

2020 NATIONAL UTILIZATION & COMPENSATION STUDY



PREPARED BY

DATA POINT CONSULTING LLC

# UTILIZATION & COMPENSATION SURVEY REPORT OVERVIEW

Since 1986, NALA has conducted research at a national level to better gain insights on the educational backgrounds, work environments, duties & responsibilities, and compensation levels of paralegals, which has been invaluable for those in this profession. The current report represents various topics (as noted above) from the data collected in 2020, along with trends where appropriate. Employment compensation and benefits reflect 2019 data. This study was conducted to better understand the educational backgrounds, work environments, duties and responsibilities, billing, and compensation levels of paralegals. The research provided is invaluable to those working in the paralegal profession as it provides several years of market research data for compare-and-contrast purposes.

## **METHODOLOGY**

NALA partnered with a third-party company, Data Point Consulting LLC, to administer, collect, and analyze the results. **The survey was successfully sent to 6,219 NALA members**, with an additional pool of approximately 5,000 non-members, in July of 2020 and was open for three weeks. Reminders were sent out to increase the response rate while the survey was active. This study has been conducted every two years since 1986. Individual response over the last 10 years is as follows: 1,607 in 2020; 1,112 in 2018; 1,226 in 2016; 1,069 in 2014; 1,330 in 2012; and 1,451 in 2010. **The overall 2020 member response rate was 14%.** Although there is no standard response rate across research, the higher the response rate, the better.

Given the number of individuals that responded and the comparable demographic makeup of survey respondents who were members of NALA, the survey sample is representative of NALA's paralegal population. This study is specifically for market research purposes and not intended to price fix on the open market.

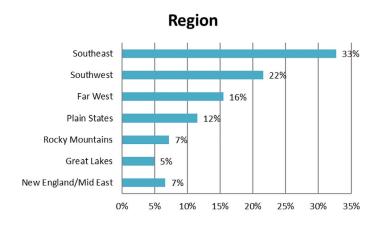
The report is broken down into various components assessing overall demographics, employment and responsibilities, compensation and billing rates, and employee/family benefits. New in 2020, participants were asked to focus primarily on 2019 information when it came to compensation and billing rates, given the uncertain economic times 2020 has brought due to the unprecedented COVID-19 pandemic.

#### PARALEGAL PROFESSION - EXPECTED GROWTH

According to the Bureau of Labor Statistics, the paralegal profession made up, on average, 336,669 jobs in 2020 with these professionals earning, on average, \$51,730. The median hourly wage of paralegals and legal assistants in the United States is \$24.87 per hour. By 2025, the number of paralegals is expected to grow by 6.7% to 359,193 jobs. Most jobs are found in the legal services industry—capturing 77.4% of employment—with the next two most popular industries comprising of 4.4% employment in federal government, civilian and 4.4% in local government, excluding education and hospitals. Roughly 85% of paralegals in the United States are female. Overall, the paralegal profession's job outlook is projected to increase much faster than the average job sector. Given the number of 2020 survey respondents¹ (n = 1,607), this study provides a generalization of the paralegal profession.

#### **DEMOGRAPHICS OF RESPONDENTS**

Consistent across this study, the majority of respondents were female (94%), a NALA member of 10 years (73%), and about 50 years old. Approximately 70% of respondents indicated that they were a Certified Paralegal, 8% of them have their CLAS, and 32% of them obtained NALA's ACP credential. Almost half of respondents indicated that they have a certificate from a paralegal program (45%). The majority of respondents were from the southeast region of the U.S. (33%) while 22% were from the southwest.



#### **EMPLOYMENT AND RESPONSIBILITIES**

Some notable shifts in employment were seen in 2020 compared to 2018. Approximately 10% fewer employers offered paralegals a flexible work arrangement compared to 2018. The 2020 reasons for the increases in duties and responsibilities significantly declined from the past few studies where fewer paralegals indicated that their duties increased, such as in the area of work that involves independent judgement (-24%) or the level of sophistication of work (-27%).

The majority of paralegals are employed by companies while a small percentage is self-employed/business owners (3%). Only 4% of paralegals work in a non-profit sector, while 67% work in the private sector and 29% work in the public sector. Not surprising, Paralegal continues to be the most common job title utilized by respondents. Slightly one-third of paralegals work alongside 2 to 5 attorneys while working full-time (30 plus hours).

