

# National Compensation Survey: Employee Benefits in Private Industry in the United States, March 2005



Corrected nonproduction bonus data are available at [www.bls.gov/ncs/ebs/nonproductionbonus.htm](http://www.bls.gov/ncs/ebs/nonproductionbonus.htm)

U.S. Department of Labor, Bureau of Labor Statistics  
August 2005

Summary 05-01

Seventy percent of workers in private industry had access to medical care plans, and 53 percent participated in such plans in March of 2005. Sixty percent had access to retirement plans, and 50 percent participated in a retirement plan of at least one type. Fifty-three percent of workers had access to defined contribution plans, and 42 percent participated. This summary presents NCS benefits data for:

- Worker characteristics
- Establishment characteristics
- Geographic areas

Access to employee benefit programs and participation in those programs, as these concepts are used in the survey, are defined as follows:

- **Access** to a benefit plan: Employees are considered as having access to a benefit plan if it is available for their use. For example, if an employee is permitted to participate in a medical care plan offered by the employer, but the employee declines to do so, he or she is placed in a category with those having access to medical care.
- **Participation** in a benefit plan: Employees in contributory plans are considered as participating in an insurance or retirement plan if they have paid required contributions and fulfilled any applicable service requirements. Employees in noncontributory plans are counted as participating regardless of whether they have fulfilled their service requirements.

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

In addition to presenting data on access to and participation in benefit plans, the tables in this release include data on days of paid vacations and holidays; provisions of life insurance plans; and employee contributions to costs of medical care premiums, the allocation of medical plan costs between employees and employers, and employer premiums.

## Major findings

- Paid leave was the most commonly provided employee benefit in the private sector: paid holidays and vacations were available to 77 percent of employees. Paid jury duty leave also was common, available to 69 percent of workers. Forty-eight percent of the workers had paid military leave benefits. (See table 18.)
- Sixty-three percent of private establishments offered health insurance to their workers in March 2005. About half of private establishments offered retirement plans of at least one type.<sup>1</sup> (See table 3.)
- Most employees covered by medical care plans were in plans requiring employee contributions for both single coverage and family coverage. Employee contributions for medical care premiums averaged \$273.03 per month for family coverage; for single coverage, employee contributions averaged \$68.96 per month. (See tables 11 and 12.)
- Employer premiums for medical care plans averaged \$252.22 a month per participant for single coverage; they were higher for those employees who were not required to contribute than for those who were.
- Twenty-one percent of employees participated in defined benefit retirement plans and 42 percent were in defined contribution plans. (Some employees participate in both types.) The overall coverage of retirement plans has held relatively steady for the last few years.
- Fifty-two percent of workers had access to life insurance, and nearly as many, 49 percent, participated. Short- and long-term disability benefits were available to 40

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

and 30 percent of workers, respectively, and nearly all participated.

### **Access and participation compared**

Eighty-five percent of workers with access to retirement plans of some type participated in defined benefit or defined contribution plans, or in both types of plans. Virtually all workers with access to defined benefit plans participated in them, while only 78 percent of those with access to defined contribution plans participated. The ratios of participation to access were closer for life insurance and disability benefit plans, which usually are paid for entirely by the employer, than for medical and defined contribution benefit plans, which often require employees to contribute toward coverage.

Variations in ratios of participation to access were observed across employee groups. For example, while 76 percent of white-collar workers with access to medical care benefits participated in a medical plan, only 61 percent of service workers with such access participated. Those in occupations averaging \$15 an hour or more chose to participate in defined contribution retirement plans in greater proportions than did those in occupations averaging under \$15 an hour; the rates were 85 and 70 percent, respectively.

Availability of data on access to benefits alongside those on participation in benefit plans allows calculation of take-up rates. The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan.<sup>2</sup> (See table 6.)

### **Worker characteristics**

Access to and participation in benefit plans varied by occupational group, full- and part-time work schedule, union status, and earnings. For example, workers in white-collar occupations were more likely to participate in defined contribution retirement plans than were service workers. Union workers had higher rates of coverage for most benefits. Paid leave benefits (vacations, holidays, and the like) were commonly available to workers, but were reported less frequently for part-time and service workers. Paid sick leave and vacations, in particular, were less common among part-time workers.

Those in jobs averaging \$15 an hour or more were far more likely to be covered by all benefits. The difference in the incidence of long-term disability insurance between these workers and others was particularly striking: only 17 percent of those earning under \$15 had access to such coverage, compared with 47 percent of those in the higher earnings category. The difference in access to outpatient prescription drugs between these two employee groups also was substantial.

The incidence of employee benefits varied considerably by the full- and part-time status of employees. In particular, the incidence of life insurance was more than 5 times greater,

and of medical care, nearly 4 times greater, for full-time than for part-time workers.

Union workers generally enjoyed greater access to benefits. The rate of access to defined benefit retirement plans was almost 5 times higher among union than among non-union workers. Access to defined contribution retirement plans and to long-term disability plans did not follow this pattern, however.

### **Establishment characteristics**

The incidence of benefits varied by industry, establishment size, and location. Benefits were more commonly offered to workers in goods-producing industries than in service-producing industries. Workers in medium-sized and large private sector establishments (those employing 100 employees or more) were more likely to have access to a variety of benefits. The differences were more pronounced in coverage for retirement and insurance benefits than for paid leave benefits.

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

Workers in goods-producing industries enjoyed higher rates of access to retirement, healthcare, life insurance, and short-term disability benefits than did workers in service-producing industries. Workers in medium-sized and large private establishments (those with 100 employees or more) enjoyed higher rates of access to retirement, health, and disability benefits than did their counterparts in small establishments.

A higher percentage of larger establishments than of smaller establishments offered major employee benefits to their employees. Nine out of ten larger establishments offered healthcare benefits to their workers, compared with six out of ten smaller establishments. Larger establishments were far more likely to offer retirement plans than were smaller establishments: 90 percent of larger establishments did so, compared with only 49 percent of smaller establishments.

### **Geographic areas**

While the incidence of benefits generally did not vary by census division as much as by other worker or firm characteristics, retirement benefits were less common in the Pacific region, where 55 percent of workers had access to them; in the East North Central and the West North Central regions, 64 percent enjoyed such access. Short-term disability benefits were at least twice as prevalent among workers in the Middle Atlantic region as they were in almost all other regions, the result of State mandates to provide these benefits to employees in New York and New Jersey.

Some significant variations by census division were observed in percentages of establishments offering retirement and health benefits: more than 4 times as many offered defined benefit retirement plans in the Middle Atlantic as did so in the East South Central division. The proportion of employers offering healthcare benefits to their workers ranged

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

from a low of 50 percent in the West North Central region to a high of 78 percent in the East North Central division. (See table 3.)

### **Employee contributions to medical care**

Seventy-six percent of medical care plan participants were required to contribute to the cost of their single coverage, and 88 percent were required to contribute towards the cost of their family coverage. On average, employees paid 18 percent of the medical care premium for single coverage and 29 percent of the premium for family coverage. (See the Technical Note for further details.)

The share of employee premiums for both single and family coverage was twice as high for nonunion as for union workers: 32 percent compared with 16 percent for family coverage and 19 percent compared with 10 percent for single coverage. (See table 10.) The employee share of family coverage premiums was higher for workers in service-producing industries than for those in goods-producing industries and also was higher for workers in small establishments (those with fewer than 100 employees), even though employee shares for single coverage were comparable among those groups.

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

Employer premiums varied significantly by worker union status. It cost employers on average over \$50 per month more to pay single coverage medical premiums of union workers than to pay those of nonunion workers. The difference was greater for those union workers who had their single coverage paid in full by the employer.

Employer premiums for both single and family coverage were highest in the East North Central region and lowest in the South Atlantic and the East South Central regions. Incidence of fully paid single medical coverage was lowest in New England, where only 15 percent of employees had such coverage, and highest in the Pacific region, where one-third of workers enjoyed it. Fully paid family coverage was even less common; it was least common in the West South Central region, where it was available to only 4 percent of employees. The highest incidence of such coverage occurred in the East North Central region, where it was offered to 19 percent of employees.

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

The number of days of paid vacations typically increases the longer workers remain on the job. After 1 year of service, workers were eligible for 8.9 days of paid vacations, on average, in March 2005; after 25 years, this number increased to 19.3 days. (See table 20.) Days of paid vacations available to workers also varied by worker, establishment, and geographic characteristics. For example, after 1 year of service, union and nonunion workers were eligible for the same number of days, whereas, after 25 years of service, union workers enjoyed 6 more paid vacation days, on average, than did nonunion workers. Those in occupations with hourly pay aver-

aging under \$15 were granted less generous vacation benefits at all levels of service.

