full time	100	77	71	6.3	6.4	23
Part time	100	86	76	6.7	7.0	14
Union	100	76	67	6.3	6.5	24
Nonunion	100	78	75	6.4	6.4	22
Average wage within the following percentiles: ²						
Less than 10	100	81	78	6.3	6.4	19
10 to under 25	100	77	73	6.2	6.3	23
25 to under 50	100	76	70	6.1	6.0	24
50 to under 75	100	73	68	6.3	6.3	27
75 to under 90	100	78	72	6.4	6.4	22
90 or greater	100	85	74	6.9	7.5	15

See footnotes at end of table.

Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2008—Continued

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

Characteristics	Total	Employee contribution required	Fixed percent of earnings ¹			Employee contribution not required
			Total	Mean fixed percent of earnings	Median fixed percent of earnings	
Establishment characteristics						
Service-providing industries	100	77	71	6.3	6.4	23
Education and health services	100	80	73	6.5	6.4	20
Educational services	100	81	74	6.5	6.4	19
Elementary and secondary schools	100	80	75	6.6	6.4	20
Junior colleges, colleges, and universities	100	83	71	6.3	6.4	17
Health care and social assistance	100	70	64	6.1	6.0	30
Hospitals	100	61	57	5.9	6.0	39
Public administration	100	73	67	6.1	6.0	27
1 to 99 workers	100	79	73	5.9	6.0	21
1 to 49 workers	100	85	80	5.9	6.0	15
50 to 99 workers	100	74	66	6.0	6.0	26
100 workers or more	100	77	71	6.4	6.4	23
100 to 499 workers	100	79	73	6.4	6.4	21
500 workers or more	100	77	70	6.4	6.4	23
State government	100	77	66	5.8	6.0	23
Local government	100	78	73	6.5	6.4	22
Geographic areas						
Middle Atlantic	100	93	92	5.3	5.5	7
East North Central	100	64	58	7.8	9.4	36
West North Central	100	94	94	5.7	4.0	6
South Atlantic	100	55	54	5.3	6.0	45
East South Central	100	90	90	6.3	7.3	10
Pacific	100	75	58	6.7	7.0	25

¹ The employee contributes a fixed percentage of his or her earnings to the retirement plan.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 3. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2008

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

Characteristics	Employee contribution required	Fixed percent of earnings ¹			Employee contribution not required
		Total	Mean fixed percent of earnings	Median fixed percent of earnings	
All workers	2.0	2.0	0.1	(²)	2.0
Worker characteristics					
Management, professional, and related	2.1	2.1	0.1	0.0	2.1
Professional and related	2.0	2.0	0.1	0.0	2.0
Teachers	2.1	2.1	0.1	0.1	2.1
Primary, secondary, and special education school teachers	2.2	2.2	0.1	0.1	2.2
Registered nurses	4.6	4.7	0.4	0.4	4.6
Service	2.1	2.2	0.1	0.4	2.1
Protective service	2.9	3.0	0.1	0.3	2.9
Sales and office	2.6	2.7	0.1	0.2	2.6
Office and administrative support	2.6	2.7	0.1	0.3	2.6
Natural resources, construction, and maintenance	3.1	3.2	0.2	0.4	3.1
Production, transportation, and material moving ...	3.0	3.3	0.2	0.4	3.0
Full time	2.0	2.1	0.1	0.1	2.0
Part time	2.1	2.6	0.2	0.1	2.1
Union	2.3	2.3	0.1	0.4	2.3
Nonunion	2.4	2.4	0.1	(²)	2.4
Average wage within the following percentiles: ³					
Less than 10	3.0	3.3	0.2	0.5	3.0
10 to under 25	2.5	2.6	0.2	0.3	2.5
25 to under 50	2.5	2.5	0.1	0.2	2.5
50 to under 75	2.8	2.8	0.1	0.3	2.8
75 to under 90	2.0	2.0	0.1	0.0	2.0
90 or greater	1.8	2.0	0.1	0.2	1.8

See footnotes at end of table.

Table 3. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2008—Continued

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

Characteristics	Employee contribution required	Fixed percent of earnings ¹			Employee contribution not required
		Total	Mean fixed percent of earnings	Median fixed percent of earnings	
Establishment characteristics					
Service-providing industries	2.0	2.0	0.1	0.0	2.0
Education and health services	1.9	1.9	0.1	(²)	1.9
Educational services	1.9	2.0	0.1	(²)	1.9
Elementary and secondary schools	2.0	2.1	0.1	(²)	2.0
Junior colleges, colleges, and universities	3.3	3.5	0.2	0.3	3.3
Health care and social assistance	4.5	4.4	0.4	0.5	4.5
Hospitals	5.2	5.2	0.3	0.3	5.2
Public administration	2.9	2.9	0.1	0.0	2.9
1 to 99 workers	3.2	3.2	0.3	0.1	3.2
1 to 49 workers	2.9	3.1	0.3	0.3	2.9
50 to 99 workers	4.8	5.0	0.5	0.4	4.8
100 workers or more	2.0	2.0	0.1	0.0	2.0
100 to 499 workers	2.9	3.1	0.1	0.1	2.9
500 workers or more	2.2	2.2	0.1	0.0	2.2
State government	3.6	3.4	0.2	0.0	3.6
Local government	1.8	1.8	0.1	(²)	1.8
Geographic areas					
Middle Atlantic	1.3	1.3	0.2	0.0	1.3
East North Central	5.7	5.6	0.3	0.1	5.7
West North Central	2.8	2.8	0.4	0.6	2.8
South Atlantic	6.0	6.1	0.2	0.0	6.0
East South Central	2.4	2.4	0.4	1.8	2.4
Pacific	5.6	5.2	0.2	0.0	5.6

¹ The employee contributes a fixed percentage of his or her earnings to the retirement plan.

² Less than 0.05.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are

based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 4. Defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2008

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	57	43	75	25
Worker characteristics				
Management, professional, and related	55	45	72	28
Professional and related	54	46	70	30
Teachers	49	51	68	32
Primary, secondary, and special education school teachers	44	56	72	28
Registered nurses	61	39	74	26
Service	60	40	76	24
Protective service	64	36	78	22
Sales and office	59	41	83	17
Office and administrative support	58	42	83	17
Natural resources, construction, and maintenance	65	35	78	22
Production, transportation, and material moving ...	54	46	-	-
Full time	57	43	75	25
Part time	60	40	74	26
Union	44	56	67	33
Nonunion	64	36	80	20
Average wage within the following percentiles: ¹				
Less than 10	59	41	77	23
10 to under 25	62	38	82	18
25 to under 50	61	39	83	17
50 to under 75	56	44	73	27
75 to under 90	53	47	75	25
90 or greater	51	49	60	40

See footnotes at end of table.

Table 4. Defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2008—Continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Establishment characteristics				
Service-providing industries	57	43	75	25
Education and health services	54	46	69	31
Educational services	51	49	66	34
Elementary and secondary schools	37	63	58	42
Junior colleges, colleges, and universities	64	36	74	26
Health care and social assistance	59	41	76	24
Hospitals	59	41	71	29
Public administration	59	41	80	20
1 to 99 workers	65	35	—	—
1 to 49 workers	73	27	—	—
50 to 99 workers	55	45	—	—
100 workers or more	56	44	73	27
100 to 499 workers	61	39	88	12
500 workers or more	54	46	68	32
State government	58	42	76	24
Local government	56	44	75	25
Geographic areas				
New England	—	—	100	—
Middle Atlantic	51	49	58	42
East North Central	45	55	79	21
South Atlantic	53	47	69	31
East South Central	74	26	—	—
West South Central	83	17	—	—
Mountain	46	54	—	—
Pacific	37	63	69	31

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See

Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 4. Standard errors for defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2008

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	3.4	3.4	2.4	2.4
Worker characteristics				
Management, professional, and related	3.8	3.8	2.8	2.8
Professional and related	4.0	4.0	3.0	3.0
Teachers	4.9	4.9	3.5	3.5
Primary, secondary, and special education school teachers	7.0	7.0	6.1	6.1
Registered nurses	6.5	6.5	6.0	6.0
Service	3.9	3.9	3.1	3.1
Protective service	6.2	6.2	5.2	5.2
Sales and office	5.1	5.1	2.9	2.9
Office and administrative support	5.4	5.4	3.0	3.0
Natural resources, construction, and maintenance Production, transportation, and material moving ...	5.4 8.1	5.4 8.1	5.5 -	5.5 -
Full time	3.4	3.4	2.4	2.4
Part time	5.0	5.0	4.7	4.7
Union	5.3	5.3	4.1	4.1
Nonunion	3.0	3.0	2.3	2.3
Average wage within the following percentiles: ¹				
Less than 10	4.6	4.6	4.6	4.6
10 to under 25	3.8	3.8	3.2	3.2
25 to under 50	5.1	5.1	2.7	2.7
50 to under 75	4.5	4.5	3.7	3.7
75 to under 90	4.5	4.5	3.7	3.7
90 or greater	4.5	4.5	4.2	4.2

See footnotes at end of table.

Table 4. Standard errors for defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2008—Continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Establishment characteristics				
Service-providing industries	3.4	3.4	2.4	2.4
Education and health services	4.7	4.7	3.5	3.5
Educational services	5.4	5.4	3.8	3.8
Elementary and secondary schools	5.0	5.0	4.9	4.9
Junior colleges, colleges, and universities	6.9	6.9	4.6	4.6
Health care and social assistance	5.7	5.7	4.7	4.7
Hospitals	7.0	7.0	5.9	5.9
Public administration	4.6	4.6	3.6	3.6
1 to 99 workers	5.7	5.7	—	—
1 to 49 workers	6.9	6.9	—	—
50 to 99 workers	8.0	8.0	—	—
100 workers or more	3.6	3.6	2.6	2.6
100 to 499 workers	5.8	5.8	2.8	2.8
500 workers or more	3.8	3.8	3.1	3.1
State government	6.6	6.6	3.9	3.9
Local government	2.8	2.8	2.5	2.5
Geographic areas				
New England	—	—	0.0	—
Middle Atlantic	6.4	6.4	7.8	7.8
East North Central	7.4	7.4	3.3	3.3
South Atlantic	5.1	5.1	5.9	5.9
East South Central	3.9	3.9	—	—
West South Central	4.4	4.4	—	—
Mountain	11.5	11.5	—	—
Pacific	7.1	7.1	6.2	6.2

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 5. Health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	Medical care			Dental care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	87	73	83	55	47	85
Worker characteristics						
Management, professional, and related	90	74	83	55	47	86
Professional and related	89	73	82	54	46	85
Teachers	88	73	83	53	46	87
Primary, secondary, and special education school teachers	95	78	83	58	50	87
Registered nurses	93	72	77	64	52	81
Service	80	67	83	50	42	84
Protective service	89	76	86	59	51	86
Sales and office	88	75	84	58	50	86
Office and administrative support	89	75	84	58	50	86
Natural resources, construction, and maintenance	94	80	86	64	55	87
Production, transportation, and material moving ...	82	70	85	57	47	83
Full time	98	83	84	62	53	86
Part time	28	18	65	17	13	77
Union	95	79	83	71	61	86
Nonunion	81	67	83	42	36	85
Average wage within the following percentiles: ²						
Less than 10	52	39	76	21	16	78
10 to under 25	81	67	82	44	37	84
25 to under 50	91	77	85	59	50	86
50 to under 75	94	80	85	59	51	86
75 to under 90	97	80	83	65	55	85
90 or greater	97	81	84	72	62	86

See footnotes at end of table.

Table 5. Health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Medical care			Dental care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics						
Service-providing industries	87	73	83	55	47	85
Education and health services	88	72	81	52	44	85
Educational services	88	72	82	51	43	86
Elementary and secondary schools	89	72	81	51	43	85
Junior colleges, colleges, and universities	86	72	84	50	43	88
Health care and social assistance	91	71	78	63	51	80
Hospitals	94	70	75	63	50	79
Public administration	88	76	86	59	51	86
1 to 99 workers	74	63	85	41	35	85
1 to 49 workers	68	58	86	36	31	88
50 to 99 workers	83	70	84	49	40	83
100 workers or more	89	74	83	57	49	85
100 to 499 workers	84	72	85	58	52	89
500 workers or more	91	75	82	57	48	84
State government	94	80	86	60	52	87
Local government	85	70	82	53	45	85
Geographic areas						
New England	85	68	80	54	45	84
Middle Atlantic	85	77	90	60	54	89
East North Central	80	63	78	65	54	83
West North Central	83	66	80	52	43	83
South Atlantic	90	75	83	45	38	83
East South Central	93	75	81	25	17	70
West South Central	90	76	84	25	21	86
Mountain	87	72	83	76	68	89
Pacific	90	77	86	83	73	88

See footnotes at end of table.

Table 5. Health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	38	31	81	86	72	83
Worker characteristics						
Management, professional, and related	38	31	81	88	73	82
Professional and related	37	30	81	88	72	82
Teachers	34	28	82	87	72	82
Primary, secondary, and special education school teachers	37	30	82	93	77	82
Registered nurses	43	34	79	91	71	78
Service	35	28	81	79	66	83
Protective service	43	36	83	86	74	86
Sales and office	41	34	81	88	74	84
Office and administrative support	41	34	82	88	74	84
Natural resources, construction, and maintenance	42	35	82	93	79	85
Production, transportation, and material moving ...	36	30	82	82	69	85
Full time	43	35	81	97	82	84
Part time	13	10	80	27	18	65
Union	50	43	86	94	78	83
Nonunion	28	21	74	80	66	83
Average wage within the following percentiles: ²						
Less than 10	13	9	70	51	39	76
10 to under 25	30	23	77	80	65	81
25 to under 50	42	33	78	90	76	85
50 to under 75	41	34	83	93	78	84
75 to under 90	45	37	82	96	79	83
90 or greater	50	44	88	95	79	84

See footnotes at end of table.

Table 5. Health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics						
Service-providing industries	38	31	81	86	71	83
Education and health services	35	28	81	87	71	81
Educational services	34	27	81	87	71	82
Elementary and secondary schools	34	27	80	87	71	81
Junior colleges, colleges, and universities	33	28	86	86	72	84
Health care and social assistance	44	35	80	90	70	78
Hospitals	40	31	77	92	69	75
Public administration	44	35	80	86	74	86
1 to 99 workers	30	24	80	73	62	85
1 to 49 workers	24	20	80	67	57	85
50 to 99 workers	37	30	81	81	68	84
100 workers or more	39	32	81	88	73	83
100 to 499 workers	39	33	85	83	71	85
500 workers or more	39	31	80	90	74	82
State government	50	39	77	93	80	86
Local government	34	28	83	84	69	82
Geographic areas						
New England	23	20	89	83	66	79
Middle Atlantic	42	40	94	83	75	91
East North Central	47	37	80	78	61	78
West North Central	11	8	72	82	65	80
South Atlantic	40	26	65	90	75	83
East South Central	15	9	62	93	74	80
West South Central	17	13	78	88	73	83
Mountain	36	30	82	87	71	82
Pacific	70	62	89	90	77	86

¹ 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.

² The percentile groupings are based on the average wage for each

occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

Table 5. Standard errors for health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	Medical care			Dental care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.5	0.9	0.9	1.4	1.3	0.5
Worker characteristics						
Management, professional, and related	0.6	1.0	0.9	1.5	1.4	0.6
Professional and related	0.6	1.0	1.0	1.5	1.3	0.7
Teachers	0.7	1.2	0.9	1.7	1.6	0.9
Primary, secondary, and special education school teachers	0.6	1.1	1.1	2.0	1.8	1.1
Registered nurses	1.8	4.0	3.7	4.3	3.9	3.8
Service	1.2	1.4	0.9	1.8	1.6	0.9
Protective service	1.1	1.4	1.1	2.6	2.4	1.1
Sales and office	1.3	1.7	1.2	2.5	2.4	1.0
Office and administrative support	1.3	1.7	1.1	2.5	2.4	0.9
Natural resources, construction, and maintenance	1.8	2.5	2.0	3.6	3.3	1.8
Production, transportation, and material moving ...	4.1	3.7	1.5	3.8	3.3	2.3
Full time	0.2	0.8	0.8	1.6	1.4	0.6
Part time	2.0	1.1	2.7	1.4	1.3	2.3
Union	0.4	0.9	0.8	1.6	1.5	0.7
Nonunion	0.9	1.4	1.4	1.9	1.7	0.9
Average wage within the following percentiles: ²						
Less than 10	2.6	2.7	3.0	1.8	1.6	2.2
10 to under 25	1.6	1.6	1.3	2.2	2.0	1.5
25 to under 50	0.9	1.3	1.0	2.3	2.2	0.8
50 to under 75	0.7	1.1	1.0	2.1	1.9	0.7
75 to under 90	0.5	0.9	0.8	1.7	1.6	1.0
90 or greater	0.3	1.2	1.2	1.6	1.6	0.9

See footnotes at end of table.

Table 5. Standard errors for health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Medical care			Dental care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics						
Service-providing industries	0.5	0.9	0.9	1.4	1.3	0.5
Education and health services	0.5	1.0	1.1	1.6	1.4	0.7
Educational services	0.6	1.1	1.1	1.7	1.5	0.8
Elementary and secondary schools	0.6	1.0	1.0	1.7	1.6	1.0
Junior colleges, colleges, and universities	1.4	3.1	3.0	4.5	3.9	1.4
Health care and social assistance	1.6	2.5	2.6	3.3	3.1	2.7
Hospitals	1.2	3.0	3.3	4.0	3.6	3.9
Public administration	1.1	1.3	0.8	2.3	2.1	0.9
1 to 99 workers	2.5	2.5	1.6	3.4	3.2	2.0
1 to 49 workers	3.6	3.6	2.4	4.4	4.1	3.0
50 to 99 workers	2.0	2.6	2.4	3.7	3.8	2.8
100 workers or more	0.5	0.9	0.9	1.5	1.3	0.5
100 to 499 workers	1.1	1.3	0.9	2.4	2.3	0.8
500 workers or more	0.5	1.0	1.1	1.7	1.5	0.7
State government	0.7	1.8	1.9	3.2	2.9	1.0
Local government	0.7	0.8	0.8	1.3	1.2	0.6
Geographic areas						
New England	2.3	3.0	2.6	4.9	4.0	2.0
Middle Atlantic	1.7	1.8	0.5	2.3	2.4	0.7
East North Central	1.9	1.8	1.4	2.7	2.5	1.1
West North Central	2.4	3.6	3.8	7.2	5.5	2.3
South Atlantic	1.5	1.6	1.5	4.3	3.9	1.2
East South Central	2.2	6.3	6.4	4.4	2.6	6.1
West South Central	1.5	1.9	1.6	3.7	3.6	2.3
Mountain	1.7	3.1	3.0	4.2	3.1	1.5
Pacific	0.9	2.3	1.8	0.9	1.6	1.3

See footnotes at end of table.

Table 5. Standard errors for health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	1.3	1.1	1.3	0.6	0.9	0.9
Worker characteristics						
Management, professional, and related	1.5	1.2	1.5	0.7	1.0	1.0
Professional and related	1.5	1.2	1.5	0.7	1.0	1.0
Teachers	1.6	1.4	1.7	0.8	1.2	1.0
Primary, secondary, and special education school teachers	1.8	1.6	1.8	0.7	1.2	1.1
Registered nurses	5.0	4.3	3.5	2.1	4.0	3.7
Service	1.6	1.4	1.5	1.3	1.4	0.9
Protective service	2.6	2.4	2.5	1.3	1.6	1.0
Sales and office	2.3	1.9	2.2	1.4	1.7	1.2
Office and administrative support	2.2	1.9	2.3	1.3	1.7	1.2
Natural resources, construction, and maintenance	3.1	2.3	2.8	1.7	2.4	2.1
Production, transportation, and material moving ...	3.5	3.1	3.2	4.2	3.7	1.5
Full time	1.5	1.2	1.3	0.3	0.8	0.8
Part time	1.3	1.1	2.6	2.0	1.1	2.7
Union	1.6	1.5	0.9	0.5	0.9	0.8
Nonunion	1.9	1.4	2.6	0.9	1.4	1.4
Average wage within the following percentiles: ²						
Less than 10	1.2	0.9	4.1	2.6	2.7	3.0
10 to under 25	2.1	1.6	2.8	1.6	1.7	1.4
25 to under 50	1.9	1.6	1.8	1.0	1.4	1.0
50 to under 75	2.1	1.7	1.5	0.8	1.2	1.0
75 to under 90	1.8	1.6	1.7	0.6	0.9	0.8
90 or greater	2.0	1.9	1.0	0.6	1.3	1.3

See footnotes at end of table.

Table 5. Standard errors for health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics						
Service-providing industries	1.3	1.1	1.3	0.6	0.9	0.9
Education and health services	1.5	1.3	1.6	0.6	1.0	1.1
Educational services	1.6	1.4	1.8	0.6	1.1	1.1
Elementary and secondary schools	1.6	1.4	1.9	0.6	1.0	1.0
Junior colleges, colleges, and universities	4.1	3.8	2.9	1.4	3.1	3.1
Health care and social assistance	3.8	3.7	3.8	2.0	2.6	2.7
Hospitals	4.4	4.3	5.8	2.2	3.3	3.5
Public administration	1.9	1.5	2.0	1.2	1.4	0.8
1 to 99 workers	3.0	2.6	2.4	2.4	2.5	1.6
1 to 49 workers	3.4	2.9	3.3	3.6	3.7	2.5
50 to 99 workers	4.3	4.1	3.6	2.0	3.1	2.4
100 workers or more	1.4	1.1	1.4	0.5	0.9	0.9
100 to 499 workers	2.4	2.2	1.5	1.2	1.3	0.9
500 workers or more	1.6	1.3	1.7	0.5	1.0	1.1
State government	2.8	2.3	2.5	0.7	1.8	1.9
Local government	1.3	1.1	1.2	0.7	0.9	0.8
Geographic areas						
New England	5.5	4.6	3.2	3.1	3.5	2.5
Middle Atlantic	4.2	4.1	0.9	1.8	1.9	0.6
East North Central	3.6	2.9	1.8	1.9	1.8	1.4
West North Central	2.9	2.5	10.3	2.2	3.9	3.8
South Atlantic	3.8	2.2	4.2	1.5	1.7	1.6
East South Central	2.8	1.9	8.0	2.2	6.3	6.5
West South Central	2.5	2.2	3.5	1.9	2.0	1.6
Mountain	9.5	7.8	3.3	1.6	3.0	3.0
Pacific	2.3	2.3	0.8	0.9	2.2	1.8

¹ 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.

