

# National Compensation Survey: Employee Benefits in the United States, March 2016

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September 2016

Bulletin 2785

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- [State and local government](#) (excludes Federal employees)

### Technical note

#### Appendix table 1: Survey establishment response

#### Appendix table 2: Number of workers represented

- The U.S. Bureau of Labor Statistics (BLS) corrected the 2017 National Compensation Survey - Benefits participation and take-up rate estimates for retirement benefits on the public database on October 18, 2018. Additionally, 2013–2016 estimates were suppressed pending evaluation of whether errors are present, for more information see [www.bls.gov/bls/errata/ncs-ebs-2017-retirement-benefits-access-participation-and-take-up-rates.htm](http://www.bls.gov/bls/errata/ncs-ebs-2017-retirement-benefits-access-participation-and-take-up-rates.htm).
- Some estimates that include access to paid sick leave benefits were corrected in the BLS database on November 6, 2017. For additional information about this correction, see [www.bls.gov/bls/errata/ebs-errata-07212017.htm](http://www.bls.gov/bls/errata/ebs-errata-07212017.htm).

# Overview

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The National Compensation Survey (NCS) provides comprehensive measures of compensation cost trends, the incidence of benefits, and detailed benefit provisions. This bulletin presents estimates of the incidence and key provisions of selected employee benefit plans. Estimates presented are on benefits for civilian workers—workers in private industry and in state and local government—by various employee and employer characteristics. For the purposes of the NCS, the Federal Government, agricultural, and household workers, and workers who are self-employed, are excluded.

For more information on these data and recent and historical NCS benefits data, call the information line at (202) 691–6199, use the [contact EBS](#) link to send email, or visit the [benefits home page](#). Information is made available to sensory-impaired individuals upon request (Voice phone: (202) 691–5200; Federal Relay Service: 1 (800) 877–8339). Data requests also may be sent to U.S. Bureau of Labor Statistics, Division of Compensation Data Analysis and Planning, 2 Massachusetts Avenue NE, Room 4175, Washington, DC 20212. Material in this publication is in the public domain and, with appropriate credit, may be reproduced without permission.

U. S. Bureau of Labor Statistics (BLS) field economists collected and reviewed the survey data. The Office of Compensation and Working Conditions, in cooperation with the Office of Field Operations and the Office of Technology and Survey Processing, designed the survey, processed the data, and prepared the survey for publication. The survey could not have been conducted without the cooperation of the many private businesses and state and local government agencies and jurisdictions that provided benefits data included in this bulletin. BLS thanks these respondents for their cooperation.

# Civilian Tables

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## Types of Benefits:

- Retirement benefits
- Healthcare benefits
- Life, short-term, and long-term disability insurance benefits
- Paid leave benefits
- Other benefits (Quality of life, financial, health-related, nonproduction ~~AAA~~ bonuses, and unmarried domestic partner)
- Benefit combinations (Retirement, medical care and paid leave)

**Table 2. Retirement benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2016**

(All workers = 100 percent)

Characteristics	All retirement benefits <sup>3</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	69	54	78	27	23	85	58	40	69
<b>Worker characteristics</b>									
Management, professional, and related .....	84	72	86	41	35	85	66	51	77
Management, business, and financial .....	86	76	88	35	30	84	77	65	84
Professional and related .....	83	70	85	43	37	85	62	45	74
Teachers .....	84	73	87	70	60	86	36	19	52
Primary, secondary, and special education school teachers .....	94	83	88	87	77	88	31	12	39
Registered nurses .....	88	72	81	37	31	84	78	57	73
Service .....	47	31	65	17	15	89	37	18	50
Protective service .....	78	62	79	54	50	91	43	20	46
Sales and office .....	71	52	74	21	17	79	63	44	69
Sales and related .....	66	41	61	11	8	66	62	37	59
Office and administrative support .....	74	59	80	27	22	82	64	48	74
Natural resources, construction, and maintenance	65	53	81	28	27	95	54	39	72
Construction, extraction, farming, fishing, and forestry .....	62	50	82	31	30	97	45	32	71
Installation, maintenance, and repair .....	69	55	80	26	24	94	62	45	72
Production, transportation, and material moving ...	71	54	76	25	21	85	62	43	69
Production .....	74	56	76	22	18	84	71	49	70
Transportation and material moving .....	68	52	76	27	23	86	54	37	68
Full time .....	80	65	81	33	29	87	67	48	72
Part time .....	37	22	59	10	8	73	31	16	53
Union .....	94	84	90	81	74	91	45	29	65
Nonunion .....	65	49	75	18	15	81	60	42	70
Average wage within the following categories: <sup>4</sup>									
Lowest 25 percent .....	44	24	56	9	6	72	38	20	51
Lowest 10 percent .....	33	15	45	5	3	59	30	12	42
Second 25 percent .....	71	52	74	22	19	86	60	39	66
Third 25 percent .....	81	68	84	35	31	87	66	50	76
Highest 25 percent .....	89	79	89	48	41	87	71	57	80
Highest 10 percent .....	90	80	89	47	39	84	75	61	81
<b>Establishment characteristics</b>									
Goods-producing industries .....	75	60	81	26	22	87	70	53	76
Service-providing industries .....	69	53	77	28	23	85	56	38	68
Education and health services .....	79	65	83	42	36	86	54	37	68
Educational services .....	87	77	88	72	62	86	37	21	56
Elementary and secondary schools .....	89	80	89	84	75	89	26	10	38
Junior colleges, colleges, and universities .....	88	77	87	54	42	77	62	44	70
Health care and social assistance .....	73	57	78	21	18	85	66	48	72
Hospitals .....	91	78	85	45	37	84	79	60	76
Public administration .....	91	83	92	87	79	91	34	16	46

See footnotes at end of table.

**Table 2. Retirement benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2016—continued**

(All workers = 100 percent)

Characteristics	All retirement benefits <sup>3</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	53	38	71	11	9	85	48	33	68
1 to 49 workers .....	48	34	71	8	7	85	45	31	68
50 to 99 workers .....	67	48	72	18	15	84	58	39	67
100 workers or more .....	86	70	82	43	37	85	66	47	70
100 to 499 workers .....	81	62	77	27	23	85	69	48	70
500 workers or more .....	91	78	86	61	52	86	64	45	71
<b>Geographic areas</b>									
Northeast .....	71	58	82	31	27	86	57	42	73
New England .....	72	59	81	28	25	91	57	43	76
Middle Atlantic .....	71	58	82	32	27	85	57	42	73
South .....	70	52	74	27	23	85	59	38	65
South Atlantic .....	70	54	76	29	25	84	61	40	65
East South Central .....	73	51	70	27	23	84	58	36	61
West South Central .....	68	50	74	24	21	86	56	37	67
Midwest .....	73	57	78	27	23	84	63	43	69
East North Central .....	72	56	78	27	23	87	63	43	69
West North Central .....	75	58	77	27	22	79	63	44	70
West .....	63	50	80	25	21	86	50	37	74
Mountain .....	66	50	76	20	16	82	55	39	72
Pacific .....	62	51	81	27	24	87	48	36	75

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or are participating in at least one of these plan types.

<sup>4</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2016**

Characteristics	All retirement benefits <sup>3</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.8	0.7	0.5	0.6	0.5	0.6	0.8	0.6	0.6
<b>Worker characteristics</b>									
Management, professional, and related .....	1.2	1.1	0.5	1.1	1.0	0.8	1.3	1.1	0.7
Management, business, and financial .....	1.4	1.3	0.8	1.6	1.5	1.1	1.4	1.4	0.8
Professional and related .....	1.4	1.3	0.7	1.3	1.2	0.9	1.5	1.2	0.9
Teachers .....	2.2	2.1	1.2	2.5	2.2	1.0	2.1	1.3	2.3
Primary, secondary, and special education school teachers .....	2.4	2.5	1.5	3.2	3.0	1.0	2.6	1.5	2.9
Registered nurses .....	1.7	2.5	2.4	3.1	3.0	1.8	2.3	2.5	2.6
Service .....	2.1	1.3	1.9	0.8	0.8	1.1	2.0	1.1	2.1
Protective service .....	2.7	3.5	4.9	4.2	3.8	1.1	3.5	2.2	6.3
Sales and office .....	1.0	0.9	0.7	0.8	0.7	1.4	1.0	0.9	0.7
Sales and related .....	1.9	1.5	1.1	1.0	0.9	3.4	1.7	1.4	1.2
Office and administrative support .....	1.3	1.4	1.0	0.9	0.8	1.2	1.3	1.3	1.1
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry .....	1.8	1.5	1.3	1.5	1.5	0.6	1.6	1.2	1.5
Installation, maintenance, and repair .....	2.8	2.3	2.2	2.3	2.3	0.7	2.8	2.1	2.9
Production, transportation, and material moving ... Installation, maintenance, and repair .....	2.1	1.8	1.3	1.6	1.5	1.1	2.0	1.6	1.3
Production, transportation, and material moving ... Production .....	1.3	1.3	0.9	1.1	0.8	1.5	1.5	1.3	1.1
Production, transportation, and material moving ... Transportation and material moving .....	2.2	2.0	1.2	1.6	1.1	3.0	2.2	1.9	1.3
Production, transportation, and material moving ... Transportation and material moving .....	1.6	1.8	1.5	1.5	1.3	1.1	1.8	1.9	1.9
Full time .....	0.6	0.6	0.5	0.7	0.6	0.6	0.7	0.6	0.5
Part time .....	1.4	0.9	1.5	0.7	0.5	1.7	1.3	0.8	1.8
Union .....	0.8	0.9	0.6	1.2	1.2	0.6	1.7	1.4	1.5
Nonunion .....	0.8	0.7	0.6	0.6	0.5	0.8	0.9	0.7	0.6
Average wage within the following categories: <sup>4</sup>									
Lowest 25 percent .....	1.6	1.1	1.4	0.6	0.5	2.0	1.4	1.0	1.5
Lowest 10 percent .....	2.1	1.1	2.2	0.6	0.3	4.0	2.0	1.0	2.3
Second 25 percent .....	1.1	1.1	0.9	0.8	0.7	1.0	1.1	1.0	1.1
Third 25 percent .....	0.9	0.9	0.6	1.0	0.8	1.1	1.0	0.9	0.8
Highest 25 percent .....	1.0	1.0	0.5	1.3	1.2	0.7	1.2	1.0	0.7
Highest 10 percent .....	1.4	1.4	0.7	1.9	1.7	1.2	1.6	1.6	0.9
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.0	1.0	0.9	1.3	1.0	1.5	1.0	1.0	1.1
Service-providing industries .....	0.9	0.8	0.6	0.6	0.6	0.7	0.9	0.7	0.6
Education and health services .....	1.9	1.8	0.7	1.5	1.4	1.2	1.7	1.4	1.0
Educational services .....	1.2	1.2	0.7	1.4	1.3	1.2	1.6	1.1	1.7
Elementary and secondary schools .....	1.6	1.6	0.8	1.7	1.7	1.0	1.9	1.1	2.6
Junior colleges, colleges, and universities .....	1.2	1.6	1.4	2.7	1.7	4.1	2.6	1.5	1.8
Health care and social assistance .....	2.8	2.6	1.1	1.8	1.8	2.4	2.5	2.1	1.1
Hospitals .....	1.2	1.6	1.2	2.6	2.4	2.5	2.2	2.0	1.3
Public administration .....	1.5	1.5	0.8	1.6	1.7	0.9	2.7	2.0	4.3

See footnotes at end of table.

**Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2016—continued**

Characteristics	All retirement benefits <sup>3</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	1.3	1.1	1.1	0.6	0.5	1.2	1.2	1.0	1.2
1 to 49 workers .....	1.4	1.1	1.4	0.6	0.5	1.6	1.3	1.0	1.4
50 to 99 workers .....	2.5	2.2	1.7	1.5	1.4	2.4	2.5	2.2	2.0
100 workers or more .....	0.7	0.7	0.5	0.8	0.7	0.7	0.9	0.7	0.6
100 to 499 workers .....	1.3	1.1	0.7	1.1	1.0	1.1	1.3	1.2	0.8
500 workers or more .....	0.9	0.9	0.6	1.3	1.0	0.9	1.1	1.0	1.0
<b>Geographic areas</b>									
Northeast .....	1.6	1.6	1.1	1.5	1.4	1.5	1.3	1.1	1.1
New England .....	2.4	1.6	2.5	2.5	2.4	2.0	2.6	1.2	2.5
Middle Atlantic .....	1.7	1.8	1.1	1.5	1.3	1.7	1.3	1.3	1.2
South .....	1.4	1.4	1.0	0.9	0.8	1.0	1.4	1.3	1.2
South Atlantic .....	1.8	1.9	1.3	1.1	1.1	1.1	2.0	1.9	1.6
East South Central .....	1.4	3.0	4.1	3.2	3.2	4.3	2.5	2.8	4.1
West South Central .....	3.3	2.7	1.0	1.1	1.0	1.3	2.8	2.3	1.1
Midwest .....	1.8	1.4	0.8	1.2	1.0	1.6	1.6	1.2	1.0
East North Central .....	2.1	1.8	0.6	1.1	1.1	0.9	1.9	1.6	0.8
West North Central .....	3.2	2.1	1.9	2.9	2.1	4.1	2.6	1.5	2.5
West .....	1.3	1.0	0.9	1.1	1.0	0.9	1.6	1.2	0.9
Mountain .....	2.0	1.8	1.1	1.4	1.3	1.3	2.4	2.0	1.4
Pacific .....	1.7	1.1	1.2	1.5	1.3	1.2	2.0	1.5	1.1

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or are participating in at least one of these plan types.

<sup>4</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 3. Retirement benefit combinations: Access, civilian workers,<sup>1</sup> March 2016**

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers .....	15	12	42
<b>Worker characteristics</b>			
Management, professional, and related .....	23	17	43
Management, business, and financial .....	27	9	51
Professional and related .....	22	21	40
Teachers .....	22	47	14
Primary, secondary, and special education school teachers .....	23	63	8
Registered nurses .....	27	10	51
Service .....	6	11	30
Protective service .....	19	35	24
Sales and office .....	13	8	50
Sales and related .....	7	4	55
Office and administrative support .....	17	10	47
Natural resources, construction, and maintenance .....	17	11	37
Construction, extraction, farming, fishing, and forestry .....	15	16	30
Installation, maintenance, and repair .....	19	7	43
Production, transportation, and material moving .....	15	9	46
Production .....	19	3	52
Transportation and material moving .....	13	14	41
Full time .....	19	14	47
Part time .....	4	7	27
Union .....	33	49	12
Nonunion .....	13	6	47
Average wage within the following categories: <sup>2</sup>			
Lowest 25 percent .....	4	5	35
Lowest 10 percent .....	1	3	28
Second 25 percent .....	11	11	48
Third 25 percent .....	20	15	46
Highest 25 percent .....	30	18	41
Highest 10 percent .....	31	15	43
<b>Establishment characteristics</b>			
Goods-producing industries .....	21	5	49
Service-providing industries .....	15	13	41
Education and health services .....	17	24	37
Educational services .....	22	50	15
Elementary and secondary schools .....	21	64	5
Junior colleges, colleges, and universities .....	28	26	34
Health care and social assistance .....	14	7	52
Hospitals .....	32	12	46
Public administration .....	30	57	4

See footnotes at end of table.

**Table 3. Retirement benefit combinations: Access, civilian workers,<sup>1</sup> March 2016—continued**

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
1 to 99 workers .....	7	4	42
1 to 49 workers .....	6	3	40
50 to 99 workers .....	10	8	48
100 workers or more .....	24	19	42
100 to 499 workers .....	15	12	53
500 workers or more .....	33	27	30
<b>Geographic areas</b>			
Northeast .....	17	14	40
New England .....	13	15	44
Middle Atlantic .....	19	14	39
South .....	16	11	43
South Atlantic .....	20	9	41
East South Central .....	13	15	46
West South Central .....	11	12	45
Midwest .....	17	10	46
East North Central .....	18	9	45
West North Central .....	15	12	48
West .....	12	13	38
Mountain .....	9	11	46
Pacific .....	13	14	35

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 3. Standard errors for retirement benefit combinations:  
Access, civilian workers,<sup>1</sup> March 2016**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers .....	0.5	0.4	0.8
<b>Worker characteristics</b>			
Management, professional, and related .....	1.0	0.8	1.3
Management, business, and financial .....	1.5	0.8	1.9
Professional and related .....	1.1	1.0	1.3
Teachers .....	1.8	2.2	1.7
Primary, secondary, and special education school teachers .....	2.0	3.0	2.3
Registered nurses .....	2.2	2.2	3.3
Service .....	0.5	0.6	1.9
Protective service .....	2.1	3.3	4.3
Sales and office .....	0.6	0.5	1.0
Sales and related .....	0.7	0.7	1.7
Office and administrative support .....	0.7	0.6	1.3
Natural resources, construction, and maintenance .....	1.1	0.9	1.7
Construction, extraction, farming, fishing, and forestry .....	1.7	1.8	2.3
Installation, maintenance, and repair .....	1.4	0.6	2.4
Production, transportation, and material moving .....	1.0	0.8	1.5
Production .....	1.6	0.4	2.1
Transportation and material moving .....	1.2	1.5	1.7
Full time .....	0.6	0.5	0.8
Part time .....	0.3	0.6	1.2
Union .....	1.5	1.6	1.2
Nonunion .....	0.5	0.3	0.9
Average wage within the following categories: <sup>2</sup>			
Lowest 25 percent .....	0.3	0.6	1.4
Lowest 10 percent .....	0.2	0.5	1.9
Second 25 percent .....	0.6	0.5	1.0
Third 25 percent .....	0.8	0.7	1.1
Highest 25 percent .....	1.3	0.7	1.2
Highest 10 percent .....	1.9	1.0	1.8
<b>Establishment characteristics</b>			
Goods-producing industries .....	1.2	0.5	1.3
Service-providing industries .....	0.5	0.5	0.9
Education and health services .....	1.1	1.2	1.3
Educational services .....	1.6	1.7	0.9
Elementary and secondary schools .....	1.8	2.1	0.7
Junior colleges, colleges, and universities .....	3.7	2.4	2.4
Health care and social assistance .....	1.2	1.4	2.0
Hospitals .....	2.6	2.0	2.4
Public administration .....	2.6	2.6	0.9

See footnotes at end of table.

**Table 3. Standard errors for retirement benefit combinations:  
Access, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
1 to 99 workers .....	0.5	0.4	1.2
1 to 49 workers .....	0.4	0.3	1.3
50 to 99 workers .....	1.2	1.2	2.5
100 workers or more .....	0.8	0.7	1.0
100 to 499 workers .....	1.0	0.8	1.5
500 workers or more .....	1.2	1.1	1.2
<b>Geographic areas</b>			
Northeast .....	1.1	0.8	1.7
New England .....	1.8	1.5	3.4
Middle Atlantic .....	1.4	0.9	1.8
South .....	0.9	0.8	1.3
South Atlantic .....	1.2	1.1	1.3
East South Central .....	3.0	2.7	3.7
West South Central .....	0.9	0.8	2.9
Midwest .....	1.0	0.7	1.5
East North Central .....	0.9	0.9	1.9
West North Central .....	2.3	1.3	1.9
West .....	1.2	0.8	1.9
Mountain .....	0.7	1.4	2.5
Pacific .....	1.7	1.0	2.4

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,<sup>1</sup> March 2016**

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

Characteristics	Open plans <sup>2</sup>	Soft freeze <sup>3</sup>		Hard freeze <sup>4</sup>
		All participants still accruing benefits	Some participants still accruing benefits	
All workers .....	52	40	1	7
<b>Worker characteristics</b>				
Management, professional, and related .....	47	45	2	7
Management, business, and financial .....	50	35	2	13
Professional and related .....	45	49	1	5
Teachers .....	41	58	—	—
Primary, secondary, and special education school teachers .....	41	58	—	—
Registered nurses .....	56	30	—	—
Service .....	53	43	—	—
Protective service .....	46	53	—	—
Sales and office .....	52	37	1	10
Sales and related .....	57	22	1	19
Office and administrative support .....	51	40	1	8
Natural resources, construction, and maintenance .....	67	29	1	3
Construction, extraction, farming, fishing, and forestry .....	76	22	—	—
Installation, maintenance, and repair .....	55	38	3	4
Production, transportation, and material moving ...	59	29	2	9
Production .....	48	33	3	15
Transportation and material moving .....	67	26	2	5
Full time .....	51	40	2	7
Part time .....	62	33	—	—
Union .....	56	42	( <sup>5</sup> )	1
Nonunion .....	49	38	2	11
Average wage within the following categories: <sup>6</sup>				
Lowest 25 percent .....	55	37	—	—
Lowest 10 percent .....	69	27	—	4
Second 25 percent .....	55	36	1	8
Third 25 percent .....	53	38	1	7
Highest 25 percent .....	49	43	2	6
Highest 10 percent .....	46	44	—	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	55	29	3	13
Service-providing industries .....	52	41	1	6
Education and health services .....	46	50	—	—
Educational services .....	40	59	( <sup>5</sup> )	1
Elementary and secondary schools .....	40	59	—	—
Junior colleges, colleges, and universities .....	39	60	1	1
Health care and social assistance .....	59	29	—	—
Hospitals .....	57	30	—	—
Public administration .....	41	59	—	—

See footnotes at end of table.

**Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,<sup>1</sup> March 2016—continued**

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

Characteristics	Open plans <sup>2</sup>	Soft freeze <sup>3</sup>		Hard freeze <sup>4</sup>
		All participants still accruing benefits	Some participants still accruing benefits	
1 to 99 workers .....	60	28	1	11
1 to 49 workers .....	57	28	1	13
50 to 99 workers .....	64	27	—	—
100 workers or more .....	50	43	2	6
100 to 499 workers .....	54	37	3	7
500 workers or more .....	48	45	1	6
<b>Geographic areas</b>				
Northeast .....	50	41	1	8
New England .....	53	40	1	6
Middle Atlantic .....	49	41	1	9
South .....	53	41	1	5
South Atlantic .....	58	36	2	5
East South Central .....	43	53	—	—
West South Central .....	49	45	—	—
Midwest .....	59	31	2	8
East North Central .....	61	29	2	8
West North Central .....	54	36	—	—
West .....	45	46	—	—
Mountain .....	53	39	—	—
Pacific .....	42	49	—	—

<sup>1</sup> 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.

<sup>2</sup> Plans open to new participants.

<sup>3</sup> New employees are not allowed in the plan. Benefit accruals may continue for existing participants.

<sup>4</sup> Participants in these plans stop accruing benefits on the date the plan is frozen. The benefit the employee receives is calculated as of the day the plan was frozen.

<sup>5</sup> Less than 0.5.

<sup>6</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,<sup>1</sup> March 2016**

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

Characteristics	Open plans <sup>2</sup>	Soft freeze <sup>3</sup>		Hard freeze <sup>4</sup>
		All participants still accruing benefits	Some participants still accruing benefits	
All workers .....	1.2	1.1	0.3	0.5
<b>Worker characteristics</b>				
Management, professional, and related .....	1.8	1.6	0.6	0.7
Management, business, and financial .....	2.8	2.3	0.8	1.5
Professional and related .....	1.9	1.8	0.5	0.7
Teachers .....	1.8	1.9	–	–
Primary, secondary, and special education school teachers .....	1.9	2.0	–	–
Registered nurses .....	6.2	4.7	–	–
Service .....	2.3	2.1	–	–
Protective service .....	3.0	3.0	–	–
Sales and office .....	1.7	1.5	0.3	0.8
Sales and related .....	5.7	3.2	0.7	3.4
Office and administrative support .....	1.4	1.4	0.3	0.8
Natural resources, construction, and maintenance	2.4	2.3	0.3	0.7
Construction, extraction, farming, fishing, and forestry .....	2.7	2.7	–	–
Installation, maintenance, and repair .....	3.3	3.1	0.7	1.0
Production, transportation, and material moving ...	2.6	2.7	0.5	1.8
Production .....	4.3	4.6	0.8	3.8
Transportation and material moving .....	2.6	2.7	0.6	1.4
Full time .....	1.3	1.2	0.3	0.6
Part time .....	2.3	2.1	–	–
Union .....	1.5	1.6	0.1	0.2
Nonunion .....	1.7	1.5	0.6	1.0
Average wage within the following categories: <sup>5</sup>				
Lowest 25 percent .....	3.0	3.1	–	–
Lowest 10 percent .....	4.8	4.4	–	1.6
Second 25 percent .....	1.8	1.6	0.4	0.9
Third 25 percent .....	1.4	1.4	0.3	1.0
Highest 25 percent .....	1.7	1.6	0.6	0.6
Highest 10 percent .....	2.7	2.5	–	–
<b>Establishment characteristics</b>				
Goods-producing industries .....	3.0	3.6	0.7	2.0
Service-providing industries .....	1.3	1.2	0.4	0.5
Education and health services .....	2.1	2.0	–	–
Educational services .....	1.5	1.5	0.1	0.3
Elementary and secondary schools .....	1.6	1.6	–	–
Junior colleges, colleges, and universities	1.9	1.9	0.1	0.3
Health care and social assistance .....	5.5	4.1	–	–
Hospitals .....	3.6	3.2	–	–
Public administration .....	1.7	1.7	–	–

See footnotes at end of table.

**Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,<sup>1</sup> March 2016—continued**

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

Characteristics	Open plans <sup>2</sup>	Soft freeze <sup>3</sup>		Hard freeze <sup>4</sup>
		All participants still accruing benefits	Some participants still accruing benefits	
1 to 99 workers .....	2.4	2.1	0.5	1.5
1 to 49 workers .....	2.9	2.6	0.6	2.2
50 to 99 workers .....	3.4	3.2	—	—
100 workers or more .....	1.3	1.2	0.4	0.6
100 to 499 workers .....	2.3	2.1	1.0	1.0
500 workers or more .....	1.4	1.4	0.3	0.6
<b>Geographic areas</b>				
Northeast .....	2.5	2.1	0.3	0.7
New England .....	3.7	4.2	0.6	1.5
Middle Atlantic .....	3.0	2.4	0.3	0.9
South .....	2.1	2.1	0.3	0.7
South Atlantic .....	3.3	3.1	0.4	1.0
East South Central .....	3.2	3.4	—	—
West South Central .....	2.9	2.8	—	—
Midwest .....	2.1	1.9	0.6	1.9
East North Central .....	2.8	1.7	0.8	2.4
West North Central .....	2.7	4.2	—	—
West .....	2.8	2.7	—	—
Mountain .....	3.6	3.9	—	—
Pacific .....	3.5	3.4	—	—

<sup>1</sup> 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.

<sup>2</sup> Plans open to new participants.

<sup>3</sup> New employees are not allowed in the plan. Benefit accruals may continue for existing participants.

<sup>4</sup> Participants in these plans stop accruing benefits on the date the plan is frozen. The benefit the employee receives is calculated as of the day the plan was frozen.

<sup>5</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 6. Defined benefit frozen retirement plans:<sup>1</sup> Selected attributes, civilian workers,<sup>2</sup> March 2016**

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>3</sup>		
	1 year	2 to 5 years	Greater than 5 years
All workers .....	—	—	59
<b>Worker characteristics</b>			
Management, professional, and related .....	—	—	56
Management, business, and financial .....	—	—	67
Professional and related .....	—	—	53
Teachers .....	—	54	—
Primary, secondary, and special education school teachers .....	—	52	—
Registered nurses .....	—	—	59
Service .....	—	—	51
Protective service .....	—	53	—
Sales and office .....	—	—	63
Sales and related .....	—	13	87
Office and administrative support .....	—	—	59
Natural resources, construction, and maintenance .....	—	—	57
Construction, extraction, farming, fishing, and forestry .....	—	51	—
Installation, maintenance, and repair .....	—	—	61
Production, transportation, and material moving .....	—	20	80
Production .....	—	19	81
Transportation and material moving .....	—	21	79
Full time .....	—	—	60
Part time .....	—	—	57
Union .....	—	51	—
Nonunion .....	—	—	67
Average wage within the following categories: <sup>4</sup>			
Lowest 25 percent .....	—	—	67
Lowest 10 percent .....	—	—	65
Second 25 percent .....	—	—	57
Third 25 percent .....	—	—	59
Highest 25 percent .....	—	—	59
Highest 10 percent .....	—	—	59
<b>Establishment characteristics</b>			
Goods-producing industries .....	—	25	75
Service-providing industries .....	—	—	57
Education and health services .....	—	51	—
Educational services .....	—	54	—
Elementary and secondary schools .....	—	52	—
Junior colleges, colleges, and universities .....	—	59	41
Health care and social assistance .....	—	—	55
Hospitals .....	—	—	66
Public administration .....	—	56	—

See footnotes at end of table.

**Table 6. Defined benefit frozen retirement plans:<sup>1</sup> Selected attributes, civilian workers,<sup>2</sup> March 2016—continued**

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>3</sup>		
	1 year	2 to 5 years	Greater than 5 years
1 to 99 workers .....	—	—	63
1 to 49 workers .....	—	—	62
50 to 99 workers .....	—	—	64
100 workers or more .....	—	—	59
100 to 499 workers .....	—	—	66
500 workers or more .....	—	—	56
<b>Geographic areas</b>			
Northeast .....	—	—	69
New England .....	—	50	50
Middle Atlantic .....	—	—	75
South .....	—	37	63
South Atlantic .....	—	47	53
East South Central .....	—	45	55
West South Central .....	—	16	84
Midwest .....	—	—	60
East North Central .....	—	—	56
West North Central .....	—	—	66
West .....	—	55	45
Mountain .....	—	46	54
Pacific .....	—	57	43

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

<sup>2</sup> 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.

<sup>3</sup> The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2015 are included in the "1 year" column. Those frozen between 2011 and 2014 are included in the "2 to 5 year" column and plans frozen before 2011 are included in the "Greater than 5 years" column.

<sup>4</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/eps/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 6. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Selected attributes, civilian workers,<sup>2</sup> March 2016**

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>3</sup>		
	1 year	2 to 5 years	Greater than 5 years
All workers .....	—	—	1.7
<b>Worker characteristics</b>			
Management, professional, and related .....	—	—	2.1
Management, business, and financial .....	—	—	2.6
Professional and related .....	—	—	2.3
Teachers .....	—	3.1	—
Primary, secondary, and special education school teachers .....	—	3.3	—
Registered nurses .....	—	—	8.9
Service .....	—	—	3.0
Protective service .....	—	3.9	—
Sales and office .....	—	—	2.1
Sales and related .....	—	3.4	3.4
Office and administrative support .....	—	—	2.3
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry .....	—	6.0	—
Installation, maintenance, and repair .....	—	—	4.9
Production, transportation, and material moving ...	—	2.7	2.7
Production .....	—	4.0	4.0
Transportation and material moving .....	—	3.1	3.1
Full time .....	—	—	1.7
Part time .....	—	—	3.6
Union .....	—	2.4	—
Nonunion .....	—	—	2.0
Average wage within the following categories: <sup>4</sup>			
Lowest 25 percent .....	—	—	4.2
Lowest 10 percent .....	—	—	7.5
Second 25 percent .....	—	—	2.8
Third 25 percent .....	—	—	2.3
Highest 25 percent .....	—	—	1.9
Highest 10 percent .....	—	—	2.6
<b>Establishment characteristics</b>			
Goods-producing industries .....	—	4.2	4.2
Service-providing industries .....	—	—	1.9
Education and health services .....	—	2.5	—
Educational services .....	—	2.5	—
Elementary and secondary schools .....	—	2.8	—
Junior colleges, colleges, and universities	—	3.7	3.7
Health care and social assistance .....	—	—	8.1
Hospitals .....	—	—	6.1
Public administration .....	—	3.2	—

See footnotes at end of table.

**Table 6. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Selected attributes, civilian workers,<sup>2</sup> March 2016—continued**

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>3</sup>		
	1 year	2 to 5 years	Greater than 5 years
1 to 99 workers .....	—	—	4.0
1 to 49 workers .....	—	—	4.5
50 to 99 workers .....	—	—	6.0
100 workers or more .....	—	—	1.7
100 to 499 workers .....	—	—	3.2
500 workers or more .....	—	—	1.9
<b>Geographic areas</b>			
Northeast .....	—	—	2.2
New England .....	—	4.5	4.5
Middle Atlantic .....	—	—	2.2
South .....	—	2.6	2.6
South Atlantic .....	—	4.2	4.2
East South Central .....	—	7.7	7.7
West South Central .....	—	1.4	1.4
Midwest .....	—	—	4.8
East North Central .....	—	—	5.5
West North Central .....	—	—	9.2
West .....	—	4.1	4.1
Mountain .....	—	9.4	9.4
Pacific .....	—	4.7	4.7

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

<sup>2</sup> 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.

<sup>3</sup> The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2015 are included in the "1 year" column. Those frozen between 2011 and 2014 are included in the "2 to 5 year" column and plans frozen before 2011 are included in the "Greater than 5 years" column.

<sup>4</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 7. Defined benefit frozen retirement plans:<sup>1</sup> Plan alternatives, civilian workers,<sup>2</sup> March 2016**

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans <sup>3</sup>				Other
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	
All workers .....	5	95	56	14	14	24	( <sup>4</sup> )
<b>Worker characteristics</b>							
Management, professional, and related .....	4	96	61	13	14	22	( <sup>4</sup> )
Management, business, and financial .....	6	94	39	20	23	25	–
Professional and related .....	3	97	68	11	11	21	–
Service .....	2	98	80	4	6	22	–
Sales and office .....	10	90	45	14	17	24	( <sup>4</sup> )
Sales and related .....	23	77	–	–	30	35	–
Office and administrative support .....	7	93	52	15	15	22	1
Natural resources, construction, and maintenance .....	3	97	49	23	19	16	–
Production, transportation, and material moving ...	9	91	25	20	17	38	–
Transportation and material moving .....	6	94	40	19	9	37	–
Full time .....	5	95	56	14	15	24	( <sup>4</sup> )
Part time .....	12	88	58	8	6	25	–
Union .....	1	99	76	12	6	22	–
Nonunion .....	8	92	42	15	20	25	–
Average wage within the following categories: <sup>5</sup>							
Lowest 25 percent .....	12	88	56	8	11	22	–
Second 25 percent .....	6	94	59	11	12	25	–
Third 25 percent .....	5	95	54	15	11	27	–
Highest 25 percent .....	4	96	57	15	17	22	–
Highest 10 percent .....	4	96	53	15	22	24	–
<b>Establishment characteristics</b>							
Goods-producing industries .....	7	93	11	22	36	33	–
Service-providing industries .....	5	95	63	12	11	23	( <sup>4</sup> )
Education and health services .....	2	98	80	6	4	21	–
Health care and social assistance .....	8	92	34	–	16	36	–
Hospitals .....	12	88	30	6	14	41	–

See footnotes at end of table.

**Table 7. Defined benefit frozen retirement plans:<sup>1</sup> Plan alternatives, civilian workers,<sup>2</sup> March 2016—continued**

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans <sup>3</sup>				Other
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	
1 to 99 workers .....	9	91	36	16	16	28	—
1 to 49 workers .....	4	96	30	17	19	32	—
100 workers or more .....	4	96	60	13	14	23	( <sup>4</sup> )
100 to 499 workers .....	9	91	46	22	16	24	—
500 workers or more .....	3	97	66	9	12	23	—
<b>Geographic areas</b>							
Northeast .....	5	95	60	9	13	28	—
New England .....	4	96	63	8	13	18	—
Middle Atlantic .....	5	95	59	9	13	31	—
South .....	5	95	57	16	13	24	—
South Atlantic .....	8	92	48	15	17	37	—
West South Central .....	2	98	64	14	10	—	—
Midwest .....	6	94	51	14	12	27	—
East North Central .....	6	94	54	12	11	30	—
West .....	4	96	56	15	18	16	—
Pacific .....	5	95	54	16	19	17	—

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

<sup>2</sup> 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.

<sup>3</sup> The sum of the individual components may be greater than the total because some employers offer more than one alternative.

<sup>4</sup> Less than 0.5.

<sup>5</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 7. Standard errors for frozen defined benefit retirement plans:<sup>1</sup> Plan alternatives, civilian workers,<sup>2</sup> March 2016**

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans				
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers .....	0.6	0.6	1.6	1.1	1.2	1.3	0.1
<b>Worker characteristics</b>							
Management, professional, and related .....	0.8	0.8	2.1	1.6	2.0	1.7	0.1
Management, business, and financial .....	1.5	1.5	2.4	2.7	2.9	3.0	–
Professional and related .....	0.7	0.7	2.2	1.5	2.0	1.7	–
Service .....	0.6	0.6	2.8	0.9	1.5	2.2	–
Sales and office .....	1.1	1.1	2.3	1.5	1.5	1.7	0.2
Sales and related .....	3.3	3.3	–	–	4.4	4.6	–
Office and administrative support .....	1.0	1.0	2.4	1.5	1.6	1.8	0.3
Natural resources, construction, and maintenance .....	1.4	1.4	3.6	3.2	3.3	2.0	–
Production, transportation, and material moving ...	2.9	2.9	3.1	2.4	2.1	3.1	–
Transportation and material moving .....	1.6	1.6	4.3	3.6	2.4	4.8	–
Full time .....	0.6	0.6	1.6	1.1	1.3	1.4	0.1
Part time .....	2.0	2.0	3.1	1.9	2.2	3.7	–
Union .....	0.3	0.3	1.9	1.6	1.1	1.6	–
Nonunion .....	1.0	1.0	2.2	1.4	1.9	1.7	–
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	2.1	2.1	4.9	2.0	2.4	3.4	–
Second 25 percent .....	1.0	1.0	2.3	1.5	1.2	2.3	–
Third 25 percent .....	1.0	1.0	2.3	1.7	1.1	1.8	–
Highest 25 percent .....	0.9	0.9	1.9	1.6	2.3	1.6	–
Highest 10 percent .....	1.4	1.4	3.0	2.7	3.8	2.5	–
<b>Establishment characteristics</b>							
Goods-producing industries .....	1.8	1.8	2.3	2.8	4.8	2.8	–
Service-providing industries .....	0.6	0.6	1.7	1.2	0.9	1.5	0.1
Education and health services .....	0.7	0.7	2.4	1.5	1.1	1.7	–
Health care and social assistance .....	2.0	2.0	4.8	–	3.8	4.3	–
Hospitals .....	3.3	3.3	4.4	1.0	3.9	6.9	–

See footnotes at end of table.

