

**Table 1. Establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2011**

(All establishments = 100 percent)

Characteristics	Retirement benefits			Health care benefits
	All plans <sup>1</sup>	Defined benefit	Defined contribution	
All establishments .....	45	10	43	61
<b>Establishment characteristics</b>				
Goods-producing industries .....	42	8	40	61
Construction .....	32	8	30	50
Manufacturing .....	55	8	54	76
Service-providing industries .....	45	10	44	61
Trade, transportation, and utilities .....	50	9	49	67
Wholesale trade .....	56	6	55	78
Retail trade .....	48	8	46	62
Transportation and warehousing .....	48	19	45	66
Utilities .....	90	66	89	94
Information .....	72	31	72	82
Financial activities .....	65	26	63	76
Finance and insurance .....	73	33	72	82
Credit intermediation and related activities .....	86	46	85	92
Insurance carriers and related activities .....	58	22	58	65
Real estate and rental and leasing .....	49	—	45	62
Professional and business services .....	43	5	41	59
Professional and technical services .....	45	—	44	64
Administrative and waste services .....	34	—	32	46
Education and health services .....	52	8	51	65
Educational services .....	49	—	47	63
Junior colleges, colleges, and universities .....	92	13	92	95
Health care and social assistance .....	53	—	51	65
Leisure and hospitality .....	20	—	20	40
Accommodation and food services .....	20	—	20	37
Other services .....	28	—	26	43
1 to 99 workers .....	43	9	42	59
1 to 49 workers .....	42	8	40	58
50 to 99 workers .....	75	17	73	85
100 workers or more .....	79	28	76	92
100 to 499 workers .....	77	25	74	91
500 workers or more .....	93	48	90	96

See footnotes at end of table.

**Table 1. Establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2011—Continued**

(All establishments = 100 percent)

Characteristics	Retirement benefits			Health care benefits
	All plans <sup>1</sup>	Defined benefit	Defined contribution	
<b>Geographic areas</b>				
New England .....	32	7	31	44
Middle Atlantic .....	45	12	42	62
East North Central .....	43	11	42	58
West North Central .....	49	9	48	59
South Atlantic .....	49	9	48	60
East South Central .....	44	10	42	65
West South Central .....	46	—	46	61
Mountain .....	48	10	45	65
Pacific .....	43	9	41	69

<sup>1</sup> Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because some employers offered both types of plans.

NOTE: Dash indicates no establishments 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 2. Retirement benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2011**

(All workers = 100 percent)

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	64	49	76	20	18	91	58	41	70
<b>Worker characteristics</b>									
Management, professional, and related .....	80	68	85	27	25	92	75	60	79
Management, business, and financial .....	84	75	90	33	30	92	81	67	83
Professional and related .....	78	65	83	25	23	92	73	56	77
Service .....	40	22	56	8	7	93	36	18	49
Protective service .....	49	24	50	8	6	75	46	22	48
Sales and office .....	69	52	76	18	15	86	64	46	71
Sales and related .....	66	44	66	12	9	76	61	39	64
Office and administrative support .....	71	58	81	22	20	89	66	50	75
Natural resources, construction, and maintenance	62	49	79	24	24	98	54	39	72
Construction, extraction, farming, fishing, and forestry .....	59	45	76	23	22	99	50	35	70
Installation, maintenance, and repair .....	66	53	82	26	25	96	58	43	74
Production, transportation, and material moving ...	66	51	77	24	23	93	55	38	68
Production .....	67	53	79	23	22	95	61	43	71
Transportation and material moving .....	65	49	76	26	24	91	49	32	65
Full time .....	73	59	80	23	22	93	68	50	74
Part time .....	37	20	54	10	8	79	31	14	46
Union .....	90	83	93	70	67	96	53	42	79
Nonunion .....	61	45	74	14	13	89	59	41	69
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	39	19	50	7	5	72	35	16	46
Lowest 10 percent .....	28	10	35	5	3	61	25	8	31
Second 25 percent .....	66	48	73	15	14	91	61	41	67
Third 25 percent .....	74	61	83	24	22	93	66	50	76
Highest 25 percent .....	84	75	89	37	35	94	77	63	81
Highest 10 percent .....	87	79	90	38	35	93	82	69	84
<b>Establishment characteristics</b>									
Goods-producing industries .....	73	60	83	28	27	96	66	50	75
Construction .....	58	45	77	16	16	100	50	37	73
Manufacturing .....	78	66	84	32	30	95	72	54	76
Service-providing industries .....	62	47	75	18	16	90	57	39	69
Trade, transportation, and utilities .....	71	52	73	20	17	85	61	41	68
Wholesale trade .....	72	58	81	16	15	97	69	51	75
Retail trade .....	69	44	65	14	10	71	59	37	62
Transportation and warehousing .....	76	63	83	36	33	93	52	38	73
Utilities .....	95	93	98	82	81	98	92	75	82

See footnotes at end of table.

**Table 2. Retirement benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2011—Continued**

(All workers = 100 percent)

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information .....	85	76	89	44	41	92	82	66	80
Financial activities .....	81	72	89	42	39	92	79	62	80
Finance and insurance .....	90	83	92	52	47	92	88	71	82
Credit intermediation and related activities .....	92	85	92	55	51	92	90	70	78
Insurance carriers and related activities .....	87	80	91	48	45	94	86	72	84
Real estate and rental and leasing .....	49	35	71	9	8	96	46	30	66
Professional and business services .....	57	45	80	12	11	95	55	42	76
Professional and technical services .....	72	59	83	10	9	98	71	56	79
Administrative and waste services .....	35	23	66	7	6	96	33	20	62
Education and health services .....	71	55	77	20	18	91	64	45	70
Educational services .....	73	63	86	16	14	86	67	57	84
Junior colleges, colleges, and universities .....	90	79	88	16	13	80	88	77	87
Health care and social assistance .....	71	54	76	21	19	91	64	43	68
Leisure and hospitality .....	31	12	40	3	2	86	29	10	36
Accommodation and food services .....	29	10	36	3	2	89	27	9	31
Other services .....	41	28	68	10	9	96	35	21	59
1 to 99 workers .....	49	34	69	9	8	88	46	30	65
1 to 49 workers .....	45	32	70	8	7	91	42	28	66
50 to 99 workers .....	62	41	66	14	11	83	57	35	62
100 workers or more .....	81	66	82	32	29	92	73	54	74
100 to 499 workers .....	77	59	76	22	20	90	69	49	71
500 workers or more .....	86	76	88	46	43	94	77	60	77
<b>Geographic areas</b>									
New England .....	60	48	80	20	18	92	55	41	74
Middle Atlantic .....	66	53	80	25	23	93	57	42	74
East North Central .....	68	53	79	26	23	90	60	42	71
West North Central .....	66	53	80	20	18	91	59	45	75
South Atlantic .....	64	46	72	15	14	90	61	40	66
East South Central .....	65	47	73	18	16	91	58	39	67
West South Central .....	63	45	72	15	13	92	60	40	67
Mountain .....	65	48	74	15	13	90	61	42	69
Pacific .....	60	46	77	20	18	92	53	38	71

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

<sup>2</sup> Includes defined benefit pension plans and defined contribution retirement plans. 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.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, private industry workers, National Compensation Survey, March 2011**

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

Characteristics	Employee contribution required	Fixed percent of annual earnings <sup>1</sup>			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers .....	4	2	4.5	5.0	96
<b>Worker characteristics</b>					
Management, professional, and related .....	4	3	4.5	5.0	96
Management, business, and financial .....	3	2	4.8	5.0	97
Professional and related .....	5	4	4.4	5.0	95
Service .....	4	3	5.7	6.9	96
Sales and office .....	2	2	4.2	—	98
Office and administrative support .....	3	2	4.2	—	97
Natural resources, construction, and maintenance .....	4	1	3.5	3.9	96
Construction, extraction, farming, fishing, and forestry .....	3	—	—	—	97
Installation, maintenance, and repair .....	5	2	3.4	3.9	95
Production, transportation, and material moving ...	5	2	4.3	3.9	95
Production .....	4	—	—	—	96
Transportation and material moving .....	6	3	4.4	—	94
Full time .....	4	2	4.5	5.0	96
Part time .....	3	3	4.2	3.9	97
Union .....	3	2	4.7	—	97
Nonunion .....	4	3	4.5	5.0	96
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	5	—	—	—	95
Second 25 percent .....	4	3	4.7	—	96
Third 25 percent .....	4	3	4.1	—	96
Highest 25 percent .....	3	2	4.5	—	97
Highest 10 percent .....	3	3	5.0	—	97
<b>Establishment characteristics</b>					
Goods-producing industries .....	3	1	2.7	3.0	97
Manufacturing .....	2	1	2.7	3.0	98
Service-providing industries .....	4	3	4.6	5.0	96
Trade, transportation, and utilities .....	4	2	3.7	3.9	96
Wholesale trade .....	7	—	—	—	93
Transportation and warehousing .....	7	4	4.1	3.9	93

See footnotes at end of table.

**Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, private industry workers, National Compensation Survey, March 2011—Continued**

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

Characteristics	Employee contribution required	Fixed percent of annual earnings <sup>1</sup>			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
Information .....	2	2	3.0	3.0	98
Financial activities .....	2	1	5.3	—	98
Finance and insurance .....	2	1	5.3	—	98
Credit intermediation and related activities .....	2	1	2.2	—	98
Professional and business services .....	2	—	—	—	98
Education and health services .....	7	6	5.0	—	93
Educational services .....	14	—	—	—	86
Junior colleges, colleges, and universities .....	2	1	3.4	—	98
Health care and social assistance .....	7	6	5.0	—	93
Leisure and hospitality .....	—	—	—	—	100
Accommodation and food services .....	—	—	—	—	100
1 to 99 workers .....	6	4	4.4	5.0	94
1 to 49 workers .....	7	6	4.4	5.0	93
50 to 99 workers .....	3	—	—	—	97
100 workers or more .....	3	2	4.6	—	97
100 to 499 workers .....	4	2	5.8	6.9	96
500 workers or more .....	3	1	2.8	3.0	97
<b>Geographic areas</b>					
New England .....	3	1	4.5	—	97
Middle Atlantic .....	4	3	4.6	5.0	96
East North Central .....	2	1	3.3	3.0	98
West North Central .....	5	—	—	—	95
South Atlantic .....	5	3	3.2	3.9	95
West South Central .....	3	—	—	—	97
Pacific .....	2	2	6.2	7.0	98

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

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 4. Defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2011**

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

Characteristics	Open plans <sup>1</sup>	Frozen plans <sup>2</sup>
All workers .....	75	25
<b>Worker characteristics</b>		
Management, professional, and related .....	69	31
Management, business, and financial .....	68	32
Professional and related .....	70	30
Service .....	84	16
Protective service .....	57	43
Sales and office .....	72	28
Sales and related .....	62	38
Office and administrative support .....	75	25
Natural resources, construction, and maintenance .....	90	10
Construction, extraction, farming, fishing, and forestry .....	95	5
Installation, maintenance, and repair .....	85	15
Production, transportation, and material moving ...	78	22
Production .....	73	27
Transportation and material moving .....	82	18
Full time .....	75	25
Part time .....	81	19
Union .....	89	11
Nonunion .....	68	32
Average wage within the following categories: <sup>3</sup>		
Lowest 25 percent .....	70	30
Lowest 10 percent .....	63	37
Second 25 percent .....	75	25
Third 25 percent .....	80	20
Highest 25 percent .....	74	26
Highest 10 percent .....	68	32
<b>Establishment characteristics</b>		
Goods-producing industries .....	74	26
Manufacturing .....	68	32
Service-providing industries .....	76	24
Trade, transportation, and utilities .....	75	25
Wholesale trade .....	70	30
Retail trade .....	64	36
Transportation and warehousing .....	89	11
Utilities .....	82	18

See footnotes at end of table.

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

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

Characteristics	Open plans <sup>1</sup>	Frozen plans <sup>2</sup>
Information .....	66	34
Financial activities .....	72	28
Finance and insurance .....	72	28
Credit intermediation and related activities .....	72	28
Insurance carriers and related activities .....	81	19
Professional and business services .....	70	30
Professional and technical services .....	58	42
Education and health services .....	82	18
Educational services .....	89	11
Junior colleges, colleges, and universities .....	78	22
Health care and social assistance .....	82	18
1 to 99 workers .....	83	17
1 to 49 workers .....	85	15
50 to 99 workers .....	79	21
100 workers or more .....	73	27
100 to 499 workers .....	73	27
500 workers or more .....	73	27
<b>Geographic areas</b>		
New England .....	70	30
Middle Atlantic .....	84	16
East North Central .....	70	30
West North Central .....	81	19
South Atlantic .....	73	27
East South Central .....	66	34
West South Central .....	66	34
Pacific .....	83	17

<sup>1</sup> Plans open to new participants.

<sup>2</sup> Plans closed to new workers or plans that cease accruals for some or all plan participants.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).



**Table 5. Defined benefit frozen retirement plans:<sup>1</sup> Benefits accrual, private industry workers, National Compensation Survey, March 2011**

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

Characteristics	Retirement benefit accrual <sup>2</sup>		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers .....	64	7	28
<b>Worker characteristics</b>			
Management, professional, and related .....	65	9	26
Management, business, and financial .....	61	7	32
Professional and related .....	68	—	—
Service .....	70	—	—
Protective service .....	70	—	30
Sales and office .....	58	6	36
Office and administrative support .....	61	5	35
Natural resources, construction, and maintenance	80	4	16
Construction, extraction, farming, fishing, and forestry .....	88	—	—
Installation, maintenance, and repair .....	78	5	18
Production, transportation, and material moving ...	66	8	26
Production .....	75	5	20
Transportation and material moving .....	54	12	33
Full time .....	64	8	28
Part time .....	70	—	—
Union .....	80	—	—
Nonunion .....	61	7	31
Average wage within the following categories: <sup>3</sup>			
Lowest 25 percent .....	64	—	—
Lowest 10 percent .....	—	—	51
Second 25 percent .....	62	5	33
Third 25 percent .....	60	8	33
Highest 25 percent .....	68	8	24
Highest 10 percent .....	66	8	25
<b>Establishment characteristics</b>			
Goods-producing industries .....	71	10	19
Manufacturing .....	73	10	17
Service-providing industries .....	62	6	32
Trade, transportation, and utilities .....	74	—	—
Wholesale trade .....	81	—	—
Retail trade .....	72	—	—
Utilities .....	98	—	—

See footnotes at end of table.

**Table 5. Defined benefit frozen retirement plans:<sup>1</sup> Benefits accrual, private industry workers, National Compensation Survey, March 2011—Continued**

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

Characteristics	Retirement benefit accrual <sup>2</sup>		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
Information .....	63	—	—
Financial activities:			
Finance and insurance:			
Insurance carriers and related activities ....	55	11	34
Professional and business services .....	63	—	—
Education and health services .....	85	4	11
Educational services .....	75	—	—
Junior colleges, colleges, and universities	75	—	—
Health care and social assistance .....	86	4	10
1 to 99 workers .....	49	4	47
1 to 49 workers .....	42	6	52
50 to 99 workers .....	59	—	—
100 workers or more .....	68	8	25
100 to 499 workers .....	71	5	25
500 workers or more .....	66	10	25
<b>Geographic areas</b>			
New England .....	56	3	41
Middle Atlantic .....	59	5	36
East North Central .....	67	—	—
West North Central .....	54	—	—
South Atlantic .....	62	5	33
East South Central .....	70	—	—
West South Central .....	74	4	22
Pacific .....	70	—	—

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

<sup>2</sup> Benefit accruals are for existing participants since the plan was closed to new workers or stopped accruing benefits.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 6. Defined benefit frozen retirement plans:<sup>1</sup> Selected attributes, private industry workers, 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 .....	4	58	38
<b>Worker characteristics</b>			
Management, professional, and related .....	4	60	36
Management, business, and financial .....	2	59	39
Professional and related .....	5	60	34
Service .....	7	39	54
Sales and office .....	3	57	39
Office and administrative support .....	5	59	37
Natural resources, construction, and maintenance			
Construction, extraction, farming, fishing, and forestry .....	—	71	—
Installation, maintenance, and repair .....	—	73	—
Production, transportation, and material moving ...	—	70	—
Production .....	—	57	—
Production .....	4	65	32
Transportation and material moving .....	—	48	52
Full time .....	4	58	38
Part time .....	6	53	41
Union .....	7	61	32
Nonunion .....	3	57	40
Average wage within the following categories: <sup>2</sup>			
Lowest 25 percent .....	—	59	—
Second 25 percent .....	5	50	45
Third 25 percent .....	5	55	41
Highest 25 percent .....	3	62	34
Highest 10 percent .....	2	63	35
<b>Establishment characteristics</b>			
Goods-producing industries .....	—	58	—
Manufacturing .....	—	58	—
Service-providing industries .....	4	58	38
Trade, transportation, and utilities .....	—	57	43
Wholesale trade .....	—	75	25
Transportation and warehousing .....	—	—	84

See footnotes at end of table.

**Table 6. Defined benefit frozen retirement plans:<sup>1</sup> Selected attributes, private industry workers, 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
Information .....	—	63	—
Financial activities:			
Finance and insurance:			
Insurance carriers and related activities ....	—	52	—
Education and health services .....	—	46	—
Educational services .....	—	73	—
Junior colleges, colleges, and universities	—	73	—
Health care and social assistance .....	—	—	45
1 to 99 workers .....	—	58	—
1 to 49 workers .....	—	57	—
50 to 99 workers .....	—	60	—
100 workers or more .....	4	58	38
100 to 499 workers .....	3	57	40
500 workers or more .....	5	58	36
<b>Geographic areas</b>			
New England .....	—	55	—
Middle Atlantic .....	5	59	36
East North Central .....	—	52	—
West North Central .....	—	52	—
South Atlantic .....	—	59	—
East South Central .....	—	56	—
West South Central .....	—	67	—

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

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 7. Defined benefit frozen retirement plans:<sup>1</sup> Plan alternatives, private industry workers, 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 <sup>2</sup>			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers .....	12	88	15	33	41	1
<b>Worker characteristics</b>						
Management, professional, and related .....	9	91	15	38	39	2
Management, business, and financial .....	10	90	17	42	32	—
Professional and related .....	9	91	14	35	44	—
Service .....	11	89	6	—	54	—
Sales and office .....	19	81	13	35	35	( <sup>3</sup> )
Sales and related .....	10	90	3	47	40	—
Office and administrative support .....	22	78	17	30	32	( <sup>3</sup> )
Production, transportation, and material moving ...	11	89	18	20	54	—
Production .....	9	91	22	21	51	—
Transportation and material moving .....	14	86	—	—	58	—
Full time .....	11	89	16	34	41	1
Part time .....	26	74	6	25	49	—
Union .....	9	91	33	9	52	—
Nonunion .....	13	87	12	38	39	1
Average wage within the following categories: <sup>4</sup>						
Lowest 25 percent .....	30	70	2	29	40	—
Second 25 percent .....	15	85	11	28	48	—
Third 25 percent .....	13	87	13	30	47	—
Highest 25 percent .....	7	93	20	37	36	1
Highest 10 percent .....	7	93	16	45	32	—
<b>Establishment characteristics</b>						
Goods-producing industries .....	5	95	21	28	49	—
Manufacturing .....	5	95	20	27	49	—
Service-providing industries .....	15	85	13	35	39	—
Trade, transportation, and utilities .....	22	78	13	27	41	—
Retail trade .....	32	68	—	27	42	—
Utilities .....	27	73	45	—	—	—

See footnotes at end of table.

**Table 7. Defined benefit frozen retirement plans:<sup>1</sup> Plan alternatives, private industry workers, 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 <sup>2</sup>			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
<b>Financial activities:</b>						
<b>Finance and insurance:</b>						
Insurance carriers and related activities .....	15	85	31	34	21	—
<b>Education and health services:</b>						
Educational services .....	49	51	—	—	39	—
Junior colleges, colleges, and universities	49	51	—	—	40	—
Health care and social assistance .....	7	93	6	21	74	—
1 to 99 workers .....	6	94	14	49	31	—
100 workers or more .....	13	87	15	30	44	—
100 to 499 workers .....	19	81	12	24	46	—
500 workers or more .....	10	90	17	34	42	( <sup>3</sup> )
<b>Geographic areas</b>						
Middle Atlantic .....	18	82	17	34	32	—
East North Central .....	11	89	21	17	54	( <sup>3</sup> )
South Atlantic .....	14	86	9	37	39	—
Pacific .....	6	94	—	43	31	—

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

<sup>2</sup> The sum of the individual components may be greater than the total because some employers offer more than one alternative.

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

<sup>4</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, 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
<b>Worker characteristics</b>				
Management, professional, and related .....	67	33	84	16
Management, business, and financial .....	69	31	85	15
Professional and related .....	66	34	84	16
Service .....	63	37	84	16
Protective service .....	76	24	83	17
Sales and office .....	55	45	69	31
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	79	21
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 .....	66	34	80	20
Full time .....	63	37	79	21
Part time .....	55	45	70	30
Union .....	60	40	81	19
Nonunion .....	62	38	78	22
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	56	44	70	30
Lowest 10 percent .....	69	31	83	17
Second 25 percent .....	55	45	71	29
Third 25 percent .....	65	35	82	18
Highest 25 percent .....	67	33	84	16
Highest 10 percent .....	67	33	85	15
<b>Establishment characteristics</b>				
Goods-producing industries .....	66	34	82	18
Construction .....	56	44	77	23
Manufacturing .....	69	31	84	16
Service-providing industries .....	61	39	78	22
Trade, transportation, and utilities .....	52	48	63	37
Wholesale trade .....	66	34	83	17
Retail trade .....	42	58	49	51
Transportation and warehousing .....	61	39	76	24
Utilities .....	87	13	93	7

See footnotes at end of table.

**Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, 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
Information .....	77	23	88	12
Financial activities .....	69	31	85	15
Finance and insurance .....	69	31	86	14
Credit intermediation and related activities .....	65	35	87	13
Insurance carriers and related activities .....	78	22	87	13
Real estate and rental and leasing .....	70	30	80	20
Professional and business services .....	66	34	86	14
Professional and technical services .....	66	34	84	16
Administrative and waste services .....	65	35	—	—
Education and health services .....	59	41	82	18
Educational services .....	58	42	82	18
Junior colleges, colleges, and universities .....	59	41	82	18
Health care and social assistance .....	60	40	82	18
Leisure and hospitality .....	74	26	86	14
Accommodation and food services .....	79	21	89	11
Other services .....	64	36	—	—
1 to 99 workers .....	64	36	83	17
1 to 49 workers .....	63	37	83	17
50 to 99 workers .....	66	34	81	19
100 workers or more .....	61	39	76	24
100 to 499 workers .....	57	43	70	30
500 workers or more .....	66	34	82	18
<b>Geographic areas</b>				
New England .....	64	36	80	20
Middle Atlantic .....	60	40	81	19
East North Central .....	59	41	76	24
West North Central .....	63	37	78	22
South Atlantic .....	61	39	77	23
East South Central .....	64	36	74	26
West South Central .....	63	37	74	26
Mountain .....	63	37	83	17
Pacific .....	68	32	83	17

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).