² The percentile groupings are based on the average wage for each

occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

Table 6. Medical plans: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2008

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	90	10	73	27
Worker characteristics				
Management, professional, and related	90	10	72	28
Professional and related	90	10	72	28
Teachers	91	9	70	30
Primary, secondary, and special education school teachers	90	10	68	32
Registered nurses	86	14	75	25
Service	90	10	75	25
Protective service	91	9	79	21
Sales and office	90	10	75	25
Office and administrative support	90	10	75	25
Natural resources, construction, and maintenance	90	10	75	25
Production, transportation, and material moving ...	91	9	75	25
Full time	90	10	73	27
Part time	88	12	76	24
Union	91	9	81	19
Nonunion	89	11	66	34
Average wage within the following percentiles: ¹				
Less than 10	90	10	61	39
10 to under 25	89	11	69	31
25 to under 50	90	10	75	25
50 to under 75	91	9	74	26
75 to under 90	90	10	73	27
90 or greater	91	9	81	19

See footnotes at end of table.

Table 6. Medical plans: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2008—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Establishment characteristics				
Service-providing industries	90	10	73	27
Education and health services	90	10	70	30
Educational services	90	10	69	31
Elementary and secondary schools	90	10	68	32
Junior colleges, colleges, and universities	90	10	73	27
Health care and social assistance	87	13	75	25
Hospitals	87	13	74	26
Public administration	90	10	79	21
1 to 99 workers	92	8	72	28
1 to 49 workers	92	8	70	30
50 to 99 workers	91	9	74	26
100 workers or more	90	10	74	26
100 to 499 workers	91	9	74	26
500 workers or more	90	10	73	27
State government	89	11	75	25
Local government	91	9	73	27
Geographic areas				
New England	88	12	83	17
Middle Atlantic	94	6	92	8
East North Central	91	9	85	15
West North Central	91	9	71	29
South Atlantic	88	12	65	35
East South Central	92	8	58	42
West South Central	88	12	54	46
Mountain	92	8	69	31
Pacific	89	11	79	21

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2007." See Technical Note for more details.

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

Table 6. Standard errors for medical plans: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2008

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.4	0.4	0.8	0.8
Worker characteristics				
Management, professional, and related	0.4	0.4	0.9	0.9
Professional and related	0.4	0.4	1.0	1.0
Teachers	0.5	0.5	1.2	1.2
Primary, secondary, and special education school teachers	0.5	0.5	1.3	1.3
Registered nurses	1.2	1.2	2.1	2.1
Service	0.5	0.5	1.1	1.1
Protective service	0.6	0.6	1.1	1.1
Sales and office	0.6	0.6	1.1	1.1
Office and administrative support	0.6	0.6	1.1	1.1
Natural resources, construction, and maintenance	0.6	0.6	1.6	1.6
Production, transportation, and material moving ...	0.7	0.7	1.6	1.6
Full time	0.4	0.4	0.9	0.9
Part time	1.0	1.0	2.0	2.0
Union	0.4	0.4	0.8	0.8
Nonunion	0.5	0.5	1.3	1.3
Average wage within the following percentiles: ¹				
Less than 10	1.0	1.0	2.5	2.5
10 to under 25	0.7	0.7	1.1	1.1
25 to under 50	0.5	0.5	1.1	1.1
50 to under 75	0.4	0.4	1.2	1.2
75 to under 90	0.5	0.5	0.9	0.9
90 or greater	0.4	0.4	0.9	0.9

See footnotes at end of table.

Table 6. Standard errors for medical plans: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2008—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Establishment characteristics				
Service-providing industries	0.4	0.4	0.8	0.8
Education and health services	0.4	0.4	1.1	1.1
Educational services	0.5	0.5	1.2	1.2
Elementary and secondary schools	0.5	0.5	1.1	1.1
Junior colleges, colleges, and universities	1.1	1.1	3.4	3.4
Health care and social assistance	1.0	1.0	1.4	1.4
Hospitals	1.3	1.3	1.8	1.8
Public administration	0.4	0.4	0.7	0.7
1 to 99 workers	0.7	0.7	1.5	1.5
1 to 49 workers	0.9	0.9	2.0	2.0
50 to 99 workers	1.1	1.1	1.9	1.9
100 workers or more	0.4	0.4	0.9	0.9
100 to 499 workers	0.5	0.5	1.7	1.7
500 workers or more	0.4	0.4	1.0	1.0
State government	0.7	0.7	1.7	1.7
Local government	0.3	0.3	0.8	0.8
Geographic areas				
New England	2.3	2.3	0.6	0.6
Middle Atlantic	0.7	0.7	0.9	0.9
East North Central	0.6	0.6	1.3	1.3
West North Central	1.6	1.6	2.6	2.6
South Atlantic	1.0	1.0	1.9	1.9
East South Central	1.0	1.0	5.3	5.3
West South Central	1.0	1.0	1.5	1.5
Mountain	1.4	1.4	1.3	1.3
Pacific	0.6	0.6	0.7	0.7

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates

published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

Table 7. Medical plans, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2008

(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	100	\$399.86	39	\$423.06	61	\$385.04	\$73.34
Worker characteristics							
Management, professional, and related	100	406.76	39	432.08	61	390.59	76.01
Professional and related	100	406.37	39	433.58	61	388.69	77.60
Teachers	100	417.91	43	442.42	57	399.17	78.85
Primary, secondary, and special education school teachers	100	428.39	43	461.24	57	403.85	81.20
Registered nurses	100	373.08	25	409.54	75	360.66	78.77
Service	100	387.38	38	401.00	62	378.92	68.27
Protective service	100	391.95	36	413.82	64	379.88	63.32
Sales and office	100	392.89	39	420.02	61	375.75	70.41
Office and administrative support	100	393.63	38	424.89	62	374.37	70.71
Natural resources, construction, and maintenance	100	392.81	38	414.74	62	379.55	73.91
Production, transportation, and material moving ...	100	400.83	45	425.79	55	380.08	71.12
Full time	100	399.41	39	421.84	61	385.04	72.34
Part time	100	411.05	37	455.17	63	385.00	97.48
Union	100	432.80	43	462.03	57	410.94	77.04
Nonunion	100	368.81	35	378.64	65	363.42	70.26
Average wage within the following percentiles: ¹							
Less than 10	100	364.13	40	357.61	60	368.52	75.86
10 to under 25	100	375.13	41	400.80	59	357.22	77.50
25 to under 50	100	392.14	38	414.10	62	378.73	70.04
50 to under 75	100	399.04	39	423.11	61	383.87	69.07
75 to under 90	100	417.24	37	449.15	63	398.46	78.34
90 or greater	100	431.66	42	456.07	58	414.31	74.59

See footnotes at end of table.

Table 7. Medical plans, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2008—Continued

(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
Establishment characteristics							
Service-providing industries	100	\$400.42	39	\$423.34	61	\$385.68	\$73.47
Education and health services	100	398.75	40	422.45	60	382.83	77.93
Educational services	100	402.39	41	423.34	59	387.61	77.91
Elementary and secondary schools	100	412.84	43	435.29	57	395.77	82.41
Junior colleges, colleges, and universities	100	363.99	36	374.76	64	357.99	64.68
Health care and social assistance	100	373.81	32	414.55	68	354.68	78.03
Hospitals	100	360.44	34	404.61	66	337.75	80.67
Public administration	100	395.55	35	416.72	65	384.13	66.75
1 to 99 workers	100	411.94	46	416.99	54	407.65	70.60
1 to 49 workers	100	400.07	47	399.27	53	400.77	64.73
50 to 99 workers	100	425.82	45	438.57	55	415.42	77.24
100 workers or more	100	398.31	38	424.01	62	382.49	73.65
100 to 499 workers	100	423.71	42	456.46	58	399.85	75.81
500 workers or more	100	389.94	37	411.75	63	377.26	73.00
State government	100	383.73	29	420.88	71	368.93	66.51
Local government	100	406.02	43	423.61	57	392.75	76.61
Geographic areas							
New England	100	451.02	27	492.36	73	435.37	89.28
Middle Atlantic	100	392.08	55	387.81	45	397.35	62.73
East North Central	100	451.26	29	542.05	71	413.90	61.33
West North Central	100	376.98	51	404.87	49	348.33	85.04
South Atlantic	100	359.97	33	383.74	67	348.42	73.65
East South Central	100	388.43	46	363.10	54	409.78	61.63
West South Central	100	337.46	40	352.23	60	327.47	87.83
Mountain	100	405.75	36	437.09	64	387.78	65.15
Pacific	100	458.24	35	527.20	65	421.78	77.93

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States,

2007." See Technical Note for more details.

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

Table 7. Standard errors for medical plans, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2008

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

Characteristics	Total	Employee contribution not required		Employee contribution required		
	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	\$4.31	1.8	\$7.24	1.8	\$4.95	\$1.66
Worker characteristics						
Management, professional, and related	5.32	1.9	9.11	1.9	6.17	2.22
Professional and related	5.37	1.9	9.13	1.9	6.24	2.52
Teachers	5.88	1.7	9.06	1.7	8.37	2.96
Primary, secondary, and special education school teachers	6.96	1.9	11.23	1.9	9.82	3.18
Registered nurses	11.06	4.9	27.40	4.9	11.51	5.93
Service	5.04	2.3	7.22	2.3	6.69	1.96
Protective service	7.68	3.0	11.72	3.0	9.82	2.68
Sales and office	7.55	2.8	16.24	2.8	5.29	2.34
Office and administrative support	7.77	2.9	16.66	2.9	5.45	2.42
Natural resources, construction, and maintenance	9.32	3.0	15.78	3.0	10.06	4.63
Production, transportation, and material moving ...	7.99	3.7	14.04	3.7	10.48	4.67
Full time	4.34	1.8	7.26	1.8	5.13	1.67
Part time	16.50	4.5	35.60	4.5	10.56	7.44
Union	5.24	1.7	9.55	1.7	5.09	2.19
Nonunion	5.23	2.8	6.10	2.8	7.06	2.14
Average wage within the following percentiles: ¹						
Less than 10	6.68	5.5	5.27	5.5	10.77	5.01
10 to under 25	7.09	2.7	12.22	2.7	7.13	3.19
25 to under 50	5.53	2.6	9.69	2.6	6.00	2.22
50 to under 75	6.00	2.1	12.21	2.1	6.51	2.11
75 to under 90	7.48	1.8	13.01	1.8	9.17	2.84
90 or greater	6.86	1.8	11.07	1.8	6.72	2.92

See footnotes at end of table.

Table 7. Standard errors for medical plans, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2008—Continued

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

Characteristics	Total	Employee contribution not required		Employee contribution required		
	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
Establishment characteristics						
Service-providing industries	\$4.36	1.8	\$7.30	1.8	\$5.01	\$1.68
Education and health services	4.51	2.1	7.16	2.1	5.70	2.46
Educational services	4.91	2.0	7.67	2.0	6.51	2.76
Elementary and secondary schools	5.81	1.9	9.04	1.9	8.04	3.35
Junior colleges, colleges, and universities	6.40	6.0	7.66	6.0	9.09	3.95
Health care and social assistance	8.68	4.5	17.47	4.5	8.41	3.15
Hospitals	9.74	6.0	17.06	6.0	9.56	3.52
Public administration	6.47	2.1	14.04	2.1	5.85	2.25
1 to 99 workers	13.97	4.1	19.90	4.1	14.47	3.08
1 to 49 workers	11.35	5.4	19.33	5.4	13.72	4.31
50 to 99 workers	25.98	5.2	31.13	5.2	28.18	4.65
100 workers or more	4.04	1.8	6.92	1.8	4.79	1.76
100 to 499 workers	10.05	2.9	17.13	2.9	9.18	3.36
500 workers or more	4.01	2.0	5.40	2.0	5.13	2.00
State government	9.57	4.3	27.92	4.3	5.59	2.11
Local government	4.65	1.5	6.55	1.5	6.44	2.13
Geographic areas						
New England	14.47	8.2	15.26	8.2	10.24	9.35
Middle Atlantic	7.12	3.5	3.67	3.5	16.36	3.32
East North Central	14.19	2.4	32.41	2.4	10.97	3.52
West North Central	10.94	9.2	14.64	9.2	10.82	10.38
South Atlantic	6.95	3.7	8.92	3.7	9.21	3.79
East South Central	19.43	9.2	6.84	9.2	32.77	6.88
West South Central	5.31	5.8	7.43	5.8	7.11	4.14
Mountain	10.76	7.1	19.95	7.1	18.23	10.70
Pacific	14.69	3.1	26.41	3.1	12.86	2.77

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates

published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

Table 8. Medical plans, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2008

(All workers with contributory single coverage = 100 percent)

Employee monthly contribution	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
All workers	100	83	—	9	2	(⁴)	4	—
Worker characteristics								
Management, professional, and related	100	83	(⁴)	10	3	(⁴)	4	—
Professional and related	100	83	(⁴)	10	2	(⁴)	4	—
Teachers	100	83	(⁴)	10	2	—	4	—
Primary, secondary, and special education school teachers	100	83	1	9	2	—	5	—
Registered nurses	100	81	—	—	—	—	5	—
Service	100	85	—	8	1	—	4	—
Protective service	100	85	—	8	—	—	4	—
Sales and office	100	83	—	10	3	—	4	—
Office and administrative support	100	83	—	10	2	—	4	—
Natural resources, construction, and maintenance	100	81	—	11	2	—	5	—
Production, transportation, and material moving ...	100	88	—	7	—	—	4	—
Full time	100	83	—	9	2	(⁴)	4	—
Part time	100	84	—	12	2	—	—	—
Union	100	80	(⁴)	13	2	—	5	—
Nonunion	100	87	—	7	3	—	3	—
Average wage within the following percentiles: ⁵								
Less than 10	100	85	—	8	—	—	5	—
10 to under 25	100	84	—	7	3	—	4	—
25 to under 50	100	86	—	8	2	(⁴)	3	—
50 to under 75	100	85	—	8	2	(⁴)	4	—
75 to under 90	100	83	—	9	3	—	4	—
90 or greater	100	75	1	17	3	—	4	—

See footnotes at end of table.

Table 8. Medical plans, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2008—Continued

(All workers with contributory single coverage = 100 percent)

Employee monthly contribution	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
Establishment characteristics								
Service-providing industries	100	84	—	9	2	(⁴)	4	—
Education and health services	100	83	(⁴)	10	2	(⁴)	4	—
Educational services	100	84	(⁴)	10	1	(⁴)	4	—
Elementary and secondary schools	100	85	1	7	2	(⁴)	4	—
Junior colleges, colleges, and universities	100	80	—	17	—	—	2	—
Health care and social assistance	100	83	—	12	2	—	—	—
Hospitals	100	88	—	—	2	—	—	—
Public administration	100	84	—	7	4	—	4	(⁴)
1 to 99 workers	100	76	—	11	7	—	6	1
1 to 49 workers	100	67	—	—	10	—	—	—
50 to 99 workers	100	85	—	7	—	—	3	1
100 workers or more	100	84	—	9	2	(⁴)	4	—
100 to 499 workers	100	86	—	7	1	—	3	—
500 workers or more	100	84	(⁴)	10	2	(⁴)	4	—
State government	100	79	—	15	5	—	1	—
Local government	100	86	—	6	1	(⁴)	5	—
Geographic areas								
New England	100	91	—	—	—	—	—	—
Middle Atlantic	100	77	—	13	—	1	9	1
East North Central	100	81	—	14	—	—	4	—
West North Central	100	74	—	—	—	—	—	—
South Atlantic	100	95	—	1	—	—	2	—
East South Central	100	92	—	6	—	—	2	—
West South Central	100	85	—	—	6	—	4	—
Mountain	100	81	—	—	7	—	—	—
Pacific	100	72	1	18	6	—	2	—
Average monthly employer premium ⁶	\$385.04	\$382.32	—	\$405.10	\$352.20	\$397.34	\$392.13	—

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

² Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

³ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

⁴ Less than 0.5 percent.

⁵ The percentile groupings are based on the average wage for each occupation

surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

⁶ Average premium is for all workers.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 8. Standard errors for medical plans, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2008

(All workers with contributory single coverage = 100 percent)

Employee monthly contribution	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
All workers	0.0	1.2	–	0.9	0.5	(⁴)	0.5	–
Worker characteristics								
Management, professional, and related	0.0	1.2	0.1	1.0	0.6	(⁴)	0.5	–
Professional and related	0.0	1.2	0.1	1.0	0.5	(⁴)	0.6	–
Teachers	0.0	1.7	0.1	1.5	0.7	–	0.8	–
Primary, secondary, and special education school teachers	0.0	2.1	0.2	1.6	0.9	–	1.0	–
Registered nurses	0.0	4.4	–	–	–	–	1.7	–
Service	0.0	1.9	–	1.2	0.5	–	0.9	–
Protective service	0.0	2.6	–	1.6	–	–	1.1	–
Sales and office	0.0	1.9	–	1.3	1.2	–	1.1	–
Office and administrative support	0.0	1.7	–	1.3	0.7	–	1.1	–
Natural resources, construction, and maintenance	0.0	2.7	–	2.1	0.4	–	1.4	–
Production, transportation, and material moving ...	0.0	1.9	–	1.2	–	–	1.1	–
Full time	0.0	1.2	–	0.9	0.5	(⁴)	0.5	–
Part time	0.0	2.6	–	2.6	0.7	–	–	–
Union	0.0	1.6	(⁴)	1.1	0.6	–	0.8	–
Nonunion	0.0	1.5	–	1.3	0.7	–	0.6	–
Average wage within the following percentiles: ⁵								
Less than 10	0.0	2.5	–	1.9	–	–	1.7	–
10 to under 25	0.0	2.4	–	1.5	1.4	–	1.0	–
25 to under 50	0.0	1.7	–	1.6	0.5	0.1	0.5	–
50 to under 75	0.0	1.6	–	1.0	0.5	(⁴)	0.8	–
75 to under 90	0.0	1.4	–	1.1	0.8	–	0.8	–
90 or greater	0.0	2.2	0.2	2.0	0.5	–	0.8	–

See footnotes at end of table.

Table 8. Standard errors for medical plans, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2008—Continued

(All workers with contributory single coverage = 100 percent)

Employee monthly contribution	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
Establishment characteristics								
Service-providing industries	0.0	1.2	—	0.8	0.5	(⁴)	0.5	—
Education and health services	0.0	1.3	0.1	1.1	0.4	0.1	0.6	—
Educational services	0.0	1.3	0.1	1.2	0.4	0.1	0.6	—
Elementary and secondary schools	0.0	1.6	0.1	1.3	0.5	0.1	0.9	—
Junior colleges, colleges, and universities	0.0	3.1	—	2.9	—	—	0.9	—
Health care and social assistance	0.0	3.2	—	2.8	0.8	—	—	—
Hospitals	0.0	3.5	—	—	0.6	—	—	—
Public administration	0.0	2.4	—	1.2	0.8	—	1.1	0.1
1 to 99 workers	0.0	3.7	—	3.0	2.2	—	2.7	0.1
1 to 49 workers	0.0	5.3	—	—	2.6	—	—	—
50 to 99 workers	0.0	3.0	—	1.7	—	—	0.5	0.3
100 workers or more	0.0	1.1	—	0.8	0.4	(⁴)	0.5	—
100 to 499 workers	0.0	2.5	—	1.8	0.7	—	1.0	—
500 workers or more	0.0	1.3	0.1	0.9	0.5	(⁴)	0.7	—
State government	0.0	2.6	—	2.2	1.1	—	0.5	—
Local government	0.0	1.4	—	0.8	0.4	0.1	0.8	—
Geographic areas								
New England	0.0	3.8	—	—	—	—	—	—
Middle Atlantic	0.0	4.6	—	3.3	—	0.4	2.5	0.1
East North Central	0.0	3.5	—	2.0	—	—	1.9	—
West North Central	0.0	7.1	—	—	—	—	—	—
South Atlantic	0.0	1.3	—	0.3	—	—	0.8	—
East South Central	0.0	2.7	—	2.6	—	—	0.2	—
West South Central	0.0	3.1	—	—	2.8	—	1.4	—
Mountain	0.0	8.2	—	—	1.0	—	—	—
Pacific	0.0	2.0	(⁴)	1.8	0.8	—	0.6	—
Average monthly employer premium ⁶	\$4.95	\$5.52	—	\$7.24	\$13.86	\$5.93	\$18.38	—

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

² Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

³ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

⁴ Less than 0.05.

⁵ The percentile groupings are based on the average wage for each occupation

surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

⁶ Average premium is for all workers.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 9. Medical plans, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2008

(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	100	\$794.72	14	\$970.00	86	\$765.81	\$328.01
Worker characteristics							
Management, professional, and related	100	790.87	14	969.55	86	762.04	347.44
Professional and related	100	785.31	15	967.26	85	754.38	358.95
Teachers	100	773.86	17	967.29	83	735.10	390.08
Primary, secondary, and special education school teachers	100	773.19	16	1018.54	84	727.86	409.07
Registered nurses	100	857.99	9	1123.69	91	831.42	281.82
Service	100	808.72	15	1000.22	85	774.31	301.80
Protective service	100	863.01	14	1039.62	86	834.24	248.94
Sales and office	100	792.55	13	924.61	87	772.29	298.68
Office and administrative support	100	794.07	13	941.55	87	772.11	298.63
Natural resources, construction, and maintenance	100	791.05	13	965.41	87	763.97	315.88
Production, transportation, and material moving ...	100	792.68	17	979.04	83	754.73	310.33
Full time	100	792.12	14	973.64	86	762.35	327.72
Part time	100	859.64	16	889.78	84	853.92	335.35
Union	100	915.27	24	978.22	76	895.16	303.66
Nonunion	100	681.53	5	930.38	95	669.20	346.20
Average wage within the following percentiles: ¹							
Less than 10	100	624.49	4	868.59	96	615.25	399.11
10 to under 25	100	709.22	11	949.94	89	678.94	356.79
25 to under 50	100	810.74	13	980.66	87	785.90	298.31
50 to under 75	100	799.32	12	967.93	88	775.29	315.37
75 to under 90	100	801.54	15	998.81	85	765.77	351.52
90 or greater	100	914.20	26	953.53	74	900.40	300.50

See footnotes at end of table.

