

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



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Summary 05-01

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

- Worker characteristics
- Establishment characteristics
- Geographic areas

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

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

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

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

Major findings

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

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

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

Access and participation compared

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

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

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

Worker characteristics

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

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

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

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

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

Establishment characteristics

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

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

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

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

Geographic areas

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

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

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

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

Employee contributions to medical care

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

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

Employer premiums for medical care

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

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

Available days of paid holidays and vacations

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

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

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

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

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

Details of provisions of life insurance plans

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

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

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

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

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

Other findings

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Table 6. Take-up rates¹ for retirement, healthcare, life insurance, and disability benefits, by selected characteristics, private industry, National Compensation Survey, March 2005

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

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan.

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

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

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

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

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

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

¹ Less than 0.5 percent.

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

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

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

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

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

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

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

² Less than 0.5 percent.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

¹ Less than 0.5 percent.

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

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

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

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

² Less than 0.5 percent.

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

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

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

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

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

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

¹ A plan in which the establishment pays the benefit from operating revenue.

² Less than 0.5 percent.

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

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

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

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

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

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

¹ Fractional holiday amounts were rounded to the nearest full number of days.

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

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

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

¹ Employees receiving no vacation days are included as receiving 0 days.

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

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

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

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

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

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.

² Employees receiving no vacation days are included as

receiving less than 5 days.

³ Less than 0.5 percent.

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

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

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

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

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

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

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

¹ See the Technical Note for definitions.

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

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

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

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

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

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

See footnotes at end of table.

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

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

¹ See the Technical Note for definitions.

² Less than 0.5 percent.

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

Technical Note

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

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

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

Calculation details

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

Definitions of pretax benefits

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

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

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

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

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

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

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

Definitions of nonproduction bonuses and stock options

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

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

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

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

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

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

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

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

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

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

Survey scope

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

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

Sample design and data collection

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

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

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

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

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

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

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