**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2011**

(All workers = 100 percent)

Characteristics	Health care <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	70	55	79	69	51	73
<b>Worker characteristics</b>						
Management, professional, and related .....	87	74	85	87	66	77
Management, business, and financial .....	95	81	85	94	72	76
Professional and related .....	84	71	84	83	64	77
Service .....	42	29	68	42	27	65
Protective service .....	47	33	71	47	32	68
Sales and office .....	71	55	77	71	50	70
Sales and related .....	63	46	74	63	42	66
Office and administrative support .....	77	61	79	76	55	73
Natural resources, construction, and maintenance	75	60	80	75	56	75
Construction, extraction, farming, fishing, and forestry .....	69	56	81	69	54	79
Installation, maintenance, and repair .....	82	64	78	81	58	72
Production, transportation, and material moving ...	76	62	82	75	58	77
Production .....	82	69	84	82	65	80
Transportation and material moving .....	70	55	80	69	52	75
Full time .....	86	70	81	85	64	75
Part time .....	23	15	62	23	13	57
Union .....	92	79	86	92	75	82
Nonunion .....	67	53	78	67	48	72
Average wage within the following categories: <sup>3</sup>						
Lowest 25 percent .....	36	23	63	36	21	59
Lowest 10 percent .....	20	11	55	20	11	53
Second 25 percent .....	75	57	76	74	53	71
Third 25 percent .....	85	71	83	85	66	77
Highest 25 percent .....	91	79	86	91	71	79
Highest 10 percent .....	93	82	88	93	73	79
<b>Establishment characteristics</b>						
Goods-producing industries .....	85	73	85	85	68	81
Construction .....	70	56	79	70	54	77
Manufacturing .....	91	78	87	90	73	81
Service-providing industries .....	67	52	78	66	47	71
Trade, transportation, and utilities .....	72	56	77	72	51	71
Wholesale trade .....	84	70	83	83	66	79
Retail trade .....	64	45	71	63	41	64
Transportation and warehousing .....	84	69	82	84	63	75
Utilities .....	95	89	94	95	82	86

See footnotes at end of table.

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, 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 .....	45	35	78	26	20	76	68	50	73
<b>Worker characteristics</b>									
Management, professional, and related .....	61	50	81	36	28	76	85	65	77
Management, business, and financial .....	69	57	82	40	31	78	93	71	76
Professional and related .....	57	46	81	34	26	76	81	62	77
Service .....	25	18	70	15	10	71	41	26	64
Protective service .....	32	24	75	17	13	76	46	32	68
Sales and office .....	45	34	75	23	18	76	69	49	70
Sales and related .....	39	28	72	18	14	76	61	40	66
Office and administrative support .....	49	38	77	26	20	77	75	54	72
Natural resources, construction, and maintenance .....	43	35	80	29	23	78	73	55	76
Construction, extraction, farming, fishing, and forestry .....	35	30	86	26	22	88	67	53	79
Installation, maintenance, and repair .....	51	39	76	33	23	71	80	58	72
Production, transportation, and material moving .....	47	38	79	29	23	78	74	57	77
Production .....	51	42	83	29	24	82	80	64	80
Transportation and material moving .....	44	33	75	29	21	75	68	51	75
Full time .....	56	44	79	32	24	77	84	63	75
Part time .....	14	9	65	9	6	67	22	13	57
Union .....	72	60	83	57	46	81	90	74	82
Nonunion .....	42	32	77	23	17	75	66	47	72
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	18	11	64	10	7	68	34	20	59
Lowest 10 percent .....	11	6	56	7	4	63	20	10	52
Second 25 percent .....	46	34	74	24	18	75	73	51	71
Third 25 percent .....	55	45	81	31	24	79	83	64	77
Highest 25 percent .....	66	55	82	42	32	77	89	70	79
Highest 10 percent .....	71	59	84	44	35	79	91	72	79
<b>Establishment characteristics</b>									
Goods-producing industries .....	54	46	84	32	27	83	83	67	81
Construction .....	32	28	85	22	19	87	68	52	77
Manufacturing .....	62	52	84	36	30	83	88	72	81
Service-providing industries .....	43	33	76	25	18	74	65	46	71
Trade, transportation, and utilities .....	45	33	74	24	18	75	70	50	71
Wholesale trade .....	49	40	81	30	24	80	83	65	79
Retail trade .....	37	25	68	17	12	73	62	40	65
Transportation and warehousing .....	63	48	77	38	28	72	82	61	74
Utilities .....	72	64	89	49	44	89	94	82	87

See footnotes at end of table.

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2011—Continued**

(All workers = 100 percent)

Characteristics	Health care <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information .....	88	71	80	88	62	70
Financial activities .....	87	73	84	86	64	75
Finance and insurance .....	92	79	86	91	69	76
Credit intermediation and related activities .....	94	81	86	93	69	74
Insurance carriers and related activities .....	90	76	84	89	68	77
Real estate and rental and leasing .....	68	51	76	67	47	71
Professional and business services .....	67	56	83	67	50	75
Professional and technical services .....	84	72	86	83	65	78
Administrative and waste services .....	45	34	77	44	32	72
Education and health services .....	74	57	77	74	53	72
Educational services .....	78	61	79	78	56	73
Junior colleges, colleges, and universities .....	91	77	85	90	70	78
Health care and social assistance .....	73	56	77	73	52	72
Leisure and hospitality .....	34	22	63	34	20	60
Accommodation and food services .....	32	19	60	32	18	56
Other services .....	50	37	75	50	33	67
1 to 99 workers .....	57	43	76	56	41	72
1 to 49 workers .....	53	40	76	53	38	71
50 to 99 workers .....	68	52	77	68	50	73
100 workers or more .....	85	69	82	84	63	74
100 to 499 workers .....	81	64	79	81	58	72
500 workers or more .....	89	77	86	89	69	77
<b>Geographic areas</b>						
New England .....	69	56	81	68	47	70
Middle Atlantic .....	71	58	81	71	53	76
East North Central .....	71	57	80	71	53	75
West North Central .....	68	55	81	67	50	74
South Atlantic .....	69	52	76	69	48	70
East South Central .....	74	59	80	74	55	74
West South Central .....	67	52	77	67	48	72
Mountain .....	70	54	77	70	49	71
Pacific .....	69	57	83	69	52	76

See footnotes at end of table.

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, 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
Information .....	76	56	73	58	40	69	86	60	70
Financial activities .....	65	52	80	34	27	80	84	63	75
Finance and insurance .....	71	57	80	37	30	80	89	67	76
Credit intermediation and related activities .....	75	59	79	39	31	79	92	68	74
Insurance carriers and related activities .....	65	54	82	36	30	82	86	66	76
Real estate and rental and leasing .....	41	31	75	24	18	75	65	46	70
Professional and business services .....	42	35	82	27	21	78	66	49	75
Professional and technical services .....	52	44	85	33	27	81	82	64	78
Administrative and waste services .....	24	19	79	17	13	73	44	31	72
Education and health services .....	45	34	76	24	17	72	72	52	72
Educational services .....	51	39	77	27	19	71	77	56	73
Junior colleges, colleges, and universities .....	66	52	79	36	25	70	90	70	78
Health care and social assistance .....	44	34	76	24	17	72	71	51	72
Leisure and hospitality .....	23	15	65	14	9	68	33	20	59
Accommodation and food services .....	22	14	63	13	9	66	31	17	56
Other services .....	26	21	79	18	13	69	48	32	68
1 to 99 workers .....	29	22	76	17	13	76	55	40	72
1 to 49 workers .....	25	19	76	14	11	76	52	37	72
50 to 99 workers .....	39	30	77	24	18	75	66	48	73
100 workers or more .....	64	50	79	36	28	76	83	61	74
100 to 499 workers .....	56	43	76	28	22	76	79	57	72
500 workers or more .....	73	59	81	47	36	76	87	67	77
<b>Geographic areas</b>									
New England .....	49	38	77	21	17	79	66	46	70
Middle Atlantic .....	46	37	80	30	24	81	69	52	75
East North Central .....	45	35	77	24	18	74	70	52	75
West North Central .....	45	35	79	19	15	78	66	49	74
South Atlantic .....	40	30	75	24	16	69	67	47	70
East South Central .....	51	38	75	30	23	78	73	54	74
West South Central .....	38	28	75	19	14	72	65	47	73
Mountain .....	43	34	79	25	20	79	69	49	70
Pacific .....	52	41	80	35	28	79	67	51	76

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

<sup>2</sup> 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.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 10. Health care benefits:<sup>1</sup> Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2011**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	76	24	66	34
<b>Worker characteristics</b>				
Management, professional, and related .....	76	24	66	34
Management, business, and financial .....	76	24	66	34
Professional and related .....	77	23	66	34
Service .....	76	24	62	38
Protective service .....	74	26	61	39
Sales and office .....	73	27	63	37
Sales and related .....	70	30	61	39
Office and administrative support .....	75	25	64	36
Natural resources, construction, and maintenance .....	79	21	67	33
Construction, extraction, farming, fishing, and forestry .....	82	18	66	34
Installation, maintenance, and repair .....	78	22	68	32
Production, transportation, and material moving ...	78	22	71	29
Production .....	79	21	72	28
Transportation and material moving .....	77	23	69	31
Full time .....	76	24	66	34
Part time .....	74	26	64	36
Union .....	87	13	81	19
Nonunion .....	74	26	63	37
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	74	26	61	39
Lowest 10 percent .....	72	28	60	40
Second 25 percent .....	74	26	63	37
Third 25 percent .....	76	24	65	35
Highest 25 percent .....	78	22	69	31
Highest 10 percent .....	77	23	69	31
<b>Establishment characteristics</b>				
Goods-producing industries .....	79	21	71	29
Construction .....	81	19	63	37
Manufacturing .....	79	21	73	27
Service-providing industries .....	75	25	64	36
Trade, transportation, and utilities .....	74	26	65	35
Wholesale trade .....	77	23	66	34
Retail trade .....	70	30	61	39
Transportation and warehousing .....	76	24	69	31
Utilities .....	81	19	77	23

See footnotes at end of table.

**Table 10. Health care benefits:<sup>1</sup> Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2011—Continued**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information .....	78	22	71	29
Financial activities .....	73	27	61	39
Finance and insurance .....	73	27	62	38
Credit intermediation and related activities .....	72	28	59	41
Insurance carriers and related activities .....	74	26	66	34
Real estate and rental and leasing .....	73	27	58	42
Professional and business services .....	76	24	67	33
Professional and technical services .....	78	22	67	33
Administrative and waste services .....	73	27	64	36
Education and health services .....	76	24	61	39
Educational services .....	77	23	60	40
Junior colleges, colleges, and universities .....	75	25	63	37
Health care and social assistance .....	76	24	62	38
Leisure and hospitality .....	75	25	62	38
Accommodation and food services .....	73	27	62	38
Other services .....	82	18	66	34
1 to 99 workers .....	77	23	62	38
1 to 49 workers .....	77	23	61	39
50 to 99 workers .....	77	23	63	37
100 workers or more .....	75	25	68	32
100 to 499 workers .....	75	25	66	34
500 workers or more .....	76	24	70	30
<b>Geographic areas</b>				
New England .....	72	28	67	33
Middle Atlantic .....	78	22	70	30
East North Central .....	76	24	70	30
West North Central .....	76	24	67	33
South Atlantic .....	74	26	62	38
East South Central .....	74	26	63	37
West South Central .....	76	24	62	38
Mountain .....	76	24	64	36
Pacific .....	78	22	64	36

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

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

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

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	80	20	69	31
<b>Worker characteristics</b>				
Management, professional, and related .....	81	19	71	29
Management, business, and financial .....	80	20	70	30
Professional and related .....	81	19	71	29
Service .....	78	22	63	37
Protective service .....	75	25	62	38
Sales and office .....	78	22	67	33
Sales and related .....	75	25	65	35
Office and administrative support .....	79	21	68	32
Natural resources, construction, and maintenance .....	81	19	68	32
Construction, extraction, farming, fishing, and forestry .....	82	18	66	34
Installation, maintenance, and repair .....	80	20	69	31
Production, transportation, and material moving .....	81	19	73	27
Production .....	81	19	73	27
Transportation and material moving .....	81	19	72	28
Full time .....	80	20	69	31
Part time .....	77	23	70	30
Union .....	89	11	83	17
Nonunion .....	78	22	67	33
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	76	24	63	37
Lowest 10 percent .....	72	28	61	39
Second 25 percent .....	78	22	66	34
Third 25 percent .....	80	20	69	31
Highest 25 percent .....	82	18	73	27
Highest 10 percent .....	82	18	74	26
<b>Establishment characteristics</b>				
Goods-producing industries .....	82	18	73	27
Construction .....	81	19	63	37
Manufacturing .....	82	18	75	25
Service-providing industries .....	79	21	68	32
Trade, transportation, and utilities .....	78	22	69	31
Wholesale trade .....	80	20	70	30
Retail trade .....	75	25	65	35
Transportation and warehousing .....	81	19	76	24
Utilities .....	84	16	79	21

See footnotes at end of table.

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

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information .....	83	17	77	23
Financial activities .....	81	19	69	31
Finance and insurance .....	81	19	71	29
Credit intermediation and related activities .....	80	20	69	31
Insurance carriers and related activities .....	81	19	72	28
Real estate and rental and leasing .....	83	17	63	37
Professional and business services .....	78	22	67	33
Professional and technical services .....	79	21	68	32
Administrative and waste services .....	73	27	62	38
Education and health services .....	80	20	67	33
Educational services .....	80	20	64	36
Junior colleges, colleges, and universities .....	79	21	69	31
Health care and social assistance .....	81	19	67	33
Leisure and hospitality .....	75	25	62	38
Accommodation and food services .....	73	27	63	37
Other services .....	81	19	67	33
1 to 99 workers .....	79	21	64	36
1 to 49 workers .....	79	21	63	37
50 to 99 workers .....	78	22	65	35
100 workers or more .....	80	20	73	27
100 to 499 workers .....	79	21	70	30
500 workers or more .....	81	19	76	24
<b>Geographic areas</b>				
New England .....	77	23	72	28
Middle Atlantic .....	81	19	73	27
East North Central .....	80	20	73	27
West North Central .....	80	20	72	28
South Atlantic .....	77	23	64	36
East South Central .....	77	23	65	35
West South Central .....	80	20	65	35
Mountain .....	79	21	67	33
Pacific .....	82	18	68	32

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).



**Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, 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	\$346.85	18	\$446.46	82	\$324.58	\$104.60
<b>Worker characteristics</b>							
Management, professional, and related .....	100	363.61	16	437.44	84	349.02	104.51
Management, business, and financial .....	100	358.51	16	442.04	84	343.06	105.09
Professional and related .....	100	366.28	17	435.22	83	352.20	104.20
Service .....	100	333.55	17	511.11	83	298.23	101.91
Protective service .....	100	328.82	8	469.34	92	317.04	112.16
Sales and office .....	100	332.60	16	425.61	84	315.40	108.63
Sales and related .....	100	303.87	13	398.70	87	289.30	115.06
Office and administrative support .....	100	346.72	17	436.13	83	328.75	105.33
Natural resources, construction, and maintenance	100	341.99	32	436.47	68	298.45	111.67
Construction, extraction, farming, fishing, and forestry .....	100	342.17	39	437.10	61	282.67	113.06
Installation, maintenance, and repair .....	100	341.83	25	435.56	75	310.46	110.61
Production, transportation, and material moving ...	100	350.07	20	457.62	80	323.80	97.45
Production .....	100	347.60	18	452.60	82	324.12	96.47
Transportation and material moving .....	100	353.11	21	462.95	79	323.39	98.72
Full time .....	100	346.52	18	444.67	82	324.81	103.62
Part time .....	100	351.40	20	468.43	80	321.33	118.59
Union .....	100	444.49	43	523.08	57	385.62	95.49
Nonunion .....	100	330.92	14	408.92	86	317.95	105.59
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	100	311.86	15	421.90	85	291.71	107.74
Lowest 10 percent .....	100	283.82	13	429.43	87	262.27	115.23
Second 25 percent .....	100	325.57	15	418.07	85	309.32	104.60
Third 25 percent .....	100	350.45	20	446.14	80	327.25	104.12
Highest 25 percent .....	100	372.55	21	468.98	79	347.35	103.83
Highest 10 percent .....	100	374.63	19	458.48	81	354.91	104.59
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	346.15	22	436.44	78	320.66	94.96
Construction .....	100	332.96	41	432.83	59	263.02	122.59
Manufacturing .....	100	348.04	17	435.45	83	330.39	89.71
Service-providing industries .....	100	347.05	17	450.25	83	325.68	107.28
Trade, transportation, and utilities .....	100	330.83	18	413.85	82	312.70	109.37
Wholesale trade .....	100	333.84	22	422.46	78	309.49	106.60
Retail trade .....	100	306.16	17	380.39	83	290.91	120.18
Transportation and warehousing .....	100	373.20	16	477.91	84	353.70	91.72
Utilities .....	100	385.94	16	439.09	84	376.04	90.75

See footnotes at end of table.

**Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, 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
Information .....	100	\$366.20	24	\$495.86	76	\$326.21	\$89.22
Financial activities .....	100	347.88	17	438.49	83	329.93	99.35
Finance and insurance .....	100	351.60	14	459.00	86	334.04	98.42
Credit intermediation and related activities .....	100	346.35	14	444.28	86	330.09	98.17
Insurance carriers and related activities .....	100	351.21	12	446.71	88	338.48	96.78
Real estate and rental and leasing .....	100	328.30	30	387.18	70	303.55	105.31
Professional and business services .....	100	347.64	17	463.24	83	323.80	116.69
Professional and technical services .....	100	354.36	20	433.34	80	335.05	114.21
Administrative and waste services .....	100	339.11	14	578.03	86	299.25	127.47
Education and health services .....	100	371.66	15	470.51	85	354.78	103.94
Educational services .....	100	380.22	13	465.06	87	367.26	114.96
Junior colleges, colleges, and universities .....	100	386.98	9	468.61	91	378.74	113.47
Health care and social assistance .....	100	370.14	15	471.38	85	352.53	101.95
Leisure and hospitality .....	100	298.45	16	498.22	84	261.46	103.33
Accommodation and food services .....	100	289.83	12	545.59	88	254.95	105.88
Other services .....	100	373.81	30	458.55	70	337.56	114.87
1 to 99 workers .....	100	335.90	26	430.20	74	303.44	115.52
1 to 49 workers .....	100	339.80	27	433.58	73	304.44	116.92
50 to 99 workers .....	100	326.55	21	419.82	79	301.20	112.43
100 workers or more .....	100	354.96	13	470.51	87	337.96	97.69
100 to 499 workers .....	100	341.36	13	427.01	87	328.84	100.91
500 workers or more .....	100	370.76	13	520.43	87	348.57	93.96
<b>Geographic areas</b>							
New England .....	100	353.95	12	441.82	88	342.39	120.64
Middle Atlantic .....	100	384.33	22	498.69	78	351.31	109.05
East North Central .....	100	347.18	18	425.07	82	330.49	101.94
West North Central .....	100	342.23	16	422.34	84	327.08	97.98
South Atlantic .....	100	323.82	12	405.51	88	312.59	104.84
East South Central .....	100	327.48	14	422.98	86	311.62	108.45
West South Central .....	100	336.51	18	412.99	82	320.18	101.08
Mountain .....	100	334.44	20	432.71	80	309.15	104.13
Pacific .....	100	353.33	26	470.57	74	312.64	101.48

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

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

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate <sup>1</sup>	Varies <sup>2</sup>	Flexible benefits <sup>3</sup>	Percent of earnings	Exists, but unknown	Other
All workers .....	100	76	( <sup>4</sup> )	11	1	( <sup>4</sup> )	11	( <sup>4</sup> )
<b>Worker characteristics</b>								
Management, professional, and related .....	100	75	—	11	1	—	11	1
Management, business, and financial .....	100	78	—	10	1	( <sup>4</sup> )	9	—
Professional and related .....	100	74	—	12	1	—	12	( <sup>4</sup> )
Service .....	100	76	—	8	( <sup>4</sup> )	—	15	( <sup>4</sup> )
Protective service .....	100	64	—	9	—	—	25	—
Sales and office .....	100	71	( <sup>4</sup> )	17	( <sup>4</sup> )	( <sup>4</sup> )	11	( <sup>4</sup> )
Sales and related .....	100	66	—	22	—	—	12	( <sup>4</sup> )
Office and administrative support .....	100	73	( <sup>4</sup> )	14	1	( <sup>4</sup> )	11	( <sup>4</sup> )
Natural resources, construction, and maintenance	100	82	—	6	—	—	11	1
Construction, extraction, farming, fishing, and forestry .....	100	82	—	5	—	—	10	—
Installation, maintenance, and repair .....	100	81	—	7	—	—	11	1
Production, transportation, and material moving ...	100	82	1	7	( <sup>4</sup> )	—	10	—
Production .....	100	80	—	7	( <sup>4</sup> )	—	11	—
Transportation and material moving .....	100	83	—	6	—	—	9	—
Full time .....	100	76	1	11	1	( <sup>4</sup> )	12	( <sup>4</sup> )
Part time .....	100	73	( <sup>4</sup> )	18	( <sup>4</sup> )	—	8	—
Union .....	100	77	1	6	—	—	14	1
Nonunion .....	100	76	( <sup>4</sup> )	12	1	( <sup>4</sup> )	11	( <sup>4</sup> )
Average wage within the following categories: <sup>5</sup>								
Lowest 25 percent .....	100	74	—	13	—	—	12	—
Lowest 10 percent .....	100	80	—	8	—	—	—	—
Second 25 percent .....	100	73	( <sup>4</sup> )	14	( <sup>4</sup> )	( <sup>4</sup> )	12	( <sup>4</sup> )
Third 25 percent .....	100	79	( <sup>4</sup> )	9	1	( <sup>4</sup> )	10	( <sup>4</sup> )
Highest 25 percent .....	100	76	—	10	1	—	12	1
Highest 10 percent .....	100	75	—	10	1	—	13	1
<b>Establishment characteristics</b>								
Goods-producing industries .....	100	81	—	6	—	—	11	( <sup>4</sup> )
Construction .....	100	85	—	6	—	—	7	—
Manufacturing .....	100	80	—	6	—	—	12	—
Service-providing industries .....	100	74	( <sup>4</sup> )	12	1	( <sup>4</sup> )	12	( <sup>4</sup> )
Trade, transportation, and utilities .....	100	69	( <sup>4</sup> )	17	—	—	13	( <sup>4</sup> )
Wholesale trade .....	100	80	—	10	—	—	8	—
Retail trade .....	100	59	—	27	—	—	14	—
Transportation and warehousing .....	100	78	—	6	—	—	15	—
Utilities .....	100	81	—	—	—	—	—	—

See footnotes at end of table.

**Table 13. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, 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 <sup>1</sup>	Varies <sup>2</sup>	Flexible benefits <sup>3</sup>	Percent of earnings	Exists, but unknown	Other
Information .....	100	82	—	5	—	—	11	—
Financial activities .....	100	73	—	17	1	1	8	—
Finance and insurance .....	100	71	—	19	1	1	8	—
Credit intermediation and related activities .....	100	74	—	21	—	—	4	—
Insurance carriers and related activities .....	100	67	—	16	—	—	14	—
Real estate and rental and leasing .....	100	86	—	—	—	—	—	—
Professional and business services .....	100	80	—	8	1	—	10	—
Professional and technical services .....	100	81	—	7	—	—	9	—
Administrative and waste services .....	100	83	—	—	—	—	7	—
Education and health services .....	100	75	—	12	1	( <sup>4</sup> )	12	—
Educational services .....	100	79	—	10	3	—	7	—
Junior colleges, colleges, and universities .....	100	76	—	13	4	—	7	—
Health care and social assistance .....	100	74	—	12	1	—	12	—
Leisure and hospitality .....	100	75	—	6	—	—	18	—
Accommodation and food services .....	100	74	—	7	—	—	17	—
Other services .....	100	76	—	6	—	—	16	—
1 to 99 workers .....	100	80	—	9	—	—	11	( <sup>4</sup> )
1 to 49 workers .....	100	79	—	9	—	—	12	( <sup>4</sup> )
50 to 99 workers .....	100	81	—	8	—	—	10	—
100 workers or more .....	100	73	1	13	1	( <sup>4</sup> )	12	( <sup>4</sup> )
100 to 499 workers .....	100	75	1	12	—	—	11	1
500 workers or more .....	100	71	—	14	1	—	13	( <sup>4</sup> )
<b>Geographic areas</b>								
New England .....	100	79	—	8	—	—	12	—
Middle Atlantic .....	100	77	—	8	1	1	11	—
East North Central .....	100	73	( <sup>4</sup> )	14	1	—	12	—
West North Central .....	100	76	—	12	—	—	10	—
South Atlantic .....	100	77	—	10	—	—	11	( <sup>4</sup> )
East South Central .....	100	79	—	10	—	—	11	—
West South Central .....	100	73	—	15	1	—	11	—
Mountain .....	100	73	—	12	—	—	14	—
Pacific .....	100	76	—	10	1	—	12	—

<sup>1</sup> 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.