Table 9. Medical plans, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2008—Continued

(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
Establishment characteristics							
Service-providing industries	100	\$795.16	14	\$969.57	86	\$766.25	\$328.59
Education and health services	100	762.91	14	975.81	86	727.52	374.42
Educational services	100	752.85	15	982.10	85	712.78	385.77
Elementary and secondary schools	100	749.31	17	985.51	83	700.18	415.44
Junior colleges, colleges, and universities	100	758.81	7	952.03	93	743.18	300.95
Health care and social assistance	100	831.09	10	912.44	90	822.04	301.66
Hospitals	100	805.04	9	851.63	91	800.43	291.02
Public administration	100	847.63	13	958.20	87	831.20	250.81
1 to 99 workers	100	779.26	10	1079.78	90	745.99	316.10
1 to 49 workers	100	745.34	9	1069.83	91	711.66	332.40
50 to 99 workers	100	818.58	11	1089.99	89	786.33	296.94
100 workers or more	100	796.72	15	960.38	85	768.51	329.64
100 to 499 workers	100	848.12	15	1038.08	85	813.81	317.58
500 workers or more	100	779.84	15	933.47	85	753.77	333.56
State government	100	811.22	6	1076.23	94	794.83	268.14
Local government	100	788.38	17	956.29	83	753.09	354.26
Geographic areas							
New England	100	1103.99	18	1230.43	82	1076.69	270.18
Middle Atlantic	100	948.45	51	940.78	49	956.43	202.96
East North Central	100	1035.68	16	1154.83	84	1012.76	210.25
West North Central	100	787.26	11	967.51	89	764.29	353.48
South Atlantic	100	668.20	1	724.19	99	667.40	368.47
East South Central	100	533.43	2	731.34	98	529.11	384.26
West South Central	100	545.23	—	—	—	—	—
Mountain	100	717.91	5	784.96	95	714.72	357.46
Pacific	100	874.93	15	895.87	85	871.32	283.55

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 9. Standard errors for medical plans, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2008

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

Characteristics	Total	Employee contribution not required		Employee contribution required		
	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	\$11.70	0.6	\$14.06	0.6	\$12.74	\$9.59
Worker characteristics						
Management, professional, and related	13.81	0.8	15.98	0.8	15.05	11.66
Professional and related	14.15	0.9	17.46	0.9	15.45	12.08
Teachers	16.58	1.2	20.19	1.2	19.16	16.83
Primary, secondary, and special education school teachers	18.69	1.3	21.80	1.3	21.54	18.86
Registered nurses	46.51	1.5	57.34	1.5	49.80	17.70
Service	15.75	1.1	20.26	1.1	17.40	9.97
Protective service	18.13	1.8	38.27	1.8	19.95	9.02
Sales and office	17.09	1.6	34.07	1.6	17.66	10.79
Office and administrative support	17.61	1.4	32.26	1.4	18.32	11.05
Natural resources, construction, and maintenance	21.65	1.9	44.94	1.9	20.90	18.28
Production, transportation, and material moving ...	24.66	2.9	37.39	2.9	26.81	18.30
Full time	11.87	0.6	13.67	0.6	12.97	9.84
Part time	37.08	2.9	84.23	2.9	35.67	21.72
Union	11.18	1.0	12.72	1.0	13.69	15.15
Nonunion	17.11	0.5	43.34	0.5	17.47	11.62
Average wage within the following percentiles: ¹						
Less than 10	36.17	1.2	86.32	1.2	36.28	22.61
10 to under 25	15.51	1.0	36.42	1.0	15.98	11.01
25 to under 50	15.04	0.9	26.09	0.9	15.44	11.74
50 to under 75	15.76	1.0	22.20	1.0	17.09	14.51
75 to under 90	16.16	1.1	23.23	1.1	17.71	12.57
90 or greater	17.17	1.4	18.36	1.4	21.11	13.84

See footnotes at end of table.

Table 9. Standard errors for medical plans, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2008—Continued

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

Characteristics	Total	Employee contribution not required		Employee contribution required		
	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
Establishment characteristics						
Service-providing industries	\$11.86	0.6	\$14.16	0.6	\$12.91	\$9.68
Education and health services	14.34	0.8	16.08	0.8	15.46	14.46
Educational services	14.73	0.9	15.75	0.9	16.04	16.11
Elementary and secondary schools	14.52	1.0	15.19	1.0	16.23	18.46
Junior colleges, colleges, and universities	36.45	1.4	63.50	1.4	37.54	30.26
Health care and social assistance	26.83	1.4	48.25	1.4	29.25	11.50
Hospitals	31.68	1.3	41.19	1.3	34.10	13.07
Public administration	11.72	1.0	22.01	1.0	12.54	7.75
1 to 99 workers	24.79	1.8	82.75	1.8	26.00	14.08
1 to 49 workers	30.22	2.3	99.94	2.3	32.94	17.98
50 to 99 workers	32.68	2.5	101.72	2.5	33.73	19.18
100 workers or more	12.07	0.7	12.21	0.7	13.31	10.70
100 to 499 workers	27.53	1.6	28.00	1.6	29.84	13.59
500 workers or more	12.23	0.7	12.12	0.7	13.69	13.53
State government	22.44	0.9	53.14	0.9	23.06	14.82
Local government	12.18	0.8	14.11	0.8	13.40	10.77
Geographic areas						
New England	31.31	2.7	67.05	2.7	27.27	11.81
Middle Atlantic	19.46	3.6	9.39	3.6	40.19	10.80
East North Central	31.13	2.3	31.53	2.3	35.60	13.89
West North Central	20.74	2.8	94.59	2.8	15.26	37.98
South Atlantic	23.52	0.4	171.78	0.4	23.07	27.33
East South Central	52.54	1.0	154.23	1.0	52.74	49.64
West South Central	19.18	—	—	—	—	—
Mountain	25.67	1.3	67.18	1.3	26.22	27.88
Pacific	13.55	1.6	35.42	1.6	12.90	11.53

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates

published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

Table 10. Medical plans, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2008

(All workers with contributory family coverage = 100 percent)

Employee monthly contribution	Family coverage						
	Total with contributory coverage	Flat dollar amount	Varies ¹	Flexible benefits ²	Percent of earnings	Exists, but unknown	Other
All workers	100	87	6	2	(³)	4	(³)
Worker characteristics							
Management, professional, and related	100	87	7	2	(³)	4	(³)
Professional and related	100	87	7	2	(³)	4	(³)
Teachers	100	87	7	1	—	5	—
Primary, secondary, and special education school teachers	100	86	7	2	—	6	—
Registered nurses	100	86	7	—	—	4	—
Service	100	88	6	1	—	4	(³)
Protective service	100	88	6	1	—	4	—
Sales and office	100	87	6	2	—	4	—
Office and administrative support	100	87	6	2	—	4	—
Natural resources, construction, and maintenance	100	87	5	2	—	5	—
Production, transportation, and material moving ...	100	90	4	—	—	4	—
Full time	100	87	6	2	(³)	4	(³)
Part time	100	85	9	1	—	—	—
Union	100	83	9	2	—	5	(³)
Nonunion	100	90	4	2	—	3	(³)
Average wage within the following percentiles: ⁴							
Less than 10	100	89	5	—	—	5	—
10 to under 25	100	89	5	2	—	4	—
25 to under 50	100	90	6	1	(³)	3	(³)
50 to under 75	100	89	5	2	(³)	4	—
75 to under 90	100	85	7	2	—	5	1
90 or greater	100	79	13	3	—	4	—

See footnotes at end of table.

Table 10. Medical plans, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2008—Continued

(All workers with contributory family coverage = 100 percent)

Employee monthly contribution	Family coverage						
	Total with contributory coverage	Flat dollar amount	Varies ¹	Flexible benefits ²	Percent of earnings	Exists, but unknown	Other
Establishment characteristics							
Service-providing industries	100	87	6	2	(³)	4	(³)
Education and health services	100	87	7	1	(³)	4	—
Educational services	100	87	7	1	(³)	4	—
Elementary and secondary schools	100	87	6	1	(³)	5	—
Junior colleges, colleges, and universities	100	88	10	—	—	1	—
Health care and social assistance	100	88	9	2	—	2	—
Hospitals	100	91	6	1	—	2	—
Public administration	100	87	5	3	—	5	—
1 to 99 workers	100	86	6	4	—	4	(³)
1 to 49 workers	100	82	7	6	—	—	—
50 to 99 workers	100	90	4	—	—	3	1
100 workers or more	100	88	6	1	(³)	4	(³)
100 to 499 workers	100	89	5	1	—	4	—
500 workers or more	100	87	7	2	(³)	4	(³)
State government	100	85	10	4	—	2	—
Local government	100	88	5	1	(³)	5	(³)
Geographic areas							
New England	100	94	—	—	—	6	—
Middle Atlantic	100	77	13	—	1	8	—
East North Central	100	88	8	—	—	3	—
West North Central	100	81	—	—	—	—	—
South Atlantic	100	96	1	—	—	2	—
East South Central	100	96	3	—	—	2	—
West South Central	100	90	—	—	—	3	—
Mountain	100	79	—	5	—	—	—
Pacific	100	77	13	5	—	4	—
Average monthly employer premium ⁵	\$765.81	\$756.10	\$871.79	\$758.90	\$1022.82	\$796.40	\$913.39

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

³ Less than 0.5 percent.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

⁵ Average premium is for all workers.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 10. Standard errors for medical plans, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2008

(All workers with contributory family coverage = 100 percent)

Employee monthly contribution	Family coverage						
	Total with contributory coverage	Flat dollar amount	Varies ¹	Flexible benefits ²	Percent of earnings	Exists, but unknown	Other
All workers	0.0	0.9	0.7	0.3	(³)	0.5	0.1
Worker characteristics							
Management, professional, and related	0.0	1.0	0.7	0.4	(³)	0.6	0.1
Professional and related	0.0	1.0	0.8	0.4	(³)	0.7	0.1
Teachers	0.0	1.5	1.1	0.6	–	1.1	–
Primary, secondary, and special education school teachers	0.0	1.8	1.2	0.7	–	1.4	–
Registered nurses	0.0	3.7	2.9	–	–	1.4	–
Service	0.0	1.3	0.9	0.3	–	0.6	0.2
Protective service	0.0	2.1	1.2	0.5	–	0.9	–
Sales and office	0.0	1.3	0.9	0.8	–	0.7	–
Office and administrative support	0.0	1.2	0.9	0.5	–	0.7	–
Natural resources, construction, and maintenance	0.0	1.7	1.5	0.5	–	0.8	–
Production, transportation, and material moving ...	0.0	2.0	0.8	–	–	1.5	–
Full time	0.0	0.9	0.7	0.4	(³)	0.5	0.1
Part time	0.0	2.9	1.9	0.5	–	–	–
Union	0.0	1.2	1.0	0.5	–	0.8	0.2
Nonunion	0.0	1.2	0.9	0.5	–	0.5	0.1
Average wage within the following percentiles: ⁴							
Less than 10	0.0	2.0	1.3	–	–	1.4	–
10 to under 25	0.0	1.6	1.0	0.9	–	0.6	–
25 to under 50	0.0	1.3	1.1	0.4	0.1	0.6	0.1
50 to under 75	0.0	1.0	0.7	0.4	(³)	0.6	–
75 to under 90	0.0	1.3	0.9	0.7	–	1.3	0.3
90 or greater	0.0	2.1	1.7	0.4	–	0.7	–

See footnotes at end of table.

Table 10. Standard errors for medical plans, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2008—Continued

(All workers with contributory family coverage = 100 percent)

Employee monthly contribution	Family coverage						
	Total with contributory coverage	Flat dollar amount	Varies ¹	Flexible benefits ²	Percent of earnings	Exists, but unknown	Other
Establishment characteristics							
Service-providing industries	0.0	0.8	0.6	0.3	(³)	0.5	0.1
Education and health services	0.0	1.3	0.8	0.3	(³)	0.8	—
Educational services	0.0	1.3	0.9	0.3	0.1	0.9	—
Elementary and secondary schools	0.0	1.6	1.0	0.4	0.1	1.3	—
Junior colleges, colleges, and universities	0.0	2.2	2.0	—	—	0.6	—
Health care and social assistance	0.0	2.4	2.2	0.6	—	0.6	—
Hospitals	0.0	2.6	2.4	0.5	—	0.9	—
Public administration	0.0	1.9	0.9	0.6	—	0.9	—
1 to 99 workers	0.0	2.6	1.9	1.4	—	1.5	0.1
1 to 49 workers	0.0	3.8	2.7	1.7	—	—	—
50 to 99 workers	0.0	2.2	1.1	—	—	0.9	0.2
100 workers or more	0.0	0.9	0.6	0.3	(³)	0.7	0.1
100 to 499 workers	0.0	2.1	1.3	0.4	—	1.2	—
500 workers or more	0.0	1.1	0.7	0.4	(³)	0.8	0.2
State government	0.0	2.0	1.6	0.9	—	0.8	—
Local government	0.0	0.9	0.6	0.3	(³)	0.7	0.2
Geographic areas							
New England	0.0	2.6	—	—	—	2.6	—
Middle Atlantic	0.0	4.4	3.2	—	0.4	2.3	—
East North Central	0.0	2.1	1.2	—	—	1.6	—
West North Central	0.0	5.3	—	—	—	—	—
South Atlantic	0.0	1.2	0.2	—	—	0.8	—
East South Central	0.0	1.4	1.2	—	—	0.6	—
West South Central	0.0	2.4	—	—	—	0.9	—
Mountain	0.0	3.5	—	0.5	—	—	—
Pacific	0.0	1.8	1.8	0.6	—	0.8	—
Average monthly employer premium ⁵	\$12.74	\$14.30	\$31.14	\$41.45	\$32.98	\$50.97	\$52.37

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

³ Less than 0.05.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the

threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

⁵ Average premium is for all workers.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 11. Medical plans: Employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2008

(Includes workers participating in medical plans with flat dollar amount contributory coverage)

Employee monthly contribution	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$16.80	\$32.50	\$55.56	\$93.46	\$142.39	\$77.00	\$151.82	\$274.00	\$484.83	\$626.32
Worker characteristics										
Management, professional, and related	16.00	33.26	59.67	100.34	144.41	77.73	158.30	294.58	505.90	668.00
Professional and related	15.00	31.61	60.76	104.40	149.34	80.20	161.94	302.46	510.00	688.18
Teachers	15.00	30.70	63.83	106.50	157.85	79.84	162.08	343.58	546.00	755.15
Primary, secondary, and special education school teachers	15.00	32.50	66.99	115.02	174.00	93.72	176.57	405.00	559.95	786.83
Registered nurses	25.78	41.18	60.76	103.99	138.70	77.00	152.00	246.98	377.92	510.00
Service	19.45	32.75	53.55	83.32	131.00	75.00	149.16	247.44	436.94	573.00
Protective service	21.99	32.00	51.25	77.00	123.50	71.19	133.44	220.00	343.98	484.83
Sales and office	15.01	29.59	51.54	88.32	135.04	77.00	144.29	240.12	442.00	573.00
Office and administrative support	15.08	29.07	51.45	88.32	135.33	75.88	142.58	238.90	442.00	573.00
Natural resources, construction, and maintenance	16.02	30.00	52.20	86.00	135.33	75.00	139.04	239.00	430.00	593.05
Production, transportation, and material moving	19.60	31.09	53.60	85.31	167.17	66.10	135.65	243.63	442.00	607.00
Full time	16.80	32.00	55.68	93.46	138.70	77.00	152.98	274.25	486.00	621.64
Part time	22.00	36.64	54.78	119.93	206.03	61.10	124.36	267.42	465.60	700.10
Union	17.99	32.99	55.98	96.50	149.41	55.94	117.62	207.17	404.42	717.50
Nonunion	16.25	31.12	55.00	93.46	135.12	108.56	180.00	318.64	495.00	595.52

See footnotes at end of table.

Table 11. Medical plans: Employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2008—Continued

(Includes workers participating in medical plans with flat dollar amount contributory coverage)

Employee monthly contribution	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Establishment characteristics										
Service-providing industries	\$16.80	\$32.00	\$55.76	\$93.70	\$142.78	\$77.00	\$152.00	\$274.34	\$484.83	\$631.42
Education and health services	15.00	31.00	61.10	104.84	155.90	91.92	170.29	318.20	534.88	716.48
Educational services	13.81	28.67	60.48	104.68	158.06	83.65	168.70	343.95	546.13	740.66
Elementary and secondary schools	12.10	29.00	62.85	115.30	175.30	91.45	176.57	417.00	562.00	786.83
Junior colleges, colleges, and universities	18.00	25.00	51.54	70.57	123.34	76.71	149.99	226.75	489.44	559.20
Health care and social assistance	32.00	48.34	65.25	108.00	138.66	122.00	177.56	284.96	403.47	554.44
Hospitals	33.20	48.34	65.25	101.83	138.66	120.00	181.93	284.96	351.88	510.00
Public administration	19.85	32.50	50.59	82.28	124.00	68.00	128.74	207.17	337.00	489.44
1 to 99 workers	22.96	40.00	61.29	93.46	129.00	75.98	159.00	289.76	462.82	595.52
1 to 49 workers	16.80	34.81	50.37	81.09	122.37	77.00	159.91	326.47	505.98	606.21
50 to 99 workers	24.49	49.20	69.66	93.46	129.00	70.27	149.16	280.64	394.77	593.87
100 workers or more	15.94	31.09	55.00	93.86	143.06	77.00	150.99	274.00	486.60	631.81
100 to 499 workers	18.00	33.43	60.32	100.34	138.66	66.58	147.00	274.34	486.00	638.82
500 workers or more	15.40	30.00	54.12	93.46	143.10	81.91	152.00	273.00	486.60	613.00
State government	20.00	40.56	55.00	81.90	121.61	77.00	147.00	221.09	343.98	514.72
Local government	15.00	30.00	55.94	101.16	155.02	75.88	157.09	296.83	503.00	685.08
Geographic areas										
New England	28.72	50.37	70.35	119.03	172.39	98.14	150.99	231.82	357.08	502.37
Middle Atlantic	18.65	30.21	48.34	64.57	100.34	38.10	76.97	207.17	221.09	344.85
East North Central	20.35	27.00	46.30	83.93	123.80	47.58	71.19	133.52	302.46	465.80
West North Central	19.36	44.20	69.65	118.00	175.00	111.06	152.00	297.14	495.00	757.29
South Atlantic	20.62	42.80	58.91	93.46	129.60	130.98	180.00	294.58	489.44	595.52
East South Central	2.00	18.00	39.54	81.98	148.00	134.00	201.75	453.55	514.72	573.00
West South Central	24.00	43.60	70.48	129.00	171.46	215.56	324.68	418.49	593.00	753.52
Mountain	10.83	23.44	33.47	74.40	174.00	83.00	125.00	250.66	546.98	721.13
Pacific	14.00	27.47	65.00	103.06	148.26	52.93	100.49	229.13	347.17	638.82

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers pay the same as or more than the premium shown, and half pay the same as or

less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same logic.

Table 11. Standard errors for medical plans: Employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2008

(Includes workers participating in medical plans with flat dollar amount contributory coverage)

Employee monthly contribution	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$1.70	\$2.78	\$2.44	\$2.57	\$4.73	\$2.65	\$6.84	\$14.69	\$13.92	\$25.37
Worker characteristics										
Management, professional, and related	1.87	3.20	3.29	3.79	6.29	6.41	10.11	11.10	14.39	22.81
Professional and related	1.98	3.47	3.57	3.56	9.44	8.91	11.12	13.28	10.23	27.83
Teachers	1.62	3.55	5.18	5.18	17.86	9.88	12.49	35.16	11.31	46.67
Primary, secondary, and special education school teachers	1.93	3.84	6.41	7.85	16.49	9.39	14.07	31.37	13.89	55.07
Registered nurses	2.24	2.54	8.37	10.23	11.34	30.05	22.32	32.01	38.20	51.80
Service	1.17	2.65	2.38	3.63	6.79	5.20	9.87	13.91	26.24	5.63
Protective service	1.34	3.13	2.78	4.23	8.10	3.22	10.19	11.22	15.41	13.19
Sales and office	0.91	2.75	1.73	6.89	5.85	3.78	8.86	16.62	47.45	9.26
Office and administrative support	1.19	2.58	1.48	6.64	5.88	5.57	9.74	14.37	46.77	8.14
Natural resources, construction, and maintenance	4.61	3.05	3.08	7.52	14.21	8.22	15.21	18.99	38.68	41.45
Production, transportation, and material moving	4.58	3.48	3.09	6.30	27.55	15.23	7.74	14.92	35.19	47.76
Full time	1.69	2.63	2.66	1.70	4.90	2.72	7.16	15.05	13.75	24.44
Part time	0.61	4.54	3.63	20.12	27.81	5.60	11.69	34.63	33.49	58.86
Union	1.62	2.87	2.70	3.70	10.26	3.12	8.93	2.86	33.31	58.22
Nonunion	2.22	2.97	3.73	2.55	4.14	9.77	8.83	23.30	19.57	15.47

See footnotes at end of table.

Table 11. Standard errors for medical plans: Employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2008—Continued

(Includes workers participating in medical plans with flat dollar amount contributory coverage)

Employee monthly contribution	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Establishment characteristics										
Service-providing industries	\$1.68	\$2.55	\$2.53	\$2.77	\$4.34	\$2.79	\$7.08	\$14.71	\$14.62	\$26.98
Education and health services	1.88	3.12	4.05	2.94	10.81	8.99	11.82	25.83	16.51	36.61
Educational services	2.81	3.46	4.93	3.21	15.22	10.71	13.63	36.30	12.28	38.92
Elementary and secondary schools	3.88	2.69	5.63	6.80	14.19	8.48	12.57	22.00	15.49	41.12
Junior colleges, colleges, and universities	6.83	4.88	8.97	7.95	14.89	31.73	25.30	40.33	150.70	19.82
Health care and social assistance	7.43	3.42	2.90	8.73	3.86	7.38	11.46	17.40	18.65	41.76
Hospitals	4.68	1.19	4.74	18.00	10.65	8.12	12.21	16.29	41.57	35.28
Public administration	1.54	3.03	1.58	3.57	5.36	2.69	6.15	6.22	11.56	13.64
1 to 99 workers	1.63	5.92	6.32	10.11	6.12	5.74	13.94	25.50	34.91	53.27
1 to 49 workers	5.15	5.26	7.09	7.43	26.62	11.71	15.96	55.57	24.13	68.32
50 to 99 workers	1.30	11.48	7.88	7.01	5.88	3.77	24.79	35.12	41.80	74.25
100 workers or more	1.94	2.36	2.34	3.18	2.99	4.26	7.72	16.39	14.19	31.16
100 to 499 workers	2.46	3.43	5.68	4.95	4.89	14.76	14.37	26.43	29.37	30.79
500 workers or more	2.01	2.51	2.30	1.55	3.44	6.94	8.36	17.86	17.42	37.30
State government	2.87	5.35	6.56	8.68	2.97	15.35	10.26	18.93	46.26	37.26
Local government	0.93	1.74	2.24	3.59	9.03	4.43	7.50	8.78	12.27	29.93
Geographic areas										
New England	8.00	8.64	3.84	16.59	19.83	14.55	7.62	24.93	21.63	27.80
Middle Atlantic	1.26	5.03	0.30	0.00	9.12	4.03	13.11	9.54	10.90	43.12
East North Central	5.85	1.51	4.40	10.59	5.45	9.67	6.81	5.86	26.85	60.25
West North Central	3.94	8.49	4.64	18.44	104.43	18.86	43.56	42.36	28.60	90.50
South Atlantic	4.97	2.09	5.39	6.26	4.40	13.90	0.00	13.99	22.94	33.52
East South Central	15.82	0.00	2.27	17.12	19.40	33.97	59.08	126.24	53.54	20.85
West South Central	5.25	3.38	9.68	4.46	10.79	21.31	22.32	18.81	26.27	56.37
Mountain	1.82	5.03	10.08	11.43	69.57	4.14	4.00	47.34	85.60	66.91
Pacific	0.27	4.43	1.62	4.83	13.26	8.00	13.98	14.40	40.03	56.26

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers pay the same as or more than the premium shown, and half pay the same as or

less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same logic.