Workers in service-producing industries, workers in metropolitan areas, and those in medium-sized and large establishments also earned more vacation days at all levels of service.

Variation was observed across occupational groups: after 1 year, a 5-day yearly paid vacation was the most common among blue-collar and service workers. For white-collar workers, it was a 10-day vacation, but, among service occupations, a 10-day paid vacation was not common until the 3-year service mark was reached. Longer paid vacations, such as those lasting more than 20 days, were offered to 40 percent of white-collar workers after 25 years of service, while only 27 percent of blue-collar and service workers were eligible for so many days after 25 years on the job. (See table 21.)

Workers in private industry were eligible for 8 paid holidays per year, on average. Service, part-time, and nonunion workers, as well as those in occupations with hourly pay averaging under \$15, tended to be eligible for fewer days than were workers in other categories. (See table 19.)

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

Employee contributions toward life insurance benefits typically were not required. Eighty-nine percent of workers with life insurance did not have to contribute toward its cost. (See table 13.) The “fixed multiple of earnings” formula used in calculating life insurance benefits was the most common: 53 percent of workers with life insurance were in plans using this formula. The other common formula was the “flat dollar amount” formula (covering 36 percent of workers with insurance). However, variations among worker groups were significant. White-collar workers were more commonly enrolled in fixed multiple of earnings plans than in the other types of plans, while blue-collar workers were more often covered by plans using flat dollar amount formulas. Part-time workers participating in life insurance plans were more commonly offered flat dollar amount formulas than were their full-time counterparts. Flat dollar amount plans also were more commonly offered to union than to nonunion workers. (See table 14.)

When multiple of earnings formulas were applied, white-collar workers were almost twice as likely as service workers to have the amount of their benefit calculated by multiplying annual earnings by the factor of 2. (See table 15.) The majority of workers in service occupations (68 percent) were in plans that paid a benefit amount equal to 1 year’s worth of salary (that is, salary multiplied by 1). Seventy percent of union workers also had their benefit calculated based on the factor of 1. When life insurance benefit was a flat dollar amount, employee characteristics and geographic regions tended to play the biggest role in determining the amounts. (See table 16.)

Workers in occupations averaging hourly pay under \$15 were more likely to be in plans with benefit amounts under

\$15,000 and significantly less likely to be in plans offering benefits of \$30,000 or more than were workers in occupations with average pay of \$15 or more per hour.

Service workers also were more likely to participate in plans with lower benefit amounts than were the other two occupational groups.

### **Other findings**

Data also were produced on methods of funding of short-term disability plans. (See table 17.) Most of the workers with short-term disability coverage were in self-insured and insured plans. The incidence of legally required plans was highest in the Middle Atlantic division, where the benefit is required by the States of New Jersey and New York.

Workers in white-collar occupations had greater access to stock option plans than did workers in the other two occu-

pational groups. Twelve percent of white-collar workers had access to this benefit, compared with 6 percent of blue-collar workers and only 2 percent of workers in service occupations. Full-time workers were twice as likely as part-time workers to have access to stock options. Full-time workers had greater access to bonuses of all types than part-time workers had.

Data on access to health savings accounts were produced for the first time in 2005. This benefit is still rare, although it is offered more often to white-collar workers than to other occupational groups; full-time employees, those in occupations with average hourly earnings of \$15 dollars or more, and workers in medium-sized and large establishments also had greater access to health savings accounts than did the other employee groups.

**Table 1. Percent of workers with access to retirement and healthcare benefits, by selected characteristics, private industry, National Compensation Survey, March 2005**

Characteristics	Retirement benefits			Healthcare benefits			
	All plans <sup>1</sup>	Defined benefit	Defined contribution	Medical care	Dental care	Vision care	Outpatient prescription drug coverage
All workers .....	60	22	53	70	46	29	64
<b>Worker characteristics</b>							
White-collar occupations .....	70	25	64	77	54	33	69
Blue-collar occupations .....	60	26	50	77	47	30	71
Service occupations .....	32	7	28	44	25	19	41
Full time .....	69	25	62	85	56	35	78
Part time .....	27	10	23	22	14	9	20
Union .....	88	73	49	92	73	57	87
Nonunion .....	56	16	54	68	43	26	61
Average wage less than \$15 per hour ..	46	12	41	58	34	21	53
Average wage \$15 per hour or higher ..	78	35	69	87	62	40	80
<b>Establishment characteristics</b>							
Goods producing .....	71	33	61	85	56	36	80
Service producing .....	56	19	51	66	43	27	59
1 to 99 workers .....	44	10	40	59	31	19	52
100 workers or more .....	78	37	69	84	65	41	79
<b>Geographic areas</b>							
Metropolitan areas .....	60	23	54	71	48	30	65
Nonmetropolitan areas .....	55	15	50	66	39	24	60
New England .....	57	22	51	67	49	25	60
Middle Atlantic .....	60	29	50	72	46	34	63
East North Central .....	64	25	55	70	46	27	68
West North Central .....	64	23	56	66	42	21	64
South Atlantic .....	59	17	55	71	46	27	62
East South Central .....	59	14	57	72	45	31	67
West South Central .....	56	17	52	68	39	23	60
Mountain .....	63	19	58	68	43	30	64
Pacific .....	55	24	47	73	55	40	66

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

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

**Table 2. Percent of workers participating in retirement and healthcare benefits, by selected characteristics, private industry, National Compensation Survey, March 2005**

Characteristics	Retirement benefits			Healthcare benefits			
	All plans <sup>1</sup>	Defined benefit	Defined contribution	Medical care	Dental care	Vision care	Outpatient prescription drug coverage
All workers .....	50	21	42	53	36	22	48
<b>Worker characteristics</b>							
White-collar occupations .....	61	24	53	58	42	24	52
Blue-collar occupations .....	51	26	38	61	39	25	56
Service occupations .....	22	7	18	27	17	12	25
Full time .....	60	25	50	66	45	27	59
Part time .....	19	9	14	12	9	6	11
Union .....	85	72	43	83	67	51	77
Nonunion .....	46	15	41	49	33	19	44
Average wage less than \$15 per hour ...	35	11	29	39	24	15	35
Average wage \$15 per hour or higher ...	71	34	59	72	52	32	65
<b>Establishment characteristics</b>							
Goods producing .....	64	32	50	70	49	30	66
Service producing .....	47	18	39	48	33	20	43
1 to 99 workers .....	37	9	32	43	24	14	37
100 workers or more .....	67	36	53	65	51	32	61
<b>Geographic areas</b>							
Metropolitan areas .....	52	22	42	54	37	23	48
Nonmetropolitan areas .....	44	15	38	49	31	18	44
New England .....	51	21	42	49	36	16	43
Middle Atlantic .....	55	28	42	52	36	24	45
East North Central .....	56	24	46	55	38	21	53
West North Central .....	56	22	46	52	34	17	49
South Atlantic .....	47	16	41	53	34	19	45
East South Central .....	44	13	41	56	36	26	53
West South Central .....	45	17	38	52	30	17	46
Mountain .....	49	17	42	48	33	23	45
Pacific .....	47	23	37	55	44	31	50

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

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

**Table 3. Percent of establishments offering retirement and healthcare benefits, by selected characteristics, private industry, National Compensation Survey, March 2005**

Characteristics	Retirement benefits			Healthcare benefits <sup>2</sup>
	All plans <sup>1</sup>	Defined benefit	Defined contribution	
All establishments .....	51	11	48	63
<b>Establishment characteristics</b>				
Goods producing .....	51	12	47	63
Service producing .....	51	11	49	63
1 to 99 workers .....	49	10	47	61
100 workers or more .....	90	32	87	96
<b>Geographic areas</b>				
Metropolitan areas .....	54	11	51	64
Nonmetropolitan areas .....	39	11	37	57
New England .....	56	11	55	65
Middle Atlantic .....	54	17	48	64
East North Central .....	60	14	57	78
West North Central .....	53	16	48	50
South Atlantic .....	59	7	58	62
East South Central .....	32	4	31	59
West South Central .....	43	9	42	61
Mountain .....	36	9	35	53
Pacific .....	43	13	42	63

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

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

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

**Table 4. Percent of workers with access to life insurance and disability benefits, by selected characteristics, private industry, National Compensation Survey, March 2005**

