

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	90	86	95	84	79	94	30	17	58
Worker characteristics									
Management, professional, and related	92	87	95	87	82	94	30	17	56
Professional and related	91	87	95	87	82	94	28	16	55
Teachers	91	88	96	89	84	95	24	13	52
Primary, secondary, and special education school teachers	97	94	97	96	94	97	17	7	45
Registered nurses	94	86	92	76	71	93	48	29	60
Service	84	79	95	77	73	95	28	17	60
Protective service	91	86	95	84	80	95	35	22	62
Sales and office	90	87	96	82	77	95	33	21	63
Office and administrative support	91	88	96	83	79	95	33	21	62
Natural resources, construction, and maintenance Production, transportation, and material moving ...	94	91	97	87	83	96	34	18	54
.....	88	85	97	80	78	97	23	15	67
Full time	99	95	96	92	87	95	34	20	59
Part time	41	37	89	38	34	90	10	5	53
Union	97	94	96	96	91	95	26	14	53
Nonunion	84	79	95	74	69	93	33	20	62
Wage percentiles: ³									
Lowest 10 percent	58	54	92	49	45	92	18	11	61
Lowest 25 percent	74	69	94	65	61	94	25	14	58
Second 25 percent	94	89	95	88	82	94	33	19	57
Third 25 percent	95	91	96	89	84	95	32	19	58
Highest 25 percent	97	94	96	94	89	95	31	18	59
Highest 10 percent	97	94	96	92	87	94	33	19	58
Establishment characteristics									
Service-providing industries	90	85	95	84	79	94	30	18	59
Education and health services	91	87	95	86	81	94	28	16	56
Educational services	91	87	96	89	84	95	23	12	53
Elementary and secondary schools	93	90	97	92	89	97	16	7	46
Junior colleges, colleges, and universities	86	79	92	78	66	85	48	29	61
Health care and social assistance	92	83	90	70	62	89	57	37	66
Hospitals	93	83	90	66	59	88	61	41	68
Public administration	89	85	96	83	79	95	34	21	60
1 to 99 workers	78	75	96	66	63	95	26	19	73
1 to 49 workers	72	68	95	58	54	93	25	18	72
50 to 99 workers	88	85	97	78	76	97	28	21	74
100 workers or more	91	87	95	86	82	94	30	17	57
100 to 499 workers	87	83	95	81	76	95	27	15	56
500 workers or more	93	89	95	88	83	94	32	18	57

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	93	87	94	87	78	90	45	26	58
Local government	89	85	96	82	79	96	25	15	59
Geographic areas									
New England	86	83	97	86	83	97	7	6	85
Middle Atlantic	92	86	94	89	82	92	19	12	64
East North Central	85	82	97	80	77	96	36	14	40
West North Central	89	81	91	76	63	83	32	24	74
South Atlantic	91	85	94	88	81	93	49	21	44
East South Central	90	86	96	80	78	98	24	14	59
West South Central	90	88	98	78	77	98	26	18	70
Mountain	89	86	97	84	81	97	22	15	67
Pacific	92	89	97	88	85	97	26	23	89

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 defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because some employees had access to and participated in both types of plans.

³ The percentile groupings are based on the average wage for each occupation

surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2009

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

Characteristics	Employee contribution required	Fixed percent of earnings ¹			Employee contribution not required
		Total	Mean fixed percent of earnings	Median fixed percent of earnings	
All workers	78	72	6.4	6.4	22
Worker characteristics					
Management, professional, and related	79	72	6.5	6.4	21
Professional and related	80	73	6.5	6.4	20
Teachers	81	75	6.8	6.4	19
Primary, secondary, and special education school teachers	80	75	6.8	6.4	20
Registered nurses	73	68	6.3	6.0	27
Service	78	72	6.7	6.5	22
Protective service	75	70	7.1	7.0	25
Sales and office	76	71	6.0	6.0	24
Office and administrative support	76	70	6.0	6.0	24
Natural resources, construction, and maintenance	75	72	5.8	6.0	25
Production, transportation, and material moving ...	80	73	6.2	6.0	20
Full time	77	72	6.4	6.4	23
Part time	87	76	6.8	7.0	13
Union	78	69	6.4	6.5	22
Nonunion	78	75	6.4	6.4	22
Wage percentiles: ²					
Lowest 10 percent	80	77	6.4	6.4	20
Lowest 25 percent	78	74	6.3	6.4	22
Second 25 percent	77	71	6.2	6.0	23
Third 25 percent	74	69	6.3	6.3	26
Highest 25 percent	82	74	6.6	6.4	18
Highest 10 percent	85	75	6.9	7.3	15
Establishment characteristics					
Service-providing industries	78	72	6.4	6.4	22
Education and health services	81	74	6.5	6.4	19
Educational services	82	75	6.6	6.4	18
Elementary and secondary schools	81	76	6.6	6.4	19
Junior colleges, colleges, and universities	84	71	6.4	6.4	16
Health care and social assistance	72	65	6.1	5.5	28
Hospitals	64	60	5.7	5.5	36
Public administration	73	67	6.2	6.0	27
1 to 99 workers	79	73	6.0	6.0	21
1 to 49 workers	85	81	5.9	6.0	15
50 to 99 workers	73	65	6.1	6.0	27
100 workers or more	78	72	6.4	6.4	22
100 to 499 workers	79	73	6.4	6.4	21
500 workers or more	77	71	6.4	6.4	23

See footnotes at end of table.

Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2009—Continued

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

Characteristics	Employee contribution required	Fixed percent of earnings ¹			Employee contribution not required
		Total	Mean fixed percent of earnings	Median fixed percent of earnings	
State government	78	66	5.9	6.0	22
Local government	78	74	6.5	6.4	22
Geographic areas					
New England	99	64	6.2	5.5	1
Middle Atlantic	93	92	5.2	5.5	7
East North Central	67	60	7.9	9.4	33
West North Central	95	95	5.7	4.3	5
South Atlantic	55	54	5.6	6.0	45
East South Central	91	91	6.3	7.3	9
West South Central	—	—	—	—	—
Mountain	—	—	—	—	—
Pacific	77	59	6.7	7.0	23

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

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical

Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 4. Defined benefit retirement plans: Open and frozen plans, State and local government workers, National Compensation Survey, March 2009

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

Characteristics	Open plans ¹	Frozen plans ²
All workers	90	10
Worker characteristics		
Management, professional, and related	90	10
Professional and related	90	10
Teachers	90	10
Primary, secondary, and special education school teachers	92	8
Registered nurses	89	11
Service	90	10
Protective service	91	9
Sales and office	90	10
Office and administrative support	91	9
Natural resources, construction, and maintenance	94	6
Production, transportation, and material moving	90	10
Full time	90	10
Part time	90	10
Union	85	15
Nonunion	95	5
Wage percentiles: ³		
Lowest 10 percent	96	4
Lowest 25 percent	93	7
Second 25 percent	90	10
Third 25 percent	92	8
Highest 25 percent	87	13
Highest 10 percent	84	16
Establishment characteristics		
Service-providing industries	90	10
Education and health services	90	10
Educational services	91	9
Elementary and secondary schools	90	10
Junior colleges, colleges, and universities	93	7
Health care and social assistance	87	13
Hospitals	86	14
Public administration	89	11
1 to 99 workers	93	7
1 to 49 workers	95	5
50 to 99 workers	90	10
100 workers or more	90	10
100 to 499 workers	90	10
500 workers or more	90	10

See footnotes at end of table.

Table 4. Defined benefit retirement plans: Open and frozen plans, State and local government workers, National Compensation Survey, March 2009—Continued

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

Characteristics	Open plans ¹	Frozen plans ²
State government	90	10
Local government	90	10
Geographic areas		
New England	74	26
Middle Atlantic	76	24
East North Central	91	9
West North Central	—	—
South Atlantic	98	2
East South Central	100	—
West South Central	94	6
Mountain	—	—
Pacific	87	13

¹ Plans open to new participants.

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

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for

more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 5. Defined benefit frozen retirement plans:¹ Benefits accrual, State and local government workers, National Compensation Survey, March 2009

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

Characteristics	Retirement benefit accrual ²	
	All existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers	99	1
Worker characteristics		
Management, professional, and related	99	1
Professional and related	99	1
Teachers	100	—
Primary, secondary, and special education school teachers	100	—
Registered nurses	100	—
Protective service	100	—
Sales and office	100	—
Office and administrative support	100	—
Natural resources, construction, and maintenance	100	—
Production, transportation, and material moving ...	100	—
Full time	99	1
Part time	100	—
Union	100	—
Nonunion	97	3
Wage percentiles: ³		
Highest 25 percent	100	—
Highest 10 percent	100	—
Establishment characteristics		
Service-providing industries	99	1
Education and health services	99	1
Educational services	100	—
Elementary and secondary schools	100	—
Junior colleges, colleges, and universities	100	—
Public administration	100	—
1 to 99 workers	100	—
1 to 49 workers	100	—
50 to 99 workers	100	—
100 workers or more	99	1
500 workers or more	100	—

See footnotes at end of table.

Table 5. Defined benefit frozen retirement plans:¹ Benefits accrual, State and local government workers, National Compensation Survey, March 2009—Continued

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

Characteristics	Retirement benefit accrual ²	
	All existing participants continue to accrue benefits	No existing participants continue to accrue benefits
State government	100	—
Geographic areas		
New England	100	—
Middle Atlantic	100	—
East North Central	100	—
West North Central	100	—
Mountain	100	—
Pacific	100	—

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

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

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, State and local government workers, National Compensation Survey, March 2009

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
All workers	1	5	94
Worker characteristics			
Management, professional, and related	1	5	94
Professional and related	1	4	95
Teachers	—	2	98
Primary, secondary, and special education school teachers	—	3	97
Registered nurses	—	—	73
Service	—	—	94
Protective service	—	—	95
Sales and office	—	—	92
Office and administrative support	—	—	92
Natural resources, construction, and maintenance	—	—	100
Production, transportation, and material moving ...	—	—	99
Full time	1	5	94
Part time	—	—	99
Union	—	3	97
Nonunion	—	—	86
Wage percentiles: ²			
Lowest 10 percent	—	—	77
Lowest 25 percent	—	—	87
Second 25 percent	—	—	94
Third 25 percent	—	—	94
Highest 25 percent	—	3	97
Highest 10 percent	—	—	98
Establishment characteristics			
Service-providing industries	1	5	94
Education and health services	1	4	95
Educational services	—	3	97
Elementary and secondary schools	—	2	98
Junior colleges, colleges, and universities	—	—	89
Health care and social assistance	—	—	84
Hospitals	—	—	83
Public administration	—	—	92
1 to 99 workers	—	—	83
1 to 49 workers	—	—	75
50 to 99 workers	—	—	88
100 workers or more	1	4	95
100 to 499 workers	—	—	92
500 workers or more	—	—	96

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, State and local government workers, National Compensation Survey, March 2009—Continued

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
State government	—	—	85
Local government	—	—	97
Geographic areas			
New England	—	—	97
Middle Atlantic	—	—	99
East North Central	—	—	99
West North Central	—	—	100
South Atlantic	—	—	87
West South Central	—	—	68
Mountain	—	—	100
Pacific	—	—	91

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

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, State and local government workers, National Compensation Survey, March 2009

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

Characteristics	Alternatives to frozen plans available	Alternatives for employees in frozen plans ²		
		New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers	100	95	1	—
Worker characteristics				
Management, professional, and related	100	96	1	—
Professional and related	100	96	1	—
Teachers	100	99	—	—
Primary, secondary, and special education school teachers	100	98	—	13
Registered nurses	100	99	—	—
Service	100	93	1	—
Protective service	100	92	—	—
Sales and office	100	91	—	31
Office and administrative support	100	90	—	33
Natural resources, construction, and maintenance	100	96	—	—
Production, transportation, and material moving ...	100	99	—	—
Full time	100	95	1	—
Part time	100	97	—	—
Union	100	95	—	—
Nonunion	100	92	3	19
Wage percentiles: ³				
Lowest 10 percent	100	83	—	—
Lowest 25 percent	100	93	2	—
Second 25 percent	100	94	—	—
Third 25 percent	100	90	—	—
Highest 25 percent	100	98	—	—
Highest 10 percent	100	99	—	—
Establishment characteristics				
Service-providing industries	100	95	1	—
Education and health services	100	96	1	14
Educational services	100	98	—	13
Elementary and secondary schools	100	98	—	12
Junior colleges, colleges, and universities	100	97	—	—
Health care and social assistance	100	89	—	—
Hospitals	100	94	—	7
Public administration	100	93	—	—
1 to 99 workers	100	89	—	35
1 to 49 workers	100	75	—	—
50 to 99 workers	100	97	—	—
100 workers or more	100	95	1	—
100 to 499 workers	100	92	—	—
500 workers or more	100	96	—	18

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, State and local government workers, National Compensation Survey, March 2009—Continued

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

Characteristics	Alternatives to frozen plans available	Alternatives for employees in frozen plans ²		
		New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
State government	100	91	—	—
Local government	100	96	1	14
Geographic areas				
New England	100	98	—	—
Middle Atlantic	100	99	—	1
East North Central	100	87	—	—
West North Central	100	90	—	—
South Atlantic	100	71	—	28
West South Central	100	91	—	—
Mountain	100	90	—	—
Pacific	100	99	—	54

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

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

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in

the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20082009.htm.