Consistent across studies, over half of paralegals do not have secretarial (administrative) assistance available to them and this is trending up.

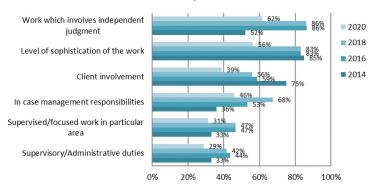
Overall, paralegals do not supervise others and their workload is assigned by attorneys or office administrators/managers. Of those who supervise others, they have been paralegals for more than 25 years.

When looking into several specialty areas in which paralegals work, roughly 30-40% spend 80-100% of their time in the following areas:

- · Litigation-civil (40%)
- Family law/Domestic relations (30%)
- Criminal (28%)

Interestingly, between 14% to 19% fewer paralegals in 2020 indicated that they attend legal education seminars, seek certification, and involve themselves in professional associations compared to 2018.





## **COMPENSATION AND BILLING<sup>2</sup>**

The studies continue to show that roughly half of paralegals are primarily paid hourly, while the other half are salaried. On average, paralegals work 40 hours per week where 29 of those hours are billable, which continues to be the trend since 2016. About 53% of firms bill paralegal time, slightly over half of paralegals are not expected to produce a set number of billable hours per week. Approximately 88% of paralegals work in excess of their normal working hours at some point in a given year, but 46% of them reported never receiving overtime pay.

#### Compensation

Total compensation<sup>3</sup> continues to grow - on average 5% - from 2002 to 2019 with more paralegals reporting gross salaries of more than \$80,000 (up 4% from 2018). On average, a paralegal's 2019 annual compensation totaled \$68,240, which increased by 1% from 2018. Not surprising, paralegals' compensation generally increases due to having more years of legal experience, education, and working with more attorneys. For those who receive bonuses, paralegals should anticipate an additional \$4,100 each year.

Those living in the Far West continue to see the highest compensation averaging \$65,029 since 2004, while those living in the Plains States average the lowest at \$53,194. On average, paralegals earn 5% more money with a Bachelorette degree compared to an associate degree. There has been a notable increase in compensation over the years as paralegals receive more educational degrees.

#### **EMPLOYEE BENEFITS**

Interestingly, since 2018, paralegals reported a 6% decline when it came to their employers providing a retirement/pension plan. In addition, 79% of respondents who worked for an employer indicated that their employer does not pay a portion or offer health insurance, which was a significant decline of 67% from the previous study. The top five paid benefits employers offer remain consistent, including conference fees, mileage, professional dues, life insurance, and parking.

<sup>1</sup> This study is specifically for market research purposes and not intended to price fix on the open market.

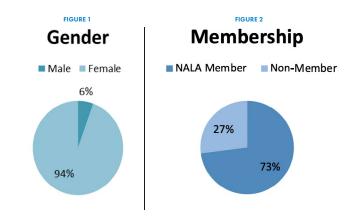
The 2020 study specifically assessed 2019 compensation and billing.

<sup>3</sup> Compensation includes salary, overtime, and bonuses.

