

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2011

(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	68	55	80	30	28	92	54	37	69
Worker characteristics									
Management, professional, and related	83	74	88	45	42	93	62	47	75
Management, business, and financial	86	78	91	41	38	93	73	60	81
Professional and related	82	72	88	47	43	93	58	42	73
Teachers	86	81	94	74	69	93	33	20	61
Primary, secondary, and special education school teachers	95	90	96	89	85	96	25	12	51
Registered nurses	83	69	83	39	36	93	69	49	71
Service	47	31	66	18	17	94	35	17	50
Protective service	74	62	84	53	51	95	37	20	54
Sales and office	71	55	78	24	21	88	61	43	71
Sales and related	66	44	67	13	10	77	61	39	64
Office and administrative support	73	61	84	30	27	91	62	46	74
Natural resources, construction, and maintenance	65	53	81	31	30	97	52	37	71
Construction, extraction, farming, fishing, and forestry	63	50	80	30	30	98	47	33	69
Installation, maintenance, and repair	68	57	83	31	30	96	56	41	73
Production, transportation, and material moving ...	67	52	78	27	25	94	54	37	68
Production	67	53	79	24	23	95	61	43	71
Transportation and material moving	66	51	77	30	27	92	47	31	65
Full time	78	65	84	35	33	94	62	45	72
Part time	38	22	58	13	10	82	29	13	46
Union	93	88	94	82	78	95	41	29	69
Nonunion	64	49	77	21	19	91	56	39	69
Average wage within the following categories: ⁴									
Lowest 25 percent	41	23	56	9	7	80	36	17	49
Lowest 10 percent	29	12	40	5	4	67	25	9	34
Second 25 percent	70	54	78	25	23	92	58	38	67
Third 25 percent	78	67	86	36	34	94	61	45	75
Highest 25 percent	88	80	91	53	50	94	65	51	79
Highest 10 percent	90	83	92	52	49	93	69	55	80
Establishment characteristics									
Goods-producing industries	73	61	83	29	27	96	66	49	75
Service-providing industries	67	54	80	30	28	92	52	35	68
Education and health services	79	67	85	45	42	92	51	34	66
Educational services	87	82	93	73	68	93	34	22	63
Elementary and secondary schools	91	86	95	86	82	95	22	10	46
Junior colleges, colleges, and universities	88	80	91	55	46	84	63	48	75
Health care and social assistance	73	56	77	25	23	91	63	43	68
Hospitals	90	78	87	51	46	92	74	53	71
Public administration	90	86	95	84	80	95	32	18	58

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2011—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
1 to 99 workers	51	36	71	12	10	90	45	29	65
1 to 49 workers	46	33	72	9	9	92	42	28	66
50 to 99 workers	64	44	69	18	16	87	55	34	63
100 workers or more	84	72	85	46	43	93	62	44	71
100 to 499 workers	79	62	79	30	27	92	64	45	70
500 workers or more	89	81	91	62	58	93	60	43	72
Geographic areas									
New England	63	53	83	29	27	94	49	36	74
Middle Atlantic	70	58	83	34	31	92	52	38	72
East North Central	70	57	82	34	31	91	57	39	67
West North Central	70	58	83	29	26	88	55	41	75
South Atlantic	69	52	76	27	25	91	58	37	63
East South Central	71	56	80	32	30	94	51	34	67
West South Central	67	52	78	25	24	95	54	36	67
Mountain	68	53	78	25	23	93	55	38	69
Pacific	65	53	82	31	29	95	49	35	72

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. Workers are considered as having access or as participating if they have access to or are participating in at least one of these plan types.

⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 4. Defined benefit retirement plans: Open and frozen plans, civilian workers,¹ National Compensation Survey, March 2011

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

Characteristics	Open plans ²	Frozen plans ³
All workers	81	19
Worker characteristics		
Management, professional, and related	80	20
Management, business, and financial	74	26
Professional and related	82	18
Teachers	90	10
Primary, secondary, and special education school teachers	91	9
Registered nurses	81	19
Service	87	13
Protective service	88	12
Sales and office	78	22
Office and administrative support	81	19
Natural resources, construction, and maintenance	90	10
Construction, extraction, farming, fishing, and forestry	93	7
Installation, maintenance, and repair	86	14
Production, transportation, and material moving ...	79	21
Production	74	26
Transportation and material moving	83	17
Full time	81	19
Part time	83	17
Union	86	14
Nonunion	78	22
Average wage within the following categories: ⁴		
Lowest 25 percent	77	23
Lowest 10 percent	70	30
Second 25 percent	83	17
Third 25 percent	83	17
Highest 25 percent	80	20
Highest 10 percent	76	24
Establishment characteristics		
Goods-producing industries	75	25
Service-providing industries	82	18
Education and health services	87	13
Educational services	90	10
Elementary and secondary schools	90	10
Junior colleges, colleges, and universities	88	12
Health care and social assistance	82	18
Hospitals	80	20
Public administration	88	12

See footnotes at end of table.

Table 4. Defined benefit retirement plans: Open and frozen plans, civilian workers,¹ National Compensation Survey, March 2011—Continued

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

Characteristics	Open plans ²	Frozen plans ³
1 to 99 workers	84	16
1 to 49 workers	87	13
50 to 99 workers	81	19
100 workers or more	81	19
100 to 499 workers	78	22
500 workers or more	82	18
Geographic areas		
New England	72	28
Middle Atlantic	80	20
East North Central	75	25
West North Central	83	17
South Atlantic	86	14
East South Central	86	14
West South Central	81	19
Mountain	83	17
Pacific	86	14

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 Plans open to new participants.

³ Plans closed to new workers or plans that cease accruals for some or all plan participants.

⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and

below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 5. Defined benefit frozen retirement plans:¹ Benefits accrual, civilian workers,² National Compensation Survey, March 2011

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

Characteristics	Retirement benefit accrual ³		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers	74	5	21
Worker characteristics			
Management, professional, and related	77	6	18
Management, business, and financial	68	6	26
Professional and related	81	6	13
Teachers	100	—	—
Primary, secondary, and special education school teachers	100	—	—
Registered nurses	87	2	11
Service	87	—	—
Protective service	95	—	5
Sales and office	65	5	31
Office and administrative support	68	4	28
Natural resources, construction, and maintenance	85	3	12
Construction, extraction, farming, fishing, and forestry	94	—	—
Installation, maintenance, and repair	81	4	15
Production, transportation, and material moving ...	69	7	24
Production	76	5	20
Transportation and material moving	61	11	28
Full time	74	5	21
Part time	77	—	—
Union	92	3	5
Nonunion	65	6	28
Average wage within the following categories: ⁴			
Lowest 25 percent	70	—	—
Lowest 10 percent	56	—	—
Second 25 percent	70	5	26
Third 25 percent	72	6	22
Highest 25 percent	78	6	17
Highest 10 percent	76	6	18
Establishment characteristics			
Goods-producing industries	72	10	19
Service-providing industries	75	4	21
Education and health services	94	1	5
Educational services	99	—	—
Elementary and secondary schools	100	—	—
Junior colleges, colleges, and universities	95	—	—
Health care and social assistance	87	3	9
Hospitals	86	4	10
Public administration	100	—	—

See footnotes at end of table.

Table 5. Defined benefit frozen retirement plans:¹ Benefits accrual, civilian workers,² National Compensation Survey, March 2011—Continued

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

Characteristics	Retirement benefit accrual ³		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
1 to 99 workers	58	4	38
1 to 49 workers	49	5	46
50 to 99 workers	69	1	29
100 workers or more	77	5	18
100 to 499 workers	77	4	20
500 workers or more	77	6	17
Geographic areas			
New England	73	2	25
Middle Atlantic	80	3	18
East North Central	74	—	—
West North Central	70	—	—
South Atlantic	65	4	30
East South Central	70	—	—
West South Central	78	3	19
Mountain	59	—	—
Pacific	82	6	12

¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.

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 Benefit accruals are for existing participants since the plan was closed to new workers or stopped accruing benefits.

⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and

below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, civilian workers,² National Compensation Survey, March 2011

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
All workers	7	45	48
Worker characteristics			
Management, professional, and related	8	43	49
Management, business, and financial	5	50	45
Professional and related	10	40	51
Teachers	14	10	76
Registered nurses	11	39	50
Service	11	21	67
Protective service	—	—	82
Sales and office	5	50	44
Office and administrative support	7	49	43
Natural resources, construction, and maintenance	8	56	37
Construction, extraction, farming, fishing, and forestry	13	44	43
Installation, maintenance, and repair	5	61	33
Production, transportation, and material moving ...	3	54	43
Production	4	63	32
Transportation and material moving	2	42	55
Full time	7	45	48
Part time	9	42	49
Union	14	26	60
Nonunion	4	54	42
Average wage within the following categories: ³			
Lowest 25 percent	4	51	46
Second 25 percent	8	41	51
Third 25 percent	9	41	50
Highest 25 percent	7	47	47
Highest 10 percent	8	44	48
Establishment characteristics			
Goods-producing industries	4	58	39
Service-providing industries	8	42	50
Education and health services	16	25	59
Educational services:			
Junior colleges, colleges, and universities ...	—	—	51
Health care and social assistance	13	38	49
Hospitals	16	39	45
Public administration	—	—	85

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, civilian workers,² National Compensation Survey, March 2011—Continued

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
1 to 99 workers	—	52	—
1 to 49 workers	—	54	—
50 to 99 workers	—	49	—
100 workers or more	8	44	48
100 to 499 workers	5	46	49
500 workers or more	9	42	48
Geographic areas			
New England	—	—	62
Middle Atlantic	14	31	55
East North Central	13	40	47
South Atlantic	—	57	—
East South Central	—	57	—
West South Central	—	56	—
Pacific	—	—	54

¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.

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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National

Compensation Survey: Occupational Earnings in the United States, 2010." 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. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, civilian workers,² National Compensation Survey, March 2011

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans available	Alternatives for employees in frozen plans ³			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers	9	91	35	26	36	1
Worker characteristics						
Management, professional, and related	6	94	41	27	33	1
Management, business, and financial	8	92	30	36	31	—
Professional and related	5	95	47	23	35	1
Teachers:						
Primary, secondary, and special education school teachers	—	100	100	—	23	—
Service	5	95	52	19	33	—
Protective service	4	96	75	7	18	—
Sales and office	16	84	23	31	35	(⁴)
Office and administrative support	18	82	29	26	34	(⁴)
Production, transportation, and material moving ...	10	90	24	19	51	—
Production	8	92	23	21	50	—
Transportation and material moving	12	88	25	—	52	—
Full time	8	92	36	27	36	1
Part time	20	80	29	19	41	—
Union	3	97	67	9	34	—
Nonunion	11	89	21	34	37	1
Average wage within the following categories: ⁵						
Lowest 25 percent	23	77	15	27	39	—
Second 25 percent	12	88	31	21	44	(⁴)
Third 25 percent	8	92	35	25	39	—
Highest 25 percent	5	95	41	28	31	—
Highest 10 percent	5	95	40	33	28	—
Establishment characteristics						
Goods-producing industries	5	95	22	27	49	—
Service-providing industries	10	90	39	26	33	1
Education and health services	4	96	60	12	40	—
Educational services	2	98	93	2	23	—
Elementary and secondary schools	—	100	98	—	26	—
Health care and social assistance	6	94	20	23	61	—
Hospitals	8	92	20	28	56	—
Public administration	—	100	82	10	—	—

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, civilian workers,² National Compensation Survey, March 2011—Continued

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans available	Alternatives for employees in frozen plans ³			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
1 to 99 workers	5	95	28	40	31	—
1 to 49 workers	6	94	24	47	25	—
100 workers or more	9	91	37	24	37	—
100 to 499 workers	15	85	28	20	41	—
500 workers or more	7	93	41	26	35	(⁴)
Geographic areas						
New England	9	91	45	30	17	—
Middle Atlantic	9	91	48	27	17	—
East North Central	9	91	37	14	52	(⁴)
South Atlantic	12	88	17	34	39	—
Pacific	4	96	52	26	39	—

¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.

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 sum of the individual components may be greater than the total because some employers offer more than one alternative.

⁴ Less than 0.5 percent.

⁵ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below

the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2011

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	62	38	78	22
Worker characteristics				
Management, professional, and related	66	34	83	17
Management, business, and financial	69	31	85	15
Professional and related	65	35	82	18
Teachers	56	44	78	22
Primary, secondary, and special education school teachers	47	53	70	30
Registered nurses	65	35	82	18
Service	62	38	83	17
Protective service	68	32	79	21
Sales and office	55	45	70	30
Sales and related	46	54	55	45
Office and administrative support	60	40	78	22
Natural resources, construction, and maintenance	63	37	81	19
Construction, extraction, farming, fishing, and forestry	55	45	78	22
Installation, maintenance, and repair	69	31	83	17
Production, transportation, and material moving ...	66	34	81	19
Production	67	33	82	18
Transportation and material moving	65	35	80	20
Full time	63	37	79	21
Part time	55	45	70	30
Union	57	43	78	22
Nonunion	62	38	78	22
Average wage within the following categories: ²				
Lowest 25 percent	56	44	70	30
Lowest 10 percent	63	37	81	19
Second 25 percent	57	43	72	28
Third 25 percent	65	35	82	18
Highest 25 percent	66	34	84	16
Highest 10 percent	66	34	84	16
Establishment characteristics				
Goods-producing industries	66	34	82	18
Service-providing industries	61	39	77	23
Education and health services	58	42	80	20
Educational services	55	45	75	25
Elementary and secondary schools	46	54	70	30
Junior colleges, colleges, and universities	59	41	77	23
Health care and social assistance	60	40	82	18
Hospitals	66	34	81	19
Public administration	57	43	81	19

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2011—Continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers	64	36	83	17
1 to 49 workers	63	37	84	16
50 to 99 workers	65	35	82	18
100 workers or more	61	39	76	24
100 to 499 workers	58	42	71	29
500 workers or more	64	36	81	19
Geographic areas				
New England	65	35	81	19
Middle Atlantic	60	40	81	19
East North Central	58	42	76	24
West North Central	64	36	79	21
South Atlantic	60	40	76	24
East South Central	64	36	75	25
West South Central	65	35	76	24
Mountain	63	37	82	18
Pacific	65	35	81	19

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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2011

(All workers = 100 percent)

Characteristics	Health care ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	73	59	81	72	54	75
Worker characteristics						
Management, professional, and related	88	76	86	88	68	78
Management, business, and financial	94	81	86	94	73	78
Professional and related	86	74	86	85	67	78
Teachers	85	74	87	85	68	80
Primary, secondary, and special education school teachers	95	83	88	95	77	81
Registered nurses	82	69	84	82	63	77
Service	48	35	74	48	33	70
Protective service	72	62	86	72	58	81
Sales and office	73	57	79	72	52	72
Sales and related	63	47	74	63	42	67
Office and administrative support	78	63	81	78	58	74
Natural resources, construction, and maintenance	77	62	81	77	59	77
Construction, extraction, farming, fishing, and forestry	71	59	82	71	57	80
Installation, maintenance, and repair	83	66	80	83	61	73
Production, transportation, and material moving	76	63	83	76	59	78
Production	82	70	84	82	65	80
Transportation and material moving	70	57	80	70	53	76
Full time	88	73	83	88	67	77
Part time	24	15	64	24	14	58
Union	94	83	89	93	77	82
Nonunion	69	55	80	69	50	73
Average wage within the following categories: ⁴						
Lowest 25 percent	39	26	66	39	24	62
Lowest 10 percent	22	13	58	22	12	56
Second 25 percent	77	61	79	77	56	73
Third 25 percent	88	75	85	87	69	79
Highest 25 percent	93	81	87	93	74	80
Highest 10 percent	95	84	89	94	75	79
Establishment characteristics						
Goods-producing industries	85	73	85	85	69	81
Service-providing industries	70	57	81	70	52	74
Education and health services	80	65	82	79	60	76
Educational services	86	75	87	86	69	80
Elementary and secondary schools	89	77	86	88	70	79
Junior colleges, colleges, and universities	88	78	89	87	72	82
Health care and social assistance	75	58	78	75	54	73
Hospitals	89	78	87	89	71	80
Public administration	88	80	91	88	74	85

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	47	37	79	28	22	77	71	53	75
Worker characteristics									
Management, professional, and related	59	49	82	37	28	77	86	67	78
Management, business, and financial	67	56	83	41	32	78	93	72	77
Professional and related	56	46	82	35	27	77	84	65	78
Teachers	51	43	84	33	26	79	84	68	80
Primary, secondary, and special education school teachers	56	47	85	35	28	80	94	76	81
Registered nurses	60	47	79	31	22	71	79	61	78
Service	29	22	74	18	13	73	47	32	69
Protective service	49	41	84	33	27	80	70	57	81
Sales and office	46	35	77	25	19	77	71	51	72
Sales and related	39	28	72	19	14	76	61	41	67
Office and administrative support	50	40	79	29	22	78	77	57	74
Natural resources, construction, and maintenance	45	37	81	30	24	79	75	58	77
Construction, extraction, farming, fishing, and forestry	38	33	86	27	23	87	69	56	81
Installation, maintenance, and repair	52	41	77	34	25	73	81	60	74
Production, transportation, and material moving	48	38	80	29	23	79	74	58	78
Production	51	43	83	29	24	82	80	64	80
Transportation and material moving	44	34	76	29	22	76	69	52	75
Full time	57	46	80	34	26	78	86	66	76
Part time	14	9	67	9	6	68	23	13	58
Union	73	61	84	56	46	82	91	75	82
Nonunion	42	32	78	23	17	75	67	49	73
Average wage within the following categories: ⁴									
Lowest 25 percent	20	13	66	11	8	69	38	23	62
Lowest 10 percent	12	7	59	7	5	64	22	12	55
Second 25 percent	47	36	76	26	20	76	75	55	73
Third 25 percent	58	48	82	34	27	80	86	67	79
Highest 25 percent	67	55	83	44	34	78	91	73	80
Highest 10 percent	72	60	84	46	37	80	93	74	79
Establishment characteristics									
Goods-producing industries	54	46	84	32	27	83	83	67	81
Service-providing industries	45	35	78	27	21	76	69	51	74
Education and health services	48	38	80	28	21	75	78	59	76
Educational services	51	43	83	33	25	77	85	68	79
Elementary and secondary schools	51	42	83	33	26	78	87	69	79
Junior colleges, colleges, and universities	57	48	84	34	26	76	87	72	82
Health care and social assistance	46	35	77	25	18	73	73	53	73
Hospitals	70	56	80	41	30	74	87	69	79
Public administration	62	53	86	48	39	82	86	73	85