Table 8. Defined contribution retirement plans:¹ Selected attributes, State and local government workers, National Compensation Survey, March 2009

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	58	42	77	23
Worker characteristics				
Management, professional, and related	56	44	74	26
Professional and related	55	45	72	28
Teachers	52	48	71	29
Primary, secondary, and special education school teachers	41	59	70	30
Registered nurses	63	37	77	23
Service	61	39	76	24
Protective service	61	39	74	26
Sales and office	59	41	84	16
Office and administrative support	58	42	84	16
Natural resources, construction, and maintenance Production, transportation, and material moving ...	67 54	33 46	80 -	20 -
Full time	58	42	77	23
Part time	64	36	76	24
Union	45	55	66	34
Nonunion	65	35	82	18
Wage percentiles: ²				
Lowest 10 percent	62	38	82	18
Lowest 25 percent	64	36	84	16
Second 25 percent	58	42	82	18
Third 25 percent	56	44	72	28
Highest 25 percent	55	45	71	29
Highest 10 percent	59	41	68	32
Establishment characteristics				
Service-providing industries	58	42	77	23
Education and health services	56	44	72	28
Educational services	53	47	68	32
Elementary and secondary schools	38	62	61	39
Junior colleges, colleges, and universities	65	35	74	26
Health care and social assistance	61	39	82	18
Hospitals	64	36	79	21
Public administration	58	42	80	20
1 to 99 workers	65	35	-	-
1 to 49 workers	72	28	-	-
50 to 99 workers	55	45	-	-
100 workers or more	57	43	74	26
100 to 499 workers	62	38	90	10
500 workers or more	55	45	70	30

See footnotes at end of table.

Table 8. Defined contribution retirement plans:¹ Selected attributes, State and local government workers, National Compensation Survey, March 2009—Continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government	58	42	75	25
Local government	57	43	78	22
Geographic areas				
Middle Atlantic	59	41	65	35
East North Central	46	54	80	20
South Atlantic	53	47	69	31
East South Central	76	24	—	—
West South Central	84	16	89	11
Mountain	48	52	—	—
Pacific	37	63	69	31

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

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note

for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Medical care			Dental care			Vision care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	88	73	84	54	47	86	38	30	81
Worker characteristics									
Management, professional, and related	90	74	82	55	47	86	38	30	81
Professional and related	89	73	82	54	46	86	37	30	81
Teachers	89	73	82	53	46	87	34	28	83
Primary, secondary, and special education school teachers	95	77	82	58	50	87	36	30	82
Registered nurses	92	73	79	61	50	83	42	31	74
Service	81	69	85	49	42	85	35	28	81
Protective service	89	77	87	59	52	87	42	34	82
Sales and office	88	75	84	57	50	87	40	33	82
Office and administrative support	89	75	84	57	49	86	40	33	82
Natural resources, construction, and maintenance	95	83	88	62	55	89	41	33	79
Production, transportation, and material moving ...	83	70	84	58	49	85	35	29	82
Full time	99	83	84	61	53	86	42	34	81
Part time	27	19	71	17	14	79	13	11	78
Union	95	80	84	70	61	87	51	43	85
Nonunion	81	68	83	42	35	85	27	20	74
Wage percentiles: ²									
Lowest 10 percent	51	40	78	21	16	76	13	9	71
Lowest 25 percent	68	56	81	34	28	83	22	17	74
Second 25 percent	91	79	86	59	51	86	42	33	79
Third 25 percent	95	79	84	58	51	88	39	33	83
Highest 25 percent	97	80	83	68	58	86	47	39	84
Highest 10 percent	97	80	83	70	60	86	50	44	88
Establishment characteristics									
Service-providing industries	88	73	83	54	47	86	38	30	81
Education and health services	89	73	82	52	45	86	35	28	81
Educational services	88	72	82	51	43	86	34	27	82
Elementary and secondary schools	89	72	81	51	43	85	34	27	80
Junior colleges, colleges, and universities	86	74	86	49	43	88	33	28	87
Health care and social assistance	91	76	83	62	52	84	43	33	78
Hospitals	94	76	81	62	51	84	40	30	75
Public administration	88	76	86	59	51	86	43	35	80
1 to 99 workers	75	64	86	42	36	86	31	25	81
1 to 49 workers	69	59	86	35	31	88	24	19	80
50 to 99 workers	85	73	85	52	45	85	41	34	83
100 workers or more	89	74	83	56	48	86	39	31	81
100 to 499 workers	84	72	86	56	50	89	37	31	85
500 workers or more	91	75	82	56	48	85	39	31	79

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Medical care			Dental care			Vision care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	94	82	87	59	52	88	49	38	78
Local government	86	70	82	53	45	85	34	28	82
Geographic areas									
New England	85	69	81	51	46	89	22	20	88
Middle Atlantic	87	78	90	59	53	89	43	39	92
East North Central	81	63	78	65	54	83	47	37	79
West North Central	83	68	82	53	44	82	12	9	76
South Atlantic	91	75	83	46	38	84	39	25	64
East South Central	93	79	84	23	18	79	12	8	67
West South Central	90	76	84	23	19	83	16	12	78
Mountain	87	69	79	73	64	87	34	28	80
Pacific	90	77	86	84	76	90	72	64	89

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Outpatient prescription drug coverage		
	Access	Participation	Take-up rate
All workers	86	72	83
Worker characteristics			
Management, professional, and related	89	73	82
Professional and related	88	72	82
Teachers	87	72	82
Primary, secondary, and special education school teachers	93	76	81
Registered nurses	91	72	79
Service	79	67	85
Protective service	87	76	87
Sales and office	87	74	84
Office and administrative support	88	74	84
Natural resources, construction, and maintenance	93	82	88
Production, transportation, and material moving	83	69	83
Full time	97	82	84
Part time	27	19	71
Union	94	79	84
Nonunion	81	67	83
Wage percentiles: ²			
Lowest 10 percent	50	39	78
Lowest 25 percent	67	55	81
Second 25 percent	90	78	86
Third 25 percent	94	78	84
Highest 25 percent	95	79	83
Highest 10 percent	96	80	83
Establishment characteristics			
Service-providing industries	86	72	83
Education and health services	88	72	82
Educational services	87	71	82
Elementary and secondary schools	88	71	81
Junior colleges, colleges, and universities	86	73	85
Health care and social assistance	90	74	83
Hospitals	91	73	80
Public administration	87	75	86
1 to 99 workers	74	63	85
1 to 49 workers	68	58	86
50 to 99 workers	84	71	84
100 workers or more	88	73	83
100 to 499 workers	83	71	86
500 workers or more	90	74	82

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Outpatient prescription drug coverage		
	Access	Participation	Take-up rate
State government	93	82	87
Local government	84	69	82
Geographic areas			
New England	82	67	81
Middle Atlantic	85	77	91
East North Central	79	62	78
West North Central	82	66	80
South Atlantic	90	74	82
East South Central	93	78	84
West South Central	88	74	84
Mountain	87	68	79
Pacific	89	77	86

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

values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2009

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	90	10	73	27
Worker characteristics				
Management, professional, and related	90	10	72	28
Professional and related	89	11	71	29
Teachers	90	10	70	30
Primary, secondary, and special education school teachers	90	10	68	32
Registered nurses	87	13	75	25
Service	90	10	75	25
Protective service	90	10	79	21
Sales and office	90	10	76	24
Office and administrative support	90	10	75	25
Natural resources, construction, and maintenance Production, transportation, and material moving ...	90	10	76	24
.....	91	9	75	25
Full time	90	10	73	27
Part time	88	12	76	24
Union	91	9	81	19
Nonunion	89	11	66	34
Wage percentiles: ¹				
Lowest 10 percent	89	11	61	39
Lowest 25 percent	90	10	67	33
Second 25 percent	90	10	76	24
Third 25 percent	90	10	73	27
Highest 25 percent	90	10	76	24
Highest 10 percent	91	9	81	19
Establishment characteristics				
Service-providing industries	90	10	73	27
Education and health services	90	10	70	30
Educational services	90	10	69	31
Elementary and secondary schools	90	10	68	32
Junior colleges, colleges, and universities	90	10	72	28
Health care and social assistance	87	13	76	24
Hospitals	88	12	75	25
Public administration	90	10	79	21
1 to 99 workers	91	9	72	28
1 to 49 workers	92	8	71	29
50 to 99 workers	91	9	74	26
100 workers or more	90	10	73	27
100 to 499 workers	90	10	74	26
500 workers or more	89	11	73	27

See footnotes at end of table.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2009—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	89	11	75	25
Local government	90	10	73	27
Geographic areas				
New England	87	13	83	17
Middle Atlantic	93	7	91	9
East North Central	90	10	85	15
West North Central	91	9	71	29
South Atlantic	88	12	66	34
East South Central	91	9	58	42
West South Central	87	13	54	46
Mountain	92	8	70	30
Pacific	89	11	79	21

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2009

(All workers with single coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$416.36	38	\$441.77	62	\$400.86	\$77.67
Worker characteristics							
Management, professional, and related	100	423.65	38	447.89	62	408.74	81.70
Professional and related	100	423.37	39	451.40	61	405.70	83.64
Teachers	100	433.77	43	454.58	57	418.24	87.51
Primary, secondary, and special education school teachers	100	441.39	42	469.08	58	421.04	91.33
Registered nurses	100	391.26	27	431.87	73	376.35	79.31
Service	100	403.68	37	425.05	63	390.95	73.81
Protective service	100	408.88	35	437.31	65	393.26	69.37
Sales and office	100	409.23	38	443.56	62	388.57	72.47
Office and administrative support	100	411.46	37	448.83	63	389.47	73.12
Natural resources, construction, and maintenance	100	410.03	34	432.37	66	398.27	71.16
Production, transportation, and material moving ...	100	413.37	44	443.83	56	389.25	69.07
Full time	100	415.80	38	440.62	62	400.60	76.79
Part time	100	429.26	36	470.34	64	406.51	97.38
Union	100	452.82	41	485.98	59	429.62	80.98
Nonunion	100	381.83	35	392.22	65	376.29	74.84
Wage percentiles: ¹							
Lowest 10 percent	100	365.90	37	368.75	63	364.22	85.67
Lowest 25 percent	100	389.53	40	409.23	60	376.41	80.31
Second 25 percent	100	409.87	37	441.04	63	391.37	73.00
Third 25 percent	100	412.43	38	427.91	62	403.03	72.77
Highest 25 percent	100	441.16	37	475.11	63	421.13	83.17
Highest 10 percent	100	450.03	39	472.53	61	435.87	79.58
Establishment characteristics							
Service-providing industries	100	417.03	38	441.84	62	401.77	77.78
Education and health services	100	413.92	39	435.11	61	400.40	83.52
Educational services	100	417.35	40	434.95	60	405.40	85.10
Elementary and secondary schools	100	425.44	42	445.76	58	410.47	91.27
Junior colleges, colleges, and universities	100	388.30	34	389.39	66	387.73	68.12
Health care and social assistance	100	391.51	29	436.56	71	372.83	74.80
Hospitals	100	380.17	34	420.27	66	359.77	76.00
Public administration	100	417.62	35	452.03	65	399.24	69.21
1 to 99 workers	100	425.67	45	440.19	55	413.91	72.87
1 to 49 workers	100	410.87	45	421.75	55	402.03	69.41
50 to 99 workers	100	444.07	45	463.26	55	428.62	77.17
100 workers or more	100	415.15	37	442.02	63	399.37	78.21
100 to 499 workers	100	435.68	42	477.80	58	405.21	79.44
500 workers or more	100	408.25	35	427.73	65	397.61	77.84

See footnotes at end of table.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with single coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government	100	\$400.35	27	\$443.65	73	\$384.49	\$69.82
Local government	100	422.53	42	441.31	58	408.85	81.50
Geographic areas							
New England	100	453.76	28	483.06	72	442.53	96.99
Middle Atlantic	100	411.94	52	408.49	48	415.66	68.08
East North Central	100	459.18	26	534.25	74	432.99	64.64
West North Central	100	397.53	47	424.90	53	373.12	85.63
South Atlantic	100	374.06	30	391.50	70	366.47	73.28
East South Central	100	386.66	46	381.11	54	391.45	72.18
West South Central	100	347.19	41	364.42	59	335.01	98.42
Mountain	100	439.86	37	473.69	63	420.28	68.58
Pacific	100	492.74	36	576.83	64	445.35	83.02

