

EBRI Databook on Employee Benefits

Chapter 4: Participation in Employee Benefit Programs

This data-set is maintained by the U.S. Department of Labor, Bureau of Labor Statistics (BLS). The data are available from the BLS Web page at <http://www.bls.gov/ncs/ebs/>. Preliminary data are released in a news release format. The most recent news releases are in the section titled “ECONOMIC NEWS RELEASES.” More detailed tabulations are available on the above Web page under the section titled “PUBLICATIONS AND OTHER DOCUMENTATION.”

Before 1999, data from the Employee Benefit Survey were released in three separate publications covering medium and large private establishments (establishments with 100 or more employees), small private establishments (establishments with 99 or fewer employees), and state and local governments. Starting with the 1999 data, BLS began publishing data for all private industry. In the section, “PUBLICATIONS AND OTHER DOCUMENTATION,” supplementary data are available for data years 1999 and 2000 under the old format of medium and large private establishments and small private establishments. EBRI maintains the following tables from this data-set as time series tables:

UPDATED JULY 2008

Table 4.1a
Participation in Benefits over Time, Medium and Large Private Establishments

Percentage of Employees Participating^a in Employee Benefit Programs: Medium and Large Private Establishments, Selected Years 1980-2007

Employee Benefit Program ^c	Scope A ^b								Scope B ^b						Scope C ^b				
	1980	1981	1982	1983	1984	1985	1986	1988	1988	1991	1993	1995	1997	2000	2003	2004	2005	2006	2007
Leave																			
Paid																			
holidays	99%	99%	99%	99%	99%	98%	99%	98%	96%	92%	91%	89%	89%	92%	86%	86%	87%	86%	85%
vacations	100	99	99	99	99	99	100	99	98	96	97	96	95	95	87	86	87	86	85
personal leave	20	23	24	25	23	26	25	25	24	21	22	22	20	e	e	e	49	50	51

funeral leave	86	87	89	88	88	88	88	88	83	80	83	80	81	e	e	e	82	82	81
jury duty leave	92	e	e	e	e	92	93	94	94	86	90	85	87	e	84	84	85	84	84
military leave	78	79	81	81	81	70	66	55	65	54	53	44	47	e	64	63	64	62	62
maternity leave	e	e	e	e	e	e	e	2	2	2	3	f	f	f	f	f	f	f	f
paternity leave	e	e	e	e	e	e	e	1	1	1	1	f	f	f	f	f	f	f	f
family leave	f	f	f	f	f	f	f	f	f	f	f	2	2	e	e	e	9	10	10
Unpaid																			
maternity leave	e	e	e	e	e	e	e	33	33	37	60	f	f	f	f	f	f	f	f
paternity leave	e	e	e	e	e	e	e	16	16	26	53	f	f	f	f	f	f	f	f
family leave	f	f	f	f	f	f	f	f	f	f	f	84	93	e	e	e	93	92	93
Disability Benefits																			
Short-term disability	93	93	93	94	94	93	89	89	e	86	87	e	e	e	e	e	e	e	e
paid sick leave	62	65	67	67	67	67	49	46	49	67	65	58	56	e	e	69	70	69	67
sickness and accident insurance	54	51	51	49	51	52	49	46	49	45	44	53	55	53	50	53	54	52	51
Long-term disability insurance	40	40	43	45	47	48	48	42	47	40	41	42	43	45	40	44	43	42	42
Survivor Benefits																			
Life insurance	96	96	96	96	96	96	96	94	92	94	91	87	87	83	64	68	67	66	73
Accidental death and dismemberment	66	75	e	e	e	70	72	e	75	67	69	67	e	68	e	e	e	e	e
Survivor income	e	e	e	e	e	12	10	e	8	7	6	5	e	3	e	e	e	e	e
Health Care Benefits																			
Health insurance	97	97	97	96	97	96	95	92	90	83	82	77	76	67	65	64	65	63	62
Dental insurance	56	61	68	74	77	73	67	66	60	60	62	57	59	46	51	52	51	50	49
Vision care	21	22	22	28	30	33	38	35	37	23	26	24	26	28	31	32	32	31	31
Outpatient prescription drugs	97	97	97	98	98	94	92	94	95	80	80	74	e	65	59	e	61	60	60
Retirement Income Benefits																			
All retirement ^h	e	e	e	e	e	91	89	86	80	78	78	80	79	70	65	67	67	67	66
defined benefit	84	84	84	82	82	80	76	70	63	59	56	52	50	36	33	34	36	33	32
defined contribution	e	e	e	e	e	41	47	52	45	48	49	55	57	50	51	53	53	54	53
types of plans																			
savings and thrift	32	32	35	39	42	27	28	32	25	29	29	41	39	39	39	e	e	e	e
money purchase pension	e	e	e	e	e	4	2	3	6	7	8	7	8	6	7	e	e	e	e
deferred profit sharing	19	20	20	23	24	18	18	21	18	16	13	13	13	9	10	e	e	e	e
employee stock ownership	e	e	e	e	e	24	30	2	2	2	3	3	4	2	3	e	e	e	e
stock bonus	e	e	e	e	e	1	g	g	g	e	e	2	e	g	g	e	e	e	e
cash or deferred arrangements																			
with employer contributions	e	e	e	e	e	e	e	42	36	e	36	45	46	43	45	e	e	e	e
salary reduction	e	e	e	e	e	e	e	40	34	e	35	44	e	e	e	e	e	e	e
savings and thrift	e	e	e	e	e	e	e	27	22	e	29	37	e	e	e	e	e	e	e
deferred profit sharing	e	e	e	e	e	e	e	9	7	e	4	5	e	e	e	e	e	e	e
other ⁱ	e	e	e	e	e	e	e	g	g	e	3	2	e	e	e	e	e	e	e
deferral of profit-sharing																			