Characteristics	Life insurance	Disability benefits	
		Short-term disability	Long-term disability
All workers .....	52	40	30
<b>Worker characteristics</b>			
White-collar occupations .....	59	44	41
Blue-collar occupations .....	55	46	23
Service occupations .....	28	23	12
Full time .....	64	48	38
Part time .....	12	14	5
Union .....	65	67	30
Nonunion .....	50	37	30
Average wage less than \$15 per hour ..	40	29	17
Average wage \$15 per hour or higher ..	67	55	47
<b>Establishment characteristics</b>			
Goods producing .....	63	55	31
Service producing .....	48	36	30
1 to 99 workers .....	37	28	19
100 workers or more .....	70	55	44
<b>Geographic areas</b>			
Metropolitan areas .....	52	41	32
Nonmetropolitan areas .....	51	35	20
New England .....	47	41	35
Middle Atlantic .....	46	78	25
East North Central .....	57	42	32
West North Central .....	56	35	32
South Atlantic .....	54	34	32
East South Central .....	54	33	27
West South Central .....	52	28	29
Mountain .....	50	29	29
Pacific .....	47	29	29

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



**Table 5. Percent of workers participating in life insurance and disability benefits, by selected characteristics, private industry, National Compensation Survey, March 2005**

Characteristics	Life insurance	Disability benefits	
		Short-term disability	Long-term disability
All workers .....	49	39	29
<b>Worker characteristics</b>			
White-collar occupations .....	56	43	40
Blue-collar occupations .....	52	44	21
Service occupations .....	24	21	11
Full time .....	61	47	36
Part time .....	10	13	5
Union .....	63	66	28
Nonunion .....	47	36	29
Average wage less than \$15 per hour ..	37	28	16
Average wage \$15 per hour or higher ..	65	54	46
<b>Establishment characteristics</b>			
Goods producing .....	60	53	30
Service producing .....	46	35	28
1 to 99 workers .....	34	27	17
100 workers or more .....	67	54	43
<b>Geographic areas</b>			
Metropolitan areas .....	49	40	30
Nonmetropolitan areas .....	47	34	19
New England .....	45	39	32
Middle Atlantic .....	44	77	24
East North Central .....	54	40	31
West North Central .....	53	34	30
South Atlantic .....	51	32	30
East South Central .....	52	32	26
West South Central .....	48	27	28
Mountain .....	45	28	27
Pacific .....	44	29	27

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

**Table 6. Take-up rates<sup>1</sup> for retirement, healthcare, life insurance, and disability benefits, by selected characteristics, private industry, National Compensation Survey, March 2005**

Characteristics	Retirement benefits			Healthcare benefits				Life insurance	Disability benefits	
	All plans	Defined benefit	Defined contribution	Medical care	Dental care	Vision care	Outpatient prescription drug coverage		Short-term disability	Long-term disability
All workers .....	85	97	78	75	78	75	75	94	97	95
<b>Worker characteristics</b>										
White-collar occupations .....	87	96	82	76	78	74	75	96	97	96
Blue-collar occupations .....	85	98	77	80	84	82	79	94	97	95
Service occupations .....	69	97	63	61	68	66	61	88	93	91
Full time .....	86	97	80	77	80	76	76	95	97	95
Part time .....	71	91	61	54	62	67	54	79	96	91
Union .....	97	99	88	90	92	90	89	97	98	95
Nonunion .....	82	95	77	73	76	72	72	94	97	95
Average wage less than \$15 per hour ..	76	94	70	68	70	71	67	91	95	93
Average wage \$15 per hour or higher ..	92	98	85	82	84	79	81	97	98	96
<b>Establishment characteristics</b>										
Goods producing .....	89	98	82	83	87	83	82	96	98	97
Service producing .....	83	96	77	73	75	72	72	94	96	94
1 to 99 workers .....	83	96	80	73	78	73	72	93	95	92
100 workers or more .....	86	97	77	77	79	77	76	95	98	96
<b>Geographic areas</b>										
Metropolitan areas .....	85	96	79	76	78	75	75	95	97	95
Nonmetropolitan areas .....	80	98	75	74	80	77	73	93	97	93
New England .....	89	96	83	73	74	63	71	96	94	91
Middle Atlantic .....	91	98	84	72	79	72	70	97	99	97
East North Central .....	89	96	83	78	81	80	77	95	97	96
West North Central .....	87	98	82	78	80	79	76	94	99	96
South Atlantic .....	80	97	74	75	75	72	72	95	93	94
East South Central .....	75	95	71	79	81	83	80	95	97	94
West South Central .....	81	98	74	76	77	76	76	92	95	95
Mountain .....	78	93	73	71	77	76	70	90	97	95
Pacific .....	85	96	78	76	80	78	76	94	98	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.

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

**Table 7. Percent of workers participating in defined contribution plans with selected attributes, by selected characteristics, private industry, National Compensation Survey, March 2005**

Characteristics	Employee contribution requirement			Employee contribution pretax option		
	Required	Not required	Not determinable	Pretax	Not pretax	Not determinable
All workers .....	61	31	8	72	18	10
<b>Worker characteristics</b>						
White-collar occupations .....	60	31	9	72	18	11
Blue-collar occupations .....	63	31	6	73	17	10
Service occupations .....	60	34	6	72	19	9
Full time .....	61	31	8	72	18	10
Part time .....	61	32	8	72	19	8
Union .....	51	36	13	67	17	16
Nonunion .....	62	31	7	73	18	10
Average wage less than \$15 per hour ..	59	36	5	71	21	8
Average wage \$15 per hour or higher ..	62	28	9	72	15	12
<b>Establishment characteristics</b>						
Goods producing .....	64	29	8	76	13	11
Service producing .....	60	32	8	71	19	10
1 to 99 workers .....	59	32	9	71	17	12
100 workers or more .....	63	31	7	73	18	9
<b>Geographic areas</b>						
Metropolitan areas .....	61	31	8	72	18	10
Nonmetropolitan areas .....	62	31	7	74	17	9
New England .....	64	31	6	70	18	12
Middle Atlantic .....	56	35	9	73	13	13
East North Central .....	56	38	6	72	21	7
West North Central .....	59	34	7	77	15	8
South Atlantic .....	65	25	10	70	18	12
East South Central .....	71	24	5	79	13	8
West South Central .....	60	34	6	71	19	10
Mountain .....	63	30	7	73	19	8
Pacific .....	64	26	10	69	19	12

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

**Table 8. Percent of medical plan participants by amount and type of employee contribution and average employer premiums per participant by employee contribution for single coverage, private industry, National Compensation Survey, March 2005**

Employee monthly contribution	Total		Percent of participating employees		
	Percent of participating employees	Average monthly employer premium	White-collar occupations	Blue-collar occupations	Service occupations
Total with contributory coverage .....	100	\$237.01	100	100	100
Employee flat monthly amount .....	75	234.82	75	75	70
Less than \$5.00 .....	( <sup>1</sup> )	239.38	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
\$5.00–9.99 .....	1	181.11	1	2	1
\$10.00–14.99 .....	2	236.36	1	3	1
\$15.00–19.99 .....	2	242.61	2	2	1
\$20.00–29.99 .....	6	256.15	7	5	8
\$30.00–39.99 .....	8	241.11	8	9	6
\$40.00–49.99 .....	9	231.29	9	8	8
\$50.00–59.99 .....	10	231.65	10	11	6
\$60.00–69.99 .....	8	244.34	8	8	8
\$70.00–79.99 .....	7	236.91	7	6	9
\$80.00–89.99 .....	5	254.45	6	5	6
\$90.00–99.99 .....	4	237.33	4	4	3
\$100.00–124.99 .....	6	217.98	7	6	5
\$125.00 or greater .....	7	209.92	7	6	9
Composite rate <sup>2</sup> .....	1	371.10	1	( <sup>1</sup> )	1
Varies <sup>3</sup> .....	5	235.17	5	3	5
Flexible benefits <sup>4</sup> .....	2	253.32	2	1	1
Percent of earnings .....	( <sup>1</sup> )	216.24	( <sup>1</sup> )	( <sup>1</sup> )	1
Exists, but unknown .....	16	239.74	15	17	19
Other .....	2	235.38	2	4	2

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

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

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

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

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

**Table 9. Percent of medical plan participants by amount and type of employee contribution and average employer premiums per participant by employee contribution for family coverage, private industry, National Compensation Survey, March 2005**