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2009

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage						
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown
All workers	100	81	(⁴)	12	2	(⁴)	4
Worker characteristics							
Management, professional, and related	100	80	(⁴)	12	3	(⁴)	4
Professional and related	100	81	(⁴)	12	2	—	4
Teachers	100	82	1	11	—	—	5
Primary, secondary, and special education school teachers	100	83	1	9	—	—	5
Registered nurses	100	77	—	15	—	—	5
Service	100	82	—	10	1	—	5
Protective service	100	83	—	9	1	—	5
Sales and office	100	82	—	11	3	—	2
Office and administrative support	100	83	—	12	2	—	3
Natural resources, construction, and maintenance	100	81	—	12	2	—	4
Production, transportation, and material moving ...	100	84	—	10	—	—	5
Full time	100	81	(⁴)	12	2	(⁴)	4
Part time	100	81	—	10	3	—	—
Union	100	78	1	14	2	—	5
Nonunion	100	84	—	10	3	—	3
Wage percentiles: ⁵							
Lowest 10 percent	100	83	—	9	—	—	7
Lowest 25 percent	100	82	1	10	3	(⁴)	4
Second 25 percent	100	84	—	11	2	—	3
Third 25 percent	100	83	—	9	2	—	4
Highest 25 percent	100	77	(⁴)	15	3	—	4
Highest 10 percent	100	73	—	18	3	—	5
Establishment characteristics							
Service-providing industries	100	81	(⁴)	11	2	(⁴)	4
Education and health services	100	81	(⁴)	12	2	(⁴)	4
Educational services	100	82	(⁴)	12	1	(⁴)	4
Elementary and secondary schools	100	83	1	8	2	—	5
Junior colleges, colleges, and universities	100	77	—	21	—	—	—
Health care and social assistance	100	78	—	17	—	—	2
Hospitals	100	82	—	13	—	—	—
Public administration	100	81	—	10	3	—	4
1 to 99 workers	100	74	—	14	7	—	5
1 to 49 workers	100	65	—	19	9	—	—
50 to 99 workers	100	85	—	8	—	—	3
100 workers or more	100	82	(⁴)	11	2	(⁴)	4
100 to 499 workers	100	86	—	9	2	—	3
500 workers or more	100	81	1	12	2	(⁴)	4

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage						
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown
State government	100	74	—	20	4	—	1
Local government	100	85	1	7	1	(⁴)	5
Geographic areas							
New England	100	90	—	—	—	—	—
Middle Atlantic	100	70	—	20	—	1	—
East North Central	100	81	—	15	—	—	4
West North Central	100	77	—	—	—	—	—
South Atlantic	100	95	—	1	—	—	2
East South Central	100	83	—	—	—	—	—
West South Central	100	79	—	—	—	—	6
Mountain	100	79	—	—	7	—	—
Pacific	100	70	—	19	6	—	2
Average monthly employer premium ⁶	\$400.86	\$394.18	\$630.68	\$440.47	\$393.73	\$387.70	\$401.69

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

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

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

⁴ Less than 0.5 percent.

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

threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

⁶ Average premium is for all workers.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2009

(All workers with family coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$836.11	14	\$1,012.97	86	\$808.27	\$342.50
Worker characteristics							
Management, professional, and related	100	826.64	13	1,004.22	87	799.21	365.40
Professional and related	100	820.67	14	1,001.52	86	791.37	375.88
Teachers	100	802.52	16	1,003.34	84	763.02	412.85
Primary, secondary, and special education school teachers	100	795.44	15	1,042.16	85	750.46	433.63
Registered nurses	100	891.86	8	1,066.95	92	876.20	290.96
Service	100	853.29	14	1,037.67	86	822.86	315.66
Protective service	100	906.78	14	1,068.24	86	880.81	268.54
Sales and office	100	845.06	13	996.03	87	821.54	309.24
Office and administrative support	100	846.27	13	1,011.46	87	821.40	308.52
Natural resources, construction, and maintenance	100	837.67	11	1,007.91	89	815.66	307.52
Production, transportation, and material moving	100	846.92	18	1,060.96	82	801.48	329.97
Full time	100	833.13	14	1,016.84	86	804.38	342.36
Part time	100	905.61	15	931.93	85	900.92	346.00
Union	100	966.15	24	1,017.34	76	950.37	316.31
Nonunion	100	713.53	4	989.85	96	701.42	362.20
Wage percentiles: ¹							
Lowest 10 percent	100	654.72	3	949.49	97	646.47	405.43
Lowest 25 percent	100	733.69	8	1,039.53	92	707.44	379.63
Second 25 percent	100	855.01	13	1,011.48	87	831.94	308.10
Third 25 percent	100	834.44	12	995.66	88	812.62	329.54
Highest 25 percent	100	888.24	19	1,014.83	81	858.48	354.01
Highest 10 percent	100	958.27	23	979.46	77	951.87	314.76
Establishment characteristics							
Service-providing industries	100	836.17	14	1,011.89	86	808.35	343.15
Education and health services	100	796.75	14	1,010.60	86	762.70	387.46
Educational services	100	783.27	14	1,013.66	86	744.46	403.30
Elementary and secondary schools	100	777.07	17	1,019.06	83	728.62	433.94
Junior colleges, colleges, and universities	100	801.78	7	968.65	93	788.64	315.96
Health care and social assistance	100	884.18	9	979.94	91	874.33	290.48
Hospitals	100	857.83	10	902.19	90	852.85	287.05
Public administration	100	897.88	12	1,015.34	88	881.24	267.92
1 to 99 workers	100	830.16	9	1,151.79	91	798.13	326.40
1 to 49 workers	100	801.26	8	1,183.69	92	767.56	332.36
50 to 99 workers	100	866.21	10	1,120.34	90	837.18	318.80
100 workers or more	100	836.88	14	1,001.47	86	809.66	344.72
100 to 499 workers	100	875.48	15	1,068.17	85	840.32	337.21
500 workers or more	100	823.94	14	976.42	86	799.59	347.19

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with family coverage medical care benefits = 100 percent)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government	100	\$860.74	4	\$1,104.02	96	\$849.69	\$278.69
Local government	100	826.53	17	1,004.02	83	789.66	371.17
Geographic areas							
New England	100	1,114.99	18	1,184.91	82	1,099.39	280.07
Middle Atlantic	100	997.80	48	993.42	52	1,001.81	223.07
East North Central	100	1,060.64	16	1,142.84	84	1,045.48	215.08
West North Central	100	866.60	11	1,063.94	89	841.12	383.34
South Atlantic	100	706.50	1	776.43	99	705.74	370.90
East South Central	100	546.05	1	550.75	99	546.01	386.34
West South Central	100	559.69	—	—	—	—	—
Mountain	100	763.76	6	719.26	94	766.39	364.98
Pacific	100	954.12	15	969.98	85	951.27	314.04

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2009

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage					
	Total with contributory coverage	Flat dollar amount	Varies ¹	Flexible benefits ²	Percent of earnings	Exists, but unknown
All workers	100	85	8	2	(³)	5
Worker characteristics						
Management, professional, and related	100	84	9	2	(³)	4
Professional and related	100	85	9	1	(³)	4
Teachers	100	86	8	1	—	5
Primary, secondary, and special education school teachers	100	86	6	1	—	6
Registered nurses	100	82	11	—	—	5
Service	100	86	8	1	—	5
Protective service	100	86	8	—	—	5
Sales and office	100	86	8	2	—	4
Office and administrative support	100	86	8	2	—	4
Natural resources, construction, and maintenance	100	84	8	2	—	6
Production, transportation, and material moving ...	100	85	7	—	—	6
Full time	100	85	8	2	(³)	5
Part time	100	83	8	1	—	—
Union	100	81	10	—	—	6
Nonunion	100	87	7	2	—	3
Wage percentiles: ⁴						
Lowest 10 percent	100	88	6	—	—	6
Lowest 25 percent	100	87	7	2	(³)	4
Second 25 percent	100	87	8	1	—	4
Third 25 percent	100	86	7	1	—	5
Highest 25 percent	100	81	12	2	—	5
Highest 10 percent	100	78	16	2	—	4
Establishment characteristics						
Service-providing industries	100	85	8	2	(³)	5
Education and health services	100	85	9	1	(³)	4
Educational services	100	85	8	1	(³)	5
Elementary and secondary schools	100	86	6	1	(³)	6
Junior colleges, colleges, and universities	100	84	15	—	—	2
Health care and social assistance	100	82	13	—	—	2
Hospitals	100	87	9	—	—	3
Public administration	100	84	8	3	—	5
1 to 99 workers	100	82	9	4	—	5
1 to 49 workers	100	78	—	6	—	6
50 to 99 workers	100	87	7	—	—	3
100 workers or more	100	85	8	1	(³)	5
100 to 499 workers	100	89	6	1	—	4
500 workers or more	100	84	9	1	(³)	5

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage					
	Total with contributory coverage	Flat dollar amount	Varies ¹	Flexible benefits ²	Percent of earnings	Exists, but unknown
State government	100	79	15	3	—	—
Local government	100	87	5	1	(³)	6
Geographic areas						
New England	100	91	—	—	—	—
Middle Atlantic	100	73	19	—	1	7
East North Central	100	85	11	—	—	3
West North Central	100	81	—	—	—	5
South Atlantic	100	97	1	—	—	2
East South Central	100	89	—	—	—	—
West South Central	100	85	—	—	—	6
Mountain	100	74	—	5	—	—
Pacific	100	75	14	4	—	6
Average monthly employer premium ⁵	\$808.27	\$794.69	\$918.91	\$848.99	\$955.26	\$833.76

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

³ Less than 0.5 percent.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2008." See Technical Note for more details.

⁵ Average premium is for all workers.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 15. Medical care benefits: Employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2009

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

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$18.00	\$35.00	\$60.00	\$94.99	\$151.00	\$79.13	\$162.99	\$292.90	\$489.44	\$661.00
Worker characteristics										
Management, professional, and related	18.00	38.66	64.21	104.14	165.74	86.03	176.57	312.85	509.92	725.70
Professional and related	18.00	38.40	67.31	110.10	171.46	85.21	179.49	321.42	517.00	751.59
Teachers	18.00	37.39	71.83	116.15	190.26	79.09	176.57	365.19	563.00	815.04
Primary, secondary, and special education school teachers	19.00	38.66	75.15	125.00	195.00	90.94	187.13	417.00	589.19	852.00
Registered nurses	23.77	41.18	60.56	105.09	146.55	86.66	169.26	235.78	398.60	536.54
Service	19.96	35.49	55.68	87.45	138.16	78.83	158.59	266.99	430.00	584.48
Protective service	22.73	34.71	54.16	80.79	124.00	78.00	143.08	234.00	357.00	514.52
Sales and office	15.75	30.00	52.27	90.00	139.20	78.00	149.90	258.80	453.31	584.26
Office and administrative support	15.94	30.00	52.00	92.15	140.00	78.00	149.90	253.48	453.31	581.00
Natural resources, construction, and maintenance	16.88	29.00	54.07	88.57	141.42	61.10	149.32	239.00	431.80	563.00
Production, transportation, and material moving ...	18.18	33.09	55.56	84.12	143.10	84.58	137.86	255.80	457.30	643.68
Full time	18.00	34.86	60.00	94.02	149.03	80.38	166.10	294.58	489.44	661.00
Part time	24.22	41.00	59.49	114.82	184.00	63.75	132.87	255.80	474.79	696.23
Union	19.85	35.00	57.20	96.63	166.30	60.00	122.97	213.27	402.46	733.26
Nonunion	18.00	35.00	61.29	93.46	143.40	115.89	195.67	343.95	503.53	629.70
Establishment characteristics										
Service-providing industries	18.00	35.00	60.00	95.00	152.93	79.13	163.35	293.46	489.44	661.00
Education and health services	17.87	36.35	65.66	107.03	174.00	86.33	180.00	338.62	537.02	756.00
Educational services	17.36	34.61	67.31	110.98	182.11	80.36	180.00	356.00	559.20	785.50
Elementary and secondary schools	17.70	36.00	72.00	123.50	195.81	87.38	187.79	430.00	589.19	845.57
Junior colleges, colleges, and universities	15.75	30.00	54.07	76.46	121.76	76.42	174.72	258.80	489.44	563.00
Health care and social assistance	22.95	48.40	64.00	98.06	135.90	110.00	175.25	275.33	400.50	517.00
Hospitals	26.00	43.33	59.49	101.53	135.97	93.41	177.28	284.33	393.58	517.00
Public administration	20.10	33.26	52.36	84.72	127.50	78.00	144.00	220.91	352.67	506.00
1 to 99 workers	24.22	41.00	61.10	91.37	146.38	82.00	158.85	294.58	457.00	629.70
1 to 49 workers	16.88	38.47	60.51	90.12	146.38	82.00	166.51	301.66	489.44	595.52
50 to 99 workers	25.73	45.00	63.58	91.37	141.64	82.00	153.98	289.76	425.00	634.00
100 workers or more	18.00	34.66	59.49	96.50	153.00	79.09	163.90	292.76	489.44	661.77
100 to 499 workers	20.00	37.00	64.00	100.00	148.80	74.38	150.00	292.76	489.44	661.00
500 workers or more	17.73	33.47	58.00	94.99	155.02	82.52	167.03	292.90	489.44	662.20
State government	23.30	44.00	55.68	86.85	123.00	89.79	164.92	228.70	363.47	517.00
Local government	17.00	32.46	60.66	103.95	168.74	78.83	162.83	311.48	515.60	736.94

See footnotes at end of table.