allocation	e	e	e	e	e	e	e	e	e	e	4	1	2	e	e	e	e	e	e	e
no employer contributions	e	e	e	e	e	e	e	e	e	e	e	7	9	9	15	e	e	26	25	26
Other Benefits																				
Stock option	e	e	e	e	e	e	e	g	g	g	g	e	e	e	14	14	14	13	13	
Stock purchase	19	16	16	16	18	e	e	3	2	2	2	e	e	e	e	e	e	e	e	e
Cash only profit sharing	e	e	e	e	e	e	e	e	e	1	1	4	e	e	e	6	6	6	7	
Flexible benefits plans ^l	e	e	e	e	e	e	2	e	5	10	12	12	13	e	e	e	28	28	26	
Reimbursement accounts ^j	e	e	e	e	e	e	5	e	12	36	52	38	32	e	e	e	e	e	e	

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employee Benefits in Medium and Large Firms, 1980 and 1985* (Washington, DC: U.S. Government Printing Office, 1981 and 1986); *Employee Benefits in Medium and Large Private Establishments, 1991, 1993, 1995, and 1997* (Washington, DC: U.S. Government Printing Office, 1993, 1995, 1997, and 1999); *National Compensation Survey: Employee Benefits in Private Industry in the United States, 2000 Supplementary Tables* (Washington, DC: Bureau of Labor Statistics, 2003); *National Compensation Survey: Employee Benefits in the United States, Summary, March 2003-March 2007* (Washington, DC: Bureau of Labor Statistics, 2003-2007).

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

^aIncludes workers covered but not yet participating due to minimum service requirements. Does not include workers offered but not electing contributory benefits.

^bThe Bureau of Labor Statistics' (BLS) survey scope was expanded significantly in 1988 to include private, nonfarm establishments employing 100 or more workers. The former survey coverage, which previously included full-time employees in establishments with 50, 100, or 250 workers, depending on industry, is referred to as Scope A. The expanded survey coverage, which in 1988 and after includes full-time employees in private, nonfarm establishments employing 100 or more workers in the District of Columbia and all states except Alaska and Hawaii, is referred to as Scope B. In order to permit comparisons of 1988 findings with those of prior years, BLS also tabulated selected 1988 survey responses for old scope establishments. In 1991 and following years, the survey includes establishments in Alaska and Hawaii. In 2000, BLS greatly expanded the survey combining the medium and large with the small establishment surveys. This is referred to as Scope C. The data in Scope C is representative of combined full-time and part-time employees in private industry.