Table 12. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	79	77	97	23	22	97	35	34	96
Worker characteristics									
Management, professional, and related	80	78	97	22	21	97	38	36	96
Professional and related	79	77	97	20	19	97	37	35	95
Teachers	78	76	97	17	16	95	37	35	96
Primary, secondary, and special education school teachers	82	80	98	14	13	93	39	37	96
Registered nurses	83	81	98	19	18	99	48	47	97
Service	75	73	97	23	22	98	28	26	95
Protective service	85	83	98	23	23	99	28	26	94
Sales and office	81	79	98	26	26	98	36	35	97
Office and administrative support	81	80	98	27	26	98	36	35	97
Natural resources, construction, and maintenance	89	88	99	30	29	96	41	41	98
Production, transportation, and material moving ...	77	75	97	20	20	100	28	27	94
Full time	90	87	98	25	24	97	39	38	96
Part time	24	23	95	11	11	100	13	12	96
Union	87	85	98	27	26	96	34	33	97
Nonunion	74	71	96	19	19	99	36	34	95
Average wage within the following percentiles: ²									
Less than 10	44	42	95	12	12	100	18	17	95
10 to under 25	74	72	97	21	21	97	33	32	96
25 to under 50	84	82	97	26	26	97	34	32	95
50 to under 75	85	84	98	26	25	96	42	40	96
75 to under 90	88	86	98	20	19	96	40	37	94
90 or greater	89	87	97	29	28	100	37	37	98

See footnotes at end of table.

Table 12. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics									
Service-providing industries	79	77	97	23	22	97	35	33	96
Education and health services	79	77	97	20	19	96	37	35	96
Educational services	78	76	97	19	18	95	36	34	95
Elementary and secondary schools	77	76	98	18	17	94	35	33	96
Junior colleges, colleges, and universities	82	77	94	21	20	97	37	35	94
Health care and social assistance	84	82	97	27	27	98	44	43	97
Hospitals	89	86	97	26	26	98	49	48	97
Public administration	82	80	98	27	27	99	31	29	95
1 to 99 workers	64	62	97	20	20	99	34	33	97
1 to 49 workers	63	61	98	23	23	99	29	28	98
50 to 99 workers	66	63	96	15	15	100	41	40	95
100 workers or more	82	80	97	23	23	97	35	34	96
100 to 499 workers	73	72	98	17	16	97	35	34	98
500 workers or more	85	83	97	26	25	97	35	34	95
State government	86	82	95	28	28	99	36	34	95
Local government	77	76	98	21	20	97	35	34	96
Geographic areas									
New England	76	73	97	11	11	100	18	17	97
Middle Atlantic	84	83	99	38	37	99	16	15	98
East North Central	77	74	96	23	23	99	51	50	97
West North Central	75	74	99	13	12	98	55	55	99
South Atlantic	84	81	96	26	24	91	43	40	92
East South Central	80	75	94	—	—	—	21	19	90
West South Central	75	74	99	11	11	98	19	17	93
Mountain	83	81	97	20	20	100	62	60	97
Pacific	77	77	99	34	34	100	30	30	100

¹ 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.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile

values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 12. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	1.1	1.1	0.4	1.0	0.9	1.4	1.6	1.6	0.6
Worker characteristics									
Management, professional, and related	1.2	1.2	0.5	1.1	1.0	1.7	1.6	1.6	0.8
Professional and related	1.1	1.2	0.4	1.0	0.9	1.8	1.7	1.6	0.9
Teachers	1.3	1.3	0.5	1.3	1.1	3.6	2.1	2.0	1.0
Primary, secondary, and special education school teachers	1.5	1.5	0.4	1.6	1.1	5.6	2.3	2.2	1.1
Registered nurses	2.6	2.7	0.7	3.0	3.0	1.2	5.1	5.0	1.1
Service	1.7	1.7	0.6	1.5	1.4	1.0	1.6	1.6	1.3
Protective service	1.6	1.6	0.5	2.5	2.4	0.6	2.2	2.0	1.8
Sales and office	1.9	1.8	0.6	1.9	1.9	1.1	2.6	2.6	0.5
Office and administrative support	2.0	1.8	0.6	1.8	1.8	1.1	2.6	2.6	0.6
Natural resources, construction, and maintenance	2.3	2.3	0.3	3.4	3.3	2.6	3.9	3.9	0.7
Production, transportation, and material moving ...	4.3	4.2	0.8	2.0	2.0	0.4	3.3	3.2	1.7
Full time	1.1	1.1	0.4	1.2	1.1	1.6	1.8	1.8	0.7
Part time	1.4	1.3	1.7	1.2	1.2	(²)	1.2	1.2	1.5
Union	1.3	1.4	0.4	1.2	1.0	2.7	1.7	1.7	0.7
Nonunion	1.5	1.4	0.7	1.4	1.4	0.5	2.1	2.0	0.8
Average wage within the following percentiles: ³									
Less than 10	2.6	2.4	1.3	1.6	1.6	0.3	2.4	2.3	1.6
10 to under 25	1.9	1.9	0.6	1.6	1.5	1.6	2.5	2.5	1.3
25 to under 50	1.4	1.4	0.7	1.7	1.6	1.4	2.3	2.3	0.8
50 to under 75	1.5	1.5	0.4	1.7	1.5	2.1	2.0	2.0	0.6
75 to under 90	1.5	1.6	0.4	1.3	1.2	2.6	1.9	1.9	1.4
90 or greater	1.0	1.1	0.6	1.7	1.7	0.2	2.2	2.2	0.4

See footnotes at end of table.

Table 12. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics									
Service-providing industries	1.1	1.1	0.5	1.0	0.9	1.5	1.6	1.6	0.7
Education and health services	1.1	1.1	0.6	1.2	1.0	2.7	2.0	1.9	0.9
Educational services	1.2	1.2	0.6	1.3	1.1	3.2	2.0	1.9	1.0
Elementary and secondary schools	1.4	1.4	0.3	1.5	1.2	4.3	2.0	1.9	1.3
Junior colleges, colleges, and universities	2.0	2.0	2.2	2.7	2.6	1.7	5.0	4.8	1.5
Health care and social assistance	1.9	1.9	0.7	3.0	2.9	0.8	4.3	4.3	0.7
Hospitals	1.5	1.6	1.0	4.0	3.9	1.2	5.5	5.4	1.0
Public administration	1.8	1.8	0.6	1.7	1.7	0.2	1.7	1.7	0.8
1 to 99 workers	2.9	3.0	0.9	2.4	2.4	0.5	3.7	3.8	0.8
1 to 49 workers	4.1	4.2	1.1	3.7	3.7	0.7	4.4	4.4	0.9
50 to 99 workers	3.8	3.7	1.2	3.0	3.0	0.0	4.4	4.4	1.2
100 workers or more	1.0	1.0	0.5	1.0	1.0	1.6	1.6	1.6	0.7
100 to 499 workers	2.1	2.1	0.3	1.6	1.5	1.3	2.7	2.5	0.9
500 workers or more	1.0	1.0	0.6	1.3	1.1	2.0	1.8	1.8	0.9
State government	2.3	2.2	1.3	2.6	2.5	0.2	3.4	3.3	1.1
Local government	1.2	1.2	0.3	1.0	0.9	2.1	1.6	1.5	0.8
Geographic areas									
New England	3.0	2.8	1.5	1.1	1.1	0.0	3.4	3.0	2.2
Middle Atlantic	1.7	1.9	0.3	2.4	2.3	0.2	1.4	1.3	0.3
East North Central	2.1	2.2	1.4	1.6	1.5	0.6	2.8	2.7	0.7
West North Central	4.1	4.3	0.4	2.6	2.6	4.0	8.8	9.2	0.8
South Atlantic	2.7	2.5	0.9	3.6	3.1	6.1	4.6	4.4	2.1
East South Central	6.7	5.5	3.7	—	—	—	6.1	5.2	4.9
West South Central	3.3	3.3	0.6	1.8	1.8	1.4	3.0	2.8	1.4
Mountain	2.3	3.7	2.3	5.6	5.6	(²)	9.0	9.5	1.9
Pacific	2.9	2.9	0.3	1.8	1.8	0.1	1.8	1.8	0.1

¹ 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.

² Less than 0.05.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile

values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 13. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2008

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

Characteristics	Employee contribution not required	Employee contribution required
All workers	89	11
Worker characteristics		
Management, professional, and related	88	12
Professional and related	88	12
Teachers	89	11
Primary, secondary, and special education school teachers	89	11
Service	89	11
Protective service	89	11
Sales and office	90	10
Office and administrative support	90	10
Natural resources, construction, and maintenance	91	9
Production, transportation, and material moving ...	96	4
Full time	89	11
Part time	92	8
Union	91	9
Nonunion	87	13
Average wage within the following percentiles: ¹		
10 to under 25	90	10
25 to under 50	88	12
50 to under 75	91	9
75 to under 90	91	9
90 or greater	86	14

See footnotes at end of table.

Table 13. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2008—Continued

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

Characteristics	Employee contribution not required	Employee contribution required
Establishment characteristics		
Service-providing industries	89	11
Education and health services	89	11
Educational services	88	12
Elementary and secondary schools	90	10
Health care and social assistance	92	8
Hospitals	92	8
Public administration	89	11
1 to 99 workers	90	10
1 to 49 workers	89	11
50 to 99 workers	91	9
100 workers or more	89	11
100 to 499 workers	88	12
500 workers or more	89	11
State government	83	17
Local government	91	9
Geographic areas		
New England	69	31
Middle Atlantic	93	7
East North Central	86	14
West North Central	94	6
South Atlantic	87	13
West South Central	94	6
Mountain	96	4
Pacific	97	3

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 13. Standard errors for life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2008

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

Characteristics	Employee contribution not required	Employee contribution required
All workers	1.5	1.5
Worker characteristics		
Management, professional, and related	1.6	1.6
Professional and related	1.5	1.5
Teachers	1.4	1.4
Primary, secondary, and special education school teachers	1.3	1.3
Service	1.8	1.8
Protective service	1.7	1.7
Sales and office	1.9	1.9
Office and administrative support	1.9	1.9
Natural resources, construction, and maintenance	2.1	2.1
Production, transportation, and material moving ...	1.3	1.3
Full time	1.5	1.5
Part time	2.0	2.0
Union	0.9	0.9
Nonunion	2.8	2.8
Average wage within the following percentiles: ¹		
10 to under 25	2.0	2.0
25 to under 50	1.9	1.9
50 to under 75	1.4	1.4
75 to under 90	1.0	1.0
90 or greater	1.7	1.7

See footnotes at end of table.

Table 13. Standard errors for life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2008—Continued

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

Characteristics	Employee contribution not required	Employee contribution required
Establishment characteristics		
Service-providing industries	1.5	1.5
Education and health services	2.0	2.0
Educational services	2.2	2.2
Elementary and secondary schools	1.5	1.5
Health care and social assistance	2.0	2.0
Hospitals	2.5	2.5
Public administration	1.7	1.7
1 to 99 workers	1.6	1.6
1 to 49 workers	2.2	2.2
50 to 99 workers	2.2	2.2
100 workers or more	1.6	1.6
100 to 499 workers	2.5	2.5
500 workers or more	1.8	1.8
State government	3.9	3.9
Local government	0.9	0.9
Geographic areas		
New England	5.5	5.5
Middle Atlantic	1.1	1.1
East North Central	3.2	3.2
West North Central	2.0	2.0
South Atlantic	2.3	2.3
West South Central	1.6	1.6
Mountain	1.1	1.1
Pacific	0.3	0.3

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 14. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2008

(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	38	2	52	7	2
Worker characteristics					
Management, professional, and related	37	2	54	6	2
Professional and related	36	2	55	6	1
Teachers	32	1	60	6	1
Primary, secondary, and special education school teachers	31	1	62	6	1
Registered nurses	50	—	43	5	—
Service	39	2	49	7	2
Protective service	38	3	48	8	3
Sales and office	39	2	49	8	2
Office and administrative support	39	2	49	8	2
Natural resources, construction, and maintenance	42	2	47	7	—
Production, transportation, and material moving ...	35	2	50	11	2
Full time	38	2	51	7	2
Part time	35	2	58	4	1
Union	32	2	57	8	1
Nonunion	43	2	46	5	3
Average wage within the following percentiles: ¹					
Less than 10	46	—	50	3	1
10 to under 25	36	1	53	8	2
25 to under 50	41	2	47	8	3
50 to under 75	39	2	48	9	2
75 to under 90	32	2	60	5	1
90 or greater	36	2	56	5	1

See footnotes at end of table.

Table 14. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2008—Continued

(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
Establishment characteristics					
Service-providing industries	38	2	52	7	2
Education and health services	36	1	55	6	1
Educational services	34	1	57	6	1
Elementary and secondary schools	30	1	62	6	1
Junior colleges, colleges, and universities	48	3	40	6	3
Health care and social assistance	50	—	44	5	—
Hospitals	51	—	44	4	—
Public administration	38	3	48	8	3
1 to 99 workers	36	1	55	4	4
1 to 49 workers	33	—	54	6	—
50 to 99 workers	40	2	56	—	—
100 workers or more	38	2	51	7	2
100 to 499 workers	41	1	54	4	—
500 workers or more	37	2	51	8	2
State government	44	2	42	6	5
Local government	35	2	55	7	1
Geographic areas					
New England	17	—	71	—	—
Middle Atlantic	38	1	47	14	1
East North Central	45	—	50	4	—
West North Central	43	—	48	8	—
South Atlantic	56	2	25	10	7
East South Central	56	—	—	4	—
West South Central	25	1	72	—	2
Mountain	31	1	62	—	—
Pacific	14	4	77	4	—

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United

States, 2007." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 14. Standard errors for life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2008

(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	2.0	0.3	1.9	0.7	0.3
Worker characteristics					
Management, professional, and related	2.3	0.3	2.1	0.7	0.4
Professional and related	2.3	0.3	2.2	0.7	0.2
Teachers	2.4	0.3	2.4	0.9	0.2
Primary, secondary, and special education school teachers	2.5	0.3	2.5	1.1	0.3
Registered nurses	4.8	–	4.8	1.8	–
Service	2.4	0.5	2.2	1.0	0.4
Protective service	3.4	0.7	3.3	1.7	0.8
Sales and office	2.5	0.5	2.3	1.6	0.5
Office and administrative support	2.5	0.5	2.3	1.4	0.4
Natural resources, construction, and maintenance	3.3	0.5	3.1	1.8	–
Production, transportation, and material moving ...	3.7	0.9	4.3	3.1	0.7
Full time	2.1	0.3	1.9	0.7	0.3
Part time	4.1	0.7	3.8	0.8	0.7
Union	1.7	0.3	1.6	0.8	0.2
Nonunion	3.2	0.4	2.9	1.1	0.5
Average wage within the following percentiles: ¹					
Less than 10	4.3	–	4.4	0.9	0.4
10 to under 25	3.2	0.5	2.9	1.6	0.5
25 to under 50	2.6	0.4	2.4	0.9	0.6
50 to under 75	2.5	0.5	2.2	1.1	0.4
75 to under 90	1.9	0.2	2.0	0.8	0.3
90 or greater	2.5	0.4	2.4	1.0	0.1

See footnotes at end of table.

Table 14. Standard errors for life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2008—Continued

(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
Establishment characteristics					
Service-providing industries	2.0	0.3	1.9	0.7	0.3
Education and health services	2.4	0.4	2.4	0.8	0.2
Educational services	2.6	0.4	2.6	0.9	0.3
Elementary and secondary schools	2.4	0.2	2.4	1.2	0.3
Junior colleges, colleges, and universities	6.3	1.4	6.1	1.7	1.0
Health care and social assistance	4.2	—	4.2	1.3	—
Hospitals	4.8	—	4.8	1.3	—
Public administration	2.8	0.5	2.6	1.1	0.5
1 to 99 workers	3.9	0.1	4.3	1.5	1.8
1 to 49 workers	5.0	—	5.9	2.2	—
50 to 99 workers	4.8	0.2	4.8	—	—
100 workers or more	2.1	0.3	1.9	0.7	0.2
100 to 499 workers	3.9	0.3	3.7	1.0	—
500 workers or more	2.3	0.4	2.0	0.9	0.1
State government	4.3	0.8	4.0	1.6	0.7
Local government	1.8	0.2	1.6	0.8	0.2
Geographic areas					
New England	3.9	—	4.8	—	—
Middle Atlantic	3.0	0.1	3.5	0.7	0.1
East North Central	3.8	—	3.6	0.8	—
West North Central	10.1	—	8.6	2.9	—
South Atlantic	5.5	0.6	3.7	2.8	1.2
East South Central	11.6	—	—	1.7	—
West South Central	3.5	0.1	3.4	—	0.2
Mountain	5.7	0.2	7.6	—	—
Pacific	1.4	0.6	1.7	1.1	—

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United

States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 15. Life insurance plans: Fixed multiple of earnings benefit formulas, State and local government workers, National Compensation Survey, March 2008

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

Characteristics	Mean multiple of earnings	Median multiple of earnings	Multiple of earnings amounts ¹			
			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	1.5	1.5	44	24	25	6
Worker characteristics						
Management, professional, and related	1.5	1.5	42	25	27	—
Professional and related	1.5	1.5	42	25	26	—
Teachers	1.5	1.5	43	22	29	5
Primary, secondary, and special education school teachers	1.5	1.5	46	23	27	4
Registered nurses	1.6	1.5	45	19	—	—
Service	1.5	—	51	20	22	8
Protective service	1.5	1.0	54	15	20	11
Sales and office	1.4	1.5	44	29	24	3
Office and administrative support	1.4	1.5	44	29	23	4
Natural resources, construction, and maintenance	1.4	1.0	52	18	21	7
Production, transportation, and material moving ...	1.6	1.5	34	28	31	8
Full time	1.5	1.5	44	24	25	6
Part time	1.5	—	50	23	13	—
Union	1.4	1.0	57	26	10	6
Nonunion	1.6	1.5	35	23	35	7
Average wage within the following percentiles: ²						
Less than 10	1.6	1.5	36	25	—	5
10 to under 25	1.4	1.5	47	26	24	3
25 to under 50	1.5	1.5	45	25	25	—
50 to under 75	1.5	1.5	48	21	25	—
75 to under 90	1.5	1.5	44	24	27	6
90 or greater	1.6	1.5	39	26	20	—

See footnotes at end of table.

Table 15. Life insurance plans: Fixed multiple of earnings benefit formulas, State and local government workers, National Compensation Survey, March 2008—Continued

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

Characteristics	Mean multiple of earnings	Median multiple of earnings	Multiple of earnings amounts ¹			
			1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings
Establishment characteristics						
Service-providing industries	1.5	1.5	44	24	25	7
Education and health services	1.5	1.5	42	22	29	—
Educational services	1.5	1.5	40	22	33	—
Elementary and secondary schools	1.5	1.5	42	24	32	3
Junior colleges, colleges, and universities	1.6	—	37	18	36	—
Health care and social assistance	1.6	—	49	22	15	—
Hospitals	1.6	—	54	18	—	—
Public administration	1.5	—	49	25	18	7
1 to 99 workers	1.4	—	50	33	—	6
1 to 49 workers	1.4	1.5	45	33	—	4
50 to 99 workers	1.4	—	55	33	3	—
100 workers or more	1.5	1.5	44	23	26	7
100 to 499 workers	1.6	1.5	39	27	26	—
500 workers or more	1.5	1.5	45	22	27	—
State government	1.6	1.5	38	27	25	—
Local government	1.5	1.5	47	23	25	5
Geographic areas						
New England	1.4	1.0	63	20	—	—
Middle Atlantic	1.6	1.5	34	46	6	14
East North Central	1.3	1.0	65	11	—	—
West North Central	1.7	1.5	34	—	14	—
South Atlantic	1.5	1.5	39	22	35	3
East South Central	1.7	2.0	—	—	57	—
West South Central	1.5	1.5	37	36	25	2
Mountain	1.3	1.0	64	—	—	—
Pacific	1.3	1.0	68	—	—	—

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

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 15. Standard errors for life insurance plans: Fixed multiple of earnings benefit formulas, State and local government workers, National Compensation Survey, March 2008

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

Characteristics	Mean multiple of earnings	Median multiple of earnings	Multiple of earnings amounts ¹			
			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	(²)	0.0	3.1	2.5	3.2	2.3
Worker characteristics						
Management, professional, and related	0.1	0.0	3.9	2.7	3.2	–
Professional and related	0.1	0.0	4.1	2.9	3.4	–
Teachers	0.1	(²)	4.9	2.7	4.7	2.0
Primary, secondary, and special education school teachers	(²)	0.3	5.1	3.2	4.9	1.1
Registered nurses	0.2	0.2	9.7	5.3	–	–
Service	0.1	–	4.0	2.6	4.5	1.8
Protective service	0.1	0.3	5.7	3.2	5.1	3.2
Sales and office	(²)	(²)	3.5	3.9	4.3	1.7
Office and administrative support	(²)	0.1	3.6	3.7	4.4	1.8
Natural resources, construction, and maintenance	0.1	0.3	6.0	4.0	4.3	2.6
Production, transportation, and material moving ...	0.1	0.0	5.6	5.7	5.4	2.6
Full time	(²)	0.0	3.1	2.6	3.2	2.2
Part time	0.1	–	7.3	5.7	3.6	–
Union	(²)	0.0	3.2	2.6	1.7	1.9
Nonunion	0.1	0.1	3.9	3.4	4.7	2.9
Average wage within the following percentiles: ³						
Less than 10	0.1	0.1	7.6	6.5	–	2.1
10 to under 25	(²)	0.3	4.7	4.3	3.6	1.1
25 to under 50	0.1	0.1	3.6	3.5	3.9	–
50 to under 75	0.1	0.3	3.7	2.7	3.4	–
75 to under 90	(²)	(²)	3.4	2.7	3.5	1.6
90 or greater	0.1	0.0	4.2	3.2	4.1	–

See footnotes at end of table.