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

Characteristics	Health care ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	58	44	77	57	42	73
1 to 49 workers	54	41	76	53	38	72
50 to 99 workers	69	54	78	69	51	74
100 workers or more	86	72	84	86	66	77
100 to 499 workers	82	66	80	82	60	74
500 workers or more	90	79	87	90	71	79
Geographic areas						
New England	71	59	83	70	51	72
Middle Atlantic	73	61	84	73	57	78
East North Central	73	59	81	72	54	75
West North Central	70	58	82	70	53	75
South Atlantic	73	57	78	73	53	72
East South Central	79	65	83	79	62	79
West South Central	71	56	79	71	53	74
Mountain	72	58	79	72	52	72
Pacific	73	62	85	72	56	77

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	29	22	77	17	13	76	56	41	73
1 to 49 workers	26	20	76	15	11	76	52	38	72
50 to 99 workers	40	31	78	25	19	76	67	49	74
100 workers or more	62	50	80	37	29	77	84	64	76
100 to 499 workers	56	44	78	29	23	78	80	59	73
500 workers or more	68	56	82	45	35	77	88	70	79
Geographic areas									
New England	50	40	79	21	17	80	68	49	72
Middle Atlantic	49	40	82	33	27	83	72	56	78
East North Central	48	38	78	27	20	74	71	53	75
West North Central	46	37	80	18	14	77	68	51	75
South Atlantic	41	31	76	26	18	67	71	51	72
East South Central	45	33	75	24	19	78	78	61	78
West South Central	35	27	76	18	13	73	69	51	75
Mountain	47	38	80	27	21	80	71	51	71
Pacific	57	47	82	42	34	82	71	55	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 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 Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access

to or participating in health care.

⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 10. Health care benefits:¹ Share of premiums paid by employer and employee, civilian workers,² National Compensation Survey, March 2011

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	79	21	67	33
Worker characteristics				
Management, professional, and related	80	20	68	32
Management, business, and financial	78	22	68	32
Professional and related	81	19	68	32
Teachers	88	12	69	31
Primary, secondary, and special education school teachers	89	11	69	31
Registered nurses	75	25	65	35
Service	80	20	66	34
Protective service	84	16	73	27
Sales and office	75	25	64	36
Sales and related	70	30	61	39
Office and administrative support	77	23	66	34
Natural resources, construction, and maintenance	81	19	68	32
Construction, extraction, farming, fishing, and forestry	83	17	67	33
Installation, maintenance, and repair	79	21	68	32
Production, transportation, and material moving ...	79	21	71	29
Production	79	21	72	28
Transportation and material moving	78	22	69	31
Full time	79	21	67	33
Part time	76	24	66	34
Union	88	12	81	19
Nonunion	76	24	63	37
Average wage within the following categories: ³				
Lowest 25 percent	75	25	61	39
Lowest 10 percent	74	26	62	38
Second 25 percent	77	23	64	36
Third 25 percent	79	21	67	33
Highest 25 percent	81	19	71	29
Highest 10 percent	81	19	72	28
Establishment characteristics				
Goods-producing industries	79	21	71	29
Service-providing industries	79	21	66	34
Education and health services	82	18	66	34
Educational services	87	13	68	32
Elementary and secondary schools	89	11	69	31
Junior colleges, colleges, and universities	84	16	69	31
Health care and social assistance	77	23	63	37
Hospitals	74	26	65	35
Public administration	87	13	76	24

See footnotes at end of table.

Table 10. Health care benefits:¹ Share of premiums paid by employer and employee, civilian workers,² National Compensation Survey, March 2011—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	78	22	63	37
1 to 49 workers	78	22	62	38
50 to 99 workers	78	22	64	36
100 workers or more	79	21	69	31
100 to 499 workers	77	23	67	33
500 workers or more	80	20	71	29
Geographic areas				
New England	75	25	69	31
Middle Atlantic	81	19	74	26
East North Central	79	21	72	28
West North Central	79	21	67	33
South Atlantic	76	24	61	39
East South Central	77	23	61	39
West South Central	78	22	60	40
Mountain	77	23	63	37
Pacific	81	19	69	31

¹ Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage.

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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The

average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 11. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ National Compensation Survey, March 2011

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	81	19	70	30
Worker characteristics				
Management, professional, and related	83	17	71	29
Management, business, and financial	82	18	71	29
Professional and related	83	17	70	30
Teachers	87	13	67	33
Primary, secondary, and special education school teachers	88	12	66	34
Registered nurses	81	19	72	28
Service	81	19	66	34
Protective service	85	15	74	26
Sales and office	79	21	68	32
Sales and related	75	25	65	35
Office and administrative support	81	19	69	31
Natural resources, construction, and maintenance	82	18	69	31
Construction, extraction, farming, fishing, and forestry	83	17	68	32
Installation, maintenance, and repair	81	19	70	30
Production, transportation, and material moving ...	81	19	73	27
Production	81	19	74	26
Transportation and material moving	81	19	72	28
Full time	82	18	70	30
Part time	78	22	70	30
Union	89	11	82	18
Nonunion	79	21	66	34
Average wage within the following categories: ²				
Lowest 25 percent	78	22	63	37
Lowest 10 percent	75	25	62	38
Second 25 percent	80	20	67	33
Third 25 percent	82	18	70	30
Highest 25 percent	83	17	73	27
Highest 10 percent	84	16	75	25
Establishment characteristics				
Goods-producing industries	82	18	73	27
Service-providing industries	81	19	69	31
Education and health services	84	16	67	33
Educational services	87	13	67	33
Elementary and secondary schools	88	12	65	35
Junior colleges, colleges, and universities	86	14	70	30
Health care and social assistance	81	19	68	32
Hospitals	81	19	74	26
Public administration	89	11	78	22

See footnotes at end of table.

Table 11. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ National Compensation Survey, March 2011—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	80	20	64	36
1 to 49 workers	80	20	64	36
50 to 99 workers	79	21	65	35
100 workers or more	82	18	72	28
100 to 499 workers	80	20	70	30
500 workers or more	84	16	74	26
Geographic areas				
New England	79	21	74	26
Middle Atlantic	83	17	76	24
East North Central	82	18	75	25
West North Central	83	17	71	29
South Atlantic	80	20	65	35
East South Central	80	20	62	38
West South Central	81	19	62	38
Mountain	81	19	67	33
Pacific	83	17	70	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 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2011

(All workers with single coverage medical care benefits = 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	\$367.18	21	\$459.47	79	\$341.92	\$102.40
Worker characteristics							
Management, professional, and related	100	389.86	22	464.12	78	368.92	101.74
Management, business, and financial	100	375.04	19	457.15	81	356.01	102.14
Professional and related	100	395.74	23	466.35	77	374.33	101.57
Teachers	100	443.60	35	492.11	65	417.95	100.55
Primary, secondary, and special education school teachers	100	450.83	38	495.70	62	423.85	103.44
Registered nurses	100	390.97	14	564.09	86	363.89	100.37
Service	100	366.43	22	492.18	78	331.57	98.59
Protective service	100	423.56	27	487.05	73	399.50	98.20
Sales and office	100	346.42	18	439.96	82	326.30	106.49
Sales and related	100	306.01	14	399.61	86	290.70	114.63
Office and administrative support	100	363.29	19	452.26	81	342.11	102.87
Natural resources, construction, and maintenance	100	354.87	32	442.64	68	313.64	108.24
Construction, extraction, farming, fishing, and forestry	100	354.75	37	442.24	63	302.55	106.22
Installation, maintenance, and repair	100	354.99	27	443.18	73	322.76	109.89
Production, transportation, and material moving ...	100	354.59	20	459.32	80	327.65	97.75
Production	100	349.75	19	453.83	81	325.45	96.33
Transportation and material moving	100	360.17	22	464.71	78	330.30	99.46
Full time	100	367.48	21	458.47	79	342.64	101.30
Part time	100	362.58	22	474.31	78	330.73	119.43
Union	100	465.66	40	525.76	60	425.08	99.02
Nonunion	100	340.42	16	415.13	84	325.79	103.05
Average wage within the following categories: ²							
Lowest 25 percent	100	320.61	17	416.31	83	301.59	104.04
Lowest 10 percent	100	307.31	15	448.69	85	282.06	108.18
Second 25 percent	100	342.85	18	430.14	82	323.06	102.94
Third 25 percent	100	374.15	23	464.76	77	346.92	100.87
Highest 25 percent	100	397.09	24	483.18	76	369.60	102.61
Highest 10 percent	100	405.42	24	485.95	76	380.59	102.82
Establishment characteristics							
Goods-producing industries	100	346.68	22	436.74	78	321.29	94.76
Service-providing industries	100	371.73	21	464.66	79	346.47	104.08
Education and health services	100	401.11	23	478.66	77	377.37	100.36
Educational services	100	428.49	32	480.20	68	404.53	99.22
Elementary and secondary schools	100	440.64	37	487.50	63	413.25	104.27
Junior colleges, colleges, and universities	100	407.57	21	452.66	79	395.37	91.02
Health care and social assistance	100	376.07	16	475.85	84	357.19	101.21
Hospitals	100	390.35	11	535.97	89	372.84	99.69
Public administration	100	454.63	31	504.82	69	431.83	87.49

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2011—Continued

(All workers with single coverage medical care benefits = 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
1 to 99 workers	100	\$343.25	27	\$436.06	73	\$309.27	\$113.95
1 to 49 workers	100	344.95	28	435.52	72	309.59	115.40
50 to 99 workers	100	339.34	24	437.54	76	308.59	110.81
100 workers or more	100	380.62	19	478.51	81	358.40	96.56
100 to 499 workers	100	361.47	16	456.99	84	343.03	99.17
500 workers or more	100	396.43	20	492.60	80	371.76	94.30
Geographic areas							
New England	100	384.88	13	462.24	87	373.72	118.04
Middle Atlantic	100	399.66	27	488.75	73	367.05	106.55
East North Central	100	369.51	19	456.24	81	349.36	97.41
West North Central	100	362.38	23	441.07	77	338.50	96.06
South Atlantic	100	343.27	17	422.11	83	327.19	100.97
East South Central	100	341.24	15	414.62	85	328.31	95.95
West South Central	100	344.61	23	412.71	77	323.95	103.06
Mountain	100	358.16	22	447.13	78	333.41	100.65
Pacific	100	385.87	27	507.19	73	340.20	106.07

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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 13. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2011

(All workers with contributory coverage = 100 percent)

Characteristics	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	75	1	12	1	(⁵)	10	(⁵)
Worker characteristics								
Management, professional, and related	100	74	1	13	2	1	9	(⁵)
Management, business, and financial	100	76	—	12	2	1	9	—
Professional and related	100	73	1	14	1	1	10	(⁵)
Teachers	100	75	—	14	2	1	6	—
Primary, secondary, and special education school teachers	100	76	1	12	2	—	7	—
Registered nurses	100	71	—	16	1	1	11	—
Service	100	75	1	10	1	1	12	(⁵)
Protective service	100	72	—	14	2	1	10	—
Sales and office	100	71	(⁵)	17	1	(⁵)	10	(⁵)
Sales and related	100	66	—	22	—	—	12	(⁵)
Office and administrative support	100	73	(⁵)	15	1	(⁵)	10	(⁵)
Natural resources, construction, and maintenance	100	80	—	8	(⁵)	—	10	1
Construction, extraction, farming, fishing, and forestry	100	80	—	8	1	—	9	—
Installation, maintenance, and repair	100	81	—	8	—	—	11	1
Production, transportation, and material moving	100	81	1	7	(⁵)	—	10	—
Production	100	80	—	7	(⁵)	—	11	—
Transportation and material moving	100	82	—	7	(⁵)	(⁵)	10	—
Full time	100	75	1	12	1	1	10	(⁵)
Part time	100	72	(⁵)	18	1	—	8	—
Union	100	74	1	11	2	2	10	1
Nonunion	100	75	(⁵)	13	1	(⁵)	10	(⁵)
Average wage within the following categories: ⁶								
Lowest 25 percent	100	75	—	14	—	—	11	—
Lowest 10 percent	100	81	—	8	—	—	10	—
Second 25 percent	100	73	(⁵)	15	1	(⁵)	11	(⁵)
Third 25 percent	100	78	1	10	1	1	9	(⁵)
Highest 25 percent	100	74	1	12	2	1	11	1
Highest 10 percent	100	74	1	11	2	1	11	1
Establishment characteristics								
Goods-producing industries	100	80	—	7	(⁵)	—	11	(⁵)
Service-providing industries	100	74	(⁵)	14	1	1	10	(⁵)
Education and health services	100	73	(⁵)	15	1	1	9	(⁵)
Educational services	100	74	—	16	2	1	6	—
Elementary and secondary schools	100	75	—	13	2	1	7	—
Junior colleges, colleges, and universities	100	72	—	22	1	1	3	—
Health care and social assistance	100	73	—	14	1	1	11	—
Hospitals	100	70	—	17	1	1	11	—
Public administration	100	71	—	18	5	3	3	—

See footnotes at end of table.

Table 13. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2011—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
1 to 99 workers	100	79	—	9	1	—	11	(⁵)
1 to 49 workers	100	78	—	9	1	—	11	(⁵)
50 to 99 workers	100	80	—	9	—	(⁵)	9	—
100 workers or more	100	73	1	14	1	1	10	(⁵)
100 to 499 workers	100	75	1	12	1	(⁵)	10	(⁵)
500 workers or more	100	71	—	16	2	1	10	—
Geographic areas								
New England	100	79	—	10	—	—	11	—
Middle Atlantic	100	76	—	8	(⁵)	3	11	—
East North Central	100	73	(⁵)	15	(⁵)	—	11	—
West North Central	100	75	—	13	—	—	10	—
South Atlantic	100	76	—	12	—	—	10	(⁵)
East South Central	100	76	—	15	—	—	8	—
West South Central	100	75	—	13	2	—	10	—
Mountain	100	73	—	12	1	—	14	—
Pacific	100	73	1	13	3	—	10	—

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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2011

(All workers with family coverage medical care benefits = 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	\$853.41	10	\$1,115.64	90	\$823.64	\$402.85
Worker characteristics							
Management, professional, and related	100	903.87	10	1,177.47	90	875.14	407.73
Management, business, and financial	100	903.03	8	1,133.85	92	882.53	397.40
Professional and related	100	904.20	10	1,191.46	90	872.16	411.89
Teachers	100	884.57	12	1,272.58	88	829.72	465.58
Primary, secondary, and special education school teachers	100	874.21	14	1,277.50	86	806.12	492.20
Registered nurses	100	925.04	6	1,014.98	94	918.99	378.17
Service	100	802.31	9	1,145.96	91	766.66	426.03
Protective service	100	949.43	10	1,210.27	90	920.52	368.77
Sales and office	100	816.77	8	1,024.14	92	799.37	406.50
Sales and related	100	745.26	7	936.88	93	730.09	423.27
Office and administrative support	100	846.70	8	1,058.03	92	828.55	399.44
Natural resources, construction, and maintenance	100	817.63	17	1,117.53	83	755.76	423.18
Construction, extraction, farming, fishing, and forestry	100	774.23	22	1,078.09	78	688.15	453.04
Installation, maintenance, and repair	100	858.46	12	1,183.49	88	812.36	398.18
Production, transportation, and material moving ...	100	855.16	13	1,074.99	87	823.15	354.48
Production	100	858.78	12	1,104.08	88	824.78	340.92
Transportation and material moving	100	850.94	13	1,044.04	87	821.23	370.50
Full time	100	855.42	10	1,153.64	90	822.53	400.85
Part time	100	822.23	14	705.35	86	841.74	435.60
Union	100	1,044.85	28	1,130.09	72	1,012.14	347.81
Nonunion	100	801.86	5	1,095.93	95	784.84	414.18
Average wage within the following categories: ²							
Lowest 25 percent	100	714.08	7	925.68	93	697.09	441.13
Lowest 10 percent	100	662.54	8	624.73	92	665.80	441.28
Second 25 percent	100	789.03	7	1,036.33	93	770.39	411.00
Third 25 percent	100	863.97	10	1,091.99	90	838.72	388.59
Highest 25 percent	100	944.59	14	1,198.74	86	903.86	393.80
Highest 10 percent	100	988.56	15	1,190.27	85	953.69	383.42
Establishment characteristics							
Goods-producing industries	100	842.40	14	1,076.15	86	803.45	356.10
Service-providing industries	100	855.83	9	1,128.96	91	827.83	412.55
Education and health services	100	857.63	9	1,120.97	91	832.77	447.54
Educational services	100	855.28	11	1,249.08	89	807.33	457.68
Elementary and secondary schools	100	848.53	14	1,256.83	86	781.04	496.98
Junior colleges, colleges, and universities	100	888.43	4	1,199.23	96	874.46	378.20
Health care and social assistance	100	859.83	7	921.84	93	855.49	438.49
Hospitals	100	972.09	4	1,207.34	96	962.27	355.52
Public administration	100	1,002.02	11	1,142.14	89	985.11	320.38