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

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

<sup>4</sup> Less than 0.5 percent.

<sup>5</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, 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	\$835.52	10	\$1,086.33	90	\$808.29	\$404.03
<b>Worker characteristics</b>							
Management, professional, and related .....	100	901.27	8	1,142.65	92	878.89	404.65
Management, business, and financial .....	100	893.10	8	1,142.87	92	872.01	409.33
Professional and related .....	100	905.53	9	1,142.56	91	882.52	402.19
Service .....	100	739.50	8	1,125.40	92	705.38	447.00
Protective service .....	100	752.62	3	1,148.86	97	741.44	492.29
Sales and office .....	100	799.48	7	992.79	93	784.13	411.08
Sales and related .....	100	741.54	7	934.95	93	726.45	424.30
Office and administrative support .....	100	828.12	7	1,020.72	93	812.70	404.53
Natural resources, construction, and maintenance	100	803.16	18	1,109.84	82	734.39	434.77
Construction, extraction, farming, fishing, and forestry .....	100	751.59	24	1,067.41	76	650.92	478.77
Installation, maintenance, and repair .....	100	849.63	13	1,180.66	87	799.97	400.21
Production, transportation, and material moving ...	100	851.37	12	1,070.45	88	820.16	351.14
Production .....	100	854.70	12	1,104.52	88	820.76	341.60
Transportation and material moving .....	100	847.22	13	1,031.58	87	819.40	363.24
Full time .....	100	837.91	9	1,134.29	91	807.01	401.81
Part time .....	100	801.83	15	654.78	85	827.29	437.09
Union .....	100	1,011.92	35	1,078.59	65	976.09	330.98
Nonunion .....	100	807.53	6	1,093.74	94	789.90	412.03
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	100	708.51	8	903.89	92	691.63	433.32
Lowest 10 percent .....	100	617.45	8	580.37	92	620.51	438.14
Second 25 percent .....	100	770.75	7	981.18	93	755.81	412.76
Third 25 percent .....	100	834.10	9	1,070.26	91	809.70	399.79
Highest 25 percent .....	100	931.22	13	1,175.40	87	894.00	389.67
Highest 10 percent .....	100	955.71	12	1,157.50	88	927.22	387.47
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	841.99	14	1,075.16	86	802.81	356.75
Construction .....	100	676.90	24	1,026.10	76	564.51	535.21
Manufacturing .....	100	880.54	12	1,108.41	88	849.65	316.82
Service-providing industries .....	100	833.62	8	1,091.90	92	809.79	416.98
Trade, transportation, and utilities .....	100	817.72	10	937.59	90	804.87	395.17
Wholesale trade .....	100	837.19	7	1,021.23	93	822.53	388.26
Retail trade .....	100	721.80	10	760.80	90	717.25	439.87
Transportation and warehousing .....	100	970.62	11	1,206.11	89	942.00	318.79
Utilities .....	100	1,041.57	10	1,228.94	90	1,020.65	302.56

See footnotes at end of table.

**Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, 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
Information .....	100	\$977.20	15	\$1,462.50	85	\$888.83	\$327.17
Financial activities .....	100	842.86	5	1,075.41	95	829.61	396.56
Finance and insurance .....	100	870.32	4	1,179.36	96	855.87	385.34
Credit intermediation and related activities .....	100	832.30	3	1,083.14	97	824.47	398.48
Insurance carriers and related activities .....	100	891.79	5	1,270.27	95	872.67	369.34
Real estate and rental and leasing .....	100	694.49	—	—	—	—	—
Professional and business services .....	100	862.43	10	1,315.60	90	814.05	430.56
Professional and technical services .....	100	893.86	10	1,368.17	90	841.70	447.44
Administrative and waste services .....	100	763.71	—	—	—	—	—
Education and health services .....	100	846.66	6	910.45	94	842.74	450.37
Educational services .....	100	840.32	1	1,230.34	99	834.60	472.06
Junior colleges, colleges, and universities .....	100	920.71	1	1,503.84	99	914.63	412.93
Health care and social assistance .....	100	847.81	7	897.68	93	844.30	446.22
Leisure and hospitality .....	100	670.12	8	1,168.82	92	624.94	417.75
Accommodation and food services .....	100	666.84	7	1,172.54	93	626.70	405.49
Other services .....	100	819.38	14	1,155.53	86	764.18	437.87
1 to 99 workers .....	100	752.64	12	1,100.42	88	704.33	466.98
1 to 49 workers .....	100	750.74	12	1,149.47	88	694.93	471.52
50 to 99 workers .....	100	757.06	12	983.46	88	726.18	456.43
100 workers or more .....	100	895.49	8	1,070.89	92	880.13	360.52
100 to 499 workers .....	100	839.78	7	978.05	93	829.48	389.21
500 workers or more .....	100	959.92	9	1,150.45	91	940.26	326.45
<b>Geographic areas</b>							
New England .....	100	923.06	7	1,010.00	93	916.48	392.65
Middle Atlantic .....	100	942.57	13	1,136.97	87	912.54	407.64
East North Central .....	100	881.47	12	1,081.34	88	854.28	352.74
West North Central .....	100	828.66	11	956.84	89	812.41	364.98
South Atlantic .....	100	768.75	4	1,198.74	96	750.35	422.31
East South Central .....	100	766.55	7	1,072.85	93	742.72	435.14
West South Central .....	100	787.34	6	1,196.70	94	758.95	423.34
Mountain .....	100	782.87	11	1,109.42	89	743.74	411.62
Pacific .....	100	804.97	13	1,027.47	87	771.57	430.43

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

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

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate <sup>1</sup>	Varies <sup>2</sup>	Flexible benefits <sup>3</sup>	Percent of earnings	Exists, but unknown	Other
All workers .....	100	77	( <sup>4</sup> )	10	( <sup>4</sup> )	( <sup>4</sup> )	11	( <sup>4</sup> )
<b>Worker characteristics</b>								
Management, professional, and related .....	100	77	—	10	1	( <sup>4</sup> )	11	—
Management, business, and financial .....	100	79	—	9	1	( <sup>4</sup> )	10	—
Professional and related .....	100	76	—	11	1	( <sup>4</sup> )	12	—
Service .....	100	77	—	8	( <sup>4</sup> )	—	14	—
Protective service .....	100	65	—	8	—	—	25	—
Sales and office .....	100	72	( <sup>4</sup> )	15	( <sup>4</sup> )	( <sup>4</sup> )	11	( <sup>4</sup> )
Sales and related .....	100	67	—	20	—	—	12	—
Office and administrative support .....	100	75	( <sup>4</sup> )	13	1	( <sup>4</sup> )	11	( <sup>4</sup> )
Natural resources, construction, and maintenance .....	100	81	—	5	—	—	13	1
Construction, extraction, farming, fishing, and forestry .....	100	80	—	5	—	—	12	—
Installation, maintenance, and repair .....	100	81	—	6	—	—	13	—
Production, transportation, and material moving ...	100	83	1	6	( <sup>4</sup> )	—	9	—
Production .....	100	82	—	7	( <sup>4</sup> )	—	10	—
Transportation and material moving .....	100	86	—	4	—	—	9	—
Full time .....	100	77	( <sup>4</sup> )	10	( <sup>4</sup> )	( <sup>4</sup> )	12	( <sup>4</sup> )
Part time .....	100	75	( <sup>4</sup> )	16	( <sup>4</sup> )	—	8	—
Union .....	100	80	1	5	—	—	13	1
Nonunion .....	100	77	( <sup>4</sup> )	11	1	( <sup>4</sup> )	11	( <sup>4</sup> )
Average wage within the following categories: <sup>5</sup>								
Lowest 25 percent .....	100	77	—	11	—	—	12	—
Lowest 10 percent .....	100	85	—	5	—	—	10	—
Second 25 percent .....	100	74	( <sup>4</sup> )	13	( <sup>4</sup> )	( <sup>4</sup> )	12	( <sup>4</sup> )
Third 25 percent .....	100	80	( <sup>4</sup> )	8	1	( <sup>4</sup> )	10	( <sup>4</sup> )
Highest 25 percent .....	100	77	—	9	1	—	12	( <sup>4</sup> )
Highest 10 percent .....	100	77	—	9	1	—	12	( <sup>4</sup> )
<b>Establishment characteristics</b>								
Goods-producing industries .....	100	81	—	6	( <sup>4</sup> )	—	11	—
Construction .....	100	83	—	5	—	—	10	—
Manufacturing .....	100	81	—	7	( <sup>4</sup> )	—	11	—
Service-providing industries .....	100	76	( <sup>4</sup> )	11	1	( <sup>4</sup> )	11	( <sup>4</sup> )
Trade, transportation, and utilities .....	100	72	( <sup>4</sup> )	15	—	—	13	—
Wholesale trade .....	100	83	—	8	—	—	7	—
Retail trade .....	100	61	—	24	—	—	14	—
Transportation and warehousing .....	100	79	—	4	—	—	15	—
Utilities .....	100	82	—	—	—	—	—	—

See footnotes at end of table.

**Table 15. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, 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 <sup>1</sup>	Varies <sup>2</sup>	Flexible benefits <sup>3</sup>	Percent of earnings	Exists, but unknown	Other
Information .....	100	83	—	6	—	—	12	—
Financial activities .....	100	74	—	16	1	1	8	—
Finance and insurance .....	100	72	—	18	1	1	7	—
Credit intermediation and related activities .....	100	75	—	20	—	—	4	—
Insurance carriers and related activities .....	100	70	—	15	1	—	12	—
Real estate and rental and leasing .....	100	84	—	—	—	—	—	—
Professional and business services .....	100	82	—	7	1	—	10	—
Professional and technical services .....	100	83	—	7	—	—	10	—
Administrative and waste services .....	100	82	—	—	—	—	8	—
Education and health services .....	100	76	—	11	1	( <sup>4</sup> )	11	—
Educational services .....	100	80	—	8	2	—	9	—
Junior colleges, colleges, and universities .....	100	78	—	12	2	—	7	—
Health care and social assistance .....	100	76	—	12	( <sup>4</sup> )	—	11	—
Leisure and hospitality .....	100	73	—	6	—	—	19	—
Accommodation and food services .....	100	76	—	7	—	—	15	—
Other services .....	100	80	—	5	—	—	14	—
1 to 99 workers .....	100	80	—	7	—	—	12	( <sup>4</sup> )
1 to 49 workers .....	100	79	—	7	—	—	13	( <sup>4</sup> )
50 to 99 workers .....	100	82	—	7	—	—	10	—
100 workers or more .....	100	75	1	12	1	( <sup>4</sup> )	11	( <sup>4</sup> )
100 to 499 workers .....	100	77	1	12	( <sup>4</sup> )	—	10	—
500 workers or more .....	100	73	—	13	1	( <sup>4</sup> )	12	—
<b>Geographic areas</b>								
New England .....	100	79	—	8	—	—	11	—
Middle Atlantic .....	100	80	—	8	1	1	10	—
East North Central .....	100	73	( <sup>4</sup> )	14	( <sup>4</sup> )	—	11	—
West North Central .....	100	77	—	11	—	—	11	—
South Atlantic .....	100	79	—	9	—	—	11	—
East South Central .....	100	82	—	9	—	—	9	—
West South Central .....	100	76	—	13	1	—	10	—
Mountain .....	100	72	—	11	—	—	17	—
Pacific .....	100	77	—	9	1	—	13	—

<sup>1</sup> 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.

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

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

<sup>4</sup> Less than 0.5 percent.

<sup>5</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).



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

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

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$35.84	\$59.22	\$89.72	\$131.07	\$186.67	\$133.71	\$220.00	\$335.81	\$522.12	\$774.00
<b>Worker characteristics</b>										
Management, professional, and related .....	35.65	59.00	90.08	132.25	187.87	144.35	228.76	338.00	522.13	779.40
Management, business, and financial .....	35.00	59.22	92.50	130.10	188.33	134.53	238.50	339.00	542.17	781.71
Professional and related .....	36.57	59.00	89.06	133.91	187.03	149.05	225.21	338.00	516.85	771.45
Service .....	26.70	51.33	88.67	135.00	176.74	142.78	236.19	391.00	589.21	860.82
Protective service .....	42.35	72.97	88.98	143.02	185.40	157.65	226.82	407.95	838.02	1031.68
Sales and office .....	38.00	62.34	93.75	133.02	198.00	139.05	237.17	347.59	525.00	784.86
Sales and related .....	41.94	70.47	101.23	145.00	213.90	155.82	262.31	360.39	565.00	783.97
Office and administrative support .....	35.00	59.22	90.00	127.38	185.99	134.37	227.52	342.70	513.00	785.66
Natural resources, construction, and maintenance .....	39.33	62.50	93.45	140.36	204.03	141.40	221.96	369.28	567.13	822.94
Construction, extraction, farming, fishing, and forestry .....	36.83	60.56	92.05	140.36	210.13	163.12	231.00	410.33	636.38	956.05
Installation, maintenance, and repair .....	41.03	64.80	94.98	140.00	203.08	134.00	219.75	337.16	539.30	769.26
Production, transportation, and material moving .....	36.83	57.55	83.46	120.00	167.00	108.64	178.30	286.33	437.76	684.61
Production .....	36.29	57.20	84.00	116.54	160.15	110.00	174.00	274.57	421.08	632.46
Transportation and material moving .....	36.83	58.06	82.50	122.54	175.28	108.17	186.32	297.17	473.97	721.79
Full time .....	36.08	59.22	89.70	129.98	183.60	132.72	217.99	335.13	517.61	770.63
Part time .....	34.46	60.00	91.61	163.63	247.14	164.21	248.37	345.93	581.38	840.99
Union .....	32.22	49.69	77.00	115.98	160.31	90.99	152.44	247.41	398.13	643.73
Nonunion .....	37.00	60.36	91.00	132.48	188.33	145.00	230.60	345.08	534.96	781.83
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	33.69	56.60	92.50	137.50	193.34	130.00	235.53	381.09	576.69	828.76
Lowest 10 percent .....	39.26	63.16	98.78	160.58	200.00	179.99	248.37	392.21	561.00	729.06
Second 25 percent .....	38.31	59.92	88.83	130.16	188.66	136.53	222.12	342.00	525.32	803.96
Third 25 percent .....	35.06	59.20	89.23	129.99	184.15	130.83	216.06	333.00	519.65	781.71
Highest 25 percent .....	36.09	59.22	89.91	129.96	186.67	134.59	217.82	324.32	500.76	723.08
Highest 10 percent .....	37.80	59.00	89.47	134.84	188.33	137.35	221.88	323.98	487.00	720.14
<b>Establishment characteristics</b>										
Goods-producing industries .....	35.65	56.00	83.00	118.97	161.23	114.87	181.64	280.00	441.76	675.98
Construction .....	38.65	63.65	100.80	155.99	212.32	170.00	267.67	454.99	655.39	976.55
Manufacturing .....	35.65	54.00	77.91	110.82	150.00	109.33	168.99	261.67	391.48	597.89
Service-providing industries .....	35.99	60.02	92.08	135.00	190.65	141.77	235.34	353.10	546.89	798.40
Trade, transportation, and utilities .....	37.28	63.70	93.75	137.82	206.72	123.93	226.32	342.05	513.21	748.94
Wholesale trade .....	40.45	63.82	88.75	131.68	190.22	116.99	216.65	339.98	514.99	723.72
Retail trade .....	44.89	74.82	108.73	157.96	227.14	183.40	293.14	394.30	584.39	820.65
Transportation and warehousing .....	26.50	50.00	80.76	114.67	193.25	81.00	168.58	272.56	390.02	624.30
Utilities .....	35.00	49.05	75.92	109.67	149.00	112.57	168.00	285.02	367.10	458.98

See footnotes at end of table.

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

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

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information .....	\$31.94	\$50.93	\$80.83	\$113.32	\$153.13	\$111.70	\$155.83	\$274.57	\$387.54	\$598.58
Financial activities .....	37.97	56.40	89.80	121.11	169.14	148.01	247.21	347.17	490.53	720.59
Finance and insurance .....	38.00	56.63	91.48	121.00	165.67	139.52	247.19	335.53	475.08	698.05
Credit intermediation and related activities .....	40.00	61.31	91.99	121.00	160.99	152.00	250.63	350.33	498.68	711.35
Insurance carriers and related activities .....	31.70	53.09	89.75	120.85	172.26	137.02	240.06	331.77	465.92	686.00
Real estate and rental and leasing .....	—	—	—	—	—	212.85	249.02	383.47	576.80	840.83
Professional and business services .....	45.00	67.15	96.92	144.00	198.22	171.97	236.19	352.27	573.45	795.00
Professional and technical services .....	44.44	66.99	96.56	142.00	194.13	191.00	263.08	382.81	645.13	822.69
Administrative and waste services .....	43.33	67.30	99.05	160.94	256.14	162.72	221.61	381.09	608.01	822.94
Education and health services .....	31.91	53.82	89.01	133.02	190.40	140.65	241.00	376.71	603.17	874.14
Educational services .....	45.31	63.81	102.14	143.38	207.42	202.80	288.64	397.12	619.23	825.00
Junior colleges, colleges, and universities .....	47.77	62.34	102.60	141.80	200.96	208.00	272.00	369.28	482.91	670.95
Health care and social assistance .....	30.00	51.00	87.14	129.16	177.65	134.53	231.89	367.44	598.80	889.86
Leisure and hospitality .....	37.00	59.78	94.18	141.45	170.72	150.00	248.37	384.22	508.00	710.17
Accommodation and food services .....	38.52	63.16	101.10	146.47	176.58	163.43	250.90	384.22	498.85	661.65
Other services .....	49.63	69.14	104.69	153.16	195.30	164.81	231.72	396.00	618.00	887.89
1 to 99 workers .....	37.92	63.83	100.00	144.39	204.41	154.57	259.50	398.82	625.84	862.00
1 to 49 workers .....	35.61	63.51	100.06	150.00	213.99	146.63	256.53	404.60	647.36	862.00
50 to 99 workers .....	41.03	64.80	99.25	136.16	193.85	166.60	264.62	375.56	583.60	832.27
100 workers or more .....	35.08	56.42	83.16	122.38	172.26	123.93	199.81	305.62	443.48	663.00
100 to 499 workers .....	37.00	60.00	88.56	125.82	173.99	138.82	219.08	334.28	498.85	723.08
500 workers or more .....	34.46	54.39	77.91	115.00	169.99	111.24	182.46	277.00	400.51	565.02
<b>Geographic areas</b>										
New England .....	43.76	69.85	109.71	148.69	229.13	144.35	229.11	335.96	494.30	728.74
Middle Atlantic .....	36.74	60.00	92.14	139.36	200.00	129.99	210.68	329.05	524.36	833.02
East North Central .....	34.12	57.14	86.64	125.21	172.29	110.00	190.00	296.00	436.97	639.27
West North Central .....	33.04	54.49	83.69	119.92	176.31	112.76	212.85	300.00	456.15	664.26
South Atlantic .....	38.02	61.53	90.20	131.31	188.33	154.57	247.06	359.94	553.06	807.33
East South Central .....	40.00	65.00	95.48	132.83	186.29	143.53	236.19	370.38	567.68	851.04
West South Central .....	34.00	56.33	88.25	125.85	173.32	139.46	236.98	387.39	565.02	793.00
Mountain .....	39.00	60.60	92.99	135.46	186.72	143.00	232.64	340.66	538.57	769.80
Pacific .....	30.24	54.17	84.00	126.61	192.17	136.00	222.87	352.27	571.90	828.76

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 17. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, 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 .....	58	56	97	38	37	98	32	31	96
<b>Worker characteristics</b>									
Management, professional, and related .....	77	76	98	51	50	98	58	56	96
Management, business, and financial .....	85	84	99	60	59	98	66	64	96
Professional and related .....	73	72	98	47	46	98	54	52	95
Service .....	31	29	94	21	19	93	11	11	94
Protective service .....	54	49	90	23	23	99	13	12	94
Sales and office .....	58	55	96	36	36	98	32	31	95
Sales and related .....	48	44	92	29	28	98	20	18	92
Office and administrative support .....	64	62	97	41	40	98	40	39	96
Natural resources, construction, and maintenance	58	55	96	36	35	98	23	22	97
Construction, extraction, farming, fishing, and forestry .....	49	46	95	28	28	97	15	14	96
Installation, maintenance, and repair .....	66	64	97	43	43	98	31	30	98
Production, transportation, and material moving ...	64	62	97	46	45	98	27	26	96
Production .....	71	69	97	52	51	98	31	30	96
Transportation and material moving .....	58	56	96	39	38	98	24	23	96
Full time .....	73	71	97	46	45	98	41	40	96
Part time .....	14	13	91	15	14	96	6	6	94
Union .....	83	81	98	63	63	99	35	34	97
Nonunion .....	55	53	96	35	34	97	32	30	96
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	25	22	91	17	16	95	7	7	94
Lowest 10 percent .....	13	12	90	15	13	92	4	3	95
Second 25 percent .....	61	59	95	36	35	97	27	26	95
Third 25 percent .....	71	69	97	47	46	98	40	38	96
Highest 25 percent .....	81	80	99	58	57	99	61	59	96
Highest 10 percent .....	85	84	99	61	60	99	66	63	96
<b>Establishment characteristics</b>									
Goods-producing industries .....	72	70	97	51	51	99	34	33	96
Construction .....	46	44	95	25	24	98	13	13	94
Manufacturing .....	81	80	98	61	61	99	41	40	96
Service-providing industries .....	55	53	96	35	34	97	32	30	96
Trade, transportation, and utilities .....	57	54	94	34	33	98	23	22	94
Wholesale trade .....	66	65	98	45	45	98	38	37	96
Retail trade .....	47	42	90	27	26	98	12	11	90
Transportation and warehousing .....	77	75	98	43	42	97	33	32	96
Utilities .....	92	92	100	45	45	100	84	80	96

See footnotes at end of table.