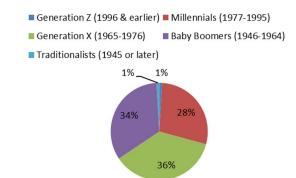
## **FIGURES**

Respondent Demographics		Employee Benefits	
Figure 1: Gender	5	Figure 48: Employer Retirement/Pension Plan	13
Figure 2: Membership	5	Figure 49: Employer Profit Sharing Plan	13
Figure 3: Generation Breakdown	5	Figure 50: Employer Contributions	13
Figure 4: Credential Attained	5		
Figure 5: Region	5		
Figure 6: Population of City Where Work	5	TADICO	
Figure 7: Highest Degree Attained	6	TABLES	
Figure 8: Paralegal Education Program	6	Respondent Demographics	
		Table 1: Region & State Breakdown of Respondents	5
<b>Employment &amp; Responsibilities</b>			
Figure 9: Current Employment Status	7	Employment & Responsibilities	
Figure 10: Firm's Governing Status	7	Table 2: Specialty Area Breakdown	9
Figure 11: Flexible Work Arrangement by Employer	7		
Figure 12: Flexible Work Arrangement Scenario	7	Compensation & Billing Rates	
Figure 13: Total Years Work Experience	7	Table 3: Billing Rates	10
Figure 14: Total Years Legal Experience	7	Table 4: Compensation/Gross Salary by Association	12
Figure 15: Job Titles	7		
Figure 16: Attorney Count	7	Employee Benefits	
Figure 17: Employment Basis	7	Table 5: Benefits Employer Provides/Pays for Employees	13
Figure 18: Secretarial Assistance	7	Table 6: Benefits Employer Provides/Pays for Families	13
Figure 19: Duties & Responsibilities	8		
Figure 20: Areas of Increased Duties & Responsibilities	8		
Figure 21: Various meeting/agency participation	8		
Figure 22: Overall Supervision	8		
Figure 23: Years Legal Experience by Supervision	8		
Figure 24: Assignments	8		
Figure 25: Employees Reporting	9		
Figure 26: Tools for Professional Growth	9		
Compensation & Billing Rates	10		
Figure 27: Primary Compensation	10		
Figure 28: Average Hourly Billing Rates by Region	10		
Figure 29: Average Hourly Billing Rates by Size of Firm	10		
Figure 30: Average Hourly Billing Rates by Total Years Legal Experience	10		
Figure 31: Average Hourly Billing Rates by Type of Paralegal Program	10		
Figure 32: Firm Bill Paralegal Time	11		
Figure 33: Billing Hours Expectations	11		
Figure 34: Work Excess Hours & Overtime Pay	11		
Figure 35: Gross Annual Salary Ranges	11		
Figure 36: Annual Compensation Ranges	11		
Figure 37: Total Compensation	11		
Figure 38: Gross Salary	11		
Figure 39: Bonuses	11		
Figure 40: Compensation by Years of Legal Experience	12		
Figure 41: Gross Salary by Years of Legal Experience	12		
Figure 42: Compensation by Region	12		
Figure 44: Gross Salary by Region	12		
Figure 44: Compensation by Attorney Size	12		
Figure 46: Salary by Attorney Size	12		
Figure 46: Salary by Education	12		
Figure 47: Salary/Billable Hourly Rate Increase	12		

# **RESPONDENT DEMOGRAPHICS - 2020 RESULTS**



# Generation Breakdown



\*Average age 50; Average birth year 1970

#### **Credential Attained** ■ Yes Advanced Paralegal Certification 32% 68% ■ No (ACP) CLAS 92% Certified Paralegal/CP Credential 70% 0% 20% 40% 60% 80% 100%

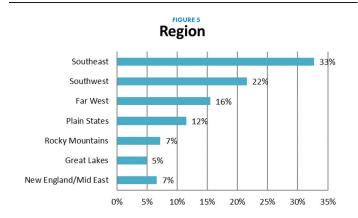
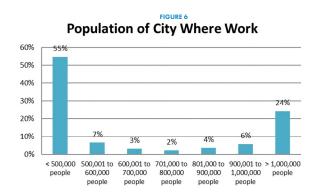


TABLE 1

Region	Region	State	Count	Frequenc
	Far West	Alaska	2	0
	Far West	California	185	12
_	Far West	Hawaii	1	0
Far West	Far West	Nevada	29	2
	Far West	Oregon	12	1
	Far West	Washington	12	1
	Great Lakes	Illinois	23	1
	Great Lakes	Indiana	4	0
Great	Great Lakes	Michigan	22	1
Lakes	Great Lakes	Ohio	14	1
	Great Lakes	Wisconsin	12	1
	New England/Mid East		6	
	New England/Mid East		2	C
	New England/Mid East		13	1
	New England/Mid East		3	
	New England/Mid East		2	0
New	New England/Mid East		26	2
England/	New England/Mid East		19	
Mid East	New England/Mid East		20	1
	New England/Mid East		0	
	New England/Mid East		1	(
	New England/Mid East		4	(
	New England/Mid East		5	(
	Plains States	lowa	16	1
	Plains States	Kansas	29	- 2
	Plains States	Minnesota	5	(
Plains	Plains States	Missouri	32	
States	Plains States	Nebraska	43	3
	Plains States	North Dakota	26	
	Plains States	South Dakota	25	- :
	Rocky Mountains	Colorado	31	
	Rocky Mountains	Idaho	7	(
Rocky	Rocky Mountains	Montana	20	
Mountains	Rocky Mountains	Utah	34	
	Rocky Mountains	Wyoming	17	
	Southeast	Alabama	23	
	Southeast	Arkansas	6	(
	Southeast	Florida	224	15
	Southeast	Georgia	31	
	Southeast	Kentucky	9	
	Southeast	Louisiana	12	
Southeast	Southeast	Mississippi	20	
	Southeast	North Carolina	54	4
	Southeast	South Carolina	30	
	Southeast	Tennessee	39	3
	Southeast	Virginia	43	3
	Southeast	West Virginia	10	
	Southwest	Arizona	111	
	Southwest	New Mexico	17	
Southwest	Southwest	Oklahoma	55	4
		anoma	33	

