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## Employee Benefits in the United States - March 2011

Paid leave benefits continued to be the most widely available benefit offered by employers, with paid vacations available to 91 percent of full-time workers in private industry in March 2011, the Bureau of Labor Statistics reported today. Access to these benefits, however, varied by employee and establishment characteristics. In private industry, paid vacation benefits were available to only 37 percent of part-time workers. Paid sick leave was available to 75 percent of full-time workers and 27 percent of part-time workers. (See chart 1.) Paid vacations were available to 90 percent of workers earning wages in the highest 10th percent of private industry employees and only to 38 percent of workers in the lowest 10 percent of private industry wage earners. Access to paid sick leave benefits ranged from 21 percent for the lowest wage category to 87 percent for the highest wage category. (See chart 2.) These data are from the National Compensation Survey (NCS), which provides comprehensive measures of compensation cost trends and incidence and provisions of employee benefit plans.


Chart 2. High- and low-wage earners: Access to selected paid leave benefits, private industry, March 2011 In percent


For unmarried domestic partner benefits, about half the workers in state and local government have access to survivor benefits, as compared to 7 percent of the workers in private industry, reflecting in part the difference in the availability of defined benefit plans between these groups. Thirty-three percent of state and local government workers and 29 percent of private sector workers have access to health care benefits for unmarried domestic partners of the same sex. Access to benefits varies by employer and employee characteristics and by whether the unmarried domestic partner is of the same or opposite sex.

## Unmarried Domestic Partner Data

For the first time, the National Compensation Survey produced data on employer-provided benefits available to unmarried domestic partners. Two tables show these benefits. Table 7 has information on survivor benefits in defined benefit retirement plans. Table 8 has data on health care benefits. See the Technical Note for additional information on unmarried domestic partner definitions and data.

Additional findings include:

- Sixty-four percent of all private industry employees had access to retirement benefits, compared with 90 percent of state and local government employees. Eighty-five percent of state and local government employees actually participated in a retirement plan, compared with 49 percent of private industry workers. (See table 1.)
- Medical care benefits were available to 69 percent of private industry workers, compared with 87 percent among state and local government workers. About half of private industry workers participated in a medical plan, compared with about threequarters of state and local government workers. (See table 2.)
- Full-time workers in state and local government had a high rate of access to employer-provided benefits. Retirement and medical benefits were offered to 99 percent and paid sick leave to 98 percent of full-time workers. By comparison, only 73 percent of full-time employees in private industry had access to retirement benefits, 85 percent to medical care, and 75 percent to paid sick leave. (See tables 1 , 2 , and 6.)
- For single coverage, employers paid 88 percent of the medical care premiums for full-time state and local government workers and 80 percent of the medical care premiums for full-time private industry workers. For family coverage, employers paid 71 percent of the medical care premiums for full-time workers in state and local government and 69 percent in private industry. (See tables 3 and 4.)
- Paid sick leave was available to approximately two-thirds of workers. Nearly 9 out of 10 state and local government workers had access, compared with approximately 6 of 10 private industry workers. (See table 6.)

More information can be obtained by calling (202) 691-6199, sending e-mail to NCSinfo@bls.gov, or by visiting the BLS Internet site, http://www.bls.gov/ebs/home.htm. Regional information offices, listed on the Internet site, http://www.bls.gov/bls/regncon.htm, also are available to answer any of your questions.

## NOTE

More information will be published in early fall, including March 2011 data for civilian, private industry, and state and local government workers on the incidence and provisions of health care benefits, retirement benefits, life insurance, short-term and long-term disability benefits, paid holidays and vacations, and other selected benefits.

In addition, new editions of Program Perspectives will be published featuring the latest benefits data. Program Perspectives brings together employee benefits information from various National Compensation Survey publications into one convenient and easy-to-read format. For the latest benefit publications, see: http://www.bls.gov/ncs/ebs.

## TECHNICAL NOTE

Data in this release are from the National Compensation Survey (NCS), conducted by the U.S. Department of Labor, Bureau of Labor Statistics (BLS). This release contains March 2011 data on civilian, private industry, and state and local government workers in the United States. Under the NCS program, information on the incidence and provision of benefits is published in several stages. This news release provides data on the incidence of (access to and participation in) selected benefits and the share of premiums paid by employers and employees for medical care. An extensive number of tables on the incidence of selected benefits will be available in the annual bulletin to be published in early fall, 2011. Data on detailed provisions of health insurance in state and local government for 2011 will be available in 2012. Previous publications containing information on employee benefits for private industry and State and local government workers are available on the BLS website http://www.bls.gov/ncs/ebs.

## Calculation details

Averages for occupations within an establishment were used to produce estimates for worker groups averaging hourly pay within the six earnings percentiles: Lowest 10 percent, lowest 25 percent, second 25 percent, third 25 percent, highest 25 percent, and highest 10 percent. The percentiles are computed using earnings reported for individual workers in sampled establishment jobs and their scheduled hours of work. Establishments in the survey may report only individual worker earnings for each sampled job. For the calculation of percentile estimates, the individual worker hourly earnings are appropriately weighted and then arrayed from lowest to highest.

The published 10th, 25th, 50th, 75th, and 90th percentiles designate position in the earnings distribution within each published occupation. At the 50th percentile, the median, half of the hours are paid the same as or more than the rate shown in the data tables, and half are paid the same as or less than the rate shown. At the 25th percentile, one-fourth of the hours are paid the same as or less than the rate shown. At the 75th percentile, one-fourth are paid the same as or more than the rate shown. The 10th and 90th percentiles follow the same logic. The percentile values are based on wages published in the bulletin National Compensation Survey: Occupational Earnings in the United States, 2010 (Bulletin 2753). Values corresponding to the percentiles used in the tables are as follows:

| Characteristics | Hourly wage percentiles |  |  |  |  |
| :--- | :---: | :---: | :---: | :---: | :---: |
|  | 10 | 25 | 50 <br> (median) | 75 | 90 |
| Civilian workers | $\$ 8.50$ | $\$ 11.17$ | $\$ 16.73$ | $\$ 26.25$ | $\$ 39.33$ |
| Private industry workers | $\$ 8.25$ | $\$ 10.69$ | $\$ 15.87$ | $\$ 24.81$ | $\$ 37.89$ |
| State and local government | $\$ 11.77$ | $\$ 15.52$ | $\$ 22.27$ | $\$ 33.01$ | $\$ 45.31$ |

The tables on employer and employee medical premiums (tables 3 and 4) include participants in all medical plans, with calculations for both single and family coverage. The calculations are not based on actual decisions regarding medical coverage made by employees within the occupations. Rather, the premium calculations are based on the assumption that all employees in the occupation have identical coverage.

## Unmarried domestic partner benefits

A domestic partnership is usually understood to mean two unrelated, unmarried adults who share the same household. In order to qualify for domestic partner benefits, an employee may need to demonstrate that his or her 'eligible partner' meets certain criteria set by the employer. The employer determines who is a domestic partner. Employers are also not required to offer benefits, regardless of whether or not their State recognizes domestic partners.