Employee monthly contribution	Total		Percent of participating employees		
	Percent of participating employees	Average monthly employer premium	White-collar occupations	Blue-collar occupations	Service occupations
Total with contributory coverage .....	100	\$562.09	100	100	100
Employee flat monthly amount .....	76	564.36	76	78	71
Less than \$25.00 .....	1	472.38	1	1	1
\$25.00–49.99 .....	2	549.19	1	4	3
\$50.00–74.99 .....	3	658.36	3	3	4
\$75.00–99.99 .....	3	633.81	3	3	3
\$100.00–124.99 .....	5	663.72	4	6	4
\$125.00–149.99 .....	5	650.91	6	5	1
\$150.00–174.99 .....	6	595.21	6	8	3
\$175.00–199.99 .....	6	650.96	6	6	5
\$200.00–224.99 .....	6	618.12	6	6	6
\$225.00–249.99 .....	5	646.10	5	5	3
\$250.00–274.99 .....	4	590.58	5	4	3
\$275.00–299.99 .....	4	565.64	4	3	4
\$300.00–324.99 .....	4	553.81	4	4	4
\$325.00–349.99 .....	2	548.04	2	1	5
\$350.00–374.99 .....	2	554.27	2	2	2
\$375.00–399.99 .....	2	518.72	2	2	2
\$400.00–424.99 .....	3	502.71	3	3	2
\$425.00–449.99 .....	1	392.09	1	1	1
\$450.00–474.99 .....	1	402.88	1	1	1
\$475.00–499.99 .....	1	419.19	1	1	1
\$500.00 or greater .....	10	373.54	10	8	12
Composite rate <sup>1</sup> .....	1	603.00	1	( <sup>2</sup> )	( <sup>2</sup> )
Varies <sup>3</sup> .....	4	553.99	5	3	5
Flexible benefits <sup>4</sup> .....	1	621.35	2	1	1
Percent of earnings .....	( <sup>2</sup> )	594.33	( <sup>2</sup> )	( <sup>2</sup> )	1
Exists, but unknown .....	15	544.67	15	15	19
Other .....	2	562.73	2	2	3

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

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

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

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

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

**Table 10. Percent of medical insurance premiums paid by employer and employee, by selected characteristics, private industry, National Compensation Survey, March 2005**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers participating in medical plans .....	82	18	71	29
<b>Worker characteristics</b>				
White-collar occupations .....	82	18	69	31
Blue-collar occupations .....	84	16	74	26
Service occupations .....	80	20	68	32
Full time .....	83	17	71	29
Part time .....	80	20	70	30
Union .....	90	10	84	16
Nonunion .....	81	19	68	32
Average wage less than \$15 per hour .....	80	20	68	32
Average wage \$15 per hour or higher .....	84	16	73	27
<b>Establishment characteristics</b>				
Goods producing .....	84	16	75	25
Service producing .....	82	18	69	31
1 to 99 workers .....	82	18	66	34
100 workers or more .....	83	17	74	26
<b>Geographic areas</b>				
Metropolitan areas .....	83	17	71	29
Nonmetropolitan areas .....	82	18	69	31
New England .....	80	20	74	26
Middle Atlantic .....	83	17	74	26
East North Central .....	83	17	76	24
West North Central .....	83	17	72	28
South Atlantic .....	80	20	66	34
East South Central .....	80	20	68	32
West South Central .....	82	18	65	35
Mountain .....	83	17	69	31
Pacific .....	86	14	72	28

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

**Table 11. Percent of medical plan participants and employer premiums per participant by requirements for employee contributions for single coverage, private industry, National Compensation Survey, March 2005**

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average monthly employer premium	Percent of participating employees	Average monthly employer premium	Percent of participating employees	Average monthly employer premium	Average monthly employee contribution
All workers .....	100	\$252.22	24	\$300.19	76	\$237.01	\$68.96
<b>Worker characteristics</b>							
White-collar occupations .....	100	251.12	22	294.60	78	239.16	68.60
Blue-collar occupations .....	100	254.98	29	304.39	71	234.75	67.25
Service occupations .....	100	249.09	21	312.65	79	231.93	76.21
Full time .....	100	252.76	24	302.81	76	236.72	68.37
Part time .....	100	242.43	20	243.81	80	242.07	79.19
Union .....	100	295.11	43	337.39	57	263.86	55.71
Nonunion .....	100	243.99	21	285.42	79	233.28	70.80
Average wage less than \$15 per hour ..	100	240.07	20	286.46	80	228.42	72.23
Average wage \$15 per hour or higher ..	100	261.22	27	307.73	73	243.98	66.32
<b>Establishment characteristics</b>							
Goods producing .....	100	256.05	27	307.40	73	236.91	66.06
Service producing .....	100	250.61	23	296.58	77	237.05	70.12
1 to 99 workers .....	100	245.44	31	299.72	69	220.95	76.05
100 workers or more .....	100	257.80	18	300.84	82	248.16	64.05
<b>Geographic areas</b>							
Metropolitan areas .....	100	251.26	24	302.24	76	235.18	68.13
Nonmetropolitan areas .....	100	258.02	25	288.28	75	248.10	74.02
New England .....	100	247.07	15	310.09	85	235.78	73.74
Middle Atlantic .....	100	261.10	26	323.71	74	238.69	71.46
East North Central .....	100	264.00	24	329.65	76	243.24	69.82
West North Central .....	100	260.69	26	305.51	74	245.10	69.90
South Atlantic .....	100	237.24	23	285.39	77	223.03	69.91
East South Central .....	100	237.74	20	275.40	80	228.58	71.51
West South Central .....	100	256.74	19	326.62	81	240.77	67.17
Mountain .....	100	260.31	20	318.65	80	246.14	68.22
Pacific .....	100	244.80	33	257.81	67	238.37	62.09

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

**Table 12. Percent of medical plan participants and employer premiums per participant by requirements for employee contributions for family coverage, private industry, National Compensation Survey, March 2005**

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average monthly employer premium	Percent of participating employees	Average monthly employer premium	Percent of participating employees	Average monthly employer premium	Average monthly employee contribution
All workers .....	100	\$575.77	12	\$673.10	88	\$562.09	\$273.03
<b>Worker characteristics</b>							
White-collar occupations .....	100	580.17	9	691.06	91	569.25	281.73
Blue-collar occupations .....	100	586.14	18	681.47	82	564.59	252.22
Service occupations .....	100	515.37	11	537.76	89	512.69	287.17
Full time .....	100	577.24	12	682.29	88	562.83	271.12
Part time .....	100	548.49	17	552.52	83	547.66	310.50
Union .....	100	645.90	35	677.97	65	628.34	198.19
Nonunion .....	100	562.48	8	669.00	92	553.28	282.98
Average wage less than \$15 per hour ..	100	539.08	9	629.48	91	530.58	280.14
Average wage \$15 per hour or higher ..	100	602.61	15	691.32	85	586.90	267.43
<b>Establishment characteristics</b>							
Goods producing .....	100	611.16	18	725.65	82	586.44	245.42
Service producing .....	100	560.89	10	634.02	90	552.74	283.64
1 to 99 workers .....	100	524.54	14	663.57	86	501.72	310.83
100 workers or more .....	100	617.45	11	683.15	89	609.43	243.38
<b>Geographic areas</b>							
Metropolitan areas .....	100	577.80	12	681.36	88	563.17	271.61
Nonmetropolitan areas .....	100	563.66	12	622.31	88	555.68	281.49
New England .....	100	611.73	9	605.62	91	612.34	238.05
Middle Atlantic .....	100	605.81	16	681.73	84	591.21	269.02
East North Central .....	100	626.04	19	742.07	81	599.56	251.58
West North Central .....	100	573.14	16	600.04	84	567.97	270.75
South Atlantic .....	100	542.72	6	659.51	94	535.45	300.08
East South Central .....	100	541.49	6	655.97	94	533.69	269.00
West South Central .....	100	550.56	4	725.92	96	543.51	297.29
Mountain .....	100	561.35	10	722.88	90	544.19	275.91
Pacific .....	100	549.34	17	612.79	83	536.12	262.59

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



**Table 13. Percent of workers participating in life insurance plans with selected employee contribution requirement, by selected characteristics, private industry, National Compensation Survey, March 2005**

Characteristics	Employee contributions not required	Employee contributions required	Not determinable
All workers with basic life insurance coverage ...	89	5	5
<b>Worker characteristics</b>			
White-collar occupations .....	91	5	5
Blue-collar occupations .....	88	7	5
Service occupations .....	87	7	7
Full time .....	89	6	5
Part time .....	93	4	3
Union .....	91	3	7
Nonunion .....	89	6	5
Average wage less than \$15 per hour .....	88	7	5
Average wage \$15 per hour or higher .....	91	4	5
<b>Establishment characteristics</b>			
Goods producing .....	90	5	5
Service producing .....	89	6	5
1 to 99 workers .....	88	7	5
100 workers or more .....	91	5	5
<b>Geographic areas</b>			
Metropolitan areas .....	90	5	5
Nonmetropolitan areas .....	87	-	3
New England .....	90	4	6
Middle Atlantic .....	89	4	7
East North Central .....	90	7	4
West North Central .....	91	4	5
South Atlantic .....	91	5	4
East South Central .....	80	-	6
West South Central .....	86	6	8
Mountain .....	89	6	5
Pacific .....	93	2	4

