

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2014

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	60	59	97	37	36	97	34	33	97
Worker characteristics									
Management, professional, and related	78	77	99	45	45	98	53	51	97
Management, business, and financial	86	86	99	61	59	98	62	60	98
Professional and related	75	74	98	39	39	99	49	47	96
Teachers	74	72	98	22	22	98	40	38	96
Primary, secondary, and special education school teachers	82	80	98	20	20	98	40	39	98
Registered nurses	76	75	99	37	36	99	51	49	96
Service	34	33	94	21	20	95	13	12	97
Protective service	70	67	96	26	25	96	22	21	97
Sales and office	59	57	97	37	36	96	34	33	96
Sales and related	46	44	95	29	27	95	21	19	93
Office and administrative support	66	64	98	42	40	97	41	40	97
Natural resources, construction, and maintenance	60	59	98	39	38	99	29	28	97
Construction, extraction, farming, fishing, and forestry	53	52	98	34	33	99	22	21	97
Installation, maintenance, and repair	66	65	98	43	42	98	35	34	96
Production, transportation, and material moving ...	66	64	97	46	44	98	31	30	97
Production	74	72	97	53	53	99	35	34	97
Transportation and material moving	59	57	97	39	37	96	28	27	97
Full time	75	74	98	45	44	98	43	42	97
Part time	14	12	88	14	13	91	6	5	95
Union	86	84	98	49	48	97	37	36	96
Nonunion	56	54	97	35	35	98	34	32	97
Average wage within the following categories ³ :									
Lowest 25 percent	26	23	91	17	16	92	9	9	96
Lowest 10 percent	14	12	88	13	11	92	3	3	96
Second 25 percent	62	61	98	37	36	97	31	30	97
Third 25 percent	76	75	98	47	46	98	45	43	96
Highest 25 percent	86	84	99	53	52	99	58	56	97
Highest 10 percent	89	88	99	57	57	99	61	59	98
Establishment characteristics									
Goods-producing industries	73	71	97	53	53	99	38	37	97
Service-providing industries	58	57	97	35	34	97	34	32	97
Education and health services	68	67	98	29	28	98	39	37	96
Educational services	76	74	98	25	25	98	41	39	95
Elementary and secondary schools	76	75	98	22	21	99	35	34	97
Junior colleges, colleges, and universities	83	80	97	31	30	97	55	52	94
Health care and social assistance	63	61	98	31	31	98	37	36	97
Hospitals	87	85	98	46	46	99	60	57	96
Public administration	83	81	99	26	25	98	30	29	96

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	41	40	97	28	28	97	23	22	97
1 to 49 workers	36	35	97	26	25	97	20	20	97
50 to 99 workers	55	53	96	36	35	98	31	30	98
100 workers or more	78	76	98	46	44	98	44	43	96
100 to 499 workers	71	68	97	43	41	97	38	36	97
500 workers or more	85	84	98	48	47	98	51	49	96
Geographic areas									
Northeast	59	58	99	61	60	99	33	32	97
New England	59	57	98	39	38	98	35	34	98
Middle Atlantic	59	58	99	69	69	99	33	32	97
South	63	61	96	31	30	96	33	32	96
South Atlantic	62	60	97	34	33	96	35	33	96
East South Central	65	63	96	30	28	95	33	32	96
West South Central	64	61	95	27	26	97	31	31	97
Midwest	63	61	97	37	36	96	38	37	97
East North Central	65	63	97	40	39	96	38	37	97
West North Central	60	59	98	32	31	97	39	38	98
West	54	53	98	26	25	98	31	30	96
Mountain	58	57	97	29	28	99	37	35	94
Pacific	52	51	98	25	24	98	28	28	97

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 17. Life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2014

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	6	94
Worker characteristics		
Management, professional, and related	5	95
Management, business, and financial	5	95
Professional and related	5	95
Teachers	9	91
Primary, secondary, and special education school teachers	9	91
Registered nurses	2	98
Service	9	91
Protective service	9	91
Sales and office	6	94
Sales and related	9	91
Office and administrative support	5	95
Natural resources, construction, and maintenance	6	94
Construction, extraction, farming, fishing, and forestry	4	96
Installation, maintenance, and repair	7	93
Production, transportation, and material moving ...	4	96
Production	5	95
Transportation and material moving	4	96
Full time	6	94
Part time	6	94
Union	5	95
Nonunion	6	94
Average wage within the following categories ² :		
Lowest 25 percent	9	91
Lowest 10 percent	8	92
Second 25 percent	6	94
Third 25 percent	5	95
Highest 25 percent	5	95
Highest 10 percent	5	95
Establishment characteristics		
Goods-producing industries	5	95
Service-providing industries	6	94
Education and health services	6	94
Educational services	9	91
Elementary and secondary schools	9	91
Health care and social assistance	3	97
Hospitals	2	98
Public administration	10	90

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2014—continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	7	93
1 to 49 workers	7	93
50 to 99 workers	6	94
100 workers or more	5	95
100 to 499 workers	5	95
500 workers or more	5	95
Geographic areas		
Northeast	5	95
New England	9	91
Middle Atlantic	3	97
South	7	93
South Atlantic	6	94
East South Central	12	88
West South Central	6	94
Midwest	5	95
East North Central	6	94
West North Central	4	96
West	5	95
Mountain	7	93
Pacific	3	97

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2014

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	57	2	38	3	1
Worker characteristics					
Management, professional, and related	63	2	32	2	1
Management, business, and financial	70	2	25	2	1
Professional and related	60	2	35	2	1
Teachers	41	1	52	4	2
Primary, secondary, and special education school teachers	34	1	58	4	2
Registered nurses	71	2	25	—	—
Service	47	1	48	3	1
Protective service	38	3	54	5	1
Sales and office	62	2	34	2	1
Sales and related	60	2	34	3	1
Office and administrative support	62	2	34	2	(²)
Natural resources, construction, and maintenance	39	1	55	4	(²)
Construction, extraction, farming, fishing, and forestry	25	—	69	3	—
Installation, maintenance, and repair	49	1	45	4	(²)
Production, transportation, and material moving ...	49	1	44	5	(²)
Production	47	1	46	6	(²)
Transportation and material moving	50	2	43	4	(²)
Full time	57	2	38	3	1
Part time	53	1	40	4	1
Union	38	2	51	9	1
Nonunion	62	2	34	1	1
Average wage within the following categories ³ :					
Lowest 25 percent	50	1	47	2	1
Lowest 10 percent	40	—	56	3	—
Second 25 percent	54	1	41	3	1
Third 25 percent	55	2	39	3	1
Highest 25 percent	63	2	31	3	1
Highest 10 percent	65	3	29	2	(²)
Establishment characteristics					
Goods-producing industries	48	1	46	5	(²)
Service-providing industries	59	2	36	3	1
Education and health services	54	1	41	2	1
Educational services	43	1	50	4	2
Elementary and secondary schools	34	1	59	4	3
Junior colleges, colleges, and universities	60	2	33	3	1
Health care and social assistance	63	1	34	1	(²)
Hospitals	78	2	17	2	1
Public administration	36	3	53	7	2

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2014—continued

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
1 to 99 workers	48	1	48	2	1
1 to 49 workers	47	1	49	2	1
50 to 99 workers	51	(²)	47	2	(²)
100 workers or more	61	2	33	3	1
100 to 499 workers	59	2	36	3	(²)
500 workers or more	62	3	30	4	1
Geographic areas					
Northeast	62	—	31	4	—
New England	65	2	31	2	—
Middle Atlantic	61	—	32	5	—
South	58	1	37	2	2
South Atlantic	62	2	31	2	3
East South Central	56	—	40	2	—
West South Central	51	—	46	2	—
Midwest	54	2	40	4	(²)
East North Central	53	2	42	3	(²)
West North Central	58	1	37	4	1
West	53	2	43	2	(²)
Mountain	57	2	41	—	—
Pacific	51	—	43	3	—

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

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

**Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹
National Compensation Survey, March 2014**

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

Characteristics	Multiple of annual earnings amounts ²					Mean multiple of annual earnings	Median multiple of annual earnings
	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	1	61	12	22	4	1.4	1.0
Worker characteristics							
Management, professional, and related	(³)	57	12	25	5	1.4	1.0
Management, business, and financial	1	56	10	27	6	1.4	1.0
Professional and related	–	58	14	23	–	1.4	1.0
Teachers	–	52	22	23	–	1.4	–
Primary, secondary, and special education school teachers	–	52	25	22	1	1.4	–
Registered nurses	–	76	10	13	–	1.2	1.0
Service	1	65	13	18	3	1.3	1.0
Protective service	–	60	13	19	8	1.4	1.0
Sales and office	(³)	65	10	20	4	1.3	1.0
Sales and related	–	77	7	13	–	1.2	1.0
Office and administrative support	(³)	61	11	23	5	1.4	1.0
Natural resources, construction, and maintenance	1	63	12	22	3	1.3	1.0
Construction, extraction, farming, fishing, and forestry	–	61	14	23	2	1.3	1.0
Installation, maintenance, and repair	1	63	11	22	3	1.3	1.0
Production, transportation, and material moving	1	62	14	21	3	1.3	1.0
Production	–	57	13	26	–	1.4	1.0
Transportation and material moving	1	67	15	15	2	1.3	1.0
Full time	(³)	60	12	23	4	1.4	1.0
Part time	1	74	11	10	5	1.3	1.0
Union	1	64	16	14	5	1.3	1.0
Nonunion	(³)	61	11	24	4	1.4	1.0
Average wage within the following categories ⁴ :							
Lowest 25 percent	–	70	9	18	–	1.3	1.0
Lowest 10 percent	–	68	–	–	–	1.3	1.0
Second 25 percent	1	66	12	18	3	1.3	1.0
Third 25 percent	(³)	58	13	24	4	1.4	1.0
Highest 25 percent	1	57	12	25	6	1.4	1.0
Highest 10 percent	1	55	11	26	6	1.4	1.0
Establishment characteristics							
Goods-producing industries	–	53	11	31	–	1.4	1.0
Service-providing industries	1	62	12	21	4	1.3	1.0
Education and health services	1	63	15	20	2	1.3	1.0
Educational services	–	48	20	27	–	1.4	–
Elementary and secondary schools	–	46	26	26	2	1.4	1.5
Junior colleges, colleges, and universities	–	50	14	28	–	1.4	–
Health care and social assistance	1	71	12	16	1	1.2	1.0
Hospitals	1	74	12	12	1	1.2	1.0
Public administration	–	56	19	19	–	1.4	1.0

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹ National Compensation Survey, March 2014—continued

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

Characteristics	Multiple of annual earnings amounts ²					Mean multiple of annual earnings	Median multiple of annual earnings
	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		
1 to 99 workers	—	59	12	23	—	1.4	1.0
1 to 49 workers	—	62	11	21	—	1.4	1.0
50 to 99 workers	—	54	14	28	—	1.4	1.0
100 workers or more	1	62	12	22	4	1.3	1.0
100 to 499 workers	(³)	64	10	22	5	1.4	1.0
500 workers or more	1	60	13	22	3	1.3	1.0
Geographic areas							
Northeast	1	57	17	19	5	1.4	1.0
New England	—	64	16	17	—	1.3	1.0
Middle Atlantic	—	55	18	20	—	1.4	1.0
South	(³)	64	9	23	3	1.3	1.0
South Atlantic	—	65	10	22	—	1.3	1.0
East South Central	—	60	9	26	—	1.4	1.0
West South Central	—	64	9	24	—	1.3	1.0
Midwest	—	57	13	26	—	1.4	1.0
East North Central	—	59	12	25	—	1.4	1.0
West North Central	—	52	15	27	—	1.4	1.0
West	1	66	9	19	5	1.3	1.0
Mountain	—	71	14	13	—	1.2	1.0
Pacific	1	63	7	23	6	1.4	1.0

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

² Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

³ Less than 0.5.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2014

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

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	75	\$50,000	\$60,000	\$200,000	\$500,000	\$1,000,000	25
Worker characteristics							
Management, professional, and related	75	50,000	100,000	300,000	700,000	1,000,000	25
Management, business, and financial	80	50,000	100,000	300,000	750,000	–	20
Professional and related	73	50,000	–	300,000	500,000	1,000,000	27
Teachers	63	50,000	50,000	–	–	500,000	37
Primary, secondary, and special education school teachers	54	50,000	50,000	–	–	–	46
Registered nurses	70	50,000	100,000	400,000	–	1,000,000	30
Service	72	50,000	50,000	200,000	500,000	1,000,000	28
Protective service	55	50,000	50,000	100,000	280,000	–	45
Sales and office	79	50,000	50,000	200,000	500,000	1,000,000	21
Sales and related	82	50,000	50,000	100,000	500,000	1,000,000	18
Office and administrative support	78	50,000	–	200,000	500,000	–	22
Natural resources, construction, and maintenance	69	50,000	–	200,000	–	2,000,000	31
Construction, extraction, farming, fishing, and forestry	64	50,000	100,000	170,000	–	1,000,000	36
Installation, maintenance, and repair	71	50,000	–	–	1,000,000	2,000,000	29
Production, transportation, and material moving	68	50,000	75,000	–	500,000	1,000,000	32
Production	63	50,000	100,000	250,000	500,000	1,000,000	37
Transportation and material moving	74	50,000	70,000	100,000	–	–	26
Full time	75	50,000	–	200,000	500,000	1,000,000	25
Part time	71	50,000	–	–	500,000	750,000	29
Union	61	50,000	50,000	100,000	350,000	1,000,000	39
Nonunion	77	50,000	70,000	250,000	500,000	1,000,000	23
Average wage within the following categories ³ :							
Lowest 25 percent	73	50,000	50,000	–	500,000	1,000,000	27
Lowest 10 percent	79	50,000	50,000	–	–	–	21
Second 25 percent	77	50,000	50,000	150,000	500,000	1,000,000	23
Third 25 percent	75	50,000	75,000	200,000	500,000	1,000,000	25
Highest 25 percent	74	50,000	100,000	300,000	750,000	1,500,000	26
Highest 10 percent	76	50,000	100,000	300,000	750,000	1,500,000	24
Establishment characteristics							
Goods-producing industries	66	50,000	100,000	300,000	700,000	1,000,000	34
Service-providing industries	76	50,000	50,000	200,000	500,000	1,000,000	24
Education and health services	72	50,000	50,000	200,000	500,000	1,000,000	28
Educational services	64	50,000	50,000	100,000	265,000	500,000	36
Elementary and secondary schools	49	50,000	50,000	100,000	200,000	350,000	51
Junior colleges, colleges, and universities	79	50,000	50,000	–	400,000	500,000	21
Health care and social assistance	76	50,000	–	250,000	500,000	1,000,000	24
Hospitals	72	50,000	–	400,000	–	1,000,000	28
Public administration	49	50,000	50,000	100,000	250,000	500,000	51

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2014—continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	80	\$50,000	—	\$200,000	\$500,000	\$1,000,000	20
1 to 49 workers	81	50,000	—	200,000	500,000	1,000,000	19
50 to 99 workers	76	50,000	—	200,000	500,000	—	24
100 workers or more	73	50,000	\$50,000	—	500,000	1,000,000	27
100 to 499 workers	78	50,000	50,000	200,000	500,000	1,000,000	22
500 workers or more	69	50,000	100,000	300,000	750,000	1,000,000	31
Geographic areas							
Northeast	73	50,000	—	200,000	500,000	1,000,000	27
New England	72	50,000	—	—	500,000	1,000,000	28
Middle Atlantic	73	50,000	—	250,000	500,000	1,000,000	27
South	77	50,000	—	200,000	—	—	23
South Atlantic	74	50,000	—	250,000	750,000	—	26
East South Central	87	50,000	—	—	500,000	1,000,000	13
West South Central	78	50,000	—	200,000	—	—	22
Midwest	68	50,000	100,000	250,000	500,000	1,000,000	32
East North Central	67	50,000	100,000	250,000	500,000	1,000,000	33
West North Central	70	50,000	—	250,000	500,000	1,000,000	30
West	81	50,000	50,000	200,000	500,000	1,000,000	19
Mountain	86	50,000	—	—	500,000	1,000,000	14
Pacific	77	50,000	50,000	200,000	500,000	1,000,000	23

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2014

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

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$10,000	\$10,000	\$20,000	\$30,000	\$50,000
Worker characteristics					
Management, professional, and related	10,000	15,000	25,000	50,000	50,000
Management, business, and financial	10,000	15,000	25,000	50,000	50,000
Professional and related	–	–	24,000	50,000	50,000
Teachers	–	10,000	25,000	50,000	50,000
Primary, secondary, and special education school teachers	–	10,000	25,000	50,000	50,000
Registered nurses	–	–	–	50,000	50,000
Service	–	10,000	15,000	25,000	50,000
Protective service	5,000	10,000	15,000	25,000	50,000
Sales and office	–	10,000	20,000	25,000	50,000
Sales and related	5,000	10,000	15,000	–	50,000
Office and administrative support	–	10,000	20,000	30,000	50,000
Natural resources, construction, and maintenance	10,000	10,000	20,000	25,000	50,000
Construction, extraction, farming, fishing, and forestry	–	10,000	20,000	25,000	50,000
Installation, maintenance, and repair	10,000	–	20,000	30,000	50,000
Production, transportation, and material moving	10,000	10,000	20,000	27,000	50,000
Production	10,000	15,000	20,000	30,000	50,000
Transportation and material moving	10,000	10,000	20,000	25,000	50,000
Full time	10,000	10,000	20,000	30,000	50,000
Part time	5,000	–	15,000	25,000	50,000
Union	5,000	10,000	20,000	40,000	50,000
Nonunion	10,000	10,000	20,000	25,000	50,000
Average wage within the following categories ⁴ :					
Lowest 25 percent	5,000	10,000	15,000	25,000	30,000
Lowest 10 percent	5,000	10,000	10,000	20,000	25,000
Second 25 percent	10,000	10,000	20,000	25,000	50,000
Third 25 percent	10,000	10,000	20,000	30,000	50,000
Highest 25 percent	10,000	15,000	25,000	50,000	50,000
Highest 10 percent	10,000	15,000	–	50,000	50,000
Establishment characteristics					
Goods-producing industries	10,000	15,000	20,000	30,000	50,000
Service-providing industries	–	10,000	20,000	30,000	50,000
Education and health services	–	10,000	20,000	40,000	50,000
Educational services	5,000	10,000	20,000	45,000	50,000
Elementary and secondary schools	–	10,000	20,000	50,000	50,000
Junior colleges, colleges, and universities	5,000	10,000	20,000	27,500	50,000
Health care and social assistance	10,000	10,000	15,000	25,000	50,000
Hospitals	5,000	10,000	20,000	25,000	50,000
Public administration	5,000	10,000	20,000	30,000	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2014—continued