**Table 17. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, 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
Information .....	83	83	99	69	67	98	65	64	98
Financial activities .....	80	78	98	64	63	98	66	64	97
Finance and insurance .....	87	86	99	72	71	98	74	72	97
Credit intermediation and related activities .....	90	89	99	71	70	99	75	73	98
Insurance carriers and related activities .....	83	82	99	70	69	98	75	71	95
Real estate and rental and leasing .....	53	50	95	38	38	99	36	35	98
Professional and business services .....	57	56	98	39	38	98	39	38	96
Professional and technical services .....	71	71	99	48	47	97	56	55	97
Administrative and waste services .....	36	34	95	24	23	98	16	16	96
Education and health services .....	62	61	98	31	30	97	38	36	94
Educational services .....	68	67	99	35	35	99	58	55	95
Junior colleges, colleges, and universities .....	86	85	99	46	46	99	80	77	96
Health care and social assistance .....	61	60	97	30	29	97	35	32	94
Leisure and hospitality .....	21	19	92	19	17	91	7	7	99
Accommodation and food services .....	20	18	91	19	18	91	7	7	99
Other services .....	38	35	94	28	27	97	23	21	93
1 to 99 workers .....	41	39	96	27	26	97	20	20	96
1 to 49 workers .....	37	35	95	24	23	96	18	17	96
50 to 99 workers .....	55	53	97	35	34	98	29	28	97
100 workers or more .....	76	74	97	51	50	98	46	44	95
100 to 499 workers .....	70	67	96	44	43	98	36	34	95
500 workers or more .....	86	84	99	61	60	98	59	57	96
<b>Geographic areas</b>									
New England .....	58	56	98	39	39	99	38	36	96
Middle Atlantic .....	56	55	98	72	71	99	32	31	97
East North Central .....	64	61	97	42	40	96	35	34	95
West North Central .....	60	58	97	30	30	98	31	30	96
South Atlantic .....	57	55	97	33	31	96	31	30	95
East South Central .....	64	62	96	36	35	96	37	36	97
West South Central .....	58	54	94	28	27	95	33	31	95
Mountain .....	57	54	95	26	25	98	29	27	94
Pacific .....	51	49	97	25	24	99	29	27	95

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

<sup>2</sup> The 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 18. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2011**

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

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	5	95
<b>Worker characteristics</b>		
Management, professional, and related .....	3	97
Management, business, and financial .....	3	97
Professional and related .....	3	97
Service .....	8	92
Sales and office .....	6	94
Sales and related .....	8	92
Office and administrative support .....	5	95
Natural resources, construction, and maintenance	9	91
Construction, extraction, farming, fishing, and forestry .....	12	88
Installation, maintenance, and repair .....	7	93
Production, transportation, and material moving ...	5	95
Production .....	5	95
Transportation and material moving .....	4	96
Full time .....	5	95
Part time .....	3	97
Union .....	4	96
Nonunion .....	5	95
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	10	90
Lowest 10 percent .....	12	88
Second 25 percent .....	6	94
Third 25 percent .....	5	95
Highest 25 percent .....	4	96
Highest 10 percent .....	4	96
<b>Establishment characteristics</b>		
Goods-producing industries .....	5	95
Construction .....	11	89
Manufacturing .....	4	96
Service-providing industries .....	5	95
Trade, transportation, and utilities .....	6	94
Wholesale trade .....	6	94
Retail trade .....	8	92
Transportation and warehousing .....	4	96
Utilities .....	3	97

See footnotes at end of table.

**Table 18. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2011—Continued**

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

Characteristics	Employee contribution required	Employee contribution not required
Information .....	3	97
Financial activities .....	4	96
Finance and insurance .....	4	96
Credit intermediation and related activities .....	3	97
Insurance carriers and related activities .....	3	97
Real estate and rental and leasing .....	10	90
Professional and business services .....	5	95
Professional and technical services .....	3	97
Administrative and waste services .....	7	93
Education and health services .....	3	97
Educational services .....	5	95
Junior colleges, colleges, and universities .....	3	97
Health care and social assistance .....	2	98
Leisure and hospitality .....	14	86
Accommodation and food services .....	16	84
Other services .....	8	92
1 to 99 workers .....	7	93
1 to 49 workers .....	7	93
50 to 99 workers .....	7	93
100 workers or more .....	4	96
100 to 499 workers .....	5	95
500 workers or more .....	3	97
<b>Geographic areas</b>		
New England .....	4	96
Middle Atlantic .....	3	97
East North Central .....	5	95
West North Central .....	4	96
South Atlantic .....	6	94
East South Central .....	9	91
West South Central .....	6	94
Mountain .....	7	93
Pacific .....	5	95

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 19. Life insurance plans: Method of benefit payment, private industry workers, 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 .....	59	2	36	2	1
<b>Worker characteristics</b>					
Management, professional, and related .....	71	3	23	1	1
Management, business, and financial .....	74	3	20	1	2
Professional and related .....	69	4	25	1	1
Service .....	46	1	49	3	( 1 )
Protective service .....	35	—	63	—	—
Sales and office .....	65	3	30	1	1
Sales and related .....	62	3	33	1	1
Office and administrative support .....	67	2	29	1	( 1 )
Natural resources, construction, and maintenance .....	37	1	57	4	1
Construction, extraction, farming, fishing, and forestry .....	16	—	77	6	—
Installation, maintenance, and repair .....	52	1	43	3	1
Production, transportation, and material moving ...	45	1	49	4	1
Production .....	44	1	49	5	2
Transportation and material moving .....	47	1	49	3	1
Full time .....	59	2	36	2	1
Part time .....	55	—	42	1	—
Union .....	40	1	51	8	1
Nonunion .....	62	2	34	1	1
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	44	—	51	3	—
Lowest 10 percent .....	33	—	58	5	—
Second 25 percent .....	57	2	39	1	1
Third 25 percent .....	56	2	40	2	1
Highest 25 percent .....	68	3	25	2	1
Highest 10 percent .....	70	5	22	1	2
<b>Establishment characteristics</b>					
Goods-producing industries .....	44	2	49	4	1
Construction .....	16	—	81	3	—
Manufacturing .....	50	2	43	5	1
Service-providing industries .....	63	2	32	2	1
Trade, transportation, and utilities .....	57	3	38	2	1
Wholesale trade .....	53	4	39	—	—
Retail trade .....	56	3	39	—	—
Transportation and warehousing .....	59	—	37	2	—
Utilities .....	79	1	19	—	—

See footnotes at end of table.

**Table 19. Life insurance plans: Method of benefit payment, private industry workers, 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
Information .....	84	4	10	—	—
Financial activities .....	81	3	14	1	1
Finance and insurance .....	85	3	11	1	1
Credit intermediation and related activities .....	87	4	8	—	—
Insurance carriers and related activities .....	83	2	13	1	( <sup>1</sup> )
Real estate and rental and leasing .....	61	—	34	—	—
Professional and business services .....	63	—	34	—	2
Professional and technical services .....	63	—	34	—	1
Administrative and waste services .....	51	—	47	—	—
Education and health services .....	62	3	32	2	1
Educational services .....	63	4	31	2	( <sup>1</sup> )
Junior colleges, colleges, and universities .....	69	5	24	1	( <sup>1</sup> )
Health care and social assistance .....	62	3	33	2	1
Leisure and hospitality .....	42	—	52	5	—
Accommodation and food services .....	43	—	50	6	—
Other services .....	48	—	50	—	—
1 to 99 workers .....	46	2	50	2	1
1 to 49 workers .....	45	2	50	2	1
50 to 99 workers .....	48	—	49	2	—
100 workers or more .....	67	3	27	2	1
100 to 499 workers .....	61	1	34	2	1
500 workers or more .....	72	4	20	3	1
<b>Geographic areas</b>					
New England .....	68	4	26	—	—
Middle Atlantic .....	61	2	33	—	—
East North Central .....	54	2	41	4	( <sup>1</sup> )
West North Central .....	57	2	39	2	( <sup>1</sup> )
South Atlantic .....	62	2	33	2	1
East South Central .....	58	—	35	5	—
West South Central .....	63	2	32	2	1
Mountain .....	54	2	44	—	—
Pacific .....	55	3	39	—	—

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

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).



**Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, 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 <sup>1</sup>					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	60	13	22	4	1.4	1.0
<b>Worker characteristics</b>							
Management, professional, and related .....	1	57	12	25	5	1.4	1.0
Management, business, and financial .....	( <sup>2</sup> )	55	13	26	6	1.4	1.0
Professional and related .....	1	58	11	25	5	1.4	1.0
Service .....	2	59	19	19	2	1.3	1.0
Protective service .....	–	48	–	–	–	1.4	–
Sales and office .....	( <sup>2</sup> )	64	11	20	5	1.3	1.0
Sales and related .....	–	73	10	14	–	1.2	1.0
Office and administrative support .....	( <sup>2</sup> )	60	11	23	5	1.4	1.0
Natural resources, construction, and maintenance .....	2	61	12	22	3	1.3	1.0
Construction, extraction, farming, fishing, and forestry .....	–	54	9	32	–	1.4	1.0
Installation, maintenance, and repair .....	1	62	13	20	3	1.3	1.0
Production, transportation, and material moving ...	1	59	17	22	2	1.3	1.0
Production .....	–	53	16	29	–	1.4	1.0
Transportation and material moving .....	1	65	18	14	2	1.3	1.0
Full time .....	1	59	13	23	4	1.4	1.0
Part time .....	1	66	11	16	6	1.3	1.0
Union .....	2	67	9	18	5	1.3	1.0
Nonunion .....	1	59	13	23	4	1.4	1.0
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	–	62	16	18	–	1.3	1.0
Lowest 10 percent .....	–	67	–	–	–	1.2	1.0
Second 25 percent .....	1	65	13	19	2	1.3	1.0
Third 25 percent .....	1	58	13	23	5	1.4	1.0
Highest 25 percent .....	1	57	12	25	5	1.4	1.0
Highest 10 percent .....	1	53	12	29	5	1.4	1.0
<b>Establishment characteristics</b>							
Goods-producing industries .....	1	49	15	29	6	1.4	–
Construction .....	–	67	–	21	–	1.3	1.0
Manufacturing .....	–	49	16	29	–	1.5	–
Service-providing industries .....	1	62	12	21	4	1.3	1.0
Trade, transportation, and utilities .....	1	68	13	16	2	1.3	1.0
Wholesale trade .....	–	48	24	24	–	1.4	1.5
Retail trade .....	–	83	7	7	–	1.1	1.0
Transportation and warehousing .....	–	63	14	20	–	1.3	1.0
Utilities .....	–	49	–	37	8	1.6	–

See footnotes at end of table.

**Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, 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 <sup>1</sup>					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		
Information .....	—	61	8	21	9	1.4	1.0
Financial activities .....	( <sup>2</sup> )	62	6	25	7	1.4	1.0
Finance and insurance .....	( <sup>2</sup> )	63	4	25	8	1.4	1.0
Credit intermediation and related activities .....	—	63	—	23	10	1.4	1.0
Insurance carriers and related activities .....	—	64	—	29	4	1.4	1.0
Real estate and rental and leasing .....	—	52	20	27	—	1.4	—
Professional and business services .....	—	49	16	32	3	1.5	—
Professional and technical services .....	—	51	14	30	5	1.5	—
Administrative and waste services .....	—	49	20	31	—	1.4	—
Education and health services .....	2	67	12	15	3	1.3	1.0
Educational services .....	4	60	15	14	6	1.3	1.0
Junior colleges, colleges, and universities .....	6	60	14	16	4	1.3	1.0
Health care and social assistance .....	1	69	12	16	3	1.3	1.0
Leisure and hospitality .....	—	59	28	—	—	1.3	1.0
Accommodation and food services .....	—	58	31	—	—	1.3	1.0
Other services .....	—	39	—	46	—	1.5	—
1 to 99 workers .....	1	56	13	24	6	1.4	1.0
1 to 49 workers .....	1	57	12	24	7	1.4	1.0
50 to 99 workers .....	( <sup>2</sup> )	56	16	24	4	1.4	1.0
100 workers or more .....	1	61	13	22	3	1.3	1.0
100 to 499 workers .....	( <sup>2</sup> )	63	13	21	3	1.3	1.0
500 workers or more .....	1	59	13	23	4	1.3	1.0
<b>Geographic areas</b>							
New England .....	2	65	10	18	5	1.3	1.0
Middle Atlantic .....	3	56	16	20	5	1.4	1.0
East North Central .....	—	56	13	27	—	1.4	1.0
West North Central .....	—	55	13	24	—	1.4	1.0
South Atlantic .....	—	63	13	21	—	1.3	1.0
East South Central .....	—	56	20	20	4	1.4	1.0
West South Central .....	—	61	9	26	—	1.4	1.0
Mountain .....	—	71	11	15	—	1.2	1.0
Pacific .....	1	59	11	24	6	1.4	1.0

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

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

<sup>3</sup> The 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 21. Life insurance plans: Maximum benefit amount, private industry workers, 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 <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	72	\$50,000	\$50,000	\$250,000	\$600,000	\$1,000,000	28
<b>Worker characteristics</b>							
Management, professional, and related .....	74	50,000	100,000	300,000	750,000	1,000,000	26
Management, business, and financial .....	76	50,000	100,000	300,000	750,000	1,500,000	24
Professional and related .....	73	50,000	100,000	300,000	750,000	1,000,000	27
Service .....	67	50,000	50,000	200,000	500,000	1,000,000	33
Protective service .....	52	—	—	—	—	—	48
Sales and office .....	76	50,000	50,000	200,000	500,000	1,000,000	24
Sales and related .....	81	—	—	—	—	—	19
Office and administrative support .....	74	50,000	50,000	250,000	700,000	1,500,000	26
Natural resources, construction, and maintenance .....	70	50,000	70,000	240,000	750,000	2,000,000	30
Construction, extraction, farming, fishing, and forestry .....	66	—	—	—	—	—	34
Installation, maintenance, and repair .....	71	50,000	70,000	300,000	1,000,000	2,000,000	29
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 .....	61	50,000	50,000	125,000	500,000	1,000,000	39
Full time .....	73	50,000	50,000	250,000	600,000	1,000,000	27
Part time .....	53	—	—	—	—	—	47
Union .....	58	50,000	70,000	200,000	600,000	2,000,000	42
Nonunion .....	74	50,000	50,000	250,000	600,000	1,000,000	26
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	60	50,000	50,000	250,000	500,000	1,000,000	40
Lowest 10 percent .....	67	—	—	—	—	—	33
Second 25 percent .....	74	50,000	50,000	150,000	500,000	1,000,000	26
Third 25 percent .....	73	50,000	50,000	225,000	500,000	1,000,000	27
Highest 25 percent .....	73	50,000	100,000	300,000	1,000,000	2,000,000	27
Highest 10 percent .....	75	50,000	100,000	350,000	1,000,000	1,500,000	25
<b>Establishment characteristics</b>							
Goods-producing industries .....	63	50,000	100,000	300,000	750,000	2,000,000	37
Construction .....	73	—	—	—	—	—	27
Manufacturing .....	62	50,000	125,000	300,000	750,000	2,000,000	38
Service-providing industries .....	74	50,000	50,000	245,000	600,000	1,000,000	26
Trade, transportation, and utilities .....	72	50,000	50,000	70,000	400,000	750,000	28
Wholesale trade .....	79	50,000	60,000	200,000	500,000	1,000,000	21
Retail trade .....	75	50,000	50,000	50,000	250,000	750,000	25
Transportation and warehousing .....	64	50,000	50,000	100,000	250,000	500,000	36
Utilities .....	49	—	—	—	—	—	51

See footnotes at end of table.

**Table 21. Life insurance plans: Maximum benefit amount, private industry workers, 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 <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information .....	66	\$150,000	\$500,000	\$1,200,000	\$2,000,000	\$2,000,000	34
Financial activities .....	83	50,000	100,000	350,000	1,000,000	2,000,000	17
Finance and insurance .....	82	50,000	100,000	350,000	1,000,000	2,000,000	18
Credit intermediation and related activities	86	50,000	100,000	500,000	1,000,000	2,000,000	14
Insurance carriers and related activities ....	72	50,000	100,000	400,000	1,000,000	2,000,000	28
Professional and business services .....	74	50,000	150,000	300,000	725,000	1,000,000	26
Professional and technical services .....	83	50,000	100,000	300,000	500,000	1,000,000	17
Administrative and waste services .....	62	—	—	—	—	—	38
Education and health services .....	71	50,000	50,000	200,000	500,000	1,000,000	29
Educational services .....	78	50,000	50,000	150,000	300,000	500,000	22
Junior colleges, colleges, and universities	80	50,000	50,000	150,000	300,000	500,000	20
Health care and social assistance .....	70	50,000	50,000	200,000	500,000	1,000,000	30
Leisure and hospitality .....	73	—	—	—	—	—	27
Accommodation and food services .....	69	—	—	—	—	—	31
Other services .....	71	—	—	—	—	—	29
1 to 99 workers .....	74	50,000	50,000	210,000	500,000	1,000,000	26
1 to 49 workers .....	75	50,000	50,000	250,000	500,000	1,000,000	25
50 to 99 workers .....	73	—	—	—	—	—	27
100 workers or more .....	71	50,000	50,000	250,000	750,000	1,000,000	29
100 to 499 workers .....	74	50,000	50,000	200,000	500,000	1,000,000	26
500 workers or more .....	69	50,000	100,000	400,000	1,000,000	2,000,000	31
<b>Geographic areas</b>							
New England .....	76	50,000	50,000	200,000	500,000	750,000	24
Middle Atlantic .....	72	50,000	50,000	200,000	500,000	1,000,000	28
East North Central .....	63	50,000	100,000	250,000	750,000	1,000,000	37
West North Central .....	71	—	—	—	—	—	29
South Atlantic .....	74	—	—	—	—	—	26
East South Central .....	77	—	—	—	—	—	23
West South Central .....	76	—	—	—	—	—	24
Mountain .....	71	50,000	50,000	250,000	1,000,000	1,000,000	29
Pacific .....	73	—	—	—	—	—	27

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 22. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> private industry workers, National Compensation Survey, March 2011**

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

Characteristics	Flat dollar amounts <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$10,000	\$10,000	\$15,000	\$25,000	\$50,000
<b>Worker characteristics</b>					
Management, professional, and related .....	10,000	15,000	20,000	50,000	50,000
Management, business, and financial .....	10,000	15,000	25,000	50,000	50,000
Service .....	5,000	10,000	10,000	20,000	35,000
Sales and office .....	10,000	10,000	15,000	25,000	50,000
Sales and related .....	5,000	10,000	15,000	25,000	50,000
Office and administrative support .....	10,000	10,000	20,000	25,000	50,000
Natural resources, construction, and maintenance	10,000	10,000	15,000	25,000	50,000
Construction, extraction, farming, fishing, and forestry .....	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	17,000	25,000	50,000
Transportation and material moving .....	10,000	10,000	15,000	25,000	50,000
Full time .....	10,000	10,000	15,000	25,000	50,000
Part time .....	5,000	5,000	10,000	20,000	30,000
Union .....	5,000	10,000	15,000	26,000	46,000
Nonunion .....	10,000	10,000	15,000	25,000	50,000
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	5,000	10,000	15,000	20,000	30,000
Lowest 10 percent .....	5,000	10,000	10,000	15,000	25,000
Second 25 percent .....	10,000	10,000	15,000	25,000	40,000
Third 25 percent .....	10,000	10,000	20,000	25,000	50,000
Highest 25 percent .....	10,000	15,000	25,000	50,000	50,000
<b>Establishment characteristics</b>					
Goods-producing industries .....	10,000	10,000	20,000	25,000	50,000
Construction .....	10,000	10,000	15,000	25,000	50,000
Manufacturing .....	10,000	10,000	20,000	26,000	50,000
Service-providing industries .....	7,500	10,000	15,000	25,000	50,000
Trade, transportation, and utilities .....	5,000	10,000	15,000	25,000	50,000
Retail trade .....	5,000	10,000	10,000	20,000	30,000
Transportation and warehousing .....	10,000	10,000	15,000	40,000	50,000

See footnotes at end of table.

**Table 22. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> private industry workers, National Compensation Survey, March 2011—Continued**

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

Characteristics	Flat dollar amounts <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Financial activities .....	\$10,000	\$15,000	\$25,000	\$50,000	\$50,000
Finance and insurance .....	10,000	15,000	25,000	50,000	50,000
Credit intermediation and related activities .....	10,000	15,000	25,000	50,000	50,000
Insurance carriers and related activities .....	10,000	15,000	25,000	50,000	50,000
Education and health services .....	5,000	10,000	15,000	25,000	50,000
Health care and social assistance .....	5,000	10,000	15,000	20,000	50,000
Leisure and hospitality .....	10,000	10,000	15,000	20,000	50,000
Accommodation and food services .....	10,000	10,000	15,000	20,000	30,000
Other services .....	10,000	10,000	15,000	25,000	50,000
1 to 99 workers .....	10,000	10,000	15,000	25,000	50,000
1 to 49 workers .....	10,000	10,000	15,000	25,000	50,000
50 to 99 workers .....	10,000	10,000	15,000	25,000	50,000
100 workers or more .....	5,000	10,000	15,000	25,000	50,000
100 to 499 workers .....	7,500	10,000	15,000	25,000	50,000
500 workers or more .....	5,000	10,000	15,000	30,000	50,000
<b>Geographic areas</b>					
East North Central .....	7,500	10,000	15,000	25,000	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 .....	10,000	10,000	15,000	25,000	50,000
Mountain .....	10,000	10,000	15,000	25,000	50,000
Pacific .....	6,000	10,000	15,000	25,000	50,000

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

<sup>2</sup> 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.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

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

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

Characteristics	Non-commercially insured <sup>1</sup>	Commercially insured	Legally required	Other
All workers .....	45	35	17	2
<b>Worker characteristics</b>				
Management, professional, and related .....	49	35	14	1
Management, business, and financial .....	50	38	11	1
Professional and related .....	49	34	15	1
Service .....	31	31	37	2
Protective service .....	—	39	31	—
Sales and office .....	48	33	17	1
Sales and related .....	52	28	19	1
Office and administrative support .....	47	35	17	1
Natural resources, construction, and maintenance	39	39	15	7
Construction, extraction, farming, fishing, and forestry .....	24	44	20	12
Installation, maintenance, and repair .....	49	36	12	3
Production, transportation, and material moving ...	45	39	13	3
Production .....	47	40	10	2
Transportation and material moving .....	43	37	16	4
Full time .....	46	37	14	2
Part time .....	35	16	48	1
Union .....	46	29	17	8
Nonunion .....	45	36	17	1
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	32	31	36	1
Lowest 10 percent .....	27	—	54	—
Second 25 percent .....	44	37	17	1
Third 25 percent .....	44	38	15	3
Highest 25 percent .....	51	33	13	2
Highest 10 percent .....	52	32	13	2
<b>Establishment characteristics</b>				
Goods-producing industries .....	47	40	10	4
Construction .....	14	45	29	12
Manufacturing .....	52	38	7	2
Service-providing industries .....	45	34	19	2
Trade, transportation, and utilities .....	48	31	18	2
Wholesale trade .....	45	38	—	—
Transportation and warehousing .....	43	36	15	6
Utilities .....	67	22	—	—

See footnotes at end of table.

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

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

Characteristics	Non-commercially insured <sup>1</sup>	Commercially insured	Legally required	Other
Information .....	64	25	—	—
Financial activities .....	63	27	—	—
Finance and insurance .....	69	24	—	—
Credit intermediation and related activities .....	72	23	—	—
Insurance carriers and related activities .....	64	32	—	—
Real estate and rental and leasing .....	17	48	—	—
Professional and business services .....	40	42	—	—
Professional and technical services .....	35	49	17	—
Administrative and waste services .....	35	38	—	—
Education and health services .....	38	37	22	3
Educational services .....	50	30	—	—
Junior colleges, colleges, and universities .....	61	28	10	( <sup>3</sup> )
Health care and social assistance .....	35	38	23	3
Leisure and hospitality .....	—	32	36	—
Accommodation and food services .....	31	—	37	—
Other services .....	—	40	47	—
1 to 99 workers .....	32	37	29	2
1 to 49 workers .....	31	35	32	2
50 to 99 workers .....	36	40	22	2
100 workers or more .....	53	34	10	2
100 to 499 workers .....	45	40	13	2
500 workers or more .....	60	29	8	2
<b>Geographic areas</b>				
Middle Atlantic .....	18	22	58	2
East North Central .....	63	34	—	3
West North Central .....	60	36	—	4
South Atlantic .....	54	45	—	1
East South Central .....	56	43	—	—
West South Central .....	59	39	—	1
Mountain .....	63	35	—	—
Pacific .....	44	43	10	3

<sup>1</sup> Employer assumes all risks and expenses of providing the benefit.