\*Green indicates top 10 States that responded to the survey



# **RESPONDENT DEMOGRAPHICS - 2020 RESULTS**

**Highest Degree Attained** 

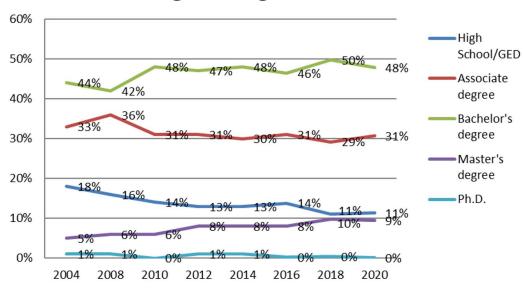
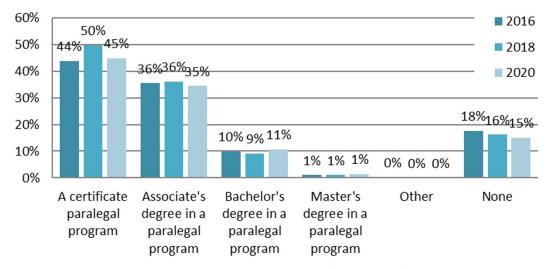


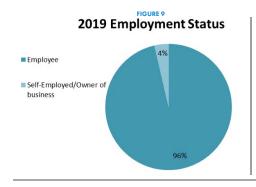
FIGURE 8

## **Paralegal Education Program**

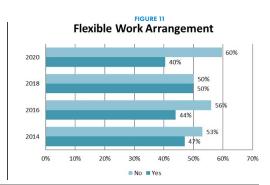


<sup>\*</sup>Overall percentage will equal more than 100 as participants could select more than one option

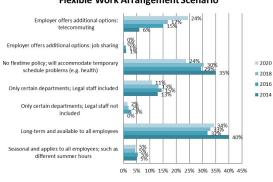
# **EMPLOYMENT AND RESPONSIBILITIES - 2020 RESULTS**







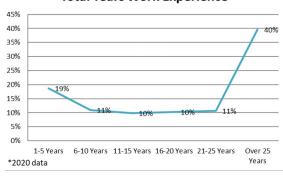
## FIGURE 12 Flexible Work Arrangement Scenario

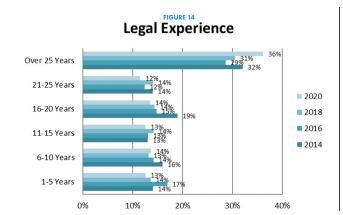


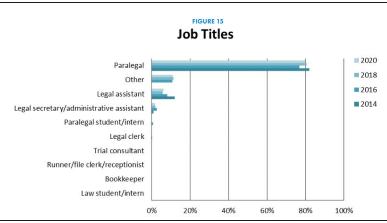
Of the respondents who indicated that their employer provides a flexible work arrangement, Figure 12 represents their typical work arrangement.

The average number of years employed by survey respondents from 2016 to 2020 is 19 years.

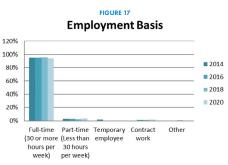
## Total Years Work Experience

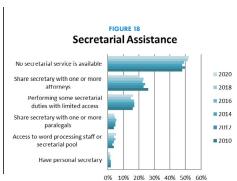












# **EMPLOYMENT AND RESPONSIBILITIES - 2020 RESULTS**

Duties & Responsibilites Increase?