Analysis of unmarried domestic partner data on defined benefit survivor benefits must take into account the percent of workers who have access to defined benefit plans. For example, employees in private industry have less access to defined benefit plans (20 percent in 2010) than State and local government employees ( 84 percent in 2010). As a result, approximately 35 percent of private industry employees with access to a defined benefit plan have a plan that provides domestic partner benefits for same sex partners, while the figure in state and local government is 60 percent.

## Health care

Health care is a collective term for preventative and protective coverage for the following measures: medical, dental, vision, and outpatient prescription drug plans. 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.

## Medical care

Medical care plans provide services or payments for services rendered in the hospital or by a qualified medical care provider.

## Take-up rates

Take-up rates are the percentage of workers with access to a plan who participate in the plan. They are computed by using the number of workers participating in a plan divided by the number of workers with access to the plan, multiplied by 100, and rounded to the nearest one percent. Since the computation of take-up rates is based on the number of workers collected rather than rounded percentage estimates, the take-up rates in the tables may not equal the ratio of participation to access estimates.

## Leave benefits for teachers

Primary, secondary, and special education teachers typically have a work schedule of 37 or 38 weeks per year. Because of this work schedule, they are generally not offered vacation or holidays. In many cases, the time off during winter and spring breaks during the school year is not considered vacation days for the purposes of this survey.

## Survey scope

The March 2011 NCS benefits survey represented about 120 million civilian workers; of this number, about 101 million were private industry workers and 19 million, state and local government workers (see Appendix table 2).

## Survey response

The March 2011 benefits survey included a sample of 17,585 establishments. The definitions in Appendix table 1 are as follows:

Responding. The establishment provided information on at least one usable occupation. An occupation is classified as usable if the following data are present: earnings, occupational characteristics (full- vs. part-time schedule, union vs. nonunion status, and time vs. incentive pay type), and work schedule.

Refused or unable to provide data. The establishment did not provide earnings, occupational characteristics, and work schedule data for any occupation.

Out of business or not in survey scope. The establishment is no longer in operation. Establishments not in the survey scope include farm and private households, the self-employed, the Federal government, and locations of an establishment that are not in the sampled area. Also excluded are establishments with no workers within the survey scope. For example, an establishment where all the workers are also owners would be excluded.

## Obtaining information

For research articles on employee benefits, see the Monthly Labor Review or Compensation and Working Conditions Online at the BLS Web sites http://www.bls.gov/opub/mlr/home.htm and http://www.bls.gov/opub/cwc/home.htm. For further technical information, see Chapter 8, "National Compensation Measures," of the BLS Handbook of Methods at:
http://www.bls.gov/opub/hom/pdf/homch8.pdf and http://www.bls.gov/opub/hom/homch8_a.htm.

Table 1. Retirement benefits: ${ }^{1}$ Access, participation, and take-up rates, ${ }^{2}$ National Compensation Survey, March 2011
(All workers $=100$ percent)

| Characteristics | Civilian ${ }^{3}$ |  |  | Private industry |  |  | State and local government |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Access | Participation | Take-up rate | Access | Participation | Take-up rate | Access | Participation | Take-up rate |
| All workers . | 68 | 55 | 80 | 64 | 49 | 76 | 90 | 85 | 95 |
| Management, professional, and related ............... | 83 | 74 | 88 | 80 | 68 | 85 | 92 | 87 | 95 |
| Management, business, and financial .............. | 86 | 78 | 91 | 84 | 75 | 90 | - | - | - |
| Professional and related ................................ | 82 | 72 | 88 | 78 | 65 | 83 | 92 | 87 | 95 |
| Teachers ................................................ | 86 | 81 | 94 | - | - | - | 91 | 86 | 95 |
| Primary, secondary, and special education school teachers | 95 | 90 | 96 | - | - | - | 99 | 95 | 96 |
| Registered nurses .................................... | 83 | 69 | 83 | - | - | - | - | - | - |
| Service | 47 | 31 | 66 | 40 | 22 | 56 | 84 | 79 | 95 |
| Protective service ......................................... | 74 | 62 | 84 | 49 | 24 | 50 | 91 | 87 | 96 |
| Sales and office | 71 | 55 | 78 | 69 | 52 | 76 | 90 | 86 | 95 |
| Sales and related | 66 | 44 | 67 | 66 | 44 | 66 | - | - | - |
| Office and administrative support .................... | 73 | 61 | 84 | 71 | 58 | 81 | 92 | 87 | 95 |
|  | 65 | 53 | 81 | 62 | 49 | 79 | 94 | 90 | 96 |
| Construction, extraction, farming, fishing, and forestry $\qquad$ | 63 | 50 | 80 | 59 | 45 | 76 | - | - | - |
| Installation, maintenance, and repair ............... | 68 | 57 | 83 | 66 | 53 | 82 | - | - | - |
| Production, transportation, and material moving ... | 67 | 52 | 78 | 66 | 51 | 77 | 87 | 84 | 96 |
| Production .................................................. | 67 | 53 | 79 | 67 | 53 | 79 | - | - | - |
| Transportation and material moving ................ | 66 | 51 | 77 | 65 | 49 | 76 | - | - | - |
| Full time ......................................................... | 78 | 65 | 84 | 73 | 59 | 80 | 99 | 94 | 95 |
| Part time ....................................................... | 38 | 22 | 58 | 37 | 20 | 54 | 41 | 37 | 91 |
| Union ............................................................ | 93 | 88 | 94 | 90 | 83 | 93 | 97 | 92 | 95 |
| Nonunion | 64 | 49 | 77 | 61 | 45 | 74 | 84 | 79 | 95 |
| Average wage within the following categories: ${ }^{4}$ |  |  |  |  |  |  |  |  |  |
| Lowest 25 percent ........................................ | 41 | 23 | 56 | 39 | 19 | 50 | 74 | 70 | 94 |
| Lowest 10 percent .................................... | 29 | 12 | 40 | 28 | 10 | 35 | 60 | 56 | 94 |
| Second 25 percent ....................................... | 70 | 54 | 78 | 66 | 48 | 73 | 94 | 89 | 95 |
| Third 25 percent .......................................... | 78 | 67 | 86 | 74 | 61 | 83 | 95 | 91 | 96 |
| Highest 25 perecent ..................................... | 88 | 80 | 91 | 84 | 75 | 89 | 98 | 93 | 95 |
| Highest 10 percent ................................... | 90 | 83 | 92 | 87 | 79 | 90 | 97 | 92 | 94 |