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

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$10,000	—	\$20,000	\$27,000	\$50,000
1 to 49 workers	10,000	—	20,000	—	50,000
50 to 99 workers	10,000	—	20,000	30,000	50,000
100 workers or more	5,000	\$10,000	20,000	—	50,000
100 to 499 workers	10,000	10,000	20,000	25,000	50,000
500 workers or more	5,000	10,000	20,000	40,000	50,000
Geographic areas					
Northeast	5,000	10,000	20,000	50,000	50,000
New England	5,000	—	20,000	40,000	50,000
Middle Atlantic	5,000	10,000	25,000	50,000	50,000
South	—	10,000	20,000	25,000	50,000
South Atlantic	10,000	10,000	20,000	25,000	50,000
East South Central	10,000	10,000	20,000	—	50,000
West South Central	5,000	10,000	20,000	25,000	50,000
Midwest	10,000	15,000	20,000	30,000	50,000
East North Central	10,000	15,000	20,000	25,000	50,000
West North Central	10,000	15,000	20,000	—	50,000
West	10,000	10,000	20,000	40,000	50,000
Mountain	10,000	—	20,000	—	50,000
Pacific	5,000	10,000	20,000	40,000	50,000

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

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

³ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

**Table 22. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2014**

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

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
All workers	44	39	17	1
Worker characteristics				
Management, professional, and related	48	38	12	1
Management, business, and financial	51	39	10	1
Professional and related	46	38	14	2
Teachers	44	38	16	2
Primary, secondary, and special education school teachers	41	42	14	3
Registered nurses	55	32	12	2
Service	30	35	35	1
Protective service	38	41	19	1
Sales and office	46	36	18	1
Sales and related	47	34	—	—
Office and administrative support	46	36	17	1
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	40	46	13	2
Installation, maintenance, and repair	31	47	18	4
Production, transportation, and material moving ...	45	45	—	—
Production	43	43	13	1
Transportation and material moving	39	50	10	1
Transportation and material moving	48	34	17	1
Full time	44	40	14	1
Part time	36	20	42	1
Union	44	37	16	3
Nonunion	43	39	17	1
Average wage within the following categories ³ :				
Lowest 25 percent	31	34	34	1
Lowest 10 percent	30	—	48	—
Second 25 percent	40	42	17	1
Third 25 percent	45	40	14	1
Highest 25 percent	49	37	12	2
Highest 10 percent	50	36	12	2
Establishment characteristics				
Goods-producing industries	39	49	10	1
Service-providing industries	45	36	18	1
Education and health services	40	38	20	2
Educational services	45	37	14	4
Elementary and secondary schools	38	45	11	6
Junior colleges, colleges, and universities	62	24	—	—
Health care and social assistance	37	39	23	1
Hospitals	55	29	15	1
Public administration	50	38	9	2

See footnotes at end of table.

**Table 22. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2014—continued**

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

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
1 to 99 workers	30	42	28	(⁴)
1 to 49 workers	29	38	32	(⁴)
50 to 99 workers	32	49	19	(⁴)
100 workers or more	51	37	—	—
100 to 499 workers	44	44	10	1
500 workers or more	57	31	10	2
Geographic areas				
Northeast	25	27	47	1
New England	50	48	—	—
Middle Atlantic	20	23	57	(⁴)
South	53	47	—	—
South Atlantic	52	48	—	(⁴)
East South Central	47	52	—	—
West South Central	58	42	—	—
Midwest	55	42	—	3
East North Central	54	42	—	4
West North Central	58	42	—	—
West	48	43	9	1
Mountain	45	54	—	1
Pacific	49	37	13	1

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

² Employer assumes all risks and expenses of providing the benefit.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

⁴ Less than 0.5.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2014

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	17	83
Worker characteristics		
Management, professional, and related	12	88
Management, business, and financial	10	90
Professional and related	14	86
Teachers	11	89
Primary, secondary, and special education school teachers	10	90
Registered nurses	15	85
Service	37	63
Protective service	21	79
Sales and office	17	83
Sales and related	22	78
Office and administrative support	16	84
Natural resources, construction, and maintenance	16	84
Construction, extraction, farming, fishing, and forestry	18	82
Installation, maintenance, and repair	14	86
Production, transportation, and material moving ...	15	85
Production	12	88
Transportation and material moving	20	80
Full time	16	84
Part time	37	63
Union	17	83
Nonunion	18	82
Average wage within the following categories ² :		
Lowest 25 percent	38	62
Lowest 10 percent	48	52
Second 25 percent	18	82
Third 25 percent	15	85
Highest 25 percent	12	88
Highest 10 percent	11	89
Establishment characteristics		
Goods-producing industries	12	88
Service-providing industries	19	81
Education and health services	19	81
Educational services	8	92
Elementary and secondary schools	7	93
Junior colleges, colleges, and universities	8	92
Health care and social assistance	25	75
Hospitals	18	82
Public administration	18	82

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2014—continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	26	74
1 to 49 workers	28	72
50 to 99 workers	21	79
100 workers or more	13	87
100 to 499 workers	14	86
500 workers or more	12	88
Geographic areas		
Northeast	39	61
New England	5	95
Middle Atlantic	46	54
South	6	94
South Atlantic	6	94
East South Central	7	93
West South Central	5	95
Midwest	7	93
East North Central	7	93
West North Central	8	92
West	9	91
Pacific	12	88

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,¹
National Compensation Survey, March 2014**

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	5	2	70	22	1
Worker characteristics					
Management, professional, and related	1	1	69	28	1
Management, business, and financial	1	1	60	37	(²)
Professional and related	1	1	75	22	1
Teachers	—	—	87	6	2
Primary, secondary, and special education school teachers	—	—	87	4	—
Registered nurses	2	—	85	11	—
Service	5	3	86	6	(²)
Protective service	—	1	81	15	—
Sales and office	3	1	68	28	(²)
Sales and related	3	—	67	29	—
Office and administrative support	2	1	69	27	(²)
Natural resources, construction, and maintenance	16	—	59	20	—
Construction, extraction, farming, fishing, and forestry	29	—	58	8	—
Installation, maintenance, and repair	7	—	60	29	—
Production, transportation, and material moving ...	14	4	67	14	1
Production	17	—	60	17	—
Transportation and material moving	11	—	77	10	—
Full time	6	2	68	23	1
Part time	3	1	86	9	1
Union	16	6	64	13	1
Nonunion	3	1	71	24	1
Average wage within the following categories ³ :					
Lowest 25 percent	5	3	81	9	1
Lowest 10 percent	—	3	89	5	—
Second 25 percent	7	1	74	18	(²)
Third 25 percent	6	3	70	21	(²)
Highest 25 percent	4	2	63	30	1
Highest 10 percent	2	1	64	32	1
Establishment characteristics					
Goods-producing industries	16	5	58	21	1
Service-providing industries	3	1	73	22	1
Education and health services	3	(²)	88	7	1
Educational services	3	—	87	7	—
Elementary and secondary schools	—	—	90	4	2
Junior colleges, colleges, and universities	1	—	83	15	—
Health care and social assistance	3	—	89	7	—
Hospitals	—	—	85	11	—
Public administration	2	—	84	12	—

See footnotes at end of table.

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,¹
National Compensation Survey, March 2014—continued**

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
1 to 99 workers	5	—	75	18	—
1 to 49 workers	5	—	75	18	—
50 to 99 workers	4	—	75	17	—
100 workers or more	6	2	67	25	1
100 to 499 workers	7	2	69	22	(²)
500 workers or more	5	2	66	26	1
Geographic areas					
Northeast	3	1	82	14	(²)
New England	5	—	69	25	—
Middle Atlantic	3	(²)	85	11	(²)
South	6	3	64	28	(²)
South Atlantic	5	—	67	25	—
East South Central	7	—	65	22	—
West South Central	5	2	55	38	—
Midwest	10	3	61	25	1
East North Central	11	3	62	24	(²)
West North Central	9	—	57	28	—
West	3	2	70	24	2
Mountain	4	—	71	24	—
Pacific	2	2	69	24	2

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

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 25. Short-term disability plans: Duration of benefits, civilian workers,¹ National Compensation Survey, March 2014

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

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	92	12	21	26	26	26	8
Worker characteristics							
Management, professional, and related	90	12	18	26	26	26	10
Management, business, and financial	91	12	18	26	26	26	9
Professional and related	90	12	18	26	26	26	10
Teachers	83	12	21	26	26	52	17
Primary, secondary, and special education school teachers	78	13	21	26	—	52	22
Registered nurses	95	12	18	26	26	26	5
Service	95	12	26	26	26	—	5
Protective service	92	12	25	26	26	26	8
Sales and office	92	12	20	26	26	26	8
Sales and related	91	11	13	26	26	26	9
Office and administrative support	93	12	21	26	26	26	7
Natural resources, construction, and maintenance	90	13	24	26	26	36	10
Construction, extraction, farming, fishing, and forestry	94	13	24	26	26	26	6
Installation, maintenance, and repair	87	13	24	26	26	—	13
Production, transportation, and material moving	92	13	25	26	26	26	8
Production	91	13	21	26	26	26	9
Transportation and material moving	93	13	26	26	26	26	7
Full time	91	12	20	26	26	26	9
Part time	95	—	26	26	26	—	5
Union	87	13	26	26	26	52	13
Nonunion	93	12	18	26	26	26	7
Average wage within the following categories ³ :							
Lowest 25 percent	95	12	24	26	26	26	5
Lowest 10 percent	97	—	26	26	26	52	3
Second 25 percent	94	12	21	26	26	26	6
Third 25 percent	92	12	20	26	26	26	8
Highest 25 percent	89	12	22	26	26	26	11
Highest 10 percent	88	12	21	26	26	26	12
Establishment characteristics							
Goods-producing industries	92	13	24	26	26	26	8
Service-providing industries	92	12	21	26	26	26	8
Education and health services	92	12	20	26	26	26	8
Educational services	84	13	22	26	26	52	16
Elementary and secondary schools	78	13	21	26	—	52	22
Junior colleges, colleges, and universities	90	14	26	26	26	26	10
Health care and social assistance	97	12	18	26	26	26	3
Hospitals	94	12	20	26	26	26	6
Public administration	86	—	24	26	26	52	14

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, civilian workers,¹ National Compensation Survey, March 2014—continued

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

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	94	12	18	26	26	26	6
1 to 49 workers	95	12	21	26	26	26	5
50 to 99 workers	94	12	13	26	26	26	6
100 workers or more	90	12	22	26	26	26	10
100 to 499 workers	92	12	18	26	26	26	8
500 workers or more	88	13	25	26	26	26	12
Geographic areas							
Northeast	93	13	26	26	26	26	7
New England	93	12	13	26	26	26	7
Middle Atlantic	93	24	26	26	26	26	7
South	94	12	13	26	26	—	6
South Atlantic	94	12	—	26	26	36	6
East South Central	94	11	12	26	26	26	6
West South Central	92	12	—	26	26	26	8
Midwest	88	12	18	26	26	26	12
East North Central	87	13	18	26	26	26	13
West North Central	89	12	13	26	26	26	11
West	92	11	13	26	26	26	8
Pacific	94	12	20	26	26	26	6

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2014

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	1	19	2	39	26	13	62.5	60.0
Worker characteristics								
Management, professional, and related	1	18	2	41	22	16	63.6	60.0
Management, business, and financial	—	15	—	42	23	18	64.6	60.0
Professional and related	1	19	2	41	22	15	63.1	60.0
Teachers	—	29	4	30	14	23	64.4	60.0
Primary, secondary, and special education school teachers	—	33	3	29	17	19	62.8	60.0
Registered nurses	1	19	2	54	17	7	60.2	60.0
Service	—	27	—	32	32	5	60.3	60.0
Protective service	—	37	—	24	30	5	58.6	60.0
Sales and office	1	20	1	38	27	13	62.5	60.0
Sales and related	—	19	—	37	26	15	63.0	60.0
Office and administrative support	1	20	1	38	27	12	62.3	60.0
Natural resources, construction, and maintenance	1	19	1	43	27	10	61.9	60.0
Construction, extraction, farming, fishing, and forestry	—	19	—	34	34	—	63.1	60.0
Installation, maintenance, and repair	—	18	—	49	22	9	61.1	60.0
Production, transportation, and material moving	2	16	1	43	25	13	62.6	60.0
Production	—	16	—	41	25	14	62.0	60.0
Transportation and material moving	—	17	—	45	25	11	63.1	60.0
Full time	1	19	1	41	24	13	62.6	60.0
Part time	—	23	—	26	37	7	61.6	60.0
Union	1	21	5	32	31	11	61.8	60.0
Nonunion	1	19	1	41	24	13	62.7	60.0
Average wage within the following categories ² :								
Lowest 25 percent	2	22	3	35	32	6	60.8	60.0
Lowest 10 percent	—	23	4	30	39	4	61.2	60.0
Second 25 percent	2	19	1	40	27	11	62.0	60.0
Third 25 percent	1	21	2	38	25	13	62.3	60.0
Highest 25 percent	1	16	2	42	22	17	64.0	60.0
Highest 10 percent	—	17	—	40	19	21	65.0	60.0
Establishment characteristics								
Goods-producing industries	2	13	1	42	24	17	63.6	60.0
Service-providing industries	1	21	2	39	26	12	62.3	60.0
Education and health services	(³)	27	3	39	17	13	61.5	60.0
Educational services	—	32	7	28	12	22	63.6	60.0
Elementary and secondary schools	—	37	3	30	14	16	61.2	60.0
Junior colleges, colleges, and universities	—	24	12	25	9	31	68.3	60.0
Health care and social assistance	1	24	1	45	20	9	60.4	60.0
Hospitals	1	22	3	50	17	7	60.1	60.0
Public administration	—	28	—	30	34	5	60.2	60.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2014—continued

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
1 to 99 workers	—	22	—	37	30	8	61.6	60.0
1 to 49 workers	—	24	—	33	33	8	61.5	60.0
50 to 99 workers	—	19	—	45	25	9	61.8	60.0
100 workers or more	1	18	2	41	23	15	63.1	60.0
100 to 499 workers	1	12	1	48	24	14	63.0	60.0
500 workers or more	1	22	3	35	21	17	63.3	60.0
Geographic areas								
Northeast	1	28	1	24	39	8	61.7	60.0
New England	—	7	—	57	12	22	65.6	60.0
Middle Atlantic	1	31	1	19	43	5	61.0	60.0
South	2	17	(³)	53	12	16	62.7	60.0
South Atlantic	—	19	—	51	11	15	61.7	60.0
East South Central	—	16	—	54	10	—	64.1	60.0
West South Central	—	10	—	57	15	17	64.2	60.0
Midwest	—	13	—	46	22	18	64.2	60.0
East North Central	—	14	—	46	22	16	63.5	60.0
West North Central	—	10	—	45	21	22	66.2	60.0
West	1	11	10	46	19	12	62.2	60.0
Mountain	—	—	—	59	18	15	63.9	60.0
Pacific	1	13	15	40	20	11	61.3	60.0

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

³ Less than 0.5.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2014

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	75	\$170	\$315	\$595	\$1,154	\$2,309	25
Worker characteristics							
Management, professional, and related	70	170	500	750	1,662	2,500	30
Management, business, and financial	71	170	500	917	1,500	2,500	29
Professional and related	70	170	500	700	1,662	2,500	30
Teachers	74	170	500	692	1,000	1,662	26
Primary, secondary, and special education school teachers	73	170	500	692	831	–	27
Registered nurses	59	201	500	1,000	2,307	2,800	41
Service	84	170	–	546	595	1,500	16
Protective service	71	135	–	–	692	–	29
Sales and office	77	170	250	595	1,500	2,500	23
Sales and related	79	170	–	584	1,666	4,615	21
Office and administrative support	76	170	250	595	1,385	2,500	24
Natural resources, construction, and maintenance	76	170	500	584	1,000	–	24
Construction, extraction, farming, fishing, and forestry	73	170	–	546	600	1,250	27
Installation, maintenance, and repair	77	200	500	600	1,200	2,000	23
Production, transportation, and material moving	72	170	300	500	600	1,500	28
Production	67	170	250	500	750	1,500	33
Transportation and material moving	77	170	475	500	595	1,500	23
Full time	73	170	350	595	1,385	2,400	27
Part time	85	170	200	500	595	750	15
Union	78	170	200	500	831	1,500	22
Nonunion	74	170	350	595	1,300	2,400	26
Average wage within the following categories ³ :							
Lowest 25 percent	84	170	–	559	595	1,385	16
Lowest 10 percent	93	170	–	546	595	921	7
Second 25 percent	75	170	315	584	1,000	2,300	25
Third 25 percent	73	170	275	584	1,153	2,300	27
Highest 25 percent	72	170	500	700	1,662	2,500	28
Highest 10 percent	70	170	500	831	2,000	3,000	30
Establishment characteristics							
Goods-producing industries	69	170	350	595	1,000	2,000	31
Service-providing industries	76	170	315	595	1,250	2,350	24
Education and health services	70	170	300	595	1,100	2,310	30
Educational services	69	170	–	692	1,000	2,000	31
Elementary and secondary schools	72	170	500	692	831	–	28
Junior colleges, colleges, and universities	62	170	185	595	1,153	2,000	38
Health care and social assistance	70	170	300	595	1,250	2,500	30
Hospitals	60	170	–	750	2,307	2,500	40
Public administration	72	170	200	595	–	1,662	28