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2011—Continued

(All workers with family coverage medical care benefits = 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
1 to 99 workers	100	\$763.36	12	\$1,110.61	88	\$716.18	\$460.61
1 to 49 workers	100	759.48	12	1,152.81	88	705.76	464.85
50 to 99 workers	100	772.01	12	1,015.23	88	739.34	451.18
100 workers or more	100	902.80	9	1,119.22	91	880.80	372.13
100 to 499 workers	100	862.02	8	1,054.82	92	845.93	391.41
500 workers or more	100	936.21	10	1,157.99	90	910.25	355.84
Geographic areas							
New England	100	989.23	8	1,087.05	92	980.64	377.55
Middle Atlantic	100	980.30	19	1,146.40	81	940.85	390.04
East North Central	100	929.86	13	1,135.64	87	899.90	337.74
West North Central	100	850.45	11	1,030.77	89	827.46	379.27
South Atlantic	100	771.66	3	1,197.68	97	757.21	417.14
East South Central	100	712.79	5	1,072.74	95	693.68	449.84
West South Central	100	742.36	5	1,179.64	95	718.72	449.66
Mountain	100	790.38	9	1,107.19	91	757.62	417.80
Pacific	100	859.03	13	1,061.01	87	829.39	422.18

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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 15. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2011

(All workers with contributory coverage = 100 percent)

Characteristics	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	77	(⁵)	11	1	(⁵)	10	(⁵)
Worker characteristics								
Management, professional, and related	100	76	(⁵)	12	1	1	9	(⁵)
Management, business, and financial	100	77	—	11	2	1	9	—
Professional and related	100	76	(⁵)	12	1	1	10	(⁵)
Teachers	100	79	—	11	1	1	7	—
Primary, secondary, and special education school teachers	100	80	—	9	1	1	7	—
Registered nurses	100	72	—	16	1	1	10	—
Service	100	77	—	9	1	1	11	—
Protective service	100	77	—	11	2	1	9	—
Sales and office	100	73	(⁵)	15	1	(⁵)	11	(⁵)
Sales and related	100	67	—	20	—	—	12	—
Office and administrative support	100	75	(⁵)	13	1	(⁵)	10	(⁵)
Natural resources, construction, and maintenance	100	80	—	6	(⁵)	—	12	1
Construction, extraction, farming, fishing, and forestry	100	80	—	6	1	—	11	—
Installation, maintenance, and repair	100	81	—	6	(⁵)	—	12	(⁵)
Production, transportation, and material moving	100	83	1	6	(⁵)	—	9	—
Production	100	82	—	7	(⁵)	—	10	—
Transportation and material moving	100	84	—	5	—	(⁵)	9	—
Full time	100	77	(⁵)	11	1	(⁵)	10	(⁵)
Part time	100	75	(⁵)	16	1	—	8	—
Union	100	77	1	9	1	2	10	(⁵)
Nonunion	100	77	(⁵)	11	1	(⁵)	10	(⁵)
Average wage within the following categories: ⁶								
Lowest 25 percent	100	77	—	12	—	—	11	—
Lowest 10 percent	100	85	—	5	—	—	9	—
Second 25 percent	100	75	(⁵)	13	1	(⁵)	11	(⁵)
Third 25 percent	100	80	(⁵)	9	1	(⁵)	9	(⁵)
Highest 25 percent	100	76	—	10	1	1	10	—
Highest 10 percent	100	76	—	10	2	1	10	—
Establishment characteristics								
Goods-producing industries	100	81	—	6	(⁵)	—	11	—
Service-providing industries	100	76	(⁵)	12	1	1	10	(⁵)
Education and health services	100	76	—	13	1	1	9	—
Educational services	100	78	—	13	1	1	6	—
Elementary and secondary schools	100	79	—	11	1	1	7	—
Junior colleges, colleges, and universities	100	76	—	19	1	1	3	—
Health care and social assistance	100	75	—	12	1	1	11	—
Hospitals	100	72	—	16	1	1	10	—
Public administration	100	76	—	13	4	2	5	—

See footnotes at end of table.

Table 15. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2011—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
1 to 99 workers	100	80	—	7	(⁵)	—	12	(⁵)
1 to 49 workers	100	79	—	7	(⁵)	—	13	(⁵)
50 to 99 workers	100	81	—	8	—	(⁵)	10	—
100 workers or more	100	75	1	13	1	1	9	(⁵)
100 to 499 workers	100	77	1	11	1	(⁵)	10	(⁵)
500 workers or more	100	74	—	14	1	1	9	—
Geographic areas								
New England	100	79	—	9	—	—	10	—
Middle Atlantic	100	78	—	8	(⁵)	3	10	—
East North Central	100	74	(⁵)	14	(⁵)	—	10	—
West North Central	100	76	—	12	—	—	11	—
South Atlantic	100	80	—	11	(⁵)	—	9	—
East South Central	100	81	—	13	—	—	6	—
West South Central	100	78	—	11	1	—	10	—
Mountain	100	72	—	11	1	—	16	—
Pacific	100	74	1	11	2	—	12	—

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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ National Compensation Survey, March 2011

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

Characteristics	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	\$32.50	\$54.92	\$86.66	\$127.74	\$185.16	\$126.00	\$214.72	\$335.13	\$531.00	\$768.87
Worker characteristics										
Management, professional, and related	30.76	54.18	86.05	127.77	185.52	126.55	220.98	340.00	549.66	780.00
Management, business, and financial	33.25	55.71	89.48	127.01	184.74	127.47	227.01	332.78	524.36	762.80
Professional and related	30.00	53.27	83.49	127.89	185.60	125.00	218.62	343.30	560.00	782.54
Teachers	20.00	42.00	75.83	127.01	191.34	103.41	220.00	400.79	660.18	872.24
Primary, secondary, and special education school teachers	20.90	41.85	76.13	127.37	192.05	102.85	213.46	460.72	667.00	910.03
Registered nurses	33.84	51.78	88.04	125.38	184.17	133.10	220.90	321.49	475.22	683.29
Service	25.00	48.07	82.47	129.99	176.74	121.96	220.98	364.05	567.70	815.09
Protective service	30.00	49.46	80.00	116.76	180.82	105.00	190.25	287.13	459.00	770.22
Sales and office	33.69	58.31	90.85	130.83	196.89	133.24	230.61	345.93	528.10	776.62
Sales and related	41.94	70.00	100.75	143.39	213.90	155.82	259.82	356.97	565.00	783.97
Office and administrative support	30.89	54.00	87.24	124.13	184.04	127.94	220.98	338.53	516.04	771.45
Natural resources, construction, and maintenance	34.66	60.00	90.77	135.30	203.25	131.01	214.35	350.49	558.99	786.35
Construction, extraction, farming, fishing, and forestry	32.22	55.56	89.78	135.23	203.25	149.27	217.50	390.84	580.44	897.86
Installation, maintenance, and repair	37.00	62.50	93.13	135.30	202.74	127.06	212.85	334.85	539.30	757.60
Production, transportation, and material moving ...	36.00	56.81	83.00	119.93	167.20	108.33	177.36	286.60	444.96	686.74
Production	36.03	57.20	84.00	116.03	160.41	110.00	173.32	273.00	421.08	632.46
Transportation and material moving	36.00	56.33	82.47	122.54	174.45	108.33	186.32	299.63	486.04	729.06
Full time	32.04	54.79	86.63	126.36	180.82	125.43	212.72	334.63	528.00	765.74
Part time	34.22	57.55	91.00	163.63	247.14	132.65	240.11	345.93	578.46	840.99
Union	25.72	45.92	72.00	114.99	175.18	80.58	143.24	243.38	425.72	748.33
Nonunion	33.84	56.96	89.23	129.99	185.87	145.00	231.79	352.44	550.56	771.24
Average wage within the following categories: ³										
Lowest 25 percent	29.42	54.51	88.57	132.00	185.12	140.99	240.11	384.22	593.00	822.93
Lowest 10 percent	33.58	54.66	88.83	140.64	192.87	174.28	240.11	392.21	578.46	770.34
Second 25 percent	35.00	56.70	86.90	127.18	184.86	134.00	220.00	346.57	532.64	791.37
Third 25 percent	30.46	54.16	85.00	126.29	181.33	119.00	205.00	324.32	516.56	751.70
Highest 25 percent	33.04	54.78	85.70	126.61	186.56	119.44	206.91	324.14	516.97	733.67
Highest 10 percent	32.76	54.40	84.99	128.86	186.67	115.96	202.77	313.70	488.10	730.14
Establishment characteristics										
Goods-producing industries	35.65	56.00	83.00	118.97	161.10	114.87	182.47	280.00	439.27	671.81
Service-providing industries	31.24	54.74	87.92	130.66	188.33	130.00	225.21	349.82	552.38	785.30
Education and health services	22.56	46.76	78.86	126.76	184.15	115.56	229.09	377.24	612.36	862.00
Educational services	20.00	39.99	74.27	125.68	187.00	106.30	228.00	395.00	648.00	831.00
Elementary and secondary schools	20.00	39.71	77.97	128.75	191.34	98.38	225.63	462.96	667.00	901.22
Junior colleges, colleges, and universities	20.00	39.99	69.15	113.00	181.23	121.31	230.38	355.37	513.00	667.00
Health care and social assistance	29.00	50.15	83.97	128.33	176.79	134.36	230.00	363.26	589.21	870.75
Hospitals	33.50	49.84	77.91	119.92	185.52	113.66	197.87	298.18	422.88	630.45
Public administration	23.07	39.99	66.81	98.80	149.14	89.00	175.00	279.74	419.62	623.45

See footnotes at end of table.

Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ National Compensation Survey, March 2011—Continued

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

Characteristics	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
1 to 99 workers	\$35.90	\$62.14	\$98.25	\$142.63	\$203.25	\$150.00	\$251.12	\$393.49	\$619.75	\$857.88
1 to 49 workers	34.38	61.66	99.00	146.90	212.32	140.65	250.00	403.62	631.62	862.00
50 to 99 workers	40.00	63.00	97.50	135.09	191.00	163.20	257.80	373.54	583.88	818.33
100 workers or more	31.00	51.86	80.68	119.70	173.26	115.96	198.25	311.17	479.30	690.76
100 to 499 workers	33.84	55.97	86.66	125.21	173.04	130.96	216.65	335.98	510.49	727.94
500 workers or more	27.15	48.07	74.51	113.02	174.00	105.97	186.27	293.81	457.43	667.00
Geographic areas										
New England	43.33	67.15	106.86	145.47	216.62	128.29	216.24	324.98	469.46	714.95
Middle Atlantic	35.00	58.34	88.13	135.81	198.01	111.91	201.43	312.00	503.77	796.10
East North Central	31.39	51.14	81.27	120.28	170.82	90.00	164.80	275.94	414.44	625.21
West North Central	32.50	53.92	82.38	117.68	174.23	124.86	214.47	313.73	494.60	705.79
South Atlantic	35.61	59.00	88.25	125.02	185.12	149.27	237.41	350.70	565.07	782.54
East South Central	20.00	41.77	83.96	126.93	176.58	155.09	258.09	400.00	667.00	764.00
West South Central	32.04	55.53	90.00	130.83	173.46	166.59	265.42	403.59	587.01	804.07
Mountain	32.91	51.43	86.66	129.41	177.44	134.00	220.98	339.00	547.34	769.80
Pacific	25.00	51.17	83.90	128.44	205.05	119.80	204.99	335.51	566.00	855.80

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 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.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 17. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2011

(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	61	59	97	36	35	98	33	31	96
Worker characteristics									
Management, professional, and related	78	76	98	42	42	98	52	50	96
Management, business, and financial	85	84	98	56	54	98	62	60	96
Professional and related	75	74	98	38	37	98	48	46	96
Teachers	75	73	98	22	21	99	40	38	97
Primary, secondary, and special education school teachers	82	81	98	20	20	99	40	39	98
Registered nurses	72	71	98	35	35	99	51	49	97
Service	38	36	95	21	20	94	14	13	95
Protective service	72	69	96	23	23	98	22	21	95
Sales and office	60	57	96	35	35	98	32	31	96
Sales and related	48	45	92	29	28	98	20	19	92
Office and administrative support	66	65	97	39	39	98	39	38	96
Natural resources, construction, and maintenance	61	59	96	35	34	98	25	24	97
Construction, extraction, farming, fishing, and forestry	53	51	96	29	28	98	18	17	97
Installation, maintenance, and repair	68	66	97	42	41	98	32	31	98
Production, transportation, and material moving ...	65	63	97	45	44	98	27	26	96
Production	71	69	97	52	51	99	31	30	96
Transportation and material moving	59	57	97	38	37	98	24	23	96
Full time	76	74	97	42	42	98	41	39	96
Part time	15	14	91	14	14	97	7	6	94
Union	85	83	98	47	46	99	35	34	97
Nonunion	57	55	96	34	33	97	32	31	96
Average wage within the following categories: ³									
Lowest 25 percent	28	26	92	17	16	95	9	8	93
Lowest 10 percent	15	14	91	13	13	93	4	3	95
Second 25 percent	64	62	96	36	35	97	29	28	95
Third 25 percent	75	73	97	44	43	98	41	39	96
Highest 25 percent	83	82	98	49	48	99	56	54	96
Highest 10 percent	87	85	98	52	51	99	59	56	96
Establishment characteristics									
Goods-producing industries	72	70	97	51	50	99	35	33	96
Service-providing industries	59	57	97	33	32	97	32	31	96
Education and health services	69	67	97	27	26	98	37	35	95
Educational services	77	75	98	23	23	99	40	39	96
Elementary and secondary schools	77	75	98	20	20	99	35	35	98
Junior colleges, colleges, and universities	83	80	96	30	30	99	53	51	95
Health care and social assistance	63	61	97	30	29	97	35	33	94
Hospitals	85	84	98	45	44	98	61	59	95
Public administration	82	80	98	27	27	98	31	29	96

See footnotes at end of table.

Table 17. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2011—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
1 to 99 workers	42	40	96	27	26	97	21	20	96
1 to 49 workers	38	36	95	24	23	96	18	17	96
50 to 99 workers	55	54	97	34	33	98	30	29	97
100 workers or more	78	76	97	44	43	98	43	41	96
100 to 499 workers	70	68	96	40	39	98	36	34	96
500 workers or more	85	84	98	47	46	98	50	48	96
Geographic areas									
New England	60	58	97	35	35	99	35	34	96
Middle Atlantic	60	59	99	67	67	99	30	29	97
East North Central	66	63	96	39	38	96	37	36	96
West North Central	63	61	97	27	27	98	35	34	97
South Atlantic	61	59	97	31	30	96	33	32	95
East South Central	69	66	96	29	28	96	33	32	97
West South Central	61	58	95	25	24	96	30	29	95
Mountain	61	58	95	25	24	98	33	32	95
Pacific	55	53	97	26	26	99	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 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 categories are based on the average wage for each occupation surveyed, which

may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 18. Life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2011

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	6	94
Worker characteristics		
Management, professional, and related	6	94
Management, business, and financial	5	95
Professional and related	6	94
Teachers	9	91
Primary, secondary, and special education school teachers	9	91
Registered nurses	3	97
Service	9	91
Protective service	10	90
Sales and office	6	94
Sales and related	8	92
Office and administrative support	6	94
Natural resources, construction, and maintenance	9	91
Construction, extraction, farming, fishing, and forestry	10	90
Installation, maintenance, and repair	7	93
Production, transportation, and material moving ...	5	95
Production	5	95
Transportation and material moving	5	95
Full time	6	94
Part time	4	96
Union	6	94
Nonunion	6	94
Average wage within the following categories: ²		
Lowest 25 percent	10	90
Lowest 10 percent	11	89
Second 25 percent	6	94
Third 25 percent	6	94
Highest 25 percent	5	95
Highest 10 percent	6	94
Establishment characteristics		
Goods-producing industries	5	95
Service-providing industries	7	93
Education and health services	6	94
Educational services	9	91
Elementary and secondary schools	9	91
Health care and social assistance	3	97
Hospitals	3	97
Public administration	10	90

See footnotes at end of table.

Table 18. Life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2011—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	7	93
1 to 49 workers	7	93
50 to 99 workers	7	93
100 workers or more	6	94
100 to 499 workers	6	94
500 workers or more	6	94
Geographic areas		
New England	8	92
Middle Atlantic	4	96
East North Central	7	93
West North Central	5	95
South Atlantic	7	93
East South Central	14	86
West South Central	6	94
Mountain	7	93
Pacific	4	96

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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 19. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2011

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	55	2	39	3	1
Worker characteristics					
Management, professional, and related	61	3	33	2	1
Management, business, and financial	68	3	25	2	2
Professional and related	57	3	36	3	1
Teachers	38	2	55	5	1
Primary, secondary, and special education school teachers	31	1	62	6	1
Registered nurses	70	2	26	—	—
Service	44	2	49	4	1
Protective service	39	2	52	5	2
Sales and office	62	2	33	2	1
Sales and related	62	3	33	2	1
Office and administrative support	63	2	33	2	1
Natural resources, construction, and maintenance	38	1	56	4	1
Construction, extraction, farming, fishing, and forestry	21	1	71	5	1
Installation, maintenance, and repair	51	1	44	4	1
Production, transportation, and material moving ...	45	1	49	4	1
Production	44	1	49	5	2
Transportation and material moving	46	1	49	3	1
Full time	55	2	39	3	1
Part time	51	1	45	2	1
Union	37	1	54	8	1
Nonunion	59	2	35	2	1
Average wage within the following categories: ²					
Lowest 25 percent	46	1	50	3	(³)
Lowest 10 percent	38	—	54	6	—
Second 25 percent	54	2	42	2	1
Third 25 percent	54	2	40	3	1
Highest 25 percent	59	3	33	3	1
Highest 10 percent	61	4	32	2	1
Establishment characteristics					
Goods-producing industries	44	2	49	4	1
Service-providing industries	57	2	37	3	1
Education and health services	51	2	42	3	1
Educational services	40	2	52	5	1
Elementary and secondary schools	31	1	61	6	1
Junior colleges, colleges, and universities	59	4	33	4	1
Health care and social assistance	61	3	34	2	1
Hospitals	78	3	17	—	—
Public administration	40	3	49	7	2

See footnotes at end of table.