Table 1. Retirement benefits: ${ }^{1}$ Access, participation, and take-up rates, ${ }^{2}$ National Compensation Survey, March 2011-Continued
(All workers $=100$ percent)

| Characteristics | Civilian ${ }^{3}$ |  |  | Private industry |  |  | State and local government |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Access | Participation | Take-up rate | Access | Participation | Take-up rate | Access | Participation | Take-up rate |
| Establishment characteristics | 73 | 61 | 83 | 73 | 60 | 83 | - | - | - |
| Goods-producing industries .............................. |  |  |  |  |  |  |  |  |  |
| Service-providing industries | 67 | 54 | 80 | 62 | 47 | 75 | 90 | 85 | 95 |
| Education and health services ........................ | 79 | 67 | 85 | 71 | 55 | 77 | 91 | 86 | 95 |
| Educational services ................................. | 87 | 82 | 93 | 73 | 63 | 86 | 91 | 87 | 95 |
| Elementary and secondary schools .......... | 91 | 86 | 95 | - | - | - | 92 | 88 | 96 |
| Junior colleges, colleges, and universities | 88 | 80 | 91 | 90 | 79 | 88 | 86 | 80 | 93 |
| Health care and social assistance ................ | 73 | 56 | 77 | 71 | 54 | 76 | 93 | 86 | 92 |
| Hospitals .......................... | 90 | 78 | 87 | - | - | - | 95 | 86 | 90 |
| Public administration ................................... | 90 | 86 | 95 | - | - | - | 90 | 86 | 95 |
| 1 to 99 workers | 51 | 36 | 71 | 49 | 34 | 69 | 78 | 75 | 96 |
| 1 to 49 workers ..... | 46 | 33 | 72 | 45 | 32 | 70 | 73 | 70 | 95 |
| 50 to 99 workers .................................................................... | 64 | 44 | 69 | 62 | 41 | 66 | 87 | 84 | 97 |
| 100 workers or more ........................................ | 84 | 72 | 85 | 81 | 66 | 82 | 91 | 87 | 95 |
| 100 to 499 workers ......................................................... | 79 | 62 | 79 | 77 | 59 | 76 | 87 | 84 | 96 |
| 500 workers or more ..................................... | 89 | 81 | 91 | 86 | 76 | 88 | 93 | 88 | 95 |
| Geographic areas |  |  |  |  |  |  |  |  |  |
| New England | 63 | 53 | 83 | 60 | 48 | 80 | 84 | 81 | 97 |
| Middle Atlantic | 70 | 58 | 83 | 66 | 53 | 80 | 92 | 85 | 92 |
| East North Central .......................................... | 70 | 57 | 82 | 68 | 53 | 79 | 85 | 81 | 95 |
| West North Central . | 70 | 58 | 83 | 66 | 53 | 80 | 89 | 81 | 91 |
| South Atlantic ... | 69 | 52 | 76 | 64 | 46 | 72 | 91 | 85 | 93 |
| East South Central ......................................... | 71 | 56 | 80 | 65 | 47 | 73 | 92 | 89 | 96 |
| West South Central ......................................... | 67 | 52 | 78 | 63 | 45 | 72 | 90 | 87 | 98 |
| Mountain ....................................................... | 68 | 53 | 78 | 65 | 48 | 74 | 89 | 86 | 97 |
| Pacific ........................................................... | 65 | 53 | 82 | 60 | 46 | 77 | 92 | 90 | 98 |

[^0]4 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 2. Medical care benefits: Access, participation, and take-up rates, ${ }^{1}$ National Compensation Survey, March 2011
(All workers $=100$ percent)

| Characteristics | Civilian ${ }^{2}$ |  |  | Private industry |  |  | State and local government |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Access | Participation | Take-up rate | Access | Participation | Take-up rate | Access | Participation | Take-up rate |
| All workers ...................................................... | 72 | 54 | 75 | 69 | 51 | 73 | 87 | 72 | 83 |
| Management, professional, and related | 88 | 68 | 78 | 87 | 66 | 77 | 89 | 73 | 82 |
| Management, business, and financial .............. | 94 | 73 | 78 | 94 | 72 | 76 | - | - | - |
| Professional and related ................................ | 85 | 67 | 78 | 83 | 64 | 77 | 89 | 73 | 82 |
| Teachers ................................................. | 85 | 68 | 80 | - | - | - | 89 | 73 | 82 |
| Primary, secondary, and special education school teachers $\qquad$ | 95 | 77 | 81 | - | - | - | 98 | 81 | 82 |
| Registered nurses ..................................... | 82 | 63 | 77 | - | - | - | - | - | - |
| Service ............................................................ | 48 | 33 | 70 | 42 | 27 | 65 | 81 | 68 | 84 |
| Protective service | 72 | 58 | 81 | 47 | 32 | 68 | 88 | 76 | 86 |
| Sales and office | 72 | 52 | 72 | 71 | 50 | 70 | 88 | 73 | 82 |
| Sales and related | 63 | 42 | 67 | 63 | 42 | 66 | - | - | - |
| Office and administrative support .................... | 78 | 58 | 74 | 76 | 55 | 73 | 89 | 73 | 82 |
| Natural resources, construction, and maintenance Construction extraction farming fishing, and | 77 | 59 | 77 | 75 | 56 | 75 | 95 | 82 | 86 |
| Construction, extraction, farming, fishing, and forestry | 71 | 57 | 80 | 69 | 54 | 79 | - | - | - |
| Installation, maintenance, and repair ............... | 83 | 61 | 73 | 81 | 58 | 72 | - | - | - |
| Production, transportation, and material moving ... | 76 | 59 | 78 | 75 | 58 | 77 | 82 | 69 | 84 |
| Production ................................................... | 82 | 65 | 80 | 82 | 65 | 80 | - | - | - |
| Transportation and material moving ................ | 70 | 53 | 76 | 69 | 52 | 75 | - | - | - |
| Full time | 88 | 67 | 77 | 85 | 64 | 75 | 99 | 82 | 83 |
| Part time .. | 24 | 14 | 58 | 23 | 13 | 57 | 26 | 18 | 69 |
| Union | 93 | 77 | 82 | 92 | 75 | 82 | 95 | 78 | 82 |
| Nonunion ....................................................... | 69 | 50 | 73 | 67 | 48 | 72 | 81 | 67 | 83 |
| Average wage within the following categories: ${ }^{3}$ |  |  |  |  |  |  |  |  |  |
| Lowest 25 percent ........................................ | 39 | 24 | 62 | 36 | 21 | 59 | 69 | 57 | 82 |
| Lowest 10 percent .................................... | 22 | 12 | 56 | 20 | 11 | 53 | 54 | 43 | 81 |
| Second 25 percent ...................................... | 77 | 56 | 73 | 74 | 53 | 71 | 91 | 77 | 84 |
| Third 25 percent ......................................... | 87 | 69 | 79 | 85 | 66 | 77 | 94 | 79 | 84 |
| Highest 25 perecent .................................... | 93 | 74 | 80 | 91 | 71 | 79 | 97 | 79 | 81 |
| Highest 10 percent ................................... | 94 | 75 | 79 | 93 | 73 | 79 | 97 | 79 | 82 |