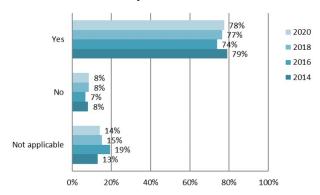


FIGURE 21

#### Participate in:

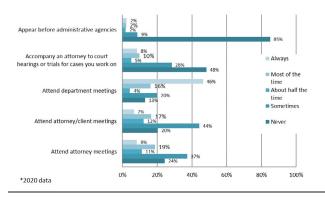
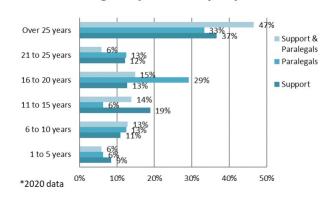


FIGURE 23

#### **Years Legal Experience by Supervision**



Of the respondents who indicated that their duties and responsibilities increased.

Figure 20 represents the areas that increased.

FIGURE 20

#### Areas of Increased Duties & Responsibilities

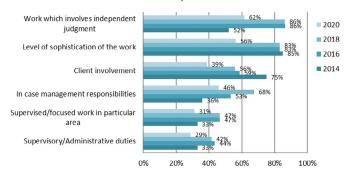


FIGURE 22

#### **Overall Supervision By:**

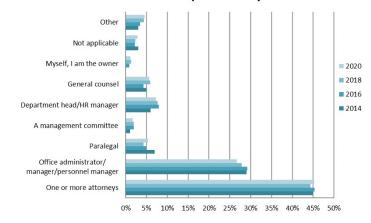
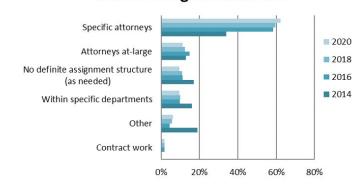


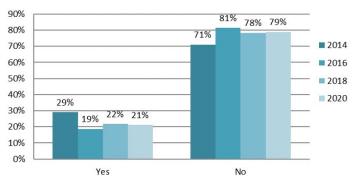
FIGURE 24

## **Receive Assignments From:**



# **EMPLOYMENT AND RESPONSIBILITIES - 2020 RESULTS**

Employees Report to You



Tools for Professional Growth

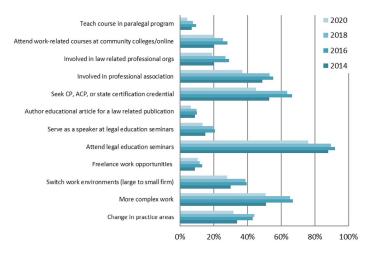


Table 2 represents several specialty areas in which paralegals work and the amount of time spent during a typical 5-day work week. For example, < 20% indicates one day or less in a certain specialty area. N/A was excluded from the analysis.

TABLE 2

TABLE 2						
Specialty Area	< 20%	20% to 39%	40% to 59%	60% to 79%	80% to 100%	
Administrative/government/						
public including compliance	44%	20%	8%	4%	23%	
Admiralty/Maritime	86%	5%	2%	2%	6%	
Aviation	83%	7%	4%	2%	4%	
Banking/Finance	56%	20%	9%	6%	9%	
Bankruptcy	72%	13%	6%	2%	7%	
Civil rights	59%	18%	6%	8%	9%	
Collections	71%	12%	7%	3%	7%	
Commercial	46%	24%	12%	8%	11%	
Construction	55%	22%	8%	7%	8%	
Contract	43%	21%	15%	8%	13%	
Corporate	48%	18%	11%	8%	16%	
Criminal	53%	9%	6%	3%	28%	
Elder law	59%	24%	6%	5%	6%	
Employee benefits	60%	21%	12%	5%	3%	
Employment/Labor law	52%	20%	12%	4%	13%	
Energy/Utility	66%	13%	7%	5%	10%	
Entertainment	83%	8%	5%	2%	2%	
Environmental law	74%	14%	4%	2%	7%	
Family law/Domestic relations	43%	11%	9%	6%	30%	
Healthcare	52%	19%	7%	5%	17%	
Immigration	70%	6%	3%	4%	17%	
Insurance	42%	15%	11%	6%	26%	
Intellectual property	52%	17%	8%	5%	19%	
Legislation/Lobbying	73%	7%	7%	0%	11%	
Litigation-civil	24%	14%	12%	10%	40%	
Mass tort litigation	54%	17%	7%	6%	17%	
Medical malpractice	53%	16%	9%	4%	18%	
Mergers/Acquisitions	65%	19%	6%	5%	6%	
Multi-state litigation	63%	13%	7%	4%	13%	
Native American/Tribal	86%	5%	4%	5%	0%	
Non-profit	77%	9%	1%	2%	11%	
Office management	59%	19%	12%	3%	7%	
Oil & Gas	67%	11%	6%	8%	8%	
Personal injury	35%	14%	11%	7%	33%	
Probate	53%	21%	7%	8%	12%	
Product liability	52%	19%	10%	4%	16%	
Real Estate	52%	15%	10%	7%	16%	
Securities/Antitrust	66%	14%	6%	4%	10%	
Social Security	79%	13%	4%	0%	4%	
Tax	70%	9%	11%	3%	8%	
Telecommunications	74%	17%	1%	3%	4%	
Trusts & Estates	53%	16%	9%	6%	16%	
Veterans law	90%	7%	3%	0%	0%	
Work compensation	63%	17%	7%	3%	11%	