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2014—continued

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	84	\$170	—	\$561	\$1,000	\$1,800	16
1 to 49 workers	84	170	—	561	750	1,500	16
50 to 99 workers	82	170	\$300	559	1,000	2,308	18
100 workers or more	69	170	—	600	1,500	2,500	31
100 to 499 workers	72	170	450	650	1,500	2,500	28
500 workers or more	66	170	—	595	1,500	2,500	34
Geographic areas							
Northeast	87	170	170	559	595	—	13
New England	67	315	500	1,000	1,000	2,309	33
Middle Atlantic	91	170	170	559	595	1,000	9
South	70	315	500	—	1,500	2,500	30
South Atlantic	74	315	500	1,000	1,750	2,500	26
East South Central	63	315	500	1,000	1,500	2,800	37
West South Central	66	300	500	692	1,500	2,650	34
Midwest	53	215	450	750	1,250	2,500	47
East North Central	53	215	—	750	1,250	2,500	47
West North Central	54	200	450	—	1,385	—	46
West	79	185	500	1,000	2,076	2,500	21
Mountain	75	—	—	1,500	2,300	2,500	25
Pacific	81	170	—	—	2,076	2,500	19

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2014

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	8	92
Worker characteristics		
Management, professional, and related	9	91
Management, business, and financial	7	93
Professional and related	10	90
Teachers	18	82
Primary, secondary, and special education school teachers	21	79
Registered nurses	7	93
Service	10	90
Protective service	16	84
Sales and office	7	93
Sales and related	8	92
Office and administrative support	7	93
Natural resources, construction, and maintenance	10	90
Installation, maintenance, and repair	11	89
Production, transportation, and material moving ...	6	94
Production	6	94
Transportation and material moving	5	95
Full time	8	92
Part time	7	93
Union	12	88
Nonunion	7	93
Average wage within the following categories ² :		
Lowest 25 percent	9	91
Second 25 percent	7	93
Third 25 percent	8	92
Highest 25 percent	8	92
Highest 10 percent	9	91
Establishment characteristics		
Goods-producing industries	6	94
Service-providing industries	8	92
Education and health services	11	89
Educational services	17	83
Elementary and secondary schools	21	79
Junior colleges, colleges, and universities	13	87
Health care and social assistance	6	94
Hospitals	8	92
Public administration	17	83

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2014—continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	6	94
1 to 49 workers	5	95
50 to 99 workers	8	92
100 workers or more	9	91
100 to 499 workers	7	93
500 workers or more	11	89
Geographic areas		
Northeast	6	94
New England	6	94
Middle Atlantic	6	94
South	7	93
South Atlantic	7	93
East South Central	7	93
West South Central	5	95
Midwest	10	90
East North Central	11	89
West North Central	8	92
West	10	90
Pacific	7	93

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2014

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	95	3	1	1
Worker characteristics				
Management, professional, and related	97	3	(²)	(²)
Management, business, and financial	96	4	(²)	(²)
Professional and related	97	3	—	—
Teachers	97	2	—	—
Primary, secondary, and special education school teachers	97	—	—	—
Registered nurses	98	1	—	—
Service	95	3	—	—
Protective service	94	5	—	—
Sales and office	95	4	(²)	(²)
Sales and related	90	9	—	—
Office and administrative support	97	2	(²)	(²)
Natural resources, construction, and maintenance	91	5	2	2
Construction, extraction, farming, fishing, and forestry	87	6	—	—
Installation, maintenance, and repair	93	4	1	2
Production, transportation, and material moving	92	2	4	2
Production	91	2	6	2
Transportation and material moving	94	2	2	2
Full time	95	3	1	1
Part time	89	8	—	—
Union	86	5	6	3
Nonunion	97	3	(²)	(²)
Average wage within the following categories ³ :				
Lowest 25 percent	95	4	—	—
Second 25 percent	96	3	1	1
Third 25 percent	94	3	2	1
Highest 25 percent	95	3	1	(²)
Highest 10 percent	95	4	(²)	(²)
Establishment characteristics				
Goods-producing industries	91	4	4	1
Service-providing industries	96	3	1	(²)
Education and health services	98	2	—	—
Educational services	97	2	—	—
Elementary and secondary schools	97	—	1	—
Junior colleges, colleges, and universities	96	4	—	—
Health care and social assistance	98	1	—	—
Hospitals	98	2	—	—
Public administration	93	6	—	—

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2014—continued

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
1 to 99 workers	95	4	—	—
1 to 49 workers	95	4	—	—
50 to 99 workers	96	4	—	—
100 workers or more	95	3	1	1
100 to 499 workers	95	3	1	1
500 workers or more	95	3	1	1
Geographic areas				
Northeast	95	3	1	1
New England	97	2	—	—
Middle Atlantic	95	3	—	—
South	96	3	—	—
South Atlantic	96	3	—	—
East South Central	93	6	—	—
West South Central	97	—	—	—
Midwest	94	3	2	1
East North Central	92	4	3	1
West North Central	96	2	—	—
West	95	4	1	(²)
Mountain	94	5	—	—
Pacific	96	3	1	1

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

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2014

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	24	60	8	6	1	58.2	60.0
Worker characteristics							
Management, professional, and related	25	57	9	7	2	58.2	60.0
Management, business, and financial	25	60	7	7	1	57.9	60.0
Professional and related	24	55	11	8	2	58.4	60.0
Teachers	13	48	20	13	6	61.1	60.0
Primary, secondary, and special education school teachers	15	40	23	15	7	61.3	60.0
Registered nurses	46	47	4	—	—	54.8	60.0
Service	25	61	8	5	2	58.2	60.0
Protective service	20	56	12	—	—	59.7	60.0
Sales and office	25	62	7	6	1	58.1	60.0
Sales and related	21	69	4	—	—	57.9	60.0
Office and administrative support	26	60	7	6	1	58.1	60.0
Natural resources, construction, and maintenance	22	64	9	4	1	58.2	60.0
Construction, extraction, farming, fishing, and forestry	27	56	—	—	—	57.6	60.0
Installation, maintenance, and repair	19	68	6	5	2	58.5	60.0
Production, transportation, and material moving	20	69	5	6	1	58.5	60.0
Production	20	67	—	6	—	58.5	60.0
Transportation and material moving	19	72	—	5	—	58.5	60.0
Full time	24	61	8	6	1	58.2	60.0
Part time	30	53	6	9	2	57.9	60.0
Union	27	50	9	10	4	58.9	60.0
Nonunion	23	62	8	6	1	58.1	60.0
Average wage within the following categories ² :							
Lowest 25 percent	25	65	6	4	1	57.7	60.0
Second 25 percent	23	63	8	5	1	58.1	60.0
Third 25 percent	23	60	9	7	1	58.4	60.0
Highest 25 percent	25	58	8	7	2	58.3	60.0
Highest 10 percent	25	58	8	7	1	58.1	60.0
Establishment characteristics							
Goods-producing industries	20	67	7	6	(³)	58.5	60.0
Service-providing industries	25	59	8	6	1	58.2	60.0
Education and health services	26	57	9	6	2	58.1	60.0
Educational services	13	50	20	12	5	61.0	60.0
Elementary and secondary schools	16	37	26	16	6	61.4	60.0
Junior colleges, colleges, and universities	9	69	13	6	3	60.4	60.0
Health care and social assistance	35	62	2	—	—	56.1	60.0
Hospitals	48	46	3	—	—	54.8	60.0
Public administration	18	44	22	13	3	60.5	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2014—continued

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
1 to 99 workers	20	67	6	6	1	58.5	60.0
1 to 49 workers	21	66	6	5	1	58.4	60.0
50 to 99 workers	18	67	7	6	2	58.8	60.0
100 workers or more	26	57	9	7	1	58.1	60.0
100 to 499 workers	19	67	6	6	1	58.5	60.0
500 workers or more	31	51	11	7	1	57.8	60.0
Geographic areas							
Northeast	23	65	4	7	1	58.4	60.0
New England	23	67	4	5	1	58.0	60.0
Middle Atlantic	23	64	3	8	1	58.5	60.0
South	25	61	9	4	1	57.6	60.0
South Atlantic	26	56	13	4	1	57.7	60.0
East South Central	23	65	—	6	—	57.7	60.0
West South Central	24	69	4	2	1	57.3	60.0
Midwest	24	61	6	6	3	58.6	60.0
East North Central	28	59	6	5	2	57.9	60.0
West North Central	15	67	6	9	3	59.8	60.0
West	24	53	13	10	1	58.8	60.0
Mountain	21	54	15	—	—	59.2	60.0
Pacific	25	52	11	10	1	58.6	60.0

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

³ Less than 0.5.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2014

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	85	\$3,000	\$5,000	\$7,500	\$10,000	\$15,000	15
Worker characteristics							
Management, professional, and related	85	3,500	5,000	7,500	10,000	15,000	15
Management, business, and financial	88	4,000	6,000	10,000	15,000	20,000	12
Professional and related	83	3,000	5,000	7,000	10,000	15,000	17
Teachers	72	–	3,900	5,000	7,000	10,000	28
Primary, secondary, and special education school teachers	67	–	3,900	5,000	6,000	8,000	33
Registered nurses	90	4,000	5,000	7,500	10,000	15,000	10
Service	83	3,000	5,000	6,000	10,000	13,000	17
Protective service	72	–	–	5,000	8,000	10,000	28
Sales and office	87	3,000	5,000	8,000	12,000	20,000	13
Sales and related	92	5,000	5,000	7,500	15,000	20,000	8
Office and administrative support	86	2,500	5,000	8,000	11,000	20,000	14
Natural resources, construction, and maintenance	83	3,000	5,000	6,000	10,000	15,000	17
Construction, extraction, farming, fishing, and forestry	75	3,000	5,000	6,000	10,000	15,000	25
Installation, maintenance, and repair	88	3,000	4,800	6,000	10,000	13,500	12
Production, transportation, and material moving	81	–	5,000	6,000	10,000	15,000	19
Production	82	3,000	5,000	7,000	10,000	15,000	18
Transportation and material moving	79	–	3,000	6,000	10,000	–	21
Full time	85	3,000	5,000	7,500	10,000	15,000	15
Part time	81	2,500	5,000	7,000	10,000	15,000	19
Union	74	–	3,200	5,000	7,500	10,000	26
Nonunion	87	3,000	5,000	7,500	10,000	15,000	13
Average wage within the following categories ³ :							
Lowest 25 percent	86	3,000	5,000	6,000	10,000	15,000	14
Second 25 percent	86	2,500	5,000	7,000	10,000	15,000	14
Third 25 percent	84	3,000	5,000	7,000	10,000	15,000	16
Highest 25 percent	85	3,000	5,000	8,000	12,000	16,000	15
Highest 10 percent	84	4,000	5,000	10,000	15,000	20,000	16
Establishment characteristics							
Goods-producing industries	84	3,000	5,000	7,500	10,000	15,000	16
Service-providing industries	85	3,000	5,000	7,500	10,000	15,000	15
Education and health services	84	3,000	5,000	6,000	10,000	15,000	16
Educational services	72	–	3,900	5,000	7,500	10,000	28
Elementary and secondary schools	67	–	3,900	5,000	6,000	8,000	33
Junior colleges, colleges, and universities	79	–	5,000	7,000	10,000	14,500	21
Health care and social assistance	92	–	5,000	6,000	10,000	15,000	8
Hospitals	90	–	5,000	7,500	10,000	15,000	10
Public administration	67	–	3,900	5,000	6,500	10,000	33

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2014—continued

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	89	\$3,000	\$5,000	\$7,000	\$10,000	\$15,000	11
1 to 49 workers	90	3,000	5,000	6,000	10,000	15,000	10
50 to 99 workers	87	4,000	5,000	7,500	10,000	15,000	13
100 workers or more	83	—	5,000	7,500	10,000	15,000	17
100 to 499 workers	86	3,000	5,000	7,500	10,000	15,000	14
500 workers or more	80	2,500	5,000	8,000	12,000	16,667	20
Geographic areas							
Northeast	89	2,800	5,000	7,500	11,000	15,000	11
New England	94	3,000	5,000	7,500	11,000	15,000	6
Middle Atlantic	88	2,500	5,000	7,000	12,000	15,000	12
South	88	3,000	5,000	7,500	10,000	15,000	12
South Atlantic	88	2,500	5,000	8,000	10,000	15,000	12
East South Central	89	3,000	5,000	7,000	10,000	15,000	11
West South Central	89	—	5,000	7,500	10,000	15,000	11
Midwest	78	3,000	5,000	6,000	10,000	15,000	22
East North Central	79	3,000	5,000	6,000	10,000	15,000	21
West North Central	78	3,200	5,000	7,000	10,000	16,666	22
West	83	3,000	5,000	9,000	10,500	18,000	17
Mountain	81	—	5,000	7,500	12,000	20,000	19
Pacific	84	3,000	5,000	10,000	10,000	17,300	16

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2014

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	57	55	97	40	39	97	34	33	97
Worker characteristics									
Management, professional, and related	78	77	99	54	53	99	59	57	97
Management, business, and financial	87	86	99	65	64	98	65	64	98
Professional and related	73	72	99	48	48	99	55	53	97
Service	27	26	93	20	19	95	10	10	98
Protective service	48	42	89	33	31	95	17	17	98
Sales and office	57	55	97	38	37	96	34	32	96
Sales and related	46	44	95	29	27	95	21	19	93
Office and administrative support	64	62	98	44	43	97	42	41	97
Natural resources, construction, and maintenance	57	55	98	40	39	99	27	26	96
Construction, extraction, farming, fishing, and forestry	48	47	98	34	34	99	18	18	97
Installation, maintenance, and repair	64	63	98	44	43	98	34	33	96
Production, transportation, and material moving ...	66	63	97	47	46	98	31	30	97
Production	74	71	97	54	53	99	35	34	97
Transportation and material moving	58	56	97	40	38	96	28	27	97
Full time	72	71	98	49	48	98	44	43	97
Part time	13	11	87	15	13	91	5	5	96
Union	86	84	98	68	66	96	41	39	96
Nonunion	54	53	97	37	36	98	33	32	97
Average wage within the following categories ² :									
Lowest 25 percent	22	20	89	16	15	92	7	7	96
Lowest 10 percent	13	11	87	12	11	93	3	3	95
Second 25 percent	58	57	97	37	36	97	29	28	97
Third 25 percent	73	71	98	50	50	98	45	43	97
Highest 25 percent	84	84	99	62	61	99	63	61	97
Highest 10 percent	89	89	99	67	66	99	69	67	98
Establishment characteristics									
Goods-producing industries	73	71	97	54	53	99	37	36	97
Construction	45	44	97	29	29	100	17	16	96
Manufacturing	83	81	97	63	62	99	44	43	97
Service-providing industries	54	52	97	37	36	97	33	32	97
Trade, transportation, and utilities	56	53	95	36	34	95	26	25	95
Wholesale trade	69	68	99	50	50	99	44	42	95
Retail trade	43	40	92	26	24	91	15	14	93
Transportation and warehousing	76	74	97	48	45	94	37	35	96
Utilities	96	95	99	51	51	100	85	81	95

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	88	88	100	79	77	98	68	67	98
Financial activities	82	82	99	65	64	99	66	63	96
Finance and insurance	90	89	99	73	72	99	75	72	96
Credit intermediation and related activities	93	93	99	72	71	99	80	77	97
Insurance carriers and related activities	86	85	99	70	69	99	70	67	96
Real estate and rental and leasing	58	56	98	39	39	99	36	34	96
Professional and business services	57	56	98	44	43	97	43	42	98
Professional and technical services	72	72	99	55	54	98	60	59	98
Administrative and waste services	34	32	94	26	25	96	19	19	98
Education and health services	62	61	99	34	33	99	40	39	97
Educational services	66	66	100	43	43	100	60	58	96
Junior colleges, colleges, and universities	86	86	100	50	50	99	82	79	97
Health care and social assistance	61	60	98	32	32	98	37	36	97
Leisure and hospitality	19	18	91	16	15	94	5	5	100
Accommodation and food services	18	16	89	17	16	94	3	3	100
Other services	34	34	98	27	26	96	17	17	99
1 to 99 workers	40	39	97	29	28	97	22	22	98
1 to 49 workers	35	34	97	26	25	97	20	19	97
50 to 99 workers	55	52	96	37	36	98	30	29	98
100 workers or more	77	75	98	53	52	97	48	46	97
100 to 499 workers	70	68	97	46	45	97	38	37	97
500 workers or more	86	85	99	62	61	98	61	58	96
Geographic areas									
Northeast	56	55	99	65	65	99	36	35	97
New England	56	56	99	44	43	98	38	37	99
Middle Atlantic	55	54	99	73	73	99	35	34	97
South	60	57	96	34	33	96	34	33	97
South Atlantic	58	56	97	35	34	96	33	32	96
East South Central	60	58	97	36	34	95	36	35	97
West South Central	62	58	95	30	29	97	35	34	97
Midwest	61	59	97	40	39	96	36	35	97
East North Central	62	61	97	42	41	96	36	35	97
West North Central	57	55	98	35	34	96	36	35	97
West	50	49	98	26	25	98	30	29	96
Mountain	55	54	97	30	30	99	33	32	95
Pacific	48	47	98	24	23	98	28	27	97

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 17. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2014

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	4	96
Worker characteristics		
Management, professional, and related	2	98
Management, business, and financial	4	96
Professional and related	2	98
Service	8	92
Sales and office	6	94
Sales and related	9	91
Office and administrative support	4	96
Natural resources, construction, and maintenance	5	95
Construction, extraction, farming, fishing, and forestry	5	95
Installation, maintenance, and repair	6	94
Production, transportation, and material moving ...	4	96
Production	4	96
Transportation and material moving	4	96
Full time	4	96
Part time	5	95
Union	2	98
Nonunion	5	95
Average wage within the following categories ¹ :		
Lowest 25 percent	8	92
Lowest 10 percent	5	95
Second 25 percent	5	95
Third 25 percent	4	96
Highest 25 percent	3	97
Highest 10 percent	3	97
Establishment characteristics		
Goods-producing industries	5	95
Construction	5	95
Manufacturing	4	96
Service-providing industries	4	96
Trade, transportation, and utilities	7	93
Wholesale trade	6	94
Retail trade	10	90
Information	1	99