Table 19. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2011—Continued

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
1 to 99 workers	45	2	51	2	1
1 to 49 workers	45	2	51	2	1
50 to 99 workers	46	—	50	2	—
100 workers or more	59	2	34	3	1
100 to 499 workers	59	1	37	2	1
500 workers or more	59	3	32	4	1
Geographic areas					
New England	60	3	33	—	—
Middle Atlantic	56	2	36	5	1
East North Central	52	2	42	4	(³)
West North Central	55	2	40	3	(³)
South Atlantic	62	2	31	3	2
East South Central	56	—	36	4	—
West South Central	54	1	41	2	1
Mountain	49	1	48	—	—
Pacific	46	3	47	—	—

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

States, 2010." 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. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

**Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹
National Compensation Survey, March 2011**

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

Characteristics	Multiple of annual earnings amounts ²					Mean multiple of annual earnings	Median multiple of annual earnings
	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	58	15	23	4	1.4	1.0
Worker characteristics							
Management, professional, and related	1	54	15	25	5	1.4	1.0
Management, business, and financial	1	54	15	26	5	1.4	1.0
Professional and related	1	55	15	25	5	1.4	1.0
Teachers	—	47	25	25	—	1.4	1.5
Primary, secondary, and special education school teachers	—	47	28	23	2	1.4	—
Registered nurses	—	69	11	15	—	1.3	1.0
Service	1	56	20	20	3	1.3	1.0
Protective service	—	54	20	18	8	1.5	1.0
Sales and office	(³)	63	12	21	4	1.3	1.0
Sales and related	—	73	10	14	—	1.2	1.0
Office and administrative support	(³)	59	12	24	5	1.4	1.0
Natural resources, construction, and maintenance	2	59	14	23	3	1.3	1.0
Construction, extraction, farming, fishing, and forestry	—	55	12	29	—	1.4	1.0
Installation, maintenance, and repair	2	61	14	21	3	1.3	1.0
Production, transportation, and material moving ...	1	58	17	22	2	1.3	1.0
Production	—	53	16	28	—	1.4	1.0
Transportation and material moving	1	64	19	15	2	1.3	1.0
Full time	1	57	15	23	4	1.4	1.0
Part time	1	66	12	16	6	1.3	1.0
Union	1	62	17	15	5	1.3	1.0
Nonunion	1	57	14	24	4	1.4	1.0
Average wage within the following categories: ⁴							
Lowest 25 percent	—	64	15	19	—	1.3	1.0
Lowest 10 percent	—	59	—	—	—	1.4	1.0
Second 25 percent	1	61	15	21	2	1.3	1.0
Third 25 percent	1	58	15	22	5	1.4	1.0
Highest 25 percent	1	54	14	26	5	1.4	1.0
Highest 10 percent	1	50	15	28	6	1.5	1.0
Establishment characteristics							
Goods-producing industries	1	49	15	29	6	1.4	—
Service-providing industries	1	59	15	22	4	1.4	1.0
Education and health services	1	60	17	20	3	1.3	1.0
Educational services	1	47	23	26	3	1.4	1.5
Elementary and secondary schools	—	43	29	26	1	1.4	1.5
Junior colleges, colleges, and universities	3	51	15	27	4	1.4	—
Health care and social assistance	1	67	13	16	3	1.3	1.0
Hospitals	1	72	12	12	3	1.2	1.0
Public administration	—	54	24	17	—	1.4	1.0

See footnotes at end of table.

Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹ National Compensation Survey, March 2011—Continued

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

Characteristics	Multiple of annual earnings amounts ²					Mean multiple of annual earnings	Median multiple of annual earnings
	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		
1 to 99 workers	1	56	14	24	6	1.4	1.0
1 to 49 workers	1	56	13	24	7	1.4	1.0
50 to 99 workers	(³)	55	17	23	4	1.4	1.0
100 workers or more	1	59	15	22	3	1.4	1.0
100 to 499 workers	(³)	61	14	22	3	1.3	1.0
500 workers or more	1	57	16	23	3	1.4	1.0
Geographic areas							
New England	1	64	12	17	5	1.3	1.0
Middle Atlantic	2	52	21	18	6	1.4	1.0
East North Central	—	57	13	25	—	1.4	1.0
West North Central	—	51	17	25	—	1.4	—
South Atlantic	—	59	15	23	—	1.3	1.0
East South Central	—	50	18	29	3	1.4	—
West South Central	—	59	12	26	—	1.4	1.0
Mountain	—	71	12	15	—	1.2	1.0
Pacific	1	60	11	22	5	1.4	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 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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2010." 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. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 21. Life insurance plans: Maximum benefit amount, civilian workers,¹ National Compensation Survey, March 2011

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

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	69	\$50,000	\$50,000	\$200,000	\$500,000	\$1,000,000	31
Worker characteristics							
Management, professional, and related	69	50,000	100,000	250,000	600,000	1,000,000	31
Management, business, and financial	73	50,000	100,000	250,000	700,000	1,100,000	27
Professional and related	67	—	—	—	—	—	33
Teachers	58	50,000	50,000	100,000	250,000	500,000	42
Primary, secondary, and special education school teachers	48	—	—	—	—	—	52
Registered nurses	67	50,000	50,000	250,000	550,000	1,000,000	33
Service	62	50,000	50,000	150,000	500,000	1,000,000	38
Protective service	47	50,000	50,000	140,000	280,000	1,000,000	53
Sales and office	74	50,000	50,000	200,000	500,000	1,000,000	26
Sales and related	81	—	—	—	—	—	19
Office and administrative support	71	50,000	50,000	225,000	600,000	1,000,000	29
Natural resources, construction, and maintenance	66	50,000	70,000	200,000	500,000	2,000,000	34
Construction, extraction, farming, fishing, and forestry	60	—	—	—	—	—	40
Installation, maintenance, and repair	68	50,000	70,000	250,000	1,000,000	2,000,000	32
Production, transportation, and material moving	62	50,000	70,000	200,000	500,000	1,000,000	38
Production	64	50,000	100,000	250,000	500,000	1,000,000	36
Transportation and material moving	60	50,000	50,000	125,000	450,000	1,000,000	40
Full time	70	50,000	50,000	200,000	500,000	1,000,000	30
Part time	52	50,000	100,000	300,000	650,000	1,000,000	48
Union	52	—	—	—	—	—	48
Nonunion	71	50,000	50,000	225,000	500,000	1,000,000	29
Average wage within the following categories: ³							
Lowest 25 percent	61	50,000	50,000	125,000	500,000	1,000,000	39
Lowest 10 percent	59	—	—	—	—	—	41
Second 25 percent	72	50,000	50,000	150,000	500,000	1,000,000	28
Third 25 percent	69	50,000	50,000	200,000	500,000	1,000,000	31
Highest 25 percent	68	50,000	100,000	300,000	750,000	1,500,000	32
Highest 10 percent	71	50,000	100,000	300,000	750,000	1,100,000	29
Establishment characteristics							
Goods-producing industries	63	50,000	100,000	300,000	750,000	2,000,000	37
Service-providing industries	70	50,000	50,000	200,000	500,000	1,000,000	30
Education and health services	65	50,000	50,000	150,000	500,000	1,000,000	35
Educational services	60	50,000	50,000	100,000	250,000	500,000	40
Elementary and secondary schools	47	40,000	50,000	100,000	175,000	300,000	53
Junior colleges, colleges, and universities	75	—	—	—	—	—	25
Health care and social assistance	69	50,000	50,000	200,000	500,000	1,000,000	31
Hospitals	69	—	—	—	—	—	31
Public administration	43	50,000	50,000	100,000	200,000	500,000	57

See footnotes at end of table.

Table 21. Life insurance plans: Maximum benefit amount, civilian workers,¹ National Compensation Survey, March 2011—Continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	73	\$50,000	\$50,000	\$200,000	\$500,000	\$1,000,000	27
1 to 49 workers	73	50,000	50,000	245,000	500,000	1,000,000	27
50 to 99 workers	71	—	—	—	—	—	29
100 workers or more	67	50,000	50,000	200,000	500,000	1,000,000	33
100 to 499 workers	71	50,000	50,000	150,000	500,000	1,000,000	29
500 workers or more	64	50,000	70,000	250,000	1,000,000	1,500,000	36
Geographic areas							
New England	74	50,000	50,000	200,000	500,000	750,000	26
Middle Atlantic	67	50,000	50,000	200,000	500,000	1,000,000	33
East North Central	60	50,000	75,000	200,000	600,000	1,000,000	40
West North Central	67	—	—	—	—	—	33
South Atlantic	66	50,000	50,000	250,000	500,000	1,500,000	34
East South Central	81	50,000	50,000	100,000	500,000	1,000,000	19
West South Central	75	50,000	50,000	250,000	750,000	1,000,000	25
Mountain	72	50,000	50,000	200,000	750,000	1,000,000	28
Pacific	73	50,000	50,000	200,000	500,000	1,000,000	27

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.

³ The categories are based on the average wage for each occupation

surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 22. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2011

(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	\$6,000	\$10,000	\$20,000	\$28,000	\$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	50,000	50,000
Teachers:					
Primary, secondary, and special education school teachers	10,000	10,000	25,000	50,000	50,000
Registered nurses	5,000	10,000	15,000	25,000	50,000
Service	5,000	10,000	15,000	25,000	50,000
Sales and office	6,000	10,000	20,000	25,000	50,000
Sales and related	5,000	10,000	15,000	25,000	50,000
Office and administrative support	9,000	10,000	20,000	25,000	50,000
Natural resources, construction, and maintenance	10,000	10,000	20,000	25,000	50,000
Construction, extraction, farming, fishing, and forestry	10,000	10,000	20,000	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	50,000
Production	10,000	10,000	18,000	25,000	50,000
Transportation and material moving	10,000	10,000	15,000	25,000	50,000
Full time	10,000	10,000	20,000	30,000	50,000
Part time	5,000	5,000	10,000	20,000	50,000
Union	5,000	10,000	20,000	40,000	50,000
Nonunion	10,000	10,000	15,000	25,000	50,000
Average wage within the following categories: ⁴					
Lowest 25 percent	5,000	10,000	15,000	20,000	30,000
Lowest 10 percent	5,000	10,000	10,000	20,000	25,000
Second 25 percent	10,000	10,000	15,000	25,000	50,000
Highest 25 percent	6,000	10,000	25,000	50,000	50,000
Highest 10 percent	6,000	15,000	30,000	50,000	50,000
Establishment characteristics					
Goods-producing industries	10,000	10,000	20,000	25,000	50,000
Service-providing industries	5,000	10,000	20,000	30,000	50,000
Education and health services	5,000	10,000	20,000	35,000	50,000
Educational services	5,000	10,000	20,000	45,000	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	30,000	50,000

See footnotes at end of table.

Table 22. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2011—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
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	10,000	10,000	15,000	25,000	50,000
100 workers or more	5,000	10,000	20,000	31,217	50,000
100 to 499 workers	7,000	10,000	20,000	25,000	50,000
500 workers or more	5,000	10,000	20,000	40,000	50,000
Geographic areas					
Middle Atlantic	5,000	10,000	20,000	50,000	50,000
East North Central	10,000	10,000	20,000	30,000	50,000
West North Central	10,000	10,000	20,000	30,000	50,000
South Atlantic	10,000	10,000	15,000	25,000	50,000
East South Central	10,000	10,000	15,000	25,000	50,000
West South Central	5,000	10,000	15,000	20,000	40,000
Mountain	10,000	10,000	20,000	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.

⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

**Table 23. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2011**

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

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
All workers	46	34	16	4
Worker characteristics				
Management, professional, and related	50	33	13	4
Management, business, and financial	51	37	11	2
Professional and related	49	31	14	5
Registered nurses	50	32	—	—
Service	34	29	32	5
Protective service	48	30	17	6
Sales and office	49	32	17	2
Sales and related	52	28	18	2
Office and administrative support	47	34	16	3
Natural resources, construction, and maintenance	40	38	14	8
Construction, extraction, farming, fishing, and forestry	27	41	18	14
Installation, maintenance, and repair	49	36	11	3
Production, transportation, and material moving ...	45	39	12	3
Production	47	40	10	3
Transportation and material moving	43	37	15	4
Full time	47	36	13	4
Part time	36	15	45	3
Union	45	27	16	12
Nonunion	46	36	16	2
Average wage within the following categories: ³				
Lowest 25 percent	33	32	34	2
Lowest 10 percent	29	20	50	1
Second 25 percent	46	36	15	3
Third 25 percent	45	36	14	5
Highest 25 percent	51	31	13	4
Highest 10 percent	52	30	13	5
Establishment characteristics				
Goods-producing industries	47	39	10	4
Service-providing industries	46	32	18	4
Education and health services	41	33	18	8
Educational services	46	26	12	16
Elementary and secondary schools	34	29	11	26
Junior colleges, colleges, and universities	65	20	13	2
Health care and social assistance	38	36	22	4
Hospitals	54	26	15	5
Public administration	53	21	8	17

See footnotes at end of table.

**Table 23. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2011—Continued**

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

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
1 to 99 workers	33	37	28	2
1 to 49 workers	32	35	31	2
50 to 99 workers	36	40	22	3
100 workers or more	53	32	10	5
100 to 499 workers	46	39	13	3
500 workers or more	59	27	8	6
Geographic areas				
Middle Atlantic	18	21	55	5
East North Central	62	33	—	5
West North Central	59	37	—	4
South Atlantic	54	42	—	3
East South Central	56	43	—	—
West South Central	59	39	—	2
Mountain	60	38	—	—
Pacific	51	37	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 Employer assumes all risks and expenses of providing the benefit.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2010." 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. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 24. Short-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2011

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	19	81
Worker characteristics		
Management, professional, and related	14	86
Management, business, and financial	11	89
Professional and related	15	85
Registered nurses	15	85
Service	35	65
Protective service	18	82
Sales and office	19	81
Sales and related	23	77
Office and administrative support	17	83
Natural resources, construction, and maintenance	20	80
Construction, extraction, farming, fishing, and forestry	19	81
Installation, maintenance, and repair	21	79
Production, transportation, and material moving ...	18	82
Production	15	85
Transportation and material moving	22	78
Full time	17	83
Part time	39	61
Union	19	81
Nonunion	19	81
Average wage within the following categories: ²		
Lowest 25 percent	39	61
Lowest 10 percent	54	46
Second 25 percent	19	81
Third 25 percent	16	84
Highest 25 percent	14	86
Highest 10 percent	13	87
Establishment characteristics		
Goods-producing industries	13	87
Service-providing industries	21	79
Education and health services	21	79
Educational services	12	88
Elementary and secondary schools	12	88
Junior colleges, colleges, and universities	9	91
Health care and social assistance	25	75
Hospitals	19	81
Public administration	17	83

See footnotes at end of table.

Table 24. Short-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2011—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	29	71
1 to 49 workers	31	69
50 to 99 workers	25	75
100 workers or more	14	86
100 to 499 workers	16	84
500 workers or more	12	88
Geographic areas		
Middle Atlantic	47	53
East North Central	7	93
West North Central	8	92
South Atlantic	8	92
West South Central	7	93
Mountain	5	95
Pacific	12	88

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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National

Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

**Table 25. Short-term disability plans: Method of benefit payment, civilian workers,¹
National Compensation Survey, March 2011**

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	7	2	68	21	2
Worker characteristics					
Management, professional, and related	2	1	67	28	3
Management, business, and financial	2	(²)	61	35	1
Professional and related	2	1	70	25	4
Registered nurses	—	—	78	15	5
Service	3	1	84	9	2
Protective service	—	1	83	13	—
Sales and office	3	1	67	27	2
Sales and related	3	1	68	27	1
Office and administrative support	3	1	66	27	3
Natural resources, construction, and maintenance	15	6	63	14	1
Construction, extraction, farming, fishing, and forestry	20	—	64	8	—
Installation, maintenance, and repair	12	5	63	19	1
Production, transportation, and material moving ...	20	5	64	10	1
Production	20	7	61	12	1
Transportation and material moving	19	3	69	9	1
Full time	7	2	67	22	2
Part time	4	1	80	14	1
Union	17	6	59	15	3
Nonunion	4	1	70	23	2
Average wage within the following categories: ³					
Lowest 25 percent	6	2	81	10	2
Lowest 10 percent	3	—	90	5	—
Second 25 percent	9	2	71	17	2
Third 25 percent	9	2	67	21	1
Highest 25 percent	4	2	62	29	3
Highest 10 percent	2	1	61	33	3
Establishment characteristics					
Goods-producing industries	18	6	58	16	1
Service-providing industries	4	1	71	22	2
Education and health services	3	1	79	12	6
Educational services	—	—	82	9	5
Elementary and secondary schools	5	—	83	—	8
Junior colleges, colleges, and universities	2	—	79	18	—
Health care and social assistance	2	1	77	13	7
Hospitals	—	—	81	13	5
Public administration	2	—	86	11	—

See footnotes at end of table.