<sup>2</sup> 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.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).



**Table 24. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2011**

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

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	20	80
<b>Worker characteristics</b>		
Management, professional, and related .....	14	86
Management, business, and financial .....	11	89
Professional and related .....	16	84
Service .....	39	61
Sales and office .....	19	81
Sales and related .....	23	77
Office and administrative support .....	18	82
Natural resources, construction, and maintenance		
Construction, extraction, farming, fishing, and forestry .....	20	80
Installation, maintenance, and repair .....	21	79
Production, transportation, and material moving ...	18	82
Production .....	15	85
Transportation and material moving .....	23	77
Full time .....	17	83
Part time .....	41	59
Union .....	20	80
Nonunion .....	20	80
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	42	58
Lowest 10 percent .....	56	44
Second 25 percent .....	21	79
Third 25 percent .....	16	84
Highest 25 percent .....	14	86
Highest 10 percent .....	13	87
<b>Establishment characteristics</b>		
Goods-producing industries .....	13	87
Construction .....	26	74
Manufacturing .....	11	89
Service-providing industries .....	22	78
Trade, transportation, and utilities .....	23	77
Wholesale trade .....	17	83
Transportation and warehousing .....	21	79
Information .....	20	80

See footnotes at end of table.

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

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

Characteristics	Employee contribution required	Employee contribution not required
Financial activities .....	8	92
Finance and insurance .....	6	94
Credit intermediation and related activities .....	4	96
Insurance carriers and related activities .....	6	94
Professional and business services .....	16	84
Professional and technical services .....	13	87
Administrative and waste services .....	27	73
Education and health services .....	24	76
Educational services .....	19	81
Junior colleges, colleges, and universities .....	13	87
Health care and social assistance .....	25	75
Leisure and hospitality .....	44	56
Accommodation and food services .....	46	54
Other services .....	52	48
1 to 99 workers .....	30	70
1 to 49 workers .....	32	68
50 to 99 workers .....	25	75
100 workers or more .....	14	86
100 to 499 workers .....	16	84
500 workers or more .....	12	88
<b>Geographic areas</b>		
Middle Atlantic .....	48	52
East North Central .....	6	94
West North Central .....	7	93
South Atlantic .....	9	91
West South Central .....	8	92
Mountain .....	3	97
Pacific .....	14	86

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 25. Short-term disability plans: Method of benefit payment, private industry workers, 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	66	23	2
<b>Worker characteristics</b>					
Management, professional, and related .....	2	1	64	32	2
Management, business, and financial .....	2	(1)	59	37	1
Professional and related .....	1	1	66	29	3
Service .....	3	2	84	9	2
Protective service .....	—	—	85	13	—
Sales and office .....	4	1	66	28	2
Sales and related .....	3	1	68	28	1
Office and administrative support .....	4	1	65	28	3
Natural resources, construction, and maintenance .....	17	7	61	15	1
Construction, extraction, farming, fishing, and forestry .....	22	9	60	—	—
Installation, maintenance, and repair .....	13	5	62	19	1
Production, transportation, and material moving ...	20	5	64	10	1
Production .....	20	7	60	12	1
Transportation and material moving .....	20	3	68	9	1
Full time .....	8	2	65	23	2
Part time .....	4	1	80	15	1
Union .....	22	9	51	17	1
Nonunion .....	4	1	69	24	2
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	7	—	81	9	—
Lowest 10 percent .....	2	—	91	4	—
Second 25 percent .....	9	2	70	17	2
Third 25 percent .....	10	2	66	21	2
Highest 25 percent .....	4	3	60	31	2
Highest 10 percent .....	2	1	59	36	2
<b>Establishment characteristics</b>					
Goods-producing industries .....	19	6	58	16	1
Construction .....	23	—	67	5	—
Manufacturing .....	18	7	57	17	1
Service-providing industries .....	4	1	69	24	2
Trade, transportation, and utilities .....	9	1	69	19	1
Wholesale trade .....	8	3	63	24	2
Transportation and warehousing .....	21	—	67	9	—
Utilities .....	4	—	46	47	—

See footnotes at end of table.

**Table 25. Short-term disability plans: Method of benefit payment, private industry workers, 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
Information .....	—	—	44	51	4
Financial activities .....	1	—	48	51	—
Finance and insurance .....	—	1	42	56	—
Credit intermediation and related activities .....	—	1	33	65	—
Insurance carriers and related activities .....	—	—	53	46	—
Real estate and rental and leasing .....	—	—	84	—	—
Professional and business services .....	—	( <sup>1</sup> )	72	25	—
Professional and technical services .....	—	—	77	22	—
Administrative and waste services .....	—	—	81	—	—
Education and health services .....	3	1	77	14	6
Educational services .....	3	—	79	17	—
Junior colleges, colleges, and universities .....	2	—	74	23	—
Health care and social assistance .....	3	1	76	13	7
Leisure and hospitality .....	4	—	88	3	—
Accommodation and food services .....	5	—	89	—	—
Other services .....	5	—	91	4	—
1 to 99 workers .....	7	1	74	17	1
1 to 49 workers .....	7	2	72	18	1
50 to 99 workers .....	8	—	76	14	—
100 workers or more .....	7	3	62	26	2
100 to 499 workers .....	8	2	69	20	1
500 workers or more .....	6	4	55	32	4
<b>Geographic areas</b>					
Middle Atlantic .....	4	( <sup>1</sup> )	83	12	1
East North Central .....	13	5	56	25	1
West North Central .....	12	—	59	24	—
South Atlantic .....	8	3	61	28	2
East South Central .....	8	—	72	15	—
West South Central .....	9	2	52	33	4
Mountain .....	5	—	60	33	—
Pacific .....	3	2	62	28	5

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

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 26. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2011**

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

Characteristics	Fixed duration	Number of weeks <sup>1</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	91	13	24	26	26	26	9
<b>Worker characteristics</b>							
Management, professional, and related .....	90	12	21	26	26	26	10
Management, business, and financial .....	91	13	20	26	26	26	9
Professional and related .....	89	12	22	26	26	26	11
Service .....	95	13	26	26	26	26	5
Protective service .....	94	12	18	26	26	26	6
Sales and office .....	90	12	20	26	26	26	10
Sales and related .....	85	12	13	26	26	26	15
Office and administrative support .....	92	13	21	26	26	26	8
Natural resources, construction, and maintenance .....	91	13	26	26	26	36	9
Construction, extraction, farming, fishing, and forestry .....	97	13	24	26	26	26	3
Installation, maintenance, and repair .....	88	13	26	26	26	39	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 .....	92	13	26	26	26	26	8
Full time .....	91	13	22	26	26	26	9
Part time .....	94	20	26	26	26	26	6
Union .....	90	18	26	26	26	52	10
Nonunion .....	91	12	21	26	26	26	9
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	93	13	26	26	26	26	7
Lowest 10 percent .....	95	—	—	—	—	—	5
Second 25 percent .....	92	13	21	26	26	26	8
Third 25 percent .....	93	13	22	26	26	26	7
Highest 25 percent .....	88	13	25	26	26	26	12
Highest 10 percent .....	87	13	25	26	26	26	13
<b>Establishment characteristics</b>							
Goods-producing industries .....	92	13	26	26	26	26	8
Construction .....	96	13	26	26	26	26	4
Manufacturing .....	91	13	26	26	26	26	9
Service-providing industries .....	91	12	22	26	26	26	9
Trade, transportation, and utilities .....	87	12	21	26	26	26	13
Wholesale trade .....	89	12	20	26	26	26	11
Transportation and warehousing .....	97	24	26	26	26	26	3
Utilities .....	88	13	25	26	26	36	12

See footnotes at end of table.

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

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

Characteristics	Fixed duration	Number of weeks <sup>1</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information .....	78	13	26	26	26	52	22
Financial activities .....	90	12	20	26	26	26	10
Finance and insurance .....	90	13	20	26	26	26	10
Credit intermediation and related activities .....	88	13	21	25	26	26	12
Insurance carriers and related activities .....	91	12	18	26	26	26	9
Real estate and rental and leasing .....	94	12	13	26	26	26	6
Professional and business services .....	93	12	14	26	26	26	7
Professional and technical services .....	93	12	13	26	26	26	7
Education and health services .....	94	13	24	26	26	26	6
Educational services .....	93	13	26	26	26	26	7
Junior colleges, colleges, and universities .....	92	13	26	26	26	26	8
Health care and social assistance .....	94	13	24	26	26	26	6
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 .....	91	13	24	26	26	26	9
100 to 499 workers .....	91	12	20	26	26	26	9
500 workers or more .....	90	13	26	26	26	26	10
<b>Geographic areas</b>							
Middle Atlantic .....	95	25	26	26	26	26	5
East North Central .....	89	13	21	26	26	26	11
West North Central .....	89	12	13	26	26	26	11
South Atlantic .....	92	12	14	26	26	26	8
East South Central .....	92	12	13	26	26	26	8
West South Central .....	89	13	20	26	26	26	11
Mountain .....	83	12	13	26	26	26	17
Pacific .....	89	12	21	26	26	26	11

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 27. Short-term disability plans: Fixed percent of annual earnings, private industry workers, 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	21	1	33	27	16	63.7	60.0
<b>Worker characteristics</b>								
Management, professional, and related .....	1	17	1	35	24	22	65.6	60.0
Management, business, and financial .....	—	18	—	37	17	26	66.0	60.0
Professional and related .....	1	17	1	34	27	19	65.4	60.0
Service .....	2	36	1	25	31	5	59.1	60.0
Protective service .....	—	—	—	37	—	6	59.1	60.0
Sales and office .....	1	21	2	34	27	16	63.9	60.0
Sales and related .....	—	21	—	37	25	15	63.4	60.0
Office and administrative support .....	1	21	2	32	27	17	64.1	60.0
Natural resources, construction, and maintenance .....	—	21	—	33	35	9	62.1	60.0
Construction, extraction, farming, fishing, and forestry .....	—	17	—	33	40	6	61.2	60.0
Installation, maintenance, and repair .....	—	23	—	33	31	12	62.6	60.0
Production, transportation, and material moving .....	1	17	1	36	28	16	64.6	60.0
Production .....	2	17	1	40	27	12	62.0	60.0
Transportation and material moving .....	—	17	—	32	28	21	67.6	60.0
Full time .....	1	19	1	36	26	17	64.1	60.0
Part time .....	—	39	—	18	34	9	61.0	60.0
Union .....	2	22	3	18	40	15	64.4	66.0
Nonunion .....	1	21	1	36	25	16	63.6	60.0
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	—	35	—	25	32	6	59.9	60.0
Lowest 10 percent .....	—	47	—	16	33	3	58.0	60.0
Second 25 percent .....	1	20	1	36	29	12	62.9	60.0
Third 25 percent .....	1	19	1	37	26	16	63.7	60.0
Highest 25 percent .....	1	18	1	32	25	23	66.2	60.0
Highest 10 percent .....	—	18	—	30	25	26	67.2	65.0
<b>Establishment characteristics</b>								
Goods-producing industries .....	2	14	1	38	26	18	64.5	60.0
Construction .....	—	22	—	26	44	5	61.3	60.0
Manufacturing .....	2	13	1	40	23	20	65.0	60.0
Service-providing industries .....	1	23	1	32	27	15	63.6	60.0
Trade, transportation, and utilities .....	—	20	1	30	28	21	66.4	60.0
Wholesale trade .....	—	12	—	38	34	15	65.4	60.0
Transportation and warehousing .....	—	19	—	23	21	37	72.8	67.0
Utilities .....	—	—	—	—	43	36	71.7	67.0

See footnotes at end of table.

**Table 27. Short-term disability plans: Fixed percent of annual earnings, private industry workers, 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		
Information .....	—	23	—	29	28	20	64.0	60.0
Financial activities .....	—	17	—	30	22	28	66.8	66.0
Finance and insurance .....	—	14	—	31	22	31	68.7	66.0
Credit intermediation and related activities .....	—	18	—	29	26	24	66.7	60.0
Insurance carriers and related activities .....	—	10	—	37	18	33	69.3	66.0
Real estate and rental and leasing .....	—	—	—	29	23	—	60.6	60.0
Professional and business services .....	—	16	—	41	31	12	63.5	60.0
Professional and technical services .....	—	12	—	45	30	14	64.7	60.0
Administrative and waste services .....	—	21	—	32	42	—	60.5	60.0
Education and health services .....	2	24	1	34	26	12	62.0	60.0
Educational services .....	—	24	—	22	17	36	70.7	67.0
Junior colleges, colleges, and universities .....	—	24	—	25	9	40	72.2	60.0
Health care and social assistance .....	3	24	2	37	28	7	60.2	60.0
Leisure and hospitality .....	—	47	1	25	24	3	57.7	60.0
Accommodation and food services .....	—	48	1	24	24	3	57.6	60.0
Other services .....	—	35	5	—	33	5	59.0	60.0
1 to 99 workers .....	1	26	1	29	31	11	62.3	60.0
1 to 49 workers .....	—	26	—	28	34	10	62.3	60.0
50 to 99 workers .....	1	27	—	33	26	14	62.2	60.0
100 workers or more .....	1	18	1	36	24	19	64.8	60.0
100 to 499 workers .....	2	15	1	38	27	17	64.5	60.0
500 workers or more .....	1	22	2	34	21	21	65.1	60.0
<b>Geographic areas</b>								
Middle Atlantic .....	—	40	—	8	44	6	60.8	60.0
East North Central .....	1	9	1	47	22	21	65.3	60.0
West North Central .....	—	7	—	42	21	27	66.6	60.0
South Atlantic .....	—	12	—	53	13	20	64.8	60.0
East South Central .....	—	—	—	52	5	—	62.0	60.0
West South Central .....	—	8	—	50	17	23	66.5	60.0
Mountain .....	—	8	—	48	14	24	66.1	60.0
Pacific .....	2	9	5	32	30	21	66.4	65.0

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).



**Table 28. Short-term disability plans: Maximum benefit amounts, private industry workers, 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 <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	72	\$170	\$260	\$546	\$1,000	\$2,080	28
<b>Worker characteristics</b>							
Management, professional, and related .....	68	170	385	600	1,500	2,423	32
Management, business, and financial .....	68	170	400	900	1,500	2,500	32
Professional and related .....	68	170	381	561	1,385	2,325	32
Service .....	85	—	—	—	—	—	15
Protective service .....	83	—	—	—	—	—	17
Sales and office .....	70	170	201	546	1,000	2,300	30
Sales and related .....	72	170	170	546	1,000	2,500	28
Office and administrative support .....	69	170	250	559	1,000	2,000	31
Natural resources, construction, and maintenance .....	72	170	300	546	1,000	1,500	28
Construction, extraction, farming, fishing, and forestry .....	81	—	—	—	—	—	19
Installation, maintenance, and repair .....	67	170	250	546	1,000	1,500	33
Production, transportation, and material moving .....	69	170	250	515	750	1,500	31
Production .....	71	170	250	515	1,000	1,500	29
Transportation and material moving .....	67	170	300	511	577	1,500	33
Full time .....	70	170	300	559	1,153	2,308	30
Part time .....	82	170	170	315	559	561	18
Union .....	70	170	215	500	559	1,000	30
Nonunion .....	72	170	300	559	1,000	2,308	28
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	84	170	170	524	561	1,500	16
Second 25 percent .....	73	170	270	546	1,000	2,000	27
Third 25 percent .....	71	170	300	546	1,000	2,000	29
Highest 25 percent .....	66	170	346	561	1,500	2,400	34
Highest 10 percent .....	67	170	300	559	1,500	2,423	33
<b>Establishment characteristics</b>							
Goods-producing industries .....	64	170	300	524	1,000	1,500	36
Manufacturing .....	59	170	300	524	1,000	1,730	41
Service-providing industries .....	73	170	250	546	1,000	2,308	27
Trade, transportation, and utilities .....	66	170	170	511	600	1,746	34
Wholesale trade .....	71	170	364	546	1,000	1,500	29
Transportation and warehousing .....	58	170	200	524	577	1,000	42
Utilities .....	48	—	—	—	—	—	52

See footnotes at end of table.

**Table 28. Short-term disability plans: Maximum benefit amounts, private industry workers, 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 <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information .....	48	—	—	—	—	—	52
Financial activities .....	65	\$170	\$500	\$1,000	\$2,500	\$3,846	35
Finance and insurance .....	60	170	546	1,000	2,500	3,000	40
Credit intermediation and related activities .....	65	—	—	—	—	—	35
Insurance carriers and related activities .....	58	—	—	—	—	—	42
Real estate and rental and leasing .....	79	—	—	—	—	—	21
Professional and business services .....	81	170	500	561	1,200	2,350	19
Professional and technical services .....	83	170	500	1,000	1,500	2,080	17
Administrative and waste services .....	88	—	—	—	—	—	12
Education and health services .....	72	—	—	—	—	—	28
Educational services .....	54	—	—	—	—	—	46
Junior colleges, colleges, and universities .....	45	170	170	600	1,500	1,500	55
Health care and social assistance .....	75	170	300	546	1,000	2,076	25
1 to 99 workers .....	78	170	170	524	800	1,500	22
1 to 49 workers .....	81	170	170	546	750	1,500	19
50 to 99 workers .....	73	170	170	500	1,000	1,500	27
100 workers or more .....	67	170	346	559	1,400	2,308	33
100 to 499 workers .....	72	170	350	559	1,200	2,308	28
500 workers or more .....	60	170	300	561	1,500	2,350	40
<b>Geographic areas</b>							
Middle Atlantic .....	90	170	170	500	559	561	10
East North Central .....	51	200	350	520	1,000	2,300	49
West North Central .....	52	250	346	515	1,250	2,000	48
South Atlantic .....	66	300	500	1,000	1,750	2,500	34
East South Central .....	72	—	—	—	—	—	28
West South Central .....	57	230	500	1,000	1,500	2,308	43
Mountain .....	60	315	500	1,000	2,300	3,363	40
Pacific .....	71	200	520	916	2,000	2,400	29

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 29. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2011**

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

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	8	92
<b>Worker characteristics</b>		
Management, professional, and related .....	7	93
Management, business, and financial .....	7	93
Professional and related .....	7	93
Service .....	8	92
Sales and office .....	8	92
Sales and related .....	10	90
Office and administrative support .....	8	92
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 .....	8	92
Union .....	8	92
Nonunion .....	8	92
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	5	95
Second 25 percent .....	9	91
Third 25 percent .....	9	91
Highest 25 percent .....	7	93
Highest 10 percent .....	7	93
<b>Establishment characteristics</b>		
Goods-producing industries .....	9	91
Construction .....	11	89
Manufacturing .....	8	92
Service-providing industries .....	8	92
Trade, transportation, and utilities .....	11	89
Wholesale trade .....	8	92
Transportation and warehousing .....	7	93
Utilities .....	22	78

See footnotes at end of table.

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

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

Characteristics	Employee contribution required	Employee contribution not required
Information .....	4	96
Financial activities .....	7	93
Finance and insurance .....	6	94
Credit intermediation and related activities .....	5	95
Insurance carriers and related activities ....	8	92
Professional and business services .....	7	93
Professional and technical services .....	5	95
Education and health services .....	8	92
Educational services .....	8	92
Junior colleges, colleges, and universities .....	9	91
Health care and social assistance .....	8	92
Other services .....	5	95
1 to 99 workers .....	7	93
1 to 49 workers .....	8	92
50 to 99 workers .....	5	95
100 workers or more .....	8	92
100 to 499 workers .....	6	94
500 workers or more .....	10	90
<b>Geographic areas</b>		
New England .....	6	94
Middle Atlantic .....	9	91
East North Central .....	7	93
West North Central .....	5	95
South Atlantic .....	9	91
East South Central .....	7	93
West South Central .....	11	89
Mountain .....	7	93
Pacific .....	8	92

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 30. Long-term disability plans: Method of benefit payment, private industry workers, 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
<b>Worker characteristics</b>				
Management, professional, and related .....	94	5	( <sup>1</sup> )	( <sup>1</sup> )
Management, business, and financial .....	93	6	1	( <sup>1</sup> )
Professional and related .....	95	5	—	—
Service .....	96	3	—	—
Protective service .....	97	—	—	—
Sales and office .....	93	6	1	( <sup>1</sup> )
Sales and related .....	90	9	—	—
Office and administrative support .....	94	5	1	( <sup>1</sup> )
Natural resources, construction, and maintenance	90	5	3	1
Construction, extraction, farming, fishing, and forestry .....	88	5	5	1
Installation, maintenance, and repair .....	91	6	2	2
Production, transportation, and material moving ...	88	4	5	3
Production .....	86	4	8	2
Transportation and material moving .....	91	4	2	3
Full time .....	93	5	1	1
Union .....	77	9	9	4
Nonunion .....	95	5	( <sup>1</sup> )	( <sup>1</sup> )
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	94	4	—	—
Lowest 10 percent .....	92	—	—	—
Second 25 percent .....	94	4	1	( <sup>1</sup> )
Third 25 percent .....	93	5	1	( <sup>1</sup> )
Highest 25 percent .....	92	6	2	1
Highest 10 percent .....	92	7	—	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	89	4	5	1
Construction .....	91	5	5	—
Manufacturing .....	90	3	6	2
Service-providing industries .....	94	5	( <sup>1</sup> )	( <sup>1</sup> )
Trade, transportation, and utilities .....	88	9	1	2
Wholesale trade .....	94	4	—	—
Transportation and warehousing .....	95	—	—	—
Utilities .....	75	24	—	—

See footnotes at end of table.