^cIncludes only benefits that are partly or wholly employer paid.

^dData represents full-time and part-time employees.

^eData not available.

^fBLS changed the classification of maternity and paternity leave to family leave in 1994.

^gLess than 0.5 percent.

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

ⁱIncludes money purchase pension and employee stock ownership plans.

^jFor flexible benefit plans and reimbursement accounts, data represents percentage of eligible employees.

UPDATED JUNE 2009

Table 4.1b
Participation in Benefits over Time, All Employees, Medium and Large Private Establishments

Percentage of Employees Participating^a in Employee Benefit Programs: Medium and Large Private Establishments^b, Selected Years 2008-

Employee Benefit Program ^c	2008
Leave	
Paid	
holidays	81%

vacations	79
personal leave	53
funeral leave	83
jury duty leave	86
military leave	66
family leave	12
Unpaid	
family leave	94
Disability Benefits	
Short-term disability	44
paid sick leave	
sickness and accident insurance	
Long-term disability insurance	41
Survivor Benefits	
Life insurance	76
Accidental death and dismemberment	
Survivor income	
Health Care Benefits	
Health insurance	67
Dental insurance	50
Vision care	32
Outpatient prescription drugs	65
Retirement Income Benefits	
All retirement ^h	67
defined benefit	33
defined contribution	55
Other Benefits	
Stock option	8
Stock purchase	
Cash only profit sharing	5
Flexible benefits plans ^l	29
Reimbursement accounts ^j	
dependent care	50
health care	54

Source: U.S. Department of Labor, Bureau of Labor Statistics, *National Compensation Survey: Employee Benefits in the United States, Summary, March, 2008* (Washington, DC: Bureau of Labor Statistics, 2008).

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

^hIncludes workers covered but not yet participating due to minimum service requirements. Does not include workers offered but not electing contributory benefits.

^lIn 2000, BLS greatly expanded the survey combining the medium and large with the small establishment surveys. The data is representative of combined full-time and part-time employees in private industry.

^aIncludes only benefits that are partly or wholly employer paid.

^bData represents full-time and part-time employees.

^cData not available.

^dBLS changed the classification of maternity and paternity leave to family leave in 1994.

^eLess than 0.5 percent.

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

^gIncludes money purchase pension and employee stock ownership plans.

^hFor flexible benefit plans and reimbursement accounts, data represents percentage of eligible employees.

Table 4.1c
Participation in Benefits over Time, Small Private Establishments

Percentage of Employees Participating^a in Employee Benefit Programs: Small Private Establishments^b, Selected Years 1990-2008

Employee Benefit Program ^c	1990	1992	1994	1996	2000	2003 ^d	2004 ^d	2005 ^d	2006 ^d	2007 ^d	2008 ^d
Leave											
Paid											
holidays	84%	82%	82%	89%	83%	74%	69%	68%	68%	69%	69%
vacations	88	88	88	86	87	73	71	70	70	71	71
personal leave	11	12	13	14	e	e	e	27	26	27	26
funeral leave	47	50	50	51	e	e	e	56	56	57	57
jury duty leave	54	58	58	59	e	57	57	57	58	59	60
military leave	21	21	17	18	e	38	37	36	35	36	36
maternity leave	2	2	f	f	f	f	f	f	f	f	f
paternity leave	e	1	f	f	f	f	f	f	f	f	f
family leave	f	f	2	2	e	e	e	9	6	6	6
Unpaid											
maternity leave	17	18	f	f	f	f	f	f	f	f	f
paternity leave	8	8	f	f	f	f	f	f	f	f	f
family leave	f	f	47	e	e	e	e	71	73	75	75
Disability Benefits											
Short-term disability											
paid sick leave	47	53	50	e	e	e	e	e	e	e	e
sickness and accident insurance	26	26	26	29	26	26	27	27	25	26	26
Long-term disability insurance	19	23	20	22	17	18	17	17	18	18	18
Survivor Benefits											
Life insurance	64	64	61	62	48	33	34	34	36	40	40
Accidental death and dismemberment	50	49	48	e	32	e	e	e	e	e	e
Survivor income	g	g	1	e	2	e	e	e	e	e	e