Table 2. Medical care benefits: Access, participation, and take-up rates, ${ }^{1}$ National Compensation Survey, March 2011—Continued
(All workers $=100$ percent)

| Characteristics | Civilian ${ }^{2}$ |  |  | Private industry |  |  | State and local government |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Access | Participation | Take-up rate | Access | Participation | Take-up rate | Access | Participation | Take-up rate |
| Establishment characteristics | 85 | 69 | 81 | 85 | 68 | 81 | - | - | - |
| Goods-producing industries .. |  |  |  |  |  |  |  |  |  |
| Service-providing industries | 70 | 52 | 74 | 66 | 47 | 71 | 87 | 72 | 83 |
| Education and health services | 79 | 60 | 76 | 74 | 53 | 72 | 89 | 72 | 81 |
| Educational services .. | 86 | 69 | 80 | 78 | 56 | 73 | 88 | 72 | 81 |
| Elementary and secondary schools ......... | 88 | 70 | 79 | - | - | - | 89 | 72 | 80 |
| Junior colleges, colleges, and universities | 87 | 72 | 82 | 90 | 70 | 78 | 86 | 73 | 84 |
| Health care and social assistance ............... | 75 | 54 | 73 | 73 | 52 | 72 | 91 | 75 | 83 |
| Hospitals ..................... | 89 | 71 | 80 | - | - | - | 94 | 77 | 82 |
| Public administration .................................... | 88 | 74 | 85 | - | - | - | 88 | 74 | 85 |
| 1 to 99 workers. | 57 | 42 | 73 | 56 | 41 | 72 | 74 | 63 | 85 |
| 1 to 49 workers | 53 | 38 | 72 | 53 | 38 | 71 | 67 | 57 | 85 |
| 50 to 99 workers | 69 | 51 | 74 | 68 | 50 | 73 | 84 | 72 | 86 |
| 100 workers or more . | 86 | 66 | 77 | 84 | 63 | 74 | 89 | 74 | 82 |
| 100 to 499 workers | 82 | 60 | 74 | 81 | 58 | 72 | 85 | 71 | 84 |
| 500 workers or more | 90 | 71 | 79 | 89 | 69 | 77 | 91 | 74 | 82 |
| Geographic areas |  |  |  |  |  |  |  |  |  |
| New England | 70 | 51 | 72 | 68 | 47 | 70 | 84 | 68 | 81 |
| Middle Atlantic | 73 | 57 | 78 | 71 | 53 | 76 | 87 | 77 | 88 |
| East North Central | 72 | 54 | 75 | 71 | 53 | 75 | 79 | 61 | 77 |
| West North Central | 70 | 53 | 75 | 67 | 50 | 74 | 84 | 66 | 79 |
| South Atlantic | 73 | 53 | 72 | 69 | 48 | 70 | 90 | 75 | 84 |
| East South Central | 79 | 62 | 79 | 74 | 55 | 74 | 95 | 86 | 91 |
| West South Central | 71 | 53 | 74 | 67 | 48 | 72 | 90 | 74 | 82 |
| Mountain ............... | 72 | 52 | 72 | 70 | 49 | 71 | 87 | 65 | 75 |
| Pacific ....................................................... | 72 | 56 | 77 | 69 | 52 | 76 | 90 | 75 | 83 |

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

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

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

NOTE: 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/glossary20092010.htm.

Table 3. Medical plans: Share of premiums paid by employer and employee for single coverage, National Compensation Survey, March 2011
(In percent)

| Characteristics | Civilian ${ }^{1}$ |  | Private industry |  | State and local government |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Employer share of premium | Employee share of premium | Employer share of premium | Employee share of premium | Employer share of premium | Employee share of premium |
| All workers participating in single coverage medical plans | 81 | 19 | 80 | 20 | 88 | 12 |
| Management, professional, and related ............... | 83 | 17 | 81 | 19 | 88 | 12 |
| Management, business, and financial .............. | 82 | 18 | 80 | 20 | - | - |
| Professional and related ................................. | 83 | 17 | 81 | 19 | 88 | 12 |
| Teachers .............................................. | 87 | 13 | - | - | 89 | 11 |
| Primary, secondary, and special education school teachers $\qquad$ | 88 | 12 | - | - | 88 | 12 |
| Registered nurses .................................... | 81 | 19 | - | - | - | - |
| Service | 81 | 19 | 78 | 22 | 88 | 12 |
| Protective service | 85 | 15 | 75 | 25 | 88 | 12 |
| Sales and office | 79 | 21 | 78 | 22 | 89 | 11 |
| Sales and related | 75 | 25 | 75 | 25 | - | - |
| Office and administrative support .................... | 81 | 19 | 79 | 21 | 88 | 12 |
| Natural resources, construction, and maintenance | 82 | 18 | 81 | 19 | 89 | 11 |
| Construction, extraction, farming, fishing, and forestry $\qquad$ | 83 | 17 | 82 | 18 | - | - |
| Installation, maintenance, and repair ................ | 81 | 19 | 80 | 20 | - | - |
| Production, transportation, and material moving ... | 81 | 19 | 81 | 19 | 88 | 12 |
| Production .................................................. | 81 | 19 | 81 | 19 | - | - |
| Transportation and material moving ................ | 81 | 19 | 81 | 19 | - | - |
| Full time ......................................................... | 82 | 18 | 80 | 20 | 88 | 12 |
| Part time . | 78 | 22 | 77 | 23 | 84 | 16 |
| Union | 89 | 11 | 89 | 11 | 89 | 11 |
| Nonunion ....................................................... | 79 | 21 | 78 | 22 | 88 | 12 |
| Average wage within the following categories: ${ }^{2}$ |  |  |  |  |  |  |
| Lowest 25 percent .................................... | 78 | 22 | 76 | 24 | 88 | 12 |
| Lowest 10 percent .................................... | 75 | 25 | 72 | 28 | 89 | 11 |
| Second 25 percent | 80 | 20 | 78 | 22 | 89 | 11 |
| Third 25 percent ........................................... | 82 | 18 | 80 | 20 | 89 | 11 |
| Highest 25 perecent ..................................... | 83 | 17 | 82 | 18 | 88 | 12 |
| Highest 10 percent ................................... | 84 | 16 | 82 | 18 | 90 | 10 |

Table 3. Medical plans: Share of premiums paid by employer and employee for single coverage, National Compensation Survey, March 2011—Continued
(In percent)


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

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

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

NOTE: 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/glossary20092010.htm.