**Table 30. Long-term disability plans: Method of benefit payment, private industry workers, 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
Information .....	89	11	—	—
Financial activities .....	92	7	—	—
Finance and insurance .....	92	8	—	—
Credit intermediation and related activities .....	89	10	—	—
Insurance carriers and related activities .....	93	6	—	—
Real estate and rental and leasing .....	99	—	—	—
Professional and business services .....	96	3	—	—
Professional and technical services .....	97	3	—	—
Administrative and waste services .....	96	—	—	—
Education and health services .....	97	3	—	—
Educational services .....	95	5	—	—
Junior colleges, colleges, and universities .....	94	6	( <sup>1</sup> )	—
Health care and social assistance .....	97	3	—	—
Leisure and hospitality .....	100	—	—	—
Accommodation and food services .....	99	—	—	—
Other services .....	95	—	—	—
1 to 99 workers .....	93	5	1	1
1 to 49 workers .....	93	6	1	( <sup>1</sup> )
50 to 99 workers .....	95	3	1	1
100 workers or more .....	93	5	2	1
100 to 499 workers .....	93	5	1	( <sup>1</sup> )
500 workers or more .....	92	5	2	1
<b>Geographic areas</b>				
New England .....	95	4	—	—
Middle Atlantic .....	95	3	1	1
East North Central .....	89	6	4	1
West North Central .....	92	5	—	—
South Atlantic .....	95	4	—	—
East South Central .....	92	7	—	—
West South Central .....	92	7	1	1
Mountain .....	94	5	—	—
Pacific .....	93	6	1	1

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

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 31. Long-term disability plans: Fixed percent of annual earnings, private industry workers, 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 .....	22	64	7	6	2	58.7	60.0
<b>Worker characteristics</b>							
Management, professional, and related .....	22	63	7	6	1	58.5	60.0
Management, business, and financial .....	19	65	8	7	1	59.0	60.0
Professional and related .....	24	62	7	6	1	58.2	60.0
Service .....	36	54	4	—	—	57.4	60.0
Protective service .....	—	55	—	6	—	58.8	60.0
Sales and office .....	19	65	7	7	2	59.2	60.0
Sales and related .....	19	64	8	6	3	59.7	60.0
Office and administrative support .....	19	66	7	7	2	59.1	60.0
Natural resources, construction, and maintenance	19	68	5	5	2	59.1	60.0
Construction, extraction, farming, fishing, and forestry .....	16	75	—	—	—	59.5	60.0
Installation, maintenance, and repair .....	21	65	6	6	2	58.9	60.0
Production, transportation, and material moving ...	19	70	4	5	2	58.5	60.0
Production .....	16	69	6	6	2	59.0	60.0
Transportation and material moving .....	21	71	2	4	1	57.9	60.0
Full time .....	22	65	6	6	1	58.6	60.0
Union .....	32	55	3	5	4	57.9	60.0
Nonunion .....	21	65	7	6	1	58.7	60.0
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	26	59	5	6	4	59.3	60.0
Second 25 percent .....	22	66	6	5	1	58.3	60.0
Third 25 percent .....	20	66	6	7	1	58.8	60.0
Highest 25 percent .....	22	63	7	6	1	58.6	60.0
Highest 10 percent .....	21	62	9	6	1	58.7	60.0
<b>Establishment characteristics</b>							
Goods-producing industries .....	18	68	6	6	1	58.9	60.0
Construction .....	11	80	—	5	—	60.1	60.0
Manufacturing .....	20	66	7	6	1	58.7	60.0
Service-providing industries .....	22	64	7	6	2	58.6	60.0
Trade, transportation, and utilities .....	18	67	7	5	3	59.3	60.0
Wholesale trade .....	16	67	10	5	2	58.7	60.0
Transportation and warehousing .....	21	70	—	6	—	59.4	60.0
Utilities .....	46	30	15	—	—	57.6	60.0

See footnotes at end of table.

**Table 31. Long-term disability plans: Fixed percent of annual earnings, private industry workers, 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		
Information .....	15	63	12	6	4	59.8	60.0
Financial activities .....	26	58	9	5	1	58.4	60.0
Finance and insurance .....	26	57	10	5	2	58.5	60.0
Credit intermediation and related activities .....	30	52	10	6	1	58.1	60.0
Insurance carriers and related activities .....	21	62	10	4	2	59.2	60.0
Real estate and rental and leasing .....	23	69	—	—	—	58.3	60.0
Professional and business services .....	15	69	—	8	—	59.1	60.0
Professional and technical services .....	11	72	7	10	1	59.7	60.0
Administrative and waste services .....	—	63	—	—	—	58.1	60.0
Education and health services .....	27	62	5	6	1	57.7	60.0
Educational services .....	8	74	7	9	2	60.5	60.0
Junior colleges, colleges, and universities .....	9	75	9	5	2	60.0	60.0
Health care and social assistance .....	32	59	—	5	—	56.9	60.0
Other services .....	29	60	—	—	—	58.0	60.0
1 to 99 workers .....	16	68	5	8	2	59.6	60.0
1 to 49 workers .....	16	69	6	7	2	59.5	60.0
50 to 99 workers .....	16	67	4	10	2	59.8	60.0
100 workers or more .....	24	62	7	5	1	58.2	60.0
100 to 499 workers .....	15	69	8	6	1	59.3	60.0
500 workers or more .....	32	57	6	4	1	57.2	60.0
<b>Geographic areas</b>							
New England .....	13	69	7	10	2	59.9	60.0
Middle Atlantic .....	19	67	5	7	2	59.2	60.0
East North Central .....	22	67	4	5	1	58.5	60.0
West North Central .....	19	64	10	5	1	59.2	60.0
South Atlantic .....	21	68	6	3	1	58.2	60.0
East South Central .....	—	54	5	5	—	57.2	60.0
West South Central .....	18	68	5	7	2	58.7	60.0
Mountain .....	25	60	11	3	1	58.1	60.0
Pacific .....	26	54	10	9	2	58.7	60.0

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).



**Table 32. Long-term disability plans: Maximum benefit amounts, private industry workers, 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 <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	84	\$3,500	\$5,000	\$8,000	\$10,000	\$15,000	16
<b>Worker characteristics</b>							
Management, professional, and related .....	85	4,000	5,000	9,000	12,000	15,000	15
Management, business, and financial .....	85	5,000	6,000	10,000	14,286	20,000	15
Professional and related .....	84	4,000	5,000	8,000	10,000	15,000	16
Service .....	82	3,000	5,000	7,500	10,000	13,000	18
Sales and office .....	86	3,333	5,000	9,500	12,000	20,000	14
Sales and related .....	88	3,000	5,000	7,500	12,000	20,000	12
Office and administrative support .....	85	4,000	5,000	10,000	12,000	20,000	15
Natural resources, construction, and maintenance	84	3,000	5,000	6,000	10,000	15,000	16
Construction, extraction, farming, fishing, and forestry .....	87	2,500	5,000	5,000	10,000	15,000	13
Installation, maintenance, and repair .....	83	3,000	4,000	6,000	10,000	15,000	17
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 .....	72	2,500	5,000	5,000	10,000	12,000	28
Full time .....	84	3,900	5,000	8,000	10,000	15,000	16
Union .....	71	2,917	4,000	5,000	10,000	15,000	29
Nonunion .....	85	4,000	5,000	8,000	10,000	15,000	15
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	82	3,000	5,000	7,500	10,000	15,000	18
Second 25 percent .....	84	3,000	5,000	7,500	10,000	15,000	16
Third 25 percent .....	84	3,098	5,000	7,500	10,000	15,000	16
Highest 25 percent .....	83	4,000	5,000	10,000	12,500	17,300	17
Highest 10 percent .....	83	5,000	6,000	10,000	15,000	20,000	17
<b>Establishment characteristics</b>							
Goods-producing industries .....	82	2,917	5,000	7,000	10,000	15,000	18
Construction .....	95	–	–	–	–	–	5
Manufacturing .....	79	2,500	5,000	7,500	10,000	15,000	21
Service-providing industries .....	84	4,000	5,000	8,000	10,000	16,000	16
Trade, transportation, and utilities .....	77	3,000	5,000	6,000	10,000	15,000	23
Wholesale trade .....	81	5,000	5,000	7,500	10,000	15,000	19
Transportation and warehousing .....	61	–	–	–	–	–	39
Utilities .....	65	5,000	7,500	12,000	15,000	20,000	35

See footnotes at end of table.

**Table 32. Long-term disability plans: Maximum benefit amounts, private industry workers, 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 <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information .....	86	\$4,000	\$4,000	\$7,500	\$12,000	\$15,000	14
Financial activities .....	87	4,167	7,500	10,000	20,000	35,000	13
Finance and insurance .....	86	5,000	9,500	12,000	20,000	41,667	14
Credit intermediation and related activities .....	85	5,000	9,000	12,250	30,000	41,667	15
Insurance carriers and related activities .....	85	4,167	7,000	10,000	15,000	25,000	15
Professional and business services .....	86	5,000	6,000	10,000	10,000	16,000	14
Professional and technical services .....	92	5,000	6,000	8,000	10,000	15,000	8
Education and health services .....	86	3,000	5,000	6,500	10,000	15,000	14
Educational services .....	86	4,000	5,000	7,000	10,000	14,500	14
Junior colleges, colleges, and universities .....	88	4,500	5,000	7,500	10,000	15,000	12
Health care and social assistance .....	86	3,000	5,000	6,000	10,000	15,000	14
Other services .....	76	3,000	5,000	6,000	10,000	10,000	24
1 to 99 workers .....	84	3,000	5,000	7,500	10,000	15,000	16
1 to 49 workers .....	84	3,900	5,000	7,500	10,000	15,000	16
50 to 99 workers .....	84	3,000	5,000	6,000	10,000	15,000	16
100 workers or more .....	83	4,000	5,000	9,340	12,000	16,000	17
100 to 499 workers .....	87	3,500	5,000	7,500	10,000	15,000	13
500 workers or more .....	80	4,000	5,000	10,000	15,000	20,000	20
<b>Geographic areas</b>							
New England .....	87	4,167	5,000	7,500	10,000	15,000	13
Middle Atlantic .....	84	3,000	5,000	7,500	10,500	15,000	16
East North Central .....	78	3,200	5,000	7,000	10,000	15,000	22
West North Central .....	81	4,000	5,000	10,000	12,000	20,000	19
South Atlantic .....	83	3,500	5,000	8,000	10,500	15,000	17
West South Central .....	84	4,000	5,000	10,000	10,000	15,000	16
Mountain .....	85	5,000	5,000	8,000	15,000	20,000	15
Pacific .....	86	4,000	5,500	10,000	14,000	17,300	14

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 33. Leave benefits: Access, private industry workers, 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 <sup>1</sup>	
								Paid	Unpaid
All workers .....	77	63	77	38	63	66	38	11	85
<b>Worker characteristics</b>									
Management, professional, and related .....	89	86	87	56	82	83	53	19	89
Management, business, and financial .....	97	91	96	59	86	87	56	21	92
Professional and related .....	85	83	83	55	80	81	51	17	88
Service .....	53	43	58	24	41	46	23	7	79
Protective service .....	60	39	62	25	44	58	33	6	83
Sales and office .....	81	66	79	41	67	69	40	11	87
Sales and related .....	72	55	69	33	59	63	36	7	86
Office and administrative support .....	87	74	86	46	71	73	42	14	87
Natural resources, construction, and maintenance	79	51	80	26	52	54	30	8	78
Construction, extraction, farming, fishing, and forestry .....	68	38	69	19	39	41	23	7	74
Installation, maintenance, and repair .....	90	64	90	33	65	68	36	9	83
Production, transportation, and material moving ...	84	54	83	32	65	67	38	6	85
Production .....	91	54	90	31	68	69	40	7	87
Transportation and material moving .....	77	54	75	33	61	65	35	5	82
Full time .....	90	75	91	45	74	75	44	13	88
Part time .....	40	27	37	19	34	38	20	6	75
Union .....	89	71	90	49	85	86	48	10	91
Nonunion .....	76	62	76	37	61	64	37	11	84
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	51	32	51	18	36	41	20	5	77
Lowest 10 percent .....	34	21	38	11	26	32	15	4	74
Second 25 percent .....	85	66	84	41	67	70	39	10	86
Third 25 percent .....	89	74	90	43	74	75	44	12	87
Highest 25 percent .....	90	85	89	56	83	84	54	19	90
Highest 10 percent .....	90	87	90	58	86	86	60	21	91
<b>Establishment characteristics</b>									
Goods-producing industries .....	88	56	88	31	67	68	42	9	86
Construction .....	69	37	70	19	36	39	19	7	72
Manufacturing .....	95	62	95	36	79	79	50	10	92
Service-providing industries .....	75	64	75	40	62	65	37	11	84
Trade, transportation, and utilities .....	78	61	78	36	66	69	39	5	87
Wholesale trade .....	90	76	89	37	73	74	37	9	85
Retail trade .....	72	52	71	33	60	63	38	4	86
Transportation and warehousing .....	83	71	85	42	75	79	42	6	92
Utilities .....	98	94	96	64	97	96	71	11	98

See footnotes at end of table.

**Table 33. Leave benefits: Access, private industry workers, 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 <sup>1</sup>	
								Paid	Unpaid
Information .....	92	89	91	67	83	88	53	23	95
Financial activities .....	94	89	92	61	85	87	56	23	90
Finance and insurance .....	95	91	95	66	90	91	62	26	94
Credit intermediation and related activities .....	96	93	96	62	90	92	63	24	95
Insurance carriers and related activities .....	95	91	95	70	91	91	62	29	93
Real estate and rental and leasing .....	87	79	83	44	68	72	33	—	75
Professional and business services .....	81	65	76	38	58	61	37	13	80
Professional and technical services .....	90	85	89	50	73	76	43	16	86
Administrative and waste services .....	68	40	60	21	34	38	24	6	71
Education and health services .....	81	78	80	54	76	76	42	18	88
Educational services .....	65	76	57	46	73	78	48	13	85
Junior colleges, colleges, and universities .....	80	82	72	54	91	93	67	15	93
Health care and social assistance .....	84	78	84	55	77	76	41	18	88
Leisure and hospitality .....	39	32	48	14	26	35	16	3	77
Accommodation and food services .....	37	30	47	12	24	32	15	3	77
Other services .....	69	52	67	24	52	53	24	10	73
1 to 99 workers .....	69	54	70	27	50	54	26	8	77
1 to 49 workers .....	66	52	68	25	47	50	24	7	74
50 to 99 workers .....	76	58	76	33	61	64	33	10	88
100 workers or more .....	87	73	86	51	78	80	52	14	93
100 to 499 workers .....	84	67	82	45	72	73	43	11	91
500 workers or more .....	91	82	90	60	87	88	63	19	96
<b>Geographic areas</b>									
New England .....	75	70	75	44	67	77	46	12	87
Middle Atlantic .....	80	67	76	49	70	76	42	10	82
East North Central .....	79	58	78	41	67	66	38	11	83
West North Central .....	74	61	76	30	63	61	37	10	87
South Atlantic .....	77	60	79	36	62	66	39	11	83
East South Central .....	79	58	78	38	65	68	38	7	91
West South Central .....	80	64	80	35	62	64	39	13	85
Mountain .....	75	63	77	35	58	60	32	9	84
Pacific .....	73	65	75	33	56	56	33	12	86

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

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 34. Paid holidays: Number of days provided, private industry workers, 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 .....	10	25	13	14	9	14	6	4	1	1	2	8	8
<b>Worker characteristics</b>													
Management, professional, and related .....	3	15	13	14	12	21	9	7	2	2	2	9	9
Management, business, and financial .....	2	11	11	14	13	25	9	8	2	2	2	9	9
Professional and related .....	3	17	14	14	11	19	8	7	2	2	2	9	9
Service .....	26	27	14	13	5	5	4	2	1	1	1	6	6
Protective service .....	—	29	—	—	—	5	5	3	—	—	—	7	7
Sales and office .....	10	32	13	13	8	14	5	3	1	1	1	7	7
Sales and related .....	16	47	12	10	5	6	2	1	( <sup>1</sup> )	—	—	6	6
Office and administrative support .....	7	24	14	14	10	19	6	3	1	1	1	8	8
Natural resources, construction, and maintenance .....	10	31	18	13	7	11	5	3	1	( <sup>1</sup> )	1	7	7
Construction, extraction, farming, fishing, and forestry .....	14	32	18	13	8	8	3	1	1	—	—	7	7
Installation, maintenance, and repair .....	7	30	18	12	7	13	6	4	1	( <sup>1</sup> )	1	8	7
Production, transportation, and material moving .....	9	23	12	16	10	14	7	4	2	1	3	8	8
Production .....	6	18	12	14	10	18	8	6	3	1	4	9	9
Transportation and material moving .....	11	30	12	17	9	10	5	3	1	1	1	7	7
Full time .....	8	23	14	14	10	16	7	5	2	1	2	8	8
Part time .....	28	35	11	10	4	7	3	1	( <sup>1</sup> )	( <sup>1</sup> )	1	6	6
Union .....	2	15	10	18	11	16	11	7	3	2	5	9	9
Nonunion .....	11	26	14	13	9	14	5	4	1	1	1	8	7
Average wage within the following categories: <sup>2</sup>													
Lowest 25 percent .....	27	35	14	10	4	5	2	1	( <sup>1</sup> )	—	—	6	6
Lowest 10 percent .....	49	26	11	7	3	2	2	—	—	—	—	5	6
Second 25 percent .....	11	32	14	14	8	12	5	2	1	1	1	7	7
Third 25 percent .....	6	22	13	15	10	16	8	5	2	1	1	8	8
Highest 25 percent .....	3	13	12	15	12	22	9	8	2	1	3	9	9
Highest 10 percent .....	2	11	11	13	13	24	10	10	3	1	2	9	10
<b>Establishment characteristics</b>													
Goods-producing industries .....	6	17	11	13	12	18	9	7	3	1	3	9	9
Construction .....	15	35	19	13	8	6	2	( <sup>1</sup> )	—	—	—	7	6
Manufacturing .....	3	12	9	13	13	21	11	9	3	2	4	9	9
Service-providing industries .....	11	27	14	14	8	14	5	3	1	1	1	8	7
Trade, transportation, and utilities .....	14	40	12	13	7	7	4	2	1	( <sup>1</sup> )	1	7	6
Wholesale trade .....	5	22	19	18	11	10	7	4	1	1	2	8	8
Retail trade .....	21	56	10	7	3	2	1	—	—	—	—	6	6
Transportation and warehousing .....	6	22	9	24	7	17	9	—	—	—	—	8	8
Utilities .....	—	—	—	—	20	20	15	10	11	—	—	10	10

See footnotes at end of table.

**Table 34. Paid holidays: Number of days provided, private industry workers, 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		
Information .....	—	16	30	17	9	17	7	4	( <sup>1</sup> )	—	—	8	8
Financial activities .....	1	11	8	19	13	35	9	3	1	( <sup>1</sup> )	1	9	9
Finance and insurance .....	1	8	6	20	14	41	7	3	1	( <sup>1</sup> )	1	9	10
Credit intermediation and related activities .....	2	7	3	14	7	57	6	3	—	—	1	9	10
Insurance carriers and related activities .....	—	9	12	28	18	20	8	3	1	—	—	9	9
Real estate and rental and leasing .....	3	24	17	13	10	10	—	4	—	—	—	8	8
Professional and business services .....	7	21	14	16	10	18	6	6	1	—	—	8	8
Professional and technical services .....	2	12	14	18	13	24	6	8	—	—	—	9	9
Administrative and waste services .....	14	36	15	13	5	8	5	3	—	—	—	7	7
Education and health services .....	7	29	16	12	8	11	6	3	2	2	3	8	7
Educational services .....	2	2	4	10	6	15	14	14	12	8	15	12	11
Junior colleges, colleges, and universities .....	2	1	2	7	7	10	16	15	15	11	15	12	12
Health care and social assistance .....	8	33	18	12	8	11	5	2	1	—	—	7	7
Leisure and hospitality .....	46	13	14	14	5	2	3	—	—	—	—	5	6
Accommodation and food services .....	53	10	15	14	5	—	—	—	—	—	—	5	5
Other services .....	10	26	13	14	7	11	4	6	2	4	3	8	8
1 to 99 workers .....	14	27	15	14	9	13	4	3	1	1	1	7	7
1 to 49 workers .....	14	27	16	15	8	13	4	2	1	1	1	7	7
50 to 99 workers .....	14	26	14	12	11	13	4	4	—	—	1	7	7
100 workers or more .....	7	23	12	14	9	16	8	6	2	1	2	8	8
100 to 499 workers .....	8	28	14	12	10	14	7	3	2	1	1	8	8
500 workers or more .....	5	16	9	15	9	19	10	9	3	2	4	9	9
<b>Geographic areas</b>													
New England .....	5	15	11	11	12	22	10	7	2	1	3	9	9
Middle Atlantic .....	10	21	13	12	10	15	8	6	2	1	3	8	8
East North Central .....	8	27	15	13	10	14	5	3	2	1	3	8	8
West North Central .....	6	31	19	15	9	8	6	1	3	—	—	8	7
South Atlantic .....	14	29	13	12	7	14	4	4	1	1	1	7	7
East South Central .....	18	21	14	16	9	12	5	3	1	—	—	7	7
West South Central .....	14	27	12	13	8	14	6	4	1	1	1	8	7
Mountain .....	11	28	12	18	8	11	7	3	1	—	—	8	7
Pacific .....	8	20	13	19	9	17	6	5	2	1	1	8	8

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

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 35. Paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2011**

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year <sup>1</sup>	As needed <sup>2</sup>	As part of consolidated leave plan <sup>3</sup>
All workers .....	65	6	28
<b>Worker characteristics</b>			
Management, professional, and related .....	59	9	32
Management, business, and financial .....	62	9	29
Professional and related .....	58	9	34
Service .....	65	3	33
Protective service .....	64	—	—
Sales and office .....	68	6	26
Sales and related .....	74	6	20
Office and administrative support .....	65	6	29
Natural resources, construction, and maintenance .....	67	8	24
Installation, maintenance, and repair .....	69	9	22
Production, transportation, and material moving ...	74	4	22
Production .....	71	4	25
Transportation and material moving .....	77	5	18
Full time .....	65	7	28
Part time .....	65	4	31
Union .....	76	5	19
Nonunion .....	64	6	29
Average wage within the following categories: <sup>4</sup>			
Lowest 25 percent .....	69	4	27
Lowest 10 percent .....	65	6	29
Second 25 percent .....	67	4	29
Third 25 percent .....	66	6	28
Highest 25 percent .....	61	10	29
Highest 10 percent .....	60	13	27
<b>Establishment characteristics</b>			
Goods-producing industries .....	67	8	24
Manufacturing .....	67	8	25
Service-providing industries .....	65	6	29
Trade, transportation, and utilities .....	76	6	18
Wholesale trade .....	71	13	16
Retail trade .....	78	4	19
Transportation and warehousing .....	79	3	18
Utilities .....	67	—	—

See footnotes at end of table.

**Table 35. Paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2011—Continued**

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year <sup>1</sup>	As needed <sup>2</sup>	As part of consolidated leave plan <sup>3</sup>
Information .....	72	10	18
Financial activities .....	62	6	33
Finance and insurance .....	60	6	34
Credit intermediation and related activities .....	69	4	27
Insurance carriers and related activities .....	47	6	47
Real estate and rental and leasing .....	66	6	27
Professional and business services .....	64	9	27
Professional and technical services .....	60	11	28
Administrative and waste services .....	71	4	25
Education and health services .....	54	3	43
Educational services .....	75	8	17
Junior colleges, colleges, and universities .....	77	10	13
Health care and social assistance .....	51	2	47
Leisure and hospitality .....	68	5	27
Accommodation and food services .....	64	6	30
Other services .....	70	8	22
1 to 99 workers .....	66	8	25
1 to 49 workers .....	65	10	25
50 to 99 workers .....	70	5	25
100 workers or more .....	64	5	31
100 to 499 workers .....	70	4	26
500 workers or more .....	58	5	37
<b>Geographic areas</b>			
New England .....	63	9	28
Middle Atlantic .....	73	7	21
East North Central .....	61	8	31
West North Central .....	63	6	31
South Atlantic .....	62	5	33
East South Central .....	52	8	40
West South Central .....	68	5	27
Mountain .....	63	6	30
Pacific .....	71	5	24

<sup>1</sup> Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

<sup>2</sup> Plan does not specify maximum number of days.

<sup>3</sup> 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.

<sup>4</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).



