Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2011

|   | Medical care and retirement benefits          |  |   |   | Medical care and life insurance benefits             |   |  |  |
|---|---|--|---|---|--|---|--|--|
| Characteristics   | Medical<br>care and<br>retirement<br>benefits | Medical<br>care and no<br>retirement<br>benefits   | Retirement<br>benefits<br>and no<br>medical<br>care<br>benefits | No medical care and no retirement benefits    | Medical<br>care and<br>life<br>insurance<br>benefits | Medical<br>care and no<br>life<br>insurance<br>benefits | Life<br>insurance<br>and no<br>medical<br>care<br>benefits | No medical<br>care and no<br>life<br>insurance<br>benefits |
| All workers   | 0.6   | 0.3  | 0.3   | 0.5   | 1.1  | 0.9   | 0.2  | 0.5  |
| Worker characteristics  |   |  |   |   |  |   |  |  |
| Management, professional, and related  Professional and related  Teachers  Primary, secondary, and special education  | 0.6<br>0.6<br>0.8                             | 0.2<br>0.2<br>0.2                                  | 0.3<br>0.4<br>0.4   | 0.5<br>0.5<br>0.7                             | 1.1<br>1.1<br>1.3                                    | 1.1<br>1.1<br>1.2                                       | 0.2<br>0.2<br>0.2  | 0.6<br>0.6<br>0.8  |
| school teachers  Service  Protective service  Sales and office  Office and administrative support   | 0.4<br>1.5<br>1.1<br>1.8<br>1.6               | -<br>0.6<br>-<br>-                                 | -<br>0.4<br>-<br>-  | 0.2<br>1.3<br>1.0<br>1.3<br>1.2               | 1.6<br>1.6<br>1.6<br>2.2<br>2.2                      | 1.5<br>1.0<br>1.1<br>1.5<br>1.5                         | -<br>0.3<br>0.3<br>0.4<br>0.4                              | 1.3<br>1.1<br>1.4<br>1.4                                   |
| Natural resources, construction, and maintenance Production, transportation, and material moving  | 2.0<br>4.2                                    | _<br>_   | 1.6   | 1.6   | 2.2<br>4.3   | 1.4<br>2.0  | 1.3  | 4.2  |
| Full timePart time  | 0.3<br>1.5                                    | 0.2<br>1.1   | 0.2<br>1.4  | 0.2<br>1.9                                    | 1.0<br>1.1   | 1.0<br>1.4  | (¹)<br>0.8   | 0.2<br>1.7   |
| Union<br>Nonunion   | 0.5<br>1.1                                    | 0.2<br>0.4   | 0.3<br>0.4  | 0.3<br>0.8                                    | 1.3<br>1.5   | 1.3<br>1.1  | 0.3<br>0.2   | 0.4<br>0.9   |
| Average wage within the following categories:2  Lowest 25 percent  Lowest 10 percent  Second 25 percent  Third 25 percent  Highest 25 percent  Highest 10 percent   | 1.7<br>2.7<br>0.9<br>1.1<br>0.4<br>0.5        | 0.7<br>1.2<br>0.3<br>0.2<br>0.2<br>0.4             | 0.7<br>1.0<br>0.6<br>0.3<br>0.2<br>0.4                          | 1.3<br>2.2<br>0.6<br>1.0<br>0.3<br>0.3        | 1.8<br>2.7<br>1.4<br>1.4<br>1.1                      | 1.2<br>1.6<br>1.2<br>1.1<br>1.1                         | 0.4<br>0.4<br>0.3<br>0.2<br>0.2<br>0.4                     | 1.4<br>2.4<br>0.8<br>1.0<br>0.4<br>0.5                     |
| Establishment characteristics   |   |  |   |   |  |   |  |  |
| Service-providing industries  Education and health services  Educational services  Elementary and secondary schools  Junior colleges, colleges, and universities  Health care and social assistance  Hospitals  Public administration | 0.6<br>0.5<br>0.6<br>0.6<br>1.6<br>1.3        | 0.3<br>0.3<br>0.3<br>0.3<br>1.2<br>0.2<br>-<br>0.3 | 0.3<br>0.4<br>0.4<br>0.4<br>0.6<br>1.3<br>-<br>0.4              | 0.5<br>0.4<br>0.5<br>0.4<br>1.3<br>1.0<br>1.2 | 1.1<br>1.0<br>1.1<br>1.3<br>1.9<br>2.3<br>1.6<br>1.9 | 0.9<br>1.1<br>1.3<br>1.5<br>–<br>1.6<br>1.5             | 0.2<br>0.2<br>0.2<br>0.2<br>0.4<br>-<br>-<br>0.2           | 0.5<br>0.5<br>0.5<br>0.5<br>1.5<br>1.6<br>–                |
| 1 to 99 workers 1 to 49 workers 50 to 99 workers 100 workers or more 100 to 499 workers 500 workers or more   | 2.7<br>4.0<br>2.4<br>0.5<br>1.4<br>0.5        | 0.6<br>0.8<br>-<br>0.3<br>0.7<br>0.3               | 1.6<br>2.3<br>-<br>0.2<br>0.5<br>0.3                            | 2.1<br>3.3<br>2.2<br>0.4<br>1.1<br>0.5        | 3.0<br>4.3<br>4.3<br>1.0<br>1.9<br>0.9               | 1.9<br>1.7<br>4.0<br>0.9<br>1.7<br>0.9                  | 0.9<br>1.4<br>0.8<br>0.1<br>0.3                            | 2.6<br>3.8<br>2.0<br>0.5<br>1.1<br>0.4                     |