Table 4. Medical plans: Share of premiums paid by employer and employee for family coverage, National Compensation Survey, March 2011
(In percent)


Table 4. Medical plans: Share of premiums paid by employer and employee for family coverage, National Compensation Survey, March 2011—Continued
(In percent)

| Characteristics | Civilian ${ }^{1}$ |  | Private industry |  | State and local government |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Employer share of premium | Employee share of premium | Employer share of premium | Employee share of premium | Employer share of premium | Employee share of premium |
| Establishment characteristics | 73 | 27 | 73 | 27 | - | - |
| Goods-producing industries |  |  |  |  |  |  |
| Service-providing industries | 69 | 31 | 68 | 32 | 71 | 29 |
| Education and health services ....................... | 67 | 33 | 67 | 33 | 68 | 32 |
| Educational services . | 67 | 33 | 64 | 36 | 67 | 33 |
| Elementary and secondary schools ......... | 65 | 35 | - | - | 66 | 34 |
| Junior colleges, colleges, and universities | 70 | 30 | 69 | 31 | 71 | 29 |
| Health care and social assistance ................ | 68 | 32 | 67 | 33 | 72 | 28 |
| Hospitals .. | 74 | 26 | - | - | 73 | 27 |
| Public administration .................. | 78 | 22 | - | - | 78 | 22 |
| 1 to 99 workers . | 64 | 36 | 64 | 36 | 71 | 29 |
| 1 to 49 workers . | 64 | 36 | 63 | 37 | 72 | 28 |
| 50 to 99 workers | 65 | 35 | 65 | 35 | 70 | 30 |
| 100 workers or more | 72 | 28 | 73 | 27 | 72 | 28 |
| 100 to 499 workers | 70 | 30 | 70 | 30 | 72 | 28 |
| 500 workers or more ..................................... | 74 | 26 | 76 | 24 | 72 | 28 |
| Geographic areas |  |  |  |  |  |  |
| New England | 74 | 26 | 72 | 28 | 82 | 18 |
| Middle Atlantic | 76 | 24 | 73 | 27 | 89 | 11 |
| East North Central | 75 | 25 | 73 | 27 | 85 | 15 |
| West North Central .. | 71 | 29 | 72 | 28 | 69 | 31 |
| South Atlantic | 65 | 35 | 64 | 36 | 66 | 34 |
| East South Central | 62 | 38 | 65 | 35 | 54 | 46 |
| West South Central | 62 | 38 | 65 | 35 | 52 | 48 |
| Mountain ... | 67 | 33 | 67 | 33 | 66 | 34 |
| Pacific ................................................... | 70 | 30 | 68 | 32 | 77 | 23 |

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

2 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/glossary20092010.htm.

Table 5. Life insurance benefits: Access, participation, and take-up rates, ${ }^{1}$ National Compensation Survey, March 2011
(All workers $=100$ percent)


Table 5. Life insurance benefits: Access, participation, and take-up rates, ${ }^{1}$ National Compensation Survey, March 2011-Continued
(All workers $=100$ percent)

| Characteristics | Civilian ${ }^{2}$ |  |  | Private industry |  |  | State and local government |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Access | Participation | Take-up rate | Access | Participation | Take-up rate | Access | Participation | Take-up rate |
| Establishment characteristics |  |  |  |  |  |  |  |  |  |
| Goods-producing industries ................................ | 72 | 70 | 97 | 72 | 70 | 97 | - | - | - |
| Service-providing industries .............................. | 59 | 57 | 97 | 55 | 53 | 96 | 80 | 77 | 97 |
| Education and health services ........................ | 69 | 67 | 97 | 62 | 61 | 98 | 80 | 77 | 97 |
| Educational services .................................. | 77 | 75 | 98 | 68 | 67 | 99 | 79 | 77 | 97 |
| Elementary and secondary schools .......... | 77 | 75 | 98 | - | - | - | 78 | 77 | 98 |
| Junior colleges, colleges, and universities | 83 | 80 | 96 | 86 | 85 | 99 | 82 | 77 | 94 |
| Health care and social assistance ................ | 63 | 61 | 97 | 61 | 60 | 97 | 83 | 80 | 97 |
| Hospitals .............................................. | 85 | 84 | 98 | - | - | - | 89 | 85 | 97 |
| Public administration ..................................... | 82 | 80 | 98 | - | - | - | 82 | 80 | 98 |
| 1 to 99 workers ................................................ | 42 | 40 | 96 | 41 | 39 | 96 | 64 | 62 | 97 |
| 1 to 49 workers ............................................ | 38 | 36 | 95 | 37 | 35 | 95 | 63 | 61 | 96 |
| 50 to 99 workers .......................................... | 55 | 54 | 97 | 55 | 53 | 97 | 66 | 64 | 98 |
| 100 workers or more ......................................... | 78 | 76 | 97 | 76 | 74 | 97 | 82 | 80 | 97 |
| 100 to 499 workers ....................................... | 70 | 68 | 96 | 70 | 67 | 96 | 73 | 72 | 98 |
| 500 workers or more ..................................... | 85 | 84 | 98 | 86 | 84 | 99 | 85 | 83 | 97 |
| Geographic areas |  |  |  |  |  |  |  |  |  |
| New England ................................................. | 60 | 58 | 97 | 58 | 56 | 98 | 72 | 69 | 95 |
| Middle Atlantic ................................................. | 60 | 59 | 99 | 56 | 55 | 98 | 84 | 83 | 99 |
| East North Central | 66 | 63 | 96 | 64 | 61 | 97 | 78 | 74 | 95 |
| West North Central | 63 | 61 | 97 | 60 | 58 | 97 | 78 | 77 | 99 |
| South Atlantic .................................................. | 61 | 59 | 97 | 57 | 55 | 97 | 83 | 80 | 97 |
| East South Central .......................................... | 69 | 66 | 96 | 64 | 62 | 96 | 85 | 80 | 94 |
| West South Central ......................................... | 61 | 58 | 95 | 58 | 54 | 94 | 76 | 75 | 98 |
| Mountain ......................................................... | 61 | 58 | 95 | 57 | 54 | 95 | 84 | 82 | 98 |
| Pacific ........................................................... | 55 | 53 | 97 | 51 | 49 | 97 | 76 | 75 | 99 |

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

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

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

NOTE: 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/glossary20092010.htm.

Table 6. Selected paid leave benefits: Access, National Compensation Survey, March 2011
(All workers = 100 percent)