**Table 36. Paid sick leave: Number of annual days by service requirement,<sup>1</sup> private industry workers, 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 <sup>2</sup>					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		
<b>After 1 year</b>							
All workers .....	20	55	21	3	1	8	6
Full time .....	18	56	22	3	1	8	6
Part time .....	32	49	17	–	–	6	5
Union .....	18	43	33	5	1	8	6
Nonunion .....	20	57	19	2	1	8	6
1 to 99 workers .....	26	57	15	2	( <sup>3</sup> )	7	5
1 to 49 workers .....	25	57	16	1	1	7	5
50 to 99 workers .....	27	57	13	–	–	6	5
100 workers or more .....	15	54	26	4	2	9	6
100 to 499 workers .....	19	63	17	2	( <sup>3</sup> )	7	6
500 workers or more .....	9	42	39	6	4	11	9
<b>After 5 years</b>							
All workers .....	18	55	22	3	2	8	6
Full time .....	16	56	23	3	2	9	6
Part time .....	31	50	17	–	–	7	5
Union .....	16	44	33	5	2	9	6
Nonunion .....	18	57	20	2	2	8	6
1 to 99 workers .....	24	57	16	2	1	7	5
1 to 49 workers .....	23	58	16	2	1	7	5
50 to 99 workers .....	26	57	14	–	–	6	6
100 workers or more .....	13	53	27	3	3	10	6
100 to 499 workers .....	17	62	18	2	1	7	6
500 workers or more .....	8	41	40	5	7	13	10

See footnotes at end of table.

**Table 36. Paid sick leave: Number of annual days by service requirement,<sup>1</sup> private industry workers, 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 <sup>2</sup>					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		
<b>After 10 years</b>							
All workers .....	18	55	22	3	2	9	6
Full time .....	16	56	23	3	2	9	6
Part time .....	31	49	17	—	—	7	6
Union .....	16	44	32	6	2	10	7
Nonunion .....	18	56	21	2	2	9	6
1 to 99 workers .....	24	57	16	2	1	7	5
1 to 49 workers .....	23	57	17	2	1	7	5
50 to 99 workers .....	26	56	14	—	—	7	6
100 workers or more .....	13	53	27	4	3	11	6
100 to 499 workers .....	16	62	18	2	1	8	6
500 workers or more .....	8	40	40	6	7	15	10
<b>After 20 years</b>							
All workers .....	18	55	22	3	2	9	6
Full time .....	16	56	23	3	2	10	6
Part time .....	31	49	17	—	—	7	6
Union .....	16	44	31	7	2	10	7
Nonunion .....	18	56	21	2	2	9	6
1 to 99 workers .....	24	57	16	2	1	7	5
1 to 49 workers .....	23	57	17	2	1	7	5
50 to 99 workers .....	26	56	15	—	—	7	6
100 workers or more .....	12	53	27	4	3	12	6
100 to 499 workers .....	16	63	18	2	1	8	6
500 workers or more .....	7	40	40	6	7	16	10

<sup>1</sup> Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. Periods of service are chosen arbitrarily and do not necessarily reflect individual provisions for progression.

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

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

NOTE: Because of rounding, sums of individual items may not equal totals. 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 37. Paid sick leave: Carryover provisions, private industry workers, National Compensation Survey, March 2011**

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

Characteristics	Carryover provision <sup>1</sup>			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers .....	44	9	34	56
<b>Worker characteristics</b>				
Management, professional, and related .....	49	15	35	51
Management, business, and financial .....	40	11	29	60
Professional and related .....	54	17	38	46
Service .....	41	7	35	59
Sales and office .....	45	8	37	55
Sales and related .....	50	9	42	50
Office and administrative support .....	42	8	34	58
Natural resources, construction, and maintenance:				
Installation, maintenance, and repair .....	38	5	34	62
Production, transportation, and material moving ...	37	6	31	63
Production .....	29	4	24	71
Transportation and material moving .....	46	8	38	54
Full time .....	43	10	34	57
Nonunion .....	43	9	34	57
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	37	6	30	63
Second 25 percent .....	48	8	40	52
Third 25 percent .....	43	9	34	57
Highest 25 percent .....	44	13	32	56
Highest 10 percent .....	47	15	32	53
<b>Establishment characteristics</b>				
Goods-producing industries .....	29	8	21	71
Manufacturing .....	30	8	22	70
Service-providing industries .....	46	10	37	54
Trade, transportation, and utilities .....	52	8	44	48
Wholesale trade .....	31	5	26	69
Retail trade .....	54	9	45	46
Transportation and warehousing .....	68	8	61	32
Utilities .....	66	24	42	34
Information .....	32	9	23	68
Financial activities .....	36	8	28	64
Finance and insurance .....	37	9	27	63
Credit intermediation and related activities	32	8	24	68
Real estate and rental and leasing .....	35	–	–	65
Professional and business services .....	36	11	25	64
Professional and technical services .....	44	16	28	56
Education and health services .....	63	13	49	37
Educational services .....	65	16	50	35
Junior colleges, colleges, and universities	82	19	63	18
Health care and social assistance .....	62	13	49	38
Other services .....	45	11	34	55
1 to 99 workers .....	35	7	28	65
1 to 49 workers .....	32	6	26	68
50 to 99 workers .....	42	9	33	58
100 workers or more .....	52	12	40	48

See footnotes at end of table.

**Table 37. Paid sick leave: Carryover provisions, private industry workers, National Compensation Survey, March 2011—Continued**

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

Characteristics	Carryover provision <sup>1</sup>			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
100 to 499 workers .....	51	11	40	49
<b>Geographic areas</b>				
New England .....	42	10	32	58
Middle Atlantic .....	37	9	29	63
East North Central .....	38	7	31	62
West North Central .....	43	7	36	57
South Atlantic .....	51	12	39	49
East South Central .....	53	13	40	47
West South Central .....	42	7	35	58
Mountain .....	54	9	45	46
Pacific .....	45	12	33	55

<sup>1</sup> Plans that allow employees to accumulate unused sick leave from year to year.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 38. Paid vacations: Number of annual days by service requirement,<sup>1</sup> private industry workers, National Compensation Survey, March 2011**

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service <sup>2</sup>						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		
<b>After 1 year</b>								
All workers .....	7	38	36	12	6	2	10	10
Full time .....	4	37	38	13	6	2	10	10
Part time .....	24	46	21	4	3	1	7	5
Union .....	5	47	37	7	3	2	9	8
Nonunion .....	7	37	36	12	6	2	10	10
1 to 99 workers .....	9	45	34	8	3	1	8	6
1 to 49 workers .....	9	45	34	8	3	( <sup>3</sup> )	8	6
50 to 99 workers .....	7	47	34	8	—	—	8	7
100 workers or more .....	5	31	37	15	8	3	11	10
100 to 499 workers .....	7	41	35	12	4	2	9	10
500 workers or more .....	3	19	40	19	14	5	13	10
<b>After 5 years</b>								
All workers .....	2	10	37	34	11	6	14	15
Full time .....	1	8	37	36	12	7	14	15
Part time .....	10	24	36	20	6	4	11	10
Union .....	1	7	47	33	9	4	13	12
Nonunion .....	2	11	35	34	12	7	14	15
1 to 99 workers .....	3	14	40	32	8	4	13	10
1 to 49 workers .....	3	16	39	31	8	3	12	10
50 to 99 workers .....	2	10	44	33	7	4	13	12
100 workers or more .....	1	6	33	35	15	9	15	15
100 to 499 workers .....	1	8	41	34	11	4	14	14
500 workers or more .....	1	4	24	37	20	14	17	15

See footnotes at end of table.

**Table 38. Paid vacations: Number of annual days by service requirement,<sup>1</sup> private industry workers, National Compensation Survey, March 2011—Continued**

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service <sup>2</sup>						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		
<b>After 10 years</b>								
All workers .....	2	7	16	41	22	13	17	15
Full time .....	1	6	16	42	23	13	17	15
Part time .....	9	19	17	34	14	8	14	15
Union .....	1	4	11	56	19	9	17	15
Nonunion .....	2	8	16	39	22	13	17	15
1 to 99 workers .....	3	12	21	39	18	7	15	15
1 to 49 workers .....	3	13	23	37	17	7	15	15
50 to 99 workers .....	2	8	18	46	20	7	16	15
100 workers or more .....	1	3	10	42	25	18	18	15
100 to 499 workers .....	1	4	13	49	22	10	17	15
500 workers or more .....	( <sup>3</sup> )	2	7	33	30	27	20	20
<b>After 20 years</b>								
All workers .....	2	7	13	19	35	25	19	20
Full time .....	1	5	13	19	36	26	20	20
Part time .....	9	17	14	18	26	17	16	15
Union .....	1	3	7	11	43	36	21	20
Nonunion .....	2	7	13	20	34	23	19	20
1 to 99 workers .....	3	11	18	25	28	15	16	15
1 to 49 workers .....	3	13	20	26	25	14	16	15
50 to 99 workers .....	2	7	14	25	34	17	18	20
100 workers or more .....	1	3	8	13	42	34	22	20
100 to 499 workers .....	1	4	9	18	45	23	20	20
500 workers or more .....	( <sup>3</sup> )	1	6	7	38	48	24	24

<sup>1</sup> Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. Periods of service are chosen arbitrarily and do not necessarily reflect individual provisions for progression. Fractional vacation amounts were rounded to the nearest full number of days.

<sup>2</sup> 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.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 39. Consolidated leave plans:<sup>1</sup> Access, private industry workers, 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 .....	25	15	20	23	25	75	8	12	15	17
<b>Worker characteristics</b>										
Management, professional, and related .....	37	17	22	25	27	63	10	14	17	19
Management, business, and financial .....	31	17	22	25	27	69	10	14	17	20
Professional and related .....	41	17	22	25	27	59	10	14	17	19
Service .....	26	14	19	22	24	74	7	11	13	14
Protective service .....	22	14	18	22	24	78	6	11	13	14
Sales and office .....	23	15	20	23	25	77	8	12	15	17
Sales and related .....	15	12	17	20	22	85	7	11	14	17
Office and administrative support .....	28	15	21	24	26	72	8	12	15	17
Natural resources, construction, and maintenance	14	11	15	18	20	86	7	11	13	14
Construction, extraction, farming, fishing, and forestry .....	16	10	14	17	18	84	6	9	11	12
Installation, maintenance, and repair .....	13	11	17	19	22	87	7	11	14	16
Production, transportation, and material moving ...	14	11	16	18	21	86	7	11	14	17
Production .....	16	11	16	18	22	84	7	11	14	17
Transportation and material moving .....	11	10	15	18	21	89	7	11	14	18
Full time .....	25	15	20	23	26	75	8	12	15	17
Part time .....	23	12	17	20	22	77	6	10	12	14
Union .....	15	13	18	22	25	85	8	12	16	20
Nonunion .....	26	15	20	23	25	74	8	12	14	16
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	18	12	17	20	22	82	6	10	12	14
Lowest 10 percent .....	15	11	17	19	21	85	5	9	11	12
Second 25 percent .....	25	14	20	23	25	75	7	12	14	17
Third 25 percent .....	23	15	20	23	26	77	8	12	15	18
Highest 25 percent .....	32	17	21	24	26	68	10	14	16	19
Highest 10 percent .....	31	17	21	24	27	69	11	14	17	20
<b>Establishment characteristics</b>										
Goods-producing industries .....	16	11	16	18	22	84	7	11	14	17
Construction .....	15	9	12	15	16	85	6	9	11	11
Manufacturing .....	16	12	16	19	23	84	7	12	15	19
Service-providing industries .....	27	16	21	24	26	73	8	12	15	17
Trade, transportation, and utilities .....	12	11	17	20	23	88	7	11	14	18
Wholesale trade .....	15	12	16	19	21	85	8	12	15	17
Retail trade .....	12	10	17	20	23	88	6	11	14	17
Transportation and warehousing .....	9	11	17	21	23	91	7	12	16	20
Utilities .....	13	16	19	22	27	87	9	13	16	21

See footnotes at end of table.

**Table 39. Consolidated leave plans:<sup>1</sup> Access, private industry workers, 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
Information .....	18	16	20	23	25	82	10	14	17	21
Financial activities .....	35	17	21	24	26	65	10	14	16	19
Finance and insurance .....	38	18	22	25	28	62	10	14	16	19
Credit intermediation and related activities .....	30	18	22	25	27	70	10	14	16	19
Insurance carriers and related activities .....	51	18	22	25	28	49	10	14	16	20
Real estate and rental and leasing .....	26	10	15	18	19	74	9	13	15	16
Professional and business services .....	28	14	18	21	23	72	8	12	14	16
Professional and technical services .....	31	15	18	21	22	69	10	13	16	17
Administrative and waste services .....	23	12	16	19	20	77	6	10	12	13
Education and health services .....	49	18	23	27	28	51	10	14	16	18
Educational services .....	16	13	16	18	18	84	13	16	18	20
Junior colleges, colleges, and universities .....	11	16	19	22	23	89	14	17	19	21
Health care and social assistance .....	53	18	23	27	29	47	9	14	16	17
Leisure and hospitality .....	17	11	18	21	22	83	6	10	12	13
Accommodation and food services .....	19	11	18	21	22	81	6	10	11	12
Other services .....	12	13	16	19	20	88	7	11	13	15
1 to 99 workers .....	20	13	18	21	22	80	7	11	13	15
1 to 49 workers .....	20	12	17	20	22	80	7	11	13	14
50 to 99 workers .....	20	14	19	22	24	80	7	12	14	16
100 workers or more .....	30	16	21	25	27	70	8	13	16	19
100 to 499 workers .....	22	15	19	22	25	78	8	12	15	18
500 workers or more .....	39	18	23	26	29	61	10	14	17	21
<b>Geographic areas</b>										
New England .....	28	17	22	25	27	72	9	13	15	18
Middle Atlantic .....	19	16	21	24	26	81	8	13	15	18
East North Central .....	26	14	19	23	25	74	8	12	15	18
West North Central .....	28	15	19	22	26	72	7	12	15	18
South Atlantic .....	26	15	20	23	24	74	7	11	13	16
East South Central .....	26	14	19	23	25	74	7	11	14	16
West South Central .....	23	16	20	23	25	77	8	12	14	16
Mountain .....	31	15	20	23	24	69	8	12	15	17
Pacific .....	25	14	20	23	25	75	8	13	15	17

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).



**Table 40. Quality of life benefits: Access, private industry workers, National Compensation Survey, March 2011**

(All workers = 100 percent)

Characteristics	Childcare <sup>1</sup>	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers .....	9	5	5	32	46
<b>Worker characteristics</b>					
Management, professional, and related .....	17	13	11	49	64
Management, business, and financial .....	17	19	13	51	66
Professional and related .....	17	10	10	47	62
Service .....	8	( <sup>2</sup> )	2	17	28
Protective service .....	4	—	3	17	27
Sales and office .....	6	5	5	36	51
Sales and related .....	3	3	3	35	53
Office and administrative support .....	9	7	7	36	50
Natural resources, construction, and maintenance	3	1	3	23	32
Construction, extraction, farming, fishing, and forestry .....	1	( <sup>2</sup> )	3	15	24
Installation, maintenance, and repair .....	5	2	4	30	41
Production, transportation, and material moving ...	4	1	2	27	43
Production .....	6	2	3	30	43
Transportation and material moving .....	3	1	2	24	42
Full time .....	10	6	7	36	51
Part time .....	6	2	2	21	32
Union .....	14	1	6	42	68
Nonunion .....	8	5	5	31	44
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	4	( <sup>2</sup> )	1	17	27
Lowest 10 percent .....	5	—	1	11	20
Second 25 percent .....	7	2	4	31	46
Third 25 percent .....	9	6	6	36	50
Highest 25 percent .....	16	13	11	49	65
Highest 10 percent .....	18	17	14	52	69
<b>Establishment characteristics</b>					
Goods-producing industries .....	7	4	3	32	45
Construction .....	( <sup>2</sup> )	2	3	13	21
Manufacturing .....	9	6	3	40	54
Service-providing industries .....	9	5	6	32	46
Trade, transportation, and utilities .....	3	2	2	35	54
Wholesale trade .....	6	4	3	22	40
Retail trade .....	1	1	1	38	55
Transportation and warehousing .....	3	—	3	33	62
Utilities .....	14	—	9	73	83

See footnotes at end of table.

**Table 40. Quality of life benefits: Access, private industry workers, National Compensation Survey, March 2011—Continued**

(All workers = 100 percent)

Characteristics	Childcare <sup>1</sup>	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
Information .....	14	8	13	59	74
Financial activities .....	22	15	19	52	63
Finance and insurance .....	27	18	23	60	73
Credit intermediation and related activities .....	29	15	21	57	71
Insurance carriers and related activities .....	21	21	24	63	75
Real estate and rental and leasing .....	—	5	—	21	29
Professional and business services .....	8	12	7	25	38
Professional and technical services .....	8	19	12	29	46
Administrative and waste services .....	4	4	—	11	21
Education and health services .....	15	3	7	42	53
Educational services .....	15	6	13	40	48
Junior colleges, colleges, and universities .....	22	8	21	66	77
Health care and social assistance .....	15	2	6	42	54
Leisure and hospitality .....	8	1	2	11	23
Accommodation and food services .....	7	—	2	11	23
Other services .....	7	1	3	15	25
1 to 99 workers .....	4	3	3	16	26
1 to 49 workers .....	3	4	3	14	22
50 to 99 workers .....	5	3	3	21	38
100 workers or more .....	15	7	8	51	69
100 to 499 workers .....	7	4	5	41	58
500 workers or more .....	26	11	13	66	83
<b>Geographic areas</b>					
New England .....	9	7	9	33	44
Middle Atlantic .....	9	7	7	33	45
East North Central .....	11	5	4	38	48
West North Central .....	8	5	4	34	45
South Atlantic .....	8	4	4	31	48
East South Central .....	—	4	3	35	49
West South Central .....	9	4	3	31	45
Mountain .....	7	4	6	26	43
Pacific .....	9	5	9	30	44

<sup>1</sup> 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.

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

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 41. Financial benefits: Access, private industry workers, 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 <sup>1</sup>	Performance	Signing	Other
All workers .....	16	17	33	35	19	17	8	2	1	6
<b>Worker characteristics</b>										
Management, professional, and related .....	23	29	56	58	24	27	11	4	3	8
Management, business, and financial .....	31	31	58	61	24	33	15	6	4	11
Professional and related .....	20	28	55	57	23	24	9	3	2	6
Service .....	6	8	17	18	12	8	3	1	( <sup>2</sup> )	2
Protective service .....	—	12	18	20	21	7	4	—	—	4
Sales and office .....	21	16	34	35	22	22	10	2	1	8
Sales and related .....	22	9	28	29	24	22	10	1	1	9
Office and administrative support .....	20	22	37	40	20	21	9	3	2	7
Natural resources, construction, and maintenance	12	13	21	25	14	10	5	2	1	3
Construction, extraction, farming, fishing, and forestry .....	6	8	11	15	9	5	2	—	—	1
Installation, maintenance, and repair .....	17	17	31	34	20	15	9	4	1	4
Production, transportation, and material moving ...	12	14	27	29	17	12	7	1	1	5
Production .....	12	18	30	33	18	14	7	1	1	5
Transportation and material moving .....	11	11	25	24	17	9	6	1	( <sup>2</sup> )	6
Full time .....	19	21	39	42	21	20	9	3	2	6
Part time .....	7	7	18	16	13	10	5	1	( <sup>2</sup> )	4
Union .....	14	19	41	43	25	21	10	4	2	5
Nonunion .....	16	17	33	34	18	17	8	2	1	6
Average wage within the following categories: <sup>3</sup>										
Lowest 25 percent .....	7	6	15	15	13	9	5	1	( <sup>2</sup> )	4
Lowest 10 percent .....	4	4	10	9	9	5	6	1	( <sup>2</sup> )	5
Second 25 percent .....	17	16	29	31	19	17	6	2	1	5
Third 25 percent .....	18	21	37	40	19	17	8	2	1	6
Highest 25 percent .....	25	28	56	59	24	28	13	5	3	8
Highest 10 percent .....	28	31	63	65	26	31	16	6	4	11
<b>Establishment characteristics</b>										
Goods-producing industries .....	14	18	32	36	16	17	8	3	2	6
Construction .....	6	8	10	13	7	5	1	—	—	—
Manufacturing .....	18	22	40	44	19	22	11	4	2	7
Service-providing industries .....	16	17	34	35	19	17	8	2	1	6
Trade, transportation, and utilities .....	20	12	31	30	24	19	9	1	1	8
Wholesale trade .....	14	18	26	30	16	15	6	1	—	5
Retail trade .....	22	7	27	27	26	21	11	1	1	10
Transportation and warehousing .....	19	18	41	36	28	14	8	—	2	5
Utilities .....	41	49	74	70	12	36	14	2	—	12

See footnotes at end of table.

**Table 41. Financial benefits: Access, private industry workers, 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 <sup>1</sup>	Performance	Signing	Other
Information .....	33	27	67	68	23	—	33	20	2	15
Financial activities .....	35	35	60	63	18	40	18	8	4	15
Finance and insurance .....	41	41	69	73	19	50	23	9	5	18
Credit intermediation and related activities .....	44	46	70	73	19	51	26	14	7	20
Insurance carriers and related activities .....	39	38	67	71	18	45	20	5	2	16
Real estate and rental and leasing .....	15	11	25	29	12	7	—	—	—	—
Professional and business services .....	16	18	33	34	18	18	8	2	2	6
Professional and technical services .....	23	24	47	47	21	24	9	3	—	8
Administrative and waste services .....	7	7	15	15	15	5	4	—	3	2
Education and health services .....	13	23	43	45	22	14	2	( <sup>2</sup> )	( <sup>2</sup> )	1
Educational services .....	12	22	46	50	32	16	1	—	1	( <sup>2</sup> )
Junior colleges, colleges, and universities .....	17	31	71	75	47	26	3	—	2	( <sup>2</sup> )
Health care and social assistance .....	13	23	42	45	20	14	2	( <sup>2</sup> )	( <sup>2</sup> )	1
Leisure and hospitality .....	4	4	11	12	—	8	4	—	—	4
Accommodation and food services .....	4	4	11	11	—	8	5	—	—	4
Other services .....	6	8	11	16	13	5	—	—	—	—
1 to 99 workers .....	9	9	19	20	11	8	4	1	1	3
1 to 49 workers .....	8	8	16	17	10	7	4	1	1	3
50 to 99 workers .....	12	13	27	30	15	10	7	1	( <sup>2</sup> )	5
100 workers or more .....	24	26	50	52	27	28	12	4	2	9
100 to 499 workers .....	23	20	38	41	24	23	9	2	1	8
500 workers or more .....	26	34	66	68	31	35	15	5	4	10
<b>Geographic areas</b>										
New England .....	12	18	38	38	20	16	9	2	1	7
Middle Atlantic .....	13	14	32	34	22	17	6	1	2	5
East North Central .....	17	18	35	37	19	19	9	3	1	6
West North Central .....	18	22	36	40	14	18	6	1	( <sup>2</sup> )	5
South Atlantic .....	16	18	33	33	17	16	8	2	2	5
East South Central .....	24	21	24	32	28	22	14	3	2	12
West South Central .....	15	17	34	36	17	17	6	2	1	5
Mountain .....	15	17	39	39	20	16	6	1	1	5
Pacific .....	16	13	31	32	16	16	8	3	2	5

<sup>1</sup> 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.