Table 15. Standard errors for life insurance plans: Fixed multiple of earnings benefit formulas, State and local government workers, National Compensation Survey, March 2008—Continued

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

Characteristics	Mean multiple of earnings	Median multiple of earnings	Multiple of earnings amounts ¹			
			1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings
Establishment characteristics						
Service-providing industries	(²)	0.0	3.1	2.5	3.2	2.3
Education and health services	0.1	0.0	4.6	2.9	4.6	—
Educational services	0.1	0.0	4.9	2.9	5.5	—
Elementary and secondary schools	(²)	0.1	4.8	3.2	4.9	0.8
Junior colleges, colleges, and universities	0.1	—	7.9	4.9	10.4	—
Health care and social assistance	0.1	—	8.1	5.0	4.4	—
Hospitals	0.2	—	10.4	5.2	—	—
Public administration	0.1	—	4.2	3.3	2.9	2.2
1 to 99 workers	0.1	—	7.8	7.5	—	2.4
1 to 49 workers	0.1	0.4	7.5	8.1	—	0.7
50 to 99 workers	0.1	—	10.6	8.7	1.4	—
100 workers or more	(²)	0.0	3.3	2.4	3.3	2.5
100 to 499 workers	0.1	0.0	4.2	4.4	5.1	—
500 workers or more	0.1	0.1	4.1	2.6	4.0	—
State government	0.1	0.0	5.8	5.2	6.8	—
Local government	(²)	0.3	3.0	2.3	2.6	1.0
Geographic areas						
New England	0.2	0.0	11.7	5.7	—	—
Middle Atlantic	0.1	0.0	5.4	4.1	2.4	3.5
East North Central	0.1	0.0	6.4	2.2	—	—
West North Central	0.2	0.0	8.8	—	4.0	—
South Atlantic	0.1	0.0	5.3	4.6	5.4	1.3
East South Central	0.1	0.2	—	—	15.5	—
West South Central	(²)	0.0	5.4	7.1	4.2	0.2
Mountain	0.1	0.0	9.1	—	—	—
Pacific	0.1	0.0	5.6	—	—	—

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

² Less than 0.05.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates

published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 16. Life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, National Compensation Survey, March 2008

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$5,000	\$10,000	\$20,000	\$38,000	\$50,000
Worker characteristics					
Management, professional, and related	5,000	10,000	20,000	40,000	50,000
Professional and related	5,000	10,000	20,000	40,000	50,000
Teachers	5,000	10,000	25,000	47,000	50,000
Primary, secondary, and special education school teachers	5,000	10,000	20,000	50,000	50,000
Registered nurses	5,000	10,000	15,000	31,217	50,000
Service	5,000	10,000	20,000	30,000	50,000
Protective service	5,000	10,000	15,000	25,000	50,000
Sales and office	5,000	10,000	20,000	25,000	50,000
Office and administrative support	5,000	10,000	15,000	25,000	50,000
Natural resources, construction, and maintenance	5,000	10,000	20,000	30,000	50,000
Production, transportation, and material moving ...	5,000	10,000	20,000	25,000	50,000
Full time	5,000	10,000	20,000	36,225	50,000
Part time	5,000	10,000	20,000	40,000	50,000
Union	5,000	10,000	25,000	50,000	50,000
Nonunion	5,000	10,000	15,000	25,000	50,000

See footnotes at end of table.

Table 16. Life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, National Compensation Survey, March 2008—Continued

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Establishment characteristics					
Service-providing industries	\$5,000	\$10,000	\$20,000	\$40,000	\$50,000
Education and health services	5,000	10,000	20,000	40,000	50,000
Educational services	5,000	10,000	20,000	40,000	50,000
Elementary and secondary schools	5,000	10,000	20,000	40,000	50,000
Junior colleges, colleges, and universities	5,000	5,000	10,000	30,000	50,000
Health care and social assistance	5,000	10,000	15,000	25,000	50,000
Hospitals	5,000	10,000	15,000	25,000	50,000
Public administration	5,000	10,000	20,000	25,000	50,000
1 to 99 workers	5,000	10,000	15,000	25,000	50,000
1 to 49 workers	5,000	10,000	20,000	25,000	40,000
50 to 99 workers	5,000	10,000	15,000	25,000	50,000
100 workers or more	5,000	10,000	20,000	40,000	50,000
100 to 499 workers	7,000	10,000	20,000	40,000	50,000
500 workers or more	5,000	10,000	20,000	40,000	50,000
State government	5,000	5,000	15,000	25,000	50,000
Local government	5,000	10,000	20,000	40,000	50,000
Geographic areas					
New England	5,000	5,000	5,000	20,000	50,000
Middle Atlantic	5,000	6,000	40,000	50,000	50,000
East North Central	15,000	20,000	30,000	50,000	50,000
West North Central	10,000	15,000	20,000	40,000	50,000
South Atlantic	3,000	10,000	10,000	20,000	30,000
West South Central	5,000	5,000	10,000	20,000	25,000
Mountain	10,000	15,000	20,000	40,000	50,000
Pacific	5,000	10,000	20,000	49,000	50,000

¹ 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.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the

same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

Table 16. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, National Compensation Survey, March 2008

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$0.00	\$0.00	\$0.00	\$4,520.30	\$0.00
Worker characteristics					
Management, professional, and related	0.00	0.00	0.00	1,327.70	0.00
Professional and related	0.00	0.00	0.00	1,104.50	0.00
Teachers	0.00	0.00	5,145.30	6,455.60	0.00
Primary, secondary, and special education school teachers	0.00	0.00	4,082.30	7,311.70	0.00
Registered nurses	312.40	0.00	6,393.00	21,017.70	0.00
Service	0.00	0.00	1,821.60	4,620.60	0.00
Protective service	0.00	3,170.60	4,761.10	3,826.20	2,066.40
Sales and office	0.00	0.00	6,310.40	1,104.50	0.00
Office and administrative support	0.00	0.00	4,819.60	1,104.50	0.00
Natural resources, construction, and maintenance	5,577.60	0.00	0.00	4,020.60	0.00
Production, transportation, and material moving ...	624.80	0.00	2,947.30	1,913.10	1,562.00
Full time	0.00	0.00	0.00	4,765.40	0.00
Part time	0.00	2,633.90	0.00	11,707.40	0.00
Union	0.00	0.00	420.60	2,955.50	0.00
Nonunion	0.00	0.00	667.30	6,530.80	8,676.10

See footnotes at end of table.

Table 16. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, National Compensation Survey, March 2008—Continued

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Establishment characteristics					
Service-providing industries	\$0.00	\$0.00	\$0.00	\$5,985.90	\$0.00
Education and health services	0.00	0.00	0.00	781.00	0.00
Educational services	0.00	0.00	0.00	1,682.40	0.00
Elementary and secondary schools	0.00	0.00	0.00	5,279.90	0.00
Junior colleges, colleges, and universities	0.00	2,959.70	2,066.40	9,259.60	0.00
Health care and social assistance	0.00	4,807.00	5,239.30	1,352.80	0.00
Hospitals	0.00	0.00	5,577.60	10,858.50	0.00
Public administration	0.00	0.00	3,562.00	5,239.30	0.00
1 to 99 workers	0.00	0.00	6,248.20	0.00	10,390.90
1 to 49 workers	0.00	3,492.80	3,791.00	781.00	15,788.30
50 to 99 workers	0.00	0.00	2,922.30	6,248.20	4,750.80
100 workers or more	0.00	0.00	0.00	1,142.60	0.00
100 to 499 workers	4,900.00	0.00	0.00	8,035.10	0.00
500 workers or more	0.00	0.00	0.00	1,042.00	0.00
State government	0.00	0.00	5,718.00	781.00	0.00
Local government	0.00	0.00	0.00	0.00	0.00
Geographic areas					
New England	0.00	0.00	0.00	0.00	9,386.60
Middle Atlantic	0.00	7,876.00	11,537.60	0.00	0.00
East North Central	3,220.20	0.00	2,130.40	1,562.00	0.00
West North Central	0.00	5,994.60	3,313.60	6,100.00	0.00
South Atlantic	2,024.60	6,588.40	0.00	7,029.20	6,049.80
West South Central	0.00	4,351.40	0.00	3,224.00	468.60
Mountain	4,058.30	7,326.70	0.00	17,067.90	0.00
Pacific	0.00	0.00	1,746.40	10,660.20	0.00

¹ 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.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the

same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

Table 17. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2008

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	18	82
Worker characteristics		
Management, professional, and related	20	80
Professional and related	20	80
Teachers	23	77
Primary, secondary, and special education school teachers	25	75
Registered nurses	15	85
Service	19	81
Protective service	19	81
Sales and office	14	86
Office and administrative support	15	85
Full time	18	82
Part time	19	81
Union	20	80
Nonunion	17	83
Average wage within the following percentiles: ¹		
Less than 10	19	81
10 to under 25	18	82
25 to under 50	15	85
50 to under 75	17	83
75 to under 90	21	79
90 or greater	23	77

See footnotes at end of table.

Table 17. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2008—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
Establishment characteristics		
Service-providing industries	19	81
Education and health services	20	80
Educational services	22	78
Elementary and secondary schools	23	77
Junior colleges, colleges, and universities	18	82
Health care and social assistance	14	86
Hospitals	16	84
Public administration	16	84
100 workers or more	19	81
100 to 499 workers	17	83
500 workers or more	20	80
State government	19	81
Local government	18	82
Geographic areas		
Middle Atlantic	5	95
East North Central	38	62
South Atlantic	6	94
Mountain	52	48
Pacific	9	91

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

**Table 17. Standard errors for long-term disability plans:
Employee contribution requirement, State and local
government workers, National Compensation Survey, March
2008**

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	2.2	2.2
Worker characteristics		
Management, professional, and related	2.0	2.0
Professional and related	2.0	2.0
Teachers	2.7	2.7
Primary, secondary, and special education school teachers	3.2	3.2
Registered nurses	4.4	4.4
Service	2.5	2.5
Protective service	3.1	3.1
Sales and office	2.6	2.6
Office and administrative support	2.7	2.7
Full time	2.2	2.2
Part time	3.9	3.9
Union	2.4	2.4
Nonunion	2.5	2.5
Average wage within the following percentiles: ¹		
Less than 10	5.4	5.4
10 to under 25	5.2	5.2
25 to under 50	2.0	2.0
50 to under 75	3.0	3.0
75 to under 90	2.6	2.6
90 or greater	3.2	3.2

See footnotes at end of table.

**Table 17. Standard errors for long-term disability plans:
Employee contribution requirement, State and local
government workers, National Compensation Survey, March
2008—Continued**

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

Characteristics	Employee contribution required	Employee contribution not required
Establishment characteristics		
Service-providing industries	2.2	2.2
Education and health services	2.4	2.4
Educational services	2.6	2.6
Elementary and secondary schools	3.3	3.3
Junior colleges, colleges, and universities	4.2	4.2
Health care and social assistance	3.9	3.9
Hospitals	4.7	4.7
Public administration	2.7	2.7
100 workers or more	2.0	2.0
100 to 499 workers	3.1	3.1
500 workers or more	2.3	2.3
State government	4.1	4.1
Local government	2.6	2.6
Geographic areas		
Middle Atlantic	1.5	1.5
East North Central	3.4	3.4
South Atlantic	1.2	1.2
Mountain	11.8	11.8
Pacific	2.4	2.4

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 18. Long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2008

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

Characteristics	Fixed percent of earnings	Percent varies by earnings	Other
All workers	91	7	1
Worker characteristics			
Management, professional, and related	91	7	1
Professional and related	91	7	1
Teachers	93	5	2
Primary, secondary, and special education school teachers	94	3	—
Registered nurses	92	—	—
Service	91	8	—
Protective service	94	5	—
Sales and office	91	—	—
Office and administrative support	91	—	—
Natural resources, construction, and maintenance	93	—	—
Production, transportation, and material moving	94	4	—
Full time	91	7	1
Part time	91	8	—
Union	92	6	1
Nonunion	91	9	—
Average wage within the following percentiles: ¹			
Less than 10	92	—	—
10 to under 25	90	9	—
25 to under 50	87	—	—
50 to under 75	93	6	(²)
75 to under 90	93	4	—
90 or greater	92	—	—

See footnotes at end of table.

Table 18. Long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2008—Continued

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

Characteristics	Fixed percent of earnings	Percent varies by earnings	Other
Establishment characteristics			
Service-providing industries	91	8	1
Education and health services	90	—	—
Educational services	90	8	—
Elementary and secondary schools	94	4	—
Junior colleges, colleges, and universities	79	—	—
Health care and social assistance	88	—	—
Hospitals	85	—	—
Public administration	92	7	1
1 to 99 workers	93	7	—
1 to 49 workers	93	7	—
50 to 99 workers	94	—	—
100 workers or more	91	8	1
100 to 499 workers	96	2	—
500 workers or more	89	—	1
State government	79	—	—
Local government	95	3	1
Geographic areas			
New England	99	—	—
Middle Atlantic	95	2	—
East North Central	86	—	—
West North Central	86	—	—
South Atlantic	96	4	—
East South Central	74	—	—
West South Central	98	—	—
Mountain	99	—	—
Pacific	91	5	—

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See

Technical Note for more details.

² Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 18. Standard errors for long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2008

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

Characteristics	Fixed percent of earnings	Percent varies by earnings	Other
All workers	2.4	2.4	0.4
Worker characteristics			
Management, professional, and related	2.6	2.5	0.5
Professional and related	2.6	2.5	0.6
Teachers	1.7	1.5	0.7
Primary, secondary, and special education school teachers	1.6	1.0	—
Registered nurses	7.3	—	—
Service	2.1	2.1	—
Protective service	1.9	1.9	—
Sales and office	3.6	—	—
Office and administrative support	3.8	—	—
Natural resources, construction, and maintenance	3.3	—	—
Production, transportation, and material moving	2.5	1.7	—
Full time	2.4	2.4	0.4
Part time	2.9	2.8	—
Union	2.6	2.5	0.7
Nonunion	2.5	2.5	—
Average wage within the following percentiles: ¹			
Less than 10	3.0	—	—
10 to under 25	2.5	2.4	—
25 to under 50	4.4	—	—
50 to under 75	2.7	2.7	0.2
75 to under 90	1.5	1.1	—
90 or greater	3.7	—	—

See footnotes at end of table.

Table 18. Standard errors for long-term disability plans: Method of payment, State and local government workers, National Compensation Survey, March 2008—Continued

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

Characteristics	Fixed percent of earnings	Percent varies by earnings	Other
Establishment characteristics			
Service-providing industries	2.4	2.4	0.4
Education and health services	3.4	—	—
Educational services	2.7	2.7	—
Elementary and secondary schools	1.3	0.9	—
Junior colleges, colleges, and universities	9.2	—	—
Health care and social assistance	8.2	—	—
Hospitals	10.4	—	—
Public administration	2.2	2.1	0.3
1 to 99 workers	2.4	2.4	—
1 to 49 workers	2.7	2.7	—
50 to 99 workers	3.5	—	—
100 workers or more	2.7	2.7	0.4
100 to 499 workers	1.3	0.9	—
500 workers or more	3.7	—	0.5
State government	8.4	—	—
Local government	0.9	0.6	0.5
Geographic areas			
New England	1.1	—	—
Middle Atlantic	2.5	0.3	—
East North Central	4.5	—	—
West North Central	13.3	—	—
South Atlantic	1.7	1.7	—
East South Central	11.9	—	—
West South Central	1.0	—	—
Mountain	0.7	—	—
Pacific	2.9	1.7	—

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 19. Long-term disability insurance plans: Fixed percent of earnings, State and local government workers, National Compensation Survey, March 2008

(All workers with a fixed percent of earnings long-term disability insurance coverage = 100 percent)

Characteristics	Mean fixed percent of earnings	Median fixed percent of earnings	Fixed percent of earnings				
			Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent
All workers	60.4	60.0	19	42	22	11	5
Worker characteristics							
Management, professional, and related	60.6	60.0	18	39	25	12	6
Professional and related	60.6	60.0	19	38	25	12	7
Teachers	60.7	60.0	20	33	26	12	9
Primary, secondary, and special education school teachers	60.4	60.0	22	31	25	14	9
Registered nurses	57.7	60.0	23	56	–	5	–
Service	60.4	60.0	21	45	19	9	5
Protective service	61.2	60.0	18	47	21	8	7
Sales and office	59.7	60.0	20	48	18	11	2
Office and administrative support	59.8	60.0	20	48	18	12	2
Natural resources, construction, and maintenance	60.1	60.0	18	45	22	–	–
Production, transportation, and material moving ...	60.7	60.0	22	44	18	–	–
Full time	60.5	60.0	18	43	23	11	5
Part time	59.4	60.0	33	33	14	12	–
Union	60.3	60.0	25	39	14	14	8
Nonunion	60.5	60.0	14	45	30	10	2
Average wage within the following percentiles: ¹							
Less than 10	59.9	60.0	23	42	22	–	–
10 to under 25	60.5	60.0	17	41	29	–	3
25 to under 50	60.3	60.0	20	44	22	11	4
50 to under 75	61.0	60.0	17	41	25	13	4
75 to under 90	60.4	60.0	18	44	18	11	8
90 or greater	59.6	60.0	23	44	17	12	4

See footnotes at end of table.

Table 19. Long-term disability insurance plans: Fixed percent of earnings, State and local government workers, National Compensation Survey, March 2008—Continued

(All workers with a fixed percent of earnings long-term disability insurance coverage = 100 percent)

Characteristics	Mean fixed percent of earnings	Median fixed percent of earnings	Fixed percent of earnings				
			Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent
Establishment characteristics							
Service-providing industries	60.5	60.0	19	42	22	12	5
Education and health services	60.3	60.0	20	39	24	11	6
Educational services	60.9	60.0	20	34	27	12	7
Elementary and secondary schools	60.8	60.0	22	31	26	13	7
Junior colleges, colleges, and universities	60.9	60.0	14	45	29	—	—
Health care and social assistance	57.1	60.0	23	63	—	4	—
Hospitals	56.0	60.0	29	59	—	—	—
Public administration	60.5	60.0	18	48	20	11	3
1 to 99 workers	61.6	60.0	14	44	24	13	4
1 to 49 workers	61.8	60.0	—	41	30	—	—
50 to 99 workers	61.5	60.0	—	47	—	—	6
100 workers or more	60.2	60.0	20	42	22	11	5
100 to 499 workers	60.0	60.0	22	43	13	15	7
500 workers or more	60.3	60.0	19	42	26	10	4
State government	61.1	60.0	12	48	29	8	—
Local government	60.3	60.0	21	41	21	12	5
Geographic areas							
New England	66.1	66.0	—	47	—	33	—
Middle Atlantic	62.9	60.0	8	55	—	22	5
East North Central	56.9	50.0	50	22	7	10	11
West North Central	61.0	60.0	—	47	—	—	—
South Atlantic	61.2	62.0	7	40	51	2	—
East South Central	56.5	60.0	—	53	—	—	—
West South Central	59.5	60.0	—	77	—	—	1
Mountain	63.1	66.0	—	39	23	—	—
Pacific	60.8	60.0	16	49	19	12	—

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 19. Standard errors for long-term disability insurance plans: Fixed percent of earnings, State and local government workers, National Compensation Survey, March 2008

(All workers with a fixed percent of earnings long-term disability insurance coverage = 100 percent)

Characteristics	Mean fixed percent of earnings	Median fixed percent of earnings	Fixed percent of earnings				
			Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent
All workers	0.4	0.0	2.0	2.1	2.0	1.9	1.0
Worker characteristics							
Management, professional, and related	0.5	0.0	2.0	2.2	2.3	1.7	1.5
Professional and related	0.5	0.0	2.1	2.4	2.5	1.9	1.8
Teachers	0.7	1.6	2.5	2.7	2.6	2.2	2.5
Primary, secondary, and special education school teachers	0.8	1.7	2.8	3.3	3.1	2.7	2.3
Registered nurses	1.0	0.0	5.2	7.3	–	2.2	–
Service	0.6	0.0	3.2	3.3	2.4	1.9	1.5
Protective service	0.9	0.0	4.1	5.2	4.0	2.6	2.6
Sales and office	0.5	0.0	2.7	3.4	3.3	2.8	0.6
Office and administrative support	0.5	0.0	2.8	3.5	3.4	2.9	0.6
Natural resources, construction, and maintenance	0.7	0.0	3.1	5.3	5.9	–	–
Production, transportation, and material moving ...	1.2	0.0	5.6	6.7	4.4	–	–
Full time	0.4	0.0	1.9	2.2	2.1	2.0	1.0
Part time	1.2	0.0	6.6	6.8	2.8	3.2	–
Union	0.7	0.0	2.7	2.0	1.7	3.1	1.8
Nonunion	0.4	0.0	2.0	3.4	3.1	1.9	0.8
Average wage within the following percentiles: ¹							
Less than 10	0.8	0.0	4.7	6.2	4.7	–	–
10 to under 25	0.7	0.0	2.9	4.3	4.5	–	1.5
25 to under 50	0.5	0.0	2.8	3.1	2.9	2.1	1.0
50 to under 75	0.5	0.0	2.4	2.7	2.3	2.3	1.3
75 to under 90	0.7	0.0	2.6	2.9	2.5	2.1	2.3
90 or greater	0.7	0.0	2.8	3.8	2.3	1.6	1.6

See footnotes at end of table.