Health Care Benefits											
Health insurance	69	71	66	64	56	42	43	43	43	42	43
Dental insurance	30	33	28	31	25	23	24	24	24	24	24
Vision care	10	10	10	e	13	13	14	14	14	14	13
Outpatient prescription drugs	66	67	60	e	53	36	e	37	40	39	40
Health savings accounts	e	e	e	e	e	e	e	3	3	4	4
Wellness programs	e	e	e	e	e	e	e	10	9	11	11
Fitness center	e	e	e	e	e	e	e	4	4	4	4
Child Care Benefits											
Employer assistance for child care	e	e	e	e	e	e	4	5	5	5	5
Employer provided funds	e	e	e	e	e	e	1	1	1	1	1
On-site and off-site	e	e	e	e	e	e	2	2	2	2	2
Resources and referral services	e	e	e	e	e	e	3	3	3	3	3
Adoption assistance	e	e	e	e	e	e	3	3	4	4	4
Retirement Income Benefits											
All retirement ^h	42	45	42	46	41	35	37	37	37	37	37
defined benefit	20	22	15	15	10	8	9	9	9	9	9
defined contribution	31	33	34	38	34	31	32	32	33	33	33
types of plans											
savings and thrift	10	14	17	23	24	19	e	e	e	e	e
money purchase pension	6	5	5	4	3	2	e	e	e	e	e
simplified employee pension	1	1	1	e	1	2	e	e	e	e	e
deferred profit sharing	15	16	13	12	9	8	e	e	e	e	e
employee stock ownership	1	1	1	1	2	1	e	e	e	e	e
stock bonus	g	g	e	e	g	g	e	e	e	e	e
cash or deferred arrangements											
with employer contributions	e	e	20	24	28	24	e	e	e	e	e
salary reduction	e	e	20	e	e	e	e	e	e	e	e
savings and thrift	e	e	17	e	e	e	e	e	e	e	e
deferred profit sharing	e	e	2	e	e	e	e	e	e	e	e
other ⁱ	e	e	1	e	e	e	e	e	e	e	e
deferral of profit-sharing											
allocation	e	e	g	e	e	e	e	e	e	e	e
no employer contributions	e	e	3	4	7	e	e	9	9	8	8
Other Benefits											
Stock option	g	g	g	e	e	4	4	4	4	4	4
Stock purchase	g	1	g	e	e	e	e	e	e	e	e
Cash only profit sharing	g	g	g	e	e	e	4	4	4	4	4
Flexible benefits plans ^j	1	1	3	4	e	e	e	8	8	8	8
Reimbursement accounts ^k	8	14	19	12	e	e	e	e	e	e	e
Health care	e	e	e	e	e	e	e	16	16	17	17
Dependent care	e	e	e	e	e	e	e	14	15	15	15

Flexible workplace	e	e	e	e	e	e	e	4	3	3	3	3
Employer provided home PC	e	e	e	e	e	e	e	1	1	1	1	1
Subsidized commuting	e	e	e	e	e	e	e	2	2	2	3	3
Job related travel insurance	e	e	e	e	e	e	e	e	11	11	12	12
Long term care insurance	e	e	e	e	e	e	e	4	4	5	4	4
Education Assistance												
Work related	e	e	e	e	e	e	e	e	33	33	34	34
Non-work related	e	e	e	e	e	e	e	e	7	6	7	7
Employee assistance programs	e	e	e	e	e	e	e	e	19	20	21	21

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employee Benefits in Small Private Establishments, 1990, 1992, 1994, and 1996* (Washington, DC: U.S. Government Printing Office, 1991, 1994, 1996, and 1999); *National Compensation Survey: Employee Benefits in Private Industry in the United States, 2000 Supplementary Tables* (Washington, DC: Bureau of Labor Statistics, 2003); *National Compensation Survey: Employee Benefits in the United States, Summary, March 2003-March 2008* (Washington, DC: Bureau of Labor Statistics, 2003-2008).

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

^aIncludes workers covered but not yet participating due to minimum service requirements. Does not include workers offered but not electing contributory benefits.