Table 15. Medical care benefits: Employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2009—Continued

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

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic areas										
New England	\$27.21	\$50.68	\$76.46	\$141.45	\$169.24	\$78.43	\$161.68	\$213.27	\$357.00	\$494.68
Middle Atlantic	21.23	35.17	48.80	72.32	130.57	40.00	95.54	213.27	247.62	406.13
East North Central	20.00	31.00	50.54	79.16	127.86	53.93	78.00	143.08	275.72	431.80
West North Central	17.00	42.00	69.65	110.10	195.00	120.00	192.60	333.72	526.15	785.50
South Atlantic	21.67	43.98	59.45	91.47	129.29	134.19	180.00	294.58	489.44	629.70
East South Central	18.00	23.00	54.07	93.26	171.11	150.00	216.25	473.46	545.35	581.00
West South Central	25.00	47.06	86.00	129.00	208.03	270.90	343.98	438.13	606.16	817.00
Mountain	10.00	20.78	33.47	86.46	207.14	79.09	150.00	273.20	514.52	774.83
Pacific	15.75	27.30	65.81	105.52	161.24	63.75	114.90	243.06	380.69	719.86

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers pay the same as or more than the premium shown, and half pay the same as or less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same

logic.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	80	78	97	23	23	97	35	34	96
Worker characteristics									
Management, professional, and related	80	78	97	22	21	96	38	36	96
Professional and related	80	77	97	20	19	96	37	36	96
Teachers	79	77	97	18	17	95	37	36	96
Primary, secondary, and special education school teachers	83	81	98	15	14	93	39	38	97
Registered nurses	83	81	97	20	18	92	48	47	97
Service	75	73	97	23	22	97	28	26	95
Protective service	85	83	98	23	22	98	27	26	94
Sales and office	81	79	97	26	25	98	35	34	97
Office and administrative support	81	79	98	26	26	98	35	34	97
Natural resources, construction, and maintenance	90	89	99	30	29	97	41	40	98
Production, transportation, and material moving ...	77	76	98	22	22	99	29	27	96
Full time	90	88	98	25	25	97	39	38	96
Part time	24	22	95	11	11	99	13	12	96
Union	87	85	98	28	27	96	34	33	97
Nonunion	74	71	97	19	19	97	36	34	96
Wage percentiles: ²									
Lowest 10 percent	43	41	95	12	12	97	18	18	98
Lowest 25 percent	61	59	97	18	17	97	27	26	96
Second 25 percent	84	81	97	27	26	97	33	32	96
Third 25 percent	86	84	98	25	24	97	41	40	97
Highest 25 percent	89	87	98	24	23	97	40	38	96
Highest 10 percent	90	87	97	28	28	99	38	37	98
Establishment characteristics									
Service-providing industries	80	77	97	23	22	97	35	34	96
Education and health services	79	77	97	20	19	95	37	35	96
Educational services	79	77	97	19	18	95	36	34	96
Elementary and secondary schools	78	76	98	18	17	95	35	34	97
Junior colleges, colleges, and universities	82	77	94	21	20	97	37	35	93
Health care and social assistance	83	80	97	28	26	93	44	43	98
Hospitals	89	86	96	27	24	91	49	48	98
Public administration	82	80	98	28	27	99	31	30	95
1 to 99 workers	65	63	97	20	20	99	34	33	97
1 to 49 workers	62	61	98	22	22	99	27	27	99
50 to 99 workers	69	66	96	17	17	100	44	42	95
100 workers or more	82	80	97	24	23	97	35	34	96
100 to 499 workers	73	71	98	17	17	97	35	34	98
500 workers or more	85	83	97	26	25	97	35	34	96

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	86	82	95	28	27	98	35	33	94
Local government	78	76	98	22	21	97	35	34	97
Geographic areas									
New England	72	69	96	10	10	100	17	16	96
Middle Atlantic	85	84	99	40	39	100	17	17	98
East North Central	78	75	96	23	23	98	51	50	97
West North Central	77	77	99	11	11	98	55	55	99
South Atlantic	84	81	96	27	24	90	44	41	93
East South Central	79	74	93	—	—	—	20	20	96
West South Central	76	75	99	10	10	99	17	16	94
Mountain	83	82	98	21	21	100	62	59	95
Pacific	77	76	99	34	34	100	31	31	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 The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2008." 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/glossary20082009.htm.

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2009

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

Characteristics	Employee contribution not required	Employee contribution required
All workers	89	11
Worker characteristics		
Management, professional, and related	89	11
Professional and related	89	11
Teachers	90	10
Primary, secondary, and special education school teachers	90	10
Service	88	12
Protective service	89	11
Sales and office	90	10
Office and administrative support	90	10
Natural resources, construction, and maintenance	92	8
Production, transportation, and material moving ...	93	7
Full time	89	11
Part time	92	8
Union	92	8
Nonunion	87	13
Wage percentiles: ¹		
Lowest 25 percent	88	12
Second 25 percent	89	11
Third 25 percent	90	10
Highest 25 percent	90	10
Highest 10 percent	87	13
Establishment characteristics		
Service-providing industries	89	11
Education and health services	89	11
Educational services	90	10
Elementary and secondary schools	91	9
Health care and social assistance	87	13
Hospitals	89	11
Public administration	89	11
1 to 99 workers	91	9
1 to 49 workers	91	9
50 to 99 workers	91	9
100 workers or more	89	11
100 to 499 workers	89	11
500 workers or more	89	11

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2009—Continued

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

Characteristics	Employee contribution not required	Employee contribution required
State government	83	17
Local government	92	8
Geographic areas		
New England	70	30
Middle Atlantic	93	7
East North Central	86	14
West North Central	95	5
South Atlantic	88	12
West South Central	94	6
Mountain	94	6
Pacific	99	1

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See

Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2009

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of earnings	Variable multiple of earnings	Flat dollar amount	Variable dollar amount	Other
All workers	38	2	52	6	2
Worker characteristics					
Management, professional, and related	37	2	55	5	2
Professional and related	36	2	56	5	1
Teachers	32	1	60	5	1
Primary, secondary, and special education school teachers	30	1	63	5	1
Registered nurses	53	—	42	—	—
Service	39	2	50	6	2
Protective service	38	3	49	7	3
Sales and office	40	2	50	7	2
Office and administrative support	40	2	50	6	2
Natural resources, construction, and maintenance	42	2	49	6	—
Production, transportation, and material moving ...	35	2	50	—	—
Full time	38	2	52	6	2
Part time	33	2	61	3	2
Union	32	1	58	8	1
Nonunion	45	2	47	4	3
Wage percentiles: ¹					
Lowest 10 percent	46	—	51	2	1
Lowest 25 percent	40	1	53	5	2
Second 25 percent	41	2	48	6	3
Third 25 percent	41	2	47	8	2
Highest 25 percent	33	2	59	5	1
Highest 10 percent	35	2	58	4	1
Establishment characteristics					
Service-providing industries	38	2	53	6	2
Education and health services	37	1	56	5	1
Educational services	34	1	58	5	1
Elementary and secondary schools	30	1	63	5	1
Junior colleges, colleges, and universities	49	3	39	6	3
Health care and social assistance	54	—	42	3	—
Hospitals	55	—	42	—	—
Public administration	39	3	49	7	2
1 to 99 workers	36	1	56	3	4
1 to 49 workers	33	—	54	6	7
50 to 99 workers	40	—	58	—	—
100 workers or more	38	2	52	6	2
100 to 499 workers	41	1	55	2	—
500 workers or more	37	2	51	7	2

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2009—Continued

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of earnings	Variable multiple of earnings	Flat dollar amount	Variable dollar amount	Other
State government	47	2	42	5	4
Local government	35	2	56	6	1
Geographic areas					
New England	20	—	68	—	—
Middle Atlantic	37	1	48	13	—
East North Central	44	—	51	4	—
West North Central	44	—	48	7	—
South Atlantic	59	2	25	7	7
East South Central	55	—	—	—	—
West South Central	23	—	74	—	—
Mountain	33	—	62	—	—
Pacific	14	3	79	3	—

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 19. Life insurance plans: Fixed multiple of earnings benefit formulas, State and local government workers, National Compensation Survey, March 2009

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

Characteristics	Multiple of earnings amounts ¹				Mean multiple of earnings	Median multiple of 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	46	24	25	6	1.5	1.5
Worker characteristics						
Management, professional, and related	42	—	26	—	1.5	1.5
Professional and related	43	—	26	—	1.5	1.5
Teachers	42	24	30	5	1.5	1.5
Primary, secondary, and special education school teachers	43	25	29	2	1.5	1.5
Registered nurses	49	19	—	—	1.5	—
Service	51	19	23	7	1.5	—
Protective service	53	—	21	—	1.5	—
Sales and office	47	26	—	—	1.4	1.5
Office and administrative support	47	27	—	—	1.4	1.5
Natural resources, construction, and maintenance	56	19	19	5	1.4	1.0
Production, transportation, and material moving ...	41	—	28	—	1.5	1.5
Full time	46	24	25	5	1.5	1.5
Part time	47	23	—	—	1.5	1.5
Union	56	28	10	6	1.4	1.0
Nonunion	39	—	35	—	1.6	1.5
Wage percentiles: ²						
Lowest 10 percent	35	27	—	—	1.6	1.5
Lowest 25 percent	46	24	28	2	1.5	1.5
Second 25 percent	47	25	—	—	1.4	1.5
Third 25 percent	51	20	—	—	1.4	—
Highest 25 percent	39	27	24	9	1.6	1.5
Highest 10 percent	35	26	—	—	1.6	1.5
Establishment characteristics						
Service-providing industries	46	24	25	6	1.5	1.5
Education and health services	43	—	29	—	1.5	1.5
Educational services	40	—	33	—	1.5	1.5
Elementary and secondary schools	40	25	32	2	1.5	1.5
Junior colleges, colleges, and universities	40	—	34	—	1.6	—
Health care and social assistance	56	19	—	—	1.5	—
Hospitals	63	13	—	—	1.5	1.0
Public administration	53	24	17	6	1.4	1.0
1 to 99 workers	47	35	15	4	1.4	—
1 to 49 workers	39	33	—	—	1.5	1.5
50 to 99 workers	57	36	6	—	1.3	1.0
100 workers or more	46	23	26	6	1.5	1.5
100 to 499 workers	43	26	23	9	1.5	1.5
500 workers or more	46	—	27	—	1.5	1.5

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of earnings benefit formulas, State and local government workers, National Compensation Survey, March 2009—Continued

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

Characteristics	Multiple of earnings amounts ¹				Mean multiple of earnings	Median multiple of earnings
	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
State government	41	25	—	—	1.6	1.5
Local government	48	23	25	4	1.4	1.5
Geographic areas						
New England	49	32	—	—	1.5	—
Middle Atlantic	28	50	8	14	1.6	1.5
East North Central	65	11	—	—	1.3	1.0
West North Central	34	—	15	—	1.6	1.5
South Atlantic	45	—	33	—	1.5	1.5
East South Central	—	—	58	—	1.6	2.0
West South Central	43	32	—	—	1.4	1.5
Mountain	64	—	—	—	1.3	1.0
Pacific	69	—	—	2	1.2	1.0

¹ Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount. Includes multiple of earnings not shown separately.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more

details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 20. Life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, National Compensation Survey, March 2009

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$5,000	\$10,000	\$20,000	\$40,000	\$50,000
Worker characteristics					
Management, professional, and related	5,000	10,000	20,000	45,000	50,000
Professional and related	5,000	10,000	20,000	45,000	50,000
Teachers	5,000	10,000	25,000	50,000	50,000
Primary, secondary, and special education school teachers	10,000	10,000	25,000	50,000	50,000
Registered nurses	5,000	10,000	15,000	30,000	50,000
Service	5,000	10,000	20,000	31,217	50,000
Protective service	5,000	10,000	20,000	30,000	50,000
Sales and office	5,000	10,000	20,000	30,000	50,000
Office and administrative support	5,000	10,000	20,000	30,000	50,000
Natural resources, construction, and maintenance	5,000	10,000	20,000	30,000	50,000
Production, transportation, and material moving ...	5,000	10,000	20,000	25,000	50,000
Full time	5,000	10,000	20,000	40,000	50,000
Part time	5,000	15,000	25,000	50,000	50,000
Union	5,000	10,000	25,000	50,000	50,000
Nonunion	5,000	10,000	15,000	25,000	50,000
Establishment characteristics					
Service-providing industries	5,000	10,000	20,000	40,000	50,000
Education and health services	5,000	10,000	20,000	40,000	50,000
Educational services	5,000	10,000	20,000	45,000	50,000
Elementary and secondary schools	6,000	10,000	20,000	50,000	50,000
Junior colleges, colleges, and universities	5,000	5,000	10,000	30,000	50,000
Health care and social assistance	5,000	10,000	20,000	25,000	50,000
Hospitals	5,000	10,000	15,000	25,000	50,000
Public administration	5,000	10,000	20,000	30,000	50,000
1 to 99 workers	5,000	10,000	20,000	25,000	50,000
1 to 49 workers	5,000	10,000	20,000	25,000	50,000
50 to 99 workers	5,000	10,000	15,000	25,000	50,000
100 workers or more	5,000	10,000	20,000	40,000	50,000
100 to 499 workers	5,000	10,000	20,000	40,000	50,000
500 workers or more	5,000	10,000	20,000	40,000	50,000
State government	5,000	5,000	15,000	25,000	50,000
Local government	5,000	10,000	20,000	40,000	50,000

See footnotes at end of table.