**Table 25. Short-term disability plans: Method of benefit payment, civilian workers,¹
National Compensation Survey, March 2011—Continued**

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
1 to 99 workers	7	1	74	16	1
1 to 49 workers	7	2	73	17	1
50 to 99 workers	8	—	77	14	—
100 workers or more	7	2	65	24	3
100 to 499 workers	8	2	70	19	1
500 workers or more	5	3	61	27	4
Geographic areas					
Middle Atlantic	4	(²)	83	11	2
East North Central	12	4	58	24	1
West North Central	11	—	61	23	—
South Atlantic	7	2	64	25	1
East South Central	9	—	72	14	—
West South Central	8	2	54	32	4
Mountain	4	—	65	29	—
Pacific	3	1	67	24	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 Less than 0.5 percent.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National

Compensation Survey: Occupational Earnings in the United States, 2010." 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. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 26. Short-term disability plans: Duration of benefits, civilian workers,¹ National Compensation Survey, March 2011

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

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	90	13	24	26	26	26	10
Worker characteristics							
Management, professional, and related	89	13	22	26	26	26	11
Management, business, and financial	91	13	21	26	26	26	9
Professional and related	88	13	23	26	26	26	12
Registered nurses	92	12	21	26	26	26	8
Service	94	13	26	26	26	26	6
Protective service	91	—	—	—	—	—	9
Sales and office	89	12	20	26	26	26	11
Sales and related	85	12	13	26	26	26	15
Office and administrative support	91	13	21	26	26	26	9
Natural resources, construction, and maintenance	91	—	—	—	—	—	9
Construction, extraction, farming, fishing, and forestry	96	—	—	—	—	—	4
Installation, maintenance, and repair	88	13	26	26	26	52	12
Production, transportation, and material moving ...	91	13	26	26	26	26	9
Production	91	13	26	26	26	26	9
Transportation and material moving	91	13	26	26	26	26	9
Full time	90	13	22	26	26	26	10
Part time	93	20	26	26	26	26	7
Union	86	18	26	26	26	52	14
Nonunion	91	12	21	26	26	26	9
Average wage within the following categories: ³							
Lowest 25 percent	91	13	25	26	26	26	9
Lowest 10 percent	94	—	—	—	—	—	6
Second 25 percent	92	13	21	26	26	26	8
Third 25 percent	92	13	23	26	26	26	8
Highest 25 percent	87	13	25	26	26	26	13
Highest 10 percent	85	13	25	26	26	26	15
Establishment characteristics							
Goods-producing industries	92	13	26	26	26	26	8
Service-providing industries	90	13	22	26	26	26	10
Education and health services	90	13	24	26	26	26	10
Educational services	83	18	24	26	26	52	17
Elementary and secondary schools	76	20	22	26	52	52	24
Junior colleges, colleges, and universities	91	18	26	26	26	26	9
Health care and social assistance	94	13	24	26	26	26	6
Hospitals	91	13	20	26	26	26	9
Public administration	88	—	—	—	—	—	12

See footnotes at end of table.

Table 26. Short-term disability plans: Duration of benefits, civilian workers,¹ National Compensation Survey, March 2011—Continued

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

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	92	12	20	26	26	26	8
1 to 49 workers	91	12	24	26	26	26	9
50 to 99 workers	92	12	13	26	26	26	8
100 workers or more	89	13	24	26	26	26	11
100 to 499 workers	91	12	20	26	26	26	9
500 workers or more	88	13	26	26	26	26	12
Geographic areas							
Middle Atlantic	93	25	26	26	26	26	7
East North Central	86	13	21	26	26	26	14
West North Central	89	12	13	26	26	26	11
South Atlantic	93	12	20	26	26	52	7
East South Central	92	12	13	26	26	26	8
West South Central	90	13	20	26	26	26	10
Mountain	82	12	13	26	26	26	18
Pacific	89	12	21	26	26	26	11

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 as or less than the benefit shown. The remaining percentiles follow the same logic.

³ The categories are based on the average wage for each occupation

surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 27. Short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2011

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	1	22	2	33	26	15	63.4	60.0
Worker characteristics								
Management, professional, and related	1	20	3	34	22	20	64.7	60.0
Management, business, and financial	—	20	—	38	16	24	64.9	60.0
Professional and related	1	21	3	32	25	19	64.6	60.0
Registered nurses	2	18	3	49	20	8	60.4	60.0
Service	1	35	2	27	29	5	59.4	60.0
Protective service	—	36	1	37	—	7	59.8	60.0
Sales and office	1	21	2	34	26	16	63.6	60.0
Sales and related	—	21	—	37	25	15	63.4	60.0
Office and administrative support	1	21	2	33	27	16	63.7	60.0
Natural resources, construction, and maintenance	—	22	—	33	33	10	62.2	60.0
Construction, extraction, farming, fishing, and forestry	—	20	—	30	37	8	61.7	60.0
Installation, maintenance, and repair	—	23	—	34	30	12	62.5	60.0
Production, transportation, and material moving ...	1	18	1	36	27	16	64.5	60.0
Production	2	17	1	40	27	12	62.0	60.0
Transportation and material moving	—	18	—	32	28	21	67.3	60.0
Full time	1	20	2	35	25	16	63.7	60.0
Part time	—	39	—	17	33	8	60.7	60.0
Union	1	21	5	25	34	13	63.4	60.0
Nonunion	1	23	1	35	24	16	63.4	60.0
Average wage within the following categories: ²								
Lowest 25 percent	—	33	—	26	31	7	60.3	60.0
Lowest 10 percent	—	46	—	17	33	3	58.4	60.0
Second 25 percent	1	21	2	37	27	12	62.6	60.0
Third 25 percent	1	21	2	37	24	15	63.2	60.0
Highest 25 percent	1	20	2	31	24	23	65.7	60.0
Highest 10 percent	—	19	—	30	23	25	66.6	60.0
Establishment characteristics								
Goods-producing industries	2	15	1	38	26	18	64.4	60.0
Service-providing industries	1	24	2	32	26	15	63.2	60.0
Education and health services	1	27	5	32	22	13	61.9	60.0
Educational services	—	33	8	22	13	24	64.6	60.0
Elementary and secondary schools	—	42	4	21	15	18	61.2	60.0
Junior colleges, colleges, and universities	—	23	15	20	9	33	69.3	60.0
Health care and social assistance	2	24	2	37	27	7	60.2	60.0
Hospitals	2	20	3	46	21	8	60.2	60.0
Public administration	—	26	4	36	28	7	60.7	60.0

See footnotes at end of table.

Table 27. Short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2011—Continued

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
1 to 99 workers	1	27	1	30	31	11	62.1	60.0
1 to 49 workers	—	27	—	28	33	10	62.0	60.0
50 to 99 workers	1	27	—	33	26	13	62.1	60.0
100 workers or more	1	20	3	35	23	18	64.2	60.0
100 to 499 workers	2	16	1	39	26	17	64.3	60.0
500 workers or more	1	24	4	32	20	19	64.1	60.0
Geographic areas								
Middle Atlantic	—	38	—	10	44	6	60.9	66.0
East North Central	1	13	1	46	21	19	64.6	60.0
West North Central	—	8	—	40	22	27	66.5	60.0
South Atlantic	—	21	—	48	11	19	63.7	60.0
East South Central	—	—	—	50	5	—	63.0	60.0
West South Central	—	9	—	51	16	22	66.0	60.0
Mountain	—	7	—	49	15	24	66.1	60.0
Pacific	—	12	—	35	23	16	64.0	60.0

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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 28. Short-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2011

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	71	\$170	\$250	\$546	\$1,000	\$2,000	29
Worker characteristics							
Management, professional, and related	69	170	381	650	1,385	2,310	31
Management, business, and financial	68	170	476	750	1,500	2,500	32
Professional and related	69	170	350	577	1,154	2,308	31
Registered nurses	63	170	300	561	1,250	2,423	37
Service	82	170	170	524	750	1,500	18
Protective service	70	—	—	—	—	—	30
Sales and office	71	170	200	546	1,000	2,300	29
Sales and related	72	170	170	546	1,000	2,500	28
Office and administrative support	70	170	201	546	1,000	2,000	30
Natural resources, construction, and maintenance	71	170	300	546	1,000	1,500	29
Construction, extraction, farming, fishing, and forestry	77	—	—	—	—	—	23
Installation, maintenance, and repair	67	170	265	546	1,000	1,500	33
Production, transportation, and material moving ...	69	170	250	515	750	1,500	31
Production	70	170	250	515	1,000	1,500	30
Transportation and material moving	66	170	300	524	577	1,385	34
Full time	70	170	300	559	1,000	2,300	30
Part time	81	170	170	315	559	561	19
Union	73	170	200	500	559	1,500	27
Nonunion	71	170	300	559	1,000	2,307	29
Average wage within the following categories: ³							
Lowest 25 percent	82	170	170	524	561	1,500	18
Second 25 percent	72	170	300	546	1,000	2,000	28
Third 25 percent	71	170	300	559	1,000	2,000	29
Highest 25 percent	67	170	260	559	1,155	2,308	33
Highest 10 percent	67	170	250	559	1,500	2,400	33
Establishment characteristics							
Goods-producing industries	65	170	300	524	1,000	1,500	35
Service-providing industries	73	170	250	559	1,000	2,080	27
Education and health services	71	170	300	559	1,000	1,780	29
Educational services	66	170	450	692	831	1,500	34
Elementary and secondary schools	72	170	500	692	831	1,500	28
Junior colleges, colleges, and universities	60	170	185	559	1,000	1,500	40
Health care and social assistance	74	—	—	—	—	—	26
Hospitals	60	170	385	581	1,250	2,423	40
Public administration	71	135	200	546	917	1,662	29

See footnotes at end of table.

Table 28. Short-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2011—Continued

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	78	—	—	—	—	—	22
1 to 49 workers	80	\$170	\$170	\$546	\$750	\$1,500	20
50 to 99 workers	72	170	170	524	1,000	1,662	28
100 workers or more	68	170	315	559	1,167	2,308	32
100 to 499 workers	71	170	350	559	1,250	2,308	29
500 workers or more	65	170	249	559	1,155	2,308	35
Geographic areas							
Middle Atlantic	90	170	170	500	559	561	10
East North Central	48	245	350	560	1,039	2,000	52
West North Central	52	250	350	515	1,250	2,000	48
South Atlantic	69	300	577	1,000	1,500	2,500	31
East South Central	70	—	—	—	—	—	30
West South Central	58	280	500	692	1,500	2,000	42
Mountain	61	315	600	1,000	2,300	3,363	39
Pacific	74	135	201	546	1,662	2,326	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 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 as or less than the benefit shown. The remaining percentiles follow the same logic.

³ The categories are based on the average wage for each occupation

surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 29. Long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2011

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	9	91
Worker characteristics		
Management, professional, and related	10	90
Management, business, and financial	9	91
Professional and related	10	90
Teachers	17	83
Primary, secondary, and special education school teachers	20	80
Registered nurses	8	92
Service	11	89
Protective service	17	83
Sales and office	9	91
Sales and related	10	90
Office and administrative support	9	91
Natural resources, construction, and maintenance	10	90
Construction, extraction, farming, fishing, and forestry	8	92
Installation, maintenance, and repair	11	89
Production, transportation, and material moving	8	92
Production	8	92
Transportation and material moving	7	93
Full time	10	90
Union	13	87
Nonunion	9	91
Average wage within the following categories: ²		
Lowest 25 percent	8	92
Second 25 percent	10	90
Third 25 percent	10	90
Highest 25 percent	9	91
Highest 10 percent	10	90
Establishment characteristics		
Goods-producing industries	9	91
Service-providing industries	10	90
Education and health services	12	88
Educational services	17	83
Elementary and secondary schools	20	80
Junior colleges, colleges, and universities	12	88
Health care and social assistance	9	91
Hospitals	9	91
Public administration	16	84

See footnotes at end of table.

Table 29. Long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2011—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	7	93
1 to 49 workers	8	92
50 to 99 workers	5	95
100 workers or more	10	90
100 to 499 workers	8	92
500 workers or more	12	88
Geographic areas		
New England	5	95
Middle Atlantic	8	92
East North Central	13	87
West North Central	5	95
South Atlantic	8	92
East South Central	8	92
West South Central	10	90
Pacific	8	92

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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National

Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 30. Long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2011

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	93	5	1	1
Worker characteristics				
Management, professional, and related	94	5	1	(²)
Management, business, and financial	93	6	1	(²)
Professional and related	95	4	(²)	(²)
Teachers	95	2	1	1
Primary, secondary, and special education school teachers	96	—	—	2
Registered nurses	97	3	—	—
Service	95	4	1	(²)
Protective service	94	5	—	—
Sales and office	93	6	1	(²)
Sales and related	91	9	—	—
Office and administrative support	94	5	1	(²)
Natural resources, construction, and maintenance	91	5	3	1
Construction, extraction, farming, fishing, and forestry	91	4	4	1
Installation, maintenance, and repair	91	5	2	1
Production, transportation, and material moving	88	4	5	3
Production	86	4	7	2
Transportation and material moving	91	4	2	3
Full time	93	5	1	1
Union	85	6	6	3
Nonunion	95	5	(²)	(²)
Average wage within the following categories: ³				
Lowest 25 percent	95	4	1	1
Lowest 10 percent	93	—	—	—
Second 25 percent	94	5	1	(²)
Third 25 percent	93	5	1	1
Highest 25 percent	92	5	2	1
Highest 10 percent	93	6	1	(²)
Establishment characteristics				
Goods-producing industries	90	4	5	1
Service-providing industries	94	5	1	1
Education and health services	96	3	1	1
Educational services	95	3	1	1
Elementary and secondary schools	96	—	—	2
Junior colleges, colleges, and universities	93	7	—	—
Health care and social assistance	97	3	—	—
Hospitals	97	3	—	—
Public administration	93	6	—	—

See footnotes at end of table.

Table 30. Long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2011—Continued

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
1 to 99 workers	93	5	1	(²)
1 to 49 workers	92	6	1	(²)
50 to 99 workers	94	4	1	1
100 workers or more	93	5	1	1
100 to 499 workers	94	5	1	(²)
500 workers or more	93	5	2	1
Geographic areas				
New England	95	4	1	(²)
Middle Atlantic	95	3	1	1
East North Central	88	7	3	1
West North Central	94	4	—	—
South Atlantic	96	3	—	—
East South Central	91	7	—	—
West South Central	92	6	1	1
Mountain	95	4	—	—
Pacific	93	5	1	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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2010." 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. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 31. Long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2011

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	21	60	9	7	2	59.0	60.0
Worker characteristics							
Management, professional, and related	21	58	11	8	2	59.1	60.0
Management, business, and financial	19	63	9	8	1	59.2	60.0
Professional and related	21	55	12	8	3	59.1	60.0
Teachers	14	42	22	15	7	61.5	60.0
Primary, secondary, and special education school teachers	15	37	24	16	7	61.7	60.0
Registered nurses	40	49	7	—	—	56.0	60.0
Service	31	52	8	6	3	58.4	60.0
Protective service	20	50	18	—	—	60.2	60.0
Sales and office	19	64	8	7	2	59.3	60.0
Sales and related	18	65	8	6	3	59.7	60.0
Office and administrative support	19	63	8	7	2	59.2	60.0
Natural resources, construction, and maintenance	19	64	9	6	2	59.3	60.0
Construction, extraction, farming, fishing, and forestry	19	67	8	—	—	59.3	60.0
Installation, maintenance, and repair	20	62	9	7	3	59.2	60.0
Production, transportation, and material moving	19	70	5	5	2	58.6	60.0
Production	17	69	6	6	2	59.0	60.0
Transportation and material moving	21	70	4	4	1	58.1	60.0
Full time	21	61	9	7	2	59.0	60.0
Union	26	47	9	11	7	59.6	60.0
Nonunion	20	63	9	6	2	59.0	60.0
Average wage within the following categories: ²							
Lowest 25 percent	25	59	6	7	3	59.2	60.0
Second 25 percent	21	62	9	6	2	58.8	60.0
Third 25 percent	20	62	9	7	2	59.1	60.0
Highest 25 percent	21	59	10	8	3	59.1	60.0
Highest 10 percent	21	58	11	8	2	59.0	60.0
Establishment characteristics							
Goods-producing industries	19	68	6	6	1	58.8	60.0
Service-providing industries	21	59	10	7	2	59.1	60.0
Education and health services	23	53	12	—	—	59.0	60.0
Educational services	13	47	21	13	7	61.4	60.0
Elementary and secondary schools	15	36	26	16	7	61.8	60.0
Junior colleges, colleges, and universities	11	63	14	—	—	60.6	60.0
Health care and social assistance	31	59	—	5	—	57.0	60.0
Hospitals	40	54	3	—	—	55.7	60.0
Public administration	19	46	22	11	2	60.3	60.0

See footnotes at end of table.