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

**Table 14. Percent of workers participating in life insurance benefits, by method of payment and selected characteristics, private industry, National Compensation Survey, March 2005**

Characteristics	Basic life insurance method of payment					
	Fixed multiple of earnings	Variable multiple of earnings	Flat dollar amount	Variable dollar amount	Other	Not determinable
All workers with basic life insurance coverage .....	53	3	36	3	1	4
<b>Worker characteristics</b>						
White-collar occupations .....	62	4	26	2	1	4
Blue-collar occupations .....	38	2	50	6	1	3
Service occupations .....	46	1	47	4	( <sup>1</sup> )	2
Full time .....	53	3	35	3	1	4
Part time .....	47	1	42	3	3	4
Union .....	32	3	48	10	1	6
Nonunion .....	56	3	34	2	1	3
Average wage less than \$15 per hour .....	49	2	42	3	1	3
Average wage \$15 per hour or higher .....	56	4	31	4	1	4
<b>Establishment characteristics</b>						
Goods producing .....	41	3	46	5	1	3
Service producing .....	58	3	32	3	1	4
1 to 99 workers .....	41	2	48	2	1	5
100 workers or more .....	60	4	28	4	1	3
<b>Geographic areas</b>						
Metropolitan areas .....	54	3	34	3	1	4
Nonmetropolitan areas .....	46	3	44	5	1	1
New England .....	68	5	22	1	( <sup>1</sup> )	3
Middle Atlantic .....	58	3	30	6	1	3
East North Central .....	48	4	41	4	1	3
West North Central .....	46	3	42	1	1	6
South Atlantic .....	54	3	38	3	1	2
East South Central .....	44	2	42	8	1	3
West South Central .....	51	4	35	2	1	6
Mountain .....	54	2	34	2	( <sup>1</sup> )	8
Pacific .....	58	1	32	3	2	4

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

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

**Table 15. Percent of workers participating in life insurance plans with fixed multiple of earnings benefit formulas, by selected characteristics, private industry, National Compensation Survey, March 2005**

Characteristics	Multiple of earnings amounts <sup>1</sup>				
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings
All workers with a multiple of earnings formula .....	1	58	13	24	4
<b>Worker characteristics</b>					
White-collar occupations .....	1	57	12	27	4
Blue-collar occupations .....	2	60	13	20	4
Service occupations .....	( <sup>2</sup> )	68	16	14	1
Full time .....	1	58	13	25	4
Part time .....	1	73	10	14	3
Union .....	3	70	9	16	3
Nonunion .....	1	57	13	25	4
Average wage less than \$15 per hour .....	1	64	13	19	3
Average wage \$15 per hour or higher .....	1	54	12	28	4
<b>Establishment characteristics</b>					
Goods producing .....	3	49	16	27	5
Service producing .....	1	61	12	24	4
1 to 99 workers .....	( <sup>2</sup> )	56	11	28	4
100 workers or more .....	1	59	13	23	4
<b>Geographic areas</b>					
Metropolitan areas .....	1	59	12	25	3
Nonmetropolitan areas .....	2	54	18	19	7
New England .....	2	64	12	21	1
Middle Atlantic .....	1	57	12	28	2
East North Central .....	3	53	18	24	3
West North Central .....	( <sup>2</sup> )	56	13	25	6
South Atlantic .....	( <sup>2</sup> )	63	10	24	3
East South Central .....	-	46	26	17	10
West South Central .....	-	55	12	30	3
Mountain .....	-	64	6	28	2
Pacific .....	1	63	9	21	7

<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.

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

**Table 16. Percent of workers participating in life insurance plans with flat dollar benefit formulas, by selected characteristics, private industry, National Compensation Survey, March 2005**

Characteristics	Flat dollar amounts					
	Less than \$10,000	\$10,000 and under \$15,000	\$15,000 and under \$20,000	\$20,000 and under \$25,000	\$25,000 and under \$30,000	\$30,000 or more
All workers with a flat dollar benefit formula .....	11	28	17	14	13	17
<b>Worker characteristics</b>						
White-collar occupations .....	10	22	18	15	15	20
Blue-collar occupations .....	9	29	18	15	13	16
Service occupations .....	23	41	13	7	5	12
Full time .....	9	28	18	13	14	18
Union .....	20	20	12	16	11	21
Nonunion .....	9	29	19	13	13	16
Average wage less than \$15 per hour .....	13	32	18	15	11	10
Average wage \$15 per hour or higher .....	9	23	17	12	15	25
<b>Establishment characteristics</b>						
Goods producing .....	8	26	19	15	15	18
Service producing .....	13	29	17	13	12	17
1 to 99 workers .....	10	27	24	10	13	16
100 workers or more .....	12	29	11	17	14	18
<b>Geographic areas</b>						
Metropolitan areas .....	12	26	17	14	14	17
Nonmetropolitan areas .....	7	33	20	12	10	18
Middle Atlantic .....	16	24	12	20	12	16
East North Central .....	9	19	26	10	16	20
West North Central .....	5	30	15	11	17	23
South Atlantic .....	13	32	14	16	12	13
East South Central .....	4	49	25	11	3	8
West South Central .....	3	24	19	21	19	13
Pacific .....	23	28	12	8	9	20

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

**Table 17. Percent of workers participating in short-term disability plans, by method of funding and selected characteristics, private industry, National Compensation Survey, March 2005**

Characteristics	Unfunded <sup>1</sup>	Insured	Self-insured	Legally required	Other
All workers with short-term disability coverage .....	9	37	36	16	3
<b>Worker characteristics</b>					
White-collar occupations .....	12	33	40	13	2
Blue-collar occupations .....	5	43	35	13	4
Service occupations .....	4	34	20	41	1
Full time .....	9	38	37	14	3
Part time .....	7	26	19	45	3
Union .....	3	33	40	16	8
Nonunion .....	10	37	35	16	2
Average wage less than \$15 per hour .....	6	39	31	23	2
Average wage \$15 per hour or higher .....	11	35	40	11	3
<b>Establishment characteristics</b>					
Goods producing .....	7	42	37	9	5
Service producing .....	9	34	36	19	2
1 to 99 workers .....	7	43	23	25	1
100 workers or more .....	10	32	44	10	3
<b>Geographic areas</b>					
Metropolitan areas .....	9	36	36	17	3
Nonmetropolitan areas .....	9	40	37	12	2
New England .....	15	47	33	5	1
Middle Atlantic .....	5	25	17	51	1
East North Central .....	9	40	46	-	6
West North Central .....	9	36	53	-	3
South Atlantic .....	10	48	41	( <sup>2</sup> )	1
East South Central .....	13	38	45	-	4
West South Central .....	6	35	54	1	4
Mountain .....	17	37	39	2	6
Pacific .....	10	41	33	15	1

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

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

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

**Table 18. Percent of workers with access to selected leave benefits, by selected characteristics, private industry, National Compensation Survey, March 2005**

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
All workers .....	77	58	77	36	68	69	48	7	81
<b>Worker characteristics</b>									
White-collar occupations .....	85	74	83	45	79	80	57	10	86
Blue-collar occupations .....	81	46	80	30	64	65	43	4	79
Service occupations .....	49	36	59	24	44	47	33	5	72
Full time .....	89	69	90	42	76	77	54	9	85
Part time .....	37	23	36	19	39	43	30	3	68
Union .....	87	61	86	46	82	83	55	6	89
Nonunion .....	75	58	77	35	66	68	47	8	80
Average wage less than \$15 per hour ..	68	47	70	29	57	60	40	5	77
Average wage \$15 per hour or higher ..	88	75	88	47	82	82	60	11	87
<b>Establishment characteristics</b>									
Goods producing .....	85	49	86	34	73	73	54	5	84
Service producing .....	74	61	75	37	66	68	46	8	80
1 to 99 workers .....	68	49	70	27	56	57	36	6	71
100 workers or more .....	87	70	87	49	82	85	64	9	93
<b>Geographic areas</b>									
Metropolitan areas .....	77	60	78	38	69	71	49	8	82
Nonmetropolitan areas .....	74	50	76	30	60	62	41	5	77
New England .....	80	66	76	48	73	78	59	9	79
Middle Atlantic .....	81	63	82	45	74	76	53	6	82
East North Central .....	77	56	77	39	72	72	50	8	80
West North Central .....	73	59	73	29	68	65	45	5	81
South Atlantic .....	77	57	79	35	67	71	49	8	83
East South Central .....	76	56	77	35	61	68	43	7	87
West South Central .....	77	55	77	30	64	67	48	7	77
Mountain .....	70	55	73	38	60	64	44	8	77
Pacific .....	74	61	78	31	64	62	41	8	82