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2014—continued

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

Characteristics	Employee contribution required	Employee contribution not required
Financial activities	3	97
Finance and insurance	3	97
Credit intermediation and related activities	4	96
Insurance carriers and related activities	2	98
Real estate and rental and leasing	2	98
Professional and business services	4	96
Administrative and waste services	10	90
Education and health services	2	98
Educational services	2	98
Junior colleges, colleges, and universities	1	99
Health care and social assistance	2	98
1 to 99 workers	7	93
1 to 49 workers	7	93
50 to 99 workers	6	94
100 workers or more	3	97
100 to 499 workers	4	96
500 workers or more	2	98
Geographic areas		
Northeast	2	98
New England	2	98
Middle Atlantic	2	98
South	6	94
South Atlantic	5	95
East South Central	7	93
West South Central	6	94
Midwest	4	96
East North Central	4	96
West North Central	3	97
West	5	95
Mountain	8	92
Pacific	4	96

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 18. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2014

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	61	2	34	2	(¹)
Worker characteristics					
Management, professional, and related	74	2	23	1	(¹)
Management, business, and financial	76	2	21	1	1
Professional and related	72	2	24	1	(¹)
Service	50	1	46	2	1
Protective service	42	–	56	–	–
Sales and office	65	2	31	2	(¹)
Sales and related	61	2	33	3	1
Office and administrative support	66	2	31	1	(¹)
Natural resources, construction, and maintenance	39	–	56	4	–
Construction, extraction, farming, fishing, and forestry	21	–	74	3	–
Installation, maintenance, and repair	51	–	44	4	–
Production, transportation, and material moving ...	49	1	44	5	(¹)
Production	47	1	46	6	(¹)
Transportation and material moving	52	–	42	3	–
Full time	62	2	34	2	(¹)
Part time	57	–	37	4	–
Union	43	1	46	10	1
Nonunion	64	2	32	1	(¹)
Average wage within the following categories ² :					
Lowest 25 percent	48	1	48	2	1
Lowest 10 percent	40	–	55	3	–
Second 25 percent	57	1	39	3	(¹)
Third 25 percent	58	2	38	3	(¹)
Highest 25 percent	72	2	24	2	(¹)
Highest 10 percent	75	4	19	2	(¹)
Establishment characteristics					
Goods-producing industries	48	1	46	5	(¹)
Construction	20	–	77	3	–
Manufacturing	55	–	38	5	–
Service-providing industries	65	2	31	2	(¹)
Trade, transportation, and utilities	58	2	36	3	(¹)
Wholesale trade	57	–	36	6	–
Retail trade	54	3	38	4	1
Transportation and warehousing	64	2	34	–	–
Utilities	75	–	23	–	–

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2014—continued

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
Information	85	—	12	—	—
Financial activities	77	—	20	1	—
Finance and insurance	82	—	15	1	—
Credit intermediation and related activities	86	2	11	—	—
Insurance carriers and related activities	77	2	20	—	—
Real estate and rental and leasing	51	—	48	—	—
Professional and business services	68	3	28	—	—
Professional and technical services	69	—	26	—	—
Administrative and waste services	53	—	45	—	—
Education and health services	66	1	32	1	(¹)
Educational services	71	2	27	1	(¹)
Junior colleges, colleges, and universities	74	2	23	1	(¹)
Health care and social assistance	65	1	33	1	1
Leisure and hospitality	49	—	48	—	—
Accommodation and food services	47	—	50	—	—
Other services	47	—	51	—	—
1 to 99 workers	50	(¹)	48	2	(¹)
1 to 49 workers	48	1	49	2	(¹)
50 to 99 workers	52	—	46	2	—
100 workers or more	69	2	26	3	(¹)
100 to 499 workers	62	2	33	2	(¹)
500 workers or more	76	3	18	3	(¹)
Geographic areas					
Northeast	69	2	27	—	—
New England	74	2	24	—	—
Middle Atlantic	67	3	28	—	—
South	61	1	35	2	(¹)
South Atlantic	64	—	32	2	—
East South Central	58	—	38	2	—
West South Central	59	—	37	2	—
Midwest	56	1	39	3	(¹)
East North Central	54	—	40	3	—
West North Central	61	1	34	3	1
West	61	2	35	2	(¹)
Mountain	61	2	36	—	—
Pacific	61	—	34	2	—

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2014

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

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	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	1	63	10	22	4	1.3	1.0
Worker characteristics							
Management, professional, and related	1	59	11	24	5	1.4	1.0
Management, business, and financial	1	56	9	27	7	1.4	1.0
Professional and related	–	61	12	22	–	1.4	1.0
Service	1	70	10	16	2	1.2	1.0
Protective service	–	69	–	–	–	1.2	1.0
Sales and office	(²)	66	9	20	4	1.3	1.0
Sales and related	–	77	7	13	–	1.2	1.0
Office and administrative support	1	62	10	23	5	1.4	1.0
Natural resources, construction, and maintenance	1	65	11	21	3	1.3	1.0
Construction, extraction, farming, fishing, and forestry	–	64	–	–	–	1.3	1.0
Installation, maintenance, and repair	1	65	10	21	3	1.3	1.0
Production, transportation, and material moving ...	1	63	13	20	3	1.3	1.0
Production	–	58	13	26	–	1.4	1.0
Transportation and material moving	1	69	13	14	2	1.3	1.0
Full time	1	62	11	22	4	1.4	1.0
Part time	1	75	9	10	5	1.3	1.0
Union	(²)	69	9	15	5	1.3	1.0
Nonunion	(²)	62	11	22	4	1.4	1.0
Average wage within the following categories ³ :							
Lowest 25 percent	–	72	8	17	–	1.3	1.0
Lowest 10 percent	–	68	–	–	–	1.3	1.0
Second 25 percent	1	70	10	16	2	1.3	1.0
Third 25 percent	1	60	12	23	4	1.4	1.0
Highest 25 percent	1	59	10	25	6	1.4	1.0
Highest 10 percent	1	57	9	27	6	1.4	1.0
Establishment characteristics							
Goods-producing industries	–	53	11	31	–	1.4	1.0
Construction	–	70	–	23	–	1.3	1.0
Manufacturing	–	52	11	31	–	1.5	1.0
Service-providing industries	1	65	10	20	4	1.3	1.0
Trade, transportation, and utilities	1	70	10	16	3	1.3	1.0
Wholesale trade	–	50	20	25	–	1.4	–
Retail trade	–	86	4	8	–	1.1	1.0
Transportation and warehousing	–	66	–	20	2	1.3	1.0
Utilities	–	67	–	–	–	1.4	1.0

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2014—continued

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

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	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		
Information	—	64	8	21	—	1.4	1.0
Financial activities	—	62	6	27	—	1.4	1.0
Finance and insurance	—	63	5	27	—	1.4	1.0
Credit intermediation and related activities	—	64	—	24	7	1.4	1.0
Insurance carriers and related activities	—	57	5	34	—	1.4	1.0
Real estate and rental and leasing	—	56	—	—	—	1.4	—
Professional and business services	—	56	13	23	8	1.5	1.0
Professional and technical services	—	55	12	21	12	1.5	1.0
Administrative and waste services	—	67	—	—	—	1.3	1.0
Education and health services	1	69	12	16	2	1.2	1.0
Educational services	—	56	16	17	—	1.4	1.0
Junior colleges, colleges, and universities	—	57	16	18	—	1.3	1.0
Health care and social assistance	1	72	11	15	1	1.2	1.0
Leisure and hospitality	—	76	—	—	—	1.2	1.0
Accommodation and food services	—	83	—	—	—	1.1	1.0
Other services	—	50	—	39	—	1.6	—
1 to 99 workers	—	59	12	24	—	1.4	1.0
1 to 49 workers	—	62	11	21	—	1.4	1.0
50 to 99 workers	—	54	14	29	—	1.4	1.0
100 workers or more	1	65	10	21	4	1.3	1.0
100 to 499 workers	(²)	66	8	21	4	1.3	1.0
500 workers or more	1	64	11	20	3	1.3	1.0
Geographic areas							
Northeast	1	60	14	20	5	1.4	1.0
New England	—	64	15	18	—	1.3	1.0
Middle Atlantic	—	59	13	21	—	1.4	1.0
South	1	67	8	20	4	1.3	1.0
South Atlantic	—	68	8	19	—	1.3	1.0
East South Central	—	67	—	—	6	1.3	1.0
West South Central	—	66	7	24	—	1.3	1.0
Midwest	—	57	12	26	—	1.4	1.0
East North Central	—	57	12	26	—	1.4	1.0
West North Central	—	56	11	27	—	1.4	1.0
West	—	66	9	20	—	1.3	1.0
Mountain	—	72	—	13	3	1.2	1.0
Pacific	—	62	—	24	7	1.4	1.0

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

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 20. Life insurance plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2014

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	78	\$50,000	\$70,000	\$250,000	\$500,000	\$1,000,000	22
Worker characteristics							
Management, professional, and related	79	50,000	100,000	300,000	750,000	–	21
Management, business, and financial	82	50,000	100,000	300,000	750,000	2,000,000	18
Professional and related	78	50,000	100,000	350,000	750,000	1,000,000	22
Service	79	50,000	50,000	200,000	500,000	1,000,000	21
Protective service	70	50,000	50,000	–	–	1,000,000	30
Sales and office	81	50,000	50,000	200,000	500,000	1,000,000	19
Sales and related	82	50,000	50,000	100,000	500,000	1,000,000	18
Office and administrative support	81	50,000	–	200,000	500,000	–	19
Natural resources, construction, and maintenance	73	50,000	100,000	200,000	–	2,000,000	27
Construction, extraction, farming, fishing, and forestry	74	–	100,000	170,000	–	1,000,000	26
Installation, maintenance, and repair	73	50,000	–	250,000	1,000,000	2,000,000	27
Production, transportation, and material moving ...	69	50,000	75,000	200,000	500,000	1,000,000	31
Production	63	50,000	100,000	250,000	500,000	1,000,000	37
Transportation and material moving	76	50,000	70,000	100,000	–	–	24
Full time	78	50,000	75,000	250,000	500,000	1,000,000	22
Part time	74	50,000	70,000	–	500,000	800,000	26
Union	68	50,000	70,000	100,000	500,000	–	32
Nonunion	79	50,000	75,000	250,000	500,000	1,000,000	21
Average wage within the following categories ² :							
Lowest 25 percent	74	50,000	50,000	200,000	500,000	1,000,000	26
Lowest 10 percent	79	50,000	50,000	–	–	–	21
Second 25 percent	80	50,000	50,000	150,000	500,000	1,000,000	20
Third 25 percent	78	50,000	75,000	200,000	500,000	1,000,000	22
Highest 25 percent	78	50,000	100,000	300,000	800,000	–	22
Highest 10 percent	80	50,000	100,000	300,000	800,000	–	20
Establishment characteristics							
Goods-producing industries	67	50,000	100,000	300,000	700,000	1,000,000	33
Manufacturing	66	50,000	100,000	300,000	700,000	1,000,000	34
Service-providing industries	80	50,000	60,000	200,000	500,000	1,000,000	20
Trade, transportation, and utilities	78	50,000	50,000	100,000	500,000	800,000	22
Wholesale trade	82	50,000	–	250,000	500,000	1,000,000	18
Retail trade	78	50,000	50,000	50,000	500,000	800,000	22
Transportation and warehousing	79	50,000	70,000	100,000	200,000	500,000	21
Utilities	62	50,000	–	–	–	1,000,000	38

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2014—continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	73	\$50,000	\$200,000	—	\$2,000,000	\$2,000,000	27
Financial activities	86	50,000	100,000	\$250,000	650,000	—	14
Finance and insurance	85	50,000	100,000	250,000	700,000	2,000,000	15
Credit intermediation and related activities	88	50,000	100,000	200,000	600,000	2,000,000	12
Insurance carriers and related activities	76	—	—	500,000	1,000,000	1,000,000	24
Professional and business services	81	50,000	—	400,000	—	—	19
Professional and technical services	87	50,000	—	—	750,000	—	13
Administrative and waste services	72	50,000	—	—	—	—	28
Education and health services	79	50,000	—	250,000	500,000	1,000,000	21
Educational services	85	50,000	50,000	200,000	—	500,000	15
Junior colleges, colleges, and universities	86	50,000	50,000	200,000	500,000	500,000	14
Health care and social assistance	78	50,000	—	250,000	500,000	1,000,000	22
Other services	83	50,000	—	—	—	—	17
1 to 99 workers	81	50,000	—	200,000	500,000	1,000,000	19
1 to 49 workers	83	50,000	—	200,000	500,000	1,000,000	17
50 to 99 workers	78	50,000	—	200,000	500,000	—	22
100 workers or more	77	50,000	70,000	250,000	650,000	1,000,000	23
100 to 499 workers	80	50,000	50,000	200,000	500,000	1,000,000	20
500 workers or more	73	50,000	100,000	400,000	1,000,000	—	27
Geographic areas							
Northeast	77	50,000	—	250,000	500,000	1,000,000	23
New England	73	50,000	—	200,000	500,000	1,000,000	27
Middle Atlantic	79	50,000	100,000	250,000	500,000	1,000,000	21
South	81	50,000	—	250,000	750,000	1,500,000	19
South Atlantic	81	50,000	—	300,000	750,000	1,750,000	19
East South Central	85	50,000	50,000	200,000	500,000	1,000,000	15
West South Central	80	50,000	—	—	—	—	20
Midwest	72	50,000	100,000	250,000	500,000	1,000,000	28
East North Central	70	50,000	100,000	300,000	550,000	1,000,000	30
West North Central	74	50,000	50,000	200,000	500,000	1,000,000	26
West	81	50,000	—	200,000	500,000	1,000,000	19
Mountain	88	50,000	—	—	—	1,000,000	12
Pacific	78	50,000	50,000	200,000	500,000	1,000,000	22

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, National Compensation Survey, March 2014

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$10,000	\$10,000	\$20,000	\$25,000	\$50,000
Worker characteristics					
Management, professional, and related	10,000	15,000	25,000	50,000	50,000
Management, business, and financial	10,000	15,000	25,000	50,000	50,000
Professional and related	10,000	15,000	25,000	50,000	50,000
Service	10,000	10,000	15,000	20,000	—
Protective service	5,000	—	10,000	—	25,000
Sales and office	—	10,000	20,000	25,000	50,000
Sales and related	5,000	10,000	15,000	20,000	50,000
Office and administrative support	10,000	15,000	20,000	30,000	50,000
Natural resources, construction, and maintenance	10,000	10,000	20,000	25,000	50,000
Construction, extraction, farming, fishing, and forestry	—	10,000	—	25,000	40,000
Installation, maintenance, and repair	10,000	15,000	20,000	30,000	50,000
Production, transportation, and material moving ...	10,000	—	20,000	27,000	50,000
Production	10,000	15,000	20,000	30,000	50,000
Transportation and material moving	10,000	10,000	20,000	25,000	50,000
Full time	10,000	10,000	20,000	30,000	50,000
Part time	—	5,000	10,000	—	50,000
Union	5,000	10,000	15,000	33,000	50,000
Nonunion	10,000	15,000	20,000	25,000	50,000
Average wage within the following categories ³ :					
Lowest 25 percent	5,000	10,000	15,000	20,000	25,000
Lowest 10 percent	5,000	—	10,000	—	25,000
Second 25 percent	10,000	10,000	20,000	25,000	50,000
Third 25 percent	10,000	—	20,000	30,000	50,000
Highest 25 percent	10,000	15,000	25,000	50,000	50,000
Highest 10 percent	10,000	—	—	50,000	—
Establishment characteristics					
Goods-producing industries	10,000	15,000	20,000	30,000	50,000
Construction	10,000	10,000	—	25,000	50,000
Manufacturing	10,000	15,000	20,000	35,000	50,000
Service-providing industries	10,000	10,000	20,000	25,000	50,000
Trade, transportation, and utilities	—	10,000	20,000	25,000	50,000
Wholesale trade	10,000	15,000	—	—	50,000
Retail trade	5,000	10,000	—	20,000	25,000
Transportation and warehousing	10,000	—	20,000	40,000	50,000
Utilities	10,000	10,000	—	—	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, National Compensation Survey, March 2014—continued

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information	\$10,000	—	\$20,000	—	\$50,000
Financial activities	10,000	\$15,000	25,000	\$50,000	50,000
Finance and insurance	15,000	—	50,000	50,000	50,000
Credit intermediation and related activities	—	15,000	25,000	50,000	50,000
Insurance carriers and related activities	—	25,000	50,000	50,000	—
Real estate and rental and leasing	10,000	15,000	—	—	50,000
Professional and business services	10,000	15,000	25,000	—	50,000
Professional and technical services	15,000	20,000	25,000	50,000	50,000
Administrative and waste services	5,000	10,000	20,000	25,000	—
Education and health services	10,000	10,000	15,000	25,000	50,000
Educational services	10,000	10,000	—	50,000	50,000
Junior colleges, colleges, and universities	10,000	10,000	18,000	50,000	50,000
Health care and social assistance	10,000	10,000	15,000	25,000	50,000
Leisure and hospitality	10,000	10,000	15,000	20,000	—
Accommodation and food services	10,000	10,000	15,000	20,000	25,000
Other services	10,000	10,000	15,000	25,000	—
1 to 99 workers	10,000	—	20,000	25,000	50,000
1 to 49 workers	10,000	15,000	20,000	25,000	50,000
50 to 99 workers	10,000	—	20,000	—	50,000
100 workers or more	10,000	10,000	20,000	26,000	50,000
100 to 499 workers	10,000	10,000	20,000	25,000	50,000
500 workers or more	—	10,000	20,000	40,000	50,000
Geographic areas					
Northeast	10,000	10,000	20,000	40,000	50,000
New England	—	10,000	25,000	50,000	50,000
Middle Atlantic	10,000	10,000	20,000	40,000	—
South	10,000	—	20,000	25,000	50,000
South Atlantic	10,000	—	20,000	25,000	50,000
East South Central	10,000	—	20,000	—	50,000
West South Central	—	—	20,000	25,000	50,000
Midwest	10,000	15,000	20,000	25,000	50,000
East North Central	10,000	15,000	20,000	25,000	50,000
West North Central	10,000	15,000	20,000	—	50,000
West	10,000	10,000	20,000	25,000	50,000
Mountain	10,000	—	20,000	25,000	50,000
Pacific	10,000	10,000	15,000	30,000	50,000