Table 31. Long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2011—Continued

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
1 to 99 workers	16	66	7	9	3	59.8	60.0
1 to 49 workers	16	67	7	8	2	59.6	60.0
50 to 99 workers	16	65	5	11	3	60.0	60.0
100 workers or more	23	58	11	6	2	58.7	60.0
100 to 499 workers	16	65	9	7	2	59.4	60.0
500 workers or more	28	53	12	—	—	58.2	60.0
Geographic areas							
New England	12	67	7	11	2	60.4	60.0
Middle Atlantic	18	67	5	8	2	59.4	60.0
East North Central	27	58	5	6	3	58.4	60.0
West North Central	17	59	11	—	—	60.1	60.0
South Atlantic	18	61	16	3	1	58.9	60.0
East South Central	—	55	6	4	—	57.4	60.0
West South Central	18	69	5	6	2	58.7	60.0
Mountain	19	54	14	12	1	59.6	60.0
Pacific	24	53	12	9	1	59.1	60.0

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

2010." 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. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 32. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2011

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	80	\$3,000	\$5,000	\$7,500	\$10,000	\$15,000	20
Worker characteristics							
Management, professional, and related	81	3,250	5,000	7,500	10,000	15,000	19
Management, business, and financial	84	4,000	5,000	10,000	12,250	17,300	16
Professional and related	79	3,000	5,000	7,000	10,000	15,000	21
Teachers	70	2,000	3,900	5,000	7,000	10,000	30
Primary, secondary, and special education school teachers	65	1,500	3,000	5,000	6,000	8,000	35
Registered nurses	85	3,000	5,000	7,000	10,000	15,000	15
Service	76	3,000	5,000	7,000	10,000	10,500	24
Protective service	69	3,000	5,000	6,000	10,000	10,000	31
Sales and office	83	3,000	5,000	8,000	10,000	20,000	17
Sales and related	87	3,000	5,000	7,500	12,000	20,000	13
Office and administrative support	82	3,000	5,000	8,000	10,000	17,000	18
Natural resources, construction, and maintenance	81	3,000	4,000	5,000	10,000	15,000	19
Construction, extraction, farming, fishing, and forestry	78	2,500	5,000	5,000	8,333	15,000	22
Installation, maintenance, and repair	82	3,000	4,000	6,000	10,000	15,000	18
Production, transportation, and material moving	76	2,500	5,000	6,000	10,000	15,000	24
Production	80	2,500	5,000	7,000	10,000	15,000	20
Transportation and material moving	71	2,500	5,000	5,000	10,000	11,500	29
Full time	81	3,000	5,000	7,500	10,000	15,000	19
Union	66	2,500	4,000	5,000	8,000	10,000	34
Nonunion	83	3,000	5,000	7,500	10,000	15,000	17
Average wage within the following categories: ³							
Lowest 25 percent	80	3,000	5,000	7,000	10,000	15,000	20
Second 25 percent	80	3,000	5,000	6,000	10,000	15,000	20
Third 25 percent	82	3,000	5,000	7,500	10,000	15,000	18
Highest 25 percent	79	3,500	5,000	8,000	11,000	15,000	21
Highest 10 percent	81	3,900	5,000	9,100	12,500	20,000	19
Establishment characteristics							
Goods-producing industries	82	2,917	5,000	7,000	10,000	15,000	18
Service-providing industries	80	3,000	5,000	7,500	10,000	15,000	20
Education and health services	78	2,500	5,000	6,000	10,000	12,000	22
Educational services	71	2,000	3,900	5,000	7,500	10,000	29
Elementary and secondary schools	67	–	–	–	–	–	33
Junior colleges, colleges, and universities	80	3,600	5,000	7,000	10,000	13,000	20
Health care and social assistance	84	3,000	5,000	6,000	10,000	15,000	16
Hospitals	87	3,000	5,000	7,000	10,000	15,000	13
Public administration	62	–	–	–	–	–	38

See footnotes at end of table.

Table 32. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2011—Continued

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	83	\$3,000	\$5,000	\$7,000	\$10,000	\$15,000	17
1 to 49 workers	83	3,000	5,000	7,500	10,000	15,000	17
50 to 99 workers	82	3,000	5,000	6,000	10,000	13,890	18
100 workers or more	79	3,000	5,000	7,500	10,000	15,000	21
100 to 499 workers	83	3,000	5,000	7,000	10,000	15,000	17
500 workers or more	76	3,000	5,000	8,000	12,000	16,000	24
Geographic areas							
New England	87	4,000	5,000	7,500	10,000	15,000	13
Middle Atlantic	84	3,000	5,000	7,000	10,000	15,000	16
East North Central	72	3,000	5,000	6,000	10,000	15,000	28
West North Central	75	3,000	5,000	6,000	10,000	15,000	25
South Atlantic	82	3,000	4,000	6,667	10,000	15,000	18
East South Central	88	3,000	5,000	8,000	10,000	15,000	12
West South Central	85	3,000	5,000	8,000	10,000	15,000	15
Mountain	74	4,000	5,000	7,500	12,000	20,000	26
Pacific	82	4,000	5,000	9,000	10,000	17,300	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 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.

³ The categories are based on the average wage for each occupation

surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." 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. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 33. Leave benefits: Access, civilian workers,¹ National Compensation Survey, March 2011

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ²	
								Paid	Unpaid
All workers	76	67	74	42	67	70	44	12	86
Worker characteristics									
Management, professional, and related	79	87	74	59	83	86	59	18	91
Management, business, and financial	95	91	94	59	87	88	60	21	92
Professional and related	73	85	67	59	82	85	59	17	90
Teachers	34	84	17	64	82	89	67	16	91
Primary, secondary, and special education school teachers	30	94	12	75	88	96	71	17	96
Registered nurses	83	81	82	63	82	82	53	22	90
Service	57	50	61	28	47	53	31	9	81
Protective service	76	69	77	42	70	78	62	13	90
Sales and office	82	68	80	42	68	71	43	12	87
Sales and related	72	56	69	33	59	63	37	7	86
Office and administrative support	87	76	86	48	73	75	47	14	88
Natural resources, construction, and maintenance	80	56	81	28	56	58	35	8	80
Construction, extraction, farming, fishing, and forestry	71	44	72	22	44	47	30	8	76
Installation, maintenance, and repair	91	67	91	35	67	70	40	9	84
Production, transportation, and material moving ...	83	55	82	33	65	68	39	6	85
Production	91	55	90	31	69	70	41	7	87
Transportation and material moving	76	56	74	35	63	66	38	5	83
Full time	87	79	87	48	77	79	51	14	90
Part time	39	28	35	20	35	40	23	6	75
Union	79	84	74	59	89	92	64	15	94
Nonunion	75	64	74	38	63	66	40	11	85
Average wage within the following categories: ³									
Lowest 25 percent	53	36	53	21	39	44	23	5	78
Lowest 10 percent	36	23	40	13	27	33	15	4	74
Second 25 percent	84	69	83	43	70	73	44	11	87
Third 25 percent	89	79	89	47	77	79	51	14	89
Highest 25 percent	81	88	78	60	86	87	61	19	92
Highest 10 percent	78	90	75	61	88	89	65	20	93
Establishment characteristics									
Goods-producing industries	88	56	88	31	67	68	42	9	87
Service-providing industries	73	69	72	43	66	70	44	12	86
Education and health services	71	83	66	58	80	82	54	17	90
Educational services	53	87	40	61	83	89	68	16	92
Elementary and secondary schools	42	90	27	70	84	93	69	17	94
Junior colleges, colleges, and universities	78	86	68	47	88	90	75	14	94
Health care and social assistance	85	79	84	55	77	77	44	19	89
Hospitals	91	89	90	70	90	90	61	26	95
Public administration	88	89	88	53	86	90	82	16	93

See footnotes at end of table.

Table 33. Leave benefits: Access, civilian workers,¹ National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ²	
								Paid	Unpaid
1 to 99 workers	69	55	70	28	51	55	28	8	78
1 to 49 workers	67	53	68	25	47	51	25	8	74
50 to 99 workers	75	60	75	35	62	66	35	10	88
100 workers or more	82	78	79	54	80	83	58	15	94
100 to 499 workers	81	69	79	47	73	75	46	12	91
500 workers or more	82	86	78	61	87	90	70	18	96
Geographic areas									
New England	72	72	71	49	70	79	48	12	88
Middle Atlantic	77	71	74	52	73	78	47	10	84
East North Central	77	62	74	44	69	69	41	14	84
West North Central	73	66	72	34	67	66	43	10	87
South Atlantic	77	65	77	40	65	70	46	13	86
East South Central	77	65	76	38	69	73	49	8	91
West South Central	76	68	75	39	64	68	45	12	86
Mountain	73	66	74	38	62	64	38	9	86
Pacific	74	69	74	37	62	62	40	13	88

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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the

threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 34. Paid holidays: Number of days provided, civilian workers,¹ National Compensation Survey, March 2011

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays											Mean number of days	Median number of days
	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	22	12	12	9	14	8	6	3	2	3	8	8
Worker characteristics													
Management, professional, and related	3	13	11	12	11	19	11	9	4	2	3	9	9
Management, business, and financial	2	9	10	13	12	24	12	10	4	2	3	10	10
Professional and related	4	15	12	12	10	17	10	9	4	3	4	9	9
Teachers	11	10	5	7	9	11	16	10	6	6	8	10	10
Primary, secondary, and special education school teachers	14	16	6	6	6	12	16	7	—	—	8	10	10
Registered nurses	8	37	18	10	6	8	4	4	2	1	1	7	7
Service	21	22	12	11	6	7	7	6	4	2	3	8	7
Protective service	6	9	6	4	9	13	20	13	13	3	5	10	11
Sales and office	9	29	12	12	8	14	6	4	2	1	1	8	7
Sales and related	16	46	12	10	5	6	3	2	(²)	(²)	(²)	7	6
Office and administrative support	6	21	12	13	10	18	8	6	3	2	2	8	8
Natural resources, construction, and maintenance	9	27	16	12	7	12	7	5	2	1	2	8	7
Construction, extraction, farming, fishing, and forestry	12	28	15	12	8	10	7	5	2	(²)	1	8	7
Installation, maintenance, and repair	7	27	16	11	7	14	8	5	2	1	2	8	8
Production, transportation, and material moving ...	9	23	12	15	9	14	8	5	2	1	3	8	8
Production	6	17	12	14	10	18	9	6	3	1	4	9	9
Transportation and material moving	11	28	12	17	8	10	6	3	1	1	2	8	7
Full time	7	20	12	13	9	15	9	7	3	2	3	9	8
Part time	26	33	10	10	5	7	4	1	1	1	2	6	6
Union	3	11	6	11	9	14	15	12	8	4	6	10	10
Nonunion	11	24	13	13	9	14	7	5	2	1	2	8	8
Average wage within the following categories: ³													
Lowest 25 percent	25	34	14	10	5	6	3	2	(²)	(²)	1	6	6
Lowest 10 percent	43	29	12	7	3	3	2	1	(²)	—	—	5	6
Second 25 percent	9	27	12	13	9	13	7	4	2	1	2	8	8
Third 25 percent	5	18	11	13	10	17	11	7	4	2	3	9	9
Highest 25 percent	3	11	11	12	11	20	11	10	5	2	4	10	10
Highest 10 percent	2	9	10	11	13	22	12	11	5	2	3	10	10
Establishment characteristics													
Goods-producing industries	6	17	11	13	12	18	9	7	3	1	3	9	9
Service-providing industries	10	23	12	12	8	14	8	6	3	2	2	8	8
Education and health services	7	22	12	10	8	12	9	7	5	4	6	9	8
Educational services	6	6	4	7	7	14	13	11	10	8	15	11	11
Elementary and secondary schools	10	11	5	5	7	13	12	8	9	7	14	11	11
Junior colleges, colleges, and universities	2	1	2	8	7	11	15	15	13	9	16	12	12
Health care and social assistance	8	31	17	11	8	11	6	4	2	—	—	8	7
Hospitals	4	37	17	9	8	7	5	8	4	—	—	8	7
Public administration	(²)	—	—	1	10	15	26	24	15	5	4	11	11

See footnotes at end of table.

Table 34. Paid holidays: Number of days provided, civilian workers,¹ National Compensation Survey, March 2011—Continued

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays											Mean number of days	Median number of days
	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		
1 to 99 workers	13	26	15	14	9	13	5	3	1	1	1	8	7
1 to 49 workers	13	26	15	14	8	13	5	3	1	1	1	7	7
50 to 99 workers	14	25	13	12	12	12	5	4	1	1	1	8	7
100 workers or more	6	19	10	11	9	15	11	8	4	2	4	9	9
100 to 499 workers	8	25	13	11	9	14	9	5	3	1	1	8	8
500 workers or more	5	12	6	11	9	17	13	12	6	3	6	10	10
Geographic areas													
New England	5	14	10	10	11	20	12	10	5	1	3	9	10
Middle Atlantic	9	18	12	11	9	14	9	9	3	2	4	9	9
East North Central	8	24	13	11	11	15	5	4	3	1	3	8	8
West North Central	6	27	17	14	8	10	—	4	3	—	1	8	8
South Atlantic	12	26	11	10	8	14	7	7	2	1	1	8	8
East South Central	17	17	11	16	8	13	6	5	2	1	5	8	8
West South Central	13	24	11	11	8	13	8	5	2	2	3	8	8
Mountain	10	25	11	16	8	14	9	4	2	—	—	8	8
Pacific	7	17	11	16	9	16	10	6	5	3	2	9	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 Less than 0.5 percent.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation

Survey: Occupational Earnings in the United States, 2010." 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. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 35. Paid sick leave: Type of provision, civilian workers,¹ National Compensation Survey, March 2011

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ²	As needed ³	As part of consolidated leave plan ⁴
All workers	69	6	25
Worker characteristics			
Management, professional, and related	66	7	26
Management, business, and financial	65	8	26
Professional and related	67	6	27
Teachers	83	4	14
Primary, secondary, and special education school teachers	84	2	14
Registered nurses	48	1	51
Service	69	3	28
Protective service	77	4	19
Sales and office	70	5	25
Sales and related	74	6	20
Office and administrative support	67	5	27
Natural resources, construction, and maintenance	70	7	23
Construction, extraction, farming, fishing, and forestry	69	6	25
Installation, maintenance, and repair	70	8	21
Production, transportation, and material moving	74	4	21
Production	71	4	25
Transportation and material moving	77	5	18
Full time	69	6	25
Part time	67	4	29
Union	80	4	16
Nonunion	66	6	28
Average wage within the following categories: ⁵			
Lowest 25 percent	70	4	26
Lowest 10 percent	67	5	29
Second 25 percent	69	4	27
Third 25 percent	69	5	25
Highest 25 percent	67	8	24
Highest 10 percent	67	10	23
Establishment characteristics			
Goods-producing industries	68	8	24
Service-providing industries	69	5	26
Education and health services	66	3	31
Educational services	84	3	13
Elementary and secondary schools	84	2	14
Junior colleges, colleges, and universities	84	5	10
Health care and social assistance	53	3	45
Hospitals	45	1	54
Public administration	81	4	15

See footnotes at end of table.

Table 35. Paid sick leave: Type of provision, civilian workers,¹ National Compensation Survey, March 2011—Continued

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ²	As needed ³	As part of consolidated leave plan ⁴
1 to 99 workers	67	8	25
1 to 49 workers	66	9	25
50 to 99 workers	71	5	24
100 workers or more	70	4	26
100 to 499 workers	72	4	24
500 workers or more	68	4	28
Geographic areas			
New England	67	8	25
Middle Atlantic	76	6	18
East North Central	65	7	28
West North Central	68	5	27
South Atlantic	65	4	30
East South Central	61	6	33
West South Central	72	5	24
Mountain	67	6	28
Pacific	72	5	23

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 Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

³ Plan does not specify maximum number of days.

⁴ A consolidated leave plan provides a single amount of time-off for workers to use for multiple purposes, such as vacation, illness, or personal business.

⁵ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 36. Paid sick leave: Number of annual days by service requirement,¹ civilian workers,² National Compensation Survey, March 2011

(All workers with fixed number of days per year sick leave plans = 100 percent)

Characteristics	Paid sick leave days by length of service ³					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	17	45	31	6	1	9	6
Full time	16	45	31	7	1	9	6
Part time	29	44	23	–	–	7	6
Union	11	24	50	14	1	10	10
Nonunion	18	51	25	4	1	8	6
1 to 99 workers	24	54	18	3	(⁴)	7	5
1 to 49 workers	24	55	18	3	1	7	5
50 to 99 workers	25	52	18	–	–	7	6
100 workers or more	13	40	38	8	1	10	9
100 to 499 workers	17	53	25	5	(⁴)	7	6
500 workers or more	9	29	49	11	2	11	10
After 5 years							
All workers	16	45	31	7	2	9	6
Full time	14	45	32	7	2	9	7
Part time	28	44	23	–	–	7	6
Union	10	24	49	15	1	11	10
Nonunion	17	51	26	5	2	9	6
1 to 99 workers	23	54	19	4	1	7	6
1 to 49 workers	22	55	18	3	1	7	5
50 to 99 workers	24	52	19	–	–	7	6
100 workers or more	11	39	38	9	2	10	10
100 to 499 workers	15	52	26	6	1	8	6
500 workers or more	8	28	49	11	4	12	10

See footnotes at end of table.

Table 36. Paid sick leave: Number of annual days by service requirement,¹ civilian workers,² National Compensation Survey, March 2011—Continued

(All workers with fixed number of days per year sick leave plans = 100 percent)

Characteristics	Paid sick leave days by length of service ³					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	15	45	31	7	2	10	7
Full time	14	45	32	8	2	10	7
Part time	28	44	23	—	—	7	6
Union	10	24	48	16	1	11	10
Nonunion	17	51	26	5	2	9	6
1 to 99 workers	23	54	19	4	1	7	6
1 to 49 workers	22	55	19	3	1	7	5
50 to 99 workers	24	52	19	—	—	7	6
100 workers or more	11	39	38	9	2	11	10
100 to 499 workers	15	52	26	6	1	8	6
500 workers or more	8	28	48	12	4	13	10
After 20 years							
All workers	15	45	31	7	2	10	7
Full time	14	45	31	8	2	10	7
Part time	28	44	24	—	—	7	6
Union	10	24	48	16	2	12	10
Nonunion	17	51	26	5	2	10	6
1 to 99 workers	23	54	19	4	1	7	6
1 to 49 workers	22	55	19	4	1	7	5
50 to 99 workers	23	52	19	—	—	7	6
100 workers or more	11	39	38	9	3	12	10
100 to 499 workers	15	52	26	6	1	9	6
500 workers or more	8	28	48	12	4	14	10

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.