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

**Table 19. Percent of workers by number of paid holidays provided and average number of paid days per year, by selected characteristics, private industry, National Compensation Survey, March 2005**

Characteristics	Average number of paid holidays	Paid holidays <sup>1</sup>									
		Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	Greater than 12 days
All workers with paid holidays .....	8	5	4	23	12	13	11	15	8	5	5
<b>Worker characteristics</b>											
White-collar occupations .....	8	3	2	23	11	14	11	18	9	5	5
Blue-collar occupations .....	8	5	6	23	13	12	10	12	8	5	6
Service occupations .....	7	17	7	21	13	11	12	6	8	2	3
Full time .....	8	4	3	21	12	13	11	15	9	5	5
Part time .....	6	19	6	35	9	11	5	7	2	3	3
Union .....	10	2	1	10	9	11	11	15	13	11	16
Nonunion .....	8	6	4	24	12	13	11	15	8	4	4
Average wage less than \$15 per hour ..	7	9	6	30	13	12	9	10	6	3	2
Average wage \$15 per hour or higher ..	9	2	2	15	11	13	12	19	11	6	8
<b>Establishment characteristics</b>											
Goods producing .....	9	3	4	14	11	13	12	16	13	5	9
Service producing .....	8	6	3	26	12	13	10	14	7	4	4
1 to 99 workers .....	8	8	5	26	14	12	12	12	6	3	2
100 workers or more .....	9	3	2	19	9	14	10	18	11	7	8
<b>Geographic areas</b>											
Metropolitan areas .....	8	5	4	22	12	13	11	15	8	5	6
Nonmetropolitan areas .....	8	10	4	29	10	11	7	15	9	2	2
New England .....	9	8	1	11	3	9	12	19	19	9	8
Middle Atlantic .....	9	6	3	14	12	13	11	12	13	10	7
East North Central .....	9	2	1	26	15	15	9	13	7	3	9
West North Central .....	8	4	2	33	9	16	7	12	10	2	4
South Atlantic .....	8	5	7	26	10	8	13	16	7	4	3
East South Central .....	7	8	9	24	14	17	7	9	5	2	4
West South Central .....	8	7	4	22	16	14	10	14	5	3	4
Mountain .....	8	10	1	26	14	15	12	14	4	3	2
Pacific .....	8	5	5	21	9	13	12	19	8	5	3

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

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

**Table 20. Average number of paid vacation days, by minimum length of service requirement for selected characteristics, private industry, National Compensation Survey, March 2005**

Characteristics	Length of service <sup>1</sup>						
	After 1 year	After 3 years	After 5 years	After 10 years	After 15 years	After 20 years	After 25 years
All workers with paid vacations <sup>2</sup> .....	8.9	11.0	13.6	16.2	17.8	18.6	19.3
<b>Worker characteristics</b>							
White-collar occupations .....	10.1	12.0	14.6	17.3	19.0	19.8	20.6
Blue-collar occupations .....	7.2	9.7	11.7	14.5	16.0	17.2	17.9
Service occupations .....	7.8	10.4	13.7	15.8	16.6	17.0	17.3
Full time .....	9.1	11.2	13.7	16.5	18.0	18.9	19.5
Part time .....	7.2	9.3	12.5	14.2	15.5	16.1	16.8
Union .....	8.9	11.5	13.9	17.6	20.2	22.7	24.5
Nonunion .....	8.9	11.0	13.6	16.1	17.5	18.1	18.6
Average wage less than \$15 per hour ..	7.6	10.2	12.6	15.1	16.5	17.1	17.5
Average wage \$15 per hour or higher ..	10.3	12.0	14.7	17.5	19.2	20.3	21.2
<b>Establishment characteristics</b>							
Goods producing .....	7.7	10.0	12.1	15.2	16.8	18.3	19.0
Service producing .....	9.3	11.4	14.1	16.6	18.1	18.7	19.3
1 to 99 workers .....	7.7	10.0	12.3	14.5	15.5	16.0	16.4
100 workers or more .....	10.1	12.2	15.0	18.1	20.1	21.3	22.3
<b>Geographic areas</b>							
Metropolitan areas .....	9.1	11.1	13.7	16.4	17.9	18.7	19.4
Nonmetropolitan areas .....	7.9	10.5	12.7	15.5	16.9	17.9	18.5
New England .....	11.1	13.0	15.5	17.6	19.0	19.6	20.2
Middle Atlantic .....	9.4	11.1	14.0	16.4	17.7	18.5	19.3
East North Central .....	8.3	10.9	13.2	16.3	18.6	19.7	20.7
West North Central .....	9.6	11.5	13.8	16.7	18.4	19.2	19.9
South Atlantic .....	8.6	10.6	13.2	15.7	17.3	18.1	18.7
East South Central .....	7.5	10.5	13.4	16.3	17.6	18.5	18.8
West South Central .....	8.2	10.4	12.6	15.2	16.5	17.3	17.8
Mountain .....	9.5	11.6	14.3	16.8	18.1	18.8	19.4
Pacific .....	9.2	11.3	14.1	16.5	17.5	18.2	18.8

<sup>1</sup> Employees receiving no vacation days are included as receiving 0 days.

<sup>2</sup> Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is

assumed to be available for use immediately upon completion of the service interval.

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



**Table 21. Percent of workers with paid vacations by number of paid vacation days provided for selected periods of service,<sup>1</sup> private industry by occupational group, National Compensation Survey, March 2005**

Vacation policy	Percent with paid vacation days by length of service <sup>2</sup>									
	Total	Less than 5 days	5 days	Over 5 but under 10 days	10 days	Over 10 but under 15 days	15 days	Over 15 but under 20 days	20 days	Greater than 20 days
<b>All workers</b>										
After 1 year .....	100	5	39	2	35	4	6	3	2	3
After 3 years .....	100	2	12	2	59	5	9	5	3	4
After 5 years .....	100	1	8	2	35	4	34	3	6	9
After 10 years .....	100	( <sup>3</sup> )	7	1	14	1	41	4	18	14
After 15 years .....	100	( <sup>3</sup> )	7	( <sup>3</sup> )	12	1	22	2	38	17
After 20 years .....	100	( <sup>3</sup> )	7	( <sup>3</sup> )	12	1	17	1	36	25
After 25 years .....	100	( <sup>3</sup> )	7	( <sup>3</sup> )	12	1	17	1	27	34
<b>White-collar occupations</b>										
After 1 year .....	100	4	27	1	42	4	9	4	4	5
After 3 years .....	100	1	6	2	57	5	13	6	5	6
After 5 years .....	100	1	4	1	28	4	38	4	9	11
After 10 years .....	100	( <sup>3</sup> )	3	1	10	1	39	4	22	18
After 15 years .....	100	( <sup>3</sup> )	3	( <sup>3</sup> )	10	1	18	2	44	22
After 20 years .....	100	( <sup>3</sup> )	3	( <sup>3</sup> )	9	1	14	1	42	29
After 25 years .....	100	( <sup>3</sup> )	3	( <sup>3</sup> )	9	1	14	1	31	40
<b>Blue-collar occupations</b>										
After 1 year .....	100	4	56	2	30	3	3	1	( <sup>3</sup> )	1
After 3 years .....	100	1	18	2	65	5	4	2	1	1
After 5 years .....	100	1	11	2	47	4	28	2	2	3
After 10 years .....	100	1	10	( <sup>3</sup> )	17	1	50	4	12	5
After 15 years .....	100	( <sup>3</sup> )	9	( <sup>3</sup> )	15	1	29	3	34	7
After 20 years .....	100	( <sup>3</sup> )	10	( <sup>3</sup> )	15	1	20	1	35	18
After 25 years .....	100	( <sup>3</sup> )	10	( <sup>3</sup> )	15	1	20	1	26	27
<b>Service occupations</b>										
After 1 year .....	100	8	51	2	23	4	3	5	1	4
After 3 years .....	100	2	20	4	51	4	5	7	2	5
After 5 years .....	100	( <sup>3</sup> )	15	3	33	2	27	5	3	13
After 10 years .....	100	( <sup>3</sup> )	14	2	18	1	31	2	14	17
After 15 years .....	100	( <sup>3</sup> )	14	2	18	1	22	2	23	19
After 20 years .....	100	( <sup>3</sup> )	14	2	18	1	20	1	21	23
After 25 years .....	100	( <sup>3</sup> )	14	2	18	( <sup>3</sup> )	20	2	17	27

<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.