**Table 7. Standard errors for frozen defined benefit retirement plans:<sup>1</sup> Plan alternatives, civilian workers,<sup>2</sup> March 2016—continued**

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans				
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
1 to 99 workers .....	2.3	2.3	3.2	2.6	2.2	3.7	—
1 to 49 workers .....	1.2	1.2	3.6	3.1	2.7	5.1	—
100 workers or more .....	0.6	0.6	1.7	1.2	1.5	1.4	0.1
100 to 499 workers .....	1.7	1.7	3.0	3.0	2.8	2.7	—
500 workers or more .....	0.6	0.6	1.8	1.0	1.5	1.6	—
<b>Geographic areas</b>							
Northeast .....	1.3	1.3	1.9	1.1	1.2	2.0	—
New England .....	1.4	1.4	5.6	1.7	3.6	5.0	—
Middle Atlantic .....	1.6	1.6	2.0	1.6	1.1	2.2	—
South .....	0.8	0.8	2.8	1.9	1.5	2.6	—
South Atlantic .....	1.4	1.4	3.8	2.1	2.6	3.8	—
West South Central .....	0.6	0.6	3.8	2.8	2.1	—	—
Midwest .....	1.7	1.7	3.0	1.6	2.0	2.2	—
East North Central .....	1.2	1.2	3.8	1.6	2.3	3.2	—
West .....	1.2	1.2	4.2	3.2	4.0	3.5	—
Pacific .....	1.5	1.5	4.9	3.8	4.9	4.2	—

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

<sup>2</sup> 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.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,<sup>1</sup> March 2016**

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers .....	67	33	82	18
<b>Worker characteristics</b>				
Management, professional, and related .....	68	32	84	16
Management, business, and financial .....	70	30	85	15
Professional and related .....	67	33	83	17
Teachers .....	63	37	84	16
Primary, secondary, and special education school teachers .....	66	34	—	—
Registered nurses .....	60	40	80	20
Service .....	66	34	83	17
Protective service .....	77	23	88	12
Sales and office .....	66	34	78	22
Sales and related .....	67	33	74	26
Office and administrative support .....	66	34	80	20
Natural resources, construction, and maintenance	64	36	80	20
Construction, extraction, farming, fishing, and forestry .....	53	47	74	26
Installation, maintenance, and repair .....	71	29	85	15
Production, transportation, and material moving ...	69	31	83	17
Production .....	69	31	83	17
Transportation and material moving .....	69	31	83	17
Full time .....	68	32	83	17
Part time .....	62	38	75	25
Union .....	65	35	81	19
Nonunion .....	67	33	82	18
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	68	32	77	23
Lowest 10 percent .....	66	34	74	26
Second 25 percent .....	67	33	81	19
Third 25 percent .....	66	34	83	17
Highest 25 percent .....	68	32	84	16
Highest 10 percent .....	70	30	85	15
<b>Establishment characteristics</b>				
Goods-producing industries .....	66	34	81	19
Service-providing industries .....	68	32	82	18
Education and health services .....	61	39	81	19
Educational services .....	63	37	83	17
Elementary and secondary schools .....	63	37	—	—
Junior colleges, colleges, and universities	62	38	81	19
Health care and social assistance .....	61	39	81	19
Hospitals .....	66	34	80	20
Public administration .....	61	39	88	12

See footnotes at end of table.

**Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,<sup>1</sup> March 2016—continued**

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers .....	66	34	83	17
1 to 49 workers .....	65	35	83	17
50 to 99 workers .....	69	31	83	17
100 workers or more .....	68	32	81	19
100 to 499 workers .....	69	31	82	18
500 workers or more .....	67	33	81	19
<b>Geographic areas</b>				
Northeast .....	66	34	85	15
New England .....	66	34	84	16
Middle Atlantic .....	66	34	85	15
South .....	71	29	81	19
South Atlantic .....	68	32	79	21
East South Central .....	77	23	84	16
West South Central .....	74	26	82	18
Midwest .....	64	36	81	19
East North Central .....	63	37	81	19
West North Central .....	66	34	80	20
West .....	66	34	82	18
Mountain .....	67	33	83	17
Pacific .....	65	35	82	18

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 8. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,<sup>1</sup> March 2016**

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers .....	0.8	0.8	0.6	0.6
<b>Worker characteristics</b>				
Management, professional, and related .....	1.1	1.1	0.9	0.9
Management, business, and financial .....	1.5	1.5	1.1	1.1
Professional and related .....	1.4	1.4	1.2	1.2
Teachers .....	3.8	3.8	2.9	2.9
Primary, secondary, and special education school teachers .....	6.2	6.2	–	–
Registered nurses .....	3.4	3.4	2.8	2.8
Service .....	2.2	2.2	1.8	1.8
Protective service .....	3.8	3.8	2.6	2.6
Sales and office .....	0.9	0.9	0.9	0.9
Sales and related .....	1.2	1.2	1.3	1.3
Office and administrative support .....	1.3	1.3	1.0	1.0
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry .....	2.1	2.1	1.6	1.6
Installation, maintenance, and repair .....	3.5	3.5	2.9	2.9
Production, transportation, and material moving ... Production .....	2.4	2.4	2.0	2.0
Transportation and material moving .....	1.8	1.8	1.4	1.4
Production .....	2.3	2.3	1.8	1.8
Transportation and material moving .....	2.0	2.0	1.6	1.6
Full time .....	1.0	1.0	0.7	0.7
Part time .....	2.0	2.0	2.0	2.0
Union .....	2.5	2.5	1.8	1.8
Nonunion .....	0.8	0.8	0.6	0.6
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	1.6	1.6	1.2	1.2
Lowest 10 percent .....	3.5	3.5	2.8	2.8
Second 25 percent .....	1.4	1.4	1.1	1.1
Third 25 percent .....	1.2	1.2	0.8	0.8
Highest 25 percent .....	1.1	1.1	0.9	0.9
Highest 10 percent .....	1.5	1.5	0.9	0.9
<b>Establishment characteristics</b>				
Goods-producing industries .....	2.2	2.2	1.5	1.5
Service-providing industries .....	0.8	0.8	0.7	0.7
Education and health services .....	2.1	2.1	2.2	2.2
Educational services .....	2.8	2.8	2.4	2.4
Elementary and secondary schools .....	5.6	5.6	–	–
Junior colleges, colleges, and universities	3.2	3.2	2.4	2.4
Health care and social assistance .....	2.5	2.5	2.7	2.7
Hospitals .....	1.6	1.6	1.9	1.9
Public administration .....	7.5	7.5	3.2	3.2

See footnotes at end of table.

**Table 8. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers .....	1.3	1.3	1.0	1.0
1 to 49 workers .....	1.5	1.5	1.2	1.2
50 to 99 workers .....	2.0	2.0	2.1	2.1
100 workers or more .....	1.0	1.0	0.8	0.8
100 to 499 workers .....	1.2	1.2	0.9	0.9
500 workers or more .....	1.3	1.3	1.1	1.1
<b>Geographic areas</b>				
Northeast .....	1.4	1.4	1.0	1.0
New England .....	3.9	3.9	3.0	3.0
Middle Atlantic .....	1.2	1.2	0.8	0.8
South .....	1.2	1.2	0.8	0.8
South Atlantic .....	1.6	1.6	1.2	1.2
East South Central .....	2.3	2.3	1.9	1.9
West South Central .....	2.4	2.4	1.2	1.2
Midwest .....	1.6	1.6	1.9	1.9
East North Central .....	2.0	2.0	2.4	2.4
West North Central .....	2.7	2.7	3.1	3.1
West .....	2.1	2.1	1.3	1.3
Mountain .....	4.7	4.7	2.5	2.5
Pacific .....	2.2	2.2	1.5	1.5

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 9. Healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2016**

(All workers = 100 percent)

Characteristics	Healthcare <sup>3</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	71	58	81	70	52	75
<b>Worker characteristics</b>						
Management, professional, and related .....	87	75	86	87	68	78
Management, business, and financial .....	94	81	86	94	73	78
Professional and related .....	84	73	86	84	66	78
Teachers .....	82	72	88	81	66	81
Primary, secondary, and special education school teachers .....	94	84	89	94	76	81
Registered nurses .....	88	73	83	88	63	72
Service .....	45	32	71	45	29	65
Protective service .....	69	57	83	68	52	77
Sales and office .....	69	55	80	68	49	73
Sales and related .....	56	41	74	55	37	68
Office and administrative support .....	77	63	82	76	57	75
Natural resources, construction, and maintenance .....	75	64	85	74	60	81
Construction, extraction, farming, fishing, and forestry .....	69	59	86	68	56	82
Installation, maintenance, and repair .....	81	68	85	80	64	79
Production, transportation, and material moving .....	75	60	81	74	55	75
Production .....	81	65	81	80	61	75
Transportation and material moving .....	69	56	81	69	51	74
Full time .....	88	73	83	88	66	76
Part time .....	20	14	67	19	12	61
Union .....	94	85	91	94	79	84
Nonunion .....	67	53	79	66	48	72
Average wage within the following categories: <sup>4</sup>						
Lowest 25 percent .....	37	24	66	36	22	61
Lowest 10 percent .....	23	12	54	22	11	49
Second 25 percent .....	75	60	79	75	54	73
Third 25 percent .....	87	74	85	87	68	79
Highest 25 percent .....	93	82	88	93	74	79
Highest 10 percent .....	94	83	88	94	74	79
<b>Establishment characteristics</b>						
Goods-producing industries .....	85	72	85	84	66	79
Service-providing industries .....	68	55	81	68	50	74
Education and health services .....	79	66	83	79	59	75
Educational services .....	86	75	88	85	69	80
Elementary and secondary schools .....	87	76	87	87	70	80
Junior colleges, colleges, and universities .....	88	79	89	88	71	80
Health care and social assistance .....	75	60	80	75	53	70
Hospitals .....	92	80	87	91	69	76
Public administration .....	88	80	91	88	76	86

See footnotes at end of table.

**Table 9. Healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2016—continued**

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	44	35	79	26	20	79	69	52	75
<b>Worker characteristics</b>									
Management, professional, and related .....	60	49	82	34	28	80	86	67	78
Management, business, and financial .....	64	53	82	37	30	82	92	72	78
Professional and related .....	58	47	81	34	27	80	83	64	78
Teachers .....	54	45	83	31	25	80	79	64	81
Primary, secondary, and special education school teachers .....	62	52	83	35	28	81	90	73	81
Registered nurses .....	66	50	77	34	25	75	86	61	71
Service .....	27	19	73	17	13	76	43	28	65
Protective service .....	47	37	80	31	24	78	64	51	79
Sales and office .....	40	31	77	22	17	78	67	49	73
Sales and related .....	28	20	72	16	12	76	54	37	67
Office and administrative support .....	48	38	79	25	20	79	74	56	75
Natural resources, construction, and maintenance .....	41	34	83	26	22	84	73	59	81
Construction, extraction, farming, fishing, and forestry .....	34	31	89	23	21	92	67	55	82
Installation, maintenance, and repair .....	47	38	80	29	23	79	78	62	79
Production, transportation, and material moving .....	45	36	80	26	21	80	73	55	75
Production .....	49	38	78	26	20	77	79	60	76
Transportation and material moving .....	42	35	82	27	22	82	68	50	74
Full time .....	55	44	80	32	26	80	86	65	76
Part time .....	12	8	68	7	5	68	19	12	61
Union .....	74	64	86	55	47	85	92	78	84
Nonunion .....	39	30	77	21	16	77	65	47	72
Average wage within the following categories: <sup>4</sup>									
Lowest 25 percent .....	17	12	67	10	7	69	35	21	61
Lowest 10 percent .....	10	6	60	6	4	67	22	11	49
Second 25 percent .....	43	34	78	24	19	79	73	53	72
Third 25 percent .....	56	45	81	32	26	82	86	67	79
Highest 25 percent .....	68	56	82	41	33	81	92	73	79
Highest 10 percent .....	72	59	82	45	36	80	93	73	79
<b>Establishment characteristics</b>									
Goods-producing industries .....	52	44	83	31	26	83	83	66	79
Service-providing industries .....	43	34	79	25	19	79	67	49	74
Education and health services .....	53	42	79	27	22	79	77	57	74
Educational services .....	55	45	81	32	26	80	84	68	80
Elementary and secondary schools .....	55	45	81	32	26	81	85	69	80
Junior colleges, colleges, and universities .....	58	47	82	33	25	76	87	70	80
Health care and social assistance .....	51	40	78	24	19	79	72	50	69
Hospitals .....	71	55	78	34	27	79	91	69	76
Public administration .....	63	54	86	46	39	86	86	74	86

See footnotes at end of table.

**Table 9. Healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2016—continued**

(All workers = 100 percent)

Characteristics	Healthcare <sup>3</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	56	43	76	56	40	71
1 to 49 workers .....	52	39	74	52	37	70
50 to 99 workers .....	68	54	79	67	49	73
100 workers or more .....	85	72	85	84	65	77
100 to 499 workers .....	80	66	83	79	59	75
500 workers or more .....	89	78	88	89	71	79
<b>Geographic areas</b>						
Northeast .....	71	58	82	71	53	75
New England .....	69	55	79	69	50	73
Middle Atlantic .....	72	60	83	71	54	76
South .....	72	57	80	71	53	74
South Atlantic .....	71	57	80	71	52	73
East South Central .....	76	60	79	75	56	74
West South Central .....	71	56	79	70	52	74
Midwest .....	71	57	81	71	51	72
East North Central .....	71	57	80	70	51	72
West North Central .....	72	59	82	71	52	73
West .....	69	58	85	69	53	78
Mountain .....	68	56	82	68	51	75
Pacific .....	69	60	86	69	55	79

See footnotes at end of table.

**Table 9. Healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2016—continued**

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	30	22	75	17	13	74	54	38	71
1 to 49 workers .....	25	19	76	15	11	74	50	35	70
50 to 99 workers .....	42	31	73	23	17	75	65	48	73
100 workers or more .....	58	47	82	34	28	82	83	64	77
100 to 499 workers .....	51	41	81	29	24	82	79	59	75
500 workers or more .....	66	55	82	39	32	82	88	70	79
<b>Geographic areas</b>									
Northeast .....	47	38	81	26	21	80	69	52	75
New England .....	44	34	79	13	10	76	67	48	72
Middle Atlantic .....	49	39	81	30	24	80	70	53	76
South .....	38	29	76	20	15	75	70	51	74
South Atlantic .....	42	32	78	23	17	75	68	50	74
East South Central .....	32	24	75	16	12	73	75	56	74
West South Central .....	35	26	74	19	14	76	69	51	74
Midwest .....	46	36	78	24	19	79	69	50	72
East North Central .....	45	35	78	26	21	79	69	50	72
West North Central .....	47	37	79	20	16	78	69	50	73
West .....	50	41	83	35	29	83	68	53	78
Mountain .....	44	38	85	27	22	83	67	50	75
Pacific .....	52	43	82	39	32	84	69	54	79

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> Healthcare is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in healthcare.

<sup>4</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2016**

Characteristics	Healthcare <sup>3</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.8	0.6	0.4	0.8	0.6	0.5
<b>Worker characteristics</b>						
Management, professional, and related .....	0.8	0.9	0.6	0.8	0.9	0.7
Management, business, and financial .....	0.9	0.9	0.7	0.9	0.9	0.9
Professional and related .....	1.0	1.2	0.7	1.0	1.2	0.9
Teachers .....	2.0	2.0	0.7	2.0	1.9	0.9
Primary, secondary, and special education school teachers .....	2.2	2.2	0.8	2.2	2.1	1.0
Registered nurses .....	1.3	2.1	1.6	1.4	2.1	2.0
Service .....	1.7	1.2	1.4	1.7	1.1	1.3
Protective service .....	3.0	3.8	3.2	3.0	3.7	3.5
Sales and office .....	1.2	1.0	0.6	1.2	0.9	0.7
Sales and related .....	1.8	1.4	1.1	1.8	1.3	1.3
Office and administrative support .....	1.5	1.3	0.6	1.5	1.3	0.9
Natural resources, construction, and maintenance	1.5	1.4	0.9	1.6	1.4	1.0
Construction, extraction, farming, fishing, and forestry .....	2.7	2.2	1.5	2.7	2.2	1.5
Installation, maintenance, and repair .....	1.8	1.7	0.9	1.7	1.7	1.1
Production, transportation, and material moving ...	1.3	1.3	0.8	1.4	1.3	0.7
Production .....	2.2	2.1	1.1	2.2	2.1	1.1
Transportation and material moving .....	1.6	1.6	1.1	1.7	1.5	1.2
Full time .....	0.6	0.6	0.4	0.6	0.5	0.5
Part time .....	1.1	0.8	1.5	1.1	0.7	1.6
Union .....	0.7	0.8	0.6	0.7	0.8	0.6
Nonunion .....	0.9	0.7	0.4	0.9	0.6	0.5
Average wage within the following categories: <sup>4</sup>						
Lowest 25 percent .....	1.3	0.9	1.2	1.3	0.9	1.0
Lowest 10 percent .....	1.3	0.8	2.2	1.3	0.7	2.1
Second 25 percent .....	1.1	0.9	0.7	1.1	1.0	0.8
Third 25 percent .....	0.7	0.7	0.6	0.7	0.7	0.6
Highest 25 percent .....	0.7	0.8	0.5	0.7	0.8	0.7
Highest 10 percent .....	1.1	1.0	0.7	1.1	1.2	1.1
<b>Establishment characteristics</b>						
Goods-producing industries .....	0.9	0.8	0.5	0.9	0.8	0.6
Service-providing industries .....	0.9	0.7	0.5	0.9	0.7	0.5
Education and health services .....	1.6	1.4	0.9	1.6	1.3	1.1
Educational services .....	0.8	0.9	0.5	0.8	0.9	0.7
Elementary and secondary schools .....	1.0	1.1	0.7	1.0	1.1	0.8
Junior colleges, colleges, and universities	1.3	1.5	0.8	1.3	1.7	1.4
Health care and social assistance .....	2.5	2.1	1.4	2.5	1.9	1.8
Hospitals .....	0.7	1.1	0.9	0.8	1.1	1.0
Public administration .....	1.5	1.5	0.6	1.5	1.5	0.7

See footnotes at end of table.

**Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2016—continued**

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.7	0.6	0.5	0.6	0.5	0.6	0.8	0.6	0.5
<b>Worker characteristics</b>									
Management, professional, and related .....	1.2	1.1	0.6	1.2	1.0	1.0	0.9	1.0	0.7
Management, business, and financial .....	1.5	1.3	0.8	1.7	1.4	1.3	1.0	0.9	0.9
Professional and related .....	1.4	1.2	0.7	1.3	1.0	1.2	1.0	1.2	1.0
Teachers .....	2.2	1.9	1.0	1.8	1.6	1.4	2.3	2.0	0.8
Primary, secondary, and special education school teachers .....	2.6	2.4	1.2	2.4	2.0	1.7	3.0	2.6	0.9
Registered nurses .....	2.9	2.9	2.1	4.0	2.8	5.7	1.3	2.1	2.1
Service .....	1.3	1.0	1.7	1.2	0.9	2.1	1.7	1.1	1.5
Protective service .....	2.8	3.1	4.7	2.8	2.5	6.3	3.9	3.6	2.6
Sales and office .....	1.0	0.9	0.8	0.9	0.7	1.4	1.2	0.9	0.7
Sales and related .....	1.4	1.3	2.7	1.2	1.0	3.0	1.8	1.3	1.3
Office and administrative support .....	1.2	1.0	0.6	1.1	1.0	1.3	1.6	1.4	0.9
Natural resources, construction, and maintenance	1.8	1.6	1.4	1.7	1.5	1.5	1.5	1.4	1.0
Construction, extraction, farming, fishing, and forestry .....	2.4	2.2	1.7	2.5	2.3	2.0	2.7	2.2	1.6
Installation, maintenance, and repair .....	2.4	1.9	1.5	2.0	1.6	2.0	1.7	1.7	1.0
Production, transportation, and material moving ...	1.6	1.4	1.3	1.4	1.2	1.3	1.3	1.2	0.7
Production .....	1.9	1.8	1.9	1.9	1.7	2.2	2.1	2.0	1.1
Transportation and material moving .....	2.4	2.1	1.6	1.9	1.7	1.5	1.6	1.5	1.3
Full time .....	0.7	0.7	0.5	0.7	0.6	0.6	0.6	0.6	0.5
Part time .....	0.9	0.6	1.8	0.6	0.4	2.3	1.1	0.6	1.6
Union .....	1.2	1.1	0.6	1.4	1.2	1.0	0.8	0.8	0.6
Nonunion .....	0.7	0.6	0.6	0.6	0.5	0.9	0.9	0.6	0.5
Average wage within the following categories: <sup>4</sup>									
Lowest 25 percent .....	0.8	0.6	1.7	0.7	0.5	2.1	1.3	0.9	1.2
Lowest 10 percent .....	1.2	0.8	3.7	0.7	0.5	4.8	1.3	0.7	2.1
Second 25 percent .....	1.1	0.9	0.8	0.9	0.8	1.0	1.1	1.0	0.8
Third 25 percent .....	1.2	1.1	0.7	1.0	0.9	0.8	0.8	0.8	0.6
Highest 25 percent .....	1.1	1.0	0.6	1.3	1.0	1.1	0.8	0.9	0.7
Highest 10 percent .....	1.6	1.6	1.1	1.9	1.5	2.1	1.1	1.3	1.1
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.4	1.4	1.3	1.6	1.4	1.1	0.9	0.8	0.6
Service-providing industries .....	0.8	0.7	0.6	0.6	0.5	0.7	0.9	0.6	0.5
Education and health services .....	2.0	1.8	0.9	1.5	1.2	1.4	1.5	1.3	1.1
Educational services .....	1.5	1.4	0.9	1.5	1.3	1.1	0.9	1.0	0.7
Elementary and secondary schools .....	1.8	1.6	1.2	1.8	1.5	1.3	1.1	1.1	0.8
Junior colleges, colleges, and universities .....	2.8	2.7	1.4	2.5	2.2	2.4	1.3	1.7	1.4
Health care and social assistance .....	3.1	2.7	1.2	2.2	1.7	2.4	2.4	1.9	1.8
Hospitals .....	1.9	1.7	1.5	2.3	2.0	2.3	0.8	1.2	1.1
Public administration .....	2.5	2.2	0.9	2.3	2.1	1.2	1.8	1.7	0.6

See footnotes at end of table.

**Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2016—continued**

Characteristics	Healthcare <sup>3</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	1.2	0.8	0.7	1.2	0.7	0.8
1 to 49 workers .....	1.2	0.9	1.1	1.2	0.8	1.1
50 to 99 workers .....	2.6	2.4	1.5	2.7	2.2	1.7
100 workers or more .....	0.6	0.7	0.4	0.6	0.6	0.5
100 to 499 workers .....	1.0	1.0	0.6	1.0	0.9	0.8
500 workers or more .....	0.9	0.9	0.4	0.9	0.9	0.5
<b>Geographic areas</b>						
Northeast .....	0.9	1.1	0.9	0.9	1.3	1.1
New England .....	1.9	2.2	1.7	1.9	2.3	1.8
Middle Atlantic .....	0.9	1.1	1.0	0.9	1.3	1.2
South .....	1.5	1.3	0.6	1.5	1.0	0.7
South Atlantic .....	1.7	1.5	0.8	1.6	1.2	0.9
East South Central .....	3.7	3.9	2.0	3.8	3.3	2.3
West South Central .....	3.5	2.7	0.9	3.6	2.0	1.4
Midwest .....	1.7	1.1	0.6	1.7	1.1	0.8
East North Central .....	1.8	1.3	0.7	1.7	1.0	0.7
West North Central .....	3.7	2.2	1.5	3.7	2.6	2.0
West .....	1.3	1.2	1.0	1.4	1.3	1.2
Mountain .....	2.5	1.6	2.5	2.6	2.1	2.8
Pacific .....	1.6	1.7	1.0	1.6	1.6	1.1

See footnotes at end of table.

**Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2016—continued**

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	0.9	0.8	0.9	0.9	0.6	1.6	1.2	0.7	0.9
1 to 49 workers .....	1.0	0.8	1.3	0.9	0.6	1.7	1.2	0.8	1.2
50 to 99 workers .....	2.6	2.3	2.3	1.9	1.5	3.4	2.7	2.2	1.7
100 workers or more .....	0.9	0.8	0.6	0.8	0.7	0.6	0.7	0.6	0.4
100 to 499 workers .....	1.4	1.3	0.9	1.3	1.1	1.0	1.1	0.9	0.8
500 workers or more .....	1.3	1.1	0.7	1.2	1.1	0.8	0.9	0.9	0.4
<b>Geographic areas</b>									
Northeast .....	1.3	1.3	1.0	1.4	1.0	1.3	0.9	1.1	0.9
New England .....	2.9	2.7	2.3	2.1	1.5	3.0	2.0	2.2	1.8
Middle Atlantic .....	1.0	1.2	1.2	1.5	1.0	1.5	0.9	1.1	0.9
South .....	1.3	1.1	1.0	0.9	0.7	1.6	1.5	1.0	0.8
South Atlantic .....	1.5	1.3	1.3	1.2	1.0	2.0	1.5	1.1	1.0
East South Central .....	3.3	2.5	2.6	2.4	1.2	5.9	3.9	3.3	2.3
West South Central .....	2.6	2.5	1.9	1.4	1.4	2.8	3.7	2.1	1.5
Midwest .....	1.8	1.5	1.0	1.5	1.1	0.8	1.8	1.2	0.7
East North Central .....	1.7	1.5	1.2	1.8	1.4	0.9	2.0	1.2	0.5
West North Central .....	4.2	3.6	1.7	2.7	2.0	1.4	3.9	2.8	1.9
West .....	1.1	1.0	1.1	1.2	1.0	1.1	1.4	1.2	1.2
Mountain .....	2.2	2.0	0.8	2.3	2.2	1.8	2.5	2.1	2.8
Pacific .....	1.1	1.1	1.5	1.3	1.0	1.4	1.6	1.5	1.0

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> Healthcare is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in healthcare.

<sup>4</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,<sup>1</sup> March 2016**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	81	19	68	32
<b>Worker characteristics</b>				
Management, professional, and related .....	82	18	69	31
Management, business, and financial .....	81	19	71	29
Professional and related .....	83	17	68	32
Teachers .....	86	14	66	34
Primary, secondary, and special education school teachers .....	85	15	65	35
Registered nurses .....	81	19	69	31
Service .....	82	18	67	33
Protective service .....	87	13	77	23
Sales and office .....	79	21	66	34
Sales and related .....	75	25	63	37
Office and administrative support .....	80	20	67	33
Natural resources, construction, and maintenance	81	19	69	31
Construction, extraction, farming, fishing, and forestry .....	82	18	69	31
Installation, maintenance, and repair .....	80	20	70	30
Production, transportation, and material moving ...	80	20	71	29
Production .....	79	21	71	29
Transportation and material moving .....	81	19	70	30
Full time .....	81	19	69	31
Part time .....	78	22	64	36
Union .....	87	13	80	20
Nonunion .....	79	21	65	35
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	77	23	61	39
Lowest 10 percent .....	75	25	61	39
Second 25 percent .....	80	20	66	34
Third 25 percent .....	82	18	70	30
Highest 25 percent .....	82	18	72	28
Highest 10 percent .....	82	18	73	27
<b>Establishment characteristics</b>				
Goods-producing industries .....	80	20	72	28
Service-providing industries .....	81	19	68	32
Education and health services .....	82	18	65	35
Educational services .....	85	15	66	34
Elementary and secondary schools .....	86	14	64	36
Junior colleges, colleges, and universities	85	15	70	30
Health care and social assistance .....	80	20	65	35
Hospitals .....	81	19	72	28
Public administration .....	87	13	77	23

See footnotes at end of table.

**Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,<sup>1</sup> March 2016—continued**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers .....	80	20	64	36
1 to 49 workers .....	81	19	65	35
50 to 99 workers .....	78	22	64	36
100 workers or more .....	81	19	71	29
100 to 499 workers .....	79	21	68	32
500 workers or more .....	83	17	73	27
<b>Geographic areas</b>				
Northeast .....	82	18	75	25
New England .....	79	21	73	27
Middle Atlantic .....	83	17	76	24
South .....	80	20	63	37
South Atlantic .....	79	21	66	34
East South Central .....	80	20	61	39
West South Central .....	79	21	59	41
Midwest .....	80	20	70	30
East North Central .....	79	21	71	29
West North Central .....	81	19	68	32
West .....	83	17	70	30
Mountain .....	81	19	68	32
Pacific .....	83	17	71	29

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,<sup>1</sup> March 2016**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	0.3	0.3	0.4	0.4
<b>Worker characteristics</b>				
Management, professional, and related .....	0.3	0.3	0.5	0.5
Management, business, and financial .....	0.4	0.4	0.6	0.6
Professional and related .....	0.4	0.4	0.7	0.7
Teachers .....	0.6	0.6	0.9	0.9
Primary, secondary, and special education school teachers .....	0.7	0.7	1.0	1.0
Registered nurses .....	1.1	1.1	2.1	2.1
Service .....	0.8	0.8	1.3	1.3
Protective service .....	0.7	0.7	1.0	1.0
Sales and office .....	0.4	0.4	0.6	0.6
Sales and related .....	0.7	0.7	0.9	0.9
Office and administrative support .....	0.4	0.4	0.7	0.7
Natural resources, construction, and maintenance	0.8	0.8	0.9	0.9
Construction, extraction, farming, fishing, and forestry .....	1.4	1.4	1.5	1.5
Installation, maintenance, and repair .....	0.6	0.6	0.8	0.8
Production, transportation, and material moving ...	0.6	0.6	0.9	0.9
Production .....	1.0	1.0	1.1	1.1
Transportation and material moving .....	0.7	0.7	1.3	1.3
Full time .....	0.3	0.3	0.4	0.4
Part time .....	0.9	0.9	1.4	1.4
Union .....	0.4	0.4	0.6	0.6
Nonunion .....	0.3	0.3	0.4	0.4
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	0.9	0.9	1.3	1.3
Lowest 10 percent .....	1.7	1.7	1.9	1.9
Second 25 percent .....	0.4	0.4	0.7	0.7
Third 25 percent .....	0.3	0.3	0.5	0.5
Highest 25 percent .....	0.3	0.3	0.4	0.4
Highest 10 percent .....	0.5	0.5	0.6	0.6
<b>Establishment characteristics</b>				
Goods-producing industries .....	0.8	0.8	0.9	0.9
Service-providing industries .....	0.3	0.3	0.4	0.4
Education and health services .....	0.5	0.5	0.8	0.8
Educational services .....	0.6	0.6	0.8	0.8
Elementary and secondary schools .....	0.6	0.6	0.9	0.9
Junior colleges, colleges, and universities	0.9	0.9	1.7	1.7
Health care and social assistance .....	0.7	0.7	1.3	1.3
Hospitals .....	0.8	0.8	0.9	0.9
Public administration .....	0.5	0.5	0.9	0.9

See footnotes at end of table.

**Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers .....	0.4	0.4	0.6	0.6
1 to 49 workers .....	0.5	0.5	0.8	0.8
50 to 99 workers .....	0.9	0.9	1.2	1.2
100 workers or more .....	0.3	0.3	0.4	0.4
100 to 499 workers .....	0.4	0.4	0.6	0.6
500 workers or more .....	0.3	0.3	0.5	0.5
<b>Geographic areas</b>				
Northeast .....	0.4	0.4	0.5	0.5
New England .....	0.7	0.7	1.0	1.0
Middle Atlantic .....	0.5	0.5	0.6	0.6
South .....	0.5	0.5	0.8	0.8
South Atlantic .....	0.7	0.7	1.1	1.1
East South Central .....	1.5	1.5	2.0	2.0
West South Central .....	0.7	0.7	0.9	0.9
Midwest .....	0.6	0.6	0.8	0.8
East North Central .....	0.7	0.7	0.9	0.9
West North Central .....	1.1	1.1	1.5	1.5
West .....	0.4	0.4	0.5	0.5
Mountain .....	0.8	0.8	1.0	1.0
Pacific .....	0.6	0.6	0.7	0.7

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> March 2016**

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers .....	100	\$436.83	18	\$546.95	82	\$413.48	\$123.60
<b>Worker characteristics</b>							
Management, professional, and related .....	100	453.22	18	543.30	82	433.48	120.99
Management, business, and financial .....	100	436.25	15	546.34	85	417.42	117.49
Professional and related .....	100	461.09	20	542.25	80	441.39	122.71
Teachers .....	100	507.77	23	558.39	77	492.50	120.49
Primary, secondary, and special education school teachers .....	100	509.00	24	562.08	76	491.79	125.10
Registered nurses .....	100	445.47	17	586.74	83	415.77	123.36
Service .....	100	450.49	21	551.07	79	423.92	121.28
Protective service .....	100	510.20	25	536.50	75	501.65	107.32
Sales and office .....	100	411.63	13	543.44	87	392.09	124.69
Sales and related .....	100	380.51	8	560.26	92	364.97	131.53
Office and administrative support .....	100	423.92	15	539.89	85	403.68	121.77
Natural resources, construction, and maintenance	100	443.22	24	586.94	76	397.20	134.66
Construction, extraction, farming, fishing, and forestry .....	100	461.75	31	605.68	69	395.31	139.50
Installation, maintenance, and repair .....	100	427.89	18	560.01	82	398.50	131.31
Production, transportation, and material moving ...	100	418.28	17	523.20	83	397.42	124.32
Production .....	100	402.74	15	505.23	85	386.23	124.66
Transportation and material moving .....	100	435.32	20	537.18	80	410.56	123.92
Full time .....	100	438.31	18	546.60	82	415.34	122.96
Part time .....	100	412.42	18	552.81	82	382.78	134.09
Union .....	100	527.80	33	586.70	67	499.40	125.42
Nonunion .....	100	411.71	13	520.19	87	395.01	123.20
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	100	390.67	14	524.82	86	368.43	130.16
Lowest 10 percent .....	100	396.10	11	594.78	89	372.21	142.31
Second 25 percent .....	100	419.87	17	530.63	83	398.13	126.45
Third 25 percent .....	100	444.09	19	550.57	81	419.26	120.14
Highest 25 percent .....	100	459.94	18	560.88	82	437.41	121.94
Highest 10 percent .....	100	455.56	17	531.96	83	440.14	124.11
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	420.66	19	540.24	81	393.53	122.80
Service-providing industries .....	100	440.48	17	548.57	83	417.91	123.77
Education and health services .....	100	461.80	17	557.29	83	441.70	120.52
Educational services .....	100	496.00	22	545.68	78	481.60	119.05
Elementary and secondary schools .....	100	504.11	25	549.25	75	488.81	124.97
Junior colleges, colleges, and universities	100	485.75	16	531.96	84	476.76	105.45
Health care and social assistance .....	100	431.94	13	574.88	87	410.68	121.66
Hospitals .....	100	449.45	12	560.50	88	434.57	115.87
Public administration .....	100	534.35	21	561.66	79	527.12	101.55

See footnotes at end of table.

**Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> March 2016—continued**

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers .....	100	\$427.67	22	\$545.76	78	\$395.18	\$129.72
1 to 49 workers .....	100	432.60	23	550.22	77	397.86	126.83
50 to 99 workers .....	100	416.74	19	533.84	81	389.51	135.81
100 workers or more .....	100	442.14	15	547.93	85	423.29	120.31
100 to 499 workers .....	100	422.95	14	560.52	86	400.63	126.29
500 workers or more .....	100	459.80	16	537.95	84	444.70	114.67
<b>Geographic areas</b>							
Northeast .....	100	468.40	20	552.95	80	446.83	128.55
New England .....	100	463.71	15	575.80	85	444.59	139.73
Middle Atlantic .....	100	469.91	22	548.11	78	447.62	124.58
South .....	100	414.03	16	519.69	84	394.65	123.28
South Atlantic .....	100	423.36	15	532.42	85	404.89	123.74
East South Central .....	100	398.54	16	494.99	84	380.55	117.90
West South Central .....	100	406.97	17	514.17	83	384.89	125.50
Midwest .....	100	427.69	14	577.68	86	402.61	125.42
East North Central .....	100	429.74	12	591.03	88	406.61	129.73
West North Central .....	100	423.43	18	558.46	82	393.78	115.91
West .....	100	455.65	22	552.04	78	429.25	117.95
Mountain .....	100	433.50	17	532.21	83	412.92	114.49
Pacific .....	100	465.24	23	558.39	77	436.88	119.58

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> March 2016**

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers .....	\$2.28	0.6	\$5.69	0.6	\$2.34	\$1.31
<b>Worker characteristics</b>						
Management, professional, and related .....	3.87	1.2	8.39	1.2	3.48	1.67
Management, business, and financial .....	5.45	1.2	13.26	1.2	5.00	2.06
Professional and related .....	4.52	1.5	8.97	1.5	4.22	2.24
Teachers .....	7.37	2.0	11.42	2.0	8.60	4.24
Primary, secondary, and special education school teachers .....	8.85	1.9	12.46	1.9	10.36	5.16
Registered nurses .....	9.90	3.5	27.45	3.5	8.51	3.34
Service .....	4.87	2.1	14.41	2.1	5.98	4.06
Protective service .....	9.69	3.0	26.01	3.0	8.26	4.35
Sales and office .....	3.70	0.8	8.29	0.8	3.93	1.97
Sales and related .....	7.32	1.0	20.49	1.0	6.64	2.75
Office and administrative support .....	3.67	0.9	8.78	0.9	4.19	2.52
Natural resources, construction, and maintenance	6.96	2.0	10.99	2.0	6.28	4.15
Construction, extraction, farming, fishing, and forestry .....	12.92	3.6	15.21	3.6	9.50	8.29
Installation, maintenance, and repair .....	5.61	2.1	15.97	2.1	7.16	3.65
Production, transportation, and material moving ...	5.48	1.2	13.75	1.2	5.61	2.93
Production .....	7.48	1.4	14.94	1.4	8.11	3.94
Transportation and material moving .....	6.81	2.1	18.81	2.1	6.89	3.61
Full time .....	2.44	0.6	6.04	0.6	2.48	1.26
Part time .....	6.74	1.9	14.00	1.9	7.11	5.40
Union .....	5.31	1.4	10.40	1.4	5.33	2.60
Nonunion .....	2.53	0.6	7.80	0.6	2.42	1.42
Average wage within the following categories: <sup>2</sup>						
Lowest 25 percent .....	6.78	1.6	13.35	1.6	6.71	3.43
Lowest 10 percent .....	11.58	1.8	31.09	1.8	11.57	7.79
Second 25 percent .....	3.32	0.7	10.92	0.7	3.62	2.38
Third 25 percent .....	3.87	0.8	9.00	0.8	3.89	1.64
Highest 25 percent .....	3.89	1.1	7.93	1.1	4.14	1.69
Highest 10 percent .....	5.26	1.8	12.74	1.8	6.13	2.41
<b>Establishment characteristics</b>						
Goods-producing industries .....	6.85	1.5	12.08	1.5	5.58	2.95
Service-providing industries .....	2.36	0.7	6.38	0.7	2.53	1.45
Education and health services .....	3.82	1.4	11.25	1.4	3.53	2.41
Educational services .....	4.72	1.8	10.54	1.8	5.02	4.19
Elementary and secondary schools .....	5.84	1.9	13.68	1.9	5.90	4.53
Junior colleges, colleges, and universities	8.62	3.3	8.98	3.3	9.37	6.88
Health care and social assistance .....	6.27	2.0	20.94	2.0	5.05	2.61
Hospitals .....	7.66	2.0	18.16	2.0	5.98	2.82
Public administration .....	9.49	1.7	9.44	1.7	11.71	4.12

See footnotes at end of table.

**Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers .....	\$4.02	1.0	\$10.20	1.0	\$4.60	\$2.55
1 to 49 workers .....	5.71	1.3	11.51	1.3	5.73	2.98
50 to 99 workers .....	7.81	1.7	13.41	1.7	8.91	5.33
100 workers or more .....	2.72	0.7	7.87	0.7	2.63	1.42
100 to 499 workers .....	4.22	0.9	12.71	0.9	3.68	2.03
500 workers or more .....	3.28	1.0	9.99	1.0	3.04	1.94
<b>Geographic areas</b>						
Northeast .....	4.97	0.8	8.94	0.8	6.68	1.32
New England .....	8.27	2.0	20.28	2.0	8.10	3.20
Middle Atlantic .....	6.69	0.9	9.85	0.9	9.04	1.83
South .....	2.88	0.9	7.35	0.9	3.19	2.77
South Atlantic .....	4.26	1.2	10.53	1.2	5.05	3.82
East South Central .....	6.40	1.9	14.66	1.9	6.97	8.77
West South Central .....	4.49	1.7	11.44	1.7	4.40	3.69
Midwest .....	6.12	1.5	11.05	1.5	4.52	1.87
East North Central .....	7.48	1.7	12.58	1.7	5.62	2.00
West North Central .....	10.72	2.8	19.41	2.8	7.81	3.88
West .....	5.11	1.7	15.01	1.7	5.51	2.83
Mountain .....	5.92	1.5	37.05	1.5	7.63	4.57
Pacific .....	6.82	2.3	15.39	2.3	7.41	3.58

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> March 2016**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies <sup>2</sup>	Exists, but amount unknown	Other <sup>3</sup>
All workers .....	70	16	13	2
<b>Worker characteristics</b>				
Management, professional, and related .....	69	15	13	2
Management, business, and financial .....	73	13	12	2
Professional and related .....	67	17	14	3
Teachers .....	71	19	7	4
Primary, secondary, and special education school teachers .....	71	16	8	4
Registered nurses .....	61	16	21	2
Service .....	71	17	9	2
Protective service .....	67	17	10	6
Sales and office .....	67	21	11	2
Sales and related .....	60	28	11	1
Office and administrative support .....	70	17	11	2
Natural resources, construction, and maintenance .....	72	11	15	2
Construction, extraction, farming, fishing, and forestry .....	70	—	15	—
Installation, maintenance, and repair .....	73	11	15	1
Production, transportation, and material moving .....	74	10	14	1
Production .....	77	11	12	( <sup>4</sup> )
Transportation and material moving .....	71	10	18	2
Full time .....	70	15	13	2
Part time .....	60	24	14	2
Union .....	72	10	12	6
Nonunion .....	69	17	13	1
Average wage within the following categories: <sup>5</sup>				
Lowest 25 percent .....	71	21	8	1
Lowest 10 percent .....	78	15	—	—
Second 25 percent .....	69	18	12	1
Third 25 percent .....	71	14	13	2
Highest 25 percent .....	69	14	14	3
Highest 10 percent .....	70	13	14	3
<b>Establishment characteristics</b>				
Goods-producing industries .....	74	11	14	1
Service-providing industries .....	69	17	12	2
Education and health services .....	69	18	11	2
Educational services .....	69	21	7	3
Elementary and secondary schools .....	70	18	8	4
Junior colleges, colleges, and universities .....	68	27	—	—
Health care and social assistance .....	68	16	14	1
Hospitals .....	60	21	17	2
Public administration .....	67	17	6	9

See footnotes at end of table.

**Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> March 2016—continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies <sup>2</sup>	Exists, but amount unknown	Other <sup>3</sup>
1 to 99 workers .....	74	12	13	1
1 to 49 workers .....	73	12	14	1
50 to 99 workers .....	77	11	11	1
100 workers or more .....	67	18	12	2
100 to 499 workers .....	70	16	13	1
500 workers or more .....	65	20	12	3
<b>Geographic areas</b>				
Northeast .....	71	14	11	3
New England .....	79	10	10	2
Middle Atlantic .....	69	16	12	4
South .....	71	18	11	1
South Atlantic .....	69	20	—	—
East South Central .....	76	18	—	—
West South Central .....	71	—	15	—
Midwest .....	70	14	15	1
East North Central .....	70	15	14	1
West North Central .....	71	—	16	—
West .....	66	16	14	4
Mountain .....	63	20	15	2
Pacific .....	68	14	14	5

<sup>1</sup> 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.

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

<sup>3</sup> Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

<sup>4</sup> Less than 0.5.

<sup>5</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 12. Standard errors for medical care benefits, single coverage:  
Employee participation by type of contribution, civilian workers,<sup>1</sup> March 2016**

Characteristics	Single coverage			
	Flat dollar amount	Varies <sup>2</sup>	Exists, but amount unknown	Other <sup>3</sup>
All workers .....	0.9	0.7	0.7	0.2
<b>Worker characteristics</b>				
Management, professional, and related .....	1.2	0.9	1.0	0.3
Management, business, and financial .....	1.4	1.0	1.0	0.4
Professional and related .....	1.5	1.1	1.4	0.4
Teachers .....	2.4	2.1	1.1	0.9
Primary, secondary, and special education school teachers .....	2.7	2.2	1.4	1.2
Registered nurses .....	3.3	2.4	2.9	0.8
Service .....	2.0	1.5	1.1	0.3
Protective service .....	3.1	2.8	1.9	1.0
Sales and office .....	1.1	0.9	0.8	0.3
Sales and related .....	2.2	1.6	1.4	0.3
Office and administrative support .....	1.4	1.1	0.9	0.4
Natural resources, construction, and maintenance	1.9	1.1	1.9	0.7
Construction, extraction, farming, fishing, and forestry .....	2.9	–	3.2	–
Installation, maintenance, and repair .....	2.5	1.1	2.1	0.2
Production, transportation, and material moving ...	2.1	1.4	1.5	0.3
Production .....	2.7	2.0	1.8	0.1
Transportation and material moving .....	2.8	1.6	2.2	0.6
Full time .....	0.9	0.7	0.7	0.2
Part time .....	3.0	2.4	2.1	0.6
Union .....	1.4	0.9	1.2	0.6
Nonunion .....	1.0	0.7	0.7	0.2
Average wage within the following categories: <sup>4</sup>				
Lowest 25 percent .....	2.7	2.3	1.0	0.2
Lowest 10 percent .....	3.5	3.1	–	–
Second 25 percent .....	1.3	1.0	1.1	0.3
Third 25 percent .....	1.2	0.9	0.9	0.3
Highest 25 percent .....	1.1	0.7	1.0	0.3
Highest 10 percent .....	1.9	1.0	1.7	0.4
<b>Establishment characteristics</b>				
Goods-producing industries .....	1.9	1.7	1.4	0.4
Service-providing industries .....	1.0	0.7	0.7	0.2
Education and health services .....	1.8	1.5	1.4	0.4
Educational services .....	2.2	2.0	0.8	0.6
Elementary and secondary schools .....	2.4	2.0	1.2	0.6
Junior colleges, colleges, and universities .....	3.7	3.4	–	–
Health care and social assistance .....	2.6	2.1	2.4	0.5
Hospitals .....	3.5	3.1	2.3	0.9
Public administration .....	2.8	2.1	1.1	1.4

See footnotes at end of table.

**Table 12. Standard errors for medical care benefits, single coverage:  
Employee participation by type of contribution, civilian workers,<sup>1</sup> March  
2016—continued**

Characteristics	Single coverage			
	Flat dollar amount	Varies <sup>2</sup>	Exists, but amount unknown	Other <sup>3</sup>
1 to 99 workers .....	1.4	1.1	1.1	0.3
1 to 49 workers .....	1.8	1.4	1.2	0.3
50 to 99 workers .....	2.8	1.6	2.2	0.6
100 workers or more .....	1.1	0.8	0.8	0.3
100 to 499 workers .....	1.3	0.9	1.3	0.3
500 workers or more .....	1.5	1.2	1.0	0.5
<b>Geographic areas</b>				
Northeast .....	1.4	1.0	1.3	0.7
New England .....	2.3	1.7	2.1	0.9
Middle Atlantic .....	1.8	1.3	1.7	0.9
South .....	1.5	1.1	0.7	0.3
South Atlantic .....	1.6	1.6	—	—
East South Central .....	6.1	4.2	—	—
West South Central .....	2.1	—	1.0	—
Midwest .....	2.1	1.2	1.7	0.4
East North Central .....	2.5	1.5	2.2	0.4
West North Central .....	3.7	—	2.1	—
West .....	2.1	1.9	1.7	0.4
Mountain .....	5.0	4.1	3.8	0.6
Pacific .....	2.0	2.0	1.7	0.5

<sup>1</sup> 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.

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

<sup>3</sup> Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

<sup>4</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> March 2016**

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers .....	100	\$1,030.76	8	\$1,425.77	92	\$997.67	\$503.73
<b>Worker characteristics</b>							
Management, professional, and related .....	100	1,058.37	6	1,400.66	94	1,035.86	496.36
Management, business, and financial .....	100	1,074.96	5	1,426.73	95	1,057.60	462.74
Professional and related .....	100	1,050.66	7	1,392.35	93	1,025.51	512.36
Teachers .....	100	1,037.91	6	1,401.41	94	1,014.26	537.37
Primary, secondary, and special education school teachers .....	100	1,025.01	7	1,388.21	93	997.86	561.66
Registered nurses .....	100	1,066.97	8	1,536.44	92	1,023.35	511.21
Service .....	100	1,018.32	10	1,379.33	90	976.17	531.99
Protective service .....	100	1,171.55	11	1,244.95	89	1,162.49	403.70
Sales and office .....	100	964.14	4	1,453.21	96	941.54	511.76
Sales and related .....	100	892.12	4	1,517.94	96	868.49	529.92
Office and administrative support .....	100	992.44	5	1,433.62	95	970.57	504.55
Natural resources, construction, and maintenance	100	1,052.26	15	1,512.12	85	970.40	537.17
Construction, extraction, farming, fishing, and forestry .....	100	1,074.62	22	1,567.04	78	937.97	590.03
Installation, maintenance, and repair .....	100	1,034.12	10	1,412.84	90	993.21	499.99
Production, transportation, and material moving ...	100	1,056.34	10	1,410.28	90	1,015.48	471.09
Production .....	100	1,046.52	8	1,427.25	92	1,012.81	442.40
Transportation and material moving .....	100	1,067.07	13	1,398.45	87	1,018.56	504.15
Full time .....	100	1,036.44	7	1,422.61	93	1,005.00	501.25
Part time .....	100	937.68	11	1,461.17	89	872.76	546.15
Union .....	100	1,286.26	23	1,482.31	77	1,226.53	432.00
Nonunion .....	100	960.36	3	1,319.52	97	947.63	519.42
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	100	870.16	6	1,380.03	94	839.46	556.58
Lowest 10 percent .....	100	917.12	4	1,519.82	96	893.98	574.61
Second 25 percent .....	100	968.49	6	1,330.61	94	943.81	530.34
Third 25 percent .....	100	1,057.63	8	1,456.68	92	1,020.85	490.30
Highest 25 percent .....	100	1,111.80	9	1,461.30	91	1,077.87	475.44
Highest 10 percent .....	100	1,133.68	9	1,409.10	91	1,107.46	450.75
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	1,081.79	12	1,448.86	88	1,033.60	459.69
Service-providing industries .....	100	1,019.29	7	1,416.99	93	990.01	513.13
Education and health services .....	100	1,001.67	6	1,403.26	94	977.10	548.33
Educational services .....	100	1,017.78	6	1,379.19	94	994.02	536.87
Elementary and secondary schools .....	100	989.04	7	1,347.92	93	960.83	577.73
Junior colleges, colleges, and universities	100	1,083.56	4	1,505.79	96	1,065.98	447.28
Health care and social assistance .....	100	987.43	5	1,427.52	95	962.27	558.37
Hospitals .....	100	1,113.00	5	1,502.30	95	1,090.49	452.46
Public administration .....	100	1,200.00	8	1,343.45	92	1,187.65	388.99

See footnotes at end of table.

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> March 2016—continued**

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers .....	100	\$963.30	8	\$1,399.62	92	\$924.11	\$563.57
1 to 49 workers .....	100	953.06	8	1,349.68	92	917.74	556.09
50 to 99 workers .....	100	985.79	8	1,506.69	92	938.15	580.02
100 workers or more .....	100	1,069.40	7	1,442.37	93	1,039.44	469.76
100 to 499 workers .....	100	1,017.96	6	1,504.52	94	986.44	502.09
500 workers or more .....	100	1,116.60	9	1,402.40	91	1,089.44	439.26
<b>Geographic areas</b>							
Northeast .....	100	1,169.52	14	1,425.42	86	1,128.41	453.11
New England .....	100	1,180.89	10	1,518.04	90	1,145.37	470.41
Middle Atlantic .....	100	1,165.79	15	1,406.45	85	1,122.48	447.06
South .....	100	926.43	4	1,456.58	96	904.05	546.98
South Atlantic .....	100	987.27	5	1,489.16	95	958.89	517.88
East South Central .....	100	853.12	4	1,275.01	96	837.21	540.19
West South Central .....	100	865.62	2	1,491.74	98	852.08	597.55
Midwest .....	100	1,054.32	7	1,395.83	93	1,027.19	485.63
East North Central .....	100	1,077.00	7	1,403.59	93	1,052.17	475.23
West North Central .....	100	1,007.73	8	1,381.69	92	975.38	507.19
West .....	100	1,055.56	9	1,429.54	91	1,019.38	490.73
Mountain .....	100	968.81	6	1,277.27	94	947.66	470.66
Pacific .....	100	1,093.43	10	1,472.75	90	1,051.88	499.82

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> March 2016**

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers .....	\$6.74	0.4	\$16.80	0.4	\$6.69	\$5.22
<b>Worker characteristics</b>						
Management, professional, and related .....	10.00	0.6	28.65	0.6	9.28	8.07
Management, business, and financial .....	14.49	0.7	42.55	0.7	14.19	9.11
Professional and related .....	12.26	0.8	35.26	0.8	11.21	9.94
Teachers .....	18.88	0.7	36.85	0.7	19.47	13.92
Primary, secondary, and special education school teachers .....	21.20	0.9	42.03	0.9	22.04	16.95
Registered nurses .....	31.61	2.6	53.44	2.6	29.38	36.88
Service .....	19.67	1.9	49.47	1.9	21.45	16.27
Protective service .....	23.21	2.7	69.98	2.7	23.92	14.13
Sales and office .....	11.87	0.5	38.76	0.5	12.30	6.88
Sales and related .....	18.48	0.6	83.34	0.6	18.83	13.84
Office and administrative support .....	12.10	0.5	39.99	0.5	12.32	9.99
Natural resources, construction, and maintenance	16.45	1.7	33.05	1.7	14.69	14.50
Construction, extraction, farming, fishing, and forestry .....	29.02	3.5	38.82	3.5	20.97	23.73
Installation, maintenance, and repair .....	17.30	1.4	70.04	1.4	20.12	17.01
Production, transportation, and material moving ...	17.01	1.1	25.08	1.1	17.18	10.55
Production .....	24.11	1.1	46.13	1.1	23.51	12.26
Transportation and material moving .....	22.25	1.9	30.15	1.9	22.75	16.64
Full time .....	7.22	0.5	18.24	0.5	6.99	5.37
Part time .....	24.14	1.8	38.34	1.8	24.39	19.22
Union .....	11.25	1.4	15.46	1.4	12.04	9.86
Nonunion .....	8.22	0.3	35.19	0.3	7.79	5.83
Average wage within the following categories: <sup>2</sup>						
Lowest 25 percent .....	23.51	1.2	45.17	1.2	24.66	12.08
Lowest 10 percent .....	34.55	0.8	125.02	0.8	39.06	27.09
Second 25 percent .....	10.68	0.5	44.49	0.5	11.13	10.70
Third 25 percent .....	9.87	0.6	18.90	0.6	9.59	8.13
Highest 25 percent .....	9.30	0.7	20.67	0.7	9.41	7.58
Highest 10 percent .....	14.40	1.2	39.40	1.2	14.29	8.78
<b>Establishment characteristics</b>						
Goods-producing industries .....	16.63	1.5	34.10	1.5	13.93	10.85
Service-providing industries .....	7.21	0.4	18.86	0.4	7.34	6.10
Education and health services .....	13.21	0.6	27.82	0.6	12.75	12.29
Educational services .....	16.91	0.5	29.28	0.5	17.25	11.50
Elementary and secondary schools .....	19.46	0.7	37.38	0.7	19.73	13.74
Junior colleges, colleges, and universities	32.45	0.6	28.86	0.6	33.17	16.02
Health care and social assistance .....	20.66	1.2	57.29	1.2	18.26	20.40
Hospitals .....	22.72	1.2	86.51	1.2	20.26	12.16
Public administration .....	17.24	0.9	37.40	0.9	18.40	15.71

See footnotes at end of table.

**Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers .....	\$11.01	0.7	\$34.95	0.7	\$11.75	\$10.85
1 to 49 workers .....	14.34	1.0	55.40	1.0	13.77	12.08
50 to 99 workers .....	23.36	0.9	42.47	0.9	23.85	18.31
100 workers or more .....	7.52	0.5	17.92	0.5	7.52	5.39
100 to 499 workers .....	11.87	0.7	27.77	0.7	11.57	7.90
500 workers or more .....	8.69	0.7	22.49	0.7	8.80	6.93
<b>Geographic areas</b>						
Northeast .....	14.46	0.8	27.61	0.8	17.99	7.30
New England .....	26.02	1.8	53.88	1.8	27.23	16.50
Middle Atlantic .....	17.11	1.1	30.85	1.1	23.26	9.14
South .....	12.66	0.7	38.32	0.7	11.89	8.66
South Atlantic .....	17.45	1.2	53.15	1.2	15.56	10.85
East South Central .....	30.83	0.8	136.14	0.8	32.59	21.38
West South Central .....	17.52	0.7	63.79	0.7	18.44	16.88
Midwest .....	13.72	1.0	41.87	1.0	12.56	13.25
East North Central .....	17.14	1.5	53.67	1.5	15.72	12.36
West North Central .....	23.58	0.8	68.42	0.8	21.63	31.56
West .....	11.47	1.0	31.70	1.0	10.22	10.52
Mountain .....	11.70	0.9	33.66	0.9	11.88	22.75
Pacific .....	15.26	1.3	41.44	1.3	13.65	11.13

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> March 2016**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies <sup>2</sup>	Exists, but amount unknown	Other <sup>3</sup>
All workers .....	71	15	13	2
<b>Worker characteristics</b>				
Management, professional, and related .....	71	14	13	2
Management, business, and financial .....	74	12	12	2
Professional and related .....	69	15	13	2
Teachers .....	73	17	7	3
Primary, secondary, and special education school teachers .....	75	14	8	4
Registered nurses .....	64	15	20	2
Service .....	71	16	11	2
Protective service .....	70	15	9	6
Sales and office .....	67	19	11	2
Sales and related .....	60	28	11	1
Office and administrative support .....	70	16	12	2
Natural resources, construction, and maintenance .....	72	11	16	2
Construction, extraction, farming, fishing, and forestry .....	69	–	17	–
Installation, maintenance, and repair .....	74	11	14	1
Production, transportation, and material moving .....	74	10	15	1
Production .....	77	10	12	( <sup>4</sup> )
Transportation and material moving .....	71	10	18	1
Full time .....	71	14	13	2
Part time .....	63	23	–	–
Union .....	73	10	12	5
Nonunion .....	70	16	13	1
Average wage within the following categories: <sup>5</sup>				
Lowest 25 percent .....	70	19	10	( <sup>4</sup> )
Lowest 10 percent .....	79	14	–	–
Second 25 percent .....	70	17	12	1
Third 25 percent .....	72	13	13	2
Highest 25 percent .....	70	13	14	3
Highest 10 percent .....	71	13	13	3
<b>Establishment characteristics</b>				
Goods-producing industries .....	74	11	14	1
Service-providing industries .....	70	15	13	2
Education and health services .....	70	16	11	2
Educational services .....	72	18	7	3
Elementary and secondary schools .....	74	15	8	3
Junior colleges, colleges, and universities .....	69	26	–	–
Health care and social assistance .....	69	14	15	1
Hospitals .....	61	19	17	3
Public administration .....	69	16	6	9

See footnotes at end of table.

**Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> March 2016—continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies <sup>2</sup>	Exists, but amount unknown	Other <sup>3</sup>
1 to 99 workers .....	75	11	13	1
1 to 49 workers .....	74	11	15	1
50 to 99 workers .....	78	10	11	1
100 workers or more .....	68	17	12	2
100 to 499 workers .....	71	15	14	1
500 workers or more .....	66	19	11	3
<b>Geographic areas</b>				
Northeast .....	72	13	11	3
New England .....	80	10	9	1
Middle Atlantic .....	69	15	12	4
South .....	72	16	11	1
South Atlantic .....	71	18	—	—
East South Central .....	77	17	—	—
West South Central .....	70	11	17	1
Midwest .....	71	13	15	1
East North Central .....	71	14	14	1
West North Central .....	71	—	17	—
West .....	67	15	15	3
Mountain .....	66	18	14	1
Pacific .....	68	13	15	4

<sup>1</sup> 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.

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

<sup>3</sup> Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

<sup>4</sup> Less than 0.5.

<sup>5</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 14. Standard errors for medical care benefits, family coverage:  
Employee participation by type of contribution, civilian workers,<sup>1</sup> March 2016**

Characteristics	Family coverage			
	Flat dollar amount	Varies <sup>2</sup>	Exists, but amount unknown	Other <sup>3</sup>
All workers .....	0.9	0.6	0.6	0.2
<b>Worker characteristics</b>				
Management, professional, and related .....	1.2	0.8	1.0	0.3
Management, business, and financial .....	1.4	0.9	1.1	0.4
Professional and related .....	1.5	1.0	1.3	0.3
Teachers .....	2.2	1.9	1.0	0.7
Primary, secondary, and special education school teachers .....	2.3	1.8	1.3	1.0
Registered nurses .....	3.3	2.2	2.8	0.7
Service .....	1.7	1.3	1.5	0.2
Protective service .....	2.9	2.5	1.7	1.0
Sales and office .....	1.1	0.8	0.9	0.3
Sales and related .....	2.3	1.6	1.3	0.6
Office and administrative support .....	1.3	0.9	1.0	0.4
Natural resources, construction, and maintenance	2.0	1.0	1.9	0.7
Construction, extraction, farming, fishing, and forestry .....	3.2	–	3.2	–
Installation, maintenance, and repair .....	2.6	1.0	2.2	0.3
Production, transportation, and material moving ...	2.0	1.3	1.4	0.3
Production .....	2.5	1.9	1.8	0.2
Transportation and material moving .....	2.5	1.5	1.9	0.5
Full time .....	0.9	0.6	0.6	0.2
Part time .....	2.9	2.2	–	–
Union .....	1.4	0.8	1.2	0.6
Nonunion .....	1.0	0.7	0.7	0.2
Average wage within the following categories: <sup>4</sup>				
Lowest 25 percent .....	2.5	2.1	1.5	0.2
Lowest 10 percent .....	3.1	2.9	–	–
Second 25 percent .....	1.2	0.9	1.0	0.3
Third 25 percent .....	1.2	0.8	0.8	0.3
Highest 25 percent .....	1.1	0.7	1.0	0.3
Highest 10 percent .....	1.8	0.9	1.6	0.4
<b>Establishment characteristics</b>				
Goods-producing industries .....	1.9	1.7	1.4	0.3
Service-providing industries .....	0.9	0.7	0.7	0.2
Education and health services .....	1.7	1.3	1.4	0.4
Educational services .....	2.1	1.9	0.8	0.5
Elementary and secondary schools .....	2.0	1.7	1.1	0.5
Junior colleges, colleges, and universities .....	4.6	4.3	–	–
Health care and social assistance .....	2.6	1.9	2.5	0.6
Hospitals .....	3.4	2.7	2.4	1.2
Public administration .....	2.5	1.9	1.1	1.2

See footnotes at end of table.

**Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	Family coverage			
	Flat dollar amount	Varies <sup>2</sup>	Exists, but amount unknown	Other <sup>3</sup>
1 to 99 workers .....	1.3	0.9	1.1	0.3
1 to 49 workers .....	1.7	1.3	1.2	0.3
50 to 99 workers .....	2.5	1.4	2.0	0.5
100 workers or more .....	1.0	0.7	0.7	0.3
100 to 499 workers .....	1.2	0.8	1.1	0.2
500 workers or more .....	1.5	1.1	0.9	0.4
<b>Geographic areas</b>				
Northeast .....	1.6	0.9	1.4	0.7
New England .....	2.1	1.6	2.0	0.5
Middle Atlantic .....	2.0	1.1	1.7	0.9
South .....	1.4	1.0	0.6	0.3
South Atlantic .....	1.4	1.2	—	—
East South Central .....	5.5	4.2	—	—
West South Central .....	2.0	1.2	1.0	0.6
Midwest .....	2.3	1.2	1.8	0.3
East North Central .....	2.6	1.5	2.3	0.4
West North Central .....	4.3	—	2.5	—
West .....	1.5	1.6	1.4	0.4
Mountain .....	3.5	3.4	3.4	0.5
Pacific .....	1.4	1.8	1.4	0.5

<sup>1</sup> 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.

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

<sup>3</sup> Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

<sup>4</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,<sup>1</sup> March 2016**

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

Characteristics	Single coverage <sup>2</sup>					Family coverage <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$37.65	\$68.87	\$107.74	\$152.15	\$222.72	\$179.82	\$270.98	\$412.72	\$657.55	\$1015.74
<b>Worker characteristics</b>										
Management, professional, and related .....	34.00	63.98	101.57	145.43	227.50	171.76	267.00	407.50	637.13	992.80
Management, business, and financial .....	44.61	69.33	103.66	145.14	202.90	167.88	266.48	397.92	581.00	847.71
Professional and related .....	30.00	60.82	100.00	146.28	240.51	179.00	267.84	415.25	667.00	1049.05
Teachers .....	21.00	51.00	90.36	148.37	259.15	161.63	258.42	476.77	728.97	1073.94
Primary, secondary, and special education school teachers .....	22.76	57.08	92.60	150.58	273.00	163.07	272.37	485.68	783.60	1098.00
Registered nurses .....	47.84	70.00	92.95	140.96	211.02	174.90	286.71	396.91	635.67	1036.13
Service .....	30.00	65.43	97.50	151.00	236.40	180.00	271.87	441.88	741.16	1059.00
Protective service .....	35.51	53.80	83.00	125.00	165.00	153.40	214.77	329.71	536.97	731.71
Sales and office .....	43.33	73.67	113.63	156.00	217.42	195.00	284.24	424.24	673.56	1020.48
Sales and related .....	55.63	81.27	120.50	161.92	219.00	224.16	291.73	420.99	682.19	951.92
Office and administrative support .....	35.50	68.65	109.50	155.01	211.34	185.00	281.41	427.08	673.56	1027.70
Natural resources, construction, and maintenance .....	38.78	79.00	118.02	165.35	234.19	175.70	272.22	418.68	669.19	1129.67
Construction, extraction, farming, fishing, and forestry .....	38.50	80.51	105.51	171.33	234.47	203.53	296.42	465.66	746.51	1150.89
Installation, maintenance, and repair .....	39.41	78.98	124.67	159.46	232.84	132.30	261.72	392.83	601.17	1083.00
Production, transportation, and material moving .....	45.37	75.26	113.88	156.83	214.77	177.09	260.00	385.96	577.41	906.06
Production .....	40.75	75.01	111.15	153.87	207.89	152.12	254.58	377.12	524.65	869.50
Transportation and material moving .....	50.70	77.99	117.24	160.11	230.63	196.41	266.48	408.39	691.94	1055.55
Full time .....	37.74	68.87	107.25	151.44	215.03	179.42	270.00	410.25	651.40	1015.74
Part time .....	32.65	70.00	117.68	198.19	236.40	209.00	305.85	493.28	691.94	1019.78
Union .....	30.65	66.00	100.51	160.01	236.40	118.32	222.93	334.82	561.47	894.59
Nonunion .....	39.37	69.44	108.87	151.36	215.00	190.67	288.69	428.94	667.00	1035.02
Average wage within the following categories: <sup>3</sup>										
Lowest 25 percent .....	38.00	74.16	113.54	163.15	236.40	218.00	308.09	486.68	731.71	1005.88
Lowest 10 percent .....	53.21	74.87	117.86	202.57	236.40	223.00	288.41	501.32	731.71	1024.75
Second 25 percent .....	35.93	69.62	108.42	155.98	230.63	182.87	281.41	431.67	691.94	1081.30
Third 25 percent .....	37.65	67.15	107.25	151.00	210.62	170.67	260.00	399.49	626.46	987.06
Highest 25 percent .....	37.56	67.68	104.30	150.08	215.57	167.60	264.59	388.60	598.76	931.80
Highest 10 percent .....	42.26	70.00	105.78	149.99	217.23	161.87	263.30	361.00	558.96	829.57
<b>Establishment characteristics</b>										
Goods-producing industries .....	40.00	70.80	107.70	153.87	210.37	153.00	254.58	371.70	543.32	869.50
Service-providing industries .....	36.30	68.35	107.74	152.07	227.50	182.18	274.78	425.00	673.56	1028.71
Education and health services .....	30.00	60.43	95.73	143.40	243.00	181.85	286.23	457.93	766.88	1098.00
Educational services .....	20.00	47.58	89.00	146.36	242.99	162.25	258.00	476.04	716.80	1055.55
Elementary and secondary schools .....	20.22	50.00	91.63	156.52	273.00	151.49	271.98	553.00	815.19	1122.52
Junior colleges, colleges, and universities .....	20.00	40.00	81.24	132.40	189.76	176.26	241.00	381.72	578.86	685.00
Health care and social assistance .....	30.00	69.07	100.00	141.71	243.00	205.59	295.51	436.75	821.76	1106.41
Hospitals .....	42.90	78.03	104.02	134.60	193.12	192.44	286.71	377.24	550.00	799.44
Public administration .....	28.20	50.00	77.97	118.50	163.32	—	199.98	315.38	511.29	696.19

See footnotes at end of table.

**Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,<sup>1</sup> March 2016—continued**

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

Characteristics	Single coverage <sup>2</sup>					Family coverage <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	\$40.00	\$72.42	\$113.16	\$157.55	\$236.40	\$187.06	\$296.42	\$455.64	\$785.52	\$1106.41
1 to 49 workers .....	35.00	73.48	112.51	151.66	211.84	189.85	299.71	433.30	746.23	1106.08
50 to 99 workers .....	44.50	71.00	116.00	176.27	267.00	185.08	294.12	512.00	843.87	1106.41
100 workers or more .....	37.00	67.15	104.72	150.00	211.15	175.20	260.84	393.98	578.86	887.40
100 to 499 workers .....	41.16	71.46	109.95	159.19	235.63	195.91	284.24	427.08	650.55	942.49
500 workers or more .....	32.48	62.28	96.58	139.49	197.23	145.16	235.11	356.47	545.29	803.00
<b>Geographic areas</b>										
Northeast .....	46.19	73.86	112.51	159.70	227.50	157.63	249.91	361.76	554.14	850.83
New England .....	51.48	89.38	124.49	176.29	249.15	174.78	280.01	386.27	568.61	840.60
Middle Atlantic .....	45.43	70.54	104.99	152.82	215.03	150.00	231.99	352.78	543.10	887.40
South .....	34.76	68.35	108.97	154.20	219.46	199.16	305.92	478.32	704.17	1058.59
South Atlantic .....	39.00	67.68	108.28	153.82	234.00	180.00	281.65	429.21	663.68	1015.49
East South Central .....	—	—	105.03	151.00	221.00	206.09	317.00	474.46	685.00	1024.75
West South Central .....	35.00	74.00	115.66	156.00	210.15	254.58	359.57	536.97	850.65	1106.41
Midwest .....	43.33	73.32	108.23	151.66	235.63	179.23	258.00	396.79	613.70	1008.12
East North Central .....	45.00	77.97	109.95	158.00	240.72	169.81	254.30	392.14	576.34	974.59
West North Central .....	35.40	67.16	100.75	145.14	211.84	192.44	263.60	412.55	670.00	1052.39
West .....	30.00	60.93	96.12	146.72	205.45	144.28	251.56	399.34	620.88	1009.72
Mountain .....	36.30	63.98	91.69	147.86	195.17	191.52	261.88	378.77	604.89	912.43
Pacific .....	30.00	60.47	98.91	146.63	206.90	125.00	250.26	406.00	641.65	1036.24

<sup>1</sup> 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.

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

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,<sup>1</sup> March 2016**

Characteristics	Single coverage <sup>2</sup>					Family coverage <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$2.06	\$1.61	\$1.63	\$1.72	\$7.78	\$2.99	\$3.67	\$4.95	\$13.54	\$23.71
<b>Worker characteristics</b>										
Management, professional, and related .....	1.89	2.46	2.66	3.07	10.54	7.28	7.43	8.52	16.67	44.72
Management, business, and financial .....	3.25	2.40	4.28	4.70	6.53	11.17	12.31	10.19	23.41	46.76
Professional and related .....	0.84	2.10	2.53	4.70	7.01	10.02	9.21	14.62	17.09	38.40
Teachers .....	4.07	5.13	4.57	9.68	21.30	25.36	14.92	16.25	37.32	33.28
Primary, secondary, and special education school teachers .....	4.29	9.19	5.81	11.13	13.51	24.64	24.36	26.80	49.20	33.73
Registered nurses .....	6.80	4.14	7.60	8.71	18.32	26.06	34.92	21.97	93.20	155.18
Service .....	4.04	6.21	6.44	2.65	9.42	6.81	9.90	26.17	31.69	36.77
Protective service .....	5.17	2.98	5.41	3.17	15.56	29.99	13.46	14.31	25.94	29.45
Sales and office .....	5.22	2.94	2.83	3.18	9.08	6.25	7.57	5.87	13.96	36.56
Sales and related .....	3.47	5.46	3.25	6.38	7.84	7.74	16.83	9.65	41.71	56.81
Office and administrative support .....	5.83	2.94	2.27	4.12	12.68	7.64	10.27	10.47	15.70	31.70
Natural resources, construction, and maintenance .....	4.96	6.75	5.25	5.92	16.39	16.29	10.23	15.68	40.46	47.31
Construction, extraction, farming, fishing, and forestry .....	7.13	9.09	5.21	11.08	21.58	23.97	12.56	24.59	58.85	30.46
Installation, maintenance, and repair .....	6.93	10.21	4.27	9.80	21.27	35.10	18.41	16.93	33.30	78.11
Production, transportation, and material moving ...	4.46	2.83	3.03	5.20	16.18	10.26	9.02	11.26	18.75	56.42
Production .....	3.63	3.41	4.13	6.03	20.08	17.87	14.79	21.38	13.01	33.05
Transportation and material moving .....	4.21	4.41	4.39	4.62	16.63	13.17	10.04	20.61	53.55	92.19
Full time .....	1.75	1.69	1.63	1.29	4.93	3.31	3.97	5.39	15.08	23.42
Part time .....	8.77	6.25	8.41	15.56	5.80	20.85	31.57	38.68	3.99	149.24
Union .....	2.98	2.42	2.98	5.07	0.00	21.96	7.44	13.11	31.96	51.59
Nonunion .....	2.18	1.66	1.41	1.30	5.49	7.43	5.26	5.16	7.80	23.44
Average wage within the following categories: <sup>3</sup>										
Lowest 25 percent .....	5.31	4.34	5.89	6.89	0.00	12.29	17.39	17.98	27.42	35.57
Lowest 10 percent .....	12.35	5.27	10.59	5.82	9.60	16.91	26.95	64.87	23.54	73.25
Second 25 percent .....	4.69	2.72	2.36	4.74	11.35	7.63	8.72	10.74	46.21	22.38
Third 25 percent .....	3.01	2.17	2.10	1.42	4.53	6.56	4.40	7.44	22.18	54.38
Highest 25 percent .....	2.19	2.05	2.94	2.91	10.48	6.72	4.16	8.55	18.80	39.09
Highest 10 percent .....	4.00	3.00	4.51	4.55	22.07	14.08	2.92	8.70	20.16	28.19
<b>Establishment characteristics</b>										
Goods-producing industries .....	3.21	3.59	2.41	4.88	7.66	17.87	8.23	14.13	10.88	30.64
Service-providing industries .....	2.42	1.75	2.03	1.79	8.25	3.81	5.88	5.85	11.38	22.63
Education and health services .....	1.08	4.91	4.57	5.34	5.51	9.44	10.72	23.78	46.96	30.60
Educational services .....	2.44	6.43	4.07	7.77	11.90	16.69	10.10	20.67	41.66	35.40
Elementary and secondary schools .....	3.67	4.96	3.79	7.54	10.24	18.95	17.13	30.09	38.56	29.38
Junior colleges, colleges, and universities .....	2.34	8.13	6.12	6.19	9.34	19.61	16.50	33.80	47.60	4.16
Health care and social assistance .....	6.03	5.21	4.39	7.23	7.37	17.69	10.02	32.72	55.26	25.76
Hospitals .....	5.39	3.34	5.06	5.27	8.40	25.25	14.75	12.53	21.81	87.72
Public administration .....	2.37	0.86	4.55	6.37	5.97	—	19.76	16.87	41.93	56.93

See footnotes at end of table.

**Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	Single coverage <sup>2</sup>					Family coverage <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	\$5.86	\$3.09	\$2.06	\$5.00	\$8.33	\$6.28	\$8.79	\$16.28	\$28.25	\$5.59
1 to 49 workers .....	7.31	3.71	2.36	2.98	5.87	8.92	11.33	18.49	36.30	17.09
50 to 99 workers .....	8.20	5.12	5.61	11.80	23.80	9.33	11.61	27.54	46.16	18.97
100 workers or more .....	2.00	2.10	1.99	1.98	6.67	7.53	3.99	4.80	10.51	15.79
100 to 499 workers .....	3.26	2.99	1.80	4.35	3.10	6.73	7.75	6.78	24.31	35.54
500 workers or more .....	3.68	3.64	3.38	3.30	3.19	6.29	7.87	7.15	17.54	41.88
<b>Geographic areas</b>										
Northeast .....	1.42	2.86	1.69	3.02	11.88	8.50	12.11	10.23	17.22	40.05
New England .....	6.70	6.90	4.47	12.46	25.66	10.96	14.10	10.79	20.26	78.69
Middle Atlantic .....	1.24	2.43	3.78	5.63	9.70	11.48	10.55	11.10	23.53	47.58
South .....	3.20	3.82	2.18	5.32	13.12	6.12	6.28	12.07	27.68	26.93
South Atlantic .....	3.00	3.99	2.84	8.52	20.08	2.95	7.91	9.63	15.81	54.26
East South Central .....	—	—	9.85	13.25	23.47	20.10	17.22	59.38	17.20	51.87
West South Central .....	8.22	5.50	1.83	6.27	14.44	12.73	10.92	19.82	52.61	16.07
Midwest .....	2.74	3.07	1.64	2.73	4.05	11.25	4.70	12.93	38.38	82.32
East North Central .....	3.01	2.95	4.49	5.22	9.23	7.33	9.84	18.64	41.75	69.86
West North Central .....	8.63	7.71	8.77	6.63	24.65	15.06	9.62	26.38	58.65	164.20
West .....	1.19	5.00	6.52	4.51	4.98	21.34	7.79	12.42	25.45	47.69
Mountain .....	1.72	9.19	11.40	16.23	13.84	15.63	19.75	44.78	41.23	76.90
Pacific .....	0.00	5.99	6.60	3.54	6.91	26.03	6.88	19.05	22.44	61.34

<sup>1</sup> 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.