Table 19. Standard errors for long-term disability insurance plans: Fixed percent of earnings, State and local government workers, National Compensation Survey, March 2008—Continued

(All workers with a fixed percent of earnings long-term disability insurance coverage = 100 percent)

Characteristics	Mean fixed percent of earnings	Median fixed percent of earnings	Fixed percent of earnings				
			Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent
Establishment characteristics							
Service-providing industries	0.5	0.0	2.0	2.1	2.1	2.0	1.1
Education and health services	0.6	0.0	2.3	2.2	2.2	2.0	1.5
Educational services	0.6	0.0	2.6	2.2	2.6	2.3	1.7
Elementary and secondary schools	0.7	1.6	3.0	2.5	3.1	2.5	1.9
Junior colleges, colleges, and universities	0.5	0.0	2.9	4.0	3.5	—	—
Health care and social assistance	1.0	0.0	5.3	6.3	—	1.6	—
Hospitals	1.3	0.0	7.2	8.2	—	—	—
Public administration	0.4	0.0	2.9	3.7	3.0	2.6	1.0
1 to 99 workers	0.7	0.9	4.0	5.6	5.1	4.0	1.7
1 to 49 workers	1.2	4.6	—	6.8	8.1	—	—
50 to 99 workers	0.8	0.0	—	7.0	—	—	2.7
100 workers or more	0.4	0.0	2.0	2.1	2.1	1.9	1.1
100 to 499 workers	0.6	0.0	3.2	4.2	2.9	2.9	1.6
500 workers or more	0.5	0.0	2.0	2.3	2.3	2.2	1.3
State government	0.4	0.0	3.0	4.5	3.6	2.3	—
Local government	0.5	0.0	2.3	2.1	2.2	2.2	1.2
Geographic areas							
New England	2.0	7.3	—	5.0	—	8.6	—
Middle Atlantic	0.6	0.0	1.6	5.5	—	2.6	2.1
East North Central	1.4	14.3	5.9	3.7	2.9	1.5	3.0
West North Central	1.1	0.0	—	7.4	—	—	—
South Atlantic	0.3	1.7	1.6	5.0	5.4	0.6	—
East South Central	2.2	0.0	—	13.5	—	—	—
West South Central	0.5	0.0	—	6.6	—	—	0.2
Mountain	1.0	3.8	—	7.5	4.1	—	—
Pacific	0.4	0.0	2.1	3.4	1.5	3.1	—

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States,

2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 20. Long-term disability insurance plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2008

(All workers participating in fixed percent of earnings long-term disability insurance plans = 100 percent)

Characteristics	No maximum benefit amount	With maximum benefit amount	Maximum benefit amount ¹				
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	35	65	\$1,500	\$3,900	\$5,000	\$6,000	\$8,100
Worker characteristics							
Management, professional, and related	35	65	1,500	3,900	5,000	6,000	8,000
Professional and related	36	64	1,000	3,750	5,000	6,000	8,000
Teachers	37	63	1,500	3,500	5,000	6,000	8,000
Primary, secondary, and special education school teachers	42	58	800	3,000	4,500	5,250	6,500
Registered nurses	33	67	2,100	4,500	5,000	7,000	8,500
Service	37	63	2,000	3,900	5,000	6,000	10,000
Protective service	38	62	2,000	3,900	5,000	7,500	10,000
Sales and office	35	65	1,500	3,000	5,000	6,000	8,000
Office and administrative support	35	65	1,500	3,000	5,000	6,000	8,000
Natural resources, construction, and maintenance	34	66	1,500	3,900	5,000	5,000	7,500
Production, transportation, and material moving ...	35	65	1,800	3,000	5,000	6,000	10,000
Full time	35	65	1,500	3,900	5,000	6,000	8,100
Part time	39	61	2,500	4,000	5,000	7,000	10,000
Union	37	63	2,000	3,333	5,000	6,000	10,000
Nonunion	33	67	800	3,900	5,000	5,500	8,000

See footnotes at end of table.

Table 20. Long-term disability insurance plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2008—Continued

(All workers participating in fixed percent of earnings long-term disability insurance plans = 100 percent)

Characteristics	No maximum benefit amount	With maximum benefit amount	Maximum benefit amount ¹				
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Establishment characteristics							
Service-providing industries	35	65	\$1,500	\$3,900	\$5,000	\$6,000	\$8,500
Education and health services	36	64	1,500	3,900	5,000	6,000	8,000
Educational services	36	64	1,500	3,500	5,000	6,000	8,000
Elementary and secondary schools	39	61	800	3,000	4,500	5,500	7,000
Junior colleges, colleges, and universities	26	74	2,500	3,900	5,000	7,500	10,000
Health care and social assistance	35	65	2,100	4,500	5,000	5,000	8,000
Hospitals	30	70	3,000	4,500	5,000	6,000	8,500
Public administration	37	63	2,000	3,000	5,000	6,000	10,000
1 to 99 workers	31	69	3,000	3,900	4,500	5,000	6,000
1 to 49 workers	24	76	3,000	3,900	5,000	5,000	7,000
50 to 99 workers	37	63	3,000	3,500	4,000	5,000	6,000
100 workers or more	36	64	1,500	3,900	5,000	6,000	9,500
100 to 499 workers	39	61	2,333	4,000	5,000	6,000	9,000
500 workers or more	35	65	1,200	3,000	5,000	6,000	10,000
State government	33	67	1,500	3,900	5,000	6,000	8,500
Local government	36	64	1,500	3,750	5,000	6,000	8,100
Geographic areas							
New England	—	76	4,000	4,500	6,000	6,000	6,000
Middle Atlantic	22	78	1,800	3,750	5,000	6,500	7,500
East North Central	58	42	3,000	4,400	5,000	6,500	10,000
West North Central	40	60	3,000	4,000	5,000	5,000	6,000
South Atlantic	21	79	800	1,500	3,900	5,000	8,000
East South Central	—	76	3,000	5,000	5,000	6,000	8,500
West South Central	—	82	2,000	3,000	3,000	5,000	7,000
Mountain	52	48	2,500	5,000	5,500	7,000	10,000
Pacific	26	74	3,000	5,000	5,000	7,000	10,000

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less

than the benefit shown. The remaining percentiles follow the same logic.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 20. Standard errors for long-term disability insurance plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2008

(All workers participating in fixed percent of earnings long-term disability insurance plans = 100 percent)

Characteristics	No maximum benefit amount	With maximum benefit amount	Maximum benefit amount ¹				
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	2.5	2.5	\$827.80	\$696.00	\$0.00	\$0.00	\$812.80
Worker characteristics							
Management, professional, and related	2.7	2.7	1,030.30	353.50	0.00	0.00	321.10
Professional and related	2.9	2.9	973.60	654.40	0.00	174.60	271.00
Teachers	3.2	3.2	899.20	638.00	0.00	110.50	650.60
Primary, secondary, and special education school teachers	3.9	3.9	629.10	731.90	749.60	380.60	661.10
Registered nurses	6.1	6.1	1,779.40	898.80	0.00	1,734.20	312.40
Service	3.5	3.5	333.60	567.40	0.00	1,126.40	0.00
Protective service	5.5	5.5	615.00	874.30	0.00	1,222.50	0.00
Sales and office	3.1	3.1	918.00	880.30	0.00	0.00	694.20
Office and administrative support	3.0	3.0	938.00	916.90	0.00	0.00	1,056.60
Natural resources, construction, and maintenance	4.7	4.7	1,136.90	1,089.00	220.90	1,269.00	589.70
Production, transportation, and material moving ...	6.6	6.6	1,140.60	205.50	1,340.70	1,089.60	2,140.20
Full time	2.5	2.5	774.00	787.20	0.00	0.00	706.00
Part time	5.9	5.9	97.50	873.10	0.00	966.90	867.30
Union	2.5	2.5	233.20	798.60	0.00	0.00	960.80
Nonunion	3.4	3.4	1,472.70	683.70	451.60	788.00	386.60

See footnotes at end of table.

Table 20. Standard errors for long-term disability insurance plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2008—Continued

(All workers participating in fixed percent of earnings long-term disability insurance plans = 100 percent)

Characteristics	No maximum benefit amount	With maximum benefit amount	Maximum benefit amount ¹				
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Establishment characteristics							
Service-providing industries	2.5	2.5	\$794.90	\$735.80	\$0.00	\$0.00	\$645.70
Education and health services	3.0	3.0	823.10	729.50	0.00	78.10	177.40
Educational services	3.2	3.2	838.90	734.80	0.00	78.10	323.10
Elementary and secondary schools	3.8	3.8	758.20	706.10	718.90	752.60	650.70
Junior colleges, colleges, and universities	4.7	4.7	600.80	390.50	427.80	950.20	0.00
Health care and social assistance	5.1	5.1	2,014.60	893.90	0.00	1,514.50	890.50
Hospitals	5.3	5.3	973.70	852.00	0.00	1,583.40	883.60
Public administration	3.3	3.3	953.40	925.60	0.00	0.00	1,913.10
1 to 99 workers	4.9	4.9	0.00	483.30	732.70	0.00	1,026.50
1 to 49 workers	5.5	5.5	0.00	444.60	1,100.20	0.00	1,397.10
50 to 99 workers	7.9	7.9	662.20	451.60	724.30	156.20	1,306.30
100 workers or more	2.6	2.6	689.40	821.70	0.00	0.00	1,112.80
100 to 499 workers	4.5	4.5	832.60	379.70	0.00	0.00	802.20
500 workers or more	2.8	2.8	724.00	1,079.50	0.00	0.00	1,666.00
State government	4.1	4.1	2,006.40	811.90	0.00	270.60	1,134.50
Local government	2.6	2.6	703.80	640.60	0.00	0.00	962.40
Geographic areas							
New England	–	7.7	2,121.70	579.20	1,210.00	0.00	0.00
Middle Atlantic	5.2	5.2	1,563.20	1,025.80	0.00	814.30	667.30
East North Central	6.1	6.1	707.20	507.80	0.00	927.80	617.50
West North Central	10.1	10.1	271.80	1,028.80	0.00	206.60	310.00
South Atlantic	4.7	4.7	0.00	2,166.80	0.00	620.50	1,090.60
East South Central	–	9.9	1,137.20	500.10	584.50	468.60	1,027.30
West South Central	–	5.6	1,748.70	518.10	1,289.50	930.70	4,003.80
Mountain	9.3	9.3	1,991.20	0.00	707.20	943.70	2,000.40
Pacific	3.4	3.4	573.90	270.60	0.00	1,220.00	0.00

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less

than the benefit shown. The remaining percentiles follow the same logic.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 21. Leave benefits: Access, State and local government workers, National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	Paid holidays	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ¹	
							Paid	Unpaid
All workers	68	60	59	84	91	74	15	94
Worker characteristics								
Management, professional, and related	57	44	64	86	92	74	16	94
Professional and related	51	37	65	86	92	73	15	94
Teachers	32	13	70	83	91	71	16	94
Primary, secondary, and special education school teachers	29	9	78	86	95	72	17	96
Registered nurses	82	80	49	88	92	72	13	94
Service	78	75	52	82	88	72	14	92
Protective service	86	87	55	89	92	80	15	94
Sales and office	87	85	54	84	91	78	15	94
Office and administrative support	87	86	56	85	92	79	15	95
Natural resources, construction, and maintenance	95	94	46	84	91	81	13	93
Production, transportation, and material moving ...	76	64	59	79	87	71	15	92
Full time	75	68	65	90	97	80	16	97
Part time	31	20	30	52	59	43	9	75
Union	70	57	72	94	98	80	19	97
Nonunion	67	62	49	76	85	70	12	90
Average wage within the following percentiles: ²								
Less than 10	48	40	36	59	67	50	9	79
10 to under 25	75	66	50	80	89	73	13	92
25 to under 50	87	83	59	87	93	78	16	95
50 to under 75	78	73	63	87	94	79	16	95
75 to under 90	55	40	74	90	96	79	17	97
90 or greater	47	35	67	94	97	78	17	98

See footnotes at end of table.

Table 21. Leave benefits: Access, State and local government workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Paid holidays	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ¹	
							Paid	Unpaid
Establishment characteristics								
Service-providing industries	68	60	59	84	91	74	15	94
Education and health services	57	43	64	85	92	72	15	95
Educational services	52	36	66	84	92	73	16	95
Elementary and secondary schools	44	27	72	84	93	71	17	94
Junior colleges, colleges, and universities	78	67	46	86	89	78	12	95
Health care and social assistance	92	91	53	87	91	70	—	96
Hospitals	93	94	47	89	92	72	—	95
Public administration	87	88	53	85	90	81	14	92
1 to 99 workers	70	66	46	72	78	60	12	85
1 to 49 workers	69	68	40	65	74	59	15	80
50 to 99 workers	71	63	55	83	85	61	8	91
100 workers or more	68	59	61	86	93	77	15	95
100 to 499 workers	64	59	60	80	88	67	14	92
500 workers or more	69	59	61	88	94	80	16	96
State government	91	87	57	90	94	88	17	97
Local government	61	51	60	82	89	70	14	92
Geographic areas								
New England	56	50	80	86	89	63	8	96
Middle Atlantic	63	58	68	91	91	76	8	93
East North Central	65	53	69	79	87	60	22	88
West North Central	70	56	50	80	87	68	—	89
South Atlantic	78	68	55	84	91	84	23	96
East South Central	76	69	38	80	90	84	—	91
West South Central	54	52	59	72	90	74	6	95
Mountain	59	56	53	88	92	74	—	96
Pacific	76	67	58	95	96	77	18	97

¹ The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National

Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 21. Standard errors for leave benefits: Access, State and local government workers, National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	Paid holidays	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
							Paid	Unpaid
All workers	0.9	0.8	1.3	0.9	0.6	1.0	0.9	0.6
Worker characteristics								
Management, professional, and related	1.3	1.1	1.3	1.1	0.7	1.1	1.0	0.6
Professional and related	1.5	1.1	1.4	1.2	0.8	1.2	1.0	0.6
Teachers	1.8	1.2	1.6	1.3	0.8	1.2	1.3	0.9
Primary, secondary, and special education school teachers	1.8	1.3	1.7	1.4	0.7	1.4	1.4	0.7
Registered nurses	3.2	3.2	4.2	3.5	3.5	3.9	3.3	2.5
Service	1.2	1.2	2.0	1.1	0.9	1.4	1.3	1.1
Protective service	1.5	1.2	2.8	1.5	1.0	2.1	2.1	1.1
Sales and office	1.4	1.4	2.3	1.5	1.2	1.8	1.4	1.1
Office and administrative support	1.4	1.4	2.3	1.5	1.2	1.7	1.3	0.9
Natural resources, construction, and maintenance	1.6	1.7	3.0	2.5	2.0	2.6	2.1	1.9
Production, transportation, and material moving ...	2.8	3.6	4.4	4.4	4.2	4.1	2.2	2.1
Full time	1.0	0.8	1.4	0.9	0.6	1.0	1.0	0.4
Part time	1.8	1.9	1.8	2.3	2.1	2.1	1.1	2.2
Union	1.1	1.2	1.3	0.8	0.5	1.0	1.3	0.3
Nonunion	1.5	1.3	1.9	1.4	0.9	1.4	1.2	0.9
Average wage within the following percentiles: ¹								
Less than 10	2.3	2.1	2.1	2.1	1.8	2.1	1.9	2.5
10 to under 25	1.4	2.0	2.3	1.7	1.5	1.7	1.6	1.1
25 to under 50	1.0	1.2	2.1	1.1	0.9	1.4	1.5	0.6
50 to under 75	1.9	2.0	1.7	1.7	1.3	1.7	1.2	1.1
75 to under 90	2.0	1.7	1.6	1.0	0.6	1.5	1.5	0.6
90 or greater	2.3	2.0	2.2	0.7	0.7	1.5	1.1	0.6

See footnotes at end of table.

Table 21. Standard errors for leave benefits: Access, State and local government workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Paid holidays	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
							Paid	Unpaid
Establishment characteristics								
Service-providing industries	0.9	0.9	1.3	0.9	0.6	1.0	1.0	0.6
Education and health services	1.3	1.2	1.7	1.3	0.8	1.2	1.2	0.6
Educational services	1.4	1.4	1.8	1.3	0.6	1.3	1.2	0.7
Elementary and secondary schools	1.4	1.1	1.6	1.4	0.7	1.2	1.3	0.7
Junior colleges, colleges, and universities	1.7	2.5	5.2	1.8	1.5	4.2	2.0	1.5
Health care and social assistance	1.7	1.6	3.5	4.0	4.3	3.3	—	1.7
Hospitals	1.5	1.3	4.1	5.8	6.2	4.0	—	2.1
Public administration	1.2	1.2	2.1	1.5	1.2	1.7	1.7	1.1
1 to 99 workers	2.3	2.4	2.5	2.4	2.3	2.9	1.9	2.3
1 to 49 workers	3.5	3.5	3.6	3.8	3.8	3.9	2.6	3.7
50 to 99 workers	2.5	2.7	3.9	2.5	2.6	4.2	2.1	2.2
100 workers or more	1.0	0.9	1.5	1.0	0.6	1.0	1.1	0.5
100 to 499 workers	1.9	1.9	2.2	2.0	1.2	2.1	1.8	1.2
500 workers or more	1.0	1.0	1.6	1.1	0.7	1.2	1.2	0.4
State government	1.0	1.1	2.3	1.7	1.5	2.4	2.3	0.7
Local government	1.0	0.9	1.4	1.0	0.7	1.0	1.0	0.7
Geographic areas								
New England	4.8	3.7	3.7	2.7	2.6	3.8	2.4	2.4
Middle Atlantic	1.9	2.1	1.9	0.8	0.5	4.1	1.1	1.0
East North Central	2.0	1.8	2.5	1.9	1.5	2.6	2.2	2.6
West North Central	2.9	3.1	7.5	3.1	3.0	4.7	—	2.5
South Atlantic	2.4	2.0	3.5	3.2	1.5	1.8	2.6	1.0
East South Central	4.9	3.2	4.7	4.7	3.7	5.0	—	2.1
West South Central	3.8	2.5	3.8	2.7	1.7	2.1	1.8	0.9
Mountain	3.6	3.1	4.7	3.0	2.7	3.9	—	1.2
Pacific	1.4	2.2	3.6	0.9	0.8	1.8	2.0	1.1

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See

Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 22. Paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2008

(All workers with paid holidays = 100 percent)

Characteristics	Mean number of days	Median number of days	Paid holidays ¹										
			Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days
All workers	11	11	4	5	3	3	9	14	18	17	13	6	8
Worker characteristics													
Management, professional, and related	11	11	6	7	2	3	10	13	16	16	12	6	9
Professional and related	11	11	8	8	3	3	9	13	14	16	11	6	9
Teachers	10	10	14	14	4	3	10	12	12	9	5	6	10
Primary, secondary, and special education school teachers	10	9	17	20	–	–	8	12	12	5	6	–	10
Registered nurses	10	10	–	10	4	–	–	9	–	18	9	4	4
Service	11	11	2	4	3	3	8	15	18	16	15	7	10
Protective service	11	11	1	–	–	2	8	16	25	18	18	5	6
Sales and office	11	12	1	2	3	4	8	13	19	22	13	8	8
Office and administrative support	12	12	1	2	2	4	8	14	18	22	13	8	8
Natural resources, construction, and maintenance	11	11	–	2	–	–	7	19	26	21	12	3	6
Production, transportation, and material moving	11	11	8	4	5	4	7	15	20	16	11	5	5
Full time	11	11	4	5	2	3	9	14	19	18	13	6	8
Part time	11	10	9	4	5	–	11	14	12	9	10	5	12
Union	11	12	4	6	2	1	6	12	17	20	18	6	8
Nonunion	11	11	4	4	3	5	11	16	19	15	8	7	8
Average wage within the following percentiles: ²													
Less than 10	10	10	7	8	6	8	9	15	16	11	5	6	–
10 to under 25	11	11	5	5	3	5	11	14	17	17	8	6	9
25 to under 50	11	11	1	2	2	3	9	17	20	18	12	7	9
50 to under 75	11	11	3	5	2	2	7	15	20	19	13	6	7
75 to under 90	11	11	8	8	2	2	6	10	15	17	18	6	9
90 or greater	11	12	4	1	3	4	15	8	13	16	19	7	9

See footnotes at end of table.

Table 22. Paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2008—Continued

(All workers with paid holidays = 100 percent)

Characteristics	Mean number of days	Median number of days	Paid holidays ¹										
			Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days
Establishment characteristics													
Service-providing industries	11	11	4	5	3	3	9	14	18	17	13	6	8
Education and health services	11	11	8	8	4	5	8	13	12	12	10	8	12
Educational services	11	11	8	7	3	4	8	13	12	10	10	8	15
Elementary and secondary schools	11	10	11	11	4	2	8	13	11	8	10	7	14
Junior colleges, colleges, and universities	12	12	3	—	—	—	8	—	—	13	11	11	17
Health care and social assistance	10	11	6	10	6	7	—	10	—	21	11	7	4
Hospitals	10	10	—	13	9	10	5	6	—	21	9	6	—
Public administration	11	11	(³)	—	—	1	10	15	24	23	17	5	4
1 to 99 workers	11	11	3	2	5	4	10	19	25	13	10	7	2
1 to 49 workers	11	11	1	—	—	6	6	24	29	16	8	6	3
50 to 99 workers	10	11	6	—	9	—	16	14	20	10	12	7	1
100 workers or more	11	11	4	5	2	3	9	13	17	18	13	6	9
100 to 499 workers	11	11	5	4	4	4	10	16	20	16	10	6	5
500 workers or more	11	11	4	5	2	3	8	12	16	18	14	6	10
State government	12	12	(³)	(³)	—	—	12	14	18	21	15	7	9
Local government	11	11	6	7	4	3	7	14	18	16	12	6	8
Geographic areas													
New England	12	12	—	—	4	2	—	16	—	26	24	3	—
Middle Atlantic	13	12	1	—	—	—	3	—	13	29	17	8	15
East North Central	10	10	7	3	4	3	19	21	9	14	7	11	4
West North Central	10	10	5	7	—	—	—	19	—	—	3	2	—
South Atlantic	10	11	2	11	2	2	—	12	24	21	9	4	2
East South Central	11	11	14	3	—	—	3	—	12	13	—	—	20
West South Central	12	11	—	—	3	6	6	9	24	8	4	13	20
Mountain	11	11	2	—	—	—	3	29	37	8	—	—	6
Pacific	12	12	2	—	—	—	—	8	15	15	30	9	8

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

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

³ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 22. Standard errors for paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2008

(All workers with paid holidays = 100 percent)

Characteristics	Mean number of days	Median number of days	Paid holidays ¹										
			Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days
All workers	0.1	0.0	0.5	0.6	0.5	0.7	1.5	1.2	1.6	1.1	0.9	0.5	0.6
Worker characteristics													
Management, professional, and related	0.1	0.0	0.9	1.1	0.7	0.7	2.0	1.4	2.1	1.1	1.2	0.7	0.5
Professional and related	0.1	0.0	1.0	1.2	0.9	0.8	1.7	1.6	2.3	1.2	1.3	0.8	0.7
Teachers	0.3	0.2	2.3	3.0	1.9	1.1	1.8	2.4	2.8	1.5	1.9	2.1	1.8
Primary, secondary, and special education school teachers	0.4	1.2	3.2	4.4	–	–	1.6	2.6	2.7	1.6	2.7	–	1.3
Registered nurses	0.3	0.9	–	2.4	2.0	–	–	1.7	–	4.1	2.5	1.3	1.2
Service	0.1	0.1	0.4	0.8	0.6	0.6	1.5	1.4	1.5	1.6	1.3	0.7	1.3
Protective service	0.1	0.2	0.3	–	–	0.7	2.3	2.3	2.4	2.8	1.9	1.1	0.9
Sales and office	0.1	0.9	0.5	0.5	0.7	0.8	1.6	1.4	2.2	2.0	1.2	0.7	1.7
Office and administrative support	0.1	1.0	0.5	0.5	0.6	0.8	1.6	1.5	2.1	2.0	1.2	0.7	1.8
Natural resources, construction, and maintenance	0.1	0.0	–	0.5	–	–	1.9	2.6	3.7	2.6	1.8	0.7	1.2
Production, transportation, and material moving ...	0.2	0.0	2.4	1.2	2.1	1.9	2.0	3.4	4.2	2.3	2.2	1.3	1.6
Full time	0.1	0.0	0.5	0.6	0.4	0.5	1.5	1.2	1.7	1.2	0.9	0.5	0.7
Part time	0.2	1.1	1.9	0.9	2.0	–	2.7	1.9	2.5	1.7	2.4	0.9	1.5
Union	0.1	0.4	0.7	1.0	0.7	0.4	1.4	1.0	1.7	1.5	1.2	0.5	0.8
Nonunion	0.1	0.0	0.7	0.7	0.5	1.1	2.2	2.0	2.1	1.3	1.1	0.8	1.0
Average wage within the following percentiles: ²													
Less than 10	0.3	0.3	1.2	1.8	1.7	2.4	1.7	2.8	2.4	2.2	1.3	1.2	–
10 to under 25	0.2	0.0	1.1	0.7	0.9	1.4	1.8	1.6	2.2	2.1	1.2	0.8	1.2
25 to under 50	0.1	0.0	0.3	0.4	0.4	0.6	1.9	1.3	2.5	1.7	1.1	0.5	1.7
50 to under 75	0.1	0.0	0.8	1.2	0.5	0.5	1.7	1.8	2.0	1.5	1.3	0.8	0.8
75 to under 90	0.2	0.5	1.4	1.5	0.9	0.6	1.3	1.4	1.5	1.5	1.5	0.8	1.5
90 or greater	0.2	1.3	1.4	0.5	0.9	1.3	3.4	1.3	3.2	1.5	1.5	1.6	1.4

See footnotes at end of table.