<sup>2</sup> Employees receiving no vacation days are included as

receiving less than 5 days.

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

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

**Table 22. Percent of workers with access to quality of life benefits, by selected characteristics, private industry, National Compensation Survey, March 2005**

Characteristics	Employer assistance for childcare				Adoption assistance	Long-term care insurance	Flexible workplace	Employer-provided home PC	Subsidized commuting
	Total <sup>1</sup>	Employer-provided funds	On-site and off-site childcare	Child-care resource and referral services					
All workers .....	14	3	5	10	9	11	4	3	5
<b>Worker characteristics</b>									
White-collar occupations .....	19	5	7	14	14	17	7	4	7
Blue-collar occupations .....	8	2	2	6	7	6	2	1	3
Service occupations .....	9	2	4	5	2	4	1	1	2
Full time .....	16	4	6	11	11	13	5	3	6
Part time .....	8	1	3	5	4	6	2	1	2
Union .....	18	3	7	16	13	15	2	2	6
Nonunion .....	14	3	5	9	9	11	4	3	5
Average wage less than \$15 per hour ..	9	2	3	5	5	7	2	1	2
Average wage \$15 per hour or higher ..	21	5	8	16	15	18	7	5	8
<b>Establishment characteristics</b>									
Goods producing .....	13	3	4	11	10	10	3	4	4
Service producing .....	14	3	6	10	9	12	4	2	5
1 to 99 workers .....	5	1	2	3	3	4	3	1	2
100 workers or more .....	26	5	9	19	17	21	5	4	8
<b>Geographic areas</b>									
Metropolitan areas .....	15	3	5	11	10	12	5	3	6
Nonmetropolitan areas .....	7	2	3	3	3	5	1	1	1
New England .....	16	2	7	13	12	12	3	2	8
Middle Atlantic .....	16	4	6	11	13	13	6	5	7
East North Central .....	16	4	7	11	10	11	3	2	3
West North Central .....	15	2	7	8	10	9	2	2	4
South Atlantic .....	11	3	4	8	9	12	3	2	2
East South Central .....	11	4	5	7	5	7	4	2	3
West South Central .....	15	3	5	10	9	13	5	3	4
Mountain .....	15	4	3	12	7	10	6	2	7
Pacific .....	12	2	3	9	7	13	4	2	8

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

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

**Table 23. Percent of workers with access to pretax benefits,<sup>1</sup> by selected characteristics, private industry, National Compensation Survey, March 2005**

Characteristics	Health savings account	Section 125 cafeteria benefits			Cash deferred arrangements with no employer contributions
		Flexible benefits	Dependent care reimbursement account	Healthcare reimbursement account	
All workers .....	5	17	29	31	16
<b>Worker characteristics</b>					
White-collar occupations .....	7	23	39	42	19
Blue-collar occupations .....	3	13	22	23	14
Service occupations .....	1	8	12	16	14
Full time .....	5	20	33	37	19
Part time .....	2	7	14	15	9
Union .....	2	15	37	39	25
Nonunion .....	5	17	28	31	15
Average wage less than \$15 per hour ..	3	11	18	20	13
Average wage \$15 per hour or higher ..	7	25	43	46	21
<b>Establishment characteristics</b>					
Goods producing .....	4	17	30	33	15
Service producing .....	5	16	28	31	17
1 to 99 workers .....	3	8	14	16	9
100 workers or more .....	7	28	47	50	26
<b>Geographic areas</b>					
Metropolitan areas .....	5	17	31	33	17
Nonmetropolitan areas .....	3	16	19	24	15
New England .....	3	17	35	37	19
Middle Atlantic .....	2	15	29	31	19
East North Central .....	6	16	31	34	15
West North Central .....	5	22	37	42	14
South Atlantic .....	6	18	26	29	13
East South Central .....	5	11	11	20	24
West South Central .....	3	20	28	30	13
Mountain .....	3	19	32	35	12
Pacific .....	6	14	29	28	20

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

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

**Table 24. Percent of workers with access to selected benefits, by selected characteristics, private industry, National Compensation Survey, March 2005**

Characteristics	Job-related travel accident insurance	Education assistance		Health promotion benefits		
		Work related	Non-work related	Wellness programs	Fitness centers	Employee assistance programs
All workers .....	22	49	14	23	13	40
<b>Worker characteristics</b>						
White-collar occupations .....	31	61	18	31	18	50
Blue-collar occupations .....	17	42	13	18	8	35
Service occupations .....	6	28	6	11	7	22
Full time .....	26	56	16	26	14	44
Part time .....	11	25	7	14	8	26
Union .....	26	58	25	36	10	64
Nonunion .....	22	48	13	22	13	37
Average wage less than \$15 per hour ..	14	36	9	15	8	29
Average wage \$15 per hour or higher ..	34	67	21	35	20	55
<b>Establishment characteristics</b>						
Goods producing .....	25	53	18	26	14	43
Service producing .....	21	47	13	23	12	39
1 to 99 workers .....	11	33	7	10	4	19
100 workers or more .....	36	69	23	40	24	66
<b>Geographic areas</b>						
Metropolitan areas .....	24	50	15	24	13	42
Nonmetropolitan areas .....	14	43	10	18	11	31
New England .....	29	57	16	29	21	47
Middle Atlantic .....	23	47	15	23	14	39
East North Central .....	23	49	15	25	14	38
West North Central .....	18	51	13	26	15	39
South Atlantic .....	22	53	15	21	8	40
East South Central .....	15	46	9	19	15	36
West South Central .....	24	45	14	20	11	41
Mountain .....	17	44	12	24	11	40
Pacific .....	24	46	12	24	12	42

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

**Table 25. Percent of workers with access to nonproduction bonus by type of bonus and stock options, by selected characteristics, private industry, National Compensation Survey, March 2005**

Characteristics	Nonproduction bonus <sup>1</sup>								
	All non-production bonuses	Attendance bonus	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Safety bonus	Suggestion bonus
All workers .....	47	2	5	4	11	10	4	1	2
<b>Worker characteristics</b>									
White-collar occupations .....	51	1	5	5	12	10	4	( <sup>2</sup> )	1
Blue-collar occupations .....	50	5	7	3	11	13	4	4	2
Service occupations .....	33	1	2	5	6	8	3	1	1
Full time .....	53	3	6	5	12	11	5	2	2
Part time .....	28	1	1	2	6	8	1	( <sup>2</sup> )	1
Union .....	42	4	7	5	5	5	6	3	5
Nonunion .....	47	2	5	4	11	11	4	1	1
Average wage less than \$15 per hour ..	41	3	3	3	9	12	3	1	1
Average wage \$15 per hour or higher ..	55	2	7	6	13	8	5	1	3
<b>Establishment characteristics</b>									
Goods producing .....	54	6	11	4	12	12	5	3	4
Service producing .....	45	1	3	4	10	10	4	1	1
1 to 99 workers .....	44	1	4	3	13	13	3	1	1
100 workers or more .....	50	4	6	6	7	6	5	2	3
<b>Geographic areas</b>									
Metropolitan areas .....	47	2	5	4	11	10	4	1	2
Nonmetropolitan areas .....	45	3	6	4	10	12	3	3	1
New England .....	52	1	3	8	8	9	9	3	1
Middle Atlantic .....	45	3	3	4	12	6	6	1	1
East North Central .....	52	5	8	3	11	14	5	1	3
West North Central .....	46	3	4	5	15	10	2	1	1
South Atlantic .....	48	2	3	4	11	11	4	2	1
East South Central .....	49	3	3	8	16	12	3	1	3
West South Central .....	46	2	5	3	8	16	1	2	1
Mountain .....	43	1	4	4	11	8	4	1	1
Pacific .....	41	1	8	4	7	6	2	1	2

See footnotes at end of table.