# **COMPENSATION AND BILLING RATES - 2020 RESULTS**

2020 Average hours per week (billable & non-billable): 40 hours 2020 Average billable hours per week: 29 hours 2020 Average billing rate per hour: \$149

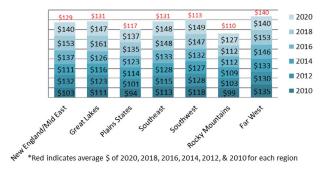
#### FIGURE 27

#### **Primary Compensation**



#### FIGURE 28

#### **Hourly Billing Rates by Region**



#### FIGURE 29

#### Hourly Billing Rates by Size of Firm



2-5 6-10 11-15 16-20 21-25 26-30 31-35 36-40 41-45  ${\rm ^*Red\ indicates\ average\ \$\ of\ 2020,\ 2018,\ 2016,\ 2014,\ 2012,\ \&\ 2010\ for\ size\ of\ firm;\ 2020,\ 2018\ \&\ 2016\ were\ only\ assessed\ for\ firms\ between\ 21-30\ attornevs}$ 

#### FIGURE 30

#### **Hourly Billing Rates by Total Years Legal Experience**

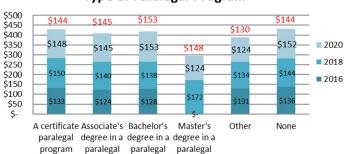


\*Red indicates average \$ of 2020, 2018, 2016, and 2014 for Total Years of Legal Experience

#### TABLE 3

Billing Rate Ranges	2010	2012	2014	2016	2018	2020
Less than \$30	2%	2%	2%	2%	0%	1%
\$31 to 35	1%	1%	0%	1%	0%	0%
\$36 to 40	0%	0%	1%	0%	0%	0%
\$40 to 45	1%	0%	0%	0%	0%	0%
\$46 to 50	2%	1%	0%	1%	0%	0%
\$51 to 55	1%	1%	0%	0%	0%	0%
\$56 to 60	1%	1%	1%	0%	0%	0%
\$61 to 65	4%	1%	1%	1%	1%	0%
\$66 to 70	2%	2%	2%	1%	1%	1%
\$71 to 75	9%	9%	6%	5%	4%	5%
\$76 to 80	2%	3%	3%	3%	2%	1%
\$81 to 85	4%	4%	3%	3%	2%	2%
\$86 to 90	6%	7%	4%	5%	4%	3%
\$91 to 95	5%	4%	4%	4%	3%	3%
\$96 to 100	10%	10%	11%	11%	7%	8%
\$101 to 105	1%	1%	0%	1%	0%	2%
\$106 to 110	4%	3%	5%	3%	5%	2%
\$111 to 115	1%	1%	2%	1%	1%	2%
\$116 to 120	1%	1%	2%	2%	2%	2%
\$121 to 125	9%	11%	9%	12%	11%	9%
\$126 to 130	2%	2%	2%	2%	2%	1%
\$131 to 135	3%	3%	3%	4%	2%	3%
\$136 to 140	3%	3%	2%	2%	3%	2%
\$141 to 145	0%	0%	2%	2%	2%	2%
\$146 to 150	2%	2%	8%	8%	13%	14%
\$151 to 155	1%	7%	1%	1%	1%	1%
\$156 to 160	1%	1%	1%	2%	2%	2%
\$161 to 165	1%	1%	2%	2%	1%	2%
\$166 to 170	1%	1%	0%	1%	1%	1%
\$171 to 175	2%	1%	4%	3%	6%	5%
\$176 to 180	1%	4%	2%	1%	2%	1%
\$181 to 185	1%	12%	2%	1%	3%	4%
\$186 to 190	1%	7%	1%	0%	1%	2%
\$191 to 195	1%	10%	1%	3%	2%	2%
\$196 to 200	1%	10%	2%	2%	3%	3%
\$201 to 205	0%	1%	0%	0%	1%	1%
\$206 to 210	0%	4%	1%	1%	0%	2%
\$211 to 215	1%	3%	1%	0%	1%	1%
More than \$215	-	-	-	8%	12%	12%