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 22. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2014

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	43	39	17	1
Worker characteristics				
Management, professional, and related	47	39	13	1
Management, business, and financial	50	39	10	1
Professional and related	45	39	–	–
Service	–	34	40	–
Sales and office	46	35	18	(²)
Sales and related	47	34	–	–
Office and administrative support	46	36	–	–
Natural resources, construction, and maintenance	38	46	13	2
Construction, extraction, farming, fishing, and forestry	29	48	19	5
Installation, maintenance, and repair	45	45	–	–
Production, transportation, and material moving ...	42	43	13	1
Production	39	50	10	1
Transportation and material moving	47	34	18	1
Full time	44	41	15	1
Part time	35	–	45	–
Union	45	35	17	3
Nonunion	42	40	17	(²)
Average wage within the following categories ³ :				
Lowest 25 percent	–	32	38	–
Lowest 10 percent	30	–	51	–
Second 25 percent	39	42	–	–
Third 25 percent	43	40	16	1
Highest 25 percent	49	38	12	1
Highest 10 percent	50	36	–	–
Establishment characteristics				
Goods-producing industries	39	49	10	1
Construction	22	50	24	4
Manufacturing	42	48	8	1
Service-providing industries	44	36	20	1
Trade, transportation, and utilities	47	37	–	–
Wholesale trade	40	47	13	–
Retail trade	42	36	–	–
Transportation and warehousing	60	26	–	–
Utilities	67	31	–	–

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2014—continued

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
Information	69	23	—	—
Financial activities	64	25	—	—
Finance and insurance	71	21	—	—
Credit intermediation and related activities	74	20	—	—
Insurance carriers and related activities	72	20	8	—
Real estate and rental and leasing	—	49	29	—
Professional and business services	37	43	—	—
Professional and technical services	31	51	—	—
Administrative and waste services	33	38	—	—
Education and health services	36	39	24	1
Educational services	38	38	—	—
Junior colleges, colleges, and universities	55	30	—	—
Health care and social assistance	36	40	24	1
Leisure and hospitality	27	31	42	—
Accommodation and food services	29	32	39	—
Other services	—	36	49	—
1 to 99 workers	30	41	29	(²)
1 to 49 workers	29	38	33	(²)
50 to 99 workers	32	48	—	—
100 workers or more	51	37	10	1
100 to 499 workers	44	45	10	1
500 workers or more	59	29	11	2
Geographic areas				
Northeast	25	25	49	1
New England	50	49	—	—
Middle Atlantic	20	20	60	(²)
South	52	48	—	—
South Atlantic	49	51	—	—
East South Central	46	53	—	—
West South Central	59	41	—	—
Midwest	55	42	—	3
East North Central	54	42	—	3
West North Central	58	42	—	—
West	45	46	—	—
Mountain	47	53	—	—
Pacific	44	41	—	—

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

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2014

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	18	82
Worker characteristics		
Management, professional, and related	13	87
Management, business, and financial	10	90
Professional and related	14	86
Service	42	58
Sales and office	18	82
Sales and related	22	78
Office and administrative support	16	84
Natural resources, construction, and maintenance	16	84
Construction, extraction, farming, fishing, and forestry	19	81
Installation, maintenance, and repair	13	87
Production, transportation, and material moving ...	15	85
Production	12	88
Transportation and material moving	20	80
Full time	16	84
Part time	40	60
Union	17	83
Nonunion	18	82
Average wage within the following categories ¹ :		
Lowest 25 percent	41	59
Lowest 10 percent	47	53
Second 25 percent	19	81
Third 25 percent	16	84
Highest 25 percent	12	88
Highest 10 percent	11	89
Establishment characteristics		
Goods-producing industries	12	88
Construction	24	76
Manufacturing	10	90
Service-providing industries	20	80
Trade, transportation, and utilities	19	81
Wholesale trade	20	80
Retail trade	24	76
Transportation and warehousing	13	87
Information	12	88

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2014—continued

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

Characteristics	Employee contribution required	Employee contribution not required
Financial activities	8	92
Finance and insurance	6	94
Credit intermediation and related activities	5	95
Insurance carriers and related activities	6	94
Professional and business services	17	83
Professional and technical services	14	86
Administrative and waste services	28	72
Education and health services	21	79
Educational services	8	92
Junior colleges, colleges, and universities	8	92
Health care and social assistance	24	76
Leisure and hospitality	46	54
Accommodation and food services	46	54
Other services	49	51
1 to 99 workers	26	74
1 to 49 workers	28	72
50 to 99 workers	22	78
100 workers or more	13	87
100 to 499 workers	14	86
500 workers or more	12	88
Geographic areas		
Northeast	40	60
New England	5	95
Middle Atlantic	47	53
South	7	93
South Atlantic	7	93
East South Central	6	94
West South Central	6	94
Midwest	7	93
East North Central	6	94
West North Central	8	92
West	10	90
Pacific	13	87

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 24. Short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2014

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	6	2	68	23	1
Worker characteristics					
Management, professional, and related	1	1	66	31	1
Management, business, and financial	1	1	58	39	(¹)
Professional and related	1	1	72	25	1
Service	5	3	86	5	(¹)
Sales and office	3	1	67	29	(¹)
Sales and related	3	—	67	29	—
Office and administrative support	3	1	67	29	(¹)
Natural resources, construction, and maintenance	17	—	57	21	—
Construction, extraction, farming, fishing, and forestry	32	—	54	8	—
Installation, maintenance, and repair	7	—	59	30	—
Production, transportation, and material moving ...	14	4	67	14	1
Production	17	—	60	17	—
Transportation and material moving	11	—	77	10	—
Full time	6	2	66	25	(¹)
Part time	3	1	86	10	1
Union	20	8	57	15	1
Nonunion	3	1	70	25	(¹)
Average wage within the following categories ² :					
Lowest 25 percent	6	3	81	9	1
Lowest 10 percent	2	—	91	5	—
Second 25 percent	7	1	73	18	(¹)
Third 25 percent	7	3	68	22	(¹)
Highest 25 percent	4	2	61	32	1
Highest 10 percent	2	1	60	36	1
Establishment characteristics					
Goods-producing industries	16	5	58	21	1
Construction	29	4	58	—	—
Manufacturing	14	5	59	22	1
Service-providing industries	3	1	71	24	(¹)
Trade, transportation, and utilities	6	2	73	19	(¹)
Wholesale trade	4	3	72	21	—
Retail trade	3	—	74	20	—
Transportation and warehousing	—	—	75	12	—
Utilities	—	—	46	52	—

See footnotes at end of table.

Table 24. Short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2014—continued

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
Information	—	—	31	64	—
Financial activities	—	1	50	49	—
Finance and insurance	—	1	45	54	—
Credit intermediation and related activities	—	1	34	65	—
Insurance carriers and related activities	—	—	57	42	—
Real estate and rental and leasing	—	—	79	—	—
Professional and business services	—	—	71	28	—
Professional and technical services	—	—	72	27	—
Administrative and waste services	—	—	82	—	—
Education and health services	3	(¹)	88	8	1
Educational services	—	—	84	12	—
Junior colleges, colleges, and universities	—	—	81	18	—
Health care and social assistance	3	—	89	7	—
Leisure and hospitality	6	—	85	—	—
Accommodation and food services	6	—	84	—	—
Other services	—	—	96	—	—
1 to 99 workers	5	—	74	18	—
1 to 49 workers	5	—	74	18	—
50 to 99 workers	5	—	75	17	—
100 workers or more	6	2	64	27	1
100 to 499 workers	7	2	68	23	(¹)
500 workers or more	5	3	61	31	1
Geographic areas					
Northeast	3	1	81	15	(¹)
New England	5	—	68	26	—
Middle Atlantic	3	—	84	12	—
South	6	3	61	30	(¹)
South Atlantic	5	—	65	26	—
East South Central	8	—	64	23	—
West South Central	5	2	53	40	—
Midwest	11	4	59	26	1
East North Central	11	3	61	25	(¹)
West North Central	10	—	56	29	—
West	3	2	67	27	2
Mountain	4	—	69	25	—
Pacific	2	3	65	28	2

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 25. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2014

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	93	12	21	26	26	26	7
Worker characteristics							
Management, professional, and related	92	12	16	26	26	26	8
Management, business, and financial	91	12	–	26	26	26	9
Professional and related	92	12	17	26	26	26	8
Service	97	12	26	26	26	–	3
Sales and office	93	12	20	26	26	26	7
Sales and related	91	11	13	26	26	26	9
Office and administrative support	93	12	21	26	26	26	7
Natural resources, construction, and maintenance	90	13	24	26	26	36	10
Construction, extraction, farming, fishing, and forestry	95	13	24	26	26	26	5
Installation, maintenance, and repair	87	13	24	26	26	36	13
Production, transportation, and material moving ...	92	13	25	26	26	26	8
Production	91	13	21	26	26	26	9
Transportation and material moving	94	13	26	26	26	26	6
Full time	92	12	18	26	26	26	8
Part time	96	–	26	26	26	–	4
Union	91	13	26	26	26	–	9
Nonunion	93	12	18	26	26	26	7
Average wage within the following categories ² :							
Lowest 25 percent	96	12	25	26	26	26	4
Lowest 10 percent	98	–	26	26	26	52	2
Second 25 percent	94	12	20	26	26	26	6
Third 25 percent	93	12	18	26	26	26	7
Highest 25 percent	91	12	21	26	26	26	9
Highest 10 percent	90	12	20	26	26	26	10
Establishment characteristics							
Goods-producing industries	92	13	24	26	26	26	8
Construction	96	12	–	26	26	26	4
Manufacturing	92	12	24	26	26	26	8
Service-providing industries	93	12	21	26	26	26	7
Trade, transportation, and utilities	91	12	21	26	26	26	9
Wholesale trade	93	12	24	26	26	26	7
Retail trade	88	11	13	26	26	26	12
Transportation and warehousing	93	24	26	26	26	26	7
Information	82	12	25	26	26	52	18

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2014—continued

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Financial activities	91	12	21	26	26	26	9
Finance and insurance	90	13	25	26	26	26	10
Credit intermediation and related activities	87	13	25	26	26	26	13
Insurance carriers and related activities	92	12	18	26	26	26	8
Professional and business services	93	12	13	26	26	26	7
Professional and technical services	93	12	13	25	26	26	7
Education and health services	96	12	18	26	26	26	4
Educational services	95	13	—	26	26	26	5
Junior colleges, colleges, and universities	92	13	26	26	26	26	8
Health care and social assistance	97	12	18	26	26	26	3
Leisure and hospitality	100	12	26	26	26	52	—
Accommodation and food services	100	13	26	26	26	52	—
1 to 99 workers	95	12	18	26	26	26	5
1 to 49 workers	95	12	20	26	26	26	5
50 to 99 workers	95	12	13	26	26	26	5
100 workers or more	91	12	22	26	26	26	9
100 to 499 workers	93	12	16	26	26	26	7
500 workers or more	90	13	25	26	26	26	10
Geographic areas							
Northeast	94	13	26	26	26	26	6
New England	93	12	13	26	26	26	7
Middle Atlantic	94	—	26	26	26	26	6
South	93	12	13	26	26	26	7
South Atlantic	94	12	13	26	26	26	6
East South Central	94	11	12	26	26	26	6
West South Central	91	12	18	26	26	26	9
Midwest	90	12	17	26	26	26	10
East North Central	90	12	18	26	26	26	10
West North Central	90	12	13	26	26	26	10
West	93	11	13	26	26	26	7
Mountain	91	11	12	24	26	26	9
Pacific	94	12	—	26	26	26	6

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2014

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	1	18	1	41	26	13	62.7	60.0
Worker characteristics								
Management, professional, and related	1	15	1	44	24	16	64.0	60.0
Management, business, and financial	—	13	—	42	24	19	65.3	60.0
Professional and related	1	16	(¹)	44	24	15	63.3	60.0
Service	—	26	—	33	33	5	60.4	60.0
Sales and office	1	19	1	38	26	14	62.6	60.0
Sales and related	—	18	—	37	26	16	63.0	60.0
Office and administrative support	1	20	1	39	26	13	62.3	60.0
Natural resources, construction, and maintenance	—	18	—	44	27	9	61.8	60.0
Construction, extraction, farming, fishing, and forestry	—	17	—	37	35	—	62.9	60.0
Installation, maintenance, and repair	—	18	—	49	22	8	61.1	60.0
Production, transportation, and material moving ...	2	16	1	44	25	12	62.6	60.0
Production	—	16	—	41	25	14	62.0	60.0
Transportation and material moving	—	16	—	46	25	11	63.2	60.0
Full time	1	18	1	42	25	13	62.8	60.0
Part time	—	21	—	29	38	7	62.1	60.0
Union	2	20	2	32	32	12	62.0	60.0
Nonunion	1	18	1	42	25	13	62.8	60.0
Average wage within the following categories ² :								
Lowest 25 percent	—	22	—	33	34	5	60.7	60.0
Lowest 10 percent	—	26	—	31	38	3	60.7	60.0
Second 25 percent	2	18	1	42	27	10	62.2	60.0
Third 25 percent	1	20	1	41	24	13	62.5	60.0
Highest 25 percent	1	15	(¹)	43	24	17	64.2	60.0
Highest 10 percent	—	15	—	42	21	22	65.4	60.0
Establishment characteristics								
Goods-producing industries	2	13	1	42	25	17	63.6	60.0
Construction	—	18	—	41	34	4	61.3	60.0
Manufacturing	2	13	1	42	23	20	64.0	60.0
Service-providing industries	1	19	1	40	27	12	62.5	60.0
Trade, transportation, and utilities	—	16	—	41	25	15	64.0	60.0
Wholesale trade	—	15	—	43	27	14	63.7	60.0
Retail trade	—	18	—	38	27	13	63.2	60.0
Transportation and warehousing	—	17	—	47	18	17	64.3	60.0
Utilities	—	—	—	—	—	55	80.4	86.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2014—continued

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
Information	—	20	—	42	22	16	62.5	60.0
Financial activities	—	20	—	31	25	22	64.7	60.0
Finance and insurance	—	16	—	27	28	27	66.5	66.0
Credit intermediation and related activities	—	21	—	27	33	16	64.0	60.0
Insurance carriers and related activities	—	11	—	34	26	27	66.0	66.0
Real estate and rental and leasing	—	—	—	—	15	—	58.5	60.0
Professional and business services	1	12	1	46	33	7	62.5	60.0
Professional and technical services	—	9	—	46	35	10	64.4	60.0
Administrative and waste services	4	—	5	47	35	—	60.5	60.0
Education and health services	1	25	(¹)	44	19	12	61.3	60.0
Educational services	—	27	—	34	12	26	65.8	60.0
Junior colleges, colleges, and universities	—	27	—	31	9	32	69.2	60.0
Health care and social assistance	1	24	(¹)	46	20	9	60.4	60.0
Leisure and hospitality	—	32	—	33	—	—	59.8	60.0
Accommodation and food services	—	29	—	34	—	—	60.3	60.0
Other services	—	18	4	21	47	—	60.1	66.0
1 to 99 workers	—	22	—	37	30	9	61.8	60.0
1 to 49 workers	—	23	—	33	33	9	61.7	60.0
50 to 99 workers	—	19	—	45	25	9	61.9	60.0
100 workers or more	2	15	1	44	23	16	63.4	60.0
100 to 499 workers	2	11	1	48	24	14	63.3	60.0
500 workers or more	2	20	1	39	21	18	63.6	60.0
Geographic areas								
Northeast	1	29	(¹)	24	38	8	61.6	60.0
New England	—	7	—	57	12	21	65.4	60.0
Middle Atlantic	1	33	(¹)	18	43	5	60.9	60.0
South	2	12	(¹)	57	13	16	62.9	60.0
South Atlantic	—	13	—	56	13	15	62.2	60.0
East South Central	—	16	—	56	11	—	63.0	60.0
West South Central	—	9	—	57	16	17	64.3	60.0
Midwest	—	11	—	48	23	17	64.5	60.0
East North Central	—	11	—	48	23	16	63.8	60.0
West North Central	—	9	—	48	21	21	66.3	60.0
West	1	10	6	49	22	14	63.0	60.0
Mountain	—	—	—	60	17	14	63.5	60.0
Pacific	2	11	9	41	24	13	62.6	60.0

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2014

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	75	\$170	\$315	\$584	\$1,250	\$2,400	25
Worker characteristics							
Management, professional, and related	69	170	500	1,000	1,923	2,500	31
Management, business, and financial	70	170	500	1,000	1,800	2,500	30
Professional and related	69	170	500	900	2,000	2,500	31
Service	88	170	–	546	595	1,300	12
Sales and office	77	170	250	595	1,500	2,500	23
Sales and related	79	170	–	584	1,666	4,615	21
Office and administrative support	76	170	250	595	1,385	2,500	24
Natural resources, construction, and maintenance	77	170	500	577	1,000	–	23
Construction, extraction, farming, fishing, and forestry	76	170	–	546	600	–	24
Installation, maintenance, and repair	78	200	500	600	1,200	2,000	22
Production, transportation, and material moving	73	170	300	500	600	1,500	27
Production	68	170	250	500	750	1,500	32
Transportation and material moving	78	170	488	500	595	1,500	22
Full time	73	170	350	595	1,500	2,500	27
Part time	87	170	–	500	595	750	13
Union	78	170	230	500	595	1,500	22
Nonunion	74	170	315	595	1,385	2,500	26
Average wage within the following categories ² :							
Lowest 25 percent	88	170	–	546	595	1,300	12
Lowest 10 percent	95	170	–	546	595	921	5
Second 25 percent	74	170	300	572	1,000	2,300	26
Third 25 percent	73	170	300	577	1,000	2,307	27
Highest 25 percent	71	170	500	–	1,846	2,500	29
Highest 10 percent	69	170	500	1,000	2,300	3,002	31
Establishment characteristics							
Goods-producing industries	68	170	350	595	1,000	2,000	32
Manufacturing	64	170	350	595	1,000	2,000	36
Service-providing industries	76	170	315	584	1,300	2,500	24
Trade, transportation, and utilities	75	170	–	523	1,000	2,308	25
Wholesale trade	72	170	400	572	–	2,500	28
Retail trade	78	170	200	572	1,000	4,615	22
Transportation and warehousing	75	170	–	500	577	1,167	25
Information	65	170	–	–	2,500	3,464	35