| Characteristics | Civilian ${ }^{1}$ |  |  | Private industry |  |  | State and local government |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Paid sick leave | Paid vacation | Paid personal leave | Paid sick leave | Paid vacation | Paid personal leave | Paid sick leave | Paid vacation | Paid personal leave |
| All workers ...................................................... | 67 | 74 | 42 | 63 | 77 | 38 | 89 | 60 | 59 |
| Management, professional, and related ............... | 87 | 74 | 59 | 86 | 87 | 56 | 90 | 43 | 64 |
| Management, business, and financial .............. | 91 | 94 | 59 | 91 | 96 | 59 | - | - | - |
| Professional and related ................................ | 85 | 67 | 59 | 83 | 83 | 55 | 90 | 36 | 65 |
| Teachers ................................................. | 84 | 17 | 64 | - | - | - | 88 | 12 | 69 |
| Primary, secondary, and special education school teachers | 94 | 12 | 75 | - | - | - | 96 | 9 | 78 |
| Registered nurses .................................... | 81 | 82 | 63 | - | - | - | - | - | - |
| Service ........................................................... | 50 | 61 | 28 | 43 | 58 | 24 | 84 | 75 | 51 |
| Protective service | 69 | 77 | 42 | 39 | 62 | 25 | 89 | 87 | 53 |
| Sales and office | 68 | 80 | 42 | 66 | 79 | 41 | 90 | 85 | 54 |
| Sales and related | 56 | 69 | 33 | 55 | 69 | 33 | - | - | - |
| Office and administrative support .................... | 76 | 86 | 48 | 74 | 86 | 46 | 91 | 86 | 55 |
| Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and | 56 | 81 | 28 | 51 | 80 | 26 | 94 | 94 | 45 |
| Construction, extraction, farming, fishing, and forestry $\qquad$ | 44 | 72 | 22 | 38 | 69 | 19 | - | - | - |
| Installation, maintenance, and repair ............... | 67 | 91 | 35 | 64 | 90 | 33 | - | - | - |
| Production, transportation, and material moving ... | 55 | 82 | 33 | 54 | 83 | 32 | 87 | 63 | 59 |
| Production .................................................. | 55 | 90 | 31 | 54 | 90 | 31 | - | - | - |
| Transportation and material moving ................ | 56 | 74 | 35 | 54 | 75 | 33 | - | - | - |
| Full time ......................................................... | 79 | 87 | 48 | 75 | 91 | 45 | 98 | 67 | 64 |
| Part time | 28 | 35 | 20 | 27 | 37 | 19 | 41 | 21 | 29 |
| Union ............................................................ | 84 | 74 | 59 | 71 | 90 | 49 | 97 | 57 | 70 |
| Nonunion ....................................................... | 64 | 74 | 38 | 62 | 76 | 37 | 83 | 62 | 49 |
| Average wage within the following categories: ${ }^{2}$ |  |  |  |  |  |  |  |  |  |
| Lowest 25 percent | 36 | 53 | 21 | 32 | 51 | 18 | 75 | 56 | 44 |
| Lowest 10 percent | 23 | 40 | 13 | 21 | 38 | 11 | 62 | 41 | 37 |
| Second 25 percent ...................................... | 69 | 83 | 43 | 66 | 84 | 41 | 93 | 84 | 57 |
| Third 25 percent ......................................... | 79 | 89 | 47 | 74 | 90 | 43 | 94 | 70 | 63 |
| Highest 25 perecent | 88 | 78 | 60 | 85 | 89 | 56 | 96 | 36 | 71 |
| Highest 10 percent ................................... | 90 | 75 | 61 | 87 | 90 | 58 | 98 | 34 | 64 |

See footnotes at end of table.

Table 6. Selected paid leave benefits: Access, National Compensation Survey, March 2011—Continued
(All workers $=100$ percent)

| Characteristics | Civilian ${ }^{1}$ |  |  | Private industry |  |  | State and local government |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Paid sick leave | Paid vacation | Paid personal leave | Paid sick leave | Paid vacation | Paid personal leave | Paid sick leave | Paid vacation | Paid personal leave |
| Establishment characteristics |  |  |  |  |  |  |  |  |  |
| Goods-producing industries ............................... | 56 | 88 | 31 | 56 | 88 | 31 | - | - | - |
| Service-providing industries | 69 | 72 | 43 | 64 | 75 | 40 | 89 | 59 | 59 |
| Education and health services ........................ | 83 | 66 | 58 | 78 | 80 | 54 | 90 | 43 | 64 |
| Educational services .................................. | 87 | 40 | 61 | 76 | 57 | 46 | 90 | 36 | 65 |
| Elementary and secondary schools .......... | 90 | 27 | 70 | - | - | - | 91 | 27 | 72 |
| Junior colleges, colleges, and universities | 86 | 68 | 47 | 82 | 72 | 54 | 88 | 66 | 43 |
| Health care and social assistance ................ | 79 | 84 | 55 | 78 | 84 | 55 | 91 | 90 | 55 |
| Hospitals ............................................... | 89 | 90 | 70 | - | - | - | 93 | 93 | 49 |
| Public administration .................................... | 89 | 88 | 53 | - | - | - | 89 | 88 | 53 |
| 1 to 99 workers ................................................ | 55 | 70 | 28 | 54 | 70 | 27 | 78 | 66 | 44 |
| 1 to 49 workers ............................................ | 53 | 68 | 25 | 52 | 68 | 25 | 72 | 68 | 37 |
| 50 to 99 workers ........................................... | 60 | 75 | 35 | 58 | 76 | 33 | 87 | 64 | 56 |
| 100 workers or more | 78 | 79 | 54 | 73 | 86 | 51 | 91 | 59 | 61 |
| 100 to 499 workers | 69 | 79 | 47 | 67 | 82 | 45 | 87 | 59 | 60 |
| 500 workers or more ..................................... | 86 | 78 | 61 | 82 | 90 | 60 | 92 | 59 | 61 |
| Geographic areas |  |  |  |  |  |  |  |  |  |
| New England ................................................. | 72 | 71 | 49 | 70 | 75 | 44 | 84 | 48 | 81 |
| Middle Atlantic ................................................ | 71 | 74 | 52 | 67 | 76 | 49 | 90 | 58 | 70 |
| East North Central ............................................ | 62 | 74 | 44 | 58 | 78 | 41 | 85 | 52 | 63 |
| West North Central .......................................... | 66 | 72 | 34 | 61 | 76 | 30 | 89 | 56 | 50 |
| South Atlantic | 65 | 77 | 40 | 60 | 79 | 36 | 93 | 68 | 56 |
| East South Central .......................................... | 65 | 76 | 38 | 58 | 78 | 38 | 92 | 67 | 38 |
| West South Central .......................................... | 68 | 75 | 39 | 64 | 80 | 35 | 86 | 52 | 59 |
| Mountain ........................................................ | 66 | 74 | 38 | 63 | 77 | 35 | 84 | 55 | 52 |
| Pacific ............................................................ | 69 | 74 | 37 | 65 | 75 | 33 | 93 | 68 | 58 |

[^1]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/glossary20092010.htm.