Table 20. Life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, National Compensation Survey, March 2009—Continued

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic areas					
New England	\$5,000	\$5,000	\$5,000	\$20,000	\$50,000
Middle Atlantic	5,000	6,000	40,000	50,000	50,000
East North Central	15,000	20,000	30,000	50,000	50,000
West North Central	10,000	12,500	20,000	40,000	50,000
South Atlantic	5,000	10,000	10,000	25,000	30,000
West South Central	5,000	5,000	10,000	20,000	25,000
Mountain	10,000	15,000	20,000	40,000	50,000
Pacific	5,000	10,000	20,000	49,000	50,000

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

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile,

one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 21. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2009

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	53	21	8	19
Worker characteristics				
Management, professional, and related	54	19	9	19
Professional and related	51	17	10	22
Teachers	50	18	10	22
Primary, secondary, and special education school teachers	55	25	—	—
Registered nurses	50	26	—	—
Service	53	21	7	19
Protective service	60	24	—	—
Sales and office	52	21	6	21
Office and administrative support	51	22	6	20
Natural resources, construction, and maintenance	50	24	—	—
Production, transportation, and material moving ...	47	33	—	—
Full time	53	22	7	19
Part time	51	7	17	25
Union	48	18	12	23
Nonunion	59	24	3	15
Wage percentiles: ²				
Lowest 10 percent	41	28	4	26
Lowest 25 percent	48	25	4	24
Second 25 percent	59	18	5	18
Third 25 percent	51	23	8	19
Highest 25 percent	53	18	12	17
Highest 10 percent	49	13	15	23
Establishment characteristics				
Service-providing industries	53	21	7	19
Education and health services	53	18	8	21
Educational services	49	19	8	24
Elementary and secondary schools	42	22	6	31
Junior colleges, colleges, and universities	70	—	16	—
Health care and social assistance	68	—	8	—
Hospitals	65	—	—	14
Public administration	53	23	8	16
1 to 99 workers	49	38	—	—
1 to 49 workers	60	—	—	6
50 to 99 workers	—	46	—	—
100 workers or more	53	18	9	20
100 to 499 workers	46	29	10	16
500 workers or more	55	16	8	21

See footnotes at end of table.

Table 21. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2009—Continued

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
State government	82	6	12	—
Local government	40	27	6	27
Geographic areas				
New England	37	35	—	—
Middle Atlantic	25	10	25	40
East North Central	48	20	—	33
West North Central	—	43	—	—
South Atlantic	66	17	—	—
West South Central	61	36	—	—
Mountain	37	62	—	—
Pacific	77	14	—	—

¹ Employer assumes all risks and expenses of providing the benefit.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more

details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 22. Short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2009

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	12	88
Worker characteristics		
Management, professional, and related	11	89
Professional and related	11	89
Teachers	8	92
Primary, secondary, and special education school teachers	9	91
Service	15	85
Protective service	16	84
Sales and office	14	86
Office and administrative support	14	86
Natural resources, construction, and maintenance	13	87
Full time	12	88
Part time	10	90
Union	15	85
Nonunion	9	91
Wage percentiles: ¹		
Lowest 25 percent	10	90
Second 25 percent	12	88
Third 25 percent	11	89
Highest 25 percent	15	85
Highest 10 percent	15	85
Establishment characteristics		
Service-providing industries	12	88
Education and health services	11	89
Educational services	8	92
Elementary and secondary schools	9	91
Junior colleges, colleges, and universities	4	96
Health care and social assistance	27	73
Hospitals	30	70
Public administration	15	85
1 to 99 workers	8	92
100 workers or more	13	87
100 to 499 workers	17	83
500 workers or more	12	88

See footnotes at end of table.

Table 22. Short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2009—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	13	87
Local government	12	88
Geographic areas		
New England	—	100
Middle Atlantic	30	70
East North Central	18	82
West South Central	—	100
Mountain	13	87
Pacific	5	95

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 23. Short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2009

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of earnings	Percent varies by earnings	Other
All workers	2	1	86	9	2
Worker characteristics					
Management, professional, and related	1	1	87	8	3
Professional and related	2	1	86	8	3
Teachers	3	—	85	8	3
Primary, secondary, and special education school teachers	—	—	82	8	4
Registered nurses	—	—	94	—	—
Service	2	—	86	9	2
Protective service	—	—	83	—	—
Sales and office	1	—	85	10	3
Office and administrative support	2	—	84	11	3
Natural resources, construction, and maintenance	—	—	85	11	—
Production, transportation, and material moving	—	—	78	—	—
Full time	2	1	86	9	2
Part time	3	—	81	11	—
Union	3	1	82	10	3
Nonunion	1	—	89	8	1
Wage percentiles: ¹					
Lowest 10 percent	—	—	90	—	—
Lowest 25 percent	2	—	89	5	3
Second 25 percent	3	—	83	13	2
Third 25 percent	2	—	87	8	2
Highest 25 percent	1	1	85	9	3
Highest 10 percent	—	2	83	11	—
Establishment characteristics					
Service-providing industries	2	1	86	9	2
Education and health services	2	1	86	8	4
Educational services	2	1	86	7	4
Elementary and secondary schools	2	1	86	5	5
Junior colleges, colleges, and universities	—	—	86	12	—
Health care and social assistance	—	—	84	11	—
Hospitals	—	—	92	7	—
Public administration	2	—	86	10	—
1 to 99 workers	—	—	89	—	—
1 to 49 workers	—	—	85	—	—
50 to 99 workers	—	—	97	—	—
100 workers or more	2	1	85	10	2
100 to 499 workers	—	—	84	12	—
500 workers or more	2	—	85	9	3

See footnotes at end of table.

Table 23. Short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2009—Continued

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of earnings	Percent varies by earnings	Other
State government	—	—	82	17	—
Local government	3	1	87	6	4
Geographic areas					
New England	—	—	88	—	—
Middle Atlantic	3	—	90	1	5
East North Central	3	—	77	17	—
West North Central	—	—	85	—	—
South Atlantic	—	—	87	13	—
East South Central	—	—	84	—	—
West South Central	—	—	88	—	—
Mountain	—	—	94	—	—
Pacific	2	2	83	9	3

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 24. Short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2009

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	85	18	24	26	26	52	15
Worker characteristics							
Management, professional, and related	87	20	24	26	26	52	13
Professional and related	85	20	25	26	26	52	15
Teachers	86	20	25	26	52	52	14
Primary, secondary, and special education school teachers	84	20	22	26	52	52	16
Service	86	18	25	26	26	52	14
Protective service	89	12	25	26	26	52	11
Sales and office	82	13	24	26	26	52	18
Office and administrative support	82	12	25	26	26	52	18
Natural resources, construction, and maintenance	85	20	26	26	52	52	15
Production, transportation, and material moving ...	72	20	22	26	26	52	28
Full time	85	15	24	26	26	52	15
Part time	82	21	26	26	26	26	18
Union	81	20	26	26	26	52	19
Nonunion	90	13	22	26	52	52	10
Establishment characteristics							
Service-providing industries	85	18	24	26	26	52	15
Education and health services	84	20	24	26	26	52	16
Educational services	82	21	24	26	52	52	18
Elementary and secondary schools	79	20	22	26	52	52	21
Junior colleges, colleges, and universities	89	25	26	26	26	52	11
Health care and social assistance	94	13	20	26	26	26	6
Public administration	88	12	24	26	26	52	12
1 to 99 workers:							
1 to 49 workers	97	21	26	26	52	52	3
100 workers or more	85	18	24	26	26	52	15
100 to 499 workers	84	12	20	26	26	52	16
500 workers or more	85	20	25	26	26	52	15
State government	95	20	25	26	26	52	5
Local government	81	15	24	26	26	52	19

See footnotes at end of table.

Table 24. Short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2009—Continued

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Geographic areas							
Middle Atlantic	87	26	26	26	26	26	13
East North Central	54	13	20	26	52	52	46
South Atlantic	97	22	25	48	52	52	3

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less

than the benefit shown. The remaining percentiles follow the same logic.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 25. Short-term disability plans: Fixed percent of earnings, State and local government workers, National Compensation Survey, March 2009

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

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	31	7	29	20	13	61.2	60.0
Worker characteristics							
Management, professional, and related	31	9	25	19	15	61.6	60.0
Professional and related	30	10	21	21	18	62.6	60.0
Teachers	33	7	16	22	22	64.2	60.0
Primary, secondary, and special education school teachers	43	5	17	9	25	62.6	60.0
Registered nurses	24	—	30	—	—	59.0	60.0
Service	32	4	32	23	9	60.6	60.0
Protective service	34	—	37	17	12	60.5	60.0
Sales and office	25	8	36	23	8	60.7	60.0
Office and administrative support	25	8	36	22	9	60.7	60.0
Natural resources, construction, and maintenance	33	—	31	—	—	62.3	60.0
Production, transportation, and material moving ...	38	—	29	17	—	59.6	60.0
Full time	30	6	31	20	13	61.5	60.0
Part time	46	19	—	23	—	57.8	55.0
Union	18	8	32	31	11	62.4	60.0
Nonunion	45	6	25	9	15	59.9	58.0
Wage percentiles: ¹							
Lowest 10 percent	43	7	22	—	—	59.7	58.0
Lowest 25 percent	39	5	28	16	12	60.0	60.0
Second 25 percent	28	7	35	20	10	61.0	60.0
Third 25 percent	35	6	31	18	10	59.7	60.0
Highest 25 percent	24	10	23	26	17	63.4	60.0
Highest 10 percent	22	11	15	32	21	64.8	67.0
Establishment characteristics							
Service-providing industries	30	7	29	20	13	61.3	60.0
Education and health services	34	11	20	18	17	62.1	60.0
Educational services	37	11	15	16	20	62.5	60.0
Elementary and secondary schools	44	5	14	19	18	61.2	60.0
Junior colleges, colleges, and universities	21	31	15	—	—	66.3	58.0
Health care and social assistance	14	—	47	25	—	60.0	60.0
Hospitals	—	—	45	22	—	59.2	60.0
Public administration	26	3	36	26	8	60.7	60.0
1 to 99 workers	41	—	40	—	2	57.2	60.0
1 to 49 workers	49	—	39	—	—	55.9	60.0
50 to 99 workers	—	—	43	25	5	59.5	60.0
100 workers or more	30	8	27	21	14	61.8	60.0
100 to 499 workers	30	—	40	17	—	60.6	60.0
500 workers or more	30	9	24	22	15	62.0	60.0

See footnotes at end of table.

Table 25. Short-term disability plans: Fixed percent of earnings, State and local government workers, National Compensation Survey, March 2009—Continued

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

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
State government	19	16	42	—	—	62.1	60.0
Local government	36	4	23	24	13	60.8	60.0
Geographic areas							
New England	—	—	—	19	67	80.4	—
Middle Atlantic	16	3	17	60	4	63.1	67.0
East North Central	48	—	30	—	11	58.8	60.0
West North Central	—	—	—	—	—	64.2	66.0
South Atlantic	63	—	20	3	14	57.9	50.0
West South Central	—	—	55	—	—	61.5	60.0
Mountain	—	—	50	—	31	67.6	60.0
Pacific	20	28	44	—	—	57.5	60.0

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 26. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2009

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	18	82
Worker characteristics		
Management, professional, and related	19	81
Professional and related	19	81
Teachers	21	79
Primary, secondary, and special education school teachers	22	78
Registered nurses	15	85
Service	19	81
Protective service	18	82
Sales and office	15	85
Office and administrative support	16	84
Full time	18	82
Part time	21	79
Union	19	81
Nonunion	17	83
Wage percentiles: ¹		
Lowest 25 percent	19	81
Second 25 percent	16	84
Third 25 percent	16	84
Highest 25 percent	20	80
Highest 10 percent	22	78
Establishment characteristics		
Service-providing industries	18	82
Education and health services	19	81
Educational services	21	79
Elementary and secondary schools	22	78
Junior colleges, colleges, and universities	17	83
Health care and social assistance	12	88
Public administration	17	83
100 workers or more	18	82
100 to 499 workers	15	85
500 workers or more	19	81

See footnotes at end of table.