**Table 25. Percent of workers with access to nonproduction bonus by type of bonus and stock options, by selected characteristics, private industry, National Compensation Survey, March 2005 — Continued**

Characteristics	Nonproduction bonus <sup>1</sup>							Stock option <sup>1</sup>
	Hiring bonus	Longevity bonus	Referral bonus	Retention bonus	Union-related bonus	Management incentive bonus	Other bonus	
All workers .....	2	1	8	1	1	1	6	8
<b>Worker characteristics</b>								
White-collar occupations .....	3	1	9	1	( <sup>2</sup> )	2	8	12
Blue-collar occupations .....	1	2	6	( <sup>2</sup> )	3	1	5	6
Service occupations .....	2	1	8	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	3	2
Full time .....	2	2	8	1	1	2	7	10
Part time .....	1	1	6	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	3	5
Union .....	1	1	3	1	9	3	6	7
Nonunion .....	2	1	8	1	-	1	6	9
Average wage less than \$15 per hour ..	1	1	8	( <sup>2</sup> )	( <sup>2</sup> )	1	4	6
Average wage \$15 per hour or higher ..	3	1	8	1	2	3	9	12
<b>Establishment characteristics</b>								
Goods producing .....	1	2	6	1	4	2	8	9
Service producing .....	2	1	8	( <sup>2</sup> )	( <sup>2</sup> )	1	6	8
1 to 99 workers .....	1	1	4	( <sup>2</sup> )	( <sup>2</sup> )	1	5	4
100 workers or more .....	3	2	12	1	2	2	8	14
<b>Geographic areas</b>								
Metropolitan areas .....	2	1	8	1	1	1	7	9
Nonmetropolitan areas .....	1	1	6	1	( <sup>2</sup> )	1	3	4
New England .....	2	2	10	1	-	2	4	10
Middle Atlantic .....	1	2	7	( <sup>2</sup> )	1	1	7	7
East North Central .....	2	2	10	1	3	1	11	8
West North Central .....	2	1	5	1	1	1	3	5
South Atlantic .....	3	2	9	( <sup>2</sup> )	( <sup>2</sup> )	1	6	9
East South Central .....	2	1	8	-	( <sup>2</sup> )	2	5	5
West South Central .....	3	1	7	( <sup>2</sup> )	( <sup>2</sup> )	2	5	10
Mountain .....	2	1	8	1	( <sup>2</sup> )	3	4	6
Pacific .....	1	1	5	1	1	2	5	12

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

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

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

## Technical Note

The data in this release are from the National Compensation Survey (NCS), conducted by the Bureau of Labor Statistics (BLS), U.S. Department of Labor. The release contains 2005 data on all workers in private industry. Expanded data covering additional detailed provisions of selected benefit plans are forthcoming.

Under the NCS program, information on the incidence and provision of benefits is published in two separate reports. The first, this summary, provides data on the incidence of (access to and participation in) selected benefits and detailed provisions of paid holidays and vacations, life insurance plans, and other selected benefit programs. Data on percentages of establishments offering major employee benefits and on the employer and employee shares of contributions to medical care premiums also are presented. The second publication, a bulletin, will contain detailed information on the characteristics of health and retirement plans. The data collection period for compiling this information was December 2003 through January 2005. The provisions data contained in the bulletin will have a 2004 reference date. Data on incidence and detailed provisions are expected to be produced every year.

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

### Calculation details

Averages for occupations within an establishment were used to produce estimates for worker groups averaging hourly pay below \$15 and for those averaging \$15 and above. Individual workers can fall into an earnings category different from the average for an occupation and establishment into which they are classified. The tables on employer and employee medical premiums (tables 8–12) include all medical plan participants in calculations for both single and family coverage. The calculations are not based on actual decisions regarding medical coverage made by employees within the occupations. For example, in an occupation in which 5 single employees and 5 married employees are participating in a medical plan, the calculations for this table use all 10 employees in both single- and family-coverage computations; the calculations are not based on the assumption that the 5 single employees have single coverage or that the 5 married employees have family coverage. Rather, the premium calculations are based on the assumption that all 10 employees have identical coverage.

### Definitions of pretax benefits

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

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

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

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

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

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

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

### Definitions of nonproduction bonuses and stock options

*Cash profit sharing.* Payment to employees in recognition of their contribution to company profitability. Payments may vary by length of service.

*Employee recognition bonus.* A payment to employees that rewards performance or significant accomplishments, such as an employee-of-the-month award.

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

*Hiring bonus.* A payment made by an employer to induce an individual to accept employment with the company.

*Longevity bonus.* A bonus or a lump-sum payment of some kind (for example, a Government savings bond or an add-on to severance pay) paid to employees based upon their length of service.

*Referral bonus.* A payment given to employees for recommending a qualified applicant who is hired by the establishment.

*Retention bonus.* A payment made by an employer to an incumbent employee to retain that individual with the establishment.

*Management incentive bonus.* A payment to managers or supervisors rewarding them for their ability to direct the performance of a group of employees in their charge in the attainment of a specified goal. For example, a manager receives a bonus for having the highest sales.

*Stock options.* Plans allowing establishment employees the right to buy company stock at a fixed price by a fixed time.

For a listing of additional benefit definitions, see *Glossary of Compensation Terms*, Report 923 (Bureau of Labor Statistics, August 1998), available on the Internet at [www.bls.gov/ncs/ebs/ebsgloss.htm](http://www.bls.gov/ncs/ebs/ebsgloss.htm).

### Survey scope

The 2005 NCS benefits survey obtained data from 4,560 private industry establishments representing about 103 million workers; of this number, nearly 79 million were full-time workers and the remainder—slightly more than 24 million—were part-time workers. The NCS uses the establishment's definition of full- and part-time status to classify workers. For purposes of this survey, an establishment is an economic unit that produces goods or services, a central administrative office, or an auxiliary unit providing support services to a company. For private industries, the establishment is usually at a single physical location.

The nine census divisions are defined as follows: **New England**—Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont; **Middle Atlantic**—New Jersey, New York, and Pennsylvania; **East North Central**—Illinois, Indiana, Michigan, Ohio, and Wisconsin; **West North Central**—Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, and South Dakota; **South Atlantic**—Delaware, District of Columbia, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia, and West Virginia; **East South Central**—Alabama, Kentucky, Mississippi, and Tennessee; **West South Central**—Arkansas, Louisiana, Oklahoma, and Texas; **Mountain**—Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Utah, and Wyoming; and **Pacific**—Alaska, California, Hawaii, Oregon, and Washington.

### Sample design and data collection

The sample for this survey was selected by using a three stage design. The first stage involved the selection of areas. The NCS sample consists of 152 metropolitan areas and

nonmetropolitan areas that represent the Nation's 326 metropolitan statistical areas and the remaining portions of the 50 States. Metropolitan areas are defined as either Metropolitan Statistical Areas (MSAs) or Consolidated Metropolitan Statistical Areas (CMSAs), as defined by the U.S. Office of Management and Budget in 1994. Nonmetropolitan areas are counties that do not fit the metropolitan area definition.

In the second stage, the sample of establishments was drawn by first stratifying the sampling frame by industry and establishment size. The number of sample establishments allocated to each stratum is approximately proportional to the employment in the stratum. Each sampled establishment was selected within a stratum with a probability proportional to its employment. The use of this technique means that the larger an establishment's employment, the greater is its chance of selection. Weights were applied to each establishment when the data were tabulated so that each establishment represents similar (in terms of industry and employment size) units in the economy that were not selected for collection.

The third stage of sample selection was the drawing of a probability sample of occupations within a sampled establishment. Identification of the occupations for which data were to be collected was a four-step process:

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

For research articles on the latest in employee benefits, see the *Monthly Labor Review*, August 2004, at [www.bls.gov/opub/mlr/mlrhome.htm](http://www.bls.gov/opub/mlr/mlrhome.htm). For more detailed information on occupational selection and classification under the NCS program, see *National Compensation Survey: Occupational Wages in the United States, July 2003*, Bulletin 2568 (Bureau of Labor Statistics, September 2004). For an online version of the bulletin, see [www.bls.gov/ncs/ocs/sp/ncbl0658.pdf](http://www.bls.gov/ncs/ocs/sp/ncbl0658.pdf).

Additional information about the NCS may be obtained by calling (202) 691-6199. You may also write to the Bureau of Labor Statistics at Division of Compensation Data Analysis and Planning, 2 Massachusetts Ave., NE., Room 4175, Washington, DC 20212-0001, or send e-mail to [OCLTINFO@bls.gov](mailto:OCLTINFO@bls.gov). The data contained in this summary are also available on the BLS Internet site: [www.bls.gov/ncs](http://www.bls.gov/ncs). Users may access benefits data from previous surveys through a variety of tools available on the same page. Material in this summary is in the public domain and, with appropriate credit, may be reproduced without permission. This information will be made available to sensory-impaired individuals upon request. Voice telephone: (202) 691-5200; Federal Relay Service: 1-800-877-8339.