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2014—continued

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Financial activities	69	\$170	–	\$1,000	\$2,308	\$4,153	31
Finance and insurance	63	170	–	1,000	3,000	5,769	37
Credit intermediation and related activities	69	170	\$559	1,400	3,000	–	31
Insurance carriers and related activities	57	–	584	1,000	2,500	3,000	43
Professional and business services	84	170	500	–	1,500	2,400	16
Professional and technical services	83	–	572	1,000	1,750	2,309	17
Administrative and waste services	87	170	–	559	1,000	2,000	13
Education and health services	68	170	–	584	1,300	2,500	32
Educational services	62	170	170	584	1,500	2,000	38
Junior colleges, colleges, and universities	51	170	170	595	1,500	1,650	49
Health care and social assistance	70	170	300	584	1,250	2,500	30
Leisure and hospitality	95	170	–	–	595	–	5
Accommodation and food services	94	170	–	–	595	–	6
1 to 99 workers	84	170	–	559	1,000	1,800	16
1 to 49 workers	85	170	170	561	750	1,500	15
50 to 99 workers	83	170	300	559	1,000	2,308	17
100 workers or more	68	170	450	600	1,500	2,500	32
100 to 499 workers	73	170	488	650	1,500	2,500	27
500 workers or more	63	170	–	595	1,500	2,500	37
Geographic areas							
Northeast	87	170	170	559	595	1,300	13
New England	66	315	500	1,000	1,000	2,309	34
Middle Atlantic	91	170	170	559	595	1,000	9
South	70	300	500	1,000	1,750	2,500	30
South Atlantic	73	300	500	1,000	1,800	2,500	27
East South Central	65	300	500	1,000	1,500	2,800	35
West South Central	66	300	500	–	1,731	2,771	34
Midwest	55	200	400	700	1,250	2,500	45
East North Central	56	200	–	700	1,250	2,500	44
West North Central	54	–	500	–	1,385	–	46
West	78	–	500	–	2,192	2,500	22
Mountain	75	–	500	1,500	2,000	2,500	25
Pacific	81	–	500	–	2,300	2,500	19

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2014

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	6	94
Worker characteristics		
Management, professional, and related	6	94
Management, business, and financial	6	94
Professional and related	6	94
Service	7	93
Sales and office	6	94
Sales and related	8	92
Office and administrative support	6	94
Natural resources, construction, and maintenance	10	90
Installation, maintenance, and repair	10	90
Production, transportation, and material moving ...	6	94
Production	6	94
Transportation and material moving	4	96
Full time	7	93
Part time	4	96
Union	7	93
Nonunion	6	94
Average wage within the following categories ¹ :		
Lowest 25 percent	7	93
Second 25 percent	6	94
Third 25 percent	7	93
Highest 25 percent	6	94
Highest 10 percent	7	93
Establishment characteristics		
Goods-producing industries	7	93
Manufacturing	6	94
Service-providing industries	6	94
Trade, transportation, and utilities	7	93
Wholesale trade	7	93
Retail trade	6	94
Transportation and warehousing	6	94
Utilities	23	77

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2014—continued

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

Characteristics	Employee contribution required	Employee contribution not required
Information	4	96
Financial activities	6	94
Finance and insurance	5	95
Credit intermediation and related activities	3	97
Insurance carriers and related activities	8	92
Professional and business services	7	93
Professional and technical services	5	95
Education and health services	6	94
Educational services	9	91
Junior colleges, colleges, and universities	10	90
Health care and social assistance	5	95
1 to 99 workers	5	95
1 to 49 workers	5	95
50 to 99 workers	6	94
100 workers or more	7	93
100 to 499 workers	6	94
500 workers or more	9	91
Geographic areas		
Northeast	6	94
New England	6	94
Middle Atlantic	6	94
South	7	93
South Atlantic	8	92
East South Central	7	93
West South Central	5	95
Midwest	6	94
East North Central	5	95
West North Central	7	93
West	7	93
Pacific	6	94

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2014

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	95	3	1	1
Worker characteristics				
Management, professional, and related	97	3	—	—
Management, business, and financial	96	4	—	—
Professional and related	97	2	—	—
Service	95	3	—	—
Protective service	98	—	—	—
Sales and office	95	4	(¹)	(¹)
Sales and related	90	10	—	—
Office and administrative support	97	2	(¹)	1
Natural resources, construction, and maintenance	90	5	3	2
Installation, maintenance, and repair	93	4	1	2
Production, transportation, and material moving ...	92	2	4	2
Production	91	2	6	2
Transportation and material moving	94	2	2	2
Full time	95	3	1	1
Part time	88	9	—	—
Union	80	7	9	4
Nonunion	97	3	(¹)	(¹)
Average wage within the following categories ² :				
Lowest 25 percent	93	6	—	—
Second 25 percent	97	2	(¹)	1
Third 25 percent	94	3	2	1
Highest 25 percent	95	3	1	(¹)
Highest 10 percent	95	4	(¹)	(¹)
Establishment characteristics				
Goods-producing industries	91	4	4	2
Construction	89	6	6	—
Manufacturing	93	1	4	2
Service-providing industries	96	3	(¹)	(¹)
Trade, transportation, and utilities	89	8	1	2
Wholesale trade	93	4	—	—
Retail trade	82	16	—	—
Transportation and warehousing	97	2	—	—
Utilities	78	—	—	7

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2014—continued

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
Information	94	5	—	—
Financial activities	97	1	—	—
Finance and insurance	98	1	—	—
Credit intermediation and related activities	99	1	—	—
Insurance carriers and related activities	97	2	—	—
Real estate and rental and leasing	92	—	—	—
Professional and business services	98	2	—	—
Professional and technical services	98	—	—	—
Administrative and waste services	98	—	—	—
Education and health services	99	1	—	—
Educational services	98	—	—	—
Junior colleges, colleges, and universities	97	—	(¹)	—
Health care and social assistance	99	1	—	—
Leisure and hospitality	100	—	—	—
Accommodation and food services	100	—	—	—
Other services	100	—	—	—
1 to 99 workers	95	3	—	—
1 to 49 workers	95	3	—	—
50 to 99 workers	96	3	—	—
100 workers or more	95	3	1	1
100 to 499 workers	95	4	1	1
500 workers or more	95	3	2	1
Geographic areas				
Northeast	95	3	1	1
New England	96	3	—	—
Middle Atlantic	95	3	—	—
South	96	3	—	—
South Atlantic	96	3	—	—
East South Central	94	5	—	—
West South Central	97	—	—	—
Midwest	94	3	2	1
East North Central	93	3	3	2
West North Central	96	2	—	—
West	95	4	(¹)	(¹)
Mountain	93	6	—	—
Pacific	96	3	—	—

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2014

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	25	63	5	5	1	57.8	60.0
Worker characteristics							
Management, professional, and related	27	61	5	6	1	57.6	60.0
Management, business, and financial	27	61	5	6	1	57.6	60.0
Professional and related	27	61	6	6	1	57.7	60.0
Service	27	66	—	2	—	57.3	60.0
Protective service	—	68	—	—	—	58.4	60.0
Sales and office	26	63	6	5	1	57.9	60.0
Sales and related	21	69	4	—	—	57.9	60.0
Office and administrative support	27	61	6	5	1	57.9	60.0
Natural resources, construction, and maintenance	23	68	6	2	1	57.8	60.0
Installation, maintenance, and repair	20	72	4	—	—	58.1	60.0
Production, transportation, and material moving ...	20	70	—	5	—	58.4	60.0
Production	20	67	—	6	—	58.5	60.0
Transportation and material moving	20	73	—	4	—	58.2	60.0
Full time	25	64	5	5	1	57.8	60.0
Part time	27	60	—	8	—	57.6	60.0
Union	31	58	6	3	1	57.4	60.0
Nonunion	25	64	5	5	1	57.8	60.0
Average wage within the following categories ¹ :							
Lowest 25 percent	23	71	3	—	—	57.3	60.0
Second 25 percent	26	65	5	4	1	57.6	60.0
Third 25 percent	24	64	5	6	1	58.1	60.0
Highest 25 percent	26	61	6	6	1	57.8	60.0
Highest 10 percent	25	60	7	6	1	58.0	60.0
Establishment characteristics							
Goods-producing industries	20	67	7	6	(²)	58.6	60.0
Construction	8	90	—	—	—	59.6	60.0
Manufacturing	21	64	7	7	(²)	58.4	60.0
Service-providing industries	26	63	5	5	1	57.6	60.0
Trade, transportation, and utilities	19	71	5	4	1	58.4	60.0
Wholesale trade	16	72	6	—	—	58.2	60.0
Retail trade	14	76	—	6	—	58.9	60.0
Transportation and warehousing	23	74	—	2	—	58.0	60.0
Utilities	39	27	23	—	—	59.0	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2014—continued

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
Information	26	64	4	4	2	57.5	60.0
Financial activities	35	52	7	5	1	57.3	60.0
Finance and insurance	38	47	8	5	1	57.0	60.0
Credit intermediation and related activities	42	43	9	—	—	56.6	60.0
Insurance carriers and related activities	28	55	9	—	—	58.1	60.0
Real estate and rental and leasing	—	84	—	—	—	59.5	60.0
Professional and business services	24	60	—	8	—	57.9	60.0
Professional and technical services	25	60	7	8	—	57.3	60.0
Administrative and waste services	26	61	—	—	—	57.9	60.0
Education and health services	30	64	2	3	1	56.8	60.0
Educational services	7	76	—	9	—	60.5	60.0
Junior colleges, colleges, and universities	6	80	8	—	—	60.3	60.0
Health care and social assistance	36	62	—	1	—	55.9	60.0
Leisure and hospitality	—	72	—	—	—	58.8	60.0
Accommodation and food services	—	62	—	—	—	58.5	60.0
Other services	—	64	—	—	—	60.0	60.0
1 to 99 workers	21	68	5	5	1	58.3	60.0
1 to 49 workers	21	68	5	5	1	58.2	60.0
50 to 99 workers	19	70	5	6	1	58.6	60.0
100 workers or more	28	61	5	5	1	57.5	60.0
100 to 499 workers	19	69	5	5	1	58.2	60.0
500 workers or more	36	53	6	5	(²)	56.8	60.0
Geographic areas							
Northeast	24	66	3	6	1	58.1	60.0
New England	24	68	3	3	1	57.7	60.0
Middle Atlantic	24	65	3	7	1	58.3	60.0
South	27	64	4	4	1	57.0	60.0
South Atlantic	30	61	4	4	1	56.8	60.0
East South Central	23	66	—	6	—	57.5	60.0
West South Central	25	68	4	—	—	57.1	60.0
Midwest	22	67	5	5	1	58.3	60.0
East North Central	24	67	5	—	—	57.9	60.0
West North Central	17	69	5	8	1	59.3	60.0
West	26	55	10	7	1	58.1	60.0
Mountain	26	59	11	—	—	58.0	60.0
Pacific	27	53	10	9	1	58.2	60.0

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

² Less than 0.5.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2014

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	88	\$3,000	\$5,000	\$8,000	\$10,500	\$15,000	12
Worker characteristics							
Management, professional, and related	89	4,000	5,000	9,500	12,500	17,500	11
Management, business, and financial	89	5,000	6,000	10,000	15,000	–	11
Professional and related	89	4,000	5,000	7,500	10,000	15,000	11
Service	91	3,333	5,000	7,500	10,000	15,000	9
Sales and office	90	3,000	5,000	8,000	12,000	20,000	10
Sales and related	93	5,000	5,000	8,000	15,000	20,000	7
Office and administrative support	89	2,500	5,000	8,000	12,000	20,000	11
Natural resources, construction, and maintenance	87	3,000	5,000	6,000	10,000	15,000	13
Installation, maintenance, and repair	89	3,000	5,000	6,000	10,000	15,000	11
Production, transportation, and material moving ...	81	–	5,000	6,000	10,000	15,000	19
Production	82	3,000	5,000	7,000	10,000	15,000	18
Transportation and material moving	79	–	3,000	6,000	10,000	–	21
Full time	88	3,000	5,000	8,000	11,000	15,000	12
Part time	88	2,500	5,000	7,000	–	15,000	12
Union	84	–	3,000	5,000	10,000	12,500	16
Nonunion	88	–	5,000	8,000	12,000	16,000	12
Average wage within the following categories ² :							
Lowest 25 percent	90	3,000	5,000	6,000	10,000	15,000	10
Second 25 percent	89	2,500	5,000	7,500	10,000	15,000	11
Third 25 percent	87	3,000	5,000	7,500	10,000	15,000	13
Highest 25 percent	88	4,000	5,000	10,000	12,650	20,000	12
Highest 10 percent	87	5,000	6,000	10,000	15,000	20,000	13
Establishment characteristics							
Goods-producing industries	85	3,000	5,000	8,000	10,000	15,000	15
Construction	92	5,000	5,000	–	10,000	15,000	8
Manufacturing	85	3,000	5,000	8,000	10,000	15,000	15
Service-providing industries	89	3,000	5,000	8,000	11,000	16,667	11
Trade, transportation, and utilities	86	–	5,000	7,000	10,000	15,000	14
Wholesale trade	90	–	5,000	7,500	10,000	15,000	10
Retail trade	93	3,000	5,000	6,000	9,000	12,000	7
Transportation and warehousing	79	–	–	–	10,000	15,000	21
Utilities	63	5,000	–	12,000	15,000	15,000	37

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2014—continued

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	88	\$4,000	\$4,000	\$10,000	\$12,000	\$16,000	12
Financial activities	91	2,500	6,000	10,000	20,000	30,000	9
Finance and insurance	90	2,500	7,000	12,000	—	30,000	10
Credit intermediation and related activities	93	2,500	6,000	12,000	—	30,000	7
Insurance carriers and related activities	83	—	8,000	10,000	16,000	25,000	17
Professional and business services	84	—	5,000	10,000	12,000	20,000	16
Professional and technical services	93	5,000	6,000	10,000	10,000	16,667	7
Administrative and waste services	79	—	—	6,000	10,000	17,300	21
Education and health services	94	3,500	5,000	7,000	10,000	15,000	6
Educational services	88	4,000	5,000	7,500	10,000	15,000	12
Junior colleges, colleges, and universities	88	5,000	5,000	7,500	10,000	15,000	12
Health care and social assistance	95	—	5,000	6,600	10,000	15,000	5
1 to 99 workers	91	3,333	5,000	7,500	10,000	15,000	9
1 to 49 workers	91	3,000	5,000	6,000	10,000	15,000	9
50 to 99 workers	91	4,000	5,000	7,500	10,000	15,000	9
100 workers or more	87	3,000	5,000	9,000	12,000	16,667	13
100 to 499 workers	89	3,000	5,000	7,500	10,000	15,000	11
500 workers or more	84	3,000	5,000	10,000	14,500	20,000	16
Geographic areas							
Northeast	90	3,000	5,000	7,500	12,000	15,000	10
New England	94	3,000	5,000	7,500	11,000	15,000	6
Middle Atlantic	88	2,500	5,000	7,500	12,000	15,000	12
South	89	—	5,000	8,000	10,000	15,000	11
South Atlantic	89	4,000	5,000	9,000	10,000	16,667	11
East South Central	90	3,000	5,000	7,000	10,000	15,000	10
West South Central	89	4,000	5,000	7,500	—	15,000	11
Midwest	85	3,000	5,000	7,000	10,000	15,000	15
East North Central	85	3,000	5,000	6,000	10,000	15,000	15
West North Central	84	—	5,000	8,000	13,000	20,000	16
West	89	3,000	5,000	10,000	12,500	20,000	11
Mountain	91	—	5,000	8,667	15,000	20,000	9
Pacific	88	3,500	6,000	10,000	12,000	20,000	12

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2014

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	79	78	98	23	22	98	34	33	95
Worker characteristics									
Management, professional, and related	80	78	97	22	21	98	37	35	95
Professional and related	79	77	97	20	20	97	36	34	95
Teachers	78	76	97	19	18	97	36	35	96
Primary, secondary, and special education school teachers	86	84	98	19	19	98	38	37	97
Service	76	74	98	23	23	97	26	25	95
Protective service	86	85	99	22	21	98	25	24	96
Sales and office	79	78	98	24	24	98	35	34	97
Office and administrative support	80	78	98	24	24	98	36	34	97
Natural resources, construction, and maintenance	91	89	98	28	28	100	45	44	99
Production, transportation, and material moving ...	76	76	99	22	21	99	28	27	95
Full time	90	88	98	25	24	98	39	37	96
Part time	22	21	96	12	12	98	10	9	92
Union	86	85	98	27	27	98	33	32	97
Nonunion	74	72	97	19	18	97	35	33	94
Average wage within the following categories ² :									
Lowest 25 percent	61	60	97	19	18	98	27	26	96
Lowest 10 percent	47	45	96	14	13	98	21	20	97
Second 25 percent	84	83	98	25	24	97	34	33	95
Third 25 percent	84	83	98	24	23	97	39	37	95
Highest 25 percent	89	87	97	25	24	98	38	37	96
Highest 10 percent	89	86	96	27	27	99	32	31	96
Establishment characteristics									
Service-providing industries	79	77	98	23	22	98	34	33	95
Education and health services	79	77	97	21	20	97	36	34	95
Educational services	79	77	97	20	20	98	36	34	95
Elementary and secondary schools	78	76	98	20	19	99	34	33	96
Junior colleges, colleges, and universities	81	77	95	20	18	93	40	36	90
Health care and social assistance	81	78	96	24	23	96	38	36	95
Hospitals	90	87	97	23	22	97	41	40	98
Public administration	83	81	99	26	25	98	30	29	96
1 to 99 workers	62	61	98	19	19	98	36	35	95
1 to 49 workers	60	59	97	20	20	98	29	28	96
50 to 99 workers	65	64	99	18	18	98	47	44	95
100 workers or more	82	80	98	23	23	98	34	33	95
100 to 499 workers	74	73	98	19	19	96	31	30	97
500 workers or more	84	82	98	25	24	98	35	33	95