Table 26. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2009—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	19	81
Local government	18	82
Geographic areas		
Middle Atlantic	7	93
East North Central	36	64
West North Central	9	91
South Atlantic	6	94
Mountain	51	49

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 27. Long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2009

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

Characteristics	Fixed percent of earnings	Percent varies by earnings	Flat dollar amounts	Other
All workers	93	6	1	1
Worker characteristics				
Management, professional, and related	93	—	1	—
Professional and related	93	—	1	—
Teachers	95	—	—	—
Primary, secondary, and special education school teachers	96	—	—	—
Registered nurses	93	—	—	—
Service	92	7	—	—
Protective service	93	6	—	—
Sales and office	92	—	—	—
Office and administrative support	91	—	—	—
Natural resources, construction, and maintenance	96	—	—	—
Production, transportation, and material moving ...	94	—	—	—
Full time	93	6	(¹)	1
Part time	92	5	—	—
Union	93	—	1	—
Nonunion	93	7	—	—
Wage percentiles: ²				
Lowest 10 percent	97	—	—	—
Lowest 25 percent	93	7	—	—
Second 25 percent	90	—	—	—
Third 25 percent	94	6	—	—
Highest 25 percent	95	—	1	—
Highest 10 percent	94	—	—	—
Establishment characteristics				
Service-providing industries	93	6	1	1
Education and health services	92	—	1	—
Educational services	93	—	1	—
Elementary and secondary schools	96	1	—	—
Junior colleges, colleges, and universities	84	—	—	—
Health care and social assistance	88	—	—	—
Hospitals	86	—	—	—
Public administration	93	7	—	—
1 to 99 workers	93	7	—	—
1 to 49 workers	91	—	—	—
50 to 99 workers	95	—	—	—
100 workers or more	93	—	1	—
100 to 499 workers	97	2	—	—
500 workers or more	92	—	—	1

See footnotes at end of table.

Table 27. Long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2009—Continued

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

Characteristics	Fixed percent of earnings	Percent varies by earnings	Flat dollar amounts	Other
State government	82	—	—	—
Local government	97	2	1	1
Geographic areas				
New England	98	—	—	—
Middle Atlantic	93	3	—	—
East North Central	87	—	—	—
West North Central	86	—	—	—
South Atlantic	98	—	—	—
East South Central	87	—	—	—
West South Central	98	—	—	—
Mountain	99	—	—	—
Pacific	95	—	—	—

¹ Less than 0.5 percent.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 28. Long-term disability plans: Fixed percent of earnings, State and local government workers, National Compensation Survey, March 2009

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

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	19	41	23	12	5	60.7	60.0
Worker characteristics							
Management, professional, and related	17	37	27	12	6	61.0	60.0
Professional and related	18	36	28	12	7	61.1	60.0
Teachers	17	32	29	13	10	61.7	62.0
Primary, secondary, and special education school teachers	18	29	29	14	10	61.8	62.0
Registered nurses	25	52	16	—	—	57.9	60.0
Service	24	44	18	11	4	60.1	60.0
Protective service	23	46	18	—	—	60.1	60.0
Sales and office	19	48	18	13	2	60.2	60.0
Office and administrative support	20	47	18	14	2	60.1	60.0
Natural resources, construction, and maintenance	19	46	22	—	—	60.0	60.0
Production, transportation, and material moving ...	22	46	14	—	—	60.4	60.0
Full time	18	42	24	12	4	60.8	60.0
Part time	37	25	15	—	—	59.1	60.0
Union	23	38	16	15	8	61.0	60.0
Nonunion	16	43	29	10	2	60.4	60.0
Wage percentiles: ¹							
Lowest 10 percent	22	46	19	—	—	59.7	60.0
Lowest 25 percent	19	41	25	12	3	60.5	60.0
Second 25 percent	20	42	22	12	4	60.5	60.0
Third 25 percent	17	42	26	12	3	61.0	60.0
Highest 25 percent	20	40	21	12	7	60.6	60.0
Highest 10 percent	24	41	19	12	4	59.3	60.0
Establishment characteristics							
Service-providing industries	19	41	23	12	5	60.7	60.0
Education and health services	19	38	25	12	6	60.9	60.0
Educational services	18	33	28	14	7	61.6	60.0
Elementary and secondary schools	19	29	29	15	8	61.7	62.0
Junior colleges, colleges, and universities	13	49	24	—	—	61.1	60.0
Health care and social assistance	24	63	—	—	—	57.1	60.0
Hospitals	30	57	—	—	—	56.3	60.0
Public administration	21	46	21	10	—	59.9	60.0
1 to 99 workers	14	45	22	13	6	61.8	60.0
1 to 49 workers	—	40	28	14	—	62.3	60.0
50 to 99 workers	—	51	—	—	6	61.4	60.0
100 workers or more	20	40	24	12	4	60.5	60.0
100 to 499 workers	23	39	15	16	7	60.7	60.0
500 workers or more	18	41	27	11	3	60.4	60.0

See footnotes at end of table.

Table 28. Long-term disability plans: Fixed percent of earnings, State and local government workers, National Compensation Survey, March 2009—Continued

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

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
State government	12	50	28	9	—	60.9	60.0
Local government	21	38	22	13	5	60.6	60.0
Geographic areas							
New England	—	46	—	—	—	65.6	66.0
Middle Atlantic	11	53	—	23	—	61.8	60.0
East North Central	49	21	7	11	12	57.7	60.0
West North Central	—	48	—	—	—	61.6	60.0
South Atlantic	8	38	52	2	—	61.3	62.0
East South Central	—	63	13	—	—	58.6	60.0
West South Central	—	77	—	—	—	58.9	60.0
Mountain	—	38	23	35	—	63.5	66.0
Pacific	19	42	27	12	—	60.8	60.0

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 29. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2009

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	65	\$2,000	\$3,900	\$5,000	\$6,000	\$9,000	35
Worker characteristics							
Management, professional, and related	67	1,500	3,900	5,000	6,000	9,000	33
Professional and related	67	1,500	3,900	5,000	6,000	8,750	33
Teachers	66	1,500	3,900	5,000	6,500	10,000	34
Primary, secondary, and special education school teachers	63	1,500	3,333	4,500	6,000	8,000	37
Registered nurses	76	2,000	4,500	5,000	7,500	8,500	24
Service	61	2,000	3,900	5,000	7,500	10,000	39
Protective service	61	2,000	3,000	5,000	7,500	10,000	39
Sales and office	62	1,500	3,000	5,000	6,000	8,000	38
Office and administrative support	63	1,500	3,000	5,000	6,000	8,000	37
Natural resources, construction, and maintenance	66	1,500	3,900	5,000	6,000	7,500	34
Production, transportation, and material moving ...	66	3,000	3,000	5,000	6,500	10,000	34
Full time	66	1,500	3,900	5,000	6,000	9,000	34
Part time	54	2,500	4,500	5,000	7,000	10,000	46
Union	61	2,000	3,000	5,000	6,667	10,000	39
Nonunion	69	1,000	3,900	5,000	6,000	8,000	31
Establishment characteristics							
Service-providing industries	65	1,800	3,900	5,000	6,000	9,000	35
Education and health services	67	1,500	3,900	5,000	6,000	8,500	33
Educational services	66	1,500	3,900	5,000	6,000	9,100	34
Elementary and secondary schools	63	1,500	3,000	4,500	6,000	8,000	37
Junior colleges, colleges, and universities	76	2,500	3,900	5,500	7,500	10,000	24
Health care and social assistance	70	3,000	4,500	5,000	7,000	8,000	30
Hospitals	79	3,000	4,500	5,000	7,000	8,000	21
Public administration	60	2,000	3,000	5,000	6,000	9,000	40
1 to 99 workers	65	3,000	3,750	4,000	5,000	7,000	35
1 to 49 workers	72	3,000	3,900	3,900	5,000	7,000	28
50 to 99 workers	58	3,000	3,500	4,500	5,000	6,000	42
100 workers or more	65	1,500	3,900	5,000	6,500	10,000	35
100 to 499 workers	61	3,000	4,000	5,000	6,000	9,000	39
500 workers or more	67	1,500	3,500	5,000	7,000	10,000	33
State government	65	800	3,900	5,000	6,000	8,000	35
Local government	65	2,000	3,900	5,000	6,000	9,000	35

See footnotes at end of table.

Table 29. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2009—Continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Geographic areas							
Middle Atlantic	77	\$1,500	\$3,750	\$5,000	\$6,500	\$8,000	23
East North Central	45	3,000	4,000	5,000	7,500	10,000	55
West North Central	60	3,000	4,000	5,000	5,000	6,000	40
South Atlantic	83	800	3,000	3,900	5,000	8,000	17
Mountain	45	2,500	5,000	5,500	7,500	10,000	55
Pacific	60	3,000	4,500	5,000	8,000	10,000	40

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 30. Leave benefits: Access, State and local government workers, National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid jury duty leave
All workers	68	89	60	91
Worker characteristics				
Management, professional, and related	56	90	44	92
Professional and related	51	90	37	92
Teachers	32	88	12	91
Primary, secondary, and special education school teachers	28	93	9	95
Registered nurses	81	92	79	93
Service	77	85	75	88
Protective service	86	89	87	92
Sales and office	87	90	85	91
Office and administrative support	87	91	86	92
Natural resources, construction, and maintenance	95	94	95	91
Production, transportation, and material moving ...	76	88	64	87
Full time	75	98	67	97
Part time	31	42	20	58
Union	70	97	57	98
Nonunion	66	83	62	85
Wage percentiles: ¹				
Lowest 10 percent	46	60	39	67
Lowest 25 percent	63	75	55	79
Second 25 percent	87	92	84	93
Third 25 percent	77	94	72	94
Highest 25 percent	51	96	37	97
Highest 10 percent	47	98	35	97
Establishment characteristics				
Service-providing industries	68	89	60	91
Education and health services	56	90	43	92
Educational services	51	90	36	92
Elementary and secondary schools	43	90	27	93
Junior colleges, colleges, and universities	78	88	66	89
Health care and social assistance	91	91	91	91
Hospitals	93	92	94	91
Public administration	87	89	88	90
1 to 99 workers	70	79	66	81
1 to 49 workers	69	73	69	76
50 to 99 workers	71	88	63	87
100 workers or more	67	91	59	92
100 to 499 workers	63	87	59	87
500 workers or more	69	92	59	94

See footnotes at end of table.

Table 30. Leave benefits: Access, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid jury duty leave
State government	91	94	86	94
Local government	60	88	51	90
Geographic areas				
New England	55	87	49	89
Middle Atlantic	63	90	58	92
East North Central	65	85	53	88
West North Central	68	88	55	87
South Atlantic	78	93	67	91
East South Central	75	92	69	89
West South Central	53	86	52	88
Mountain	59	84	55	93
Pacific	76	93	67	96

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United

States, 2008." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 31. Paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2009

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays											Mean number of days	Median number of days
	Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	4	5	3	3	8	15	17	18	13	5	9	11	11
Worker characteristics													
Management, professional, and related	6	7	3	4	9	14	16	16	12	5	9	11	11
Professional and related	7	9	3	4	8	14	14	16	11	5	9	11	11
Teachers	14	16	5	3	9	11	13	10	5	5	10	10	10
Primary, secondary, and special education school teachers	16	22	—	—	5	12	11	6	—	—	11	10	10
Registered nurses	5	11	4	—	6	—	—	17	8	6	4	10	10
Service	2	3	3	3	7	16	18	17	16	6	9	11	11
Protective service	1	—	1	2	8	17	24	18	20	5	5	11	11
Sales and office	1	2	3	3	8	15	18	22	14	6	8	11	12
Office and administrative support	1	2	2	3	8	15	18	22	14	6	8	12	12
Natural resources, construction, and maintenance	—	2	1	—	7	20	25	21	12	3	6	11	11
Production, transportation, and material moving ...	8	4	—	4	7	15	20	17	11	—	5	11	11
Full time	3	5	3	3	8	15	18	18	13	5	8	11	11
Part time	8	—	5	—	9	15	12	10	8	6	11	11	10
Union	3	6	2	1	6	12	17	20	18	6	8	11	12
Nonunion	4	4	3	5	9	18	18	16	9	5	9	11	11
Wage percentiles: ¹													
Lowest 10 percent	7	9	5	9	8	17	15	12	5	—	—	10	10
Lowest 25 percent	5	6	4	6	9	17	16	15	8	4	10	11	11
Second 25 percent	1	2	2	2	9	18	18	20	13	5	9	11	11
Third 25 percent	2	7	2	2	6	15	20	18	14	7	7	11	11
Highest 25 percent	7	5	3	3	7	11	15	17	18	5	9	11	11
Highest 10 percent	5	1	4	4	11	10	13	16	19	7	10	11	12
Establishment characteristics													
Service-providing industries	4	5	3	3	8	15	17	18	13	5	9	11	11
Education and health services	7	9	4	5	7	13	12	13	11	7	13	11	11
Educational services	7	8	3	4	7	13	12	10	11	7	16	11	11
Elementary and secondary schools	10	12	4	2	7	13	12	9	10	7	14	11	11
Junior colleges, colleges, and universities	2	1	—	—	8	—	—	13	13	8	18	12	12
Health care and social assistance	4	12	6	8	6	13	—	23	11	5	—	10	11
Hospitals	—	16	9	11	5	7	—	22	9	4	3	10	10
Public administration	(²)	—	—	1	9	16	22	24	18	4	4	11	12
1 to 99 workers	3	2	5	4	10	22	23	14	11	4	4	11	11
1 to 49 workers	—	—	—	6	5	26	25	16	11	4	4	11	11
50 to 99 workers	6	—	9	—	16	15	19	11	12	4	4	10	10
100 workers or more	4	5	2	3	7	14	17	18	13	6	9	11	11
100 to 499 workers	6	4	5	3	9	18	19	17	10	5	5	11	11
500 workers or more	3	6	2	3	7	13	16	19	15	6	11	11	11

See footnotes at end of table.