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2011—Continued

|   | Medica  | l care benefits<br>retire   |   | benefit  | Medical care benefits and defined contribution retirement                |  |  |   |  |
|---|---|---|---|--|--|--|--|---|--|
| Characteristics   | Medical<br>care<br>benefits<br>and defined<br>benefit<br>retirement | Medical<br>care<br>benefits<br>and no<br>defined<br>benefit<br>retirement | Defined<br>benefit<br>retirement<br>and no<br>medical<br>care<br>benefits | No medical<br>care<br>benefits<br>and no<br>defined<br>benefit<br>retirement | Medical<br>care<br>benefits<br>and defined<br>contribution<br>retirement | Medical<br>care<br>benefits<br>and no<br>defined<br>contribution<br>retirement | Defined<br>contribution<br>retirement<br>and no<br>medical<br>care<br>benefits | No medical<br>care<br>benefits<br>and no<br>defined<br>contribution<br>retirement |  |
| All workers   | 0.9   | 0.8   | 0.2   | 0.5  | 1.5  | 1.4  | 0.2  | 0.5   |  |
| Worker characteristics  |   |   |   |  |  |  |  |   |  |
| Management, professional, and related  Professional and related  Teachers  Primary, secondary, and special education  | 0.8<br>0.8<br>1.1   | 0.7<br>0.7<br>0.8   | 0.3<br>0.4<br>0.4   | 0.5<br>0.5<br>0.7  | 1.8<br>1.7<br>1.8  | 1.7<br>1.6<br>1.8  | 0.1<br>0.1<br>( <sup>1</sup> )   | 0.6<br>0.6<br>0.8   |  |
| school teachers  Service  Protective service  Sales and office  Office and administrative support  Natural resources, construction, and maintenance               | 0.4<br>1.7<br>2.1<br>2.1<br>2.0<br>2.7                              | 1.3<br>1.9<br>1.5<br>1.3  | -<br>0.4<br>0.4<br>0.4<br>0.2   | 0.2<br>1.3<br>1.0<br>1.4<br>1.3  | 1.9<br>1.7<br>2.7<br>2.2<br>2.3<br>3.1                                   | 1.9<br>1.9<br>2.8<br>2.0<br>2.1<br>3.7   | 0.2<br>0.3<br>0.5<br>0.6   | 0.3<br>1.2<br>1.0<br>1.4<br>1.3   |  |
| Production, transportation, and material moving   | 4.4   | 2.4   | -   | -  | 3.3  | 4.0  | 0.7  | 4.2   |  |
| Full time   | 0.8<br>1.4  | 0.8<br>1.2  | 0.1<br>1.4  | 0.2<br>1.8   | 1.7<br>0.6   | 1.7<br>1.6   | 0.7  | _<br>1.9  |  |