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	85	82	96	25	24	96	35	32	92
Local government	77	76	98	22	22	98	34	33	96
Geographic areas									
Northeast	81	79	98	34	34	99	17	16	97
New England	73	67	91	7	7	100	15	14	93
Middle Atlantic	84	84	100	44	43	99	17	17	98
South	82	79	97	17	17	96	30	28	93
South Atlantic	83	81	98	27	26	95	44	41	94
East South Central	85	79	93	—	—	—	19	18	91
West South Central	78	76	98	11	11	100	15	14	94
Midwest	79	77	98	21	20	96	53	51	98
East North Central	79	76	97	25	24	95	50	48	96
West North Central	78	78	99	13	13	99	57	57	100
West	75	74	99	25	25	99	38	36	94
Mountain	79	78	99	18	18	100	65	58	89
Pacific	73	72	99	28	28	99	29	28	98

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2014

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

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

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2014—continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	15	85
Local government	9	91
Geographic areas		
Northeast	15	85
New England	45	55
Middle Atlantic	6	94
South	11	89
South Atlantic	8	92
West South Central	6	94
Midwest	12	88
East North Central	16	84
West North Central	6	94
West	2	98
Mountain	2	98
Pacific	2	98

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2014

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	37	2	53	5	2
Worker characteristics					
Management, professional, and related	36	2	55	5	3
Professional and related	36	2	56	5	2
Teachers	33	1	59	5	3
Primary, secondary, and special education school teachers	30	1	62	5	3
Service	40	3	51	5	2
Protective service	36	4	53	6	1
Sales and office	38	—	52	6	—
Office and administrative support	38	—	52	6	—
Natural resources, construction, and maintenance	40	4	51	—	—
Production, transportation, and material moving ...	36	2	49	—	—
Full time	37	2	53	5	2
Part time	35	—	58	4	—
Union	32	2	57	8	1
Nonunion	42	2	50	2	4
Average wage within the following categories ¹ :					
Lowest 25 percent	38	1	55	3	3
Lowest 10 percent	46	—	49	2	2
Second 25 percent	40	2	50	5	3
Third 25 percent	39	3	49	7	3
Highest 25 percent	32	2	59	6	1
Highest 10 percent	34	3	59	4	(²)
Establishment characteristics					
Service-providing industries	37	2	54	5	2
Education and health services	38	1	54	4	2
Educational services	36	1	55	5	3
Elementary and secondary schools	31	1	61	4	3
Junior colleges, colleges, and universities	51	—	39	5	—
Health care and social assistance	47	—	48	3	—
Hospitals	44	—	53	—	—
Public administration	36	3	53	7	2
1 to 99 workers	30	2	61	3	4
1 to 49 workers	26	—	61	—	—
50 to 99 workers	35	—	61	—	—
100 workers or more	38	2	53	5	2
100 to 499 workers	38	—	56	4	—
500 workers or more	38	2	51	6	3

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2014—continued

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
State government	43	2	47	5	3
Local government	35	2	56	5	2
Geographic areas					
Northeast	33	1	52	14	—
New England	19	—	67	—	—
Middle Atlantic	37	1	47	14	—
South	43	2	48	2	6
South Atlantic	55	2	30	2	11
East South Central	49	—	43	—	—
West South Central	19	—	80	1	—
Midwest	45	—	48	4	—
East North Central	44	—	49	4	—
West North Central	46	3	46	5	—
West	21	—	71	5	—
Mountain	36	—	61	—	—
Pacific	15	4	75	5	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

² Less than 0.5.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2014

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

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	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	–	48	22	26	–	1.4	1.5
Worker characteristics							
Management, professional, and related	–	46	23	27	–	1.4	1.5
Professional and related	–	46	23	27	3	1.4	1.5
Teachers	–	45	24	27	4	1.5	1.5
Primary, secondary, and special education school teachers	–	47	26	25	2	1.4	–
Service	–	52	18	24	5	1.5	–
Protective service	–	56	11	22	–	1.5	1.0
Sales and office	–	51	23	24	2	1.4	–
Office and administrative support	–	51	24	24	2	1.4	–
Natural resources, construction, and maintenance	–	48	20	28	–	1.4	–
Production, transportation, and material moving ...	–	38	36	23	–	1.5	1.5
Full time	–	47	22	27	–	1.4	1.5
Part time	–	63	27	–	–	1.2	1.0
Union	–	57	27	11	–	1.4	1.0
Nonunion	–	41	19	37	–	1.5	1.5
Average wage within the following categories ² :							
Lowest 25 percent	–	49	23	28	–	1.4	–
Lowest 10 percent	–	42	20	–	–	1.5	1.5
Second 25 percent	–	50	20	28	3	1.4	–
Third 25 percent	–	52	19	26	–	1.4	–
Highest 25 percent	–	42	27	23	–	1.5	1.5
Highest 10 percent	–	41	26	–	11	1.6	1.5
Establishment characteristics							
Service-providing industries	–	48	22	26	–	1.4	1.5
Education and health services	–	47	22	29	2	1.4	1.5
Educational services	–	44	22	31	2	1.5	1.5
Elementary and secondary schools	–	43	27	29	1	1.4	1.5
Junior colleges, colleges, and universities	–	44	–	–	5	1.5	–
Health care and social assistance	–	60	20	–	–	1.3	1.0
Hospitals	–	60	–	–	–	1.3	1.0
Public administration	–	56	19	19	–	1.4	1.0
1 to 99 workers	–	55	–	–	–	1.4	–
1 to 49 workers	–	52	–	–	–	1.4	–
50 to 99 workers	–	59	–	–	–	1.3	–
100 workers or more	–	47	23	27	–	1.4	1.5
100 to 499 workers	–	44	26	23	6	1.5	1.5
500 workers or more	–	48	21	28	–	1.4	–

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2014—continued

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

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	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		
State government	—	49	19	—	3	1.4	1.5
Local government	—	48	24	25	—	1.4	1.4
Geographic areas							
Northeast	—	30	50	6	13	1.6	1.5
New England	—	61	—	—	—	1.2	—
Middle Atlantic	—	26	52	6	15	1.7	1.5
South	—	43	16	40	—	1.5	1.5
South Atlantic	—	49	16	34	—	1.4	—
West South Central	—	34	—	27	—	1.5	1.5
Midwest	—	56	—	—	3	1.4	1.0
East North Central	—	69	11	16	4	1.3	1.0
West North Central	—	35	—	—	—	1.5	1.5
West	—	73	—	—	—	1.2	1.0
Mountain	—	65	—	—	—	1.2	1.0
Pacific	—	81	—	—	—	1.1	1.0

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2014

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	51	\$50,000	\$50,000	\$100,000	\$250,000	\$500,000	49
Worker characteristics							
Management, professional, and related	52	50,000	50,000	100,000	250,000	400,000	48
Professional and related	52	50,000	50,000	100,000	250,000	400,000	48
Teachers	49	50,000	50,000	–	200,000	350,000	51
Primary, secondary, and special education school teachers	43	50,000	50,000	–	–	–	57
Service	53	50,000	50,000	100,000	250,000	500,000	47
Protective service	49	50,000	50,000	–	–	–	51
Sales and office	49	50,000	50,000	–	–	500,000	51
Office and administrative support	49	50,000	50,000	–	–	500,000	51
Natural resources, construction, and maintenance	47	–	50,000	100,000	–	400,000	53
Production, transportation, and material moving ...	47	50,000	–	100,000	–	450,000	53
Full time	52	50,000	50,000	100,000	250,000	500,000	48
Part time	50	50,000	50,000	–	–	–	50
Union	50	50,000	50,000	100,000	–	400,000	50
Nonunion	53	50,000	50,000	100,000	250,000	500,000	47
Average wage within the following categories ² :							
Lowest 25 percent	56	50,000	50,000	100,000	–	500,000	44
Lowest 10 percent	61	50,000	–	100,000	–	500,000	39
Second 25 percent	54	50,000	50,000	–	250,000	400,000	46
Third 25 percent	50	50,000	50,000	–	–	500,000	50
Highest 25 percent	47	50,000	50,000	100,000	–	500,000	53
Highest 10 percent	53	50,000	50,000	–	–	500,000	47
Establishment characteristics							
Service-providing industries	52	50,000	50,000	100,000	250,000	500,000	48
Education and health services	54	50,000	50,000	100,000	–	400,000	46
Educational services	54	50,000	50,000	100,000	–	400,000	46
Elementary and secondary schools	43	50,000	50,000	100,000	175,000	300,000	57
Junior colleges, colleges, and universities	73	50,000	50,000	100,000	–	–	27
Health care and social assistance	57	50,000	–	–	500,000	–	43
Hospitals	61	50,000	–	–	–	–	39
Public administration	49	50,000	50,000	100,000	250,000	500,000	51
1 to 99 workers	35	50,000	100,000	–	250,000	–	65
1 to 49 workers	30	–	–	–	–	–	70
100 workers or more	53	50,000	50,000	100,000	250,000	450,000	47
100 to 499 workers	51	50,000	50,000	100,000	150,000	350,000	49
500 workers or more	53	50,000	50,000	100,000	–	500,000	47

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2014—continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	58	—	\$50,000	—	—	\$500,000	42
Local government	48	\$50,000	50,000	\$100,000	\$200,000	400,000	52
Geographic areas							
Northeast	35	—	40,000	50,000	100,000	—	65
Middle Atlantic	31	—	40,000	50,000	—	350,000	69
South	54	50,000	—	100,000	250,000	—	46
South Atlantic	39	50,000	—	200,000	—	—	61
West South Central	56	50,000	50,000	—	—	—	44
Midwest	48	50,000	—	—	400,000	500,000	52
East North Central	46	50,000	50,000	150,000	—	250,000	54
West	75	50,000	50,000	—	—	300,000	25
Mountain	74	—	50,000	—	—	—	26

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, National Compensation Survey, March 2014

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$5,000	\$10,000	\$20,000	\$40,000	\$50,000
Worker characteristics					
Management, professional, and related	5,000	10,000	20,000	40,000	50,000
Professional and related	5,000	10,000	20,000	40,000	50,000
Teachers	–	10,000	25,000	50,000	50,000
Primary, secondary, and special education school teachers	–	10,000	25,000	50,000	50,000
Service	5,000	10,000	20,000	40,000	50,000
Protective service	5,000	10,000	20,000	35,000	50,000
Sales and office	5,000	10,000	20,000	25,000	50,000
Office and administrative support	5,000	10,000	20,000	25,000	50,000
Natural resources, construction, and maintenance	5,000	10,000	20,000	30,000	50,000
Production, transportation, and material moving	–	10,000	20,000	25,000	50,000
Full time	5,000	10,000	20,000	40,000	50,000
Part time	–	15,000	20,000	50,000	50,000
Union	5,000	10,000	25,000	50,000	50,000
Nonunion	5,000	10,000	–	25,000	50,000
Average wage within the following categories ³ :					
Lowest 25 percent	–	10,000	20,000	25,000	50,000
Lowest 10 percent	–	10,000	20,000	25,000	50,000
Second 25 percent	5,000	10,000	20,000	30,000	50,000
Third 25 percent	5,000	10,000	20,000	40,000	50,000
Highest 25 percent	5,000	10,000	25,000	50,000	50,000
Highest 10 percent	5,000	–	30,000	50,000	50,000
Establishment characteristics					
Service-providing industries	5,000	10,000	20,000	40,000	50,000
Education and health services	5,000	10,000	20,000	40,000	50,000
Educational services	5,000	10,000	20,000	45,000	50,000
Elementary and secondary schools	–	10,000	20,000	50,000	50,000
Junior colleges, colleges, and universities	5,000	–	20,000	25,000	50,000
Health care and social assistance	5,000	10,000	20,000	25,000	50,000
Hospitals	5,000	10,000	20,000	25,000	50,000
Public administration	5,000	10,000	20,000	30,000	50,000
1 to 99 workers	–	10,000	20,000	30,000	50,000
1 to 49 workers	10,000	10,000	20,000	30,000	50,000
50 to 99 workers	–	–	20,000	–	50,000
100 workers or more	5,000	10,000	20,000	40,000	50,000
100 to 499 workers	10,000	10,000	20,000	30,000	50,000
500 workers or more	5,000	10,000	20,000	40,000	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, National Compensation Survey, March 2014—continued

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	\$5,000	\$5,000	\$20,000	\$25,000	\$50,000
Local government	—	10,000	20,000	45,000	50,000
Geographic areas					
Northeast	5,000	5,000	25,000	50,000	50,000
New England	5,000	5,000	5,000	20,000	50,000
Middle Atlantic	5,000	—	40,000	50,000	50,000
South	5,000	10,000	15,000	25,000	30,000
South Atlantic	—	10,000	—	25,000	30,000
East South Central	10,000	10,000	—	20,000	50,000
West South Central	5,000	10,000	15,000	20,000	—
Midwest	10,000	20,000	25,000	50,000	50,000
East North Central	—	20,000	30,000	50,000	50,000
West North Central	10,000	15,000	20,000	—	50,000
West	5,000	10,000	20,000	50,000	50,000
Mountain	10,000	15,000	20,000	50,000	50,000
Pacific	5,000	10,000	25,000	50,000	50,000

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 22. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2014

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	51	36	8	4
Worker characteristics				
Management, professional, and related	53	34	9	4
Professional and related	51	34	10	5
Teachers	52	34	11	3
Primary, secondary, and special education school teachers	47	40	—	—
Service	51	38	7	5
Protective service	56	34	—	—
Sales and office	46	43	6	5
Office and administrative support	45	43	7	5
Natural resources, construction, and maintenance	55	37	—	—
Production, transportation, and material moving ...	54	38	—	—
Full time	51	37	8	3
Part time	53	27	—	—
Union	43	41	13	3
Nonunion	62	31	2	5
Average wage within the following categories ² :				
Lowest 25 percent	50	40	3	8
Lowest 10 percent	48	37	—	—
Second 25 percent	57	34	6	3
Third 25 percent	50	38	8	3
Highest 25 percent	49	34	14	3
Establishment characteristics				
Service-providing industries	51	37	8	4
Education and health services	50	36	9	5
Educational services	50	36	8	6
Elementary and secondary schools	43	44	6	7
Junior colleges, colleges, and universities	72	—	15	—
Health care and social assistance	53	32	—	—
Hospitals	53	41	—	—
Public administration	50	38	9	2
1 to 99 workers	46	51	—	—
1 to 49 workers	55	45	—	—
50 to 99 workers	—	61	—	—
100 workers or more	52	35	9	4
100 to 499 workers	53	29	13	5
500 workers or more	52	36	8	4

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2014—continued

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
State government	82	—	13	—
Local government	39	48	—	—
Geographic areas				
Northeast	—	49	26	—
New England	77	—	—	—
Middle Atlantic	—	50	27	—
South	65	33	—	3
South Atlantic	68	29	—	3
West South Central	51	46	—	—
Midwest	51	38	—	—
East North Central	50	—	—	—
West North Central	55	41	—	—
West	66	26	5	3
Mountain	—	65	—	—
Pacific	76	16	—	—

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 23. Short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2014

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	13	87
Worker characteristics		
Management, professional, and related	11	89
Professional and related	12	88
Teachers	10	90
Primary, secondary, and special education school teachers	10	90
Service	16	84
Sales and office	15	85
Office and administrative support	16	84
Natural resources, construction, and maintenance	15	85
Production, transportation, and material moving	7	93
Full time	13	87
Part time	11	89
Union	16	84
Nonunion	9	91
Average wage within the following categories ¹ :		
Lowest 25 percent	12	88
Lowest 10 percent	12	88
Second 25 percent	12	88
Third 25 percent	11	89
Highest 25 percent	16	84
Establishment characteristics		
Service-providing industries	13	87
Education and health services	11	89
Educational services	8	92
Elementary and secondary schools	7	93
Junior colleges, colleges, and universities	8	92
Health care and social assistance	26	74
Public administration	18	82
100 workers or more	13	87
100 to 499 workers	22	78
500 workers or more	11	89

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2014—continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	15	85
Local government	12	88
Geographic areas		
Northeast	31	69
New England	—	100
Middle Atlantic	32	68
South		
West South Central	—	100
Midwest	16	84
East North Central	19	81
West		
Mountain	—	100

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 24. Short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2014

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	3	—	87	8	—
Worker characteristics					
Management, professional, and related	—	—	88	7	2
Professional and related	—	—	88	6	2
Teachers	—	—	86	4	3
Primary, secondary, and special education school teachers	—	—	86	3	—
Service	2	—	87	10	—
Protective service	—	—	80	—	—
Sales and office	1	—	86	10	—
Office and administrative support	1	—	85	10	—
Natural resources, construction, and maintenance	—	—	86	9	—
Production, transportation, and material moving ...	19	—	72	—	—
Full time	3	—	86	9	—
Part time	—	—	88	8	—
Union	5	—	84	8	—
Nonunion	1	—	90	8	—
Average wage within the following categories ¹ :					
Lowest 25 percent	—	—	93	3	—
Lowest 10 percent	—	—	95	—	—
Second 25 percent	3	—	82	13	—
Third 25 percent	—	—	84	9	—
Highest 25 percent	—	—	88	8	2
Establishment characteristics					
Service-providing industries	3	—	87	9	—
Education and health services	—	—	89	6	2
Educational services	—	—	89	4	2
Elementary and secondary schools	—	—	90	3	2
Junior colleges, colleges, and universities	—	—	86	11	—
Health care and social assistance	—	—	87	13	—
Hospitals	—	—	89	11	—
Public administration	2	—	84	12	—
1 to 99 workers	—	—	94	—	—
1 to 49 workers	—	—	94	—	—
50 to 99 workers	—	—	93	—	—
100 workers or more	3	—	86	9	—
100 to 499 workers	—	—	85	11	—
500 workers or more	3	—	86	9	—

See footnotes at end of table.