Table 22. Standard errors for paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2008—Continued

(All workers with paid holidays = 100 percent)

Characteristics	Mean number of days	Median number of days	Paid holidays ¹										
			Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days
Establishment characteristics													
Service-providing industries	0.1	0.0	0.5	0.6	0.5	0.7	1.5	1.2	1.7	1.1	0.9	0.5	0.6
Education and health services	0.1	0.0	1.0	1.0	0.8	1.2	1.2	1.7	2.7	1.0	1.0	0.9	1.1
Educational services	0.2	0.0	1.2	1.2	0.9	1.4	1.3	2.0	2.3	1.0	1.1	1.0	1.6
Elementary and secondary schools	0.2	1.2	1.6	1.8	1.3	0.7	1.3	1.6	1.5	1.1	1.4	1.3	1.2
Junior colleges, colleges, and universities	0.3	1.0	1.1	—	—	—	2.7	—	—	2.5	1.6	2.0	4.0
Health care and social assistance	0.2	0.3	2.2	2.0	1.7	1.8	—	1.9	—	2.4	1.7	1.6	1.8
Hospitals	0.3	1.5	—	2.5	2.6	2.8	1.3	2.3	—	2.9	2.1	1.9	—
Public administration	0.1	0.6	0.1	—	—	0.3	2.5	1.7	1.8	2.1	1.3	0.5	0.6
1 to 99 workers	0.1	0.0	0.9	0.8	1.2	1.5	2.4	3.0	3.3	2.4	1.8	1.4	0.5
1 to 49 workers	0.1	0.0	0.4	—	—	2.3	2.1	4.3	4.2	3.4	1.8	1.5	0.7
50 to 99 workers	0.3	0.8	1.8	—	2.5	—	4.6	2.4	4.0	2.8	2.6	2.3	0.6
100 workers or more	0.1	0.0	0.6	0.7	0.5	0.7	1.6	1.4	1.8	1.2	0.9	0.5	0.7
100 to 499 workers	0.2	0.0	1.0	0.8	1.1	0.9	2.3	2.5	2.3	1.9	1.6	1.0	1.0
500 workers or more	0.1	0.6	0.6	0.8	0.5	0.9	1.7	1.5	2.2	1.3	0.9	0.7	0.9
State government	0.1	0.8	0.2	0.2	—	—	3.5	2.7	4.0	2.6	1.4	1.0	2.0
Local government	0.1	0.0	0.8	0.9	0.7	0.6	0.9	1.2	1.2	0.8	0.9	0.6	0.6
Geographic areas													
New England	0.2	0.0	—	—	2.0	0.8	—	3.8	—	6.3	6.3	0.7	—
Middle Atlantic	0.2	0.0	0.4	—	—	—	1.0	—	2.1	2.0	1.4	0.6	1.0
East North Central	0.2	(³)	1.5	1.0	1.0	0.7	3.6	2.8	1.5	3.4	1.7	1.8	1.0
West North Central	0.3	0.9	1.8	1.3	—	—	—	2.3	—	—	1.1	0.9	—
South Atlantic	0.2	0.0	0.7	2.0	0.4	0.6	—	1.7	3.6	2.7	1.7	1.5	0.4
East South Central	0.4	1.1	4.0	1.6	—	—	1.5	—	2.3	3.7	—	—	5.3
West South Central	0.3	0.2	—	—	1.5	1.6	0.9	2.3	3.8	2.3	1.4	2.0	3.3
Mountain	0.3	0.0	0.8	—	—	—	1.4	6.4	5.8	2.6	—	—	2.6
Pacific	0.2	0.4	0.8	—	—	—	—	1.6	1.9	1.6	2.4	1.2	1.2

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

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2007." See Technical Note for more details.

³ Less than 0.05.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 23. Paid vacations:¹ Number of days by service requirement, State and local government workers, National Compensation Survey, March 2008

(All workers with paid vacations = 100 percent)

Characteristics	Mean number of days	Median number of days	Percent with paid vacations days by length of service ²					
			Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days
After 1 year								
All workers	12	12	5	12	58	16	7	3
Full time	12	12	5	11	58	16	7	3
Part time	11	10	6	26	41	15	—	1
Union	12	11	3	15	59	14	5	4
Nonunion	12	12	6	9	57	17	9	2
1 to 99 workers	11	10	5	19	59	12	4	1
1 to 49 workers	11	10	—	22	59	10	3	2
50 to 99 workers	11	11	6	15	59	14	6	—
100 workers or more	12	12	5	10	57	17	8	3
100 to 499 workers	12	12	4	14	60	15	7	—
500 workers or more	13	12	5	9	56	17	8	4
After 5 years								
All workers	15	15	2	4	26	51	12	5
Full time	15	15	2	3	25	52	12	5
Part time	14	13	4	9	44	30	—	6
Union	15	15	1	6	24	54	9	6
Nonunion	15	15	2	2	28	48	15	4
1 to 99 workers	14	15	—	5	33	53	6	1
1 to 49 workers	14	15	—	4	35	50	6	2
50 to 99 workers	14	15	—	6	31	56	6	—
100 workers or more	16	15	2	4	25	51	13	6
100 to 499 workers	15	15	1	3	32	50	10	3
500 workers or more	16	15	2	4	23	51	14	7
After 10 years								
All workers	18	18	2	1	8	53	27	8
Full time	18	18	1	1	8	53	28	8
Part time	17	16	4	5	18	47	20	6
Union	18	18	1	2	8	52	28	9
Nonunion	18	18	2	1	9	54	27	8
1 to 99 workers	17	18	—	2	10	58	22	6
1 to 49 workers	17	18	—	2	11	56	21	6
50 to 99 workers	17	18	—	—	8	60	23	5
100 workers or more	18	18	1	1	8	52	28	9
100 to 499 workers	18	18	1	2	9	55	27	6
500 workers or more	18	18	2	1	8	51	28	10

See footnotes at end of table.

Table 23. Paid vacations:¹ Number of days by service requirement, State and local government workers, National Compensation Survey, March 2008—Continued

(All workers with paid vacations = 100 percent)

Characteristics	Mean number of days	Median number of days	Percent with paid vacations days by length of service ²					
			Fewer than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days
After 20 years								
All workers	22	22	1	1	5	14	48	31
Full time	22	22	1	1	5	13	48	31
Part time	20	20	4	3	8	23	47	15
Union	22	22	(³)	2	4	12	48	34
Nonunion	22	22	2	1	6	15	49	28
1 to 99 workers	21	21	—	—	9	12	47	29
1 to 49 workers	20	21	—	—	10	12	45	29
50 to 99 workers	22	22	—	—	7	12	51	30
100 workers or more	22	22	1	1	4	14	49	31
100 to 499 workers	22	21	—	1	6	16	47	28
500 workers or more	22	22	2	1	4	13	49	32

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

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

³ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria.

Table 23. Standard errors for paid vacations:¹ Number of days by service requirement, State and local government workers, National Compensation Survey, March 2008

(All workers with paid vacations = 100 percent)

Characteristics	Mean number of days	Median number of days	Percent with paid vacations days by length of service ²					
			Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days
After 1 year								
All workers	0.2	0.0	1.0	0.8	1.5	1.7	0.9	0.2
Full time	0.2	0.0	1.0	0.8	1.4	1.8	0.9	0.2
Part time	0.5	(³)	2.1	3.6	5.3	2.1	–	0.4
Union	0.1	0.2	0.5	1.2	1.6	1.0	0.5	0.3
Nonunion	0.3	0.0	1.7	0.8	2.5	2.9	1.6	0.3
1 to 99 workers	0.3	0.1	1.7	2.9	3.4	1.7	0.8	0.2
1 to 49 workers	0.4	(³)	–	3.9	5.1	2.7	1.0	0.1
50 to 99 workers	0.3	0.6	1.6	3.2	4.2	2.2	1.4	–
100 workers or more	0.2	0.0	1.0	0.8	1.6	1.9	1.1	0.3
100 to 499 workers	0.3	1.4	1.0	1.8	2.7	2.4	1.7	–
500 workers or more	0.2	0.0	1.2	0.9	1.8	2.1	1.1	0.3
After 5 years								
All workers	0.2	0.0	0.5	0.5	1.4	1.3	1.8	0.4
Full time	0.2	0.0	0.5	0.5	1.4	1.3	1.9	0.4
Part time	0.5	1.2	1.7	1.9	5.0	3.9	–	2.1
Union	0.1	0.0	0.3	1.0	1.5	1.6	0.7	0.5
Nonunion	0.3	0.0	0.9	0.4	2.1	2.0	3.0	0.6
1 to 99 workers	0.3	0.0	–	1.5	3.0	3.7	1.1	0.3
1 to 49 workers	0.4	0.0	–	1.6	4.1	4.8	1.8	0.1
50 to 99 workers	0.3	0.0	–	2.7	3.8	4.5	1.1	–
100 workers or more	0.2	0.0	0.6	0.5	1.5	1.4	2.0	0.5
100 to 499 workers	0.2	0.0	0.6	0.8	2.5	2.6	2.0	0.8
500 workers or more	0.2	0.0	0.7	0.6	1.6	1.5	2.4	0.6
After 10 years								
All workers	0.2	0.0	0.5	0.3	0.8	1.6	1.6	0.6
Full time	0.2	(³)	0.5	0.3	0.8	1.6	1.7	0.6
Part time	0.5	1.3	1.7	1.4	2.5	4.9	4.4	2.1
Union	0.1	0.0	0.3	0.7	0.8	1.6	1.3	0.6
Nonunion	0.3	(³)	0.9	0.2	1.3	2.5	2.7	0.9
1 to 99 workers	0.3	1.1	–	0.7	1.9	3.2	2.7	1.0
1 to 49 workers	0.5	1.0	–	0.8	2.9	4.8	3.9	1.4
50 to 99 workers	0.3	1.5	–	–	2.3	4.7	3.2	1.5
100 workers or more	0.2	(³)	0.6	0.3	0.8	1.7	1.7	0.7
100 to 499 workers	0.3	0.0	0.5	0.5	1.9	2.9	2.2	1.2
500 workers or more	0.2	(³)	0.7	0.4	0.9	2.0	2.0	0.9

See footnotes at end of table.

Table 23. Standard errors for paid vacations:¹ Number of days by service requirement, State and local government workers, National Compensation Survey, March 2008—Continued

(All workers with paid vacations = 100 percent)

Characteristics	Mean number of days	Median number of days	Percent with paid vacations days by length of service ²					
			Fewer than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days
After 20 years								
All workers	0.2	0.0	0.5	0.4	0.7	0.9	1.7	1.6
Full time	0.2	0.1	0.5	0.3	0.7	0.9	1.7	1.6
Part time	0.5	0.2	1.7	1.2	1.6	3.1	5.0	2.6
Union	0.2	0.5	0.1	0.7	0.8	0.9	2.1	1.8
Nonunion	0.3	0.5	0.9	0.2	1.1	1.4	2.6	2.5
1 to 99 workers	0.4	0.1	—	—	2.0	2.3	3.0	3.1
1 to 49 workers	0.5	0.2	—	—	3.0	2.8	4.3	3.8
50 to 99 workers	0.5	0.7	—	—	2.3	3.3	3.6	4.5
100 workers or more	0.2	0.2	0.6	0.4	0.7	1.0	1.9	1.7
100 to 499 workers	0.3	1.0	—	0.4	1.5	2.1	2.8	2.1
500 workers or more	0.2	0.7	0.7	0.4	0.7	1.1	2.2	2.0

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

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

³ Less than 0.05.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 24. Quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2008

(All workers = 100 percent)

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	Resource and referral services					
All workers	19	4	9	10	8	26	4	2	10
Worker characteristics									
Management, professional, and related	21	4	11	11	9	29	4	2	9
Professional and related	20	4	11	11	8	28	3	2	7
Teachers	17	2	9	9	5	26	2	2	4
Primary, secondary, and special education school teachers	13	1	6	8	3	22	(²)	2	1
Registered nurses	34	–	22	20	16	30	–	4	–
Service	16	4	7	7	7	23	4	1	10
Protective service	15	3	6	8	7	25	4	(²)	14
Sales and office	21	5	10	11	9	28	5	1	14
Office and administrative support	21	5	10	11	10	29	5	1	14
Natural resources, construction, and maintenance	18	7	6	8	9	25	2	–	12
Production, transportation, and material moving ...	11	3	4	5	6	15	–	–	13
Full time	20	4	10	10	9	29	5	2	11
Part time	15	4	7	8	5	12	1	–	5
Union	18	4	8	10	7	26	2	(²)	11
Nonunion	20	5	11	10	10	27	6	2	9
Average wage within the following percentiles: ³									
Less than 10	12	3	5	5	5	14	–	–	3
10 to under 25	18	4	10	8	9	23	4	1	5
25 to under 50	20	5	9	10	10	29	7	1	13
50 to under 75	22	5	11	11	9	30	4	2	13
75 to under 90	20	3	8	12	7	27	3	2	10
90 or greater	21	4	12	13	8	29	4	2	10

See footnotes at end of table.

Table 24. Quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

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	Resource and referral services					
Establishment characteristics									
Service-providing industries	19	4	9	10	8	26	4	2	10
Education and health services	21	4	12	10	8	29	4	2	6
Educational services	20	3	11	10	7	29	—	2	5
Elementary and secondary schools	13	2	7	8	4	21	1	2	2
Junior colleges, colleges, and universities	40	—	27	—	15	53	—	—	—
Health care and social assistance	31	14	17	16	16	30	—	2	—
Hospitals	33	—	—	—	15	30	—	3	—
Public administration	18	4	6	10	9	25	6	1	17
1 to 99 workers	10	3	4	5	7	15	4	2	4
1 to 49 workers	10	4	3	4	—	15	6	—	6
50 to 99 workers	8	—	—	6	2	15	2	4	2
100 workers or more	21	4	10	11	9	28	4	1	11
100 to 499 workers	12	3	6	6	6	15	2	2	5
500 workers or more	24	5	12	12	9	33	5	1	13
State government	33	9	18	14	19	43	—	1	19
Local government	15	3	6	8	5	21	2	2	7
Geographic areas									
New England	—	—	—	2	2	—	—	—	5
Middle Atlantic	10	—	8	4	1	15	—	1	4
East North Central	15	9	6	6	11	15	1	1	9
West North Central	—	—	—	—	2	—	—	—	—
South Atlantic	22	3	16	8	14	45	—	—	8
East South Central	—	—	—	8	—	—	—	—	3
West South Central	16	3	7	8	5	18	2	1	4
Mountain	25	—	8	20	—	23	—	—	20
Pacific	32	4	10	24	10	39	3	—	25

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

² Less than 0.5 percent.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile

values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 24. Standard errors for quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	Employer assistance for childcare				Adoption assistance	Long-term care insurance	Flexible workplace	Employer-provided home PC	Subsidized commuting
	Total	Employer-provided funds	On-site and off-site	Resource and referral services					
All workers	1.3	0.7	1.2	1.0	0.9	1.4	1.1	0.4	1.0
Worker characteristics									
Management, professional, and related	1.6	0.7	1.4	1.3	1.0	1.5	1.2	0.5	1.1
Professional and related	1.6	0.8	1.5	1.3	0.9	1.5	0.9	0.6	1.1
Teachers	1.4	0.5	1.0	1.1	0.7	1.6	0.7	0.7	0.8
Primary, secondary, and special education school teachers	1.3	0.4	1.0	1.1	0.6	1.7	0.2	0.9	0.3
Registered nurses	4.9	–	5.1	5.1	4.3	4.3	–	0.9	–
Service	1.2	0.7	0.9	0.9	1.0	1.7	1.1	0.3	1.1
Protective service	1.6	0.7	1.1	1.3	1.4	2.7	1.0	0.1	1.9
Sales and office	2.0	0.8	1.8	1.7	1.2	2.3	1.7	0.3	1.8
Office and administrative support	2.1	0.8	1.9	1.8	1.3	2.3	1.8	0.3	1.8
Natural resources, construction, and maintenance	2.8	2.4	1.2	1.4	2.4	2.7	0.8	–	1.7
Production, transportation, and material moving ...	2.0	1.2	1.5	1.0	1.5	2.8	–	–	2.2
Full time	1.4	0.6	1.3	1.1	1.0	1.6	1.3	0.4	1.1
Part time	1.7	1.3	1.1	1.3	1.4	1.3	0.6	–	1.1
Union	1.2	0.5	1.0	1.0	0.5	1.3	0.5	0.2	1.1
Nonunion	1.9	1.2	1.6	1.2	1.5	2.2	1.9	0.6	1.1
Average wage within the following percentiles: ¹									
Less than 10	1.7	1.2	1.0	0.9	1.3	2.5	–	–	0.9
10 to under 25	1.9	1.1	1.4	1.1	1.6	2.0	1.2	0.7	1.0
25 to under 50	1.9	0.9	1.9	1.7	1.4	2.2	2.0	0.3	1.9
50 to under 75	1.9	0.8	1.7	1.6	1.0	1.6	0.9	0.6	1.3
75 to under 90	1.4	0.7	0.9	0.9	0.8	1.7	0.5	0.5	0.8
90 or greater	2.3	1.6	2.0	2.5	1.6	1.9	1.5	0.4	1.5

See footnotes at end of table.

Table 24. Standard errors for quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Employer assistance for childcare				Adoption assistance	Long-term care insurance	Flexible workplace	Employer-provided home PC	Subsidized commuting
	Total	Employer-provided funds	On-site and off-site	Resource and referral services					
Establishment characteristics									
Service-providing industries	1.3	0.7	1.2	1.0	0.9	1.4	1.1	0.4	1.0
Education and health services	1.8	1.0	1.7	1.7	1.0	2.0	1.5	0.5	1.5
Educational services	1.6	0.8	1.4	1.4	0.9	2.0	—	0.6	1.2
Elementary and secondary schools	1.3	0.4	0.9	1.0	0.5	1.6	0.2	0.8	0.3
Junior colleges, colleges, and universities	5.6	—	5.5	—	3.5	6.0	—	—	—
Health care and social assistance	4.5	4.2	4.8	4.6	3.5	4.4	—	0.7	—
Hospitals	5.3	—	—	—	3.7	5.6	—	1.0	—
Public administration	1.4	0.6	1.2	0.8	1.7	1.5	1.7	0.4	1.2
1 to 99 workers	1.8	1.4	1.2	1.2	1.7	1.8	1.1	0.8	1.1
1 to 49 workers	2.3	1.9	1.1	0.9	—	2.3	1.7	—	1.8
50 to 99 workers	2.9	—	—	2.7	1.0	3.3	0.8	1.6	0.4
100 workers or more	1.4	0.7	1.4	1.2	1.0	1.5	1.2	0.4	1.1
100 to 499 workers	1.7	1.1	1.4	1.4	1.3	1.6	0.6	0.7	1.1
500 workers or more	1.9	0.9	1.8	1.6	1.2	1.9	1.6	0.5	1.4
State government	4.0	2.0	4.1	3.7	3.2	4.4	—	0.3	3.6
Local government	0.9	0.5	0.6	0.6	0.4	0.9	0.3	0.5	0.4
Geographic areas									
New England	—	—	—	0.8	0.9	—	—	—	1.9
Middle Atlantic	1.1	—	1.2	0.9	0.3	0.4	—	0.2	0.8
East North Central	2.4	2.0	1.7	1.8	1.8	2.8	0.5	0.4	2.0
West North Central	—	—	—	—	0.8	—	—	—	—
South Atlantic	3.6	1.0	2.7	1.4	3.2	2.9	—	—	1.4
East South Central	—	—	—	1.8	—	—	—	—	1.3
West South Central	2.1	1.2	1.6	1.0	0.7	2.3	0.4	0.5	0.6
Mountain	3.4	—	2.5	4.4	—	2.4	—	—	2.0
Pacific	1.7	0.9	1.2	1.6	0.7	2.0	0.9	—	1.5

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 25. Pretax benefits:¹ Access, State and local government workers, National Compensation Survey, March 2008

(All workers = 100 percent)

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	20	34	52	59	54
Worker characteristics					
Management, professional, and related	20	35	55	62	56
Professional and related	20	34	54	62	55
Teachers	19	34	49	59	54
Primary, secondary, and special education school teachers	16	35	50	58	52
Registered nurses	21	42	68	71	52
Service	18	28	47	52	49
Protective service	18	29	54	57	53
Sales and office	19	35	53	60	56
Office and administrative support	19	35	54	60	57
Natural resources, construction, and maintenance	22	38	51	57	54
Production, transportation, and material moving ...	19	35	40	42	50
Full time	21	36	56	63	59
Part time	12	18	30	35	30
Union	17	31	54	62	59
Nonunion	22	36	50	56	51
Average wage within the following percentiles: ²					
Less than 10	15	23	32	38	35
10 to under 25	18	36	49	55	49
25 to under 50	20	33	56	60	56
50 to under 75	22	38	58	64	57
75 to under 90	22	38	58	65	59
90 or greater	19	28	51	63	62

See footnotes at end of table.