| Union   | 0.7<br>1.5  | 0.6<br>1.2  | 0.3<br>0.3  | 0.3<br>0.9   | 1.9<br>2.0   | 1.8<br>1.9   | 0.1<br>0.3   | 0.4<br>0.9  |  |
| Average wage within the following categories:2  Lowest 25 percent  Lowest 10 percent  Second 25 percent  Third 25 percent  Highest 25 percent  Highest 10 percent | 1.9<br>3.2<br>1.2<br>1.3<br>0.9<br>1.6                              | 1.4<br>2.1<br>1.1<br>0.8<br>0.8<br>1.6                                    | 0.6<br>1.0<br>0.6<br>0.2<br>0.2<br>0.4                                    | 1.3<br>2.3<br>0.6<br>1.0<br>0.3<br>0.3                                       | 2.1<br>2.2<br>2.2<br>2.1<br>1.6<br>2.0                                   | 2.2<br>3.3<br>2.2<br>2.1<br>1.6<br>1.9   | 0.4<br>0.8<br>0.2<br>0.2<br>( <sup>1</sup> )                                   | 1.4<br>2.2<br>0.9<br>1.1<br>0.4   |  |
| Establishment characteristics   |   |   |   |  |  |  |  |   |  |
| Service-providing industries  | 0.9<br>0.8<br>0.7<br>0.6<br>2.5<br>3.8<br>4.9                       | 0.8<br>0.9<br>0.7<br>0.3<br>2.6<br>3.5<br>4.8<br>0.8                      | 0.2<br>0.4<br>0.4<br>0.4<br>0.7<br>-<br>0.3<br>0.4                        | 0.5<br>0.4<br>0.5<br>0.4<br>1.3<br>-<br>1.2                                  | 1.5<br>1.9<br>1.8<br>1.7<br>3.9<br>3.8<br>4.6<br>2.3                     | 1.4<br>1.9<br>1.8<br>1.6<br>4.1<br>3.8<br>4.9<br>2.3                           | 0.3<br>0.4   | 0.5<br>0.6<br>0.6<br>0.5<br>-<br>1.6<br>1.3                                       |  |
| 1 to 99 workers   | 3.1<br>4.1<br>3.1<br>0.8<br>1.6<br>0.8                              | 1.9<br>2.2<br>2.3<br>0.8<br>1.3<br>0.8                                    | 1.2<br>1.8<br>1.1<br>0.2<br>0.5<br>0.3                                    | 2.4<br>3.5<br>2.2<br>0.4<br>1.1<br>0.4                                       | 2.9<br>2.6<br>4.8<br>1.6<br>2.3<br>1.8                                   | 3.6<br>3.9<br>4.5<br>1.5<br>2.3<br>1.8   | 0.1<br>0.3   | 2.4<br>3.5<br>-<br>0.5<br>1.1<br>0.5  |  |