^bThese tabulations provide representative data for full-time employees in private, nonagricultural establishments with fewer than 100 employees.

^cIncludes only benefits that are partly or wholly employer paid.

^dData represents full-time and part-time employees.

^eData not available.

^fBLS changed the classification of maternity and paternity leave to family leave in 1994.

^gLess than 0.5 percent.

^hIncludes defined benefit and defined contribution retirement plans. The total is less than the sum of the individual items because many employee participate in both types of plans.

ⁱIncludes money purchase pension and employee stock ownership plans.

^jFor flexible benefit plans and reimbursement accounts, data represent percentage of eligible employees.

Table 4.1d

Full-time Employees Participation in Benefits over Time, State and Local Governments

Percentage of Full-Time Employees Participating^a in Employee Benefit Programs: State and Local Governments^b, Selected Years 1987-2008

Employee Benefit Program ^c	1987	1990	1992	1994	1998	2007	2008
Leave							
Paid							
holidays	81%	74%	75%	73%	73%	76%	75%
vacations	72	67	67	66	67	69	68
personal leave	38	39	38	38	38	65	65
funeral leave	d	63	65	62	65	90	90
jury duty leave	98	94	97	94	95	96	97
military leave	80	81	83	75	76	80	80
maternity leave	1	1	1	e	e	e	e
paternity leave	1	1	1	e	e	e	e
family leave	e	e	e	4	4	9	16
Unpaid							

maternity leave	57	51	59	e	e	e	e
paternity leave	30	33	44	e	e	e	e
family leave	e	e	e	93	95	75	97
Disability Benefits							
Short-term disability	97	95	96	95	d	d	d
paid sick leave	97	95	95	94	96	95	d
sickness and accident insurance	14	21	22	21	20	25	24
Long-term disability insurance	31	27	28	30	34	38	38
Survivor Benefits							
Life insurance	85	88	89	87	89	88	87
Accidental death and dismemberment	67	59	66	56	58	d	d
Survivor income	f	f	f	2	1	d	d
Health Care Benefits							
Health insurance	93	93	90	87	86	82	83
Dental insurance	59	62	65	62	60	53	53
Vision care	37	f	35	35	43	35	35
Outpatient prescription drugs	93	86	79	86	84	81	82
Health savings accounts	d	d	d	d	d	21	21
Wellness programs	d	d	d	d	d	54	54
Fitness centers	d	d	d	d	d	24	24
Retirement Income Benefits							
All retirement ^e	98	96	93	96	98	95	95
defined benefit	93	90	87	91	90	88	88
defined contribution	9	9	9	9	14	21	20
types of plans							
savings and thrift	1	1	2	2	5	d	d
money purchase pension	8	8	7	7	10	d	d
cash or deferred arrangements							
with employer contributions	d	d	d	7	13	d	d
salary reduction	d	d	d	2	6	d	d
savings and thrift	d	d	d	2	4	d	d
money purchase pension	d	d	d	f	1	d	d
other ^h	d	d	d	5	7	d	d
no employer contributions	d	d	d	5	22	59	59
Child Care Benefits							
Employer assistance for child care	d	d	d	d	d	20	20
Employer provided funds	d	d	d	d	d	4	4
On-site and off-site	d	d	d	d	d	10	10
Resources and referral services	d	d	d	d	d	10	10
Adoption assistance	d	d	d	d	d	9	9

Other Benefits								
Flexible benefits plans ⁱ	5	5	5	5	d	36	36	
Reimbursement accounts ⁱ	5	31	50	64	d	d	d	
Health care	d	d	d	d	d	63	63	
Dependent care	d	d	d	d	d	56	56	
Flexible workplace	d	d	d	d	d	d	5	
Employer provided home PC	d	d	d	d	d	d	2	
Subsidized commuting	d	d	d	d	d	11	11	
Job related travel insurance	d	d	d	d	d	13	13	
Long-term care insurance	d	d	d	d	d	29	29	
Education assistance								
Work related	d	d	d	d	d	73	73	
Non-work related	d	d	d	d	d	23	23	
Employee assistance programs	d	d	d	d	d	76	76	

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employee Benefits in State and Local Governments, 1990, 1992, 1994, and 1998* (Washington, DC: U.S. Government Printing Office, 1992, 1994, 1996, and 2001) and *National Compensation Survey: Employee Benefits in State and Local Governments in the United States, Summary, September 2007 and March 2008* (Washington, DC: Bureau of Labor Statistics, 2008).