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

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 16. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2016**

(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 .....	59	57	98	38	37	97	34	33	97
<b>Worker characteristics</b>									
Management, professional, and related .....	77	76	99	45	45	99	52	51	97
Management, business, and financial .....	83	83	99	61	60	98	62	60	96
Professional and related .....	74	73	98	39	38	99	48	47	97
Teachers .....	73	71	98	23	22	97	41	39	96
Primary, secondary, and special education school teachers .....	82	81	98	21	21	98	41	40	97
Registered nurses .....	77	77	99	42	42	99	52	51	98
Service .....	34	32	95	23	21	94	13	13	96
Protective service .....	71	69	97	26	25	98	20	19	97
Sales and office .....	56	55	98	39	37	96	33	32	97
Sales and related .....	42	40	96	31	29	93	20	19	94
Office and administrative support .....	64	63	98	43	42	98	40	39	98
Natural resources, construction, and maintenance	58	56	97	36	35	98	27	26	97
Construction, extraction, farming, fishing, and forestry .....	51	49	97	30	29	100	19	18	97
Installation, maintenance, and repair .....	65	63	97	41	40	98	35	33	96
Production, transportation, and material moving ...	63	60	97	45	43	96	30	29	96
Production .....	68	66	98	50	49	98	33	32	98
Transportation and material moving .....	58	55	96	40	38	95	28	26	94
Full time .....	74	73	98	46	45	98	44	42	97
Part time .....	12	11	89	14	13	90	5	5	95
Union .....	85	83	97	50	48	96	37	36	97
Nonunion .....	54	53	98	36	35	97	33	32	97
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	24	22	92	18	17	91	8	8	94
Lowest 10 percent .....	14	12	86	12	11	92	4	4	89
Second 25 percent .....	61	60	98	39	37	96	32	31	97
Third 25 percent .....	75	74	98	47	46	98	45	43	97
Highest 25 percent .....	84	83	99	53	52	99	57	55	97
Highest 10 percent .....	86	85	99	57	57	99	62	60	98
<b>Establishment characteristics</b>									
Goods-producing industries .....	70	68	98	51	51	99	37	36	97
Service-providing industries .....	57	55	98	36	34	97	33	32	96
Education and health services .....	69	68	99	31	30	98	42	40	97
Educational services .....	77	75	98	26	25	97	43	41	96
Elementary and secondary schools .....	76	74	98	23	23	98	37	36	97
Junior colleges, colleges, and universities .....	85	83	98	32	31	96	58	54	94
Health care and social assistance .....	63	63	99	34	33	99	41	40	98
Hospitals .....	90	89	99	48	47	99	60	59	98
Public administration .....	82	81	98	26	26	98	31	29	94

See footnotes at end of table.

**Table 16. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2016—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	39	97	29	28	97	23	23	97
1 to 49 workers .....	36	35	98	27	26	96	21	20	97
50 to 99 workers .....	55	52	95	34	33	97	30	29	97
100 workers or more .....	76	74	98	47	45	97	44	42	97
100 to 499 workers .....	68	66	98	45	44	97	37	36	97
500 workers or more .....	85	83	98	48	47	98	51	49	96
<b>Geographic areas</b>									
Northeast .....	59	58	98	61	60	99	33	32	97
New England .....	58	56	97	37	36	97	33	33	98
Middle Atlantic .....	60	59	99	70	69	99	33	32	97
South .....	61	59	97	33	32	96	33	32	96
South Atlantic .....	60	59	98	37	35	96	35	34	96
East South Central .....	62	59	96	29	27	94	33	32	95
West South Central .....	62	60	96	30	29	97	30	29	97
Midwest .....	62	60	98	38	37	96	38	37	97
East North Central .....	61	59	97	41	39	96	38	37	97
West North Central .....	64	63	98	32	31	97	39	38	97
West .....	51	50	98	26	25	97	30	29	96
Mountain .....	54	53	98	29	28	96	35	34	95
Pacific .....	50	49	98	24	24	97	28	27	96

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2016**

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 .....	0.7	0.7	0.2	0.7	0.6	0.3	0.7	0.7	0.3
<b>Worker characteristics</b>									
Management, professional, and related .....	1.1	1.1	0.2	1.3	1.3	0.3	1.1	1.2	0.4
Management, business, and financial .....	1.6	1.6	0.1	1.8	1.8	0.8	1.4	1.4	0.8
Professional and related .....	1.3	1.3	0.2	1.4	1.3	0.2	1.5	1.5	0.4
Teachers .....	2.2	2.1	0.4	1.6	1.5	0.8	2.3	2.2	0.8
Primary, secondary, and special education school teachers .....	2.5	2.5	0.4	2.0	1.9	1.0	2.9	2.8	0.8
Registered nurses .....	2.5	2.5	0.2	2.9	2.9	0.5	3.3	3.3	0.4
Service .....	1.2	1.1	1.1	1.5	1.3	1.3	1.0	1.0	0.9
Protective service .....	2.7	2.7	0.6	2.8	2.7	0.5	2.4	2.3	1.3
Sales and office .....	1.1	1.1	0.3	0.8	0.8	0.3	1.0	1.0	0.5
Sales and related .....	1.6	1.6	0.8	1.5	1.5	0.9	1.2	1.2	1.3
Office and administrative support .....	1.4	1.4	0.2	1.0	1.0	0.3	1.1	1.1	0.3
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry .....	1.6	1.5	0.5	1.7	1.7	0.4	1.1	1.1	0.8
Installation, maintenance, and repair .....	2.8	2.8	0.9	2.4	2.4	0.3	1.5	1.5	1.0
Production, transportation, and material moving ... Installation, maintenance, and repair .....	1.9	1.9	0.5	1.8	1.8	0.7	1.8	1.8	1.0
Production, transportation, and material moving ... Production .....	1.6	1.6	0.5	1.5	1.4	0.6	1.3	1.3	0.7
Production, transportation, and material moving ... Transportation and material moving .....	2.5	2.4	0.6	1.8	1.8	0.2	2.0	2.0	0.7
Production, transportation, and material moving ... Transportation and material moving .....	1.9	1.9	0.7	1.9	1.9	1.1	1.6	1.6	1.4
Full time .....	0.6	0.6	0.2	0.8	0.8	0.2	0.8	0.8	0.3
Part time .....	0.9	0.7	1.6	1.0	0.8	1.5	0.6	0.6	1.4
Union .....	1.1	1.1	0.5	1.4	1.4	0.8	1.5	1.5	0.6
Nonunion .....	0.8	0.8	0.2	0.7	0.7	0.3	0.7	0.7	0.3
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	1.2	1.1	1.0	1.1	1.0	1.3	0.6	0.6	1.3
Lowest 10 percent .....	1.5	1.2	3.4	1.2	1.1	2.3	0.8	0.7	4.9
Second 25 percent .....	1.2	1.2	0.3	1.1	1.1	0.4	1.0	1.0	0.5
Third 25 percent .....	0.9	1.0	0.2	1.0	1.1	0.2	1.0	1.0	0.3
Highest 25 percent .....	0.9	0.9	0.2	1.3	1.2	0.4	1.2	1.2	0.5
Highest 10 percent .....	1.5	1.5	0.2	2.0	1.9	0.2	1.7	1.8	0.5
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.1	1.1	0.4	1.6	1.6	0.2	1.4	1.4	0.7
Service-providing industries .....	0.8	0.8	0.2	0.7	0.7	0.4	0.8	0.8	0.4
Education and health services .....	1.7	1.7	0.2	1.3	1.3	0.3	1.9	1.8	0.4
Educational services .....	1.3	1.3	0.3	1.6	1.5	0.7	1.9	1.8	0.7
Elementary and secondary schools .....	1.8	1.8	0.3	2.0	2.0	0.9	2.2	2.2	1.0
Junior colleges, colleges, and universities .....	1.5	1.5	0.5	2.3	2.1	1.2	3.4	3.2	0.9
Health care and social assistance .....	2.6	2.6	0.2	2.1	2.1	0.4	3.0	2.9	0.5
Hospitals .....	0.7	0.8	0.3	2.6	2.6	0.3	2.3	2.4	0.5
Public administration .....	2.1	2.0	0.3	1.8	1.8	1.3	1.9	1.9	1.4

See footnotes at end of table.

**Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2016—continued**

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 .....	1.1	1.1	0.4	0.9	0.9	0.6	0.8	0.8	0.5
1 to 49 workers .....	1.2	1.2	0.3	1.0	1.0	0.8	1.0	1.0	0.7
50 to 99 workers .....	2.8	2.7	1.1	2.0	1.9	0.6	2.0	1.9	0.9
100 workers or more .....	0.7	0.7	0.2	0.9	0.9	0.3	1.0	1.0	0.4
100 to 499 workers .....	1.2	1.2	0.3	1.4	1.3	0.3	1.4	1.4	0.4
500 workers or more .....	1.0	0.9	0.2	1.1	1.1	0.5	1.3	1.2	0.5
<b>Geographic areas</b>									
Northeast .....	1.1	1.1	0.4	1.2	1.4	0.4	1.5	1.6	0.6
New England .....	2.2	2.2	0.9	2.6	2.5	0.3	2.9	2.9	0.6
Middle Atlantic .....	1.2	1.2	0.4	1.4	1.7	0.5	1.8	1.9	0.8
South .....	1.3	1.4	0.4	1.3	1.3	0.5	1.1	1.1	0.7
South Atlantic .....	1.8	1.8	0.3	1.2	1.2	0.5	1.7	1.7	0.7
East South Central .....	1.7	2.3	1.5	2.8	2.7	2.4	3.1	4.0	3.6
West South Central .....	2.8	3.1	0.9	3.5	3.3	0.3	1.3	1.2	0.6
Midwest .....	1.7	1.6	0.4	1.4	1.3	0.8	1.5	1.5	0.4
East North Central .....	1.6	1.5	0.5	1.6	1.6	1.1	1.9	1.8	0.4
West North Central .....	4.2	3.6	0.8	2.6	2.5	0.7	2.5	2.5	0.8
West .....	1.2	1.1	0.2	1.2	1.1	0.9	1.5	1.4	0.7
Mountain .....	1.6	1.6	0.2	2.1	1.8	1.9	3.0	3.0	1.3
Pacific .....	1.5	1.4	0.3	1.4	1.3	1.0	1.6	1.6	0.9

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 17. Life insurance plans: Employee contribution requirement, civilian workers,<sup>1</sup> March 2016**

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

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	6	94
<b>Worker characteristics</b>		
Management, professional, and related .....	5	95
Management, business, and financial .....	4	96
Professional and related .....	6	94
Teachers .....	9	91
Primary, secondary, and special education school teachers .....	9	91
Registered nurses .....	4	96
Service .....	9	91
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 .....	4	96
Installation, maintenance, and repair .....	5	95
Production, transportation, and material moving ...	5	95
Transportation and material moving .....	5	95
Full time .....	6	94
Part time .....	5	95
Union .....	5	95
Nonunion .....	6	94
Average wage within the following categories: <sup>2</sup>		
Lowest 25 percent .....	9	91
Lowest 10 percent .....	6	94
Second 25 percent .....	5	95
Third 25 percent .....	5	95
Highest 25 percent .....	5	95
Highest 10 percent .....	5	95
<b>Establishment characteristics</b>		
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 .....	4	96
Public administration .....	10	90

See footnotes at end of table.

**Table 17. Life insurance plans: Employee contribution requirement, civilian workers,<sup>1</sup> March 2016—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 .....	8	92
50 to 99 workers .....	5	95
100 workers or more .....	5	95
100 to 499 workers .....	5	95
500 workers or more .....	5	95
<b>Geographic areas</b>		
Northeast .....	6	94
New England .....	11	89
Middle Atlantic .....	5	95
South .....	7	93
South Atlantic .....	6	94
West South Central .....	5	95
Midwest .....	5	95
East North Central .....	6	94
West North Central .....	3	97
West .....	4	96
Mountain .....	5	95
Pacific .....	3	97

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 17. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,<sup>1</sup> March 2016**

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	0.5	0.5
<b>Worker characteristics</b>		
Management, professional, and related .....	0.6	0.6
Management, business, and financial .....	0.5	0.5
Professional and related .....	0.7	0.7
Teachers .....	1.4	1.4
Primary, secondary, and special education school teachers .....	1.3	1.3
Registered nurses .....	1.0	1.0
Service .....	1.5	1.5
Sales and office .....	0.6	0.6
Sales and related .....	1.2	1.2
Office and administrative support .....	0.5	0.5
Natural resources, construction, and maintenance	0.7	0.7
Construction, extraction, farming, fishing, and forestry .....	0.9	0.9
Installation, maintenance, and repair .....	1.0	1.0
Production, transportation, and material moving ...	0.7	0.7
Transportation and material moving .....	1.0	1.0
Full time .....	0.5	0.5
Part time .....	0.9	0.9
Union .....	0.5	0.5
Nonunion .....	0.6	0.6
Average wage within the following categories: <sup>2</sup>		
Lowest 25 percent .....	1.8	1.8
Lowest 10 percent .....	2.0	2.0
Second 25 percent .....	0.6	0.6
Third 25 percent .....	0.5	0.5
Highest 25 percent .....	0.4	0.4
Highest 10 percent .....	0.7	0.7
<b>Establishment characteristics</b>		
Service-providing industries .....	0.6	0.6
Education and health services .....	1.0	1.0
Educational services .....	2.0	2.0
Elementary and secondary schools .....	1.6	1.6
Health care and social assistance .....	0.7	0.7
Hospitals .....	1.1	1.1
Public administration .....	1.2	1.2

See footnotes at end of table.

**Table 17. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers .....	1.0	1.0
1 to 49 workers .....	1.3	1.3
50 to 99 workers .....	1.0	1.0
100 workers or more .....	0.5	0.5
100 to 499 workers .....	0.6	0.6
500 workers or more .....	0.9	0.9
<b>Geographic areas</b>		
Northeast .....	0.9	0.9
New England .....	1.7	1.7
Middle Atlantic .....	1.1	1.1
South .....	1.2	1.2
South Atlantic .....	1.4	1.4
West South Central .....	1.3	1.3
Midwest .....	0.7	0.7
East North Central .....	1.0	1.0
West North Central .....	0.9	0.9
West .....	0.5	0.5
Mountain .....	1.0	1.0
Pacific .....	0.5	0.5

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 18. Life insurance plans: Method of benefit payment, civilian workers,<sup>1</sup> March 2016**

(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	2	1
<b>Worker characteristics</b>					
Management, professional, and related .....	63	1	33	2	1
Management, business, and financial .....	70	2	26	1	1
Professional and related .....	59	1	36	2	1
Teachers .....	40	1	53	4	3
Primary, secondary, and special education school teachers .....	33	1	59	4	3
Registered nurses .....	74	–	24	2	–
Service .....	50	1	44	3	1
Protective service .....	40	3	52	5	1
Sales and office .....	61	2	34	2	1
Sales and related .....	60	–	34	2	–
Office and administrative support .....	62	2	34	2	1
Natural resources, construction, and maintenance	40	1	55	3	1
Construction, extraction, farming, fishing, and forestry .....	25	–	70	4	–
Installation, maintenance, and repair .....	52	1	45	2	1
Production, transportation, and material moving ...	52	1	43	3	1
Transportation and material moving .....	53	2	41	3	1
Full time .....	58	2	37	2	1
Part time .....	51	–	42	5	–
Union .....	40	1	51	7	1
Nonunion .....	62	2	34	1	1
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	50	1	47	2	1
Lowest 10 percent .....	42	–	54	3	–
Second 25 percent .....	54	2	41	2	1
Third 25 percent .....	57	1	37	3	1
Highest 25 percent .....	63	2	32	2	1
Highest 10 percent .....	67	2	28	2	1
<b>Establishment characteristics</b>					
Service-providing industries .....	59	2	36	2	1
Education and health services .....	55	1	39	3	1
Educational services .....	42	1	50	4	3
Elementary and secondary schools .....	33	–	59	4	–
Junior colleges, colleges, and universities .....	60	2	33	4	1
Health care and social assistance .....	66	–	31	2	–
Hospitals .....	76	–	21	2	–
Public administration .....	36	3	52	7	2

See footnotes at end of table.

**Table 18. Life insurance plans: Method of benefit payment, civilian workers,<sup>1</sup> March 2016—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 .....	49	—	48	2	—
1 to 49 workers .....	50	( <sup>3</sup> )	47	1	1
50 to 99 workers .....	47	—	49	2	—
100 workers or more .....	62	2	33	3	1
100 to 499 workers .....	60	3	34	2	( <sup>3</sup> )
500 workers or more .....	63	1	31	3	1
<b>Geographic areas</b>					
Northeast .....	62	—	31	4	—
New England .....	62	—	33	2	—
Middle Atlantic .....	63	—	31	5	—
South .....	60	2	35	1	2
South Atlantic .....	65	2	30	1	3
East South Central .....	54	—	37	3	—
West South Central .....	54	—	43	1	—
Midwest .....	56	1	40	3	( <sup>3</sup> )
East North Central .....	55	1	41	2	1
West North Central .....	57	—	37	4	—
West .....	51	2	45	2	( <sup>3</sup> )
Mountain .....	55	1	43	—	—
Pacific .....	49	—	47	3	—

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

<sup>3</sup> 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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 18. Standard errors for life insurance plans: Method of benefit payment, civilian workers,<sup>1</sup> March 2016**

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 .....	1.0	0.2	0.9	0.2	0.1
<b>Worker characteristics</b>					
Management, professional, and related .....	1.5	0.2	1.4	0.2	0.2
Management, business, and financial .....	1.7	0.3	1.5	0.3	0.3
Professional and related .....	1.8	0.2	1.7	0.3	0.2
Teachers .....	2.6	0.3	2.5	0.7	0.6
Primary, secondary, and special education school teachers .....	3.0	0.4	2.9	0.9	0.7
Registered nurses .....	3.6	–	3.4	0.7	–
Service .....	2.4	0.3	2.3	0.5	0.2
Protective service .....	3.6	0.7	3.8	1.3	0.2
Sales and office .....	1.2	0.6	1.2	0.3	0.2
Sales and related .....	2.1	–	2.1	0.4	–
Office and administrative support .....	1.5	0.4	1.5	0.3	0.2
Natural resources, construction, and maintenance	1.6	0.3	1.7	0.5	0.2
Construction, extraction, farming, fishing, and forestry .....	2.5	–	2.8	1.2	–
Installation, maintenance, and repair .....	2.0	0.4	1.9	0.4	0.3
Production, transportation, and material moving ...	1.9	0.3	1.9	0.5	0.3
Transportation and material moving .....	2.3	0.4	2.4	0.7	0.5
Full time .....	0.9	0.2	0.9	0.2	0.2
Part time .....	3.4	–	3.5	0.9	–
Union .....	1.6	0.2	1.4	0.6	0.2
Nonunion .....	1.1	0.3	1.1	0.2	0.2
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	2.1	0.2	2.0	0.3	0.2
Lowest 10 percent .....	4.4	–	4.3	1.1	–
Second 25 percent .....	1.3	0.3	1.3	0.3	0.2
Third 25 percent .....	1.4	0.2	1.3	0.3	0.2
Highest 25 percent .....	1.3	0.4	1.3	0.3	0.1
Highest 10 percent .....	1.9	0.7	1.7	0.3	0.2
<b>Establishment characteristics</b>					
Service-providing industries .....	1.1	0.2	1.1	0.2	0.2
Education and health services .....	2.4	0.2	2.2	0.5	0.3
Educational services .....	2.4	0.4	2.3	0.5	0.7
Elementary and secondary schools .....	2.4	–	2.3	0.6	–
Junior colleges, colleges, and universities	4.2	1.0	4.0	0.9	0.6
Health care and social assistance .....	3.6	–	3.3	0.8	–
Hospitals .....	2.1	–	1.9	0.6	–
Public administration .....	2.5	0.6	2.6	0.7	0.5

See footnotes at end of table.

**Table 18. Standard errors for life insurance plans: Method of benefit payment, civilian workers,<sup>1</sup> March 2016—continued**

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 .....	1.9	—	1.9	0.2	—
1 to 49 workers .....	2.0	0.1	1.9	0.3	0.3
50 to 99 workers .....	3.3	—	3.4	0.6	—
100 workers or more .....	1.1	0.2	1.0	0.3	0.2
100 to 499 workers .....	1.6	0.4	1.6	0.4	0.2
500 workers or more .....	1.3	0.3	1.1	0.3	0.3
<b>Geographic areas</b>					
Northeast .....	1.8	—	1.6	0.6	—
New England .....	2.9	—	3.1	0.9	—
Middle Atlantic .....	2.2	—	1.9	0.6	—
South .....	1.5	0.5	1.4	0.2	0.4
South Atlantic .....	2.2	0.3	1.8	0.2	0.6
East South Central .....	3.2	—	3.9	1.0	—
West South Central .....	2.6	—	2.6	0.3	—
Midwest .....	2.1	0.2	2.1	0.5	0.2
East North Central .....	2.8	0.2	2.9	0.3	0.2
West North Central .....	3.1	—	2.8	1.3	—
West .....	2.4	0.4	2.4	0.5	0.1
Mountain .....	3.3	0.4	3.5	—	—
Pacific .....	3.2	—	3.1	0.6	—

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,<sup>1</sup> March 2016**

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

Characteristics	Multiple of annual earnings amounts <sup>2</sup>					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 .....	( <sup>3</sup> )	61	10	24	4	1.4	1.0
<b>Worker characteristics</b>							
Management, professional, and related .....	( <sup>3</sup> )	58	10	26	5	1.4	1.0
Management, business, and financial .....	( <sup>3</sup> )	55	9	28	7	1.5	1.0
Professional and related .....	( <sup>3</sup> )	60	11	25	5	1.4	1.0
Teachers .....	—	50	19	27	—	1.4	—
Primary, secondary, and special education school teachers .....	—	52	22	25	—	1.4	—
Registered nurses .....	—	78	8	12	—	1.2	1.0
Service .....	—	69	8	20	—	1.3	1.0
Protective service .....	—	61	—	19	7	1.4	1.0
Sales and office .....	( <sup>3</sup> )	62	10	23	4	1.4	1.0
Sales and related .....	—	68	10	21	—	1.3	1.0
Office and administrative support .....	( <sup>3</sup> )	60	11	24	5	1.4	1.0
Natural resources, construction, and maintenance .....	1	61	10	25	2	1.3	1.0
Construction, extraction, farming, fishing, and forestry .....	—	59	16	23	2	1.3	1.0
Installation, maintenance, and repair .....	1	62	8	26	2	1.3	1.0
Production, transportation, and material moving .....	—	59	13	25	—	1.4	1.0
Transportation and material moving .....	—	65	15	19	—	1.3	1.0
Full time .....	( <sup>3</sup> )	60	10	25	4	1.4	1.0
Part time .....	—	73	6	18	—	1.2	1.0
Union .....	( <sup>3</sup> )	65	14	17	5	1.3	1.0
Nonunion .....	( <sup>3</sup> )	60	10	26	4	1.4	1.0
Average wage within the following categories: <sup>4</sup>							
Lowest 25 percent .....	—	69	7	21	—	1.3	1.0
Lowest 10 percent .....	—	65	—	—	—	1.3	1.0
Second 25 percent .....	( <sup>3</sup> )	66	11	20	3	1.3	1.0
Third 25 percent .....	1	57	12	25	5	1.4	1.0
Highest 25 percent .....	( <sup>3</sup> )	58	9	28	5	1.4	1.0
Highest 10 percent .....	( <sup>3</sup> )	56	9	29	6	1.4	1.0
<b>Establishment characteristics</b>							
Service-providing industries .....	( <sup>3</sup> )	63	10	23	4	1.4	1.0
Education and health services .....	1	65	12	20	3	1.3	1.0
Educational services .....	1	46	18	31	3	1.5	1.5
Elementary and secondary schools .....	—	47	23	30	1	1.4	1.5
Junior colleges, colleges, and universities .....	3	45	13	33	6	1.5	1.5
Health care and social assistance .....	—	75	8	14	—	1.2	1.0
Hospitals .....	—	77	9	14	—	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,<sup>1</sup> March 2016—continued**

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

Characteristics	Multiple of annual earnings amounts <sup>2</sup>					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 .....	1	60	10	25	5	1.4	1.0
1 to 49 workers .....	—	60	9	26	—	1.4	1.0
50 to 99 workers .....	—	60	12	22	—	1.4	1.0
100 workers or more .....	( <sup>3</sup> )	61	11	24	4	1.4	1.0
100 to 499 workers .....	—	61	9	24	—	1.4	1.0
500 workers or more .....	1	61	12	25	3	1.3	1.0
<b>Geographic areas</b>							
Northeast .....	1	57	16	23	4	1.4	1.0
New England .....	—	62	17	19	—	1.3	1.0
Middle Atlantic .....	1	55	15	25	4	1.4	1.0
South .....	( <sup>3</sup> )	61	8	26	4	1.4	1.0
South Atlantic .....	1	62	8	25	4	1.4	1.0
East South Central .....	—	56	8	32	—	1.4	—
West South Central .....	—	62	9	26	—	1.4	1.0
Midwest .....	—	61	10	25	—	1.4	1.0
East North Central .....	—	63	10	23	5	1.4	1.0
West North Central .....	—	56	11	29	—	1.4	1.0
West .....	—	65	8	21	—	1.3	1.0
Mountain .....	—	70	—	17	—	1.2	1.0
Pacific .....	—	63	—	23	7	1.4	1.0

<sup>1</sup> 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.

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

<sup>3</sup> Less than 0.5.

<sup>4</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,<sup>1</sup> March 2016**

Characteristics	Multiple of annual earnings amounts <sup>2</sup>					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 .....	0.1	1.1	0.6	1.1	0.5	( <sup>3</sup> )	0.0
<b>Worker characteristics</b>							
Management, professional, and related .....	( <sup>3</sup> )	1.6	0.8	1.5	0.9	( <sup>3</sup> )	0.0
Management, business, and financial .....	0.1	2.1	1.2	1.8	1.0	( <sup>3</sup> )	0.0
Professional and related .....	0.1	2.0	1.0	1.9	0.9	( <sup>3</sup> )	0.0
Teachers .....	–	4.7	2.6	4.6	–	( <sup>3</sup> )	–
Primary, secondary, and special education school teachers .....	–	6.0	3.6	4.9	–	0.1	–
Registered nurses .....	–	3.4	1.5	3.2	–	( <sup>3</sup> )	0.0
Service .....	–	3.2	1.2	3.2	–	( <sup>3</sup> )	0.0
Protective service .....	–	5.5	–	4.2	2.2	0.1	0.0
Sales and office .....	0.1	1.4	1.0	1.4	0.6	( <sup>3</sup> )	0.0
Sales and related .....	–	3.6	1.9	3.2	–	( <sup>3</sup> )	0.0
Office and administrative support .....	0.1	1.5	1.0	1.3	0.8	( <sup>3</sup> )	0.0
Natural resources, construction, and maintenance	0.4	2.7	1.5	2.6	0.5	( <sup>3</sup> )	0.0
Construction, extraction, farming, fishing, and forestry .....	–	6.1	4.4	5.2	0.8	0.1	0.0
Installation, maintenance, and repair .....	0.6	3.0	1.2	3.2	0.6	( <sup>3</sup> )	0.0
Production, transportation, and material moving ...	–	1.7	1.5	1.6	–	( <sup>3</sup> )	0.0
Transportation and material moving .....	–	2.7	1.9	2.4	–	( <sup>3</sup> )	0.0
Full time .....	0.1	1.1	0.7	1.1	0.5	( <sup>3</sup> )	0.0
Part time .....	–	4.6	1.4	4.4	–	( <sup>3</sup> )	0.0
Union .....	0.2	2.7	1.6	2.0	1.8	( <sup>3</sup> )	0.0
Nonunion .....	0.1	1.2	0.7	1.1	0.4	( <sup>3</sup> )	0.0
Average wage within the following categories: <sup>4</sup>							
Lowest 25 percent .....	–	3.7	1.2	3.6	–	( <sup>3</sup> )	0.0
Lowest 10 percent .....	–	9.7	–	–	–	0.1	0.0
Second 25 percent .....	0.1	1.4	1.1	1.3	0.7	( <sup>3</sup> )	0.0
Third 25 percent .....	0.2	1.6	1.1	1.6	0.9	( <sup>3</sup> )	0.0
Highest 25 percent .....	0.1	1.5	0.8	1.5	0.7	( <sup>3</sup> )	0.0
Highest 10 percent .....	0.1	2.1	1.2	2.1	0.9	( <sup>3</sup> )	0.0
<b>Establishment characteristics</b>							
Service-providing industries .....	0.1	1.3	0.7	1.2	0.5	( <sup>3</sup> )	0.0
Education and health services .....	0.1	2.7	1.3	2.8	1.1	( <sup>3</sup> )	0.0
Educational services .....	0.1	3.9	2.4	5.2	0.5	( <sup>3</sup> )	0.3
Elementary and secondary schools .....	–	4.1	3.0	4.6	0.2	( <sup>3</sup> )	0.3
Junior colleges, colleges, and universities	0.3	6.1	2.5	8.3	1.0	0.1	0.4
Health care and social assistance .....	–	3.1	1.3	2.5	–	( <sup>3</sup> )	0.0
Hospitals .....	–	3.5	1.8	3.2	–	( <sup>3</sup> )	0.0
Public administration .....	–	4.2	2.3	3.1	–	0.1	0.0

See footnotes at end of table.

**Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	Multiple of annual earnings amounts <sup>2</sup>					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 .....	0.1	2.0	1.5	1.6	0.7	( <sup>3</sup> )	0.0
1 to 49 workers .....	—	2.7	1.8	2.0	—	( <sup>3</sup> )	0.0
50 to 99 workers .....	—	4.1	2.1	3.0	—	( <sup>3</sup> )	0.0
100 workers or more .....	0.1	1.3	0.7	1.3	0.6	( <sup>3</sup> )	0.0
100 to 499 workers .....	—	1.8	0.8	1.5	—	( <sup>3</sup> )	0.0
500 workers or more .....	0.1	2.0	1.2	2.1	0.3	( <sup>3</sup> )	0.0
<b>Geographic areas</b>							
Northeast .....	0.1	2.6	1.1	2.6	0.5	( <sup>3</sup> )	0.0
New England .....	—	5.7	4.2	4.3	—	( <sup>3</sup> )	0.0
Middle Atlantic .....	0.2	3.4	1.2	3.5	0.7	( <sup>3</sup> )	0.0
South .....	0.1	1.6	1.0	1.6	0.8	( <sup>3</sup> )	0.0
South Atlantic .....	0.1	1.9	1.1	1.5	1.2	( <sup>3</sup> )	0.0
East South Central .....	—	7.3	3.0	7.4	—	0.1	—
West South Central .....	—	1.9	2.1	2.3	—	( <sup>3</sup> )	0.0
Midwest .....	—	2.2	1.3	2.2	—	( <sup>3</sup> )	0.0
East North Central .....	—	2.3	1.2	2.1	0.6	( <sup>3</sup> )	0.0
West North Central .....	—	4.3	3.1	4.7	—	( <sup>3</sup> )	0.0
West .....	—	2.8	2.0	2.4	—	( <sup>3</sup> )	0.0
Mountain .....	—	5.4	—	2.5	—	( <sup>3</sup> )	0.0
Pacific .....	—	3.1	—	3.4	2.8	( <sup>3</sup> )	0.0

<sup>1</sup> 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.

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

<sup>3</sup> Less than 0.05.

<sup>4</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,<sup>1</sup> March 2016**

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

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	76	\$50,000	\$70,000	\$200,000	\$500,000	\$1,000,000	24
<b>Worker characteristics</b>							
Management, professional, and related .....	77	50,000	100,000	300,000	750,000	–	23
Management, business, and financial .....	80	50,000	100,000	300,000	750,000	–	20
Professional and related .....	75	50,000	100,000	300,000	750,000	–	25
Teachers .....	65	50,000	50,000	–	–	500,000	35
Primary, secondary, and special education school teachers .....	57	50,000	50,000	100,000	–	500,000	43
Registered nurses .....	81	50,000	–	300,000	750,000	1,000,000	19
Service .....	75	50,000	–	200,000	500,000	1,000,000	25
Protective service .....	60	–	50,000	–	–	750,000	40
Sales and office .....	81	50,000	50,000	200,000	500,000	1,000,000	19
Sales and related .....	84	50,000	50,000	100,000	500,000	1,000,000	16
Office and administrative support .....	79	50,000	–	200,000	500,000	1,000,000	21
Natural resources, construction, and maintenance .....	70	50,000	50,000	200,000	500,000	–	30
Construction, extraction, farming, fishing, and forestry .....	71	50,000	100,000	200,000	–	1,000,000	29
Installation, maintenance, and repair .....	70	50,000	50,000	–	500,000	2,000,000	30
Production, transportation, and material moving ... ..	69	50,000	70,000	–	500,000	1,000,000	31
Transportation and material moving .....	71	50,000	–	100,000	300,000	–	29
Full time .....	76	50,000	70,000	200,000	500,000	1,000,000	24
Part time .....	67	50,000	50,000	–	–	750,000	33
Union .....	61	50,000	–	150,000	400,000	1,000,000	39
Nonunion .....	79	50,000	75,000	250,000	500,000	1,000,000	21
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	77	50,000	50,000	–	500,000	1,000,000	23
Lowest 10 percent .....	80	50,000	–	–	500,000	1,000,000	20
Second 25 percent .....	77	50,000	50,000	150,000	500,000	1,000,000	23
Third 25 percent .....	76	50,000	–	200,000	500,000	1,000,000	24
Highest 25 percent .....	75	50,000	100,000	300,000	–	–	25
Highest 10 percent .....	76	50,000	100,000	300,000	1,000,000	2,000,000	24
<b>Establishment characteristics</b>							
Service-providing industries .....	78	50,000	–	200,000	500,000	1,000,000	22
Education and health services .....	75	50,000	–	200,000	500,000	1,000,000	25
Educational services .....	66	50,000	50,000	–	300,000	500,000	34
Elementary and secondary schools .....	53	50,000	50,000	100,000	250,000	300,000	47
Junior colleges, colleges, and universities .....	80	50,000	50,000	–	400,000	500,000	20
Health care and social assistance .....	79	50,000	100,000	–	500,000	1,000,000	21
Hospitals .....	80	50,000	–	500,000	–	1,000,000	20
Public administration .....	50	50,000	50,000	–	250,000	–	50

See footnotes at end of table.

**Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,<sup>1</sup> March 2016—continued**

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

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	79	\$50,000	\$50,000	\$170,000	\$500,000	\$1,000,000	21
1 to 49 workers .....	82	50,000	50,000	—	500,000	1,000,000	18
50 to 99 workers .....	74	50,000	—	200,000	500,000	1,000,000	26
100 workers or more .....	75	50,000	—	250,000	650,000	1,000,000	25
100 to 499 workers .....	76	50,000	—	200,000	500,000	1,000,000	24
500 workers or more .....	74	50,000	100,000	300,000	1,000,000	—	26
<b>Geographic areas</b>							
Northeast .....	74	50,000	—	—	500,000	1,000,000	26
New England .....	77	50,000	—	200,000	500,000	—	23
Middle Atlantic .....	73	50,000	—	250,000	500,000	1,000,000	27
South .....	77	50,000	—	200,000	500,000	—	23
South Atlantic .....	75	50,000	—	250,000	750,000	2,000,000	25
East South Central .....	82	50,000	—	100,000	—	1,000,000	18
West South Central .....	78	50,000	—	—	500,000	1,000,000	22
Midwest .....	75	50,000	70,000	250,000	500,000	1,000,000	25
East North Central .....	77	50,000	—	—	500,000	—	23
West North Central .....	71	50,000	50,000	250,000	500,000	1,000,000	29
West .....	77	50,000	—	200,000	—	1,000,000	23
Mountain .....	81	50,000	—	200,000	1,000,000	1,000,000	19
Pacific .....	75	50,000	—	200,000	—	—	25

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 20. Standard errors for life insurance plans: Maximum benefit amounts, civilian workers,<sup>1</sup> March 2016**

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	0.9	\$0.00	\$16,040.96	\$35,737.45	\$6,689.54	\$0.00	0.9
<b>Worker characteristics</b>							
Management, professional, and related .....	1.2	0.00	0.00	31,984.14	55,061.90	–	1.2
Management, business, and financial .....	1.5	0.00	5,050.50	56,430.58	86,964.07	–	1.5
Professional and related .....	1.4	0.00	7,358.50	71,871.36	187,873.79	–	1.4
Teachers .....	3.7	0.00	0.00	–	–	0.00	3.7
Primary, secondary, and special education school teachers .....	5.6	0.00	0.00	26,978.03	–	58,318.09	5.6
Registered nurses .....	2.1	0.00	–	55,163.39	182,098.19	0.00	2.1
Service .....	2.6	0.00	–	47,772.90	0.00	49,157.91	2.6
Protective service .....	5.3	–	0.00	–	–	134,666.02	5.3
Sales and office .....	0.9	0.00	0.00	30,420.88	0.00	18,920.89	0.9
Sales and related .....	1.4	0.00	0.00	27,581.70	0.00	115,091.27	1.4
Office and administrative support .....	1.2	0.00	–	16,661.67	0.00	62,753.49	1.2
Natural resources, construction, and maintenance	2.7	0.00	0.00	30,065.76	55,567.53	–	2.7
Construction, extraction, farming, fishing, and forestry .....	5.6	0.00	29,774.11	19,663.16	–	0.00	5.6
Installation, maintenance, and repair .....	2.6	0.00	0.00	–	101,009.90	586,852.62	2.6
Production, transportation, and material moving ...	3.0	0.00	5,309.66	–	0.00	0.00	3.0
Transportation and material moving .....	3.9	0.00	–	0.00	87,097.76	–	3.9
Full time .....	0.9	0.00	14,671.32	50,003.44	24,119.49	0.00	0.9
Part time .....	3.6	0.00	3,784.18	–	–	88,241.15	3.6
Union .....	2.5	0.00	–	25,252.48	82,582.69	0.00	2.5
Nonunion .....	0.9	0.00	22,317.43	47,459.76	72,667.05	18,920.89	0.9
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	1.6	0.00	0.00	–	0.00	0.00	1.6
Lowest 10 percent .....	3.4	0.00	–	–	47,302.22	261,235.05	3.4
Second 25 percent .....	1.6	0.00	0.00	12,762.84	0.00	0.00	1.6
Third 25 percent .....	1.3	0.00	–	34,572.71	0.00	0.00	1.3
Highest 25 percent .....	1.2	0.00	0.00	9,460.44	–	–	1.2
Highest 10 percent .....	1.9	0.00	17,520.99	39,138.12	149,283.29	423,083.92	1.9
<b>Establishment characteristics</b>							
Service-providing industries .....	0.9	0.00	–	17,883.99	0.00	13,379.09	0.9
Education and health services .....	1.9	0.00	–	19,855.67	0.00	0.00	1.9
Educational services .....	3.2	0.00	0.00	–	50,906.51	0.00	3.2
Elementary and secondary schools .....	4.5	0.00	0.00	21,260.55	37,841.78	49,629.02	4.5
Junior colleges, colleges, and universities	2.7	0.00	0.00	–	54,756.28	35,555.41	2.7
Health care and social assistance .....	2.1	0.00	17,068.17	–	18,320.07	0.00	2.1
Hospitals .....	2.7	0.00	–	53,982.59	–	0.00	2.7
Public administration .....	4.0	0.00	7,079.55	–	41,323.84	–	4.0

See footnotes at end of table.