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2011—Continued

|   | Medical care and retirement benefits                        |   |   |  | Medical care and life insurance benefits                    |   |  |  |  |
|---|---|---|---|--|---|---|--|--|--|
| Characteristics   | Medical<br>care and<br>retirement<br>benefits               | Medical<br>care and no<br>retirement<br>benefits    | Retirement<br>benefits<br>and no<br>medical<br>care<br>benefits | No medical<br>care and no<br>retirement<br>benefits  | Medical<br>care and<br>life<br>insurance<br>benefits        | Medical<br>care and no<br>life<br>insurance<br>benefits | Life<br>insurance<br>and no<br>medical<br>care<br>benefits       | No medical<br>care and no<br>life<br>insurance<br>benefits |  |
| State government  Local government  Geographic areas  | 0.9<br>0.7  | 0.3   | 0.3   | 0.7<br>0.6   | 2.3<br>1.1  | 2.3<br>0.9  | ( <sup>1</sup> )<br>0.2  | 0.7<br>0.6   |  |
| New England Middle Atlantic East North Central West North Central South Atlantic East South Central West South Central Mountain Pacific | 2.6<br>1.2<br>2.0<br>2.0<br>1.5<br>3.2<br>2.7<br>2.2<br>1.0 | 1.8<br>-<br>0.4<br>-<br>0.1<br>-<br>1.0<br>-<br>0.2 | 1.8<br>-<br>0.8<br>-<br>0.2<br>-<br>0.5<br>-<br>0.7             | 1.6<br>0.8<br>1.8<br>1.3<br>1.4<br>1.7<br>1.8<br>1.9 | 2.4<br>2.0<br>2.0<br>3.7<br>3.0<br>5.6<br>3.1<br>2.3<br>2.9 | 3.1<br>1.0<br>1.1<br>-<br>2.5<br>-<br>2.4<br>-<br>2.9   | 0.5<br>0.9<br>0.7<br>-<br>( <sup>1</sup> )<br>-<br>-<br>-<br>0.2 | 2.4<br>1.0<br>1.8<br>1.9<br>1.5<br>2.1<br>-<br>1.7         |  |

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2011—Continued

|  | Medica  | care benefits   | s and defined<br>ment   | benefit  | Medical care benefits and defined contribution retirement                |  |  |   |  |
|--|---|---|---|--|--|--|--|---|--|
| Characteristics  | Medical<br>care<br>benefits<br>and defined<br>benefit<br>retirement | Medical<br>care<br>benefits<br>and no<br>defined<br>benefit<br>retirement | Defined<br>benefit<br>retirement<br>and no<br>medical<br>care<br>benefits | No medical<br>care<br>benefits<br>and no<br>defined<br>benefit<br>retirement | Medical<br>care<br>benefits<br>and defined<br>contribution<br>retirement | Medical<br>care<br>benefits<br>and no<br>defined<br>contribution<br>retirement | Defined<br>contribution<br>retirement<br>and no<br>medical<br>care<br>benefits | No medical<br>care<br>benefits<br>and no<br>defined<br>contribution<br>retirement |  |
| State government  Local government  Geographic areas   |   | 1.5<br>0.7  | 0.3   | 0.6  | 3.1<br>1.3   | 3.2<br>1.3   | 0.2  | 0.6   |  |
| New England Middle Atlantic                            | 3.6<br>0.8  | _<br>0.5  | -<br>0.4  | 1.7<br>0.9   | -<br>3.1   | 3.1<br>2.5   | _  | 2.3   |  |
| East North Central                                     | 2.2   | 1.7   | 0.8   | 1.7  | 3.9  | 3.4  | 0.6  | 1.9   |  |
| West North Central  South Atlantic  East South Central | 1.5   | 0.6   | 0.2   | 1.6<br>1.4<br>1.7  | 6.9<br>4.5<br>5.9  | 7.7<br>4.1<br>5.1  | ( <sup>1</sup> )   | 1.4   |  |
| West South Central  Mountain  Pacific                  | 2.2   | 1.1<br>2.5<br>1.4   | 0.4<br>0.9<br>0.6   | 1.7<br>1.7<br>1.8<br>1.0   | 2.1<br>4.0<br>3.5  | 1.8<br>4.9<br>2.9  | 0.2<br>0.5<br>0.2  | 1.8<br>1.9<br>1.2   |  |

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" www.bls.gov/ncs/ebs/glossary20102011.htm.

Less than 0.05.
 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.