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

^aIncludes workers covered but not yet participating due to minimum service requirements. Does not include workers offered but not electing contributory benefits.

^bBLS's survey scope was expanded significantly in 1990 to include part-time workers, all governments regardless of size, and Alaska and Hawaii. The former survey coverage, which included only full-time workers in government units employing 50 or more workers in the 48 contiguous states and the District of Columbia, is referred to as old scope. The expanded survey coverage is referred to as new scope.

^cIncludes only benefits that are partly or wholly employer paid.

^dData not available.

^eBLS changed the classification of maternity and paternity leave to family leave in 1994.

^fLess than 0.5 percent.

^gIncludes defined benefit and defined contribution retirement plans. The total is less than the sum of the individual items because many employee participate in both types of plans.

^hIncludes money purchase pension and employee stock ownership plans.

ⁱFor flexible benefit plans and reimbursement accounts, data represent percentage of eligible employees.

UPDATED JULY 2008

Table 4.6

Participation in Benefits over Time, Part-Time Employees

Percentage of Part-Time Employees Participating^a in Employee Benefit Programs: Medium and Large Private Establishments, Selected Years, 1991-2000; State and Local Governments, 1990 – 1998 and 2007; Small Private Establishments, 1990-2000

Employee Benefit Program ^e	Medium and Large Private Establishments ^b					State and Local Governments ^c					Small Private Establishments ^d				
	1991	1993	1995	1997	2000	1990	1992	1994	1998	2007	1990	1992	1994	1996	2000

Leave																	
Paid																	
holidays	47%	48%	44%	40%	50%		34%	34%	30%	31%	30%		28%	29%	26%	24%	33%
vacations	55	55	50	44	56		26	26	22	19	21		29	31	31	30	31
personal leave	10	14	13	9	h		20	17	18	18	30		4	3	4	5	h
funeral leave	39	44	37	34	h		38	34	30	38	51		11	12	15	16	h
jury duty leave	45	49	42	37	h		53	52	51	50	58		13	15	25	23	h
military leave	14	14	14	9	h		39	38	32	28	42		3	4	3	5	h
maternity leave	1	1	f	f	h		1	1	f	f	f		1	g	f	f	h
paternity leave	g	1	f	f	h		1	1	f	f	f		f	f	f	f	h
family leave	f	f	g	1	h		f	f	1	1	9		f	f	g	1	h
Unpaid																	
maternity leave	19	36	f	f	h		28	32	f	f	f		4	7	f	f	h
paternity leave	14	32	f	f	h		18	24	f	f	f		2	4	f	f	h
family leave	f	f	42	54	h		f	f	62	56	75		f	f	28	25	h
Disability Benefits																	
Short-term disability																	
paid sick leave	30	26	19	18	h		49	45	42	43	39		10	11	9	10	h
sickness and accident insurance	19	17	16	18	15		14	14	7	9	11		10	11	17	13	10
Long-term disability insurance	3	4	7	4	9		8	9	8	7	11		g	1	1	2	1
Survivor Benefits																	
Life insurance	31	25	20	18	27		36	41	36	42	23		6	6	6	7	4
Accidental death and dismemberment	h	19	14	13	21		h	h	26	31	h		h	h	h	4	2
Survivor income	h	g	1	g	1		h	h	1	h	h		h	h	h	g	1
Health Care Benefits																	
Health insurance	28	24	19	21	28		38	43	31	37	18		6	5	7	6	6
Dental insurance	18	17	13	16	12		25	37	27	31	12		3	3	3	4	3
Vision care	h	10	8	9	11		h	h	14	17	10		h	h	h	2	1
Outpatient prescription drugs	h	24	19	20	26		h	h	29	33	18		h	h	h	5	6
Retirement Income Benefits																	
All retirement ⁱ	40	40	37	34	37		48	51	58	62	37		10	12	10	13	9
defined benefit pension	28	26	22	17	16		45	48	55	59	35		4	4	5	4	2
defined contribution	20	23	24	23	23		3	4	5	5	5		7	9	6	10	6
types of plans																	
savings and thrift	8	8	15	13	13		1	1	1	1	h		1	2	3	4	5
money purchase pension	4	4	4	3	2		2	3	3	4	h		1	1	1	2	1
simplified employee pension	h	h	h	h	2		h	h	h	h	h		g	h	h	1	g
deferred profit sharing	10	9	6	7	6		h	h	h	h	h		5	7	3	5	2
employee stock ownership	g	2	g	1	5		h	h	h	h	h		g	g	g	g	g
stock bonus	h	h	h	g	h		h	h	h	h	h		g	h	h	h	h
cash or deferred arrangements																	