**Table 20. Standard errors for life insurance plans: Maximum benefit amounts, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	1.7	\$0.00	\$12,639.52	\$48,322.41	\$0.00	\$0.00	1.7
1 to 49 workers .....	1.7	0.00	9,554.58	—	0.00	0.00	1.7
50 to 99 workers .....	3.4	0.00	—	53,995.02	0.00	66,895.44	3.4
100 workers or more .....	1.1	0.00	—	7,479.14	165,490.18	106,193.22	1.1
100 to 499 workers .....	1.7	0.00	—	0.00	0.00	26,758.18	1.7
500 workers or more .....	1.5	0.00	14,095.74	15,195.72	189,090.59	—	1.5
<b>Geographic areas</b>							
Northeast .....	1.5	0.00	—	—	3,344.77	0.00	1.5
New England .....	2.5	0.00	—	9,460.44	0.00	—	2.5
Middle Atlantic .....	1.8	0.00	—	24,360.23	47,302.22	0.00	1.8
South .....	1.3	0.00	—	34,598.59	106,298.52	—	1.3
South Atlantic .....	1.7	0.00	—	51,077.64	155,846.28	505,049.50	1.7
East South Central .....	3.4	0.00	—	28,961.94	—	137,908.48	3.4
West South Central .....	2.7	0.00	—	—	0.00	149,582.75	2.7
Midwest .....	2.1	0.00	16,013.04	58,666.20	0.00	259,084.93	2.1
East North Central .....	2.6	0.00	—	—	142,849.57	—	2.6
West North Central .....	3.7	0.00	10,889.79	67,418.52	0.00	0.00	3.7
West .....	2.4	0.00	—	19,765.31	—	277,031.14	2.4
Mountain .....	3.2	0.00	—	48,604.04	270,905.89	0.00	3.2
Pacific .....	3.2	0.00	—	32,074.95	—	—	3.2

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 21. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> civilian workers,<sup>2</sup> March 2016**

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

Characteristics	Flat dollar amounts <sup>3</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$10,000	\$10,000	\$20,000	\$40,000	\$50,000
<b>Worker characteristics</b>					
Management, professional, and related .....	10,000	–	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	25,000	50,000	50,000
Teachers .....	–	10,000	25,000	50,000	50,000
Primary, secondary, and special education school teachers .....	10,000	10,000	25,000	50,000	50,000
Registered nurses .....	5,000	10,000	–	50,000	50,000
Service .....	–	10,000	15,000	25,000	50,000
Protective service .....	5,000	10,000	–	25,000	50,000
Sales and office .....	–	10,000	20,000	40,000	50,000
Sales and related .....	–	10,000	20,000	25,000	50,000
Office and administrative support .....	–	10,000	20,000	50,000	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	12,500	20,000	40,000	50,000
Production, transportation, and material moving .....	10,000	15,000	20,000	25,000	50,000
Transportation and material moving .....	10,000	–	20,000	30,000	50,000
Full time .....	10,000	10,000	20,000	–	50,000
Part time .....	5,000	–	–	–	50,000
Union .....	5,000	10,000	20,000	41,116	50,000
Nonunion .....	10,000	–	20,000	30,000	50,000
Average wage within the following categories: <sup>4</sup>					
Lowest 25 percent .....	5,000	10,000	15,000	20,000	30,000
Lowest 10 percent .....	5,000	10,000	15,000	20,000	–
Second 25 percent .....	10,000	10,000	20,000	27,000	50,000
Third 25 percent .....	10,000	10,000	20,000	35,000	50,000
Highest 25 percent .....	–	12,500	25,000	50,000	50,000
Highest 10 percent .....	–	15,000	–	50,000	–
<b>Establishment characteristics</b>					
Service-providing industries .....	10,000	10,000	20,000	40,000	50,000
Education and health services .....	–	10,000	20,000	50,000	50,000
Educational services .....	–	10,000	25,000	50,000	50,000
Elementary and secondary schools .....	10,000	10,000	25,000	50,000	50,000
Junior colleges, colleges, and universities .....	5,000	10,000	20,000	–	50,000
Health care and social assistance .....	–	10,000	20,000	50,000	50,000
Hospitals .....	5,000	10,000	15,000	25,000	50,000
Public administration .....	5,000	10,000	20,000	30,000	50,000

See footnotes at end of table.

**Table 21. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> civilian workers,<sup>2</sup> March 2016—continued**

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

Characteristics	Flat dollar amounts <sup>3</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	\$10,000	\$15,000	\$20,000	\$40,000	\$50,000
1 to 49 workers .....	10,000	15,000	20,000	40,000	50,000
50 to 99 workers .....	10,000	15,000	20,000	—	50,000
100 workers or more .....	5,000	10,000	20,000	35,000	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
<b>Geographic areas</b>					
Northeast .....	5,000	10,000	20,000	50,000	50,000
New England .....	5,000	—	—	—	50,000
Middle Atlantic .....	—	10,000	25,000	50,000	50,000
South .....	10,000	10,000	—	25,000	50,000
South Atlantic .....	10,000	10,000	20,000	25,000	50,000
East South Central .....	10,000	15,000	20,000	50,000	50,000
West South Central .....	—	10,000	15,000	25,000	50,000
Midwest .....	10,000	15,000	20,000	33,000	50,000
East North Central .....	10,000	15,000	20,000	30,000	50,000
West North Central .....	10,000	15,000	20,000	40,000	50,000
West .....	10,000	—	20,000	41,116	50,000
Mountain .....	10,000	—	20,000	—	50,000
Pacific .....	5,000	10,000	20,000	41,116	50,000

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> civilian workers,<sup>2</sup> March 2016**

Characteristics	Flat dollar amounts <sup>3</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$0.00	\$0.00	\$0.00	\$6,497.79	\$0.00
<b>Worker characteristics</b>					
Management, professional, and related .....	453.11	–	0.00	0.00	0.00
Management, business, and financial .....	0.00	668.95	0.00	0.00	0.00
Professional and related .....	–	2,766.27	668.95	0.00	0.00
Teachers .....	–	267.58	0.00	983.16	0.00
Primary, secondary, and special education school teachers .....	791.29	2,655.67	0.00	1,383.94	0.00
Registered nurses .....	550.33	598.33	–	14,513.98	0.00
Service .....	–	0.00	0.00	3,080.10	0.00
Protective service .....	0.00	1,744.42	–	3,475.99	0.00
Sales and office .....	–	675.61	0.00	9,938.58	0.00
Sales and related .....	–	0.00	5,516.34	5,181.70	0.00
Office and administrative support .....	–	1,976.53	2,590.85	3,065.53	0.00
Natural resources, construction, and maintenance	0.00	428.34	0.00	5,439.14	0.00
Construction, extraction, farming, fishing, and forestry .....	–	0.00	3,609.88	0.00	0.00
Installation, maintenance, and repair .....	0.00	3,508.03	1,158.66	8,975.71	0.00
Production, transportation, and material moving ...	0.00	3,218.64	0.00	856.68	7,136.02
Transportation and material moving .....	668.95	–	0.00	5,545.47	7,862.90
Full time .....	0.00	0.00	0.00	–	0.00
Part time .....	0.00	–	–	–	0.00
Union .....	0.00	0.00	0.00	3,921.74	0.00
Nonunion .....	0.00	–	0.00	4,640.44	0.00
Average wage within the following categories: <sup>4</sup>					
Lowest 25 percent .....	652.02	0.00	0.00	668.95	5,870.05
Lowest 10 percent .....	0.00	0.00	4,230.84	5,006.00	–
Second 25 percent .....	0.00	2,525.47	0.00	4,707.46	0.00
Third 25 percent .....	0.00	1,650.84	0.00	6,155.11	0.00
Highest 25 percent .....	–	3,554.91	0.00	0.00	0.00
Highest 10 percent .....	–	1,495.83	–	0.00	–
<b>Establishment characteristics</b>					
Service-providing industries .....	1,575.44	0.00	0.00	2,299.77	0.00
Education and health services .....	–	0.00	5,690.44	6,334.20	0.00
Educational services .....	–	0.00	6,337.79	7,637.05	0.00
Elementary and secondary schools .....	2,839.21	0.00	5,363.33	2,419.08	0.00
Junior colleges, colleges, and universities .....	133.79	0.00	3,465.67	–	0.00
Health care and social assistance .....	–	0.00	5,006.00	10,668.31	0.00
Hospitals .....	0.00	1,196.66	4,386.63	6,520.16	0.00
Public administration .....	0.00	0.00	1,158.66	5,870.05	0.00

See footnotes at end of table.

**Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> civilian workers,<sup>2</sup> March 2016—continued**

Characteristics	Flat dollar amounts <sup>3</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	\$0.00	\$0.00	\$0.00	\$7,267.94	\$0.00
1 to 49 workers .....	0.00	2,165.59	668.95	8,825.13	0.00
50 to 99 workers .....	0.00	0.00	1,638.60	—	0.00
100 workers or more .....	972.91	0.00	0.00	5,831.91	0.00
100 to 499 workers .....	0.00	0.00	0.00	4,463.49	0.00
500 workers or more .....	0.00	0.00	0.00	149.31	0.00
<b>Geographic areas</b>					
Northeast .....	0.00	0.00	4,505.40	0.00	7,829.91
New England .....	0.00	—	—	—	10,577.10
Middle Atlantic .....	—	0.00	0.00	0.00	12,568.51
South .....	93.65	0.00	—	0.00	0.00
South Atlantic .....	1,502.87	0.00	5,882.24	0.00	0.00
East South Central .....	0.00	3,435.20	0.00	0.00	0.00
West South Central .....	—	0.00	2,675.82	0.00	9,967.20
Midwest .....	0.00	0.00	0.00	6,263.93	0.00
East North Central .....	0.00	0.00	0.00	4,347.69	0.00
West North Central .....	0.00	884.94	4,192.59	9,888.77	0.00
West .....	1,687.04	—	946.04	10,858.68	0.00
Mountain .....	0.00	—	0.00	—	0.00
Pacific .....	1,383.94	668.95	2,590.85	11,788.51	0.00

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 22. Short-term disability plans: Method of funding, civilian workers,<sup>1</sup> March 2016**

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

Characteristics	Non-commercially insured <sup>2</sup>	Commercially insured	Legally required	Other
All workers .....	44	41	–	–
<b>Worker characteristics</b>				
Management, professional, and related .....	47	40	12	1
Management, business, and financial .....	51	39	–	–
Professional and related .....	45	42	–	–
Teachers .....	43	40	14	2
Primary, secondary, and special education school teachers .....	40	44	–	–
Registered nurses .....	44	43	–	–
Service .....	28	42	28	1
Protective service .....	45	34	–	–
Sales and office .....	47	37	15	( <sup>3</sup> )
Sales and related .....	51	33	–	–
Office and administrative support .....	46	39	15	1
Natural resources, construction, and maintenance	38	–	15	–
Installation, maintenance, and repair .....	43	44	–	–
Production, transportation, and material moving ...	44	45	–	–
Production .....	48	45	–	–
Transportation and material moving .....	39	45	–	–
Full time .....	45	42	–	–
Part time .....	26	30	43	1
Union .....	36	44	–	–
Nonunion .....	45	40	–	–
Average wage within the following categories: <sup>4</sup>				
Lowest 25 percent .....	34	34	32	1
Lowest 10 percent .....	–	29	47	–
Second 25 percent .....	41	45	13	1
Third 25 percent .....	45	43	–	–
Highest 25 percent .....	48	39	–	–
Highest 10 percent .....	49	39	12	1
<b>Establishment characteristics</b>				
Goods-producing industries .....	44	46	–	–
Service-providing industries .....	43	40	–	–
Education and health services .....	35	49	–	–
Educational services .....	43	41	13	3
Elementary and secondary schools .....	37	47	12	5
Junior colleges, colleges, and universities	58	29	–	–
Health care and social assistance .....	30	54	–	–
Public administration .....	49	41	–	–

See footnotes at end of table.

**Table 22. Short-term disability plans: Method of funding, civilian workers,<sup>1</sup> March 2016—continued**

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

Characteristics	Non-commercially insured <sup>2</sup>	Commercially insured	Legally required	Other
1 to 99 workers .....	32	43	—	—
1 to 49 workers .....	33	40	—	—
50 to 99 workers .....	30	51	—	—
100 workers or more .....	50	39	—	—
100 to 499 workers .....	47	43	10	1
500 workers or more .....	54	35	—	—
<b>Geographic areas</b>				
Northeast .....	—	30	44	—
Middle Atlantic .....	21	26	53	1
South .....	53	47	—	( <sup>3</sup> )
South Atlantic .....	51	49	—	1
East South Central .....	54	46	—	—
West South Central .....	56	44	—	—
Midwest .....	57	41	—	—
East North Central .....	57	41	—	—
West .....	41	50	8	1
Mountain .....	37	62	—	1
Pacific .....	44	43	13	1

<sup>1</sup> 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.

<sup>2</sup> Employer assumes all risks and expenses of providing the benefit.

<sup>3</sup> Less than 0.5.

<sup>4</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 22. Standard errors for short-term disability plans: Method of funding, civilian workers,<sup>1</sup> March 2016**

Characteristics	Non-commercially insured <sup>2</sup>	Commercially insured	Legally required	Other
All workers .....	1.0	1.2	–	–
<b>Worker characteristics</b>				
Management, professional, and related .....	1.6	1.8	0.9	0.2
Management, business, and financial .....	2.6	2.0	–	–
Professional and related .....	2.1	2.6	–	–
Teachers .....	3.4	4.2	2.7	0.5
Primary, secondary, and special education school teachers .....	4.2	4.9	–	–
Registered nurses .....	4.5	5.5	–	–
Service .....	3.0	4.0	2.6	0.4
Protective service .....	6.4	6.5	–	–
Sales and office .....	1.6	1.7	0.9	0.2
Sales and related .....	2.1	2.2	–	–
Office and administrative support .....	1.9	2.1	1.6	0.3
Natural resources, construction, and maintenance .....	2.5	–	2.1	–
Installation, maintenance, and repair .....	3.3	2.5	–	–
Production, transportation, and material moving ...	2.5	2.4	–	–
Production .....	3.0	2.8	–	–
Transportation and material moving .....	3.9	3.6	–	–
Full time .....	1.1	1.2	–	–
Part time .....	2.3	2.8	2.2	0.4
Union .....	2.1	2.4	–	–
Nonunion .....	1.1	1.2	–	–
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	2.9	3.1	2.7	0.4
Lowest 10 percent .....	–	3.9	5.7	–
Second 25 percent .....	1.8	1.9	1.5	0.2
Third 25 percent .....	1.7	1.9	–	–
Highest 25 percent .....	1.6	1.6	–	–
Highest 10 percent .....	2.1	2.2	1.2	0.2
<b>Establishment characteristics</b>				
Goods-producing industries .....	2.0	2.0	–	–
Service-providing industries .....	1.2	1.4	–	–
Education and health services .....	2.7	3.6	–	–
Educational services .....	3.2	3.2	1.9	0.6
Elementary and secondary schools .....	4.4	4.5	2.7	1.0
Junior colleges, colleges, and universities .....	2.7	2.6	–	–
Health care and social assistance .....	4.0	5.5	–	–
Public administration .....	4.3	4.1	–	–

See footnotes at end of table.

**Table 22. Standard errors for short-term disability plans: Method of funding, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	Non-commercially insured <sup>2</sup>	Commercially insured	Legally required	Other
1 to 99 workers .....	1.6	2.1	—	—
1 to 49 workers .....	1.9	2.5	—	—
50 to 99 workers .....	2.6	3.8	—	—
100 workers or more .....	1.5	1.5	—	—
100 to 499 workers .....	1.9	2.0	1.0	0.2
500 workers or more .....	2.0	2.1	—	—
<b>Geographic areas</b>				
Northeast .....	—	2.2	1.8	—
Middle Atlantic .....	1.2	2.4	2.1	0.5
South .....	2.6	2.7	—	0.1
South Atlantic .....	3.9	4.0	—	0.1
East South Central .....	7.9	7.9	—	—
West South Central .....	2.8	2.8	—	—
Midwest .....	1.6	1.6	—	—
East North Central .....	1.9	2.0	—	—
West .....	2.3	2.3	0.8	0.2
Mountain .....	3.9	4.0	—	0.4
Pacific .....	2.9	2.6	1.2	0.3

<sup>1</sup> 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.

<sup>2</sup> Employer assumes all risks and expenses of providing the benefit.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> March 2016**

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

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	16	84
<b>Worker characteristics</b>		
Management, professional, and related .....	11	89
Management, business, and financial .....	10	90
Professional and related .....	12	88
Teachers .....	11	89
Primary, secondary, and special education school teachers .....	14	86
Registered nurses .....	13	87
Service .....	32	68
Protective service .....	22	78
Sales and office .....	16	84
Sales and related .....	20	80
Office and administrative support .....	15	85
Natural resources, construction, and maintenance Installation, maintenance, and repair .....	16	84
Production, transportation, and material moving ... Production .....	12	88
Transportation and material moving .....	8	92
Transportation and material moving .....	17	83
Full time .....	13	87
Part time .....	41	59
Union .....	17	83
Nonunion .....	15	85
Average wage within the following categories: <sup>2</sup>		
Lowest 25 percent .....	34	66
Lowest 10 percent .....	46	54
Second 25 percent .....	15	85
Third 25 percent .....	12	88
Highest 25 percent .....	12	88
Highest 10 percent .....	12	88
<b>Establishment characteristics</b>		
Goods-producing industries .....	11	89
Service-providing industries .....	17	83
Education and health services .....	14	86
Educational services .....	10	90
Elementary and secondary schools .....	11	89
Junior colleges, colleges, and universities	6	94
Health care and social assistance .....	16	84
Public administration .....	15	85

See footnotes at end of table.

**Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> March 2016—continued**

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers .....	22	78
1 to 49 workers .....	24	76
50 to 99 workers .....	19	81
100 workers or more .....	12	88
100 to 499 workers .....	13	87
500 workers or more .....	10	90
<b>Geographic areas</b>		
Northeast .....	37	63
Middle Atlantic .....	43	57
South .....	5	95
South Atlantic .....	5	95
East South Central .....	6	94
West South Central .....	4	96
Midwest .....	6	94
East North Central .....	7	93
West .....	9	91
Mountain .....	4	96
Pacific .....	11	89

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 23. Standard errors for short-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> March 2016**

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	0.6	0.6
<b>Worker characteristics</b>		
Management, professional, and related .....	0.7	0.7
Management, business, and financial .....	1.6	1.6
Professional and related .....	1.3	1.3
Teachers .....	1.8	1.8
Primary, secondary, and special education school teachers .....	2.8	2.8
Registered nurses .....	3.5	3.5
Service .....	2.3	2.3
Protective service .....	4.1	4.1
Sales and office .....	1.2	1.2
Sales and related .....	2.0	2.0
Office and administrative support .....	1.4	1.4
Natural resources, construction, and maintenance .....	1.7	1.7
Installation, maintenance, and repair .....	2.4	2.4
Production, transportation, and material moving ...	1.1	1.1
Production .....	1.2	1.2
Transportation and material moving .....	1.8	1.8
Full time .....	0.5	0.5
Part time .....	2.8	2.8
Union .....	1.2	1.2
Nonunion .....	0.7	0.7
Average wage within the following categories: <sup>2</sup>		
Lowest 25 percent .....	2.3	2.3
Lowest 10 percent .....	4.2	4.2
Second 25 percent .....	1.2	1.2
Third 25 percent .....	0.8	0.8
Highest 25 percent .....	0.8	0.8
Highest 10 percent .....	1.4	1.4
<b>Establishment characteristics</b>		
Goods-producing industries .....	1.1	1.1
Service-providing industries .....	0.7	0.7
Education and health services .....	1.6	1.6
Educational services .....	1.1	1.1
Elementary and secondary schools .....	2.0	2.0
Junior colleges, colleges, and universities .....	1.1	1.1
Health care and social assistance .....	2.8	2.8
Public administration .....	2.6	2.6

See footnotes at end of table.

**Table 23. Standard errors for short-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers .....	1.5	1.5
1 to 49 workers .....	1.8	1.8
50 to 99 workers .....	2.7	2.7
100 workers or more .....	0.7	0.7
100 to 499 workers .....	1.4	1.4
500 workers or more .....	0.8	0.8
<b>Geographic areas</b>		
Northeast .....	1.5	1.5
Middle Atlantic .....	1.7	1.7
South .....	0.6	0.6
South Atlantic .....	0.8	0.8
East South Central .....	1.3	1.3
West South Central .....	1.4	1.4
Midwest .....	0.9	0.9
East North Central .....	1.2	1.2
West .....	0.7	0.7
Mountain .....	0.7	0.7
Pacific .....	1.1	1.1

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup>  
March 2016**

(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	71	21	1
<b>Worker characteristics</b>					
Management, professional, and related .....	2	1	72	25	1
Management, business, and financial .....	2	1	63	34	( <sup>2</sup> )
Professional and related .....	1	1	78	19	1
Teachers .....	—	—	89	5	2
Primary, secondary, and special education school teachers .....	—	—	88	3	2
Registered nurses .....	—	—	91	7	—
Service .....	6	—	86	6	—
Protective service .....	—	—	79	—	—
Sales and office .....	2	1	72	25	1
Sales and related .....	3	—	70	24	—
Office and administrative support .....	2	1	72	25	( <sup>2</sup> )
Natural resources, construction, and maintenance .....	15	—	61	19	—
Installation, maintenance, and repair .....	6	—	61	30	—
Production, transportation, and material moving ...	14	—	65	17	—
Production .....	18	—	55	22	—
Transportation and material moving .....	9	—	76	12	—
Full time .....	6	2	70	22	1
Part time .....	2	—	89	7	—
Union .....	15	7	66	12	1
Nonunion .....	3	1	73	23	1
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	5	—	82	10	—
Lowest 10 percent .....	5	—	87	6	—
Second 25 percent .....	8	1	74	17	( <sup>2</sup> )
Third 25 percent .....	6	3	71	20	1
Highest 25 percent .....	3	2	66	28	1
Highest 10 percent .....	2	1	66	30	1
<b>Establishment characteristics</b>					
Goods-producing industries .....	15	—	57	23	—
Service-providing industries .....	3	1	75	20	1
Education and health services .....	3	—	90	6	—
Educational services .....	2	—	88	7	—
Elementary and secondary schools .....	—	—	90	3	2
Junior colleges, colleges, and universities .....	1	—	82	16	—
Health care and social assistance .....	3	—	91	6	—
Public administration .....	2	—	85	11	—

See footnotes at end of table.

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup> March 2016—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	2	77	16	1
1 to 49 workers .....	4	2	77	16	1
50 to 99 workers .....	7	—	76	14	—
100 workers or more .....	6	2	68	24	1
100 to 499 workers .....	6	—	69	23	—
500 workers or more .....	5	2	68	24	1
<b>Geographic areas</b>					
Northeast .....	3	1	83	13	( <sup>2</sup> )
Middle Atlantic .....	2	—	86	11	—
South .....	6	3	64	27	1
South Atlantic .....	6	3	67	24	1
East South Central .....	7	—	64	25	—
West South Central .....	5	—	60	33	—
Midwest .....	10	2	65	23	( <sup>2</sup> )
East North Central .....	10	—	66	22	—
West .....	4	2	73	20	2
Mountain .....	3	—	76	19	—
Pacific .....	4	2	71	20	3

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 24. Standard errors for short-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup> March 2016**

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers .....	0.3	0.2	0.8	0.9	0.1
<b>Worker characteristics</b>					
Management, professional, and related .....	0.4	0.2	1.3	1.3	0.2
Management, business, and financial .....	0.6	0.4	2.1	2.0	0.1
Professional and related .....	0.5	0.3	1.3	1.3	0.4
Teachers .....	–	–	2.9	1.0	0.8
Primary, secondary, and special education school teachers .....	–	–	4.4	1.2	1.1
Registered nurses .....	–	–	2.2	1.9	–
Service .....	1.3	–	2.5	1.1	–
Protective service .....	–	–	6.0	–	–
Sales and office .....	0.3	0.2	1.3	1.3	0.3
Sales and related .....	0.7	–	2.1	2.1	–
Office and administrative support .....	0.3	0.2	1.5	1.5	0.2
Natural resources, construction, and maintenance	1.3	–	2.7	2.4	–
Installation, maintenance, and repair .....	0.9	–	3.7	3.6	–
Production, transportation, and material moving ...	1.1	–	2.0	2.1	–
Production .....	1.5	–	2.9	2.9	–
Transportation and material moving .....	1.5	–	2.2	2.4	–
Full time .....	0.4	0.3	0.8	0.9	0.1
Part time .....	0.8	–	1.2	0.9	–
Union .....	1.3	1.0	1.7	1.1	0.3
Nonunion .....	0.3	0.3	1.0	1.0	0.1
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	1.3	–	2.6	1.0	–
Lowest 10 percent .....	2.5	–	2.6	1.2	–
Second 25 percent .....	0.7	0.1	1.8	1.6	0.2
Third 25 percent .....	0.6	0.5	1.4	1.2	0.2
Highest 25 percent .....	0.5	0.3	1.3	1.4	0.2
Highest 10 percent .....	0.6	0.4	1.8	1.9	0.2
<b>Establishment characteristics</b>					
Goods-producing industries .....	0.8	–	1.8	1.9	–
Service-providing industries .....	0.4	0.3	1.0	1.0	0.1
Education and health services .....	0.9	–	1.5	1.2	–
Educational services .....	1.2	–	1.5	0.7	–
Elementary and secondary schools .....	–	–	2.3	1.0	0.9
Junior colleges, colleges, and universities	0.5	–	1.6	1.5	–
Health care and social assistance .....	1.1	–	2.2	1.7	–
Public administration .....	0.8	–	2.7	2.4	–

See footnotes at end of table.

**Table 24. Standard errors for short-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
1 to 99 workers .....	0.7	0.6	1.4	1.1	0.2
1 to 49 workers .....	0.8	0.8	1.8	1.4	0.2
50 to 99 workers .....	1.3	—	2.7	2.1	—
100 workers or more .....	0.5	0.2	1.1	1.1	0.2
100 to 499 workers .....	0.6	—	1.8	1.7	—
500 workers or more .....	0.7	0.5	1.6	1.6	0.2
<b>Geographic areas</b>					
Northeast .....	0.4	0.3	1.8	1.7	0.1
Middle Atlantic .....	0.4	—	2.0	2.0	—
South .....	0.7	0.5	1.6	1.7	0.2
South Atlantic .....	0.9	0.9	2.2	2.6	0.1
East South Central .....	3.0	—	5.1	2.6	—
West South Central .....	1.1	—	2.7	2.1	—
Midwest .....	0.8	0.6	1.2	1.8	0.1
East North Central .....	1.0	—	1.4	2.3	—
West .....	1.0	0.3	1.9	1.5	0.6
Mountain .....	1.3	—	2.7	1.8	—
Pacific .....	1.3	0.5	2.6	2.2	0.9

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 25. Short-term disability plans: Duration of benefits, civilian workers,<sup>1</sup> March 2016**

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

Characteristics	Fixed duration	Number of weeks <sup>2</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	93	12	21	26	26	26	7
<b>Worker characteristics</b>							
Management, professional, and related .....	92	12	20	26	26	26	8
Management, business, and financial .....	95	12	20	26	26	26	5
Professional and related .....	91	12	21	26	26	26	9
Teachers .....	84	12	20	26	–	52	16
Primary, secondary, and special education school teachers .....	80	12	20	26	–	52	20
Registered nurses .....	95	12	–	26	26	26	5
Service .....	95	12	–	26	26	26	5
Protective service .....	93	12	–	26	26	26	7
Sales and office .....	92	12	21	26	26	26	8
Sales and related .....	90	11	–	26	26	26	10
Office and administrative support .....	93	12	21	26	26	26	7
Natural resources, construction, and maintenance .....	92	13	26	26	26	–	8
Installation, maintenance, and repair .....	89	13	25	26	26	52	11
Production, transportation, and material moving ...	92	13	24	26	26	26	8
Production .....	90	13	21	26	26	26	10
Transportation and material moving .....	94	13	25	26	26	26	6
Full time .....	92	12	21	26	26	26	8
Part time .....	95	13	26	26	26	26	5
Union .....	88	13	26	26	26	36	12
Nonunion .....	94	12	21	26	26	26	6
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	93	12	21	26	26	26	7
Lowest 10 percent .....	94	13	26	26	26	26	6
Second 25 percent .....	94	12	21	26	26	26	6
Third 25 percent .....	92	12	20	26	26	26	8
Highest 25 percent .....	91	12	24	26	26	26	9
Highest 10 percent .....	91	12	24	26	26	26	9
<b>Establishment characteristics</b>							
Goods-producing industries .....	92	12	22	26	26	26	8
Service-providing industries .....	93	12	21	26	26	26	7
Education and health services .....	92	12	20	26	26	26	8
Educational services .....	83	13	22	26	26	52	17
Elementary and secondary schools .....	80	13	21	26	–	52	20
Junior colleges, colleges, and universities .....	88	13	26	26	26	–	12
Health care and social assistance .....	97	12	–	26	26	26	3
Public administration .....	88	–	24	26	26	52	12

See footnotes at end of table.

**Table 25. Short-term disability plans: Duration of benefits, civilian workers,<sup>1</sup> March 2016—continued**

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

Characteristics	Fixed duration	Number of weeks <sup>2</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	95	12	18	26	26	26	5
1 to 49 workers .....	94	12	18	26	26	26	6
50 to 99 workers .....	97	12	20	26	26	26	3
100 workers or more .....	91	12	22	26	26	26	9
100 to 499 workers .....	93	12	18	26	26	26	7
500 workers or more .....	90	13	25	26	26	26	10
<b>Geographic areas</b>							
Northeast .....	94	—	26	26	26	26	6
Middle Atlantic .....	94	25	26	26	26	26	6
South .....	92	12	18	26	26	26	8
South Atlantic .....	93	12	18	26	26	36	7
East South Central .....	90	12	21	26	26	26	10
West South Central .....	92	12	13	26	26	26	8
Midwest .....	90	12	13	26	26	26	10
East North Central .....	90	12	15	26	26	26	10
West .....	94	11	13	26	26	26	6
Mountain .....	93	11	13	21	26	26	7
Pacific .....	95	12	25	26	26	26	5

<sup>1</sup> 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.

<sup>2</sup> 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 as or less than the benefit shown. The remaining percentiles follow the same logic.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 25. Standard errors for short-term disability plans: Duration of benefits, civilian workers,<sup>1</sup> March 2016**

Characteristics	Fixed duration	Number of weeks <sup>2</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	0.5	0.0	0.5	0.0	0.0	0.0	0.5
<b>Worker characteristics</b>							
Management, professional, and related .....	0.8	0.0	1.4	0.0	0.0	0.0	0.8
Management, business, and financial .....	1.0	0.0	2.4	0.0	0.0	0.0	1.0
Professional and related .....	0.9	0.0	2.7	0.0	0.0	0.0	0.9
Teachers .....	2.0	1.3	1.8	0.0	–	0.0	2.0
Primary, secondary, and special education school teachers .....	2.9	1.5	2.9	0.0	–	0.0	2.9
Registered nurses .....	2.0	0.5	–	0.0	0.0	0.0	2.0
Service .....	0.7	0.1	–	0.0	0.0	0.0	0.7
Protective service .....	1.9	0.0	–	0.0	0.0	1.7	1.9
Sales and office .....	0.6	0.0	0.7	0.0	0.0	0.0	0.6
Sales and related .....	1.4	1.3	–	0.0	0.0	0.0	1.4
Office and administrative support .....	0.6	0.0	2.1	0.0	0.0	0.0	0.6
Natural resources, construction, and maintenance .....	1.3	0.0	1.7	0.0	0.0	–	1.3
Installation, maintenance, and repair .....	2.2	0.0	1.7	0.0	0.0	5.5	2.2
Production, transportation, and material moving .....	1.1	0.0	2.7	0.0	0.0	0.0	1.1
Production .....	1.6	1.3	4.1	0.0	0.0	0.0	1.6
Transportation and material moving .....	1.3	0.0	2.1	0.0	0.0	0.0	1.3
Full time .....	0.5	0.0	1.2	0.0	0.0	0.0	0.5
Part time .....	0.8	1.7	0.0	0.0	0.0	0.0	0.8
Union .....	1.0	0.0	0.7	0.0	0.0	8.9	1.0
Nonunion .....	0.5	0.0	1.2	0.0	0.0	0.0	0.5
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	1.0	0.0	2.6	0.0	0.0	0.0	1.0
Lowest 10 percent .....	1.2	1.1	2.2	0.0	0.0	0.0	1.2
Second 25 percent .....	0.7	0.0	1.0	0.0	0.0	0.0	0.7
Third 25 percent .....	0.7	0.0	0.9	0.0	0.0	0.0	0.7
Highest 25 percent .....	0.8	0.0	3.1	0.0	0.0	0.0	0.8
Highest 10 percent .....	1.1	0.0	2.3	0.0	0.0	0.0	1.1
<b>Establishment characteristics</b>							
Goods-producing industries .....	0.9	0.5	4.0	0.0	0.0	0.0	0.9
Service-providing industries .....	0.5	0.0	0.4	0.0	0.0	0.0	0.5
Education and health services .....	0.9	0.0	3.3	0.0	0.0	0.0	0.9
Educational services .....	1.9	0.0	1.4	0.0	0.0	0.0	1.9
Elementary and secondary schools .....	3.1	0.4	1.5	0.0	–	0.0	3.1
Junior colleges, colleges, and universities .....	1.6	0.5	0.3	0.0	0.0	–	1.6
Health care and social assistance .....	1.0	0.0	–	0.0	0.0	0.0	1.0
Public administration .....	2.1	–	3.3	0.0	0.0	1.7	2.1

See footnotes at end of table.

**Table 25. Standard errors for short-term disability plans: Duration of benefits, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	Fixed duration	Number of weeks <sup>2</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	0.5	0.0	3.1	0.0	0.0	0.0	0.5
1 to 49 workers .....	0.6	0.0	4.8	0.0	0.0	0.0	0.6
50 to 99 workers .....	0.7	0.4	4.7	0.0	0.0	0.0	0.7
100 workers or more .....	0.7	0.4	1.4	0.0	0.0	0.0	0.7
100 to 499 workers .....	1.0	0.0	3.4	0.0	0.0	0.0	1.0
500 workers or more .....	0.9	0.0	0.4	0.0	0.0	0.0	0.9
<b>Geographic areas</b>							
Northeast .....	0.6	—	0.0	0.0	0.0	0.0	0.6
Middle Atlantic .....	0.7	1.6	0.0	0.0	0.0	0.0	0.7
South .....	1.1	0.0	4.9	0.0	0.0	0.0	1.1
South Atlantic .....	1.4	0.0	4.7	0.0	0.0	8.6	1.4
East South Central .....	2.2	0.0	3.7	0.0	0.0	0.0	2.2
West South Central .....	2.5	0.0	3.0	0.0	0.0	0.0	2.5
Midwest .....	1.0	0.0	3.6	0.0	0.0	0.0	1.0
East North Central .....	1.3	0.0	4.0	0.0	0.0	0.0	1.3
West .....	0.9	0.6	0.7	0.0	0.0	0.0	0.9
Mountain .....	2.1	0.0	1.3	5.0	0.0	0.0	2.1
Pacific .....	0.9	0.8	0.3	0.0	0.0	0.0	0.9

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> March 2016**

(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	24	1	39	22	13	62.0	60.0
<b>Worker characteristics</b>								
Management, professional, and related .....	( <sup>2</sup> )	19	1	39	24	16	63.8	60.0
Management, business, and financial .....	1	15	1	38	28	17	64.5	60.0
Professional and related .....	( <sup>2</sup> )	20	2	40	22	16	63.4	60.0
Teachers .....	—	30	4	27	19	19	63.5	60.0
Primary, secondary, and special education school teachers .....	—	31	3	28	23	15	62.3	60.0
Registered nurses .....	—	30	1	46	18	—	59.0	60.0
Service .....	—	31	—	36	22	8	59.8	60.0
Protective service .....	—	30	—	37	23	5	58.9	60.0
Sales and office .....	1	29	1	38	20	11	60.8	60.0
Sales and related .....	—	37	—	36	15	11	60.0	60.0
Office and administrative support .....	1	26	2	39	22	10	61.1	60.0
Natural resources, construction, and maintenance .....	( <sup>2</sup> )	30	1	34	23	12	60.9	60.0
Installation, maintenance, and repair .....	—	19	—	43	23	13	62.6	60.0
Production, transportation, and material moving ...	3	18	( <sup>2</sup> )	46	19	14	62.1	60.0
Production .....	—	13	—	48	18	17	62.6	60.0
Transportation and material moving .....	—	21	—	45	21	11	61.6	60.0
Full time .....	1	22	1	41	21	14	62.3	60.0
Part time .....	—	35	—	24	31	6	59.7	60.0
Union .....	2	25	3	34	25	11	60.7	60.0
Nonunion .....	1	23	1	41	21	13	62.2	60.0
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	—	35	—	35	22	6	59.1	60.0
Lowest 10 percent .....	—	35	—	29	27	6	59.6	60.0
Second 25 percent .....	2	25	1	42	19	11	60.8	60.0
Third 25 percent .....	1	21	1	42	22	13	62.1	60.0
Highest 25 percent .....	( <sup>2</sup> )	19	1	38	24	17	64.3	60.0
Highest 10 percent .....	—	19	—	38	22	20	65.2	60.0
<b>Establishment characteristics</b>								
Goods-producing industries .....	—	16	—	42	20	20	63.1	60.0
Service-providing industries .....	1	25	1	39	22	12	61.8	60.0
Education and health services .....	—	25	—	42	19	12	61.3	60.0
Educational services .....	—	34	5	25	18	18	62.8	60.0
Elementary and secondary schools .....	—	37	3	26	22	12	61.0	60.0
Junior colleges, colleges, and universities .....	—	25	11	26	10	29	67.2	60.0
Health care and social assistance .....	—	20	—	50	19	9	60.6	60.0
Public administration .....	—	30	—	30	32	5	59.9	60.0

See footnotes at end of table.

**Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> March 2016—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 .....	—	23	—	38	27	12	62.4	60.0
1 to 49 workers .....	—	25	—	35	27	11	62.0	60.0
50 to 99 workers .....	—	17	—	44	25	13	63.2	60.0
100 workers or more .....	1	24	1	41	19	14	61.7	60.0
100 to 499 workers .....	2	22	( <sup>2</sup> )	43	19	13	61.2	60.0
500 workers or more .....	—	26	—	38	19	14	62.2	60.0
<b>Geographic areas</b>								
Northeast .....	—	31	—	24	36	7	61.2	60.0
Middle Atlantic .....	—	34	—	22	37	6	60.6	60.0
South .....	—	23	—	50	12	15	61.6	60.0
South Atlantic .....	—	24	—	47	13	15	61.4	60.0
East South Central .....	—	22	—	49	—	—	62.5	60.0
West South Central .....	—	19	—	57	10	13	61.6	60.0
Midwest .....	—	15	—	50	16	19	63.9	60.0
East North Central .....	—	16	—	50	16	18	63.6	60.0
West .....	—	19	—	41	17	15	61.9	60.0
Mountain .....	—	16	—	52	—	—	63.0	60.0
Pacific .....	—	21	—	34	19	14	61.2	60.0

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/eps/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> March 2016**

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 .....	0.2	0.9	0.1	1.4	1.3	0.9	0.2	0.0
<b>Worker characteristics</b>								
Management, professional, and related .....	0.1	1.1	0.2	2.2	1.8	1.5	0.4	0.0
Management, business, and financial .....	0.3	1.8	0.2	3.3	3.6	1.8	0.5	0.0
Professional and related .....	0.1	1.3	0.2	2.8	2.0	1.7	0.5	0.0
Teachers .....	–	3.4	0.6	2.7	4.0	2.4	0.8	0.0
Primary, secondary, and special education school teachers .....	–	4.2	0.7	3.3	4.7	2.8	1.0	0.0
Registered nurses .....	–	3.8	0.2	5.0	2.9	–	0.6	0.0
Service .....	–	2.7	–	3.2	2.7	2.3	0.5	0.0
Protective service .....	–	4.6	–	6.8	4.5	1.8	1.1	0.0
Sales and office .....	0.3	1.2	0.3	1.7	1.7	0.8	0.3	0.0
Sales and related .....	–	1.8	–	2.5	2.2	1.2	0.5	0.0
Office and administrative support .....	0.4	1.4	0.4	2.3	2.0	0.9	0.3	0.0
Natural resources, construction, and maintenance .....	0.1	3.0	0.4	2.8	2.5	2.4	0.8	0.0
Installation, maintenance, and repair .....	–	3.6	–	4.2	3.6	3.2	1.1	0.0
Production, transportation, and material moving .....	1.1	2.1	0.1	2.1	2.0	1.4	0.5	0.0
Production .....	–	3.6	–	3.9	3.3	2.1	0.7	0.0
Transportation and material moving .....	–	2.3	–	3.0	2.4	1.2	0.7	0.0
Full time .....	0.2	0.9	0.1	1.4	1.3	1.0	0.3	0.0
Part time .....	–	2.5	–	4.3	3.4	0.9	0.5	0.0
Union .....	0.8	2.5	0.5	2.0	2.3	1.4	0.5	0.0
Nonunion .....	0.2	1.0	0.2	1.5	1.4	1.0	0.3	0.0
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	–	3.0	–	2.9	2.4	0.7	0.5	0.0
Lowest 10 percent .....	–	4.8	–	4.4	2.9	1.4	0.7	0.0
Second 25 percent .....	0.6	1.6	0.3	2.0	1.6	1.4	0.4	0.0
Third 25 percent .....	0.3	1.4	0.2	1.8	1.5	1.4	0.3	0.0
Highest 25 percent .....	0.2	1.1	0.2	2.3	2.0	1.4	0.4	0.0
Highest 10 percent .....	–	1.8	–	3.1	2.2	2.2	0.7	0.0
<b>Establishment characteristics</b>								
Goods-producing industries .....	–	2.5	–	2.4	2.6	2.2	0.5	0.0
Service-providing industries .....	0.2	1.0	0.2	1.5	1.5	0.9	0.3	0.0
Education and health services .....	–	1.9	–	3.4	3.2	1.9	0.5	0.0
Educational services .....	–	2.9	0.7	2.3	2.3	2.4	0.9	0.0
Elementary and secondary schools .....	–	3.6	0.7	3.6	3.4	2.5	0.8	0.0
Junior colleges, colleges, and universities .....	–	3.3	1.1	2.8	1.2	4.1	1.8	0.0
Health care and social assistance .....	–	2.5	–	3.9	4.0	2.7	0.7	0.0
Public administration .....	–	4.3	–	5.4	3.8	1.3	0.6	0.0

See footnotes at end of table.

**Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> March 2016—continued**

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 .....	—	1.9	—	2.5	2.4	1.3	0.4	0.0
1 to 49 workers .....	—	2.3	—	2.6	2.7	1.7	0.6	0.0
50 to 99 workers .....	—	2.2	—	4.0	4.0	2.4	0.8	0.0
100 workers or more .....	0.4	1.3	0.2	1.7	1.1	1.0	0.3	0.0
100 to 499 workers .....	0.7	1.9	0.2	2.7	1.8	1.5	0.4	0.0
500 workers or more .....	—	1.8	—	1.9	1.4	1.7	0.5	0.0
<b>Geographic areas</b>								
Northeast .....	—	1.4	—	2.5	3.0	0.7	0.4	0.0
Middle Atlantic .....	—	1.5	—	2.8	3.2	0.6	0.4	0.0
South .....	—	1.5	—	2.6	1.8	2.0	0.5	0.0
South Atlantic .....	—	1.9	—	3.6	2.7	2.9	0.5	0.0
East South Central .....	—	4.7	—	6.8	—	—	2.3	0.0
West South Central .....	—	2.7	—	4.3	1.5	3.0	0.9	0.0
Midwest .....	—	2.1	—	1.8	1.9	2.1	0.4	0.0
East North Central .....	—	2.8	—	2.0	2.3	2.3	0.5	0.0
West .....	—	2.4	—	2.7	3.0	2.4	0.7	0.0
Mountain .....	—	4.2	—	4.1	—	—	1.4	0.0
Pacific .....	—	2.9	—	3.8	4.0	1.7	0.6	0.0

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> March 2016**

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	73	\$170	\$275	\$604	\$1,250	\$2,500	27
<b>Worker characteristics</b>							
Management, professional, and related .....	69	170	500	750	1,500	2,500	31
Management, business, and financial .....	67	170	559	1,000	1,500	2,500	33
Professional and related .....	70	170	500	700	1,500	2,500	30
Teachers .....	77	170	500	692	1,000	2,000	23
Primary, secondary, and special education school teachers .....	79	–	500	692	831	–	21
Registered nurses .....	59	170	–	–	2,307	3,000	41
Service .....	74	170	170	535	700	1,500	26
Protective service .....	71	170	–	576	–	2,500	29
Sales and office .....	79	170	200	604	1,250	2,500	21
Sales and related .....	85	170	200	500	1,250	–	15
Office and administrative support .....	77	170	200	615	1,300	2,500	23
Natural resources, construction, and maintenance .....	78	170	185	500	1,000	–	22
Installation, maintenance, and repair .....	75	170	350	600	1,000	2,300	25
Production, transportation, and material moving ...	72	170	350	561	1,000	1,846	28
Production .....	69	170	350	604	1,500	2,500	31
Transportation and material moving .....	75	170	350	500	800	1,500	25
Full time .....	72	170	346	615	1,500	2,500	28
Part time .....	84	170	170	500	604	–	16
Union .....	80	170	200	500	808	1,662	20
Nonunion .....	72	170	315	615	1,500	2,500	28
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	83	170	170	500	636	1,500	17
Lowest 10 percent .....	90	170	170	500	615	–	10
Second 25 percent .....	75	170	220	600	1,250	2,309	25
Third 25 percent .....	70	170	350	615	1,400	2,325	30
Highest 25 percent .....	70	170	500	700	1,500	2,500	30
Highest 10 percent .....	68	170	500	831	1,800	2,500	32
<b>Establishment characteristics</b>							
Goods-producing industries .....	71	170	350	615	1,200	2,300	29
Service-providing industries .....	74	170	249	604	1,269	2,500	26
Education and health services .....	68	170	–	615	1,154	2,500	32
Educational services .....	72	170	–	692	831	2,000	28
Elementary and secondary schools .....	78	170	–	692	831	–	22
Junior colleges, colleges, and universities .....	57	170	185	604	1,039	2,000	43
Health care and social assistance .....	66	170	–	615	1,500	2,500	34
Public administration .....	72	170	200	615	–	1,662	28

See footnotes at end of table.

**Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> March 2016—continued**

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	77	\$170	—	\$604	\$1,000	\$1,965	23
1 to 49 workers .....	77	170	\$170	604	1,000	1,500	23
50 to 99 workers .....	79	170	315	604	1,200	2,500	21
100 workers or more .....	71	170	300	615	1,500	2,500	29
100 to 499 workers .....	73	170	300	604	1,500	2,500	27
500 workers or more .....	68	170	—	625	1,500	2,500	32
<b>Geographic areas</b>							
Northeast .....	87	170	170	572	615	1,480	13
Middle Atlantic .....	90	170	170	500	604	1,000	10
South .....	67	215	500	1,000	1,730	2,500	33
South Atlantic .....	70	—	500	—	1,730	2,500	30
East South Central .....	62	200	500	1,000	1,500	2,500	38
West South Central .....	65	250	500	—	—	2,500	35
Midwest .....	59	250	500	900	1,500	2,500	41
East North Central .....	59	270	500	—	1,500	2,500	41
West .....	73	185	500	1,000	1,662	2,500	27
Mountain .....	70	—	—	—	—	2,500	30
Pacific .....	75	170	—	—	1,662	2,500	25

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> March 2016**

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	1.1	\$0.00	\$45.83	\$0.00	\$214.50	\$128.97	1.1
<b>Worker characteristics</b>							
Management, professional, and related .....	1.9	0.00	50.31	71.84	255.40	0.00	1.9
Management, business, and financial .....	3.0	0.00	19.93	165.43	316.49	0.00	3.0
Professional and related .....	2.3	0.00	14.65	56.38	296.70	40.14	2.3
Teachers .....	2.7	5.31	149.10	0.00	146.87	372.93	2.7
Primary, secondary, and special education school teachers .....	3.2	–	36.86	0.00	71.50	–	3.2
Registered nurses .....	7.2	43.25	–	–	41.31	353.19	7.2
Service .....	2.9	0.00	31.86	63.09	107.77	275.33	2.9
Protective service .....	5.9	15.66	–	31.84	–	0.00	5.9
Sales and office .....	1.5	0.00	0.00	1.93	205.71	18.92	1.5
Sales and related .....	1.7	0.00	0.00	76.67	284.68	–	1.7
Office and administrative support .....	1.7	0.00	33.36	14.13	215.61	51.25	1.7
Natural resources, construction, and maintenance .....	3.2	0.00	31.79	17.08	213.96	–	3.2
Installation, maintenance, and repair .....	4.0	12.04	67.37	55.76	152.53	592.35	4.0
Production, transportation, and material moving .....	2.4	0.00	41.00	71.94	22.34	354.99	2.4
Production .....	2.8	27.59	47.11	42.23	40.14	298.97	2.8
Transportation and material moving .....	3.5	0.00	60.68	1.89	217.55	0.00	3.5
Full time .....	1.2	0.00	58.30	4.20	28.96	0.00	1.2
Part time .....	1.8	0.00	0.00	16.42	9.48	–	1.8
Union .....	2.1	0.00	30.31	6.58	83.81	244.17	2.1
Nonunion .....	1.3	0.00	26.19	3.55	53.11	0.00	1.3
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	2.4	0.00	7.24	57.47	108.37	293.10	2.4
Lowest 10 percent .....	2.2	0.00	0.00	124.72	3.23	–	2.2
Second 25 percent .....	1.9	0.00	50.22	5.43	162.26	171.59	1.9
Third 25 percent .....	1.5	0.00	75.81	21.58	192.44	236.83	1.5
Highest 25 percent .....	1.9	0.00	0.00	51.61	132.78	0.00	1.9
Highest 10 percent .....	2.7	0.00	34.94	97.28	402.37	547.84	2.7
<b>Establishment characteristics</b>							
Goods-producing industries .....	1.9	0.00	46.08	19.06	240.03	197.73	1.9
Service-providing industries .....	1.3	0.00	58.31	0.00	272.16	100.78	1.3
Education and health services .....	2.5	0.00	–	103.53	328.20	236.47	2.5
Educational services .....	2.7	0.00	–	82.66	170.16	381.11	2.7
Elementary and secondary schools .....	3.2	14.75	–	77.80	6.19	–	3.2
Junior colleges, colleges, and universities .....	4.1	0.00	0.00	44.50	90.32	183.69	4.1
Health care and social assistance .....	3.6	0.00	–	78.80	357.57	501.85	3.6
Public administration .....	4.0	38.71	22.79	11.11	–	95.50	4.0

See footnotes at end of table.

**Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	2.1	\$0.00	–	\$3.51	\$25.69	\$494.28	2.1
1 to 49 workers .....	2.6	0.00	\$32.83	8.11	0.00	0.00	2.6
50 to 99 workers .....	3.3	0.00	85.21	5.58	228.73	580.54	3.3
100 workers or more .....	1.4	0.00	22.59	10.56	13.38	0.00	1.4
100 to 499 workers .....	1.9	0.00	50.81	9.99	0.00	0.00	1.9
500 workers or more .....	2.0	0.00	–	85.63	61.49	0.00	2.0
<b>Geographic areas</b>							
Northeast .....	1.2	0.00	0.00	33.52	0.00	400.37	1.2
Middle Atlantic .....	1.3	0.00	0.00	78.10	9.96	180.28	1.3
South .....	2.9	47.39	0.00	89.68	193.53	0.00	2.9
South Atlantic .....	3.7	–	0.00	–	208.05	116.60	3.7
East South Central .....	8.1	0.00	0.00	0.00	48.24	51.95	8.1
West South Central .....	5.8	67.49	0.00	–	–	120.25	5.8
Midwest .....	2.3	30.21	20.89	247.74	0.00	0.00	2.3
East North Central .....	2.8	30.13	84.82	–	108.77	0.00	2.8
West .....	3.4	8.25	7.23	0.00	227.00	119.65	3.4
Mountain .....	5.3	–	–	–	–	124.81	5.3
Pacific .....	4.3	8.80	–	–	161.77	194.16	4.3

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> March 2016**

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

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	7	93
<b>Worker characteristics</b>		
Management, professional, and related .....	7	93
Management, business, and financial .....	5	95
Professional and related .....	8	92
Teachers .....	18	82
Primary, secondary, and special education school teachers .....	21	79
Registered nurses .....	5	95
Service .....	9	91
Protective service .....	13	87
Sales and office .....	7	93
Sales and related .....	7	93
Office and administrative support .....	8	92
Natural resources, construction, and maintenance .....	10	90
Construction, extraction, farming, fishing, and forestry .....	8	92
Installation, maintenance, and repair .....	12	88
Production, transportation, and material moving .....	6	94
Production .....	6	94
Transportation and material moving .....	6	94
Full time .....	8	92
Part time .....	6	94
Union .....	12	88
Nonunion .....	7	93
Average wage within the following categories: <sup>2</sup>		
Lowest 25 percent .....	12	88
Second 25 percent .....	7	93
Third 25 percent .....	7	93
Highest 25 percent .....	7	93
Highest 10 percent .....	8	92
<b>Establishment characteristics</b>		
Goods-producing industries .....	5	95
Service-providing industries .....	8	92
Education and health services .....	9	91
Educational services .....	17	83
Elementary and secondary schools .....	20	80
Junior colleges, colleges, and universities .....	12	88
Health care and social assistance .....	4	96
Hospitals .....	5	95
Public administration .....	14	86

See footnotes at end of table.

**Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> March 2016—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 .....	8	92
100 to 499 workers .....	7	93
500 workers or more .....	9	91
<b>Geographic areas</b>		
Northeast .....	7	93
New England .....	6	94
Middle Atlantic .....	7	93
South .....	6	94
South Atlantic .....	7	93
West South Central .....	5	95
Midwest .....	9	91
East North Central .....	11	89
West North Central .....	6	94
West .....	7	93
Pacific .....	4	96

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 28. Standard errors for long-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> March 2016**

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	0.7	0.7
<b>Worker characteristics</b>		
Management, professional, and related .....	0.7	0.7
Management, business, and financial .....	0.9	0.9
Professional and related .....	0.8	0.8
Teachers .....	2.6	2.6
Primary, secondary, and special education school teachers .....	3.6	3.6
Registered nurses .....	1.6	1.6
Service .....	1.6	1.6
Protective service .....	2.8	2.8
Sales and office .....	1.1	1.1
Sales and related .....	1.3	1.3
Office and administrative support .....	1.3	1.3
Natural resources, construction, and maintenance .....	1.7	1.7
Construction, extraction, farming, fishing, and forestry .....	2.9	2.9
Installation, maintenance, and repair .....	1.9	1.9
Production, transportation, and material moving ...	1.0	1.0
Production .....	1.2	1.2
Transportation and material moving .....	1.3	1.3
Full time .....	0.7	0.7
Part time .....	1.4	1.4
Union .....	1.3	1.3
Nonunion .....	0.7	0.7
Average wage within the following categories: <sup>2</sup>		
Lowest 25 percent .....	2.3	2.3
Second 25 percent .....	1.2	1.2
Third 25 percent .....	0.8	0.8
Highest 25 percent .....	0.7	0.7
Highest 10 percent .....	1.0	1.0
<b>Establishment characteristics</b>		
Goods-producing industries .....	0.8	0.8
Service-providing industries .....	0.8	0.8
Education and health services .....	1.5	1.5
Educational services .....	2.5	2.5
Elementary and secondary schools .....	4.1	4.1
Junior colleges, colleges, and universities .....	2.1	2.1
Health care and social assistance .....	1.7	1.7
Hospitals .....	1.7	1.7
Public administration .....	2.9	2.9

See footnotes at end of table.

**Table 28. Standard errors for long-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers .....	1.3	1.3
1 to 49 workers .....	0.9	0.9
50 to 99 workers .....	3.0	3.0
100 workers or more .....	0.7	0.7
100 to 499 workers .....	0.8	0.8
500 workers or more .....	1.0	1.0
<b>Geographic areas</b>		
Northeast .....	1.8	1.8
New England .....	0.9	0.9
Middle Atlantic .....	2.3	2.3
South .....	1.1	1.1
South Atlantic .....	1.6	1.6
West South Central .....	1.1	1.1
Midwest .....	0.8	0.8
East North Central .....	1.1	1.1
West North Central .....	1.2	1.2
West .....	2.2	2.2
Pacific .....	1.1	1.1

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 29. Long-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup> March 2016**

(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 .....	94	4	1	( <sup>2</sup> )
<b>Worker characteristics</b>				
Management, professional, and related .....	95	4	( <sup>2</sup> )	( <sup>2</sup> )
Management, business, and financial .....	95	5	—	—
Professional and related .....	95	4	—	—
Teachers .....	97	2	—	—
Primary, secondary, and special education school teachers .....	97	—	—	—
Registered nurses .....	99	—	—	—
Service .....	96	3	—	—
Protective service .....	93	6	—	—
Sales and office .....	96	4	( <sup>2</sup> )	( <sup>2</sup> )
Sales and related .....	91	9	—	—
Office and administrative support .....	97	2	( <sup>2</sup> )	( <sup>2</sup> )
Natural resources, construction, and maintenance .....	89	—	6	—
Construction, extraction, farming, fishing, and forestry .....	84	—	15	—
Installation, maintenance, and repair .....	92	5	—	—
Production, transportation, and material moving .....	91	4	4	2
Production .....	88	5	—	—
Transportation and material moving .....	95	2	—	—
Full time .....	95	4	1	( <sup>2</sup> )
Part time .....	90	8	2	—
Union .....	90	2	7	1
Nonunion .....	95	4	( <sup>2</sup> )	( <sup>2</sup> )
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	93	6	1	—
Lowest 10 percent .....	84	—	—	—
Second 25 percent .....	96	3	( <sup>2</sup> )	1
Third 25 percent .....	94	3	2	1
Highest 25 percent .....	94	5	1	( <sup>2</sup> )
Highest 10 percent .....	93	6	—	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	88	7	5	1
Service-providing industries .....	96	4	1	( <sup>2</sup> )
Education and health services .....	98	2	—	—
Educational services .....	97	3	—	—
Elementary and secondary schools .....	97	—	—	—
Junior colleges, colleges, and universities .....	95	4	—	—
Health care and social assistance .....	98	—	—	—
Hospitals .....	98	—	—	—
Public administration .....	93	6	—	—

See footnotes at end of table.

**Table 29. Long-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup> March 2016—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 .....	94	5	1	( <sup>2</sup> )
1 to 49 workers .....	93	6	—	—
50 to 99 workers .....	96	—	1	—
100 workers or more .....	95	4	1	( <sup>2</sup> )
100 to 499 workers .....	95	3	1	( <sup>2</sup> )
500 workers or more .....	94	4	1	( <sup>2</sup> )
<b>Geographic areas</b>				
Northeast .....	95	4	1	1
New England .....	96	—	2	—
Middle Atlantic .....	94	5	—	—
South .....	95	5	—	—
South Atlantic .....	96	3	—	—
East South Central .....	90	—	—	—
West South Central .....	95	4	—	—
Midwest .....	92	5	3	1
East North Central .....	91	5	—	—
West North Central .....	93	5	—	—
West .....	97	3	( <sup>2</sup> )	( <sup>2</sup> )
Mountain .....	97	3	—	—
Pacific .....	97	2	( <sup>2</sup> )	1

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 29. Standard errors for long-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup> March 2016**

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers .....	0.5	0.5	0.2	0.1
<b>Worker characteristics</b>				
Management, professional, and related .....	0.6	0.6	0.1	0.1
Management, business, and financial .....	1.0	1.0	—	—
Professional and related .....	0.6	0.6	—	—
Teachers .....	0.9	0.7	—	—
Primary, secondary, and special education school teachers .....	1.2	—	—	—
Registered nurses .....	0.8	—	—	—
Service .....	1.0	1.0	—	—
Protective service .....	1.9	1.7	—	—
Sales and office .....	0.7	0.6	0.1	0.1
Sales and related .....	1.7	1.8	—	—
Office and administrative support .....	0.5	0.5	0.1	0.2
Natural resources, construction, and maintenance .....	1.3	—	0.8	—
Construction, extraction, farming, fishing, and forestry .....	2.1	—	1.9	—
Installation, maintenance, and repair .....	1.7	1.5	—	—
Production, transportation, and material moving ...	1.4	1.2	1.2	0.7
Production .....	2.3	1.8	—	—
Transportation and material moving .....	1.6	0.7	—	—
Full time .....	0.5	0.4	0.2	0.1
Part time .....	2.2	2.0	0.6	—
Union .....	1.2	0.5	1.2	0.7
Nonunion .....	0.5	0.5	0.1	0.1
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	1.4	1.4	0.3	—
Lowest 10 percent .....	5.2	—	—	—
Second 25 percent .....	0.6	0.6	0.1	0.2
Third 25 percent .....	0.7	0.6	0.5	0.2
Highest 25 percent .....	0.7	0.7	0.1	0.1
Highest 10 percent .....	1.3	1.3	—	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	1.3	1.1	1.0	0.6
Service-providing industries .....	0.5	0.5	0.1	0.1
Education and health services .....	0.6	0.6	—	—
Educational services .....	0.8	0.7	—	—
Elementary and secondary schools .....	1.0	—	—	—
Junior colleges, colleges, and universities .....	1.6	1.6	—	—
Health care and social assistance .....	0.9	—	—	—
Hospitals .....	0.8	—	—	—
Public administration .....	1.9	1.7	—	—

See footnotes at end of table.

**Table 29. Standard errors for long-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
1 to 99 workers .....	0.8	0.8	0.2	0.1
1 to 49 workers .....	0.9	0.9	—	—
50 to 99 workers .....	1.4	—	0.4	—
100 workers or more .....	0.6	0.6	0.3	0.1
100 to 499 workers .....	0.9	0.9	0.2	0.2
500 workers or more .....	0.8	0.8	0.4	0.1
<b>Geographic areas</b>				
Northeast .....	1.1	1.2	0.3	0.3
New England .....	1.3	—	0.8	—
Middle Atlantic .....	1.4	1.7	—	—
South .....	0.8	0.8	—	—
South Atlantic .....	1.1	1.1	—	—
East South Central .....	3.7	—	—	—
West South Central .....	0.8	0.7	—	—
Midwest .....	1.0	0.9	0.6	0.3
East North Central .....	1.0	1.0	—	—
West North Central .....	2.1	1.8	—	—
West .....	0.6	0.5	0.1	0.1
Mountain .....	0.9	0.9	—	—
Pacific .....	0.8	0.7	0.2	0.2

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> March 2016**

(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 .....	27	59	8	6	1	57.9	60.0
<b>Worker characteristics</b>							
Management, professional, and related .....	26	56	10	6	1	58.1	60.0
Management, business, and financial .....	26	61	7	5	( <sup>2</sup> )	57.7	60.0
Professional and related .....	26	53	12	7	2	58.3	60.0
Teachers .....	13	49	20	12	6	60.9	60.0
Primary, secondary, and special education school teachers .....	14	42	24	13	6	61.0	60.0
Registered nurses .....	42	52	3	—	—	55.5	60.0
Service .....	28	59	7	5	2	58.0	60.0
Protective service .....	22	54	12	7	5	59.7	60.0
Sales and office .....	29	60	6	5	1	57.4	60.0
Sales and related .....	21	68	6	—	—	58.2	60.0
Office and administrative support .....	31	58	6	5	( <sup>2</sup> )	57.2	60.0
Natural resources, construction, and maintenance .....	22	62	10	4	2	58.7	60.0
Construction, extraction, farming, fishing, and forestry .....	21	53	19	—	—	59.8	60.0
Installation, maintenance, and repair .....	22	67	7	4	1	58.2	60.0
Production, transportation, and material moving ...	25	64	6	—	—	57.9	60.0
Production .....	26	63	6	—	—	57.6	60.0
Transportation and material moving .....	24	66	5	—	—	58.1	60.0
Full time .....	26	58	8	5	1	57.9	60.0
Part time .....	27	59	5	7	2	58.2	60.0
Union .....	28	52	9	8	4	58.7	60.0
Nonunion .....	26	60	8	5	1	57.8	60.0
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	24	64	7	—	—	57.9	60.0
Lowest 10 percent .....	—	69	—	—	—	57.2	60.0
Second 25 percent .....	28	60	7	5	1	57.5	60.0
Third 25 percent .....	26	59	9	5	1	58.0	60.0
Highest 25 percent .....	27	56	9	6	2	58.0	60.0
Highest 10 percent .....	27	57	9	6	1	57.9	60.0
<b>Establishment characteristics</b>							
Goods-producing industries .....	24	57	12	—	—	58.4	60.0
Service-providing industries .....	27	59	8	5	1	57.8	60.0
Education and health services .....	27	55	10	6	2	58.1	60.0
Educational services .....	12	50	21	13	5	61.1	60.0
Elementary and secondary schools .....	15	38	26	15	6	61.3	60.0
Junior colleges, colleges, and universities .....	8	68	13	8	4	60.7	60.0
Health care and social assistance .....	37	59	—	1	—	56.1	60.0
Hospitals .....	47	47	—	3	—	54.8	60.0
Public administration .....	19	45	19	15	3	60.5	60.0

See footnotes at end of table.

**Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> March 2016—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 .....	22	64	8	5	1	58.4	60.0
1 to 49 workers .....	21	66	7	5	1	58.5	60.0
50 to 99 workers .....	23	60	—	5	—	58.3	60.0
100 workers or more .....	29	56	8	6	1	57.6	60.0
100 to 499 workers .....	25	62	6	6	1	58.0	60.0
500 workers or more .....	32	50	10	6	1	57.3	60.0
<b>Geographic areas</b>							
Northeast .....	25	66	4	5	( <sup>2</sup> )	57.9	60.0
New England .....	25	62	7	—	—	57.9	60.0
Middle Atlantic .....	25	67	2	5	( <sup>2</sup> )	57.9	60.0
South .....	28	59	9	4	1	57.3	60.0
South Atlantic .....	28	55	12	4	1	57.4	60.0
East South Central .....	24	68	4	—	—	57.4	60.0
West South Central .....	29	64	4	2	( <sup>2</sup> )	56.9	60.0
Midwest .....	24	60	7	6	3	58.4	60.0
East North Central .....	27	58	7	5	2	58.0	60.0
West North Central .....	19	63	7	7	3	59.3	60.0
West .....	28	49	13	8	1	58.3	60.0
Mountain .....	26	50	—	—	—	59.0	60.0
Pacific .....	30	49	13	8	1	57.9	60.0

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> March 2016**

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 .....	1.1	1.2	0.8	0.5	0.2	0.2	0.0
<b>Worker characteristics</b>							
Management, professional, and related .....	1.4	1.7	1.0	0.7	0.3	0.2	0.0
Management, business, and financial .....	2.3	2.4	0.8	0.7	0.1	0.3	0.0
Professional and related .....	1.6	1.9	1.3	0.9	0.4	0.3	0.0
Teachers .....	1.8	3.9	2.4	1.8	1.9	0.5	0.0
Primary, secondary, and special education school teachers .....	2.4	5.4	3.3	2.5	2.0	0.7	0.3
Registered nurses .....	3.9	3.8	0.9	–	–	0.5	0.0
Service .....	4.7	4.7	1.5	0.9	0.5	0.6	0.0
Protective service .....	3.8	4.7	3.0	2.9	2.5	0.8	0.0
Sales and office .....	1.5	1.5	0.7	0.6	0.3	0.3	0.0
Sales and related .....	2.4	3.2	1.8	–	–	0.5	0.0
Office and administrative support .....	1.7	1.7	0.7	0.6	0.1	0.3	0.0
Natural resources, construction, and maintenance	2.7	2.9	1.8	1.2	0.9	0.6	0.0
Construction, extraction, farming, fishing, and forestry .....	5.4	6.3	4.4	–	–	1.5	0.0
Installation, maintenance, and repair .....	2.7	3.0	1.4	0.8	0.3	0.3	0.0
Production, transportation, and material moving ...	2.2	2.4	1.5	–	–	0.3	0.0
Production .....	3.2	3.3	1.6	–	–	0.4	0.0
Transportation and material moving .....	2.5	3.0	2.6	–	–	0.4	0.0
Full time .....	1.1	1.2	0.8	0.5	0.2	0.2	0.0
Part time .....	4.1	5.5	1.1	1.7	0.7	0.4	0.0
Union .....	2.4	2.2	1.5	1.5	0.8	0.4	0.0
Nonunion .....	1.1	1.3	0.8	0.5	0.1	0.2	0.0
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	3.8	4.1	1.4	–	–	0.5	0.0
Lowest 10 percent .....	–	11.4	–	–	–	1.2	0.0
Second 25 percent .....	2.2	2.5	0.9	0.8	0.3	0.3	0.0
Third 25 percent .....	1.5	1.3	1.0	0.6	0.2	0.2	0.0
Highest 25 percent .....	1.4	1.7	1.1	0.7	0.3	0.2	0.0
Highest 10 percent .....	2.2	2.5	1.5	0.8	0.3	0.3	0.0
<b>Establishment characteristics</b>							
Goods-producing industries .....	2.1	2.0	2.1	–	–	0.4	0.0
Service-providing industries .....	1.3	1.4	0.8	0.5	0.2	0.2	0.0
Education and health services .....	2.7	2.6	1.5	0.9	0.5	0.4	0.0
Educational services .....	1.6	2.6	2.3	1.7	1.1	0.4	0.0
Elementary and secondary schools .....	2.5	3.7	3.4	2.5	1.5	0.6	1.2
Junior colleges, colleges, and universities .....	1.4	2.4	1.4	1.4	1.3	0.2	0.0
Health care and social assistance .....	4.0	3.8	–	0.5	–	0.5	0.0
Hospitals .....	4.5	3.9	–	1.1	–	0.6	3.5
Public administration .....	3.2	4.1	3.4	3.6	1.2	0.6	0.0

See footnotes at end of table.

**Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> March 2016—continued**

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 .....	1.9	2.1	1.5	0.7	0.3	0.3	0.0
1 to 49 workers .....	2.1	2.5	1.4	0.9	0.3	0.3	0.0
50 to 99 workers .....	3.4	3.8	—	1.1	—	0.5	0.0
100 workers or more .....	1.2	1.4	0.8	0.6	0.2	0.2	0.0
100 to 499 workers .....	2.4	2.6	0.9	0.8	0.3	0.3	0.0
500 workers or more .....	2.0	2.0	1.1	0.8	0.3	0.3	0.0
<b>Geographic areas</b>							
Northeast .....	2.8	3.0	0.8	1.2	0.2	0.4	0.0
New England .....	4.3	4.9	2.1	—	—	0.7	0.0
Middle Atlantic .....	3.4	3.6	0.6	1.4	0.2	0.4	0.0
South .....	2.0	2.0	1.0	0.4	0.2	0.3	0.0
South Atlantic .....	1.9	2.2	1.7	0.7	0.2	0.3	0.0
East South Central .....	4.9	4.2	1.1	—	—	0.9	0.0
West South Central .....	5.3	4.9	1.0	0.6	0.1	0.6	0.0
Midwest .....	1.4	1.7	1.7	0.9	0.6	0.2	0.0
East North Central .....	1.4	1.7	2.3	1.3	0.6	0.3	0.0
West North Central .....	2.9	3.6	1.8	1.0	1.1	0.3	0.0
West .....	2.3	2.8	2.4	1.6	0.4	0.5	0.0
Mountain .....	4.3	5.6	—	—	—	0.9	0.0
Pacific .....	2.6	3.0	2.3	1.5	0.5	0.5	0.0

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> March 2016**

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	86	\$3,000	\$5,000	\$7,500	\$10,000	\$15,000	14
<b>Worker characteristics</b>							
Management, professional, and related .....	87	–	5,000	8,000	12,000	15,000	13
Management, business, and financial .....	90	4,000	6,000	10,000	15,000	20,000	10
Professional and related .....	85	3,000	5,000	7,500	10,000	15,000	15
Teachers .....	74	2,000	3,900	5,000	7,500	10,000	26
Primary, secondary, and special education school teachers .....	70	–	3,900	5,000	6,000	10,000	30
Registered nurses .....	85	–	5,000	7,500	10,000	15,000	15
Service .....	85	3,900	5,000	7,000	10,000	12,500	15
Protective service .....	65	–	4,500	5,000	8,000	10,000	35
Sales and office .....	88	3,000	5,000	8,000	12,000	20,000	12
Sales and related .....	90	5,000	5,000	10,000	15,000	20,000	10
Office and administrative support .....	87	3,000	5,000	8,000	12,000	20,000	13
Natural resources, construction, and maintenance .....	84	3,000	5,000	7,000	10,000	15,000	16
Construction, extraction, farming, fishing, and forestry .....	77	3,000	5,000	7,000	–	15,000	23
Installation, maintenance, and repair .....	87	3,000	4,800	6,000	10,000	15,000	13
Production, transportation, and material moving ... ..	82	3,000	5,000	7,000	10,000	15,000	18
Production .....	87	3,000	5,000	7,000	10,000	15,000	13
Transportation and material moving .....	77	–	4,000	7,000	10,000	12,500	23
Full time .....	86	3,000	5,000	7,500	10,000	15,000	14
Part time .....	83	–	5,000	7,000	10,000	15,000	17
Union .....	71	2,500	3,102	5,000	8,000	11,000	29
Nonunion .....	89	3,500	5,000	8,000	–	15,000	11
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	89	3,500	5,000	7,000	10,000	14,500	11
Lowest 10 percent .....	93	5,000	5,000	6,000	10,000	10,000	7
Second 25 percent .....	88	3,000	5,000	6,000	10,000	15,000	12
Third 25 percent .....	85	3,000	5,000	7,500	10,000	15,000	15
Highest 25 percent .....	85	–	5,000	8,500	12,500	15,000	15
Highest 10 percent .....	85	4,000	6,000	10,000	15,000	20,000	15
<b>Establishment characteristics</b>							
Goods-producing industries .....	90	–	5,000	10,000	12,000	15,000	10
Service-providing industries .....	85	3,000	5,000	7,500	10,000	15,000	15
Education and health services .....	85	3,000	5,000	6,000	10,000	12,500	15
Educational services .....	75	2,000	3,900	5,000	8,000	12,000	25
Elementary and secondary schools .....	70	–	3,900	5,000	–	9,450	30
Junior colleges, colleges, and universities .....	81	3,000	5,000	7,000	10,000	20,000	19
Health care and social assistance .....	91	–	5,000	6,000	10,000	15,000	9
Hospitals .....	87	–	5,000	8,000	10,000	15,000	13
Public administration .....	66	–	3,333	5,000	6,500	10,000	34

See footnotes at end of table.

**Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> March 2016—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 <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	89	\$4,000	\$5,000	\$7,500	\$10,000	\$15,000	11
1 to 49 workers .....	88	3,900	5,000	7,000	10,000	16,000	12
50 to 99 workers .....	90	4,500	5,000	7,500	10,000	15,000	10
100 workers or more .....	85	3,000	5,000	8,000	—	15,000	15
100 to 499 workers .....	86	—	5,000	7,500	10,000	15,000	14
500 workers or more .....	83	3,000	5,000	8,000	12,000	16,000	17
<b>Geographic areas</b>							
Northeast .....	92	3,000	5,000	7,500	11,000	15,000	8
New England .....	91	3,000	5,000	7,500	11,000	15,000	9
Middle Atlantic .....	92	3,000	5,000	8,000	11,000	17,333	8
South .....	90	3,000	5,000	7,500	10,000	15,000	10
South Atlantic .....	89	—	5,000	8,000	10,000	15,000	11
East South Central .....	88	3,000	5,000	6,000	10,000	15,000	12
West South Central .....	92	4,000	5,000	8,000	10,000	15,000	8
Midwest .....	79	3,000	5,000	6,000	10,000	15,000	21
East North Central .....	78	3,000	5,000	6,000	10,000	15,000	22
West North Central .....	82	4,000	5,000	7,000	12,500	15,000	18
West .....	84	4,000	5,000	8,500	12,000	15,000	16
Pacific .....	85	3,102	5,000	8,000	10,000	15,000	15

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> March 2016**

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	0.9	\$56.26	\$0.00	\$66.90	\$307.25	\$0.00	0.9
<b>Worker characteristics</b>							
Management, professional, and related .....	1.3	–	0.00	461.49	1,253.29	133.79	1.3
Management, business, and financial .....	1.7	905.05	0.00	0.00	737.96	272.99	1.7
Professional and related .....	1.5	111.41	0.00	372.94	55.66	0.00	1.5
Teachers .....	3.2	545.70	56.76	0.00	637.35	0.00	3.2
Primary, secondary, and special education school teachers .....	4.2	–	412.84	0.00	406.40	2,050.55	4.2
Registered nurses .....	4.0	–	0.00	458.61	2,095.41	0.00	4.0
Service .....	2.1	660.76	0.00	990.72	0.00	1,295.84	2.1
Protective service .....	6.2	–	903.52	1,119.37	802.75	638.14	6.2
Sales and office .....	1.0	152.00	0.00	303.24	541.40	445.93	1.0
Sales and related .....	1.9	0.00	189.21	449.32	3,313.35	2,086.13	1.9
Office and administrative support .....	1.2	428.34	0.00	551.63	473.42	72.05	1.2
Natural resources, construction, and maintenance	2.2	463.89	228.62	1,086.92	0.00	0.00	2.2
Construction, extraction, farming, fishing, and forestry .....	4.8	599.54	0.00	291.59	–	0.00	4.8
Installation, maintenance, and repair .....	2.3	525.57	829.07	563.67	0.00	1,435.17	2.3
Production, transportation, and material moving ...	2.2	0.00	0.00	547.56	0.00	835.52	2.2
Production .....	2.5	0.00	0.00	691.97	299.17	200.69	2.5
Transportation and material moving .....	3.2	–	1,164.88	996.72	0.00	1,905.05	3.2
Full time .....	0.9	48.04	0.00	203.31	383.21	0.00	0.9
Part time .....	3.1	–	0.00	1,502.76	1,379.08	0.00	3.1
Union .....	2.4	280.97	457.69	33.45	432.92	1,863.49	2.4
Nonunion .....	0.8	645.99	0.00	115.87	–	0.00	0.8
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	2.2	722.34	0.00	1,231.47	0.00	2,792.83	2.2
Lowest 10 percent .....	2.5	732.80	0.00	1,175.91	1,573.11	2,053.16	2.5
Second 25 percent .....	1.1	0.00	0.00	1,156.11	0.00	0.00	1.1
Third 25 percent .....	1.5	11.68	0.00	163.86	0.00	0.00	1.5
Highest 25 percent .....	1.2	–	0.00	1,412.90	915.95	1,603.93	1.2
Highest 10 percent .....	1.8	748.99	0.00	0.00	200.69	3,553.62	1.8
<b>Establishment characteristics</b>							
Goods-producing industries .....	1.3	–	0.00	759.79	814.11	0.00	1.3
Service-providing industries .....	1.1	38.86	0.00	0.00	0.00	0.00	1.1
Education and health services .....	2.2	99.54	133.79	0.00	0.00	2,592.42	2.2
Educational services .....	3.7	517.02	108.75	167.24	231.73	2,013.27	3.7
Elementary and secondary schools .....	4.6	–	372.73	0.00	–	1,138.82	4.6
Junior colleges, colleges, and universities .....	5.4	554.22	0.00	453.99	0.00	3,316.99	5.4
Health care and social assistance .....	1.9	–	0.00	824.18	0.00	3,193.51	1.9
Hospitals .....	2.7	–	0.00	728.03	0.00	707.95	2.7
Public administration .....	4.0	–	879.92	0.00	884.84	1,001.20	4.0

See footnotes at end of table.

**Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	1.2	\$241.49	\$0.00	\$599.23	\$0.00	\$0.00	1.2
1 to 49 workers .....	1.1	553.28	0.00	1,149.90	0.00	1,441.20	1.1
50 to 99 workers .....	2.4	926.89	0.00	299.17	439.94	0.00	2.4
100 workers or more .....	1.1	0.00	0.00	642.23	—	0.00	1.1
100 to 499 workers .....	1.5	—	0.00	360.24	541.65	0.00	1.5
500 workers or more .....	1.7	491.58	0.00	325.84	691.65	2,214.45	1.7
<b>Geographic areas</b>							
Northeast .....	1.2	4.42	0.00	448.75	1,459.63	2,609.70	1.2
New England .....	2.1	406.28	0.00	0.00	1,587.08	0.00	2.1
Middle Atlantic .....	1.4	275.82	0.00	685.47	1,747.01	3,205.21	1.4
South .....	1.3	601.20	0.00	509.46	0.00	0.00	1.3
South Atlantic .....	2.0	—	93.65	627.53	1,177.07	0.00	2.0
East South Central .....	2.6	27.22	0.00	906.44	0.00	0.00	2.6
West South Central .....	1.6	885.55	0.00	2,201.91	807.44	2,087.92	1.6
Midwest .....	2.0	184.96	0.00	422.70	326.08	0.00	2.0
East North Central .....	1.7	0.00	0.00	0.00	0.00	0.00	1.7
West North Central .....	4.8	849.25	0.00	1,084.35	2,109.88	0.00	4.8
West .....	2.4	325.85	634.63	1,414.51	1,477.95	4,214.81	2.4
Pacific .....	1.8	418.45	231.73	1,196.45	2,302.80	3,322.68	1.8

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 32. Leave benefits: Access, civilian workers,<sup>1</sup> March 2016**

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave <sup>2</sup>	
								Paid	Unpaid
All workers .....	75	68	73	42	60	62	35	14	88
<b>Worker characteristics</b>									
Management, professional, and related .....	81	84	76	59	79	82	52	22	93
Management, business, and financial .....	96	89	95	61	82	84	52	27	93
Professional and related .....	74	82	68	59	77	81	52	20	93
Teachers .....	35	83	16	62	79	85	63	15	93
Primary, secondary, and special education school teachers .....	31	93	16	75	85	92	68	16	97
Registered nurses .....	89	79	88	65	75	82	48	23	95
Service .....	54	48	55	26	37	41	20	8	81
Protective service .....	77	72	76	42	63	67	53	11	90
Sales and office .....	81	70	80	44	59	60	33	13	88
Sales and related .....	73	60	72	36	46	48	24	8	86
Office and administrative support .....	86	77	85	49	67	67	38	16	90
Natural resources, construction, and maintenance	81	60	79	31	49	52	27	9	84
Construction, extraction, farming, fishing, and forestry .....	69	48	67	20	36	40	20	8	81
Installation, maintenance, and repair .....	92	72	90	41	62	64	33	10	87
Production, transportation, and material moving ...	82	61	80	34	61	60	31	6	88
Production .....	90	58	87	34	65	63	31	8	89
Transportation and material moving .....	76	63	74	34	58	57	31	5	87
Full time .....	88	80	87	50	71	74	43	16	91
Part time .....	39	31	35	18	26	28	13	5	79
Union .....	79	86	74	60	84	87	59	15	94
Nonunion .....	75	65	73	39	56	58	32	13	87
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	53	41	51	21	31	33	14	6	80
Lowest 10 percent .....	40	28	40	12	21	23	9	4	75
Second 25 percent .....	83	70	82	44	63	65	34	12	89
Third 25 percent .....	88	79	87	50	72	74	44	15	91
Highest 25 percent .....	83	87	79	61	81	84	55	22	94
Highest 10 percent .....	83	90	79	61	83	86	58	23	94
<b>Establishment characteristics</b>									
Goods-producing industries .....	89	63	87	35	62	63	33	9	88
Service-providing industries .....	73	68	71	44	60	62	36	14	88
Education and health services .....	73	79	66	58	74	78	46	18	93
Educational services .....	53	87	40	60	83	88	66	16	94
Elementary and secondary schools .....	42	90	28	70	83	90	67	16	94
Junior colleges, colleges, and universities .....	79	87	67	42	88	90	72	15	95
Health care and social assistance .....	86	74	83	57	69	71	33	19	93
Hospitals .....	94	84	93	67	84	87	48	29	96
Public administration .....	88	89	88	53	86	90	81	16	93

See footnotes at end of table.

**Table 32. Leave benefits: Access, civilian workers,<sup>1</sup> March 2016—continued**

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave <sup>2</sup>	
								Paid	Unpaid
1 to 99 workers .....	69	56	68	29	44	46	20	9	81
1 to 49 workers .....	68	54	67	27	40	43	18	9	79
50 to 99 workers .....	73	62	72	36	55	55	25	10	87
100 workers or more .....	82	79	79	55	76	78	50	17	94
100 to 499 workers .....	82	74	80	50	68	69	39	14	93
500 workers or more .....	81	85	77	61	85	87	63	21	95
<b>Geographic areas</b>									
Northeast .....	74	70	73	53	66	73	39	16	87
New England .....	70	68	69	47	65	74	40	13	90
Middle Atlantic .....	76	71	75	55	66	72	39	17	85
South .....	78	66	76	41	62	65	39	13	87
South Atlantic .....	79	66	76	43	64	65	39	14	89
East South Central .....	78	68	78	34	60	65	39	9	85
West South Central .....	75	66	74	42	59	64	38	13	84
Midwest .....	75	64	74	39	60	60	31	13	89
East North Central .....	75	63	74	40	60	60	30	14	89
West North Central .....	74	65	73	39	61	62	35	10	90
West .....	74	71	70	39	52	51	31	14	89
Mountain .....	71	61	69	42	52	56	33	14	87
Pacific .....	75	76	70	37	52	49	31	14	89

<sup>1</sup> 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.

<sup>2</sup> The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.

<sup>3</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/nchs/ebs/glossary20152016.htm](http://www.bls.gov/nchs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 32. Standard errors for leave benefits: Access, civilian workers,<sup>1</sup> March 2016**

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
All workers .....	0.7	0.7	0.7	0.7	0.7	0.7	0.6	0.4	0.5
<b>Worker characteristics</b>									
Management, professional, and related .....	0.8	0.9	0.8	1.1	1.0	0.9	1.3	0.7	0.6
Management, business, and financial .....	0.5	0.9	0.6	1.6	1.2	1.1	1.6	1.4	1.0
Professional and related .....	1.0	1.2	1.0	1.3	1.3	1.2	1.6	0.9	0.7
Teachers .....	2.3	2.0	2.3	2.0	2.2	2.0	2.1	1.2	0.9
Primary, secondary, and special education school teachers .....	2.9	2.3	3.1	2.9	2.4	2.3	2.3	1.4	0.6
Registered nurses .....	1.2	2.9	1.2	1.9	2.9	3.6	3.9	3.0	1.1
Service .....	1.8	1.7	1.7	1.6	1.3	1.6	1.1	1.0	1.6
Protective service .....	2.8	3.9	3.2	3.7	4.2	3.8	3.9	1.6	1.7
Sales and office .....	0.8	1.1	1.0	1.2	1.1	1.4	1.0	0.7	0.8
Sales and related .....	1.7	1.6	1.7	1.5	1.7	1.8	1.1	0.8	1.4
Office and administrative support .....	0.8	1.0	0.9	1.4	1.3	1.6	1.3	1.0	0.9
Natural resources, construction, and maintenance	1.3	1.6	1.5	1.2	1.5	1.6	1.1	0.7	1.2
Construction, extraction, farming, fishing, and forestry .....	2.4	2.2	2.8	1.6	1.7	2.2	1.4	1.2	1.8
Installation, maintenance, and repair .....	1.2	2.1	1.5	1.6	2.2	2.0	1.3	1.2	1.5
Production, transportation, and material moving ...	1.3	1.8	1.2	1.2	1.3	1.5	1.3	0.6	0.9
Production .....	1.2	2.2	1.5	1.8	2.1	2.0	1.7	0.7	1.2
Transportation and material moving .....	2.1	2.4	1.6	1.6	1.8	1.8	1.5	0.8	1.2
Full time .....	0.4	0.6	0.4	0.7	0.7	0.6	0.7	0.5	0.4
Part time .....	1.4	1.4	1.4	1.1	1.2	1.4	0.9	0.5	1.3
Union .....	1.0	1.0	1.1	1.4	1.1	1.1	1.2	1.0	0.8
Nonunion .....	0.7	0.8	0.8	0.7	0.8	0.8	0.7	0.5	0.6
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	1.6	1.4	1.6	1.1	1.1	1.3	0.7	0.8	1.1
Lowest 10 percent .....	1.5	1.5	1.5	0.8	1.3	1.7	1.2	0.7	1.5
Second 25 percent .....	0.9	1.1	1.1	1.3	1.3	1.2	1.0	0.8	0.9
Third 25 percent .....	0.7	0.8	0.7	1.1	0.9	1.0	0.9	0.7	0.6
Highest 25 percent .....	0.7	0.8	0.8	1.1	0.9	0.9	1.2	0.8	0.6
Highest 10 percent .....	0.9	1.1	1.2	1.5	1.2	1.2	1.8	1.3	1.0
<b>Establishment characteristics</b>									
Goods-producing industries .....	0.8	1.5	1.2	1.4	1.3	1.2	1.1	0.6	0.7
Service-providing industries .....	0.8	0.8	0.8	0.7	0.8	0.8	0.7	0.5	0.6
Education and health services .....	1.2	1.6	1.2	1.8	1.4	1.2	1.6	1.0	0.9
Educational services .....	1.3	0.9	1.2	1.3	1.4	1.2	1.3	1.1	0.7
Elementary and secondary schools .....	1.5	1.2	1.3	1.6	1.9	1.7	1.7	1.3	0.7
Junior colleges, colleges, and universities	1.6	1.2	1.6	2.6	1.5	1.2	2.1	1.6	0.9
Health care and social assistance .....	1.6	2.6	1.8	2.7	2.0	1.7	2.3	1.6	1.4
Hospitals .....	0.7	1.8	0.8	2.2	2.3	1.9	2.7	2.4	1.3
Public administration .....	1.5	1.4	1.5	2.3	1.6	1.5	1.8	1.8	1.3

See footnotes at end of table.

**Table 32. Standard errors for leave benefits: Access, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
1 to 99 workers .....	1.2	1.2	1.2	0.9	1.1	1.2	0.9	0.5	1.0
1 to 49 workers .....	1.3	1.3	1.3	1.2	1.1	1.3	1.0	0.6	1.2
50 to 99 workers .....	2.4	2.2	2.4	2.2	2.3	2.5	1.6	1.3	1.4
100 workers or more .....	0.6	0.7	0.7	0.8	0.7	0.6	0.9	0.7	0.4
100 to 499 workers .....	1.1	1.2	1.1	1.2	1.2	1.0	1.2	0.9	0.7
500 workers or more .....	0.9	1.0	0.9	1.1	1.1	1.1	1.4	1.0	0.5
<b>Geographic areas</b>									
Northeast .....	1.2	1.2	1.1	1.3	1.4	1.5	1.6	0.8	1.2
New England .....	1.4	2.7	1.6	2.8	2.7	1.8	2.3	1.2	3.3
Middle Atlantic .....	1.6	1.4	1.3	1.5	1.5	2.0	1.9	1.0	1.0
South .....	1.2	1.4	1.2	1.2	1.4	1.2	1.1	0.6	0.9
South Atlantic .....	1.0	2.0	1.3	1.7	1.7	1.1	1.2	0.9	0.9
East South Central .....	4.0	3.5	2.5	1.8	5.6	5.1	5.1	1.7	3.6
West South Central .....	2.8	2.2	2.9	2.1	1.7	2.2	1.2	0.9	1.7
Midwest .....	1.4	1.9	1.9	1.4	1.1	1.4	1.3	0.8	0.6
East North Central .....	1.2	1.6	1.9	1.7	1.2	1.7	1.6	0.7	0.6
West North Central .....	3.8	4.7	4.1	2.6	2.4	2.8	2.2	1.9	1.3
West .....	1.4	1.3	1.4	1.4	1.1	1.4	1.0	1.3	1.5
Mountain .....	0.9	1.6	1.2	3.4	1.3	1.7	1.5	2.8	2.8
Pacific .....	1.9	1.8	1.9	1.2	1.4	1.9	1.3	1.5	1.8

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/hcs/ebs/glossary20152016.htm](http://www.bls.gov/hcs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 33. Paid holidays: Number of days provided, civilian workers,<sup>1</sup> March 2016**

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers .....	7	3	22	14	12	10	12	8	6	3	2	2	8	8
<b>Worker characteristics</b>														
Management, professional, and related .....	2	1	16	13	13	13	14	10	9	3	3	3	9	9
Management, business, and financial .....	1	1	15	10	15	13	19	10	8	3	2	3	9	9
Professional and related .....	3	1	17	15	12	13	12	10	9	3	3	3	9	9
Teachers .....	8	—	15	—	7	10	11	10	7	3	7	11	10	10
Primary, secondary, and special education school teachers .....	10	—	23	—	—	5	10	9	4	1	—	12	10	9
Registered nurses .....	—	—	28	21	19	14	5	6	3	2	1	—	8	7
Service .....	12	6	26	16	8	6	7	6	5	3	2	3	8	7
Protective service .....	—	—	—	6	6	13	12	19	15	8	4	3	10	10
Sales and office .....	12	3	23	13	12	9	13	6	4	2	1	1	8	7
Sales and related .....	28	5	29	11	9	7	5	3	1	—	—	—	6	6
Office and administrative support .....	5	2	20	14	13	10	18	7	5	2	2	2	8	8
Natural resources, construction, and maintenance	5	5	29	16	11	8	11	7	5	2	1	2	8	7
Construction, extraction, farming, fishing, and forestry .....	7	6	30	13	13	9	6	6	5	3	1	1	8	7
Installation, maintenance, and repair .....	4	5	29	17	9	7	14	7	4	2	1	2	8	7
Production, transportation, and material moving ...	5	3	23	12	16	10	13	9	4	2	1	3	8	8
Production .....	3	2	21	10	12	14	16	11	5	2	( <sup>2</sup> )	3	9	9
Transportation and material moving .....	8	4	25	14	20	7	9	6	2	2	1	2	8	7
Full time .....	4	3	21	13	13	11	13	9	6	3	2	2	8	8
Part time .....	25	4	30	15	9	4	6	2	1	1	( <sup>2</sup> )	1	6	6
Union .....	2	2	14	8	11	8	12	15	13	5	4	6	10	10
Nonunion .....	8	3	23	15	13	10	12	7	4	2	1	2	8	8
Average wage within the following categories: <sup>3</sup>														
Lowest 25 percent .....	20	7	32	15	10	5	5	2	1	1	( <sup>2</sup> )	1	6	6
Lowest 10 percent .....	27	6	33	16	9	3	3	1	—	—	—	—	6	6
Second 25 percent .....	6	4	24	15	12	9	12	7	4	2	1	2	8	8
Third 25 percent .....	3	2	18	12	13	11	16	10	7	3	2	3	9	9
Highest 25 percent .....	2	1	14	12	14	13	14	10	10	4	2	3	9	9
Highest 10 percent .....	2	1	12	11	14	14	16	9	12	4	2	3	9	9
<b>Establishment characteristics</b>														
Goods-producing industries .....	3	3	18	11	12	14	16	9	8	2	1	2	9	9
Service-providing industries .....	8	3	22	14	12	9	11	8	5	3	2	2	8	8
Education and health services .....	3	3	25	16	9	8	9	7	7	4	4	6	9	8
Educational services .....	4	2	6	4	6	9	13	14	9	9	9	16	11	11
Elementary and secondary schools .....	6	2	11	4	4	9	13	12	6	6	11	14	11	10
Junior colleges, colleges, and universities .....	2	1	1	3	7	9	11	16	13	13	9	17	12	12
Health care and social assistance .....	3	—	33	22	10	7	7	4	6	2	—	1	8	7
Hospitals .....	2	—	32	24	12	9	6	—	5	3	1	—	8	7
Public administration .....	( <sup>2</sup> )	( <sup>2</sup> )	—	—	2	9	15	28	26	10	7	2	11	11

See footnotes at end of table.

**Table 33. Paid holidays: Number of days provided, civilian workers,<sup>1</sup> March 2016—continued**

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
1 to 99 workers .....	10	4	27	16	12	9	11	5	3	1	1	1	7	7
1 to 49 workers .....	10	5	27	16	11	8	11	6	3	1	( <sup>2</sup> )	1	7	7
50 to 99 workers .....	9	3	27	14	14	12	9	4	3	2	1	1	7	7
100 workers or more .....	5	2	17	12	13	11	14	10	8	4	3	3	9	9
100 to 499 workers .....	7	3	21	13	14	10	13	7	6	3	2	2	8	8
500 workers or more .....	2	1	13	10	12	11	15	13	11	5	4	5	10	10
<b>Geographic areas</b>														
Northeast .....	6	3	17	14	11	9	14	9	10	4	1	3	9	8
New England .....	7	2	13	14	10	9	16	12	9	5	1	3	9	9
Middle Atlantic .....	6	3	18	14	11	9	13	8	10	3	1	3	9	8
South .....	10	3	22	13	12	11	11	7	5	2	2	2	8	8
South Atlantic .....	10	3	23	12	12	11	12	7	5	2	2	1	8	8
East South Central .....	10	4	19	—	11	10	14	8	5	—	—	5	8	8
West South Central .....	9	5	21	16	13	12	8	7	3	1	3	2	8	7
Midwest .....	5	2	25	14	14	9	14	7	5	3	1	2	8	8
East North Central .....	6	2	23	15	14	9	15	6	4	3	1	3	8	8
West North Central .....	4	1	29	12	14	9	12	—	6	2	—	2	8	8
West .....	6	4	22	12	13	10	12	9	5	3	2	2	8	8
Mountain .....	7	3	27	12	15	8	13	7	5	1	—	—	8	8
Pacific .....	6	5	20	12	12	10	11	10	5	3	3	2	8	8

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 33. Standard errors for paid holidays: Number of days provided, civilian workers,<sup>1</sup> March 2016**

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers .....	0.4	0.4	0.7	0.7	0.5	0.5	0.4	0.4	0.4	0.2	0.2	0.2	( <sup>2</sup> )	0.0
<b>Worker characteristics</b>														
Management, professional, and related .....	0.3	0.2	1.0	1.2	1.1	0.9	0.7	0.8	0.8	0.3	0.4	0.3	0.1	0.0
Management, business, and financial .....	0.3	0.2	1.4	0.9	1.5	1.1	1.0	1.0	0.9	0.4	0.3	0.5	0.1	0.0
Professional and related .....	0.4	0.2	1.4	1.7	1.3	1.3	0.9	1.0	1.0	0.3	0.6	0.3	0.1	0.2
Teachers .....	1.5	–	4.2	–	1.9	1.9	2.0	2.1	1.0	0.6	2.1	2.5	0.4	1.4
Primary, secondary, and special education school teachers .....	2.3	–	6.4	–	–	1.4	2.1	2.5	0.8	0.5	–	3.5	0.5	1.6
Registered nurses .....	–	–	3.5	4.0	5.6	3.6	1.1	1.5	0.6	0.5	0.2	–	0.1	1.2
Service .....	1.9	2.0	2.5	2.2	1.0	1.0	0.7	0.6	0.6	0.4	0.2	0.5	0.1	0.0
Protective service .....	–	–	–	2.5	2.3	3.1	1.9	2.5	2.1	1.4	1.0	1.3	0.3	1.0
Sales and office .....	0.8	0.4	0.9	0.7	0.8	0.7	0.6	0.5	0.4	0.4	0.1	0.2	0.1	0.1
Sales and related .....	2.1	0.8	1.5	1.1	1.1	1.2	0.7	0.5	0.3	–	–	–	0.1	0.0
Office and administrative support .....	0.5	0.3	1.3	0.9	1.1	0.8	1.0	0.7	0.6	0.2	0.2	0.2	0.1	0.0
Natural resources, construction, and maintenance	0.8	1.1	1.8	1.6	1.0	0.8	1.3	0.7	0.5	0.6	0.2	0.3	0.1	0.0
Construction, extraction, farming, fishing, and forestry .....	1.4	2.2	3.2	2.4	1.5	1.3	1.0	1.1	0.9	1.4	0.4	0.4	0.1	0.0
Installation, maintenance, and repair .....	1.0	0.8	2.0	2.3	1.2	0.9	1.7	0.8	0.6	0.3	0.3	0.4	0.1	0.0
Production, transportation, and material moving ...	0.8	0.5	1.5	1.1	1.1	1.0	0.9	0.8	0.6	0.4	0.2	0.5	0.1	0.0
Production .....	1.0	0.6	2.0	1.3	1.4	1.6	1.2	1.3	0.9	0.4	0.2	0.5	0.1	0.6
Transportation and material moving .....	1.0	0.7	1.8	1.6	1.7	0.9	1.3	0.9	0.4	0.6	0.2	0.8	0.1	0.7
Full time .....	0.4	0.4	0.8	0.7	0.5	0.6	0.4	0.5	0.4	0.2	0.2	0.2	( <sup>2</sup> )	0.0
Part time .....	1.7	0.9	2.0	2.3	1.1	0.6	0.7	0.4	0.2	0.4	0.1	0.2	0.1	0.0
Union .....	0.3	0.4	1.2	0.8	1.2	1.4	1.1	1.3	1.0	0.5	0.8	0.5	0.1	0.0
Nonunion .....	0.5	0.5	0.8	0.8	0.5	0.5	0.4	0.4	0.4	0.2	0.1	0.2	( <sup>2</sup> )	0.4
Average wage within the following categories: <sup>3</sup>														
Lowest 25 percent .....	1.2	1.4	1.8	1.8	1.2	0.7	0.6	0.4	0.2	0.2	0.1	0.3	0.1	0.0
Lowest 10 percent .....	2.2	1.4	3.8	3.2	1.9	1.1	1.1	0.4	–	–	–	–	0.1	0.0
Second 25 percent .....	0.6	0.6	1.3	1.1	0.9	0.8	0.7	0.5	0.5	0.2	0.2	0.4	0.1	0.8
Third 25 percent .....	0.3	0.3	0.9	0.8	0.7	0.8	0.7	0.8	0.4	0.3	0.4	0.4	0.1	0.1
Highest 25 percent .....	0.3	0.2	1.0	0.9	1.1	1.0	0.7	0.8	1.0	0.5	0.3	0.4	0.1	0.0
Highest 10 percent .....	0.6	0.2	1.7	1.4	1.6	1.3	1.3	1.2	1.9	0.8	0.3	0.6	0.1	0.1
<b>Establishment characteristics</b>														
Goods-producing industries .....	0.4	0.7	1.0	0.9	1.0	1.4	0.9	1.0	0.8	0.4	0.3	0.4	0.1	0.2
Service-providing industries .....	0.5	0.4	0.9	0.8	0.5	0.5	0.4	0.5	0.4	0.2	0.2	0.2	0.1	0.0
Education and health services .....	0.8	1.3	1.7	2.2	1.1	1.4	0.9	1.2	1.0	0.5	0.7	0.5	0.1	0.0
Educational services .....	0.7	0.4	0.9	0.9	1.0	1.2	1.3	2.2	0.7	0.9	1.2	1.2	0.1	0.0
Elementary and secondary schools .....	1.2	0.7	1.6	1.2	1.2	1.8	1.7	1.7	0.8	1.0	1.8	1.1	0.2	1.1
Junior colleges, colleges, and universities .....	0.6	0.4	0.3	0.9	2.3	1.8	1.6	4.5	1.5	1.6	1.4	1.9	0.2	1.5
Health care and social assistance .....	1.1	–	2.3	3.3	1.5	1.9	1.1	1.0	1.4	0.5	–	0.3	0.1	0.0
Hospitals .....	0.6	–	3.1	2.6	1.4	1.3	1.3	–	0.9	0.8	0.4	–	0.2	0.0
Public administration .....	0.1	0.1	–	–	0.7	2.8	1.8	2.4	2.3	1.2	1.0	0.8	0.1	0.0

See footnotes at end of table.

**Table 33. Standard errors for paid holidays: Number of days provided, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
1 to 99 workers .....	0.6	0.6	1.1	1.1	0.8	0.7	0.5	0.5	0.4	0.3	0.1	0.2	0.1	0.0
1 to 49 workers .....	0.9	0.7	1.3	1.3	0.8	0.8	0.6	0.6	0.5	0.3	0.1	0.2	0.1	0.0
50 to 99 workers .....	1.5	1.0	2.2	1.7	1.9	1.4	1.3	0.7	1.1	0.8	0.2	0.2	0.1	0.0
100 workers or more .....	0.4	0.5	0.9	0.8	0.6	0.8	0.7	0.7	0.5	0.3	0.3	0.3	0.1	0.0
100 to 499 workers .....	0.6	1.0	1.4	1.0	0.9	1.1	0.9	0.8	0.8	0.3	0.5	0.4	0.1	0.0
500 workers or more .....	0.4	0.2	1.1	1.0	0.8	1.0	0.9	1.2	0.8	0.4	0.4	0.5	0.1	0.1
<b>Geographic areas</b>														
Northeast .....	0.9	0.7	1.0	1.3	0.7	1.0	1.0	0.9	1.1	0.5	0.2	0.4	0.1	0.6
New England .....	1.5	0.9	2.8	3.4	0.9	1.7	2.0	3.0	1.8	1.2	0.2	1.0	0.2	0.3
Middle Atlantic .....	1.0	0.9	0.9	1.4	0.9	1.3	1.2	0.6	1.3	0.5	0.2	0.4	0.1	0.0
South .....	0.9	0.5	1.2	1.2	0.8	1.1	0.7	0.5	0.4	0.4	0.3	0.3	0.1	0.2
South Atlantic .....	1.4	0.6	1.7	1.6	1.2	1.7	1.0	0.8	0.5	0.4	0.4	0.3	0.1	0.1
East South Central .....	2.5	1.2	1.9	—	1.8	2.8	2.3	1.6	1.6	—	—	1.0	0.3	0.0
West South Central .....	1.0	1.2	2.5	2.0	1.0	1.1	0.9	0.7	0.5	0.2	0.4	0.5	0.1	0.1
Midwest .....	0.4	0.5	1.5	1.4	0.8	0.7	0.8	1.2	0.7	0.4	0.2	0.4	0.1	0.0
East North Central .....	0.6	0.7	1.7	2.0	1.0	0.9	1.1	0.8	0.8	0.5	0.2	0.5	0.1	0.0
West North Central .....	0.6	0.3	2.6	1.2	1.5	0.9	0.9	—	1.5	0.6	—	0.6	0.1	0.0
West .....	0.6	1.3	1.9	1.7	1.3	1.1	0.6	0.9	1.0	0.4	0.7	0.4	0.1	0.0
Mountain .....	0.8	0.5	4.7	3.3	2.8	2.1	1.2	1.2	1.6	0.5	—	—	0.1	1.1
Pacific .....	0.8	1.8	1.8	2.0	1.4	1.4	0.7	1.2	1.2	0.6	0.9	0.5	0.1	0.0

<sup>1</sup> 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.

<sup>2</sup> Less than 0.05.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 34. Paid sick leave: Type of provision, civilian workers,<sup>1</sup> March 2016**

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year <sup>2</sup>	As needed <sup>3</sup>	As part of consolidated leave plan <sup>4</sup>
All workers .....	73	4	23
<b>Worker characteristics</b>			
Management, professional, and related .....	71	6	24
Management, business, and financial .....	67	8	25
Professional and related .....	72	5	23
Teachers .....	88	3	9
Primary, secondary, and special education school teachers .....	89	1	10
Registered nurses .....	58	1	41
Service .....	74	1	24
Protective service .....	77	3	20
Sales and office .....	71	4	26
Office and administrative support .....	72	4	24
Natural resources, construction, and maintenance .....	80	4	16
Installation, maintenance, and repair .....	79	6	15
Full time .....	73	4	23
Union .....	87	2	11
Nonunion .....	70	4	25
Average wage within the following categories: <sup>5</sup>			
Second 25 percent .....	74	2	24
Third 25 percent .....	75	3	22
Highest 25 percent .....	71	7	22
Highest 10 percent .....	70	9	21
<b>Establishment characteristics</b>			
Service-providing industries .....	73	4	23
Education and health services .....	75	1	24
Educational services .....	89	2	8
Elementary and secondary schools .....	90	1	8
Junior colleges, colleges, and universities .....	88	5	7
Health care and social assistance .....	63	1	36
Hospitals .....	58	2	40
Public administration .....	84	3	13

See footnotes at end of table.

**Table 34. Paid sick leave: Type of provision, civilian workers,<sup>1</sup> March 2016—continued**

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year <sup>2</sup>	As needed <sup>3</sup>	As part of consolidated leave plan <sup>4</sup>
1 to 99 workers .....	75	5	20
1 to 49 workers .....	74	7	20
50 to 99 workers .....	77	2	21
100 workers or more .....	72	3	25
100 to 499 workers .....	72	2	26
500 workers or more .....	73	4	23
<b>Geographic areas</b>			
Northeast .....	77	5	18
New England .....	73	4	23
Middle Atlantic .....	79	5	16
South .....	72	5	23
South Atlantic .....	71	5	23
East South Central .....	77	5	18
West South Central .....	72	3	25
Midwest .....	73	3	24
West North Central .....	72	2	26
West .....	72	3	25
Mountain .....	60	5	36
Pacific .....	76	3	21

<sup>1</sup> 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.

<sup>2</sup> Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

<sup>3</sup> Plan does not specify maximum number of days.

<sup>4</sup> A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business.

<sup>5</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/eps/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 34. Standard errors for paid sick leave: Type of provision, civilian workers,<sup>1</sup> March 2016**

Characteristics	Sick leave provision		
	Fixed number of days per year <sup>2</sup>	As needed <sup>3</sup>	As part of consolidated leave plan <sup>4</sup>
All workers .....	0.8	0.4	0.7
<b>Worker characteristics</b>			
Management, professional, and related .....	1.0	0.8	0.9
Management, business, and financial .....	1.7	1.4	1.6
Professional and related .....	1.3	0.8	1.2
Teachers .....	1.3	0.6	1.2
Primary, secondary, and special education school teachers .....	1.6	0.5	1.5
Registered nurses .....	3.2	0.4	3.1
Service .....	2.0	0.3	2.0
Protective service .....	4.0	0.6	4.1
Sales and office .....	1.2	0.4	1.1
Office and administrative support .....	1.6	0.5	1.4
Natural resources, construction, and maintenance .....	2.0	1.3	1.7
Installation, maintenance, and repair .....	2.3	2.2	1.7
Full time .....	0.9	0.4	0.7
Union .....	1.1	0.3	1.0
Nonunion .....	0.9	0.4	0.8
Average wage within the following categories: <sup>5</sup>			
Second 25 percent .....	1.3	0.3	1.3
Third 25 percent .....	1.0	0.4	1.0
Highest 25 percent .....	1.1	1.0	0.9
Highest 10 percent .....	1.7	1.4	1.6
<b>Establishment characteristics</b>			
Service-providing industries .....	0.9	0.4	0.7
Education and health services .....	1.0	0.2	1.0
Educational services .....	0.9	0.4	0.8
Elementary and secondary schools .....	1.1	0.4	1.0
Junior colleges, colleges, and universities .....	1.3	0.9	1.1
Health care and social assistance .....	1.8	0.2	1.8
Hospitals .....	3.6	0.5	3.5
Public administration .....	1.6	0.6	1.4

See footnotes at end of table.

**Table 34. Standard errors for paid sick leave: Type of provision, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	Sick leave provision		
	Fixed number of days per year <sup>2</sup>	As needed <sup>3</sup>	As part of consolidated leave plan <sup>4</sup>
1 to 99 workers .....	1.2	0.6	1.2
1 to 49 workers .....	1.4	0.9	1.4
50 to 99 workers .....	2.2	0.5	2.1
100 workers or more .....	1.2	0.4	1.0
100 to 499 workers .....	1.4	0.3	1.4
500 workers or more .....	1.8	0.8	1.3
<b>Geographic areas</b>			
Northeast .....	0.9	0.6	0.7
New England .....	2.5	1.1	1.9
Middle Atlantic .....	0.9	0.8	0.7
South .....	1.9	0.8	1.3
South Atlantic .....	3.3	1.4	2.1
East South Central .....	2.1	1.2	1.8
West South Central .....	2.3	0.8	2.2
Midwest .....	1.2	0.7	1.5
West North Central .....	2.4	0.6	2.6
West .....	1.7	0.8	1.5
Mountain .....	5.0	2.0	4.8
Pacific .....	1.3	0.7	1.1

<sup>1</sup> 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.

<sup>2</sup> Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

<sup>3</sup> Plan does not specify maximum number of days.

<sup>4</sup> A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business.

<sup>5</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 35. Paid sick leave: Number of annual days by service requirement,<sup>1</sup> civilian workers,<sup>2</sup> March 2016**

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

Characteristics	Paid sick leave days by length of service <sup>3</sup>					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
<b>After 1 year</b>							
All workers .....	21	44	29	6	1	8	6
Full time .....	19	43	31	6	1	8	6
Union .....	15	27	46	12	( <sup>4</sup> )	10	10
Nonunion .....	23	49	24	4	1	8	6
1 to 99 workers .....	27	51	18	3	1	7	5
1 to 49 workers .....	27	52	17	3	1	7	5
50 to 99 workers .....	28	48	21	—	—	7	5
100 workers or more .....	17	39	36	7	1	9	8
100 to 499 workers .....	22	48	24	5	1	8	6
500 workers or more .....	12	30	47	10	1	10	10
<b>After 5 years</b>							
All workers .....	20	44	28	6	1	8	6
Full time .....	19	43	30	7	1	9	7
Union .....	13	27	45	13	1	10	10
Nonunion .....	22	49	24	4	1	8	6
1 to 99 workers .....	26	51	18	3	1	7	5
1 to 49 workers .....	26	52	17	4	1	7	5
50 to 99 workers .....	27	49	21	3	( <sup>4</sup> )	7	5
100 workers or more .....	16	39	35	8	2	9	8
100 to 499 workers .....	21	49	24	5	1	8	6
500 workers or more .....	11	30	46	11	2	11	10

See footnotes at end of table.

**Table 35. Paid sick leave: Number of annual days by service requirement,<sup>1</sup> civilian workers,<sup>2</sup> March 2016—continued**

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

Characteristics	Paid sick leave days by length of service <sup>3</sup>					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
<b>After 10 years</b>							
All workers .....	20	44	28	7	1	9	6
Full time .....	18	43	30	7	1	9	7
Union .....	13	27	45	14	1	10	10
Nonunion .....	22	48	24	4	1	8	6
1 to 99 workers .....	26	51	18	4	1	7	5
1 to 49 workers .....	26	52	17	4	1	7	5
50 to 99 workers .....	27	48	21	4	( <sup>4</sup> )	7	5
100 workers or more .....	15	39	36	9	2	10	9
100 to 499 workers .....	20	48	24	5	1	9	6
500 workers or more .....	10	30	46	12	2	11	10
<b>After 20 years</b>							
All workers .....	20	44	28	7	1	9	6
Full time .....	18	43	30	7	2	9	7
Union .....	13	27	45	14	1	11	10
Nonunion .....	22	48	24	4	2	9	6
1 to 99 workers .....	26	51	18	4	1	7	5
1 to 49 workers .....	26	52	17	4	1	7	5
50 to 99 workers .....	27	48	21	4	( <sup>4</sup> )	7	5
100 workers or more .....	15	39	35	8	2	10	9
100 to 499 workers .....	20	48	24	5	2	9	6
500 workers or more .....	10	30	46	12	2	12	10

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

<sup>2</sup> 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.

<sup>3</sup> Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.

<sup>4</sup> 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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,<sup>1</sup> civilian workers,<sup>2</sup> March 2016**

Characteristics	Paid sick leave days by length of service <sup>3</sup>					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
<b>After 1 year</b>							
All workers .....	0.7	0.8	0.8	0.4	0.1	0.1	( <sup>4</sup> )
Full time .....	0.8	0.9	0.9	0.5	0.1	0.1	0.6
Union .....	1.2	1.4	1.7	1.3	0.1	0.1	0.0
Nonunion .....	0.9	1.0	0.8	0.3	0.1	0.1	0.0
1 to 99 workers .....	1.2	1.3	1.3	0.4	0.1	0.2	0.3
1 to 49 workers .....	1.4	1.5	1.2	0.5	0.2	0.2	0.4
50 to 99 workers .....	2.1	2.9	2.8	–	–	0.2	0.9
100 workers or more .....	0.9	1.1	1.0	0.7	0.1	0.2	0.2
100 to 499 workers .....	1.6	1.7	1.3	0.6	0.2	0.2	0.0
500 workers or more .....	0.9	1.4	1.5	1.1	0.2	0.3	0.0
<b>After 5 years</b>							
All workers .....	0.7	0.9	0.8	0.4	0.1	0.1	0.3
Full time .....	0.8	1.0	0.8	0.5	0.1	0.1	0.5
Union .....	1.2	1.4	1.8	1.2	0.2	0.2	0.0
Nonunion .....	0.9	1.0	0.8	0.4	0.2	0.1	0.0
1 to 99 workers .....	1.2	1.4	1.2	0.4	0.2	0.2	1.1
1 to 49 workers .....	1.4	1.5	1.2	0.5	0.2	0.2	1.0
50 to 99 workers .....	2.1	3.0	2.8	0.8	0.2	0.3	1.4
100 workers or more .....	0.9	1.1	1.0	0.7	0.2	0.2	0.4
100 to 499 workers .....	1.6	1.7	1.3	0.6	0.2	0.2	0.0
500 workers or more .....	0.8	1.3	1.3	1.0	0.3	0.3	0.0

See footnotes at end of table.

**Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,<sup>1</sup> civilian workers,<sup>2</sup> March 2016—continued**

Characteristics	Paid sick leave days by length of service <sup>3</sup>					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
<b>After 10 years</b>							
All workers .....	0.7	0.9	0.8	0.4	0.1	0.1	0.6
Full time .....	0.8	1.0	0.8	0.5	0.2	0.2	0.4
Union .....	1.2	1.4	1.8	1.2	0.2	0.2	0.0
Nonunion .....	0.9	1.0	0.8	0.4	0.2	0.2	0.0
1 to 99 workers .....	1.2	1.3	1.2	0.4	0.2	0.2	1.1
1 to 49 workers .....	1.4	1.5	1.2	0.5	0.3	0.3	1.0
50 to 99 workers .....	2.1	2.9	2.7	1.1	0.2	0.3	1.0
100 workers or more .....	0.9	1.1	1.0	0.7	0.2	0.2	0.3
100 to 499 workers .....	1.6	1.7	1.3	0.7	0.2	0.3	( <sup>4</sup> )
500 workers or more .....	0.8	1.5	1.4	1.1	0.3	0.3	0.0
<b>After 20 years</b>							
All workers .....	0.7	0.9	0.8	0.5	0.2	0.2	0.5
Full time .....	0.8	1.0	0.8	0.5	0.2	0.2	0.3
Union .....	1.2	1.4	1.8	1.3	0.4	0.2	0.0
Nonunion .....	0.9	1.0	0.8	0.4	0.2	0.2	0.0
1 to 99 workers .....	1.2	1.4	1.3	0.4	0.2	0.2	1.1
1 to 49 workers .....	1.4	1.5	1.2	0.5	0.3	0.3	1.0
50 to 99 workers .....	2.1	2.9	2.7	1.1	0.2	0.3	1.0
100 workers or more .....	0.9	1.1	1.0	0.8	0.2	0.3	0.4
100 to 499 workers .....	1.6	1.7	1.3	0.7	0.3	0.3	( <sup>4</sup> )
500 workers or more .....	0.8	1.5	1.4	1.2	0.3	0.4	0.0

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

<sup>2</sup> 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.