Table 7. Defined benefit retirement survivor benefits: Access ${ }^{1}$ for unmarried domestic partners, National Compensation Survey, March 2011
(All workers = 100 percent)

| Characteristics | Civilian ${ }^{2}$ |  | Private industry |  | State and local government |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Same sex | Opposite sex | Same sex | Opposite sex | Same sex | Opposite sex |
| All workers ..... | 14 | 14 | 7 | 7 | 50 | 49 |
| Management, professional, and related ............. | 24 | 23 | 11 | 10 | 54 | 52 |
| Management, business, and financial .............. | 21 | 20 | 15 | 14 | - | - |
| Professional and related ................................ | 25 | 24 | 9 | 9 | 54 | 53 |
| Teachers ................. | 43 | 41 | - | - | 54 | 51 |
| Primary, secondary, and special education school teachers | 50 | 49 | - | - | 57 | 56 |
| Registered nurses ..................................... | 16 | 15 | - | - | - | - |
| Service ........................................................... | 9 | 9 | 3 | 3 | 42 | 42 |
| Protective service | 28 | 27 | 3 | 3 | 45 | 44 |
| Sales and office | 12 | 11 | 8 | 7 | 52 | 51 |
| Sales and related | 5 | 4 | 4 | 4 | - | - |
| Office and administrative support .................... | 16 | 15 | 10 | 9 | 53 | 53 |
| Natural resources, construction, and maintenance | 12 | 11 | 8 | 7 | 46 | 46 |
| Construction, extraction, farming, fishing, and forestry $\qquad$ | 11 | 11 | 6 | 6 | - | - |
| Installation, maintenance, and repair ................ | 13 | 12 | 10 | 9 | - | - |
| Production, transportation, and material moving ... | 10 | 9 | 8 | 7 | 40 | 41 |
| Production ................................................. | 6 | 5 | 6 | 4 | - | - |
| Transportation and material moving ................ | 13 | 13 | 11 | 10 | - | - |
| Full time | 17 | 16 | 9 | 8 | 55 | 54 |
| Part time ...... | 6 | 6 | 4 | 4 | 21 | 21 |
| Union | 38 | 36 | 25 | 22 | 54 | 51 |
| Nonunion | 10 | 10 | 6 | 5 | 47 | 48 |
| Average wage within the following categories: ${ }^{3}$ |  |  |  |  |  |  |
| Lowest 25 percent | 4 | 4 | 2 | 2 | 38 | 38 |
| Lowest 10 percent | 1 | 1 | 1 | 1 | 30 | 30 |
| Second 25 percent ...................................... | 11 | 11 | 5 | 5 | 51 | 50 |
| Third 25 percent ......................................... | 17 | 16 | 9 | 8 | 52 | 52 |
| Highest 25 perecent ..................................... | 27 | 26 | 15 | 14 | 59 | 57 |
| Highest 10 percent ................................... | 28 | 26 | 16 | 15 | 61 | 55 |

See footnotes at end of table.

Table 7. Defined benefit retirement survivor benefits: Access ${ }^{1}$ for unmarried domestic partners, National Compensation Survey, March 2011-Continued
(All workers = 100 percent)

| Characteristics | Civilian ${ }^{2}$ |  | Private industry |  | State and local government |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Same sex | Opposite sex | Same sex | Opposite sex | Same sex | Opposite sex |
| Establishment characteristics |  |  |  |  |  |  |
| Goods-producing industries ............................... | 7 | 6 | 6 | 6 | - | - |
| Service-providing industries | 16 | 15 | 8 | 7 | 50 | 49 |
| Education and health services ........................ | 24 | 24 | 7 | 7 | 53 | 51 |
| Educational services .................................. | 44 | 42 | 4 | 3 | 54 | 52 |
| Elementary and secondary schools .......... | 49 | 48 | - | - | 53 | 52 |
| Junior colleges, colleges, and universities | 37 | 35 | 6 | 5 | 55 | 53 |
| Health care and social assistance ............... | 11 | 10 | 8 | 8 | 43 | 44 |
| Hospitals ............................................. | 20 | 20 | - | - | 39 | 42 |
| Public administration ..................................... | 49 | 48 | - | - | 49 | 48 |
| 1 to 99 workers ................................................ | 5 | 4 | 3 | 3 | 34 | 34 |
| 1 to 49 workers | 4 | 4 | 3 | 3 | 31 | 31 |
| 50 to 99 workers | 7 | 7 | 5 | 4 | 40 | 39 |
| 100 workers or more ......................................... | 23 | 22 | 12 | 12 | 52 | 51 |
| 100 to 499 workers | 12 | 12 | 7 | 7 | 42 | 42 |
| 500 workers or more | 33 | 32 | 19 | 18 | 56 | 54 |
| Geographic areas |  |  |  |  |  |  |
| New England | 11 | 10 | 8 | 7 | 32 | 27 |
| Middle Atlantic | 17 | 15 | 9 | 8 | 61 | 54 |
| East North Central | 7 | 6 | 7 | 5 | - | - |
| West North Central | - | 8 | 5 | 4 | - | - |
| South Atlantic | 13 | 13 | 6 | 6 | 46 | 46 |
| East South Central .......................................... | 19 | 19 | 5 | 5 | 67 | 68 |
| West South Central | 14 | 14 | 5 | 5 | 57 | 58 |
| Mountain ........................................................ | 14 | 14 | 6 | 6 | 61 | 60 |
| Pacific ............................................................ | 24 | 23 | 12 | 12 | 84 | 82 |

1 The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer's policy on providing the benefit to unmarried domestic partners. For example, this table shows that 14 percent of all civilian workers have access to a defined benefit retirement plan that provided survivor benefits for unmarried domestic partners. Data from March 2010 show that 31 percent of civilian workers had access to a defined benefit retirement plan.

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

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

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Table 8. Health care benefits: Access ${ }^{1}$ for unmarried domestic partners, National Compensation Survey, March 2011
(All workers = 100 percent)

| Characteristics | Civilian ${ }^{2}$ |  | Private industry |  | State and local government |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Same sex | Opposite sex | Same sex | Opposite sex | Same sex | Opposite sex |
| All workers | 30 | 25 | 29 | 25 | 33 | 28 |
| Management, professional, and related | 42 | 36 | 46 | 38 | 34 | 29 |
| Management, business, and financial .............. | 50 | 43 | 52 | 45 | - | - |
| Professional and related ................................ | 40 | 33 | 43 | 35 | 34 | 29 |
| Teachers ................. | 31 | 26 | - | - | 31 | 26 |
| Primary, secondary, and special education school teachers | 28 | 24 | - | - | 30 | 25 |
| Registered nurses ..................................... | 31 | 24 | - | - | - | - |
| Service | 19 | 15 | 17 | 14 | 30 | 24 |
| Protective service | 29 | 20 | 20 | 10 | 35 | 26 |
| Sales and office | 30 | 26 | 30 | 26 | 36 | 31 |
| Sales and related | 24 | 20 | 24 | 20 | - | - |
| Office and administrative support .................... | 34 | 30 | 34 | 29 | 37 | 32 |
| Natural resources, construction, and maintenance | 23 | 18 | 22 | 18 | 29 | 22 |
| Construction, extraction, farming, fishing, and forestry $\qquad$ | 17 | 17 | 16 | 16 | - | - |
| Installation, maintenance, and repair ................ | 29 | 20 | 29 | 20 | - | - |
| Production, transportation, and material moving ... | 25 | 21 | 25 | 21 | 29 | 26 |
| Production | 24 | 20 | 24 | 20 | - | - |
| Transportation and material moving ................ | 26 | 22 | 26 | 22 | - | - |
| Full time | 37 | 31 | 36 | 31 | 37 | 31 |
| Part time | 10 | 8 | 9 | 8 | 13 | 12 |
| Union | 49 | 38 | 46 | 31 | 53 | 45 |
| Nonunion ....................................................... | 27 | 23 | 28 | 24 | 17 | 14 |
| Average wage within the following categories: ${ }^{3}$ |  |  |  |  |  |  |
| Lowest 25 percent ........................................ | 11 | 9 | 11 | 9 | 15 | 13 |
| Lowest 10 percent ..................................... | 7 | 5 | 6 | 4 | 8 | 7 |
| Second 25 percent ...................................... | 26 | 23 | 26 | 23 | 35 | 29 |
| Third 25 percent ......................................... | 37 | 31 | 35 | 30 | 37 | 31 |
| Highest 25 perecent ..................................... | 49 | 40 | 50 | 41 | 47 | 39 |
| Highest 10 percent ................................... | 57 | 48 | 59 | 49 | 57 | 49 |