Table 24. Short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2014—continued

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
State government	—	—	82	17	—
Local government	4	—	88	5	—
Geographic areas					
Northeast	3	—	94	1	—
New England	—	—	89	—	—
Middle Atlantic	4	—	95	1	—
South	—	—	86	10	—
South Atlantic	—	—	84	—	—
West South Central	—	—	92	—	—
Midwest	—	—	76	18	—
East North Central	3	—	75	18	—
West North Central	—	—	78	—	—
West	—	—	87	8	—
Mountain	—	—	89	—	—
Pacific	—	—	87	8	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 25. Short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2014

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	83	13	22	26	26	52	17
Worker characteristics							
Management, professional, and related	81	13	22	26	–	52	19
Professional and related	78	13	22	26	–	52	22
Teachers	77	13	22	26	52	52	23
Primary, secondary, and special education school teachers	74	13	22	26	52	52	26
Service	86	–	24	26	26	52	14
Protective service	86	–	25	26	26	52	14
Sales and office	81	–	22	26	26	52	19
Office and administrative support	81	–	21	26	26	52	19
Natural resources, construction, and maintenance	88	–	24	26	26	52	12
Production, transportation, and material moving ...	78	–	22	26	26	–	22
Full time	83	13	22	26	–	52	17
Union	77	–	24	26	26	52	23
Nonunion	89	13	21	26	52	52	11
Average wage within the following categories ² :							
Lowest 25 percent	84	13	21	26	–	52	16
Second 25 percent	88	–	22	26	26	52	12
Third 25 percent	82	–	24	26	–	52	18
Highest 25 percent	77	13	22	26	26	52	23
Establishment characteristics							
Service-providing industries	82	13	22	26	26	52	18
Education and health services	80	14	22	26	–	52	20
Educational services	77	–	22	26	–	52	23
Elementary and secondary schools	74	–	22	26	52	52	26
Junior colleges, colleges, and universities	88	25	26	26	26	52	12
Health care and social assistance	93	13	20	26	26	52	7
Public administration	86	–	24	26	26	52	14
100 workers or more	82	13	22	26	26	52	18
100 to 499 workers	87	12	20	26	26	52	13
500 workers or more	81	–	22	26	–	52	19

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2014—continued

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	94	—	25	26	26	52	6
Local government	78	13	22	26	—	52	22
Geographic areas							
Northeast	79	26	26	26	26	—	21
Middle Atlantic	78	26	26	26	26	—	22
South	95	13	22	26	52	52	5
South Atlantic	94	22	22	—	52	52	6
Midwest	63	13	20	26	—	52	37
East North Central	57	—	20	26	48	52	43
West North Central	81	13	18	24	26	—	19

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 26. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2014

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	—	31	8	29	21	12	61.1	60.0
Worker characteristics								
Management, professional, and related	—	32	8	30	15	15	61.4	60.0
Professional and related	—	32	8	27	16	17	62.3	60.0
Teachers	—	34	6	28	11	21	63.1	60.0
Primary, secondary, and special education school teachers	—	36	3	28	11	21	62.7	60.0
Service	—	32	—	26	27	6	59.6	60.0
Protective service	—	39	—	30	25	5	58.8	60.0
Sales and office	—	24	9	28	31	8	61.2	60.0
Office and administrative support	—	23	9	29	31	9	61.3	60.0
Natural resources, construction, and maintenance	—	29	—	33	22	—	62.6	60.0
Production, transportation, and material moving	—	37	—	27	—	—	60.8	60.0
Full time	—	30	6	31	20	13	61.4	60.0
Part time	—	42	—	4	26	—	57.2	55.0
Union	—	22	9	31	28	10	61.3	60.0
Nonunion	—	41	6	26	12	15	60.8	60.0
Average wage within the following categories ¹ :								
Lowest 25 percent	—	38	6	26	18	12	60.1	60.0
Lowest 10 percent	—	46	—	27	14	—	59.0	60.0
Second 25 percent	—	31	11	28	22	8	60.1	60.0
Third 25 percent	—	33	5	29	24	10	60.1	60.0
Highest 25 percent	—	23	9	32	19	17	63.4	60.0
Establishment characteristics								
Service-providing industries	—	31	8	29	21	12	61.1	60.0
Education and health services	—	32	11	25	14	17	62.0	60.0
Educational services	—	34	11	24	12	19	62.3	60.0
Elementary and secondary schools	—	38	4	27	14	17	61.5	60.0
Junior colleges, colleges, and universities	—	20	28	15	8	—	66.9	60.0
Health care and social assistance	—	23	14	33	25	—	59.9	60.0
Hospitals	—	23	23	34	—	—	59.2	60.0
Public administration	—	28	—	30	34	5	60.2	60.0
1 to 99 workers	—	44	—	33	—	—	57.1	60.0
1 to 49 workers	—	57	—	—	—	—	55.5	50.0
50 to 99 workers	—	—	—	47	—	—	59.5	60.0
100 workers or more	—	29	9	28	20	14	61.6	60.0
100 to 499 workers	—	29	—	38	18	7	59.0	60.0
500 workers or more	—	29	9	26	21	15	62.2	60.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2014—continued

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
State government	—	19	20	35	12	14	62.3	60.0
Local government	—	35	3	26	24	12	60.6	60.0
Geographic areas								
Northeast	—	19	—	26	46	6	62.2	66.0
Middle Atlantic	—	20	—	26	47	4	61.7	66.0
South	—	50	—	27	4	19	61.1	60.0
South Atlantic	—	60	—	20	5	15	58.7	50.0
West South Central	—	—	—	54	—	—	62.7	60.0
Midwest	—	36	—	25	19	20	62.1	60.0
East North Central	—	43	—	25	—	16	60.9	60.0
West	—	18	29	37	9	—	58.9	60.0
Mountain	—	—	—	45	—	—	67.3	66.0
Pacific	—	21	36	35	6	—	56.9	58.0

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/eps/glossary20132014.htm.

Table 27. Short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2014

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	73	\$185	–	\$692	\$850	\$1,662	27
Worker characteristics							
Management, professional, and related	75	185	\$500	692	917	2,000	25
Professional and related	74	185	500	692	831	2,000	26
Teachers	75	185	546	692	831	2,000	25
Primary, secondary, and special education school teachers	73	–	546	692	831	–	27
Service	69	170	200	521	750	1,500	31
Protective service	60	135	200	500	692	–	40
Sales and office	75	200	–	595	987	1,662	25
Office and administrative support	75	200	–	595	1,000	1,662	25
Natural resources, construction, and maintenance	67	135	–	584	692	1,500	33
Production, transportation, and material moving ...	58	170	–	692	1,000	1,500	42
Full time	73	185	500	692	917	1,662	27
Part time	67	185	185	200	546	–	33
Union	79	170	200	546	831	1,662	21
Nonunion	65	–	595	692	1,000	2,000	35
Average wage within the following categories ² :							
Lowest 25 percent	68	200	500	692	808	–	32
Lowest 10 percent	64	–	–	692	1,100	–	36
Second 25 percent	73	185	200	595	–	1,662	27
Third 25 percent	76	170	–	692	1,000	2,000	24
Highest 25 percent	74	170	–	595	831	1,662	26
Establishment characteristics							
Service-providing industries	72	185	–	692	900	1,662	28
Education and health services	73	185	500	692	831	2,000	27
Educational services	74	185	500	692	831	2,000	26
Elementary and secondary schools	72	–	500	692	831	–	28
Health care and social assistance	67	170	513	961	–	2,000	33
Hospitals	69	170	–	987	1,500	2,000	31
Public administration	72	170	200	595	–	1,662	28
1 to 99 workers	66	–	500	692	–	1,662	34
50 to 99 workers	57	–	–	–	1,662	–	43
100 workers or more	73	170	–	692	850	1,662	27
100 to 499 workers	67	170	–	595	–	2,308	33
500 workers or more	75	185	–	692	831	1,662	25

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2014—continued

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	81	\$135	\$185	\$595	—	\$1,662	19
Local government	69	200	462	692	\$961	—	31
Geographic areas							
Northeast	87	170	200	584	831	850	13
Middle Atlantic	87	170	200	546	831	831	13
South	75	500	625	692	692	2,000	25
South Atlantic	81	500	692	692	692	2,000	19
Midwest	34	—	—	1,000	1,500	2,308	66
East North Central	28	500	—	1,039	2,000	2,308	72
West North Central	50	—	—	—	—	1,500	50
West	81	135	185	—	1,662	2,310	19
Pacific	82	135	185	—	—	2,000	18

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2014

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	18	82
Worker characteristics		
Management, professional, and related	19	81
Professional and related	20	80
Teachers	23	77
Primary, secondary, and special education school teachers	24	76
Service	18	82
Protective service	19	81
Sales and office	18	82
Office and administrative support	19	81
Full time	18	82
Part time	20	80
Union	19	81
Nonunion	17	83
Average wage within the following categories ¹ :		
Second 25 percent	16	84
Third 25 percent	14	86
Highest 25 percent	22	78
Highest 10 percent	20	80
Establishment characteristics		
Service-providing industries	18	82
Education and health services	20	80
Educational services	21	79
Elementary and secondary schools	23	77
Junior colleges, colleges, and universities	16	84
Public administration	17	83
100 workers or more	18	82
100 to 499 workers	19	81
500 workers or more	18	82

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2014—continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	19	81
Local government	18	82
Geographic areas		
Northeast	6	94
Middle Atlantic	8	92
South	6	94
South Atlantic	5	95
Midwest	26	74
East North Central	39	61
West		
Pacific	11	89

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 29. Long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2014

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	95	4	—	—
Worker characteristics				
Management, professional, and related	96	3	—	—
Professional and related	96	3	—	—
Teachers	97	—	—	—
Primary, secondary, and special education school teachers	96	—	—	—
Service	94	5	—	—
Protective service	93	7	—	—
Sales and office	95	5	—	—
Office and administrative support	95	5	—	—
Natural resources, construction, and maintenance	98	—	—	—
Production, transportation, and material moving	96	—	—	—
Full time	95	4	—	—
Part time	95	—	—	—
Union	96	2	—	—
Nonunion	95	5	—	—
Average wage within the following categories ¹ :				
Lowest 25 percent	94	5	—	—
Lowest 10 percent	98	2	—	—
Second 25 percent	95	5	—	—
Third 25 percent	95	4	—	—
Highest 25 percent	97	1	—	—
Highest 10 percent	96	—	—	—
Establishment characteristics				
Service-providing industries	95	4	—	—
Education and health services	96	3	—	—
Educational services	96	2	—	—
Elementary and secondary schools	97	—	1	—
Junior colleges, colleges, and universities	95	—	—	—
Health care and social assistance	94	—	—	—
Hospitals	95	—	—	—
Public administration	93	6	—	—
1 to 99 workers	92	6	2	—
1 to 49 workers	90	7	—	—
50 to 99 workers	94	—	—	—
100 workers or more	96	3	—	—
100 to 499 workers	96	—	—	—
500 workers or more	96	3	—	—

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2014—continued

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
State government	89	—	—	—
Local government	97	2	—	—
Geographic areas				
Northeast	97	—	—	—
New England	100	—	—	—
Middle Atlantic	96	—	—	—
South	97	—	—	—
South Atlantic	98	—	—	—
East South Central	89	—	—	—
West South Central	100	—	—	—
Midwest	93	6	—	—
East North Central	90	8	—	—
West North Central	96	—	—	—
West	96	—	1	—
Mountain	99	—	—	—
Pacific	94	—	2	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 30. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2014

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	17	43	23	12	5	60.7	60.0
Worker characteristics							
Management, professional, and related	15	40	27	12	5	60.9	60.0
Professional and related	16	38	27	12	6	61.0	60.0
Teachers	16	35	26	15	8	61.2	60.0
Primary, secondary, and special education school teachers	17	31	28	16	8	61.3	62.0
Service	21	46	16	11	5	60.5	60.0
Protective service	21	50	14	–	–	60.3	60.0
Sales and office	16	49	18	15	1	60.3	60.0
Office and administrative support	17	49	18	16	1	60.3	60.0
Natural resources, construction, and maintenance	19	43	23	–	–	60.3	60.0
Production, transportation, and material moving ...	13	55	–	–	–	61.6	60.0
Full time	15	44	24	12	4	60.8	60.0
Part time	40	21	13	–	–	59.4	60.0
Union	22	42	13	16	7	60.6	60.0
Nonunion	12	44	32	9	2	60.9	60.0
Average wage within the following categories ¹ :							
Lowest 25 percent	17	40	28	–	–	60.8	60.0
Lowest 10 percent	18	40	25	–	–	60.6	60.0
Second 25 percent	15	45	24	12	3	60.8	60.0
Third 25 percent	14	46	24	12	4	61.3	60.0
Highest 25 percent	20	41	19	13	7	60.2	60.0
Highest 10 percent	19	46	19	11	5	59.7	60.0
Establishment characteristics							
Service-providing industries	16	43	23	13	5	60.8	60.0
Education and health services	16	42	25	12	5	60.8	60.0
Educational services	16	38	26	14	6	61.2	60.0
Elementary and secondary schools	17	31	29	16	7	61.5	62.0
Junior colleges, colleges, and universities	12	56	19	–	–	60.6	60.0
Health care and social assistance	20	60	–	–	–	58.0	60.0
Hospitals	–	57	–	–	–	57.7	60.0
Public administration	18	44	22	13	3	60.5	60.0
1 to 99 workers	–	38	–	–	–	61.8	60.0
1 to 49 workers	–	36	–	–	–	62.0	60.0
50 to 99 workers	–	40	–	–	–	61.6	60.0
100 workers or more	17	44	23	12	4	60.6	60.0
100 to 499 workers	21	43	15	17	5	60.4	60.0
500 workers or more	16	44	25	11	4	60.7	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2014—continued

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
State government	11	51	26	—	—	60.9	60.0
Local government	18	41	23	13	5	60.7	60.0
Geographic areas							
Northeast	7	60	—	20	—	61.7	60.0
Middle Atlantic	9	62	—	19	—	61.4	60.0
South	9	45	40	—	—	60.9	60.0
South Atlantic	7	36	53	—	—	61.5	62.0
East South Central	—	59	—	—	—	58.8	60.0
West South Central	—	79	—	—	—	59.5	60.0
Midwest	31	36	11	11	10	59.4	60.0
East North Central	46	18	12	12	12	58.0	60.0
West North Central	—	60	—	11	—	61.3	60.0
West	11	44	23	22	1	62.1	60.0
Mountain	—	—	26	33	—	63.5	66.0
Pacific	14	51	20	—	—	61.0	60.0

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2014

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	66	–	\$3,900	\$5,000	\$6,000	\$10,000	34
Worker characteristics							
Management, professional, and related	67	–	3,900	5,000	6,000	9,000	33
Professional and related	65	–	3,900	5,000	6,000	8,750	35
Teachers	65	–	3,900	5,000	6,000	8,000	35
Primary, secondary, and special education school teachers	62	–	3,900	5,000	5,500	8,000	38
Service	64	–	4,000	5,000	7,500	10,000	36
Protective service	65	–	4,500	5,000	7,500	10,000	35
Sales and office	61	–	–	5,000	6,000	10,000	39
Office and administrative support	61	–	–	5,000	6,000	10,000	39
Natural resources, construction, and maintenance	67	–	3,900	5,000	6,000	9,400	33
Production, transportation, and material moving ...	80	–	3,500	5,000	7,500	10,000	20
Full time	67	–	3,900	5,000	6,000	10,000	33
Part time	47	–	–	5,000	6,000	10,000	53
Union	62	\$2,500	4,000	5,000	6,000	10,000	38
Nonunion	69	–	3,900	5,000	6,000	10,000	31
Average wage within the following categories ² :							
Lowest 25 percent	62	–	3,900	5,000	6,000	8,000	38
Lowest 10 percent	54	–	3,900	5,000	7,000	10,000	46
Second 25 percent	66	–	–	5,000	7,000	10,000	34
Third 25 percent	66	–	3,900	5,000	6,000	10,000	34
Highest 25 percent	68	–	4,000	5,000	–	9,500	32
Highest 10 percent	73	2,500	4,500	5,000	6,500	8,000	27
Establishment characteristics							
Service-providing industries	66	–	3,900	5,000	6,500	10,000	34
Education and health services	64	–	3,900	5,000	6,000	9,000	36
Educational services	65	–	3,900	5,000	6,000	8,750	35
Elementary and secondary schools	63	–	3,900	5,000	6,000	8,000	37
Health care and social assistance	58	–	4,500	5,000	7,000	–	42
Public administration	67	–	3,900	5,000	6,500	10,000	33
1 to 99 workers	63	3,000	3,900	5,000	5,000	6,000	37
50 to 99 workers	54	–	–	5,000	5,000	–	46
100 workers or more	66	–	3,900	5,000	7,000	10,000	34
100 to 499 workers	59	–	4,000	5,000	6,000	10,000	41
500 workers or more	68	–	3,900	5,000	7,000	10,000	32

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2014—continued

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	61	—	\$3,500	\$5,000	\$7,000	\$10,000	39
Local government	67	—	3,900	5,000	6,000	9,500	33
Geographic areas							
Northeast	82	—	4,000	5,000	6,500	10,000	18
Middle Atlantic	82	—	—	5,000	7,000	10,000	18
South	85	\$800	—	3,900	6,000	9,000	15
South Atlantic	84	800	—	3,900	5,000	9,000	16
Midwest	51	—	5,000	5,000	6,500	9,100	49
East North Central	45	3,000	4,500	5,000	7,500	10,000	55
West North Central	58	3,500	5,000	5,000	5,250	7,500	42
West	54	3,000	5,000	5,000	6,000	10,000	46
Mountain	46	—	5,000	5,000	7,000	10,000	54
Pacific	61	3,000	5,000	5,000	6,000	10,000	39

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.