#### **Hourly Billing Rates by Type of Paralegal Program**

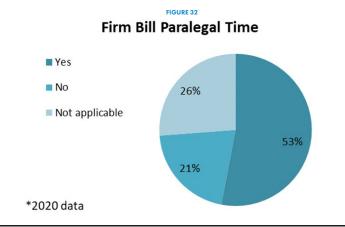


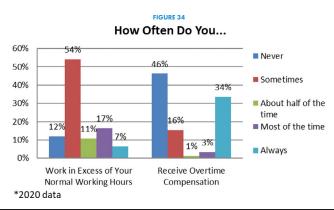
program

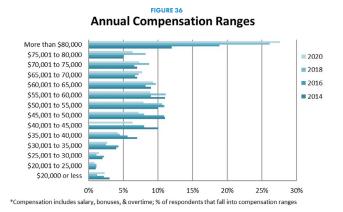
program \*Average rate; 2016 Master's degree in paralegal program was excluded due to insufficient number of responses; red indicates average \$ of 2018 and 2016 for type of paralegal program

program

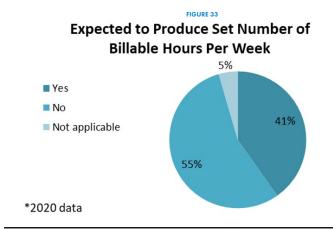
# **COMPENSATION AND BILLING RATES - 2020 RESULTS**



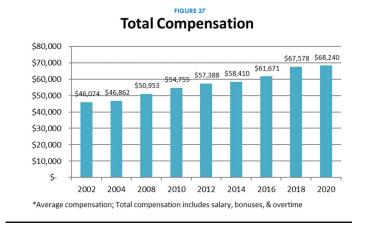














## **COMPENSATION AND BILLING RATES - 2020 RESULTS**

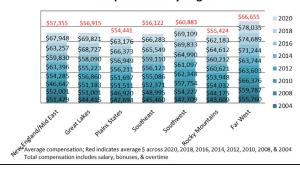
#### Compensation by Years of Legal Experience

			\$63,913	\$67,076	\$70,011	<b>2020</b>
	\$53,578	\$59,968	\$68,850	\$73,381	\$76,880	■ 2018
	\$61,025	\$68,080		\$71,963	\$77,427	2016
\$41,915 \$44,110	\$56,839	\$66,649	\$72,482		\$72,719	<b>2014</b>
\$44,110	\$54,573	\$59,736	\$64,396	\$67,962		■ 2012
\$42,459	\$52,061	\$57,051	\$61,622	\$62,608	\$65,393	■ 2010
\$41,150	\$51,484	\$54,347	\$58,952	\$65,075	\$64,552	
\$38,867	\$45,488	\$53,948	\$57,175	\$61,466	\$63,097	

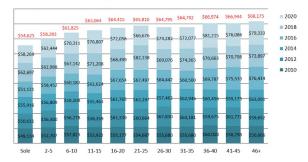
1 to 5 years 6 to 10 years 11 to 15 years 16 to 20 years 21 to 25 years Over 25 years