with employer contributions	h	15	17	15	14	h	h	3	4	h	h	h	3	5	6
no employer contributions	h	4	5	4	13	h	h	11	15	30	h	h	1	2	3

Other Benefits

Stock option	h	h	h	h	h	h	h	h	h	h	g	g	h	h	h
Stock purchase	1	h	h	h	h	h	h	h	h	h	g	g	e	h	h
Flexible benefits plans ⁱ	2	5	5	3	h	2	2	3	h	18	1	1	e	1	h
Reimbursement accounts ⁱ	11	19	13	11	h	12	25	27	h	h	1	2	5	3	h

Source: U.S. Department of Labor, Bureau of Labor Statistics, Employee Benefits in Medium and Large Firms, 1980 and 1985 (Washington, DC: U.S. Government Printing Office, 1981 and 1986); Employee Benefits in Medium and Large Private Establishments, 1991, 1993, 1995, and 1997 (Washington, DC: U.S. Government Printing Office, 1993, 1995, 1997, and 1999); Employee Benefits in State and Local Governments, 1990, 1992, 1994, and 1998 (Washington, DC: U.S. Government Printing Office, 1992, 1994, 1996, and 2001); *National Compensation Survey: Employee Benefits in State and Local Governments in the United States, Summary, September 2007* (Washington, DC: Bureau of Labor Statistics, 2008); Employee Benefits in Small Private Establishments, 1990, 1992, 1994, and 1996 (Washington, DC: U.S. Government Printing Office, 1991, 1994, 1996, and 1999); *National Compensation Survey: Employee Benefits in Private Industry in the United States, 2000 Supplementary Tables* (Washington, DC: Bureau of Labor Statistics, 2003).

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

^aIncludes workers covered but not yet participating due to minimum service requirements. Does not include workers offered but not electing contributory benefits.

^bThe Bureau of Labor Statistics' (BLS) survey scope was expanded significantly in 1988 to include private, nonfarm establishments employing 100 or more workers. The former survey coverage, which previously included full-time employees in establishments with 50, 100, or 250 workers, depending on industry, is referred to as old scope. The expanded survey coverage, which in 1988 and after includes full-time employees in private, nonfarm establishments employing 100 or more workers in the District of Columbia and all states except Alaska and Hawaii, is referred to as new scope. In order to permit comparisons of 1988 findings with those of prior years, BLS also tabulated selected 1988 survey responses for old scope establishments. In 1991 and following years, the survey includes establishments in Alaska and Hawaii.

^cBLS's survey scope was expanded significantly in 1990 to include part-time workers, all governments regardless of size, and Alaska and Hawaii. The former survey coverage, which included only full-time workers in government units employing 50 or more workers in the 48 contiguous states and the District of Columbia, is referred to as old scope. The expanded survey coverage is referred to as new scope.

^dThese tabulations provide representative data for full-time employees in private, nonagricultural establishments with fewer than 100 employees.

^eIncludes only benefits that are partly or wholly employer paid.

^fBLS changed the classification of maternity and paternity leave to family leave in 1994.

^gLess than 0.5 percent.

^hData not available.

ⁱIncludes 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.

^jFor flexible benefits plans and reimbursement accounts, data represent percentage of eligible employees.