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 sick leave 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. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 37. Paid sick leave: Carryover provisions, civilian workers,¹ National Compensation Survey, March 2011

(All workers with fixed number of days per year sick leave plans = 100 percent)

Characteristics	Carryover provision ²			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	56	23	33	44
Worker characteristics				
Management, professional, and related	66	34	32	34
Management, business, and financial	52	24	28	48
Professional and related	72	38	34	28
Teachers	88	54	33	12
Primary, secondary, and special education school teachers	89	55	33	11
Registered nurses	77	28	49	23
Service	57	24	32	43
Protective service	81	53	28	19
Sales and office	51	16	36	49
Sales and related	51	10	41	49
Office and administrative support	52	19	33	48
Natural resources, construction, and maintenance	47	18	29	53
Installation, maintenance, and repair	46	12	34	54
Production, transportation, and material moving	41	10	32	59
Production	30	6	25	70
Transportation and material moving	51	13	38	49
Full time	56	24	33	44
Union	74	43	32	26
Nonunion	51	18	33	49
Average wage within the following categories: ³				
Lowest 25 percent	44	11	32	56
Second 25 percent	56	19	37	44
Third 25 percent	57	25	33	43
Highest 25 percent	62	31	30	38
Highest 10 percent	64	34	30	36
Establishment characteristics				
Goods-producing industries	31	10	21	69
Service-providing industries	59	25	35	41
Education and health services	78	39	39	22
Educational services	88	55	33	12
Elementary and secondary schools	89	58	32	11
Junior colleges, colleges, and universities	89	52	37	11
Health care and social assistance	65	19	47	35
Hospitals	83	27	56	17
Public administration	94	66	28	6

See footnotes at end of table.

Table 37. Paid sick leave: Carryover provisions, civilian workers,¹ National Compensation Survey, March 2011—Continued

(All workers with fixed number of days per year sick leave plans = 100 percent)

Characteristics	Carryover provision ²			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
1 to 99 workers	39	10	28	61
1 to 49 workers	35	9	26	65
50 to 99 workers	48	13	34	52
100 workers or more	66	31	36	34
100 to 499 workers	59	19	41	41
500 workers or more	72	41	32	28
Geographic areas				
New England	54	19	35	46
Middle Atlantic	50	21	29	50
East North Central	52	18	34	48
West North Central	58	19	39	42
South Atlantic	61	27	34	39
East South Central	68	32	36	32
West South Central	53	19	34	47
Mountain	64	23	41	36
Pacific	57	29	28	43

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 Plans that allow employees to accumulate unused sick leave from year to year.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in

the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 38. Paid vacations:¹ Number of annual days by service requirement, civilian workers,² National Compensation Survey, March 2011

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service ³						Mean number of days	Median number of days
	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	7	35	38	12	6	2	10	10
Full time	4	33	41	13	6	2	10	10
Part time	23	45	22	5	4	1	8	5
Union	4	35	45	9	4	2	10	10
Nonunion	7	35	37	13	6	2	10	10
1 to 99 workers	9	44	35	8	3	1	8	8
1 to 49 workers	9	44	35	8	3	(⁴)	8	7
50 to 99 workers	7	45	35	9	—	—	9	8
100 workers or more	5	27	41	15	9	3	11	10
100 to 499 workers	7	38	38	12	4	1	9	10
500 workers or more	3	16	44	19	13	4	13	11
After 5 years								
All workers	2	9	35	36	12	6	14	15
Full time	1	8	35	38	12	6	15	15
Part time	10	23	36	20	6	4	11	10
Union	1	7	38	40	9	5	14	15
Nonunion	2	10	35	35	12	6	14	15
1 to 99 workers	3	14	40	32	7	3	13	11
1 to 49 workers	3	16	38	32	8	3	13	10
50 to 99 workers	2	9	44	34	7	4	13	12
100 workers or more	1	6	32	38	15	8	15	15
100 to 499 workers	1	8	40	36	11	4	14	15
500 workers or more	1	4	23	41	19	12	17	15

See footnotes at end of table.

Table 38. Paid vacations:¹ Number of annual days by service requirement, civilian workers,² National Compensation Survey, March 2011—Continued

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service ³						Mean number of days	Median number of days
	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 10 years								
All workers	2	7	15	42	23	12	17	15
Full time	1	5	14	43	24	13	17	15
Part time	9	18	17	35	14	7	14	15
Union	1	3	10	54	23	9	17	15
Nonunion	2	7	16	40	23	13	17	15
1 to 99 workers	3	11	21	40	18	7	15	15
1 to 49 workers	3	13	22	37	18	7	15	15
50 to 99 workers	2	7	17	47	20	7	16	15
100 workers or more	1	3	10	44	26	16	18	17
100 to 499 workers	1	4	13	50	22	10	17	15
500 workers or more	1	2	7	38	30	22	20	20
After 20 years								
All workers	2	6	12	18	37	26	19	20
Full time	1	5	11	19	38	27	20	20
Part time	8	16	13	18	27	17	16	16
Union	(⁴)	3	5	11	45	35	21	21
Nonunion	2	7	13	20	35	24	19	20
1 to 99 workers	3	11	18	25	28	15	17	15
1 to 49 workers	3	12	19	25	26	15	16	15
50 to 99 workers	1	7	14	25	35	18	18	20
100 workers or more	1	2	7	13	43	34	22	20
100 to 499 workers	1	3	9	18	44	24	20	20
500 workers or more	1	1	5	9	42	43	23	23

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. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time-off for workers to use for multiple purposes.

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. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 39. Consolidated leave plans:¹ Access, civilian workers,² National Compensation Survey, March 2011

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	23	15	20	23	25	77	8	12	15	18
Worker characteristics										
Management, professional, and related	33	17	22	25	27	67	11	14	17	20
Management, business, and financial	27	17	22	25	27	73	11	15	17	20
Professional and related	35	17	22	25	27	65	11	14	17	20
Teachers	17	14	17	19	20	83	12	14	16	18
Registered nurses	63	19	23	26	29	37	10	14	17	19
Service	23	14	19	23	24	77	8	12	14	16
Protective service	12	15	19	22	25	88	10	13	16	19
Sales and office	22	15	20	23	25	78	8	12	15	18
Sales and related	15	12	17	20	22	85	7	11	14	17
Office and administrative support	25	16	21	24	26	75	9	13	15	18
Natural resources, construction, and maintenance	14	11	16	19	21	86	7	11	13	15
Construction, extraction, farming, fishing, and forestry	15	11	14	17	19	85	7	10	12	14
Installation, maintenance, and repair	13	12	17	20	22	87	7	12	14	17
Production, transportation, and material moving	13	11	16	18	21	87	7	11	14	18
Production	16	11	16	18	22	84	7	11	14	17
Transportation and material moving	11	10	16	19	21	89	7	11	14	18
Full time	23	16	20	24	26	77	9	13	15	18
Part time	23	12	17	20	22	77	6	10	12	14
Union	12	14	19	22	26	88	9	13	17	21
Nonunion	25	15	20	23	25	75	8	12	15	17
Average wage within the following categories: ³										
Lowest 25 percent	19	12	18	20	22	81	6	10	12	14
Lowest 10 percent	15	11	16	19	21	85	5	9	11	13
Second 25 percent	23	15	20	23	25	77	8	12	15	17
Third 25 percent	22	16	21	24	26	78	9	13	16	19
Highest 25 percent	29	17	21	24	27	71	10	14	17	20
Highest 10 percent	29	17	22	25	27	71	11	15	17	20
Establishment characteristics										
Goods-producing industries	16	11	16	18	22	84	7	11	14	17
Service-providing industries	25	16	21	24	26	75	9	13	15	18
Education and health services	40	18	23	26	28	60	11	14	17	19
Educational services	7	13	16	17	18	93	12	15	17	20
Elementary and secondary schools	7	10	11	11	12	93	11	13	16	18
Junior colleges, colleges, and universities	6	18	21	24	25	94	14	17	19	22
Health care and social assistance	51	18	23	27	29	49	10	14	16	18
Hospitals	70	20	24	28	30	30	12	16	19	22
Public administration	8	17	21	25	29	92	12	15	18	22

See footnotes at end of table.

Table 39. Consolidated leave plans:¹ Access, civilian workers,² National Compensation Survey, March 2011—Continued

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
1 to 99 workers	20	13	18	21	22	80	7	11	14	15
1 to 49 workers	20	13	18	20	22	80	7	11	13	15
50 to 99 workers	20	14	19	22	24	80	7	12	14	17
100 workers or more	26	17	21	25	27	74	9	13	16	20
100 to 499 workers	21	15	19	22	25	79	8	12	15	19
500 workers or more	30	18	23	26	29	70	11	14	17	21
Geographic areas										
New England	26	17	22	25	27	74	9	13	16	19
Middle Atlantic	17	16	21	24	26	83	9	13	16	18
East North Central	24	15	19	23	26	76	8	12	15	18
West North Central	26	15	20	23	26	74	8	13	15	18
South Atlantic	24	15	20	23	25	76	8	12	14	17
East South Central	23	14	20	23	26	77	8	12	15	18
West South Central	23	16	20	23	25	77	8	12	14	17
Mountain	29	15	20	23	25	71	8	13	15	17
Pacific	23	15	20	23	25	77	9	13	15	18

¹ A consolidated leave plan provides a single amount of time-off for workers to use for multiple purposes, such as vacation, illness, or personal business. Those with no consolidated leave plan often have separate leave plans for different purposes.

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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below

the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 40. Quality of life benefits: Access, civilian workers,¹ National Compensation Survey, March 2011

(All workers = 100 percent)

Characteristics	Childcare ²	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	10	5	6	35	50
Worker characteristics					
Management, professional, and related	16	10	10	50	67
Management, business, and financial	17	17	14	52	68
Professional and related	16	8	9	49	66
Teachers	13	2	5	48	64
Primary, secondary, and special education school teachers	9	1	2	45	64
Registered nurses	21	4	10	63	76
Service	9	1	3	22	35
Protective service	9	3	9	40	58
Sales and office	7	5	6	37	53
Sales and related	3	3	3	35	53
Office and administrative support	10	6	8	38	53
Natural resources, construction, and maintenance	4	2	4	26	37
Construction, extraction, farming, fishing, and forestry	2	1	4	20	30
Installation, maintenance, and repair	6	2	5	32	44
Production, transportation, and material moving ...	4	1	3	28	44
Production	6	2	3	30	44
Transportation and material moving	3	1	2	25	44
Full time	11	6	7	40	55
Part time	6	2	2	22	34
Union	15	2	9	48	75
Nonunion	9	5	6	33	46
Average wage within the following categories: ³					
Lowest 25 percent	5	1	2	19	30
Lowest 10 percent	5	(⁴)	1	13	22
Second 25 percent	8	3	4	34	50
Third 25 percent	11	6	8	40	56
Highest 25 percent	16	11	11	51	69
Highest 10 percent	17	14	13	53	71
Establishment characteristics					
Goods-producing industries	7	4	3	33	46
Service-providing industries	10	5	7	36	51
Education and health services	14	3	7	46	60
Educational services	13	4	7	48	66
Elementary and secondary schools	8	1	2	43	65
Junior colleges, colleges, and universities	25	—	17	64	76
Health care and social assistance	15	3	7	44	56
Hospitals	26	3	14	79	92
Public administration	17	6	17	54	76

See footnotes at end of table.

Table 40. Quality of life benefits: Access, civilian workers,¹ National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

Characteristics	Childcare ²	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
1 to 99 workers	4	3	3	16	27
1 to 49 workers	3	4	3	15	23
50 to 99 workers	5	3	3	22	39
100 workers or more	15	6	9	52	71
100 to 499 workers	7	4	5	41	58
500 workers or more	22	9	13	63	84
Geographic areas					
New England	10	6	8	33	48
Middle Atlantic	10	6	6	34	50
East North Central	10	5	5	39	50
West North Central	9	5	5	36	49
South Atlantic	8	5	4	35	54
East South Central	—	6	3	37	49
West South Central	9	4	3	34	48
Mountain	9	4	8	31	50
Pacific	10	4	11	36	51

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 workplace program that provides for either the full or partial cost of caring for an employee's children in a nursery, day care center, or a baby sitter in facilities either on or off the employer's premises.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings

both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

⁴ Less than 0.5 percent.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2011

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning	Stock options			
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account			Total ²	Performance	Signing	Other
All workers	17	20	37	39	24	18	7	2	1	5
Worker characteristics										
Management, professional, and related	23	31	56	59	34	26	8	3	2	5
Management, business, and financial	30	32	59	62	30	32	13	5	3	9
Professional and related	21	31	55	58	35	24	6	2	1	4
Teachers	19	32	48	56	48	19	—	—	(³)	—
Primary, secondary, and special education school teachers	18	33	47	56	49	19	—	—	—	—
Registered nurses	18	34	62	64	27	22	2	(³)	(³)	1
Service	8	11	22	24	18	10	3	(³)	(³)	2
Protective service	18	23	41	44	41	20	2	—	—	1
Sales and office	21	18	36	37	25	22	9	2	1	7
Sales and related	22	9	28	29	24	22	10	1	1	9
Office and administrative support	20	23	40	42	25	22	8	3	1	6
Natural resources, construction, and maintenance	13	15	24	28	18	11	5	2	1	3
Construction, extraction, farming, fishing, and forestry	8	11	16	20	14	7	2	—	—	1
Installation, maintenance, and repair	18	19	33	36	23	16	8	4	1	4
Production, transportation, and material moving ...	12	15	28	29	19	12	6	1	1	5
Production	12	18	30	34	19	14	7	1	1	5
Transportation and material moving	12	13	26	25	19	10	6	1	(³)	5
Full time	20	24	42	46	28	21	7	2	1	5
Part time	7	8	19	18	14	10	4	1	(³)	4
Union	16	24	48	52	42	24	5	2	1	2
Nonunion	17	19	35	37	21	17	7	2	1	5
Average wage within the following categories: ⁴										
Lowest 25 percent	8	8	17	17	15	10	4	1	(³)	4
Lowest 10 percent	4	4	11	11	10	6	5	(³)	(³)	4
Second 25 percent	18	19	33	36	23	17	6	1	1	5
Third 25 percent	19	24	43	45	27	20	7	2	1	5
Highest 25 percent	25	31	57	61	34	27	10	4	2	6
Highest 10 percent	26	31	61	65	36	29	11	4	3	8
Establishment characteristics										
Goods-producing industries	14	19	32	36	16	17	8	3	2	5
Service-providing industries	17	20	37	39	26	19	6	2	1	5
Education and health services	16	28	47	52	35	17	1	(³)	(³)	1
Educational services	21	33	51	59	52	20	(³)	—	(³)	(³)
Elementary and secondary schools	18	34	48	55	50	18	—	—	—	—
Junior colleges, colleges, and universities	26	34	66	73	63	25	1	—	1	(³)
Health care and social assistance	14	25	44	46	22	15	2	(³)	(³)	1
Hospitals	18	43	72	75	34	29	2	1	(³)	2
Public administration	22	33	56	58	55	31	—	—	—	—

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning	Stock options			
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account			Total ²	Performance	Signing	Other
1 to 99 workers	9	10	20	21	13	8	4	1	1	3
1 to 49 workers	8	9	17	18	11	7	3	1	1	2
50 to 99 workers	13	14	28	30	16	11	6	1	(³)	5
100 workers or more	24	28	52	55	35	27	9	3	1	7
100 to 499 workers	22	21	39	41	27	23	8	2	1	7
500 workers or more	26	35	64	68	42	32	9	3	2	6
Geographic areas										
New England	12	17	37	38	24	17	7	2	1	6
Middle Atlantic	12	14	32	35	30	18	5	1	1	4
East North Central	18	18	36	38	24	20	8	3	1	5
West North Central	18	25	41	44	19	21	5	1	(³)	4
South Atlantic	19	23	38	40	22	17	6	2	1	4
East South Central	26	28	27	35	31	20	11	2	1	10
West South Central	16	20	39	41	25	17	5	1	(³)	4
Mountain	16	21	43	43	25	18	5	1	1	4
Pacific	18	18	36	38	22	18	7	2	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 sum of the individual components may be greater than the total because some employees may have access to more than one type of stock option.

³ Less than 0.5 percent.

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

average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

**Table 42. Health-related benefits: Access, civilian workers,¹
National Compensation Survey, March 2011**

(All workers = 100 percent)

Characteristics	Long-term care insurance ²	Retiree health care benefits ³	
		Under age 65	Age 65 and over
All workers	17	25	23
Worker characteristics			
Management, professional, and related	27	40	36
Management, business, and financial	31	39	36
Professional and related	26	40	36
Teachers	26	63	57
Primary, secondary, and special education school teachers	21	67	59
Registered nurses	24	24	19
Service	8	14	13
Protective service	18	46	41
Sales and office	17	23	22
Sales and related	12	18	18
Office and administrative support	19	26	25
Natural resources, construction, and maintenance	12	20	18
Construction, extraction, farming, fishing, and forestry	8	17	16
Installation, maintenance, and repair	16	23	21
Production, transportation, and material moving	11	18	15
Production	9	17	14
Transportation and material moving	12	20	17
Full time	19	29	26
Part time	8	13	12
Union	23	58	52
Nonunion	15	19	18
Average wage within the following categories: ⁴			
Lowest 25 percent	6	9	9
Lowest 10 percent	5	6	5
Second 25 percent	13	21	19
Third 25 percent	19	29	26
Highest 25 percent	30	45	40
Highest 10 percent	33	46	43
Establishment characteristics			
Goods-producing industries	12	20	18
Service-providing industries	17	26	24
Education and health services	21	35	32
Educational services	29	63	58
Elementary and secondary schools	21	67	61
Junior colleges, colleges, and universities	51	62	60
Health care and social assistance	15	16	13
Hospitals	29	29	21
Public administration	25	72	67

See footnotes at end of table.