'Average compensation; Red indicates average \$ of 2020, 2018, 2016, 2014, 2012, 2010 for Total Years of Legal Experience: Total compensation includes salary, bonuses, & overtime

### **Compensation By Region**

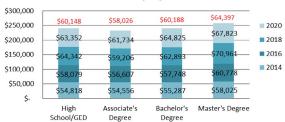


## **Compensation by Attorney Size**



\*Average compensation; Red indicates average \$ across 2020, 2018, 2016, 2014, 2012, & 2010; Compensation includes salary, bonuses, & overtime

#### FIGURE 46 **Gross Salary by Education**



\*Average gross salary; Doctorate Degree was excluded from analysis due to insufficient number of responses; Red indicates average \$ across 2020, 2018, 2016 and 2014.

TABLE 4

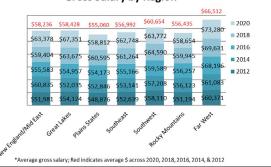
#### **Gross Salary by** Years of Legal Experience



1 to 5 years 6 to 10 years 11 to 15 years 16 to 20 years 21 to 25 years Over 25 years

\*Average gross salary; Red indicates average S of 2020, 2018, 2016, 2014, 2012, 2010 for Total Years of Legal Experience

## **Gross Salary by Region**



## **Gross Salary by Attorney Size**



\*Average gross salary; Red indicates average \$ across 2020, 2018, 2016, 2014, 2012, & 2010

#### FIGURE 47

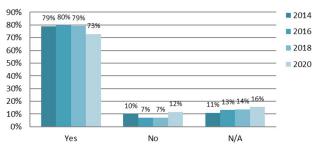


2014 2018 2014 \$ 55,360 \$ 58,110 \$ 63,539 64,095 \$ 58,923 \$ 62,160 \$ 68,652 68,331 \$ 56,572 63,793 \$ 60,456 \$ 64,978 67,973 CLA/CP \$ 64.156 64.869 \$ 56.516 \$ 59,660 \$ 64.165 65.134 \$ 59,794 \$ 68,979 Non CLA/CI 61,113 69,555 \$ 55,187 \$ 73,820 68,257 \$ 66.051 \$ 73,321 \$ 67.932 \$ 62,802 \$ 67.571 \$ 74.311 \$ 57,340

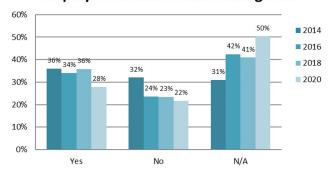
\*Average compensation includes salary, bonuses, & overtime

# **EMPLOYEE BENEFITS - 2020 RESULTS**

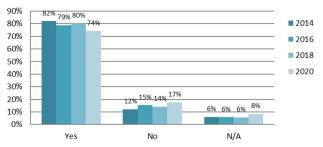
FIGURE 48 **Employer Provides Retirement/Pension Plan** 



**Employer Provides Profit Sharing Plan** 



**Employer Contributes to Retirement/Pension Plan** 



Benefits Offered to Employee	Yes	No	Partial	Not Offered
CLE/Conference/Seminar fees	69%	11%	8%	13%
Professional dues	65%	14%	5%	17%
Parking	55%	17%	5%	24%
Health insurance	13%	33%	8%	46%
Life insurance	<b>57</b> %	14%	10%	19%
Mileage	49%	20%	4%	27%
Disability insurance	20%	25%	7%	48%
Dental insurance	48%	17%	19%	17%
Maternity benefits				
(excluding FMLA)	42%	22%	6%	30%
Vision insurance	41%	20%	17%	21%
Tuition reimbursement	31%	26%	8%	35%
Free representation	20%	25%	7%	48%
Cell phone reimbursement	18%	34%	4%	44%
Health club membership	13%	33%	8%	46%
Leased car	3%	39%	0%	57%
Childcare	5%	37%	2%	56%

<sup>\*</sup>Green denotes top 5 benefits employer pays/provides; Red denotes top 5 benefits employer doesn't pay/provide

#### TABLE 6

Benefits Offered to Families	Yes	No	Partial	Not Offered
Health insurance	35%	29%	22%	14%
Life insurance	21%	43%	11%	26%
Dental insurance	31%	33%	17%	19%
Vision insurance	28%	34%	17%	21%
Free representation	11%	37%	6%	46%