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

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

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

(All workers = 100 percent)

Characteristics	Long-term care insurance <sup>1</sup>	Retiree health care benefits <sup>2</sup>	
		Under age 65	Age 65 and over
All workers .....	14	17	15
<b>Worker characteristics</b>			
Management, professional, and related .....	26	25	23
Management, business, and financial .....	30	31	29
Professional and related .....	24	23	20
Service .....	5	5	4
Protective service .....	7	10	7
Sales and office .....	15	19	18
Sales and related .....	12	18	17
Office and administrative support .....	17	19	18
Natural resources, construction, and maintenance	10	15	14
Construction, extraction, farming, fishing, and forestry .....	5	11	10
Installation, maintenance, and repair .....	15	18	18
Production, transportation, and material moving ...	10	16	13
Production .....	9	17	13
Transportation and material moving .....	12	16	13
Full time .....	17	19	17
Part time .....	8	9	8
Union .....	19	41	35
Nonunion .....	14	14	13
Average wage within the following categories: <sup>3</sup>			
Lowest 25 percent .....	6	7	6
Lowest 10 percent .....	5	4	4
Second 25 percent .....	10	13	11
Third 25 percent .....	16	18	16
Highest 25 percent .....	28	32	29
Highest 10 percent .....	34	35	33
<b>Establishment characteristics</b>			
Goods-producing industries .....	12	20	17
Construction .....	4	7	8
Manufacturing .....	14	24	21
Service-providing industries .....	15	16	15
Trade, transportation, and utilities .....	14	20	19
Wholesale trade .....	10	13	9
Retail trade .....	11	18	18
Transportation and warehousing .....	24	31	28
Utilities .....	41	63	59

See footnotes at end of table.

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

(All workers = 100 percent)

Characteristics	Long-term care insurance <sup>1</sup>	Retiree health care benefits <sup>2</sup>	
		Under age 65	Age 65 and over
Information .....	44	44	44
Financial activities .....	37	37	38
Finance and insurance .....	44	47	47
Credit intermediation and related activities .....	46	47	49
Insurance carriers and related activities .....	40	44	42
Real estate and rental and leasing .....	—	3	4
Professional and business services .....	15	14	12
Professional and technical services .....	21	18	16
Administrative and waste services .....	4	4	4
Education and health services .....	16	13	11
Educational services .....	27	26	24
Junior colleges, colleges, and universities .....	43	43	42
Health care and social assistance .....	14	11	8
Leisure and hospitality .....	2	1	1
Accommodation and food services .....	2	1	1
Other services .....	3	5	5
1 to 99 workers .....	7	7	6
1 to 49 workers .....	6	5	5
50 to 99 workers .....	10	10	9
100 workers or more .....	23	28	25
100 to 499 workers .....	16	20	19
500 workers or more .....	33	39	34
<b>Geographic areas</b>			
New England .....	13	15	15
Middle Atlantic .....	15	18	16
East North Central .....	15	19	18
West North Central .....	12	14	13
South Atlantic .....	16	17	14
East South Central .....	16	19	15
West South Central .....	15	18	15
Mountain .....	14	13	14
Pacific .....	13	14	14

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 43. Nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2011**

(All workers = 100 percent)

Characteristics	All nonproduction bonuses <sup>1</sup>	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 <sup>2</sup>
All workers .....	44	5	4	11	10	5	3	6	12
<b>Worker characteristics</b>									
Management, professional, and related .....	52	8	6	13	6	9	2	9	16
Management, business, and financial .....	60	9	7	19	6	8	2	8	19
Professional and related .....	49	8	6	10	6	9	2	9	15
Service .....	29	1	3	6	8	3	2	6	7
Protective service .....	32	1	—	2	4	—	8	—	2
Sales and office .....	47	4	3	12	13	5	7	6	10
Sales and related .....	41	2	2	9	14	3	12	3	7
Office and administrative support .....	51	5	4	14	12	6	4	7	12
Natural resources, construction, and maintenance .....	45	5	3	13	14	2	2	3	13
Construction, extraction, farming, fishing, and forestry .....	42	4	2	15	14	2	1	1	10
Installation, maintenance, and repair .....	48	6	5	11	13	3	3	4	16
Production, transportation, and material moving .....	43	7	2	10	10	5	2	4	14
Production .....	48	10	2	12	10	6	2	5	16
Transportation and material moving .....	39	4	2	8	10	4	1	4	13
Full time .....	50	6	4	12	11	6	3	6	14
Part time .....	27	1	2	5	6	2	3	5	5
Union .....	37	7	4	4	3	8	1	3	19
Nonunion .....	44	5	4	11	10	5	4	6	11
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	29	1	2	6	8	1	3	5	5
Lowest 10 percent .....	24	1	1	6	8	( <sup>4</sup> )	1	4	4
Second 25 percent .....	46	4	3	10	14	5	6	6	10
Third 25 percent .....	48	6	4	13	10	7	2	5	13
Highest 25 percent .....	55	10	7	14	6	8	1	8	20
Highest 10 percent .....	58	11	8	15	5	9	1	9	19
<b>Establishment characteristics</b>									
Goods-producing industries .....	51	11	3	14	11	6	1	5	17
Construction .....	45	4	2	18	16	2	1	—	8
Manufacturing .....	54	14	3	13	9	8	2	6	20
Service-providing industries .....	42	4	4	10	9	5	4	6	11
Trade, transportation, and utilities .....	43	3	3	9	14	3	9	3	9
Wholesale trade .....	49	6	2	17	10	5	( <sup>4</sup> )	3	14
Retail trade .....	41	1	2	7	18	2	14	4	5
Transportation and warehousing .....	41	9	6	6	9	2	2	2	17
Utilities .....	59	2	7	19	—	6	—	—	24

See footnotes at end of table.

**Table 43. Nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2011—Continued**

(All workers = 100 percent)

Characteristics	All nonproduction bonuses <sup>1</sup>	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 <sup>2</sup>
Information .....	60	2	12	11	4	6	—	8	31
Financial activities .....	67	10	7	23	9	4	2	9	21
Finance and insurance .....	72	11	8	26	7	4	2	11	25
Credit intermediation and related activities .....	74	9	6	26	7	5	1	11	26
Insurance carriers and related activities .....	67	15	11	20	7	4	3	11	25
Real estate and rental and leasing .....	48	—	5	12	17	4	—	3	8
Professional and business services .....	46	8	5	12	8	6	2	9	11
Professional and technical services .....	61	14	7	18	11	6	1	10	11
Administrative and waste services .....	29	3	2	5	5	4	2	8	8
Education and health services .....	40	1	3	7	7	9	3	9	10
Educational services .....	20	—	3	—	3	10	—	1	3
Junior colleges, colleges, and universities .....	21	—	2	( <sup>4</sup> )	1	13	—	3	2
Health care and social assistance .....	43	2	3	7	8	9	3	10	11
Leisure and hospitality .....	25	( <sup>4</sup> )	3	5	7	1	1	4	6
Accommodation and food services .....	24	—	3	5	7	—	—	4	6
Other services .....	31	1	2	11	8	5	—	—	4
1 to 99 workers .....	40	4	3	13	12	3	1	3	8
1 to 49 workers .....	40	4	2	13	13	3	1	2	7
50 to 99 workers .....	42	4	5	12	8	4	2	7	11
100 workers or more .....	47	6	5	8	7	7	6	9	16
100 to 499 workers .....	43	4	3	7	9	5	8	7	12
500 workers or more .....	54	9	6	10	4	10	3	12	22
<b>Geographic areas</b>									
New England .....	43	5	3	8	12	7	2	6	8
Middle Atlantic .....	43	3	3	11	8	8	2	6	11
East North Central .....	45	6	4	12	8	8	4	7	14
West North Central .....	43	7	3	12	8	3	3	7	11
South Atlantic .....	46	4	4	10	12	3	4	8	12
East South Central .....	47	4	—	9	14	2	6	5	15
West South Central .....	46	6	4	11	13	2	3	6	14
Mountain .....	47	6	5	11	13	5	2	5	9
Pacific .....	37	5	4	11	6	4	3	3	10

<sup>1</sup> 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.

<sup>2</sup> Includes all other bonuses provided to employees and not published separately.

<sup>3</sup> 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.

<sup>4</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).



**Table 44. Unmarried domestic partner benefits: Access<sup>1</sup>, private industry workers, 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 .....	7	7	29	25
<b>Worker characteristics</b>				
Management, professional, and related .....	11	10	46	38
Management, business, and financial .....	15	14	52	45
Professional and related .....	9	9	43	35
Service .....	3	3	17	14
Protective service .....	3	3	20	10
Sales and office .....	8	7	30	26
Sales and related .....	4	4	24	20
Office and administrative support .....	10	9	34	29
Natural resources, construction, and maintenance .....	8	7	22	18
Construction, extraction, farming, fishing, and forestry .....	6	6	16	16
Installation, maintenance, and repair .....	10	9	29	20
Production, transportation, and material moving ...	8	7	25	21
Production .....	6	4	24	20
Transportation and material moving .....	11	10	26	22
Full time .....	9	8	36	31
Part time .....	4	4	9	8
Union .....	25	22	46	31
Nonunion .....	6	5	28	24
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	2	2	11	9
Lowest 10 percent .....	1	1	6	4
Second 25 percent .....	5	5	26	23
Third 25 percent .....	9	8	35	30
Highest 25 percent .....	15	14	50	41
Highest 10 percent .....	16	15	59	49
<b>Establishment characteristics</b>				
Goods-producing industries .....	6	6	27	24
Construction .....	3	4	15	15
Manufacturing .....	7	6	31	27
Service-providing industries .....	8	7	30	25
Trade, transportation, and utilities .....	8	7	28	22
Wholesale trade .....	5	4	31	28
Retail trade .....	4	4	21	17
Transportation and warehousing .....	21	20	44	31
Utilities .....	31	28	65	43

See footnotes at end of table.

**Table 44. Unmarried domestic partner benefits: Access<sup>1</sup>, private industry workers, 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
Information .....	23	21	61	37
Financial activities .....	25	24	55	52
Finance and insurance .....	32	31	63	59
Credit intermediation and related activities .....	32	31	64	60
Insurance carriers and related activities ....	31	29	56	53
Real estate and rental and leasing .....	—	—	25	27
Professional and business services .....	4	4	33	28
Professional and technical services .....	3	2	47	40
Administrative and waste services .....	2	2	17	16
Education and health services .....	7	7	29	25
Educational services .....	4	3	38	29
Junior colleges, colleges, and universities .....	6	5	58	43
Health care and social assistance .....	8	8	28	24
Leisure and hospitality .....	—	—	15	11
Accommodation and food services .....	—	—	14	9
Other services .....	5	5	18	17
1 to 99 workers .....	3	3	18	16
1 to 49 workers .....	3	3	17	15
50 to 99 workers .....	5	4	23	20
100 workers or more .....	12	12	42	34
100 to 499 workers .....	7	7	34	30
500 workers or more .....	19	18	54	41
<b>Geographic areas</b>				
New England .....	8	7	38	33
Middle Atlantic .....	9	8	31	24
East North Central .....	7	5	22	15
West North Central .....	5	4	20	16
South Atlantic .....	6	6	22	18
East South Central .....	5	5	21	14
West South Central .....	5	5	20	19
Mountain .....	6	6	39	33
Pacific .....	12	12	52	48

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 45. Medical care benefit combinations: Access, private industry workers, 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 .....	58	12	7	24	56	13	1	29
<b>Worker characteristics</b>								
Management, professional, and related .....	76	11	4	10	76	11	1	12
Management, business, and financial .....	83	11	1	5	85	10	1	5
Professional and related .....	73	10	5	12	72	12	1	15
Service .....	30	11	10	49	29	13	2	56
Protective service .....	39	7	9	44	39	—	—	38
Sales and office .....	60	11	9	20	57	14	1	28
Sales and related .....	52	10	13	24	47	16	1	36
Office and administrative support .....	65	11	6	18	63	13	1	23
Natural resources, construction, and maintenance .....	59	16	3	22	56	19	1	24
Construction, extraction, farming, fishing, and forestry .....	54	14	5	27	47	—	—	30
Installation, maintenance, and repair .....	63	18	2	17	65	—	—	18
Production, transportation, and material moving ... ..	61	14	4	20	63	12	1	24
Production .....	64	17	2	16	70	12	1	17
Transportation and material moving .....	59	11	6	24	57	13	1	30
Full time .....	71	15	3	12	72	14	1	13
Part time .....	19	4	18	59	12	11	2	75
Union .....	87	5	2	6	82	9	1	8
Nonunion .....	54	13	7	26	54	14	1	31
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	25	11	14	51	23	12	1	63
Lowest 10 percent .....	12	8	16	63	12	8	1	79
Second 25 percent .....	61	14	5	20	60	15	2	24
Third 25 percent .....	71	14	3	12	70	15	1	14
Highest 25 percent .....	82	9	2	7	80	11	1	8
Highest 10 percent .....	85	8	2	5	84	9	2	6
<b>Establishment characteristics</b>								
Goods-producing industries .....	70	15	3	12	71	14	1	14
Construction .....	53	17	5	25	45	—	—	29
Manufacturing .....	76	14	2	8	80	10	1	9
Service-providing industries .....	55	11	7	26	53	13	1	32
Trade, transportation, and utilities .....	61	10	10	18	56	16	1	27
Wholesale trade .....	68	15	4	13	66	18	1	16
Retail trade .....	55	9	14	23	46	18	1	35
Transportation and warehousing .....	73	11	4	12	75	9	1	14
Utilities .....	94	—	—	4	92	3	1	4

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, private industry workers, 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 .....	19	51	1	30	52	17	6	25
<b>Worker characteristics</b>								
Management, professional, and related .....	27	60	1	13	72	15	3	10
Management, business, and financial .....	32	62	( 1 )	5	80	15	1	5
Professional and related .....	24	59	1	16	69	15	4	13
Service .....	7	34	( 1 )	58	27	15	10	49
Protective service .....	6	40	1	52	38	9	8	45
Sales and office .....	17	54	2	28	56	15	8	21
Sales and related .....	10	53	2	35	49	14	12	25
Office and administrative support .....	21	55	1	23	61	15	5	19
Natural resources, construction, and maintenance .....	24	51	( 1 )	25	51	24	3	22
Construction, extraction, farming, fishing, and forestry .....	22	46	( 1 )	31	45	24	5	27
Installation, maintenance, and repair .....	26	56	—	—	56	25	2	17
Production, transportation, and material moving ...	24	52	1	24	51	24	4	20
Production .....	23	59	( 1 )	18	59	23	2	16
Transportation and material moving .....	25	45	1	29	43	26	6	25
Full time .....	23	63	( 1 )	14	65	20	3	12
Part time .....	7	16	3	74	15	8	16	60
Union .....	69	22	1	7	51	40	2	6
Nonunion .....	14	53	1	32	52	15	6	26
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	5	31	2	63	22	13	12	52
Lowest 10 percent .....	3	18	2	78	10	10	15	65
Second 25 percent .....	14	60	1	25	56	18	5	20
Third 25 percent .....	24	61	( 1 )	15	63	22	3	12
Highest 25 percent .....	36	54	1	9	75	16	2	7
Highest 10 percent .....	37	56	1	7	80	13	2	5
<b>Establishment characteristics</b>								
Goods-producing industries .....	28	57	( 1 )	15	64	21	3	13
Construction .....	16	54	( 1 )	30	45	25	5	25
Manufacturing .....	31	59	( 1 )	9	70	20	2	8
Service-providing industries .....	17	49	1	33	50	16	7	27
Trade, transportation, and utilities .....	18	54	2	26	53	19	8	20
Wholesale trade .....	15	68	1	16	65	18	4	13
Retail trade .....	11	52	3	33	48	15	11	25
Transportation and warehousing .....	35	49	—	—	49	35	3	13
Utilities .....	82	13	—	—	90	5	1	4

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, private industry workers, 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
Information .....	81	6	3	9	82	5	1	12
Financial activities .....	78	8	3	11	78	8	1	13
Finance and insurance .....	86	5	3	6	86	5	1	8
Credit intermediation and related activities .....	89	4	3	4	89	4	1	6
Insurance carriers and related activities .....	84	5	4	8	81	7	2	10
Real estate and rental and leasing .....	46	21	4	29	51	16	2	31
Professional and business services .....	52	14	4	29	55	11	2	31
Professional and technical services .....	68	15	4	13	70	13	1	15
Administrative and waste services .....	29	15	6	50	33	11	3	53
Education and health services .....	64	10	8	19	60	13	2	24
Educational services .....	69	8	4	18	67	11	1	22
Junior colleges, colleges, and universities .....	88	3	2	8	85	5	1	9
Health care and social assistance .....	63	10	8	19	59	14	2	25
Leisure and hospitality .....	21	13	10	56	21	13	1	65
Accommodation and food services .....	19	13	10	58	19	—	—	67
Other services .....	36	13	5	46	36	—	—	49
1 to 99 workers .....	41	15	8	35	40	16	1	42
1 to 49 workers .....	37	16	8	39	36	17	1	46
50 to 99 workers .....	54	14	8	24	53	15	1	31
100 workers or more .....	77	8	5	11	75	9	1	14
100 to 499 workers .....	72	10	6	13	68	13	2	17
500 workers or more .....	83	5	3	8	84	4	1	10
<b>Geographic areas</b>								
New England .....	56	12	4	28	56	12	1	31
Middle Atlantic .....	60	10	6	24	54	16	1	28
East North Central .....	61	10	7	22	62	9	2	27
West North Central .....	58	10	8	25	58	9	1	31
South Atlantic .....	57	12	7	24	56	13	1	30
East South Central .....	58	16	6	20	63	11	1	25
West South Central .....	55	12	8	25	56	11	2	32
Mountain .....	58	12	7	24	56	14	1	29
Pacific .....	54	15	5	26	50	19	1	30

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, private industry workers, 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
Information .....	43	44	1	12	79	9	3	9
Financial activities .....	42	44	1	14	75	11	3	11
Finance and insurance .....	51	40	1	8	84	7	3	6
Credit intermediation and related activities .....	55	39	1	6	87	7	3	4
Insurance carriers and related activities .....	48	41	( <sup>1</sup> )	11	82	7	4	8
Real estate and rental and leasing .....	—	58	—	33	42	25	4	29
Professional and business services .....	—	55	—	33	50	17	4	29
Professional and technical services .....	—	74	—	16	67	17	4	13
Administrative and waste services .....	—	38	—	56	27	17	6	50
Education and health services .....	19	54	1	26	57	16	7	19
Educational services .....	—	64	—	20	65	13	2	20
Junior colleges, colleges, and universities .....	16	74	—	—	86	4	2	8
Health care and social assistance .....	20	53	1	26	56	17	8	19
Leisure and hospitality .....	—	32	—	66	19	15	10	56
Accommodation and food services .....	—	30	—	68	18	14	9	58
Other services .....	—	40	—	50	31	19	4	46
1 to 99 workers .....	8	48	1	43	38	18	8	36
1 to 49 workers .....	7	46	( <sup>1</sup> )	47	34	18	8	39
50 to 99 workers .....	12	56	2	30	50	18	7	25
100 workers or more .....	31	53	1	15	69	16	4	12
100 to 499 workers .....	21	60	1	18	65	17	5	14
500 workers or more .....	45	44	1	11	74	14	3	8
<b>Geographic areas</b>								
New England .....	19	49	1	31	52	16	4	28
Middle Atlantic .....	24	47	1	29	52	19	5	24
East North Central .....	25	46	1	28	54	17	6	23
West North Central .....	—	49	—	32	52	15	7	25
South Atlantic .....	15	54	1	30	54	15	7	24
East South Central .....	17	57	1	25	53	21	6	20
West South Central .....	14	53	( <sup>1</sup> )	33	52	15	8	26
Mountain .....	13	56	2	29	55	14	6	25
Pacific .....	19	50	1	30	48	21	5	26

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

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).

**Table 46. Paid leave combinations: Access, private industry workers, 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 <sup>1</sup>	Personal leave, sick leave, paid family leave, or vacation <sup>1</sup>	Personal leave, vacation, or holidays <sup>1</sup>
All workers .....	36	33	60	72	68	82	84
<b>Worker characteristics</b>							
Management, professional, and related .....	53	53	82	86	89	92	93
Management, business, and financial .....	58	56	91	95	94	97	98
Professional and related .....	51	51	78	81	87	90	90
Service .....	22	20	39	46	48	64	67
Protective service .....	23	21	37	54	44	65	70
Sales and office .....	39	36	64	74	72	83	87
Sales and related .....	30	27	53	62	62	74	81
Office and administrative support .....	45	42	72	83	79	89	92
Natural resources, construction, and maintenance .....	25	21	50	73	57	83	86
Construction, extraction, farming, fishing, and forestry .....	17	14	35	60	45	74	78
Installation, maintenance, and repair .....	33	29	64	86	69	91	94
Production, transportation, and material moving ...	31	24	52	79	63	86	88
Production .....	30	23	53	87	62	91	94
Transportation and material moving .....	31	25	50	71	63	81	83
Full time .....	44	41	73	87	80	94	95
Part time .....	14	12	21	27	34	47	54
Union .....	47	40	69	86	81	94	94
Nonunion .....	35	33	59	70	67	80	83
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	15	13	28	41	38	58	63
Lowest 10 percent .....	8	7	15	25	25	47	50
Second 25 percent .....	39	35	64	79	72	87	90
Third 25 percent .....	41	38	72	86	79	92	94
Highest 25 percent .....	53	52	82	87	89	94	94
Highest 10 percent .....	54	53	85	87	92	95	95
<b>Establishment characteristics</b>							
Goods-producing industries .....	30	24	55	84	64	90	93
Construction .....	16	12	35	60	44	75	80
Manufacturing .....	35	28	62	93	71	96	97
Service-providing industries .....	37	35	61	69	69	80	83
Trade, transportation, and utilities .....	34	29	59	71	69	82	87
Wholesale trade .....	35	31	74	88	82	92	93
Retail trade .....	31	25	50	62	60	75	83
Transportation and warehousing .....	38	35	68	79	78	91	91
Utilities .....	63	62	94	96	97	99	98

See footnotes at end of table.

**Table 46. Paid leave combinations: Access, private industry workers, 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 <sup>1</sup>	Personal leave, sick leave, paid family leave, or vacation <sup>1</sup>	Personal leave, vacation, or holidays <sup>1</sup>
Information .....	66	65	87	90	91	94	94
Financial activities .....	59	58	88	92	92	95	95
Finance and insurance .....	64	63	90	94	94	97	97
Credit intermediation and related activities .....	61	60	92	95	95	98	98
Insurance carriers and related activities .....	68	67	89	95	94	97	97
Real estate and rental and leasing .....	41	40	78	81	85	88	89
Professional and business services .....	37	35	63	74	68	80	84
Professional and technical services .....	48	48	83	88	87	92	92
Administrative and waste services .....	20	18	38	56	44	63	73
Education and health services .....	49	50	73	76	82	88	88
Educational services .....	33	42	54	56	81	82	75
Junior colleges, colleges, and universities .....	45	49	68	71	89	90	86
Health care and social assistance .....	52	51	76	80	83	89	91
Leisure and hospitality .....	13	11	26	32	36	55	56
Accommodation and food services .....	11	10	24	30	33	54	54
Other services .....	22	19	48	62	58	74	76
1 to 99 workers .....	25	23	50	62	58	75	78
1 to 49 workers .....	23	21	49	60	57	73	75
50 to 99 workers .....	30	27	55	69	64	81	84
100 workers or more .....	49	46	71	82	79	89	92
100 to 499 workers .....	42	38	64	78	73	86	90
500 workers or more .....	58	56	79	88	87	94	94
<b>Geographic areas</b>							
New England .....	41	40	66	72	74	80	80
Middle Atlantic .....	45	42	63	73	74	83	86
East North Central .....	40	35	56	73	65	81	85
West North Central .....	28	25	59	70	66	80	82
South Atlantic .....	35	32	57	71	64	82	85
East South Central .....	36	32	53	72	64	84	87
West South Central .....	33	30	61	75	70	84	86
Mountain .....	33	32	60	69	66	81	84
Pacific .....	31	30	62	68	69	80	81

<sup>1</sup> Includes workers with access to one or more of these leave benefits.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/glossary20102011.htm).