Table 31. Paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays											Mean number of days	Median number of days
	Less than 6 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
State government	1	(²)	—	—	11	16	16	22	15	5	10	12	12
Local government	5	7	4	3	6	15	18	16	12	6	8	11	11
Geographic areas													
New England	—	—	4	—	—	16	14	27	29	2	4	12	12
Middle Atlantic	1	—	1	—	4	—	14	29	17	7	15	13	12
East North Central	7	2	4	3	16	23	10	17	6	7	3	10	10
West North Central	5	6	—	—	—	21	—	—	4	1	—	10	10
South Atlantic	2	12	2	2	—	14	23	22	9	3	—	10	11
East South Central	13	5	—	—	4	—	11	—	5	2	—	11	11
West South Central	3	4	4	6	7	13	18	7	6	8	24	12	11
Mountain	—	—	—	—	4	29	34	9	—	—	—	11	11
Pacific	2	—	2	—	—	10	15	13	30	10	8	12	12

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

² Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 32. Paid sick leave: Type of provision, State and local government workers, National Compensation Survey, March 2009

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	Other basis ³
All workers	81	4	15
Worker characteristics			
Management, professional, and related	81	4	15
Professional and related	81	4	15
Teachers	83	3	14
Primary, secondary, and special education school teachers	83	2	14
Registered nurses	72	—	—
Service	80	4	16
Protective service	79	7	14
Sales and office	82	4	15
Office and administrative support	82	4	15
Natural resources, construction, and maintenance	79	4	17
Production, transportation, and material moving ...	78	4	18
Full time	81	4	15
Part time	77	6	18
Union	82	4	13
Nonunion	79	4	17
Wage percentiles: ⁴			
Lowest 10 percent	81	2	17
Lowest 25 percent	81	3	17
Second 25 percent	82	4	15
Third 25 percent	78	4	18
Highest 25 percent	82	5	13
Highest 10 percent	86	5	9
Establishment characteristics			
Service-providing industries	81	4	15
Education and health services	82	3	15
Educational services	84	2	14
Elementary and secondary schools	83	2	15
Junior colleges, colleges, and universities	85	4	11
Health care and social assistance	68	8	24
Hospitals	68	4	28
Public administration	80	5	15
1 to 99 workers	78	6	16
1 to 49 workers	79	7	14
50 to 99 workers	77	—	—
100 workers or more	81	4	15
100 to 499 workers	82	5	14
500 workers or more	81	3	16

See footnotes at end of table.

Table 32. Paid sick leave: Type of provision, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	Other basis ³
State government	85	5	10
Local government	79	3	17
Geographic areas			
New England	86	—	—
Middle Atlantic	89	3	9
East North Central	81	6	13
West North Central	82	3	15
South Atlantic	70	3	27
East South Central	82	—	17
West South Central	81	4	15
Mountain	86	—	—
Pacific	83	5	12

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

² Plan does not specify maximum number of days.

³ Includes sick leave plans, such as those available as part of consolidated leave plans, which may also provide vacations, personal leave, etc.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the

estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 33. Paid sick leave: Number of annual days by service requirement,¹ State and local government workers, National Compensation Survey, March 2009

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

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	10	15	59	15	(³)	11	12
Full time	10	15	60	16	(³)	11	12
Part time	14	19	53	14	–	10	11
Union	8	10	63	18	(³)	11	12
Nonunion	12	20	55	13	–	10	12
1 to 99 workers	8	18	56	18	–	11	12
1 to 49 workers	6	21	55	17	–	11	12
50 to 99 workers	11	13	56	19	–	11	12
100 workers or more	10	15	60	15	(³)	11	12
100 to 499 workers	8	13	61	18	–	11	12
500 workers or more	11	15	59	14	(³)	11	12
After 5 years							
All workers	10	15	58	17	(³)	11	12
Full time	10	14	58	18	(³)	11	12
Part time	14	19	54	14	–	10	11
Union	8	9	62	21	(³)	12	12
Nonunion	12	20	54	14	–	10	12
1 to 99 workers	8	16	54	21	–	11	12
1 to 49 workers	–	19	54	21	–	11	12
50 to 99 workers	11	13	54	22	–	11	12
100 workers or more	10	14	58	17	(³)	11	12
100 to 499 workers	8	13	59	20	–	11	12
500 workers or more	11	15	58	16	(³)	11	12

See footnotes at end of table.

Table 33. Paid sick leave: Number of annual days by service requirement,¹ State and local government workers, National Compensation Survey, March 2009—Continued

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

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	10	15	57	18	(³)	11	12
Full time	10	15	57	18	(³)	11	12
Part time	13	19	54	14	—	10	11
Union	8	9	61	21	(³)	12	12
Nonunion	12	21	52	15	—	10	12
1 to 99 workers	8	17	53	22	—	11	12
1 to 49 workers	—	19	52	22	—	12	12
50 to 99 workers	11	13	53	23	—	11	12
100 workers or more	10	15	57	18	(³)	11	12
100 to 499 workers	8	12	59	21	—	12	12
500 workers or more	11	16	57	16	(³)	11	12
After 20 years							
All workers	10	15	57	18	1	11	12
Full time	9	15	57	18	1	11	12
Part time	13	19	54	14	—	10	11
Union	7	9	62	21	1	12	12
Nonunion	12	21	52	15	—	10	12
1 to 99 workers	8	17	52	23	—	11	12
1 to 49 workers	—	20	52	22	—	12	12
50 to 99 workers	11	13	52	24	—	11	12
100 workers or more	10	15	57	18	1	11	12
100 to 499 workers	8	12	59	20	2	12	12
500 workers or more	10	16	57	17	—	11	12

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

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

³ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/eps/glossary20082009.htm.

Table 34. Paid vacations: Number of annual days by service requirement,¹ State and local government workers, National Compensation Survey, March 2009

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacations days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	5	12	57	16	8	2	12	12
Full time	5	11	58	16	8	2	12	12
Part time	7	29	41	12	—	—	11	10
Union	3	14	59	14	6	4	12	11
Nonunion	6	10	56	17	10	1	12	12
1 to 99 workers	6	18	60	11	4	—	11	10
1 to 49 workers	—	23	58	9	4	—	11	10
50 to 99 workers	8	10	64	14	4	—	11	11
100 workers or more	5	11	57	17	9	3	12	12
100 to 499 workers	5	14	59	14	7	—	12	11
500 workers or more	5	9	56	17	9	3	13	12
After 5 years								
All workers	2	4	27	49	13	5	15	15
Full time	2	4	26	50	13	5	15	15
Part time	—	10	46	27	—	6	13	12
Union	1	6	24	53	9	7	15	15
Nonunion	3	2	30	46	15	4	15	15
1 to 99 workers	—	4	34	53	6	—	14	15
1 to 49 workers	—	4	36	48	7	—	14	15
50 to 99 workers	—	—	31	60	4	—	14	15
100 workers or more	2	4	26	49	14	6	16	15
100 to 499 workers	1	3	33	49	10	3	15	15
500 workers or more	2	4	24	49	15	6	16	15

See footnotes at end of table.

Table 34. Paid vacations: Number of annual days by service requirement,¹ State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacations days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	2	2	8	52	27	8	18	18
Full time	2	2	8	53	28	8	18	18
Part time	4	7	15	48	19	6	16	16
Union	1	3	7	52	28	9	18	18
Nonunion	2	1	9	53	27	7	18	18
1 to 99 workers	—	—	11	56	24	4	17	18
1 to 49 workers	—	—	12	52	24	5	17	18
50 to 99 workers	—	—	9	62	23	3	17	18
100 workers or more	2	2	8	52	28	9	18	18
100 to 499 workers	1	2	10	54	27	7	18	18
500 workers or more	2	2	7	51	28	10	18	18
After 20 years								
All workers	2	1	5	13	48	30	22	22
Full time	1	1	5	13	48	31	22	22
Part time	4	4	10	17	49	15	19	20
Union	(³)	2	4	11	48	34	22	22
Nonunion	2	1	6	15	49	27	22	22
1 to 99 workers	—	—	10	12	47	27	21	21
1 to 49 workers	—	4	12	12	45	26	20	21
50 to 99 workers	—	—	7	13	52	28	22	22
100 workers or more	2	1	4	13	49	31	22	22
100 to 499 workers	—	1	8	16	46	29	22	21
500 workers or more	2	1	3	12	50	31	22	22

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

² Employees eligible for paid vacations but who have not fulfilled the minimum

service requirement are included as receiving 0 days.

³ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 35. Quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	13	4	11	52	73
Worker characteristics					
Management, professional, and related	14	5	9	53	74
Professional and related	13	4	8	53	74
Teachers	11	2	4	49	70
Primary, secondary, and special education school teachers	7	1	2	47	69
Registered nurses	16	—	13	66	87
Service	12	4	10	50	72
Protective service	12	4	13	56	77
Sales and office	15	5	15	52	73
Office and administrative support	15	5	15	53	74
Natural resources, construction, and maintenance	12	2	13	55	75
Production, transportation, and material moving ...	6	—	13	42	66
Full time	14	5	11	54	77
Part time	8	1	6	40	54
Union	16	2	13	54	83
Nonunion	11	6	9	51	65
Wage percentiles: ²					
Lowest 10 percent	9	—	4	41	52
Lowest 25 percent	10	4	5	45	60
Second 25 percent	17	7	14	52	76
Third 25 percent	15	4	14	56	79
Highest 25 percent	13	3	11	56	78
Highest 10 percent	16	4	10	58	80
Establishment characteristics					
Service-providing industries	13	4	10	52	73
Education and health services	13	4	7	51	73
Educational services	12	—	6	49	71
Elementary and secondary schools	8	1	3	44	69
Junior colleges, colleges, and universities	25	—	—	64	75
Health care and social assistance	17	—	15	66	85
Hospitals	19	—	—	69	86
Public administration	17	6	16	54	75
1 to 99 workers	7	4	5	35	48
1 to 49 workers	7	6	6	39	44
50 to 99 workers	6	2	2	29	53
100 workers or more	14	4	11	55	77
100 to 499 workers	9	2	6	42	55
500 workers or more	16	5	13	59	85

See footnotes at end of table.

Table 35. Quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
State government	27	—	21	70	86
Local government	9	2	7	46	69
Geographic areas					
New England	16	—	—	34	75
Middle Atlantic	20	—	4	44	79
East North Central	9	1	13	49	66
West North Central	—	—	—	45	66
South Atlantic	8	—	7	58	83
East South Central	—	—	2	43	48
West South Central	10	3	4	48	57
Mountain	19	4	21	65	88
Pacific	14	3	25	67	84

¹ A workplace program that provides for either the full or partial cost of caring for an employee's children in a nursery, day care center, or a baby sitter in facilities either on or off the employer's premises.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National

Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20082009.htm.

Table 36. Financial benefits: Access, State and local government workers, National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account		
All workers	21	34	53	60	55	25
Worker characteristics						
Management, professional, and related	21	35	56	63	57	26
Professional and related	21	35	55	63	57	25
Teachers	20	34	51	61	55	21
Primary, secondary, and special education school teachers	18	35	53	60	53	21
Registered nurses	24	43	66	69	58	28
Service	18	30	48	53	51	24
Protective service	19	30	53	56	54	27
Sales and office	20	36	53	60	56	25
Office and administrative support	20	35	54	61	57	26
Natural resources, construction, and maintenance	23	39	52	58	55	22
Production, transportation, and material moving ...	23	34	41	43	50	16
Full time	22	37	57	64	59	27
Part time	13	18	31	35	31	13
Union	17	31	55	62	60	29
Nonunion	23	37	52	57	51	21
Wage percentiles: ¹						
Lowest 10 percent	16	25	35	39	37	14
Lowest 25 percent	18	31	43	49	43	19
Second 25 percent	20	34	57	60	57	27
Third 25 percent	22	39	58	64	58	29
Highest 25 percent	21	34	57	65	62	25
Highest 10 percent	19	28	52	64	63	26
Establishment characteristics						
Service-providing industries	20	34	53	60	55	24
Education and health services	22	36	55	63	56	22
Educational services	21	35	54	63	56	21
Elementary and secondary schools	18	35	51	60	52	20
Junior colleges, colleges, and universities	29	36	61	71	71	23
Health care and social assistance	25	42	61	66	52	30
Hospitals	27	50	63	66	53	30
Public administration	19	32	53	56	54	31
1 to 99 workers	17	23	33	38	40	19
1 to 49 workers	17	22	31	36	37	19
50 to 99 workers	18	26	35	41	45	20
100 workers or more	21	36	56	63	57	25
100 to 499 workers	14	29	40	42	46	20
500 workers or more	23	38	62	70	61	27

See footnotes at end of table.