See footnotes at end of table.

Table 8. Health care benefits: Access ${ }^{1}$ for unmarried domestic partners, National Compensation Survey, March 2011-Continued
(All workers = 100 percent)

| Characteristics | Civilian ${ }^{2}$ |  | Private industry |  | State and local government |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Same sex | Opposite sex | Same sex | Opposite sex | Same sex | Opposite sex |
| Establishment characteristics |  |  |  |  |  |  |
| Goods-producing industries ............................. | 27 | 23 | 27 | 24 | - | - |
| Service-providing industries | 31 | 25 | 30 | 25 | 33 | 28 |
| Education and health services ... | 30 | 26 | 29 | 25 | 32 | 27 |
| Educational services ................................. | 33 | 27 | 38 | 29 | 32 | 26 |
| Elementary and secondary schools .......... | 28 | 24 | - | - | 28 | 24 |
| Junior colleges, colleges, and universities | 49 | 37 | 58 | 43 | 43 | 33 |
| Health care and social assistance ................ | 28 | 25 | 28 | 24 | 35 | 31 |
| Hospitals ... | 34 | 26 | - | - | 36 | 32 |
| Public administration .................................... | 37 | 31 | - | - | 37 | 31 |
| 1 to 99 workers | 18 | 16 | 18 | 16 | 16 | 15 |
| 1 to 49 workers | 17 | 15 | 17 | 15 | 12 | 11 |
| 50 to 99 workers ...................................... | 23 | 20 | 23 | 20 | 22 | 21 |
| 100 workers or more ........................................ | 41 | 33 | 42 | 34 | 36 | 30 |
| 100 to 499 workers | 32 | 28 | 34 | 30 | 22 | 19 |
| 500 workers or more | 49 | 38 | 54 | 41 | 40 | 34 |
| Geographic areas |  |  |  |  |  |  |
| New England .... | 37 | 33 | 38 | 33 | 34 | 28 |
| Middle Atlantic ..... | 34 | 28 | 31 | 24 | 54 | 49 |
| East North Central | 22 | 14 | 22 | 15 | 23 | - |
| West North Central | 19 | 16 | 20 | 16 | - | - |
| South Atlantic ..... | 21 | 16 | 22 | 18 | 12 | 7 |
| East South Central | 17 | 12 | 21 | 14 | 2 | 3 |
| West South Central | 19 | 18 | 20 | 19 | 10 | 11 |
| Mountain. | 41 | 34 | 39 | 33 | 51 | 36 |
| Pacific. | 57 | 53 | 52 | 48 | 84 | 82 |

1 The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer's policy on providing the benefit to unmarried domestic partners. For example, this table shows that 30 percent of all civilian workers have access to a health care plan that provide coverage for unmarried same sex domestic partners. Data from March 2010 show that 74 percent of civilian workers had access to a health care plan.

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

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

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20092010.htm.

Appendix table 1. Survey establishment response, National Compensation Survey, March 2011

| Establishments | Total | Private industry | State and local governments |
| :---: | :---: | :---: | :---: |
| Total in sampling frame ${ }^{1}$............................ | 5,167,424 | 4,950,028 | 217,397 |
| Total in sample ........................................ | 17,585 | 15,566 | 2,019 |
| Responding .......................................... | 10,475 | 8,727 | 1,748 |
| Refused or unable to provide data ........... | 4,591 | 4,343 | 248 |
| Out of business or not in survey scope ..... | 2,519 | 2,496 | 23 |

[^2]Appendix table 2. Number of workers ${ }^{1}$ represented, National Compensation Survey, March 2011

| Occupational group ${ }^{2}$ | Civilian workers | Private industry workers | State and local government workers |
| :---: | :---: | :---: | :---: |
| All workers | 119,726,200 | 100,764,900 | 18,961,200 |
| Management, professional, and related | 35,035,700 | 24,576,700 | 10,459,000 |
| Management, business, and financial ... | 9,362,500 | 7,785,200 | - |
| Professional and related | 25,673,100 | 16,791,500 | 8,881,600 |
| Teachers | 6,190,800 | - | 4,921,200 |
| Primary, secondary, and special education school teachers $\qquad$ | 4,128,500 | - | 3,602,900 |
| Registered nurses ...................... | 2,683,500 | - ${ }^{-}$ | - |
| Service | 26,216,500 | 22,190,000 | 4,026,500 |
| Protective service | 3,024,800 | 1,214,300 | 1,810,400 |
| Sales and office | 31,364,800 | 28,600,200 | 2,764,600 |
| Sales and related | 11,452,500 | 11,303,100 | - |
| Office and administrative support | 19,912,300 | 17,297,100 | 2,615,200 |
| Natural resources, construction, and maintenance $\qquad$ | 9,401,500 | 8,443,700 | 957,800 |
| Construction, extraction, farming, fishing, and forestry | 4,746,700 | 4,217,700 | - |
| Installation, maintenance, and repair | 4,654,800 | 4,226,000 | - |
| Production, transportation, and material moving | 17,707,600 | 16,954,300 | 753,300 |
| Production | 8,534,300 | 8,416,300 | - |
| Transportation and material moving ...... | 9,173,300 | 8,538,000 | - |

1 The number of workers represented by the survey are rounded to the nearest 100. Estimates of the number of workers provide a description of the size and composition of the labor force included in the survey. Estimates are not intended, however, for comparison to other statistical series to measure employment trends or levels.

2 The 2000 Standard Occupational Classification system is used to classify workers.

NOTE: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no estimates for this characteristic are provided in this publication.


[^0]:    1 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 participating in at least one of these plan types.

    2 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.

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

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

    2 The 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

[^2]:    1 The list of establishments from which the survey sample was selected (sampling frame) was developed from State unemployment insurance reports and is based on the 2007 North American Industry Classification System (NAICS). For private industries, an establishment is usually a single
    physical location. For State and local governments, an establishment is defined as all locations of a government entity.

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