Table 25. Pretax benefits:¹ Access, State and local government workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

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	
Establishment characteristics					
Service-providing industries	19	33	52	59	54
Education and health services	21	35	53	62	55
Educational services	20	35	51	61	55
Elementary and secondary schools	17	35	49	58	51
Junior colleges, colleges, and universities	30	36	60	71	69
Health care and social assistance	22	39	62	68	51
Hospitals	22	45	66	69	52
Public administration	18	32	54	57	54
1 to 99 workers	17	24	33	39	38
1 to 49 workers	17	22	31	36	35
50 to 99 workers	17	26	36	43	43
100 workers or more	20	35	55	62	57
100 to 499 workers	12	27	40	42	46
500 workers or more	23	38	60	69	60
State government	29	35	69	74	74
Local government	17	33	46	54	48
Geographic areas					
New England	12	6	28	34	46
Middle Atlantic	3	—	34	46	73
East North Central	22	19	35	44	55
West North Central	—	34	61	66	40
South Atlantic	29	47	66	71	47
East South Central	—	44	33	43	42
West South Central	15	35	62	66	63
Mountain	21	41	70	75	57
Pacific	22	48	65	69	53

¹ See the Technical Note for definitions.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 25. Standard errors for pretax benefits:¹ Access, State and local government workers, National Compensation Survey, March 2008

(All workers = 100 percent)

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	1.4	1.5	1.5	1.6	1.4
Worker characteristics					
Management, professional, and related	1.5	1.6	1.8	1.7	1.3
Professional and related	1.6	1.7	1.8	1.7	1.4
Teachers	1.7	1.9	2.1	1.9	1.8
Primary, secondary, and special education school teachers	1.6	2.2	2.4	2.2	2.0
Registered nurses	3.5	4.9	3.5	3.3	4.2
Service	1.4	1.5	1.8	1.9	2.1
Protective service	2.3	2.4	2.9	2.8	2.8
Sales and office	1.8	2.1	2.2	2.6	2.3
Office and administrative support	1.8	2.2	2.2	2.5	2.3
Natural resources, construction, and maintenance	3.4	3.1	3.0	3.6	3.7
Production, transportation, and material moving ...	3.4	3.3	3.4	3.3	4.3
Full time	1.5	1.6	1.7	1.8	1.4
Part time	1.8	1.8	1.7	2.2	2.0
Union	1.2	1.8	1.8	1.6	1.7
Nonunion	2.1	2.2	2.0	2.4	1.9
Average wage within the following percentiles: ²					
Less than 10	2.4	1.9	2.1	3.1	2.8
10 to under 25	2.2	2.8	2.3	2.8	1.9
25 to under 50	1.8	1.8	2.1	2.2	2.2
50 to under 75	1.6	2.1	2.3	2.3	1.9
75 to under 90	1.7	2.1	2.2	1.9	1.8
90 or greater	1.7	2.0	2.0	1.8	2.4

See footnotes at end of table.

Table 25. Standard errors for pretax benefits:¹ Access, State and local government workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

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	
Establishment characteristics					
Service-providing industries	1.4	1.5	1.5	1.7	1.4
Education and health services	1.9	1.8	2.0	1.9	1.5
Educational services	1.9	1.9	2.1	2.0	1.7
Elementary and secondary schools	1.6	2.0	2.4	2.0	1.7
Junior colleges, colleges, and universities	5.7	4.0	6.5	6.2	3.5
Health care and social assistance	3.3	3.3	3.1	2.9	3.1
Hospitals	3.8	5.0	4.4	3.8	4.3
Public administration	1.5	1.8	2.0	2.0	1.9
1 to 99 workers	2.2	2.5	2.6	2.8	3.4
1 to 49 workers	2.9	3.2	3.4	3.7	4.2
50 to 99 workers	3.3	3.7	4.4	4.6	3.8
100 workers or more	1.4	1.6	1.6	1.7	1.3
100 to 499 workers	1.8	2.4	2.5	2.6	2.3
500 workers or more	1.7	1.9	1.8	1.7	1.6
State government	3.7	2.9	3.3	3.5	2.3
Local government	1.1	1.5	1.6	1.6	1.3
Geographic areas					
New England	3.1	1.7	4.7	6.1	2.9
Middle Atlantic	1.1	—	3.6	3.7	3.6
East North Central	3.2	2.1	2.8	2.2	2.9
West North Central	—	5.4	4.9	3.1	5.5
South Atlantic	3.4	3.8	2.8	2.0	3.1
East South Central	—	9.0	7.0	12.0	6.7
West South Central	2.2	3.9	3.8	3.4	2.7
Mountain	3.4	11.1	11.1	12.1	7.3
Pacific	2.2	2.6	2.9	2.7	3.4

¹ See the Technical Note for definitions.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 26. Selected benefits: Access, State and local government workers, National Compensation Survey, March 2008

(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	12	68	21	52	23	73
Worker characteristics						
Management, professional, and related	12	70	21	53	24	73
Professional and related	12	69	20	53	23	73
Teachers	10	66	17	49	21	69
Primary, secondary, and special education school teachers	10	64	12	48	14	67
Registered nurses	17	77	28	66	30	84
Service	12	66	20	49	23	71
Protective service	13	75	26	55	28	77
Sales and office	12	68	23	52	25	74
Office and administrative support	12	69	23	53	24	74
Natural resources, construction, and maintenance	15	73	27	57	22	76
Production, transportation, and material moving	17	57	15	41	17	67
Full time	13	73	23	54	24	76
Part time	11	44	12	39	19	53
Union	13	72	21	55	18	82
Nonunion	12	65	21	50	28	65
Average wage within the following percentiles: ¹						
Less than 10	8	44	11	37	20	49
10 to under 25	10	62	20	49	21	69
25 to under 50	12	71	25	51	22	75
50 to under 75	13	74	23	57	27	79
75 to under 90	14	72	20	55	23	76
90 or greater	17	80	21	57	24	80

See footnotes at end of table.

Table 26. Selected benefits: Access, State and local government workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Job-related travel accident insurance	Education assistance		Wellness programs	Fitness centers	Employee assistance programs
		Work related	Non-work related			
Establishment characteristics						
Service-providing industries	12	68	21	52	23	73
Education and health services	13	68	21	51	24	72
Educational services	12	66	20	49	24	70
Elementary and secondary schools	9	61	12	45	13	68
Junior colleges, colleges, and universities	20	82	46	64	60	76
Health care and social assistance	19	79	26	65	26	84
Hospitals	15	79	27	69	30	86
Public administration	12	72	24	53	20	75
1 to 99 workers	7	54	10	34	15	46
1 to 49 workers	9	54	12	38	16	41
50 to 99 workers	3	54	7	28	14	52
100 workers or more	13	71	23	55	24	77
100 to 499 workers	13	61	16	42	21	56
500 workers or more	13	74	25	59	26	84
State government	19	85	39	69	36	86
Local government	10	63	15	46	19	68
Geographic areas						
New England	6	73	15	31	13	71
Middle Atlantic	6	65	11	42	21	79
East North Central	12	64	16	50	24	65
West North Central	4	50	—	42	—	65
South Atlantic	12	83	32	60	22	82
East South Central	—	60	27	41	—	46
West South Central	4	56	16	47	22	59
Mountain	20	71	20	64	32	88
Pacific	25	79	30	69	26	85

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings

in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 26. Standard errors for selected benefits: Access, State and local government workers, National Compensation Survey, March 2008

(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	0.8	1.4	1.1	1.7	1.4	1.4
Worker characteristics						
Management, professional, and related	0.9	1.5	1.3	1.7	1.6	1.5
Professional and related	1.0	1.5	1.2	1.6	1.8	1.5
Teachers	1.0	1.7	1.2	1.8	1.7	1.6
Primary, secondary, and special education school teachers	1.1	1.8	1.3	2.0	1.5	1.6
Registered nurses	4.8	3.9	4.8	4.4	5.0	3.6
Service	1.0	1.9	1.4	2.1	1.6	1.9
Protective service	1.3	2.1	2.6	2.7	2.5	2.6
Sales and office	1.1	2.2	1.5	2.6	1.9	2.4
Office and administrative support	1.1	2.2	1.6	2.5	1.9	2.4
Natural resources, construction, and maintenance	2.5	2.9	3.0	3.9	2.3	2.4
Production, transportation, and material moving ...	4.6	4.3	2.1	3.7	2.4	4.8
Full time	0.8	1.4	1.2	1.7	1.5	1.5
Part time	1.8	2.1	1.5	2.3	1.6	2.3
Union	0.8	1.5	1.1	1.7	1.3	1.2
Nonunion	1.2	2.0	1.7	2.4	1.9	2.2
Average wage within the following percentiles: ¹						
Less than 10	1.6	2.2	1.2	2.6	1.8	3.4
10 to under 25	1.8	2.5	1.8	2.6	1.5	2.2
25 to under 50	0.9	2.0	1.9	2.3	1.9	2.0
50 to under 75	0.9	1.7	1.6	2.0	1.9	1.9
75 to under 90	1.0	1.5	1.3	1.8	1.5	1.6
90 or greater	1.7	2.2	2.1	2.7	2.2	1.8

See footnotes at end of table.

Table 26. Standard errors for selected benefits: Access, State and local government workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Job-related travel accident insurance	Education assistance		Wellness programs	Fitness centers	Employee assistance programs
		Work related	Non-work related			
Establishment characteristics						
Service-providing industries	0.8	1.4	1.1	1.7	1.4	1.5
Education and health services	1.3	1.8	1.3	2.0	2.1	1.9
Educational services	1.2	1.8	1.4	2.0	2.0	1.9
Elementary and secondary schools	1.0	1.7	1.2	1.9	1.4	1.6
Junior colleges, colleges, and universities	3.7	6.5	6.1	6.6	6.9	6.7
Health care and social assistance	3.4	3.2	3.7	3.1	4.6	3.0
Hospitals	3.7	4.2	4.5	3.2	5.7	3.2
Public administration	0.8	1.7	2.1	2.1	1.4	1.8
1 to 99 workers	1.0	3.0	2.0	2.9	2.3	3.6
1 to 49 workers	1.6	4.3	3.1	4.6	3.2	4.5
50 to 99 workers	1.0	4.1	2.0	3.8	2.8	4.8
100 workers or more	1.0	1.4	1.2	1.8	1.6	1.5
100 to 499 workers	1.6	2.2	1.7	2.4	1.9	2.6
500 workers or more	1.1	1.7	1.5	2.0	2.0	1.6
State government	2.1	3.5	3.7	4.3	4.1	3.7
Local government	0.7	1.4	0.9	1.5	1.1	1.4
Geographic areas						
New England	1.9	4.7	3.7	4.7	3.1	3.4
Middle Atlantic	0.5	1.7	1.5	3.3	2.8	3.2
East North Central	2.2	2.6	2.3	2.6	2.6	2.6
West North Central	1.9	5.8	—	5.0	—	6.4
South Atlantic	1.6	2.5	3.5	4.1	2.7	1.8
East South Central	—	10.7	6.8	10.2	—	10.1
West South Central	0.7	2.0	2.8	4.4	3.3	3.8
Mountain	1.9	8.7	3.6	10.0	2.6	3.6
Pacific	1.2	2.8	1.8	2.4	2.1	1.4

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings

in the United States, 2007." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 27. Nonproduction bonuses:¹ Access, State and local government workers, National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	Nonproduction bonus				
	All nonproduction bonuses	Employee recognition bonus	Payment in lieu of benefits bonus	Longevity bonus	Other bonus
All workers	29	^c 4	^c 10	6	5
Worker characteristics					
Management, professional, and related	28	^c 4	^c 11	4	5
Professional and related	27	4	^c 11	4	5
Teachers	24	3	^c 12	^c 2	5
Primary, secondary, and special education school teachers	27	3	^c 14	3	6
Registered nurses	33	4	^c 8	7	5
Service	32	^c 4	^c 9	8	^c 5
Protective service	42	^c 7	^c 11	13	7
Sales and office	31	^c 6	^c 11	6	5
Office and administrative support	31	^c 6	^c 11	6	4
Natural resources, construction, and maintenance	31	4	^c 10	8	^c 6
Production, transportation, and material moving	28	2	^c 10	^c 5	5
Full time	33	^c 5	^c 12	6	6
Part time	11	1	4	2	1
Union	34	^c 4	^c 18	6	6
Nonunion	26	^c 4	^c 4	5	5
Average wage within the following percentiles: ²					
Less than 10	16	^c 1	3	3	3
10 to under 25	27	^c 2	^c 7	5	^c 5
25 to under 50	32	^c 6	^c 10	7	5
50 to under 75	34	^c 5	^c 11	^c 7	7
75 to under 90	30	6	^c 14	4	5
90 or greater	29	5	^c 15	4	5

See footnotes at end of table.

Table 27. Nonproduction bonuses:¹ Access, State and local government workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Nonproduction bonus				
	All nonproduction bonuses	Employee recognition bonus	Payment in lieu of benefits bonus	Longevity bonus	Other bonus
Establishment characteristics					
Service-providing industries	29	^{c4}	^{c10}	6	5
Education and health services	25	^{c3}	^{c10}	3	4
Educational services	22	3	^{c10}	3	4
Elementary and secondary schools	22	2	^{c12}	3	4
Junior colleges, colleges, and universities	20	^{c7}	4	3	4
Health care and social assistance	44	^{c7}	10	4	6
Hospitals	40	^{c4}	^{c8}	4	5
Public administration	38	^{c7}	^{c12}	9	6
1 to 99 workers	29	2	^{c9}	7	5
1 to 49 workers	28	1	7	5	6
50 to 99 workers	31	3	^{c11}	10	3
100 workers or more	29	5	^{c11}	5	5
100 to 499 workers	32	2	^{c13}	7	5
500 workers or more	28	^{c6}	^{c10}	5	6
State government	40	^{c12}	^{c12}	6	7
Local government	26	2	^{c10}	^{c5}	5
Geographic areas					
New England	38	—	^{c17}	11	10
Middle Atlantic	28	(³)	^{c12}	4	9
East North Central	28	—	^{c18}	^{c8}	2
West North Central	18	—	^{c5}	3	—
South Atlantic	35	^{c6}	3	7	^{c11}
East South Central	—	—	1	—	—
West South Central	31	4	^{c7}	5	4
Mountain	23	—	—	4	—
Pacific	35	^{c15}	^{c21}	2	—

¹ 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, cash profit-sharing bonus, end-of-year bonus, holiday bonus, safety bonus, suggestion bonus, hiring bonus, referral bonus, retention bonus, union-related bonus, and management incentive bonus.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above

and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

³ Less than 0.5 percent.

^c Corrected.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Table 27. Standard errors for nonproduction bonuses:¹ Access, State and local government workers, National Compensation Survey, March 2008

(All workers = 100 percent)

Characteristics	Nonproduction bonus				
	All nonproduction bonuses	Employee recognition bonus	Payment in lieu of benefits bonus	Longevity bonus	Other bonus
All workers	1.2	°0.3	°0.8	0.5	0.6
Worker characteristics					
Management, professional, and related	1.2	0.4	°0.9	0.5	0.7
Professional and related	1.2	0.4	°0.9	0.5	0.6
Teachers	1.4	0.6	°1.2	0.5	0.8
Primary, secondary, and special education school teachers	1.8	0.8	°1.4	0.6	1.0
Registered nurses	4.3	1.2	°2.8	1.8	1.3
Service	1.8	°0.8	°1.1	0.9	0.8
Protective service	2.7	°1.8	°1.5	1.6	°1.4
Sales and office	1.7	°0.6	°1.2	0.8	0.8
Office and administrative support	1.7	°0.6	°1.1	0.8	0.9
Natural resources, construction, and maintenance	2.6	1.0	°1.4	1.4	°1.0
Production, transportation, and material moving ...	3.1	°0.6	°2.0	1.0	°0.8
Full time	1.4	°0.4	°0.9	°0.5	0.7
Part time	1.1	°0.1	0.8	0.6	0.4
Union	1.4	0.5	°1.4	0.5	0.5
Nonunion	1.6	°0.5	°0.5	0.8	0.9
Average wage within the following percentiles: ²					
Less than 10	1.9	°0.2	°0.7	0.8	0.7
10 to under 25	1.9	°0.4	°0.9	1.0	0.9
25 to under 50	1.8	°0.8	°1.0	0.8	1.0
50 to under 75	1.8	°0.6	°1.3	0.9	0.9
75 to under 90	1.5	°0.8	°1.2	0.6	0.8
90 or greater	1.7	0.6	°1.4	0.6	0.8

See footnotes at end of table.

Table 27. Standard errors for nonproduction bonuses:¹ Access, State and local government workers, National Compensation Survey, March 2008—Continued

(All workers = 100 percent)

Characteristics	Nonproduction bonus				
	All nonproduction bonuses	Employee recognition bonus	Payment in lieu of benefits bonus	Longevity bonus	Other bonus
Establishment characteristics					
Service-providing industries	1.2	^c 0.3	^c 0.8	0.5	0.6
Education and health services	1.3	0.4	^c 0.9	0.5	0.5
Educational services	1.3	0.4	^c 1.0	^c 0.5	0.6
Elementary and secondary schools	1.6	0.4	^c 1.3	0.6	0.7
Junior colleges, colleges, and universities	2.5	^c 0.8	1.2	1.2	0.9
Health care and social assistance	4.1	0.8	1.9	0.6	0.8
Hospitals	5.2	^c 0.6	2.5	0.9	0.6
Public administration	2.0	^c 0.9	^c 1.3	1.0	1.7
1 to 99 workers	2.6	0.2	^c 1.3	1.5	1.1
1 to 49 workers	3.3	0.2	1.6	1.7	1.7
50 to 99 workers	3.9	0.3	^c 2.2	2.3	1.0
100 workers or more	1.2	^c 0.4	^c 0.8	0.5	0.6
100 to 499 workers	2.4	0.5	^c 1.6	1.1	0.8
500 workers or more	1.3	^c 0.5	^c 0.9	0.5	0.7
State government	3.1	^c 1.1	^c 2.1	1.0	2.1
Local government	1.3	^c 0.3	^c 0.8	0.5	0.5
Geographic areas					
New England	3.0	—	^c 1.6	2.7	^c 2.7
Middle Atlantic	1.9	(³)	^c 1.2	0.9	0.6
East North Central	3.5	—	^c 2.6	1.6	0.6
West North Central	2.5	—	^c 2.2	1.4	—
South Atlantic	2.3	^c 1.3	1.2	1.3	2.3
East South Central	—	—	0.2	—	—
West South Central	2.9	0.6	^c 1.5	0.7	0.9
Mountain	6.1	—	—	1.1	—
Pacific	2.6	^c 0.8	^c 3.1	^c 0.6	—

¹ 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, cash profit-sharing bonus, end-of-year bonus, holiday bonus, safety bonus, suggestion bonus, hiring bonus, referral bonus, retention bonus, union-related bonus, and management incentive bonus.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above

and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2007." See Technical Note for more details.

³ Less than 0.05.

^c Corrected.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria.

Employee Benefits Survey

Technical Note

Data in this bulletin are from the National Compensation Survey (NCS), conducted by the U.S. Department of Labor's Bureau of Labor Statistics (BLS). This bulletin contains March 2008 data on civilian, private industry, and State and local government workers in the United States. Under the NCS program, information on the incidence and provision of benefits is published in several stages. In August 2008, a news release provided data on the incidence of (access to and participation in) selected benefits and share of premiums paid by employers and employees for medical care. Those estimates are also included in these tables. Data on detailed provisions of health insurance benefits in private industry will be published in 2009. Previous publications containing information on employee benefits for private industry and State and local government workers are available on the BLS website <http://www.bls.gov/ncs/ebs>.

Survey scope and method

Information on the survey scope, sample design, data collection, survey estimation, and reliability of estimates are available in the news release, "Employee Benefits in the United States, March 2008" (USDL 08-1122) available at the BLS Web site http://www.bls.gov/news.release/archives/ebs2_08072008.pdf. For additional technical information, see the BLS Handbook of Methods, available online at <http://www.bls.gov/opub/hom/home.htm>.

Survey definitions

Definitions of pretax benefits, nonproduction bonuses, and stock options are available in the most recent benefit publications. The March 2007 Summary of benefits for private industry workers is available online at <http://www.bls.gov/ncs/ebs/sp/ebsm0006.pdf>; the September 2007 Summary of benefits for State and local government workers is available at the Web site <http://www.bls.gov/ncs/ebs/sp/ebsm0007.pdf>.

Obtaining additional information

For research articles on employee benefits, see the Monthly Labor Review or Compensation and Working Conditions Online at the BLS Web sites

<http://www.bls.gov/opub/mlr/home.htm> and <http://www.bls.gov/opub/cwc/home.htm>. For more detailed information on the North American Industry Classification System (NAICS) and the Standard Occupational Classification (SOC) system, including background information, see the BLS Web sites <http://www.bls.gov/bls/naics.htm> and <http://www.bls.gov/soc/home.htm>.

Appendices

- Appendix Table 1
- Appendix Table 2

Appendix table 1. Survey establishment response, National Compensation Survey, March 2008

Establishments	Total	Private industry	State and local governments
Total in sampling frame ¹	5,429,271	5,214,729	214,542
Total in sample	14,890	12,872	2,018
Responding	8,615	6,837	1,778
Refused or unable to provide data	4,126	3,907	219
Out of business or not in survey scope	2,149	2,128	21

¹ The list of establishments from which the survey sample was selected (sampling frame) was developed from State unemployment insurance reports and is based on the 2007 North American Industry Classification System (NAICS). For private

industries, an establishment is usually a single physical location. For State and local governments, an establishment is defined as all locations of a government entity.

Appendix table 2. Number of workers¹ represented, National Compensation Survey, March 2008

Occupational group ²	Civilian workers	Private industry workers	State and local government workers
All workers	126,734,200	107,406,000	19,328,100
Management, professional, and related ...	35,147,900	24,528,900	10,619,000
Management, business, and financial ...	9,604,000	7,972,200	–
Professional and related	25,543,900	16,556,700	8,987,200
Teachers	6,312,600	–	4,893,700
Primary, secondary, and special education school teachers	4,273,200	–	3,632,000
Registered nurses	2,638,900	–	369,400
Service	26,586,700	22,459,300	4,127,400
Protective service	–	–	1,864,300
Sales and office	33,676,800	30,866,900	2,809,900
Sales and related	12,652,600	12,507,100	–
Office and administrative support	21,024,200	18,359,800	2,664,400
Natural resources, construction, and maintenance	11,578,100	10,591,100	987,000
Construction, extraction, farming, fishing, and forestry	6,302,500	5,747,200	–
Installation, maintenance, and repair	5,275,600	4,843,900	–
Production, transportation, and material moving	19,744,600	18,959,900	784,700
Production	9,843,500	9,712,200	–
Transportation and material moving	9,901,100	9,247,700	–

¹ The number of workers represented by the survey are rounded to the nearest 100. Estimates of the number of workers provide a description of the size and composition of the labor force included in the survey. Estimates are not intended, however, for comparison to other statistical series to measure

employment trends or levels.

² The 2000 Standard Occupational Classification system is used to classify workers.

NOTE: Dashes indicate that no data were reported or that data did not meet publication criteria.