**Table 42. Health-related benefits: Access, civilian workers,¹
National Compensation Survey, March 2011—Continued**

(All workers = 100 percent)

Characteristics	Long-term care insurance ²	Retiree health care benefits ³	
		Under age 65	Age 65 and over
1 to 99 workers	7	8	7
1 to 49 workers	6	7	6
50 to 99 workers	11	13	11
100 workers or more	25	40	37
100 to 499 workers	16	26	24
500 workers or more	33	54	49
Geographic areas			
New England	12	24	23
Middle Atlantic	15	28	25
East North Central	15	24	22
West North Central	14	22	18
South Atlantic	21	27	23
East South Central	20	28	23
West South Central	16	27	23
Mountain	15	21	22
Pacific	17	23	23

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 health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care. The plan, although sponsored by the employer, may be fully paid for by the employee.

³ A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be

fully paid for by the employee.

⁴ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 43. Nonproduction bonuses: Access, civilian workers,¹ National Compensation Survey, March 2011

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ²	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ³
All workers	42	4	4	9	8	6	4	5	12
Worker characteristics									
Management, professional, and related	46	6	5	9	4	10	3	6	15
Management, business, and financial	56	8	7	16	5	8	3	7	18
Professional and related	42	5	5	7	4	10	3	6	14
Teachers	24	(⁴)	2	(⁴)	1	11	2	—	9
Primary, secondary, and special education school teachers	28	—	2	—	1	13	3	—	11
Registered nurses	45	1	5	5	2	13	3	13	19
Service	30	1	3	5	7	4	3	5	7
Protective service	38	(⁴)	8	2	3	9	11	7	10
Sales and office	46	4	3	11	12	5	7	5	10
Sales and related	41	2	2	9	14	3	12	3	7
Office and administrative support	48	4	4	12	11	7	4	6	12
Natural resources, construction, and maintenance	43	4	3	12	12	3	3	2	13
Construction, extraction, farming, fishing, and forestry	41	3	2	13	13	3	2	1	10
Installation, maintenance, and repair	46	5	4	10	12	4	3	4	16
Production, transportation, and material moving ...	43	7	2	9	10	5	2	4	14
Production	48	10	2	11	10	6	2	5	15
Transportation and material moving	38	4	2	8	9	4	2	4	13
Full time	47	5	4	10	9	7	4	5	14
Part time	25	1	2	5	6	2	3	4	5
Union	36	4	4	2	2	13	3	1	16
Nonunion	43	4	4	10	10	5	4	6	11
Average wage within the following categories: ⁵									
Lowest 25 percent	29	1	2	6	9	2	4	5	5
Lowest 10 percent	24	1	2	6	7	1	1	4	4
Second 25 percent	44	3	3	9	12	6	6	5	11
Third 25 percent	46	5	4	11	8	8	3	5	14
Highest 25 percent	50	7	6	10	4	10	2	6	18
Highest 10 percent	51	9	7	11	3	11	2	7	17
Establishment characteristics									
Goods-producing industries	51	11	3	14	11	6	2	5	17
Service-providing industries	40	3	4	8	8	6	4	5	11
Education and health services	35	1	3	4	5	10	3	6	10
Educational services	23	—	2	1	1	11	3	(⁴)	8
Elementary and secondary schools	24	—	1	—	1	12	3	—	9
Junior colleges, colleges, and universities	20	—	5	(⁴)	(⁴)	8	2	1	6
Health care and social assistance	43	2	4	7	8	9	3	10	12
Hospitals	48	1	3	4	2	17	3	15	17
Public administration	40	—	7	1	2	14	10	—	16

See footnotes at end of table.

Table 43. Nonproduction bonuses: Access, civilian workers,¹ National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ²	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ³
1 to 99 workers	40	4	3	12	12	3	2	3	8
1 to 49 workers	40	4	2	12	13	3	1	2	7
50 to 99 workers	41	4	4	11	7	5	2	7	11
100 workers or more	43	5	5	6	5	8	6	7	15
100 to 499 workers	41	3	3	6	8	6	8	7	12
500 workers or more	45	6	6	6	3	11	3	7	18
Geographic areas									
New England	42	4	3	7	10	9	3	5	10
Middle Atlantic	41	3	3	10	7	9	3	5	12
East North Central	43	6	3	10	7	9	4	6	13
West North Central	39	6	3	10	7	3	3	6	10
South Atlantic	45	3	4	8	10	4	5	7	13
East South Central	40	4	—	7	11	2	7	4	13
West South Central	43	5	4	9	11	3	4	5	14
Mountain	43	5	4	9	11	5	3	4	9
Pacific	37	4	5	9	5	8	2	3	10

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 the individual components may be greater than the total because some employees may have access to more than one type of nonproduction bonus.

³ Includes all other bonuses provided to employees and not published separately.

⁴ Less than 0.5 percent.

⁵ The categories are based on the average wage for each occupation surveyed, which

may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

**Table 44. Unmarried domestic partner benefits: Access¹, civilian workers,²
National Compensation Survey, March 2011**

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	14	14	30	25
Worker characteristics				
Management, professional, and related	24	23	42	36
Management, business, and financial	21	20	50	43
Professional and related	25	24	40	33
Teachers	43	41	31	26
Primary, secondary, and special education school teachers	50	49	28	24
Registered nurses	16	15	31	24
Service	9	9	19	15
Protective service	28	27	29	20
Sales and office	12	11	30	26
Sales and related	5	4	24	20
Office and administrative support	16	15	34	30
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	12	11	23	18
Installation, maintenance, and repair	11	11	17	17
Production, transportation, and material moving ... Production	13	13	29	20
Transportation and material moving	10	9	25	21
Production	6	5	24	20
Transportation and material moving	13	13	26	22
Full time	17	16	37	31
Part time	6	6	10	8
Union	38	36	49	38
Nonunion	10	10	27	23
Average wage within the following categories: ³				
Lowest 25 percent	4	4	11	9
Lowest 10 percent	1	1	7	5
Second 25 percent	11	11	26	23
Third 25 percent	17	16	37	31
Highest 25 percent	27	26	49	40
Highest 10 percent	28	26	57	48
Establishment characteristics				
Goods-producing industries	7	6	27	23
Service-providing industries	16	15	31	25
Education and health services	24	24	30	26
Educational services	44	42	33	27
Elementary and secondary schools	49	48	28	24
Junior colleges, colleges, and universities	37	35	49	37
Health care and social assistance	11	10	28	25
Hospitals	20	20	34	26
Public administration	49	48	37	31

See footnotes at end of table.

**Table 44. Unmarried domestic partner benefits: Access¹, civilian workers,²
National Compensation Survey, March 2011—Continued**

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
1 to 99 workers	5	4	18	16
1 to 49 workers	4	4	17	15
50 to 99 workers	7	7	23	20
100 workers or more	23	22	41	33
100 to 499 workers	12	12	32	28
500 workers or more	33	32	49	38
Geographic areas				
New England	11	10	37	33
Middle Atlantic	17	15	34	28
East North Central	7	6	22	14
West North Central	—	8	19	16
South Atlantic	13	13	21	16
East South Central	19	19	17	12
West South Central	14	14	19	18
Mountain	14	14	41	34
Pacific	24	23	57	53

¹ The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer's policy on providing the benefit to unmarried domestic partners.

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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The

average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2011

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	62	10	6	22	60	12	1	26
Worker characteristics								
Management, professional, and related	80	8	3	9	77	11	1	11
Management, business, and financial	84	10	1	5	85	9	1	5
Professional and related	78	7	4	11	74	11	1	13
Teachers	83	2	4	11	74	11	1	14
Primary, secondary, and special education school teachers	94	2	1	4	82	13	—	—
Registered nurses	78	4	5	13	71	10	1	17
Service	38	10	9	43	36	12	2	50
Protective service	68	3	5	23	65	6	7	22
Sales and office	62	10	8	19	59	14	1	26
Sales and related	53	10	13	24	47	16	1	36
Office and administrative support	68	10	6	17	65	13	1	21
Natural resources, construction, and maintenance	62	15	3	20	60	17	1	22
Construction, extraction, farming, fishing, and forestry	58	13	4	24	52	—	—	27
Installation, maintenance, and repair	66	17	2	15	67	—	—	16
Production, transportation, and material moving	62	13	4	20	64	12	1	23
Production	65	17	2	16	70	12	1	17
Transportation and material moving	60	10	6	24	58	12	1	29
Full time	76	12	2	10	75	13	1	11
Part time	20	4	18	58	13	11	2	74
Union	91	3	3	4	84	10	1	6
Nonunion	57	11	7	25	56	13	1	30
Average wage within the following categories: ³								
Lowest 25 percent	29	10	13	49	27	12	2	60
Lowest 10 percent	14	8	16	62	14	8	1	77
Second 25 percent	65	12	6	18	63	14	2	21
Third 25 percent	76	12	3	10	74	13	1	12
Highest 25 percent	86	7	2	5	82	10	1	7
Highest 10 percent	88	6	2	4	85	9	1	5
Establishment characteristics								
Goods-producing industries	70	15	3	12	71	14	1	14
Service-providing industries	61	9	7	23	58	12	1	28
Education and health services	73	7	6	14	67	12	2	19
Educational services	83	3	4	10	76	10	1	13
Elementary and secondary schools	86	2	4	8	75	13	1	10
Junior colleges, colleges, and universities	85	3	3	10	83	5	1	12
Health care and social assistance	65	9	8	18	61	13	2	23
Hospitals	87	2	3	8	84	4	1	10
Public administration	87	1	3	9	81	7	1	11

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	29	44	1	27	49	24	5	22
Worker characteristics								
Management, professional, and related	44	44	1	11	60	28	2	10
Management, business, and financial	41	53	1	6	72	21	1	5
Professional and related	45	40	2	13	55	30	3	12
Teachers	71	14	3	12	32	53	1	14
Primary, secondary, and special education school teachers	88	7	1	4	24	71	—	—
Registered nurses	38	44	1	17	65	17	5	13
Service	17	30	1	51	26	21	8	44
Protective service	51	20	2	26	33	38	4	25
Sales and office	22	50	2	26	54	18	7	20
Sales and related	10	52	2	35	49	14	12	26
Office and administrative support	29	49	1	21	57	21	5	17
Natural resources, construction, and maintenance	30	47	(²)	23	49	28	3	20
Construction, extraction, farming, fishing, and forestry	30	42	(²)	28	43	28	4	25
Installation, maintenance, and repair	31	52	(²)	17	54	29	2	15
Production, transportation, and material moving	26	50	1	23	50	26	4	20
Production	23	59	(²)	18	59	23	2	16
Transportation and material moving	28	42	2	28	42	28	6	24
Full time	35	53	(²)	12	60	28	2	10
Part time	9	15	4	72	14	10	15	61
Union	80	13	2	5	40	53	1	5
Nonunion	19	49	1	30	50	18	6	26
Average wage within the following categories: ³								
Lowest 25 percent	7	31	2	59	24	15	11	50
Lowest 10 percent	3	19	2	76	11	11	14	64
Second 25 percent	24	53	1	22	53	24	5	18
Third 25 percent	35	52	1	12	59	29	2	10
Highest 25 percent	52	41	1	7	63	29	2	6
Highest 10 percent	52	43	1	5	68	27	2	4
Establishment characteristics								
Goods-producing industries	28	57	(²)	15	63	22	3	12
Service-providing industries	29	41	1	29	46	24	6	24
Education and health services	43	36	2	19	46	33	5	16
Educational services	70	16	3	10	33	53	1	13
Elementary and secondary schools	82	6	4	8	21	67	1	11
Junior colleges, colleges, and universities	53	35	2	11	62	25	1	12
Health care and social assistance	24	50	1	25	56	19	7	18
Hospitals	49	39	1	10	71	18	3	8
Public administration	82	6	2	10	31	57	1	11

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
1 to 99 workers	42	15	8	35	41	16	1	42
1 to 49 workers	38	15	8	38	37	17	1	45
50 to 99 workers	56	13	8	23	54	15	1	29
100 workers or more	80	6	4	10	77	9	1	13
100 to 499 workers	73	8	5	13	69	13	2	17
500 workers or more	86	4	3	7	84	5	1	9
Geographic areas								
New England	59	11	4	26	58	12	1	28
Middle Atlantic	64	9	6	21	58	15	1	26
East North Central	63	9	7	21	64	8	2	26
West North Central	62	8	8	22	61	9	2	28
South Atlantic	62	10	6	21	60	12	1	26
East South Central	66	13	5	16	68	11	1	20
West South Central	60	10	7	22	59	11	2	28
Mountain	62	10	6	22	60	12	1	27
Pacific	60	12	5	23	54	18	1	27

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
1 to 99 workers	11	46	1	42	37	20	8	35
1 to 49 workers	9	44	1	46	34	19	8	39
50 to 99 workers	16	53	2	29	48	21	7	24
100 workers or more	45	41	1	13	58	27	3	11
100 to 499 workers	28	54	2	17	59	22	4	14
500 workers or more	61	29	1	9	58	32	2	8
Geographic areas								
New England	27	43	1	28	45	25	3	27
Middle Atlantic	33	40	1	26	47	26	5	22
East North Central	32	40	2	26	52	20	6	22
West North Central	28	43	2	28	48	22	6	23
South Atlantic	27	46	1	27	52	20	6	22
East South Central	31	47	1	20	46	32	4	17
West South Central	24	46	1	29	48	23	7	23
Mountain	23	49	2	26	50	22	5	23
Pacific	30	43	1	27	44	28	4	23

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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation

Survey: Occupational Earnings in the United States, 2010." 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. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.

Table 46. Paid leave combinations: Access, civilian workers,¹ National Compensation Survey, March 2011

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ²	Personal leave, sick leave, paid family leave, or vacation ²	Personal leave, vacation, or holidays ²
All workers	36	37	60	69	72	83	85
Worker characteristics							
Management, professional, and related	45	55	70	72	91	93	91
Management, business, and financial	57	56	89	93	94	97	97
Professional and related	41	55	64	65	89	91	88
Teachers	11	59	16	15	89	90	77
Primary, secondary, and special education school teachers	9	72	12	10	97	98	83
Registered nurses	58	59	78	80	86	89	89
Service	25	24	45	50	54	67	70
Protective service	39	39	67	72	72	81	83
Sales and office	40	37	66	75	74	84	88
Sales and related	30	27	53	62	62	74	81
Office and administrative support	45	43	73	83	80	90	92
Natural resources, construction, and maintenance	27	24	54	75	61	84	87
Construction, extraction, farming, fishing, and forestry	19	16	42	64	50	76	80
Installation, maintenance, and repair	34	31	67	87	72	92	95
Production, transportation, and material moving ...	31	25	52	78	64	86	88
Production	31	24	54	87	63	91	94
Transportation and material moving	31	27	50	70	64	82	83
Full time	43	45	72	83	83	95	95
Part time	13	13	21	26	36	48	53
Union	43	54	63	72	89	96	93
Nonunion	35	34	59	69	69	81	83
Average wage within the following categories: ³							
Lowest 25 percent	17	15	31	43	42	61	65
Lowest 10 percent	9	8	17	27	28	48	51
Second 25 percent	39	37	65	78	75	88	91
Third 25 percent	44	43	75	86	84	93	94
Highest 25 percent	47	57	73	75	92	95	93
Highest 10 percent	46	58	71	72	94	96	92
Establishment characteristics							
Goods-producing industries	30	24	55	84	64	90	93
Service-providing industries	37	39	60	67	73	82	83
Education and health services	40	54	61	63	87	90	88
Educational services	24	58	40	38	91	91	83
Elementary and secondary schools	18	66	27	24	94	94	84
Junior colleges, colleges, and universities	36	44	66	67	89	90	86
Health care and social assistance	52	51	77	80	84	89	91
Hospitals	66	65	87	89	94	94	94
Public administration	51	51	87	87	91	91	90

See footnotes at end of table.

Table 46. Paid leave combinations: Access, civilian workers,¹ National Compensation Survey, March 2011—Continued

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ²	Personal leave, sick leave, paid family leave, or vacation ²	Personal leave, vacation, or holidays ²
1 to 99 workers	25	23	51	62	59	75	78
1 to 49 workers	23	22	49	60	57	73	75
50 to 99 workers	31	29	55	69	66	82	84
100 workers or more	45	49	67	76	83	91	91
100 to 499 workers	41	41	63	75	76	87	90
500 workers or more	49	57	71	76	90	94	92
Geographic areas							
New England	42	45	63	68	76	81	80
Middle Atlantic	45	46	63	70	77	85	86
East North Central	39	39	56	70	68	82	85
West North Central	27	29	58	67	71	82	82
South Atlantic	36	36	59	70	69	84	86
East South Central	32	33	56	70	71	86	88
West South Central	32	34	60	71	73	85	86
Mountain	32	34	59	67	70	82	85
Pacific	33	34	63	68	73	82	83

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 workers with access to one or more of these leave benefits.

³ The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.