Table 36. Financial benefits: Access, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account		
State government	28	34	69	74	74	39
Local government	18	34	48	55	49	20
Geographic areas						
New England	12	7	31	34	51	23
Middle Atlantic	3	14	36	47	75	27
East North Central	23	19	39	46	58	24
West North Central	18	35	61	66	45	34
South Atlantic	28	47	68	73	49	22
East South Central	35	51	36	48	44	—
West South Central	16	36	60	64	61	19
Mountain	24	38	67	71	56	31
Pacific	24	48	65	70	51	28

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20082009.htm.

Table 37. Health-related benefits: Access, State and local government workers, National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
All workers	27	70	64
Worker characteristics			
Management, professional, and related	29	74	68
Professional and related	28	74	68
Teachers	26	74	68
Primary, secondary, and special education school teachers	23	74	66
Registered nurses	31	70	56
Service	24	63	57
Protective service	27	68	61
Sales and office	28	69	65
Office and administrative support	29	71	66
Natural resources, construction, and maintenance	27	65	57
Production, transportation, and material moving ...	16	68	62
Full time	30	74	68
Part time	13	49	47
Union	27	77	71
Nonunion	27	65	59
Wage percentiles: ³			
Lowest 10 percent	15	44	40
Lowest 25 percent	19	57	52
Second 25 percent	30	72	66
Third 25 percent	32	76	70
Highest 25 percent	28	78	71
Highest 10 percent	31	81	75
Establishment characteristics			
Service-providing industries	27	70	64
Education and health services	29	73	66
Educational services	29	73	67
Elementary and secondary schools	21	73	66
Junior colleges, colleges, and universities	52	73	71
Health care and social assistance	32	71	61
Hospitals	33	68	55
Public administration	25	70	65
1 to 99 workers	15	47	38
1 to 49 workers	14	45	38
50 to 99 workers	16	51	39
100 workers or more	29	74	68
100 to 499 workers	17	63	56
500 workers or more	33	78	73

See footnotes at end of table.

Table 37. Health-related benefits: Access, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
State government	43	82	79
Local government	22	66	59
Geographic areas			
New England	—	80	73
Middle Atlantic	16	85	82
East North Central	15	56	51
West North Central	—	55	40
South Atlantic	44	76	70
East South Central	—	57	51
West South Central	19	71	63
Mountain	24	69	71
Pacific	41	76	71

¹ A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care.

² A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20082009.htm.

Table 38. Nonproduction bonuses: Access, State and local government workers, National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ¹	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
All workers	30	4	1	1	11	6	1	12
Worker characteristics								
Management, professional, and related	29	5	1	1	11	4	1	12
Professional and related	27	4	(³)	1	11	4	1	11
Teachers	24	3	—	—	12	2	—	10
Primary, secondary, and special education school teachers	27	3	—	—	14	3	—	12
Registered nurses	34	4	—	4	8	8	—	12
Service	32	5	—	2	10	8	—	12
Protective service	42	7	—	2	11	13	—	16
Sales and office	32	5	2	2	12	6	1	12
Office and administrative support	32	5	1	2	12	6	1	12
Natural resources, construction, and maintenance	33	3	2	—	11	9	—	11
Production, transportation, and material moving ...	29	2	—	—	11	4	—	11
Full time	34	5	1	1	12	6	1	13
Part time	11	1	1	1	4	2	—	3
Union	35	5	—	—	19	5	—	12
Nonunion	26	4	1	2	5	6	1	11
Wage percentiles: ⁴								
Lowest 10 percent	17	(³)	—	3	4	4	—	6
Lowest 25 percent	23	2	1	2	6	5	(³)	9
Second 25 percent	33	6	1	1	11	7	1	12
Third 25 percent	34	5	1	1	12	7	1	15
Highest 25 percent	31	6	(³)	(³)	15	4	1	11
Highest 10 percent	30	5	—	—	16	3	(³)	10
Establishment characteristics								
Service-providing industries	30	5	1	1	11	6	1	12
Education and health services	25	4	1	1	11	3	1	10
Educational services	22	3	—	—	11	3	—	9
Elementary and secondary schools	23	2	—	—	12	3	—	9
Junior colleges, colleges, and universities	19	6	—	—	5	3	—	7
Health care and social assistance	44	8	3	7	10	5	4	15
Hospitals	40	4	—	7	9	4	4	13
Public administration	40	7	—	1	13	9	1	16
1 to 99 workers	30	2	5	5	9	9	—	8
1 to 49 workers	29	1	5	7	7	7	—	9
50 to 99 workers	33	2	—	—	12	11	—	7
100 workers or more	30	5	(³)	1	11	5	1	12
100 to 499 workers	32	2	1	2	13	7	1	12
500 workers or more	30	6	—	—	11	5	1	12

See footnotes at end of table.

Table 38. Nonproduction bonuses: Access, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ¹	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
State government	41	12	—	—	12	7	2	19
Local government	27	2	1	2	11	5	(³)	9
Geographic areas								
New England	36	—	—	—	17	10	—	19
Middle Atlantic	29	—	(³)	—	13	3	—	15
East North Central	29	1	—	—	19	8	—	5
West North Central	20	—	1	—	5	—	—	7
South Atlantic	35	6	—	3	3	6	3	20
West South Central	33	3	—	2	8	7	—	16
Mountain	23	—	—	—	—	5	—	—
Pacific	36	15	—	—	23	1	—	6

¹ The sum of the individual components may be greater than the total because some employees may have access to more than one type of nonproduction bonus.

² Includes all other bonuses provided to employees and not published separately.

³ Less than 0.5 percent.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2008." 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/glossary20082009.htm.

Table 39. Benefits combinations: Access, State and local government workers, National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care benefits and life insurance	Medical care benefits and no life insurance	Life insurance and no medical care benefits	No medical care and no life insurance
All workers	86	2	4	9	78	9	1	11
Worker characteristics								
Management, professional, and related	88	2	3	7	80	10	1	9
Professional and related	88	1	4	7	79	10	1	10
Teachers	88	1	3	8	78	11	1	11
Primary, secondary, and special education school teachers	95	—	—	3	82	13	(¹)	5
Registered nurses	91	—	—	5	82	10	—	—
Service	79	1	4	15	73	8	2	17
Protective service	89	—	—	9	84	5	1	10
Sales and office	87	1	3	8	80	9	1	11
Office and administrative support	88	—	—	7	80	9	1	10
Natural resources, construction, and maintenance	93	2	1	4	89	—	—	5
Production, transportation, and material moving	82	—	6	—	74	9	3	14
Full time	98	1	1	1	90	9	(¹)	1
Part time	22	6	19	53	18	9	5	67
Union	95	1	3	2	86	10	1	3
Nonunion	79	2	5	14	73	9	1	18
Wage percentiles: ²								
Lowest 10 percent	48	3	11	38	41	10	2	47
Lowest 25 percent	66	3	8	24	58	10	3	29
Second 25 percent	90	1	3	5	83	9	1	8
Third 25 percent	93	2	2	3	85	10	—	—
Highest 25 percent	96	1	1	2	89	8	1	3
Highest 10 percent	96	1	2	2	89	8	1	2
Establishment characteristics								
Service-providing industries	86	2	4	9	78	9	1	11
Education and health services	87	2	4	7	78	11	1	10
Educational services	87	2	4	7	77	11	1	10
Elementary and secondary schools	88	1	5	6	76	13	1	10
Junior colleges, colleges, and universities	83	3	3	11	81	5	1	13
Health care and social assistance	90	2	3	6	82	9	—	—
Hospitals	92	3	1	4	88	6	—	—
Public administration	87	1	3	9	81	7	1	11
1 to 99 workers	71	4	7	18	63	13	2	23
1 to 49 workers	64	5	8	23	60	—	—	29
50 to 99 workers	82	3	5	9	67	18	2	13
100 workers or more	88	1	3	7	81	9	1	10
100 to 499 workers	83	1	4	12	72	13	1	14
500 workers or more	90	1	3	6	84	7	1	8

See footnotes at end of table.

Table 39. Benefits combinations: Access, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care benefits and life insurance	Medical care benefits and no life insurance	Life insurance and no medical care benefits	No medical care and no life insurance
State government	92	—	—	6	86	8	(1)	6
Local government	84	1	5	10	76	10	1	13
Geographic areas								
New England	82	3	4	11	71	—	—	14
Middle Atlantic	86	—	—	8	82	5	3	11
East North Central	78	—	—	13	76	4	2	18
West North Central	82	—	—	10	75	—	—	15
South Atlantic	90	1	1	8	84	—	—	9
East South Central	89	—	—	5	78	—	—	6
West South Central	88	2	2	8	76	15	(1)	9
Mountain	86	—	—	10	82	—	—	13
Pacific	89	1	3	7	76	14	—	—

See footnotes at end of table.

Table 39. Benefits combinations: Access, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Defined benefit retirement and medical care benefits				Defined contribution retirement and medical care benefits			
	Defined benefit and medical care benefits	Defined benefit and no medical care benefits	Medical care benefits and no defined benefit	No defined benefit and no medical care benefits	Defined contribution and medical care benefits	Defined contribution and no medical care benefits	Medical care benefits and no defined contribution	No defined contribution and no medical care benefits
All workers	80	3	7	9	29	1	58	12
Worker characteristics								
Management, professional, and related	84	3	6	7	29	1	60	10
Professional and related	84	3	5	8	28	1	61	10
Teachers	86	3	3	8	24	(¹)	65	11
Primary, secondary, and special education school teachers	94	—	—	3	16	—	78	—
Registered nurses	75	—	17	—	46	—	46	—
Service	72	4	8	15	27	1	53	18
Protective service	82	2	7	9	34	1	54	10
Sales and office	80	2	9	10	32	2	57	10
Office and administrative support	81	2	8	9	31	2	58	9
Natural resources, construction, and maintenance	86	1	9	4	33	—	62	—
Production, transportation, and material moving	75	—	8	—	21	—	62	—
Full time	91	1	7	1	33	(¹)	65	1
Part time	21	17	7	55	6	4	22	69
Union	93	2	2	2	26	(¹)	69	4
Nonunion	70	4	11	15	32	1	50	17
Wage percentiles: ²								
Lowest 10 percent	40	9	11	40	16	3	35	46
Lowest 25 percent	59	7	10	25	23	2	45	30
Second 25 percent	84	3	7	5	32	(¹)	59	8
Third 25 percent	87	1	7	4	32	1	63	5
Highest 25 percent	92	1	4	2	31	(¹)	66	3
Highest 10 percent	91	2	6	2	32	—	64	—
Establishment characteristics								
Service-providing industries	80	3	7	9	29	1	58	12
Education and health services	82	4	6	7	27	1	62	11
Educational services	84	4	4	8	23	(¹)	65	11
Elementary and secondary schools	87	4	2	7	16	(¹)	73	11
Junior colleges, colleges, and universities	75	3	11	11	47	—	39	—
Health care and social assistance	68	—	24	—	56	1	35	8
Hospitals	66	—	28	—	59	1	35	5
Public administration	81	2	7	10	33	1	55	11
1 to 99 workers	61	5	14	20	24	2	51	23
1 to 49 workers	53	5	16	27	22	3	47	28
50 to 99 workers	73	5	12	9	28	—	57	—
100 workers or more	83	3	6	8	30	1	60	10
100 to 499 workers	77	4	8	12	26	1	59	15
500 workers or more	86	3	5	6	31	1	60	8

See footnotes at end of table.

Table 39. Benefits combinations: Access, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	Defined benefit retirement and medical care benefits				Defined contribution retirement and medical care benefits			
	Defined benefit and medical care benefits	Defined benefit and no medical care benefits	Medical care benefits and no defined benefit	No defined benefit and no medical care benefits	Defined contribution and medical care benefits	Defined contribution and no medical care benefits	Medical care benefits and no defined contribution	No defined contribution and no medical care benefits
State government	87	—	7	—	45	—	49	—
Local government	78	4	7	10	24	1	62	13
Geographic areas								
New England	82	4	3	11	—	—	79	15
Middle Atlantic	84	5	3	9	18	—	68	—
East North Central	74	6	7	13	34	1	46	18
West North Central	71	—	—	11	31	—	53	—
South Atlantic	87	1	4	9	48	(¹)	42	9
East South Central	78	—	—	5	24	—	70	—
West South Central	77	1	14	8	25	1	65	9
Mountain	81	3	6	10	20	1	66	12
Pacific	85	3	5	7	25	1	65	9

¹ Less than 0.5 percent.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.