<sup>3</sup> Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.

<sup>4</sup> Less than 0.05.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 36. Paid sick leave: Carryover provisions, civilian workers,<sup>1</sup> March 2016**

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

Characteristics	Carryover provision <sup>2</sup>			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers .....	57	22	35	43
<b>Worker characteristics</b>				
Management, professional, and related .....	66	30	35	34
Management, business, and financial .....	52	21	31	48
Professional and related .....	71	34	37	29
Teachers .....	87	49	38	13
Primary, secondary, and special education school teachers .....	87	50	37	13
Registered nurses .....	86	28	58	14
Service .....	65	24	41	35
Protective service .....	81	54	27	19
Sales and office .....	52	17	34	48
Office and administrative support .....	51	20	31	49
Natural resources, construction, and maintenance	43	15	27	57
Installation, maintenance, and repair .....	42	14	28	58
Full time .....	57	23	34	43
Union .....	73	39	34	27
Nonunion .....	52	17	35	48
Average wage within the following categories: <sup>3</sup>				
Second 25 percent .....	55	20	34	45
Third 25 percent .....	59	24	35	41
Highest 25 percent .....	61	27	33	39
Highest 10 percent .....	58	26	32	42
<b>Establishment characteristics</b>				
Service-providing industries .....	61	24	37	39
Education and health services .....	81	37	44	19
Educational services .....	88	53	35	12
Elementary and secondary schools .....	87	54	34	13
Junior colleges, colleges, and universities	90	54	36	10
Health care and social assistance .....	73	20	53	27
Hospitals .....	89	28	61	11
Public administration .....	95	67	28	5

See footnotes at end of table.

**Table 36. Paid sick leave: Carryover provisions, civilian workers,<sup>1</sup> March 2016—continued**

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

Characteristics	Carryover provision <sup>2</sup>			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
1 to 99 workers .....	40	10	30	60
1 to 49 workers .....	38	10	28	62
50 to 99 workers .....	47	12	35	53
100 workers or more .....	68	30	38	32
100 to 499 workers .....	60	18	42	40
500 workers or more .....	76	41	35	24
<b>Geographic areas</b>				
Northeast .....	53	19	34	47
New England .....	59	17	42	41
Middle Atlantic .....	51	19	32	49
South .....	59	26	33	41
South Atlantic .....	62	29	32	38
East South Central .....	57	24	33	43
West South Central .....	56	22	34	44
Midwest .....	54	18	36	46
West North Central .....	62	19	43	38
West .....	59	22	37	41
Mountain .....	66	22	44	34
Pacific .....	57	22	35	43

<sup>1</sup> 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.

<sup>2</sup> Plans that allow employees to accumulate unused sick leave from year to year.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 36. Standard errors for paid sick leave: Carryover provisions, civilian workers,<sup>1</sup> March 2016**

Characteristics	Carryover provision <sup>2</sup>			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers .....	0.9	0.7	0.9	0.9
<b>Worker characteristics</b>				
Management, professional, and related .....	1.2	1.1	1.3	1.2
Management, business, and financial .....	1.9	1.3	1.9	1.9
Professional and related .....	1.4	1.4	1.4	1.4
Teachers .....	1.3	2.1	2.3	1.3
Primary, secondary, and special education school teachers .....	1.4	2.5	2.7	1.4
Registered nurses .....	3.6	3.6	3.7	3.6
Service .....	2.2	1.4	2.5	2.2
Protective service .....	4.5	4.0	2.9	4.5
Sales and office .....	1.5	1.1	1.3	1.5
Office and administrative support .....	1.8	1.5	1.4	1.8
Natural resources, construction, and maintenance .....	2.0	1.4	1.8	2.0
Installation, maintenance, and repair .....	2.6	1.8	2.2	2.6
Full time .....	0.9	0.8	0.9	0.9
Union .....	1.4	1.6	1.6	1.4
Nonunion .....	1.1	0.8	1.1	1.1
Average wage within the following categories: <sup>3</sup>				
Second 25 percent .....	1.2	1.2	1.2	1.2
Third 25 percent .....	1.4	1.3	1.3	1.4
Highest 25 percent .....	1.4	0.9	1.5	1.4
Highest 10 percent .....	2.2	1.2	2.1	2.2
<b>Establishment characteristics</b>				
Service-providing industries .....	1.0	0.8	1.0	1.0
Education and health services .....	1.6	1.7	1.5	1.6
Educational services .....	1.1	1.6	1.6	1.1
Elementary and secondary schools .....	1.3	2.0	2.0	1.3
Junior colleges, colleges, and universities .....	1.8	3.2	2.4	1.8
Health care and social assistance .....	2.9	3.0	2.9	2.9
Hospitals .....	2.7	2.7	3.8	2.7
Public administration .....	1.1	2.5	2.3	1.1

See footnotes at end of table.

**Table 36. Standard errors for paid sick leave: Carryover provisions, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	Carryover provision <sup>2</sup>			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
1 to 99 workers .....	1.5	1.1	1.4	1.5
1 to 49 workers .....	1.6	1.0	1.7	1.6
50 to 99 workers .....	3.2	2.2	2.7	3.2
100 workers or more .....	0.9	1.1	1.1	0.9
100 to 499 workers .....	1.4	1.4	1.6	1.4
500 workers or more .....	1.1	1.4	1.4	1.1
<b>Geographic areas</b>				
Northeast .....	1.3	1.1	1.7	1.3
New England .....	2.7	1.6	3.3	2.7
Middle Atlantic .....	1.5	1.3	1.9	1.5
South .....	1.3	1.5	1.5	1.3
South Atlantic .....	1.7	2.3	2.0	1.7
East South Central .....	3.5	4.1	2.6	3.5
West South Central .....	2.5	1.5	3.1	2.5
Midwest .....	2.0	1.6	1.6	2.0
West North Central .....	1.6	3.6	2.4	1.6
West .....	2.4	1.2	2.4	2.4
Mountain .....	5.9	1.5	5.7	5.9
Pacific .....	2.6	1.5	2.6	2.6

<sup>1</sup> 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.

<sup>2</sup> Plans that allow employees to accumulate unused sick leave from year to year.

<sup>3</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 38. Paid vacations: Number of annual days by service requirement,<sup>1</sup> civilian workers,<sup>2</sup> March 2016**

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service <sup>3</sup>						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
<b>After 1 year</b>								
All workers .....	8	30	38	16	7	2	11	10
Full time .....	5	28	40	18	7	2	11	10
Part time .....	27	45	19	4	4	1	7	5
Union .....	6	31	45	13	4	1	10	10
Nonunion .....	8	30	36	16	7	2	11	10
1 to 99 workers .....	11	40	35	10	4	1	9	9
1 to 49 workers .....	12	40	35	9	4	1	9	9
50 to 99 workers .....	10	39	34	12	4	1	9	10
100 workers or more .....	5	23	40	21	9	3	12	10
100 to 499 workers .....	6	29	38	19	6	2	11	10
500 workers or more .....	3	16	41	23	13	4	13	12
<b>After 5 years</b>								
All workers .....	2	10	32	36	15	6	15	15
Full time .....	1	8	31	38	16	6	15	15
Part time .....	7	25	39	20	6	2	12	10
Union .....	1	8	36	42	10	4	14	15
Nonunion .....	2	11	31	34	16	6	15	15
1 to 99 workers .....	3	15	37	32	11	2	13	12
1 to 49 workers .....	3	17	37	30	11	2	13	12
50 to 99 workers .....	2	11	37	36	11	3	14	15
100 workers or more .....	1	6	28	38	18	8	16	15
100 to 499 workers .....	1	8	33	36	17	6	15	15
500 workers or more .....	1	4	22	41	20	12	17	15

See footnotes at end of table.

**Table 38. Paid vacations: Number of annual days by service requirement,<sup>1</sup> civilian workers,<sup>2</sup> March 2016—continued**

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service <sup>3</sup>						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
<b>After 10 years</b>								
All workers .....	2	7	15	39	24	14	17	15
Full time .....	1	5	14	39	26	15	18	17
Part time .....	7	18	26	35	8	6	14	15
Union .....	( <sup>4</sup> )	3	11	52	25	9	18	15
Nonunion .....	2	8	16	36	24	15	17	15
1 to 99 workers .....	3	12	22	36	20	7	15	15
1 to 49 workers .....	3	13	24	34	18	7	15	15
50 to 99 workers .....	2	8	17	42	25	7	16	15
100 workers or more .....	1	3	10	40	27	19	19	19
100 to 499 workers .....	1	4	13	42	24	17	18	16
500 workers or more .....	1	2	7	39	29	22	20	20
<b>After 20 years</b>								
All workers .....	2	7	12	19	32	29	20	20
Full time .....	1	5	11	18	34	31	20	20
Part time .....	6	17	14	26	21	14	16	16
Union .....	( <sup>4</sup> )	2	5	12	46	35	22	21
Nonunion .....	2	7	13	21	30	28	20	20
1 to 99 workers .....	3	11	19	23	28	16	17	16
1 to 49 workers .....	3	13	21	24	24	15	16	15
50 to 99 workers .....	2	7	14	23	37	17	18	20
100 workers or more .....	1	3	6	16	36	39	23	21
100 to 499 workers .....	1	3	7	20	35	34	22	20
500 workers or more .....	1	2	4	11	37	44	24	23

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

<sup>2</sup> 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.

<sup>3</sup> Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time off for workers to use for multiple purposes.

<sup>4</sup> Less than 0.5.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 38. Standard errors for paid vacations: Number of annual days by service requirement,<sup>1</sup> civilian workers,<sup>2</sup> March 2016**

Characteristics	Paid vacation days by length of service <sup>3</sup>						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
<b>After 1 year</b>								
All workers .....	0.4	0.7	0.6	0.6	0.4	0.2	0.1	0.0
Full time .....	0.4	0.7	0.7	0.6	0.4	0.2	0.1	0.0
Part time .....	2.0	2.1	1.3	0.5	1.0	0.3	0.3	0.0
Union .....	0.8	1.7	1.8	1.2	0.7	0.2	0.2	0.0
Nonunion .....	0.4	0.7	0.7	0.6	0.4	0.2	0.1	0.0
1 to 99 workers .....	0.7	1.2	1.0	0.7	0.7	0.2	0.2	1.3
1 to 49 workers .....	0.9	1.4	1.2	0.8	0.8	0.2	0.2	1.5
50 to 99 workers .....	1.5	2.2	2.0	1.7	1.3	0.4	0.4	0.9
100 workers or more .....	0.4	0.8	1.0	0.8	0.6	0.3	0.1	( <sup>4</sup> )
100 to 499 workers .....	0.6	1.1	1.4	1.2	0.8	0.4	0.2	0.0
500 workers or more .....	0.5	1.2	1.4	1.2	0.9	0.4	0.2	0.0
<b>After 5 years</b>								
All workers .....	0.2	0.4	0.7	0.8	0.5	0.4	0.1	0.0
Full time .....	0.2	0.4	0.7	0.8	0.6	0.4	0.1	0.0
Part time .....	0.9	1.5	2.0	1.2	1.0	0.5	0.2	0.0
Union .....	0.1	0.8	1.6	1.4	1.0	0.6	0.2	0.0
Nonunion .....	0.2	0.4	0.7	0.9	0.6	0.4	0.1	0.0
1 to 99 workers .....	0.3	0.8	1.0	1.2	0.7	0.4	0.2	0.3
1 to 49 workers .....	0.4	1.1	1.2	1.4	0.9	0.5	0.2	1.2
50 to 99 workers .....	1.0	1.3	2.1	2.3	1.8	0.9	0.3	1.5
100 workers or more .....	0.2	0.5	0.8	1.0	0.8	0.6	0.1	0.0
100 to 499 workers .....	0.2	0.7	1.1	1.3	1.1	0.8	0.2	0.0
500 workers or more .....	0.2	0.5	1.4	1.5	1.2	0.7	0.2	( <sup>4</sup> )

See footnotes at end of table.

**Table 38. Standard errors for paid vacations: Number of annual days by service requirement,<sup>1</sup> civilian workers,<sup>2</sup> March 2016—continued**

Characteristics	Paid vacation days by length of service <sup>3</sup>						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
<b>After 10 years</b>								
All workers .....	0.2	0.3	0.4	0.6	0.7	0.6	0.1	( <sup>4</sup> )
Full time .....	0.2	0.3	0.5	0.7	0.8	0.6	0.1	0.6
Part time .....	0.9	1.6	1.4	1.6	1.1	0.9	0.3	1.1
Union .....	0.1	0.6	0.9	1.7	1.4	0.9	0.2	0.4
Nonunion .....	0.2	0.4	0.5	0.7	0.8	0.6	0.1	( <sup>4</sup> )
1 to 99 workers .....	0.3	0.7	0.9	1.1	1.0	0.7	0.2	0.0
1 to 49 workers .....	0.4	0.9	1.0	1.4	1.2	0.9	0.2	0.0
50 to 99 workers .....	1.0	1.2	1.5	2.6	2.3	1.4	0.4	0.0
100 workers or more .....	0.1	0.3	0.5	0.8	0.9	0.7	0.1	0.4
100 to 499 workers .....	0.2	0.5	0.6	1.1	1.3	1.0	0.2	0.8
500 workers or more .....	0.2	0.4	0.6	1.4	1.3	1.1	0.2	( <sup>4</sup> )
<b>After 20 years</b>								
All workers .....	0.2	0.3	0.4	0.6	0.8	0.7	0.1	0.0
Full time .....	0.2	0.3	0.5	0.6	0.8	0.8	0.1	0.0
Part time .....	0.9	1.7	1.0	1.4	1.5	1.1	0.3	0.6
Union .....	0.1	0.5	0.5	0.9	1.8	1.8	0.2	1.1
Nonunion .....	0.2	0.4	0.5	0.7	0.8	0.8	0.1	0.0
1 to 99 workers .....	0.3	0.7	0.9	1.0	1.0	0.9	0.2	1.3
1 to 49 workers .....	0.4	0.9	0.9	1.4	1.2	1.1	0.2	0.0
50 to 99 workers .....	1.0	1.2	1.4	1.7	2.2	1.8	0.4	0.0
100 workers or more .....	0.1	0.3	0.4	0.6	1.1	1.0	0.1	0.4
100 to 499 workers .....	0.2	0.5	0.6	1.0	1.4	1.4	0.2	0.0
500 workers or more .....	0.2	0.4	0.6	0.8	1.5	1.4	0.2	1.0

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

<sup>2</sup> 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.

<sup>3</sup> Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time off for workers to use for multiple purposes.

<sup>4</sup> Less than 0.05.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 39. Consolidated leave plans:<sup>1</sup> Access, civilian workers,<sup>2</sup> March 2016**

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers .....	32	15	19	22	24	68	9	13	15	18
<b>Worker characteristics</b>										
Management, professional, and related .....	40	17	21	24	26	60	11	15	17	20
Management, business, and financial .....	36	17	21	23	26	64	11	15	17	20
Professional and related .....	42	17	21	24	26	58	11	15	17	20
Teachers .....	19	13	15	16	16	81	12	14	16	17
Registered nurses .....	68	18	22	26	28	32	11	15	17	19
Service .....	31	14	19	21	23	69	7	12	14	16
Protective service .....	18	16	20	23	27	82	10	13	15	19
Sales and office .....	35	13	18	21	24	65	8	13	15	18
Sales and related .....	32	11	17	19	23	68	7	12	14	17
Office and administrative support .....	37	15	19	22	25	63	9	13	16	18
Natural resources, construction, and maintenance .....	18	11	15	18	20	82	8	11	14	16
Construction, extraction, farming, fishing, and forestry .....	20	9	13	16	18	80	8	12	14	16
Installation, maintenance, and repair .....	17	12	17	20	23	83	7	11	14	17
Production, transportation, and material moving ... ..	20	11	15	18	21	80	7	11	15	18
Production .....	22	10	15	18	20	78	7	11	14	17
Transportation and material moving .....	17	12	16	18	22	83	7	12	15	18
Full time .....	32	15	20	23	25	68	9	13	16	18
Part time .....	32	10	15	17	19	68	6	10	12	15
Union .....	14	15	20	23	27	86	9	13	17	21
Nonunion .....	35	15	19	22	24	65	9	13	15	17
Average wage within the following categories: <sup>3</sup>										
Lowest 25 percent .....	30	11	16	18	21	70	6	11	13	15
Lowest 10 percent .....	22	10	15	17	19	78	6	10	12	14
Second 25 percent .....	31	14	19	22	24	69	8	12	15	17
Third 25 percent .....	31	15	20	23	25	69	9	13	16	19
Highest 25 percent .....	35	17	21	23	26	65	11	15	17	20
Highest 10 percent .....	36	17	21	23	25	64	12	16	18	21
<b>Establishment characteristics</b>										
Goods-producing industries .....	24	11	15	18	20	76	7	12	15	18
Service-providing industries .....	34	15	20	22	25	66	9	13	15	18
Education and health services .....	47	17	21	25	27	53	11	15	17	19
Educational services .....	10	14	16	17	19	90	13	15	18	20
Elementary and secondary schools .....	8	10	10	11	11	92	11	14	16	18
Junior colleges, colleges, and universities .....	8	19	23	25	27	92	14	17	19	22
Health care and social assistance .....	59	17	22	25	27	41	10	14	17	19
Hospitals .....	72	20	25	28	31	28	13	16	20	22
Public administration .....	10	18	22	26	30	90	11	15	18	22

See footnotes at end of table.

**Table 39. Consolidated leave plans:<sup>1</sup> Access, civilian workers,<sup>2</sup> March 2016—continued**

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
1 to 99 workers .....	28	13	17	19	20	72	7	12	14	15
1 to 49 workers .....	27	12	16	19	20	73	7	12	13	15
50 to 99 workers .....	30	14	18	20	21	70	7	12	15	17
100 workers or more .....	36	16	20	24	27	64	10	14	17	20
100 to 499 workers .....	37	14	19	22	25	63	9	13	16	20
500 workers or more .....	34	18	22	25	28	66	11	14	17	21
<b>Geographic areas</b>										
Northeast .....	28	16	20	22	25	72	10	14	16	19
New England .....	32	18	21	23	26	68	9	13	16	18
Middle Atlantic .....	27	15	19	22	25	73	10	14	16	19
South .....	30	14	18	21	24	70	8	12	15	17
South Atlantic .....	30	15	19	22	24	70	9	12	15	17
East South Central .....	24	16	20	23	25	76	8	12	15	17
West South Central .....	34	13	17	19	22	66	8	12	14	17
Midwest .....	34	15	19	23	25	66	8	13	16	19
East North Central .....	32	15	20	23	26	68	8	13	16	19
West North Central .....	39	14	19	22	24	61	8	13	16	19
West .....	36	14	19	22	24	64	9	13	15	18
Mountain .....	43	13	18	21	23	57	8	13	15	17
Pacific .....	33	14	19	22	24	67	9	13	15	18

<sup>1</sup> A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business. Those with no consolidated leave plan often have separate leave plans for different purposes.

<sup>2</sup> 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.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 39. Standard errors for consolidated leave plans:<sup>1</sup> Access, civilian workers,<sup>2</sup> March 2016**

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers .....	0.6	0.2	0.2	0.2	0.2	0.6	0.1	0.1	0.1	0.1
<b>Worker characteristics</b>										
Management, professional, and related .....	1.2	0.4	0.4	0.4	0.4	1.2	0.2	0.2	0.2	0.2
Management, business, and financial .....	1.5	0.5	0.3	0.4	0.4	1.5	0.2	0.2	0.2	0.3
Professional and related .....	1.6	0.5	0.5	0.6	0.6	1.6	0.2	0.2	0.2	0.3
Teachers .....	4.7	2.0	2.5	2.6	2.6	4.7	0.8	1.0	1.2	1.4
Registered nurses .....	3.2	0.8	1.0	1.2	1.2	3.2	1.0	0.8	0.8	0.9
Service .....	1.8	0.5	0.4	0.5	0.7	1.8	0.2	0.2	0.3	0.4
Protective service .....	3.1	0.6	0.8	1.0	1.0	3.1	0.4	0.6	0.8	1.1
Sales and office .....	1.1	0.2	0.2	0.3	0.3	1.1	0.1	0.1	0.1	0.1
Sales and related .....	1.4	0.3	0.2	0.3	0.4	1.4	0.1	0.1	0.2	0.2
Office and administrative support .....	1.6	0.2	0.3	0.3	0.4	1.6	0.2	0.1	0.2	0.2
Natural resources, construction, and maintenance	1.4	0.5	0.4	0.5	0.6	1.4	0.4	0.4	0.4	0.5
Construction, extraction, farming, fishing, and forestry .....	2.2	0.7	0.7	0.9	1.0	2.2	0.9	0.9	0.9	1.0
Installation, maintenance, and repair .....	1.6	0.5	0.6	0.6	0.8	1.6	0.1	0.1	0.2	0.3
Production, transportation, and material moving ...	1.4	0.3	0.3	0.3	0.4	1.4	0.1	0.1	0.2	0.2
Production .....	1.6	0.4	0.4	0.4	0.5	1.6	0.2	0.2	0.3	0.3
Transportation and material moving .....	2.0	0.4	0.4	0.5	0.8	2.0	0.2	0.2	0.3	0.4
Full time .....	0.7	0.2	0.2	0.2	0.2	0.7	0.1	0.1	0.1	0.1
Part time .....	1.7	0.6	0.5	0.6	0.6	1.7	0.2	0.2	0.2	0.3
Union .....	1.2	0.6	1.0	1.2	1.2	1.2	0.2	0.2	0.2	0.2
Nonunion .....	0.7	0.2	0.2	0.2	0.2	0.7	0.1	0.1	0.1	0.1
Average wage within the following categories: <sup>3</sup>										
Lowest 25 percent .....	1.3	0.3	0.3	0.3	0.4	1.3	0.1	0.2	0.2	0.3
Lowest 10 percent .....	1.5	0.3	0.5	0.6	0.7	1.5	0.2	0.3	0.4	0.5
Second 25 percent .....	1.6	0.3	0.3	0.3	0.4	1.6	0.1	0.1	0.1	0.2
Third 25 percent .....	1.1	0.3	0.3	0.3	0.4	1.1	0.1	0.1	0.1	0.1
Highest 25 percent .....	1.2	0.4	0.4	0.4	0.4	1.2	0.2	0.2	0.2	0.2
Highest 10 percent .....	1.9	0.5	0.5	0.5	0.5	1.9	0.4	0.4	0.4	0.4
<b>Establishment characteristics</b>										
Goods-producing industries .....	1.2	0.4	0.3	0.4	0.4	1.2	0.2	0.2	0.3	0.3
Service-providing industries .....	0.7	0.2	0.2	0.2	0.3	0.7	0.1	0.1	0.1	0.1
Education and health services .....	1.7	0.4	0.5	0.5	0.6	1.7	0.3	0.3	0.3	0.3
Educational services .....	1.1	1.0	1.3	1.4	1.5	1.1	0.3	0.3	0.3	0.3
Elementary and secondary schools .....	1.5	0.6	0.6	0.7	0.8	1.5	0.2	0.2	0.2	0.3
Junior colleges, colleges, and universities	1.1	1.2	1.4	1.2	1.1	1.1	0.4	0.4	0.4	0.4
Health care and social assistance .....	2.1	0.5	0.5	0.6	0.6	2.1	0.4	0.4	0.4	0.4
Hospitals .....	2.3	0.7	0.9	1.0	1.1	2.3	0.4	0.4	0.4	0.4
Public administration .....	1.5	0.4	0.6	0.9	0.8	1.5	0.2	0.2	0.2	0.2

See footnotes at end of table.

**Table 39. Standard errors for consolidated leave plans:<sup>1</sup> Access, civilian workers,<sup>2</sup> March 2016—continued**

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
1 to 99 workers .....	1.1	0.4	0.3	0.4	0.4	1.1	0.1	0.2	0.2	0.2
1 to 49 workers .....	1.4	0.4	0.4	0.5	0.5	1.4	0.2	0.2	0.2	0.2
50 to 99 workers .....	2.5	0.8	0.6	0.7	0.7	2.5	0.2	0.2	0.3	0.4
100 workers or more .....	1.0	0.2	0.2	0.2	0.3	1.0	0.1	0.1	0.1	0.1
100 to 499 workers .....	1.5	0.3	0.3	0.3	0.4	1.5	0.2	0.2	0.1	0.2
500 workers or more .....	1.2	0.3	0.4	0.5	0.5	1.2	0.2	0.2	0.2	0.2
<b>Geographic areas</b>										
Northeast .....	0.8	0.5	0.3	0.4	0.4	0.8	0.2	0.2	0.3	0.3
New England .....	1.6	1.6	0.4	0.4	0.5	1.6	0.2	0.3	0.3	0.4
Middle Atlantic .....	0.9	0.4	0.4	0.5	0.5	0.9	0.3	0.3	0.3	0.4
South .....	1.1	0.3	0.3	0.3	0.4	1.1	0.2	0.2	0.2	0.2
South Atlantic .....	1.1	0.5	0.4	0.5	0.6	1.1	0.2	0.3	0.3	0.3
East South Central .....	2.6	0.7	0.4	0.5	0.6	2.6	0.5	0.4	0.5	0.5
West South Central .....	2.2	0.5	0.4	0.4	0.7	2.2	0.2	0.2	0.2	0.3
Midwest .....	1.5	0.4	0.5	0.5	0.5	1.5	0.2	0.2	0.2	0.2
East North Central .....	2.2	0.6	0.8	0.8	0.7	2.2	0.2	0.2	0.2	0.2
West North Central .....	1.3	0.5	0.6	0.5	0.4	1.3	0.4	0.4	0.3	0.3
West .....	1.6	0.4	0.4	0.5	0.6	1.6	0.2	0.2	0.2	0.2
Mountain .....	3.3	0.4	0.6	0.8	1.2	3.3	0.3	0.3	0.3	0.4
Pacific .....	1.7	0.5	0.5	0.6	0.6	1.7	0.3	0.2	0.3	0.3

<sup>1</sup> A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business. Those with no consolidated leave plan often have separate leave plans for different purposes.

<sup>2</sup> 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.

<sup>3</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 40. Quality of life benefits: Access, civilian workers,<sup>1</sup> March 2016**

(All workers = 100 percent)

Characteristics	Childcare <sup>2</sup>	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers .....	11	6	7	41	54
<b>Worker characteristics</b>					
Management, professional, and related .....	18	12	12	55	69
Management, business, and financial .....	18	19	14	57	70
Professional and related .....	18	9	11	55	68
Teachers .....	14	3	7	49	66
Primary, secondary, and special education school teachers .....	11	—	4	47	67
Registered nurses .....	23	4	10	71	83
Service .....	8	1	5	26	39
Protective service .....	11	4	8	43	62
Sales and office .....	9	6	6	42	56
Sales and related .....	4	4	3	38	53
Office and administrative support .....	12	7	8	45	58
Natural resources, construction, and maintenance	7	1	4	30	39
Construction, extraction, farming, fishing, and forestry .....	4	1	3	22	29
Installation, maintenance, and repair .....	11	2	4	38	50
Production, transportation, and material moving ...	4	3	2	38	51
Production .....	7	3	1	42	50
Transportation and material moving .....	2	3	2	35	52
Full time .....	13	8	8	47	60
Part time .....	5	2	3	25	37
Union .....	17	2	10	54	78
Nonunion .....	10	7	6	39	50
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	4	1	2	24	35
Lowest 10 percent .....	2	1	2	16	28
Second 25 percent .....	8	3	5	39	53
Third 25 percent .....	13	7	9	49	61
Highest 25 percent .....	19	15	13	58	72
Highest 10 percent .....	22	19	15	62	77
<b>Establishment characteristics</b>					
Goods-producing industries .....	8	6	3	43	50
Service-providing industries .....	11	6	8	41	55
Education and health services .....	16	4	8	51	68
Educational services .....	14	5	10	51	71
Elementary and secondary schools .....	9	2	4	46	68
Junior colleges, colleges, and universities	29	—	22	68	82
Health care and social assistance .....	17	3	7	51	65
Hospitals .....	35	3	16	83	94
Public administration .....	16	5	17	55	77

See footnotes at end of table.

**Table 40. Quality of life benefits: Access, civilian workers,<sup>1</sup> March 2016—continued**

(All workers = 100 percent)

Characteristics	Childcare <sup>2</sup>	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
1 to 99 workers .....	5	4	3	22	32
1 to 49 workers .....	4	5	3	19	27
50 to 99 workers .....	7	4	4	31	45
100 workers or more .....	16	8	10	60	76
100 to 499 workers .....	10	7	6	52	67
500 workers or more .....	24	9	15	68	85
<b>Geographic areas</b>					
Northeast .....	15	8	9	40	56
New England .....	16	10	11	40	57
Middle Atlantic .....	15	8	9	40	56
South .....	10	6	5	44	55
South Atlantic .....	11	7	5	47	59
East South Central .....	—	5	1	37	50
West South Central .....	9	6	5	44	51
Midwest .....	9	6	5	40	53
East North Central .....	9	6	6	39	52
West North Central .....	8	6	5	43	56
West .....	10	5	10	39	53
Mountain .....	11	6	9	36	49
Pacific .....	10	5	10	41	54

<sup>1</sup> 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.

<sup>2</sup> A workplace program that provides for either the full or partial cost of caring for an employee's children in a nursery, day care center, or a baby sitter in facilities either on or off the employer's premises.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 40. Standard errors for quality of life benefits: Access, civilian workers,<sup>1</sup> March 2016**

Characteristics	Childcare <sup>2</sup>	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers .....	0.5	0.3	0.3	0.7	0.7
<b>Worker characteristics</b>					
Management, professional, and related .....	1.0	0.7	0.6	1.2	1.2
Management, business, and financial .....	1.2	1.5	0.9	1.8	1.6
Professional and related .....	1.2	0.7	0.7	1.4	1.5
Teachers .....	1.8	0.9	1.0	2.1	2.3
Primary, secondary, and special education school teachers .....	2.3	–	1.0	2.4	2.5
Registered nurses .....	2.2	1.4	1.5	2.9	2.3
Service .....	0.9	0.2	0.7	1.0	1.5
Protective service .....	2.0	0.9	1.2	3.4	4.1
Sales and office .....	0.6	0.5	0.4	1.1	1.2
Sales and related .....	0.9	1.0	0.4	1.6	1.5
Office and administrative support .....	0.7	0.5	0.6	1.2	1.4
Natural resources, construction, and maintenance	0.8	0.4	0.5	1.3	1.4
Construction, extraction, farming, fishing, and forestry .....	0.8	0.4	0.7	2.0	2.1
Installation, maintenance, and repair .....	1.0	0.4	0.6	1.6	1.9
Production, transportation, and material moving ...	0.4	0.5	0.3	1.2	1.6
Production .....	0.7	0.5	0.3	1.9	2.6
Transportation and material moving .....	0.5	0.8	0.6	1.6	2.0
Full time .....	0.6	0.4	0.4	0.7	0.8
Part time .....	0.4	0.3	0.4	1.0	1.4
Union .....	1.5	0.5	0.7	1.3	1.2
Nonunion .....	0.5	0.4	0.3	0.8	0.8
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	0.6	0.2	0.3	0.9	1.3
Lowest 10 percent .....	0.5	0.3	0.3	1.0	1.6
Second 25 percent .....	0.5	0.4	0.4	1.0	1.1
Third 25 percent .....	0.7	0.5	0.6	1.1	1.2
Highest 25 percent .....	1.1	0.9	0.6	1.2	1.1
Highest 10 percent .....	1.5	1.3	1.0	1.8	1.7
<b>Establishment characteristics</b>					
Goods-producing industries .....	1.1	0.8	0.4	1.3	1.5
Service-providing industries .....	0.5	0.4	0.3	0.8	0.8
Education and health services .....	1.3	0.7	0.8	1.7	2.0
Educational services .....	1.5	1.3	1.2	1.6	1.6
Elementary and secondary schools .....	1.0	0.9	0.9	1.7	1.6
Junior colleges, colleges, and universities	4.4	–	3.2	4.0	4.0
Health care and social assistance .....	1.9	0.7	0.8	2.5	3.1
Hospitals .....	3.0	1.4	2.3	2.1	1.3
Public administration .....	1.9	1.6	1.3	2.4	2.2

See footnotes at end of table.

**Table 40. Standard errors for quality of life benefits: Access, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	Childcare <sup>2</sup>	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
1 to 99 workers .....	0.5	0.4	0.3	0.9	1.0
1 to 49 workers .....	0.5	0.5	0.4	1.0	1.1
50 to 99 workers .....	1.2	0.7	0.5	2.0	2.2
100 workers or more .....	0.7	0.5	0.5	0.8	0.8
100 to 499 workers .....	0.8	0.6	0.8	1.4	1.5
500 workers or more .....	1.1	0.9	0.9	1.3	1.0
<b>Geographic areas</b>					
Northeast .....	1.3	0.7	0.4	1.2	1.7
New England .....	2.0	1.4	1.2	2.6	2.7
Middle Atlantic .....	1.3	0.8	0.5	1.3	1.7
South .....	1.0	0.6	0.4	1.3	1.2
South Atlantic .....	1.5	0.7	0.5	1.4	1.3
East South Central .....	—	2.4	0.4	3.9	2.3
West South Central .....	1.1	0.8	0.9	2.6	3.0
Midwest .....	0.6	0.7	0.8	1.7	1.8
East North Central .....	0.6	0.8	0.7	2.4	2.4
West North Central .....	1.2	1.1	2.0	1.4	2.3
West .....	0.9	0.8	0.8	1.3	1.2
Mountain .....	1.0	1.2	0.7	2.0	1.9
Pacific .....	1.2	1.0	1.1	1.6	1.5

<sup>1</sup> 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.

<sup>2</sup> A workplace program that provides for either the full or partial cost of caring for an employee's children in a nursery, day care center, or a baby sitter in facilities either on or off the employer's premises.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 41. Financial benefits: Access, civilian workers,<sup>1</sup> March 2016**

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution <sup>4</sup>	Financial planning
		Flexible benefits	Dependent care flexible spending account <sup>2</sup>	Healthcare flexible spending account <sup>3</sup>		
All workers .....	25	19	40	43	23	20
<b>Worker characteristics</b>						
Management, professional, and related .....	36	28	58	62	33	27
Management, business, and financial .....	46	29	62	65	27	30
Professional and related .....	32	28	56	61	36	27
Teachers .....	23	32	50	58	53	21
Primary, secondary, and special education school teachers .....	20	34	50	59	55	20
Registered nurses .....	32	35	70	73	31	32
Service .....	10	10	23	24	17	12
Protective service .....	19	22	44	47	38	21
Sales and office .....	29	17	38	41	19	23
Sales and related .....	25	10	30	31	10	21
Office and administrative support .....	31	21	43	46	24	25
Natural resources, construction, and maintenance	18	13	28	31	20	16
Construction, extraction, farming, fishing, and forestry .....	13	9	17	21	19	10
Installation, maintenance, and repair .....	23	17	38	41	21	21
Production, transportation, and material moving ...	21	18	38	39	19	15
Production .....	25	19	39	40	18	17
Transportation and material moving .....	18	16	37	38	21	13
Full time .....	31	23	47	51	26	23
Part time .....	9	6	18	18	13	11
Union .....	23	22	54	58	45	25
Nonunion .....	25	18	38	40	19	19
Average wage within the following categories: <sup>7</sup>						
Lowest 25 percent .....	10	7	18	18	12	11
Lowest 10 percent .....	4	4	11	11	8	6
Second 25 percent .....	25	19	38	41	22	19
Third 25 percent .....	31	24	49	52	28	25
Highest 25 percent .....	38	29	61	65	33	29
Highest 10 percent .....	42	29	65	69	33	31
<b>Establishment characteristics</b>						
Goods-producing industries .....	26	17	39	40	16	20
Service-providing industries .....	25	19	40	43	24	20
Education and health services .....	26	28	50	56	37	22
Educational services .....	28	33	55	62	55	23
Elementary and secondary schools .....	22	34	50	57	55	19
Junior colleges, colleges, and universities	46	35	71	78	63	34
Health care and social assistance .....	25	24	46	51	24	22
Hospitals .....	35	45	77	83	37	41
Public administration .....	25	32	58	60	63	30

See footnotes at end of table.

**Table 41. Financial benefits: Access, civilian workers,<sup>1</sup> March 2016—continued**

(All workers = 100 percent)

Characteristics	Stock options			
	Total <sup>5</sup>	Performance	Signing	Other
All workers .....	7	2	1	5
<b>Worker characteristics</b>				
Management, professional, and related .....	8	4	2	5
Management, business, and financial .....	13	6	3	9
Professional and related .....	6	3	1	3
Teachers .....	—	—	—	—
Primary, secondary, and special education school teachers .....	—	—	—	—
Registered nurses .....	1	—	—	( <sup>6</sup> )
Service .....	2	( <sup>6</sup> )	( <sup>6</sup> )	2
Protective service .....	( <sup>6</sup> )	—	—	( <sup>6</sup> )
Sales and office .....	9	2	1	7
Sales and related .....	9	2	1	8
Office and administrative support .....	8	3	2	7
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry .....	5	3	1	3
Installation, maintenance, and repair .....	2	—	—	2
Production, transportation, and material moving ... Production .....	7	4	—	4
Transportation and material moving .....	9	1	1	8
Production .....	5	1	1	4
Transportation and material moving .....	11	( <sup>6</sup> )	1	11
Full time .....	7	3	1	5
Part time .....	4	1	( <sup>6</sup> )	4
Union .....	6	2	( <sup>6</sup> )	4
Nonunion .....	7	2	1	5
Average wage within the following categories: <sup>7</sup>				
Lowest 25 percent .....	4	1	( <sup>6</sup> )	3
Lowest 10 percent .....	2	( <sup>6</sup> )	—	2
Second 25 percent .....	6	1	1	6
Third 25 percent .....	7	2	1	5
Highest 25 percent .....	10	5	2	6
Highest 10 percent .....	13	7	3	7
<b>Establishment characteristics</b>				
Goods-producing industries .....	8	3	1	5
Service-providing industries .....	6	2	1	5
Education and health services .....	1	( <sup>6</sup> )	( <sup>6</sup> )	—
Educational services .....	—	—	—	—
Elementary and secondary schools .....	—	—	—	—
Junior colleges, colleges, and universities .....	—	—	—	—
Health care and social assistance .....	2	( <sup>6</sup> )	—	—
Hospitals .....	—	—	—	—
Public administration .....	—	—	—	—

See footnotes at end of table.

**Table 41. Financial benefits: Access, civilian workers,<sup>1</sup> March 2016—continued**

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution <sup>4</sup>	Financial planning
		Flexible benefits	Dependent care flexible spending account <sup>2</sup>	Healthcare flexible spending account <sup>3</sup>		
1 to 99 workers .....	16	9	21	23	14	10
1 to 49 workers .....	15	7	19	20	12	9
50 to 99 workers .....	20	15	30	33	19	14
100 workers or more .....	34	28	58	61	32	30
100 to 499 workers .....	33	21	48	50	23	26
500 workers or more .....	35	35	69	74	41	33
<b>Geographic areas</b>						
Northeast .....	21	14	38	42	26	21
New England .....	22	13	42	47	24	20
Middle Atlantic .....	21	14	37	41	27	21
South .....	24	23	41	43	23	21
South Atlantic .....	25	21	40	43	23	22
East South Central .....	29	25	33	36	24	18
West South Central .....	22	24	45	46	23	20
Midwest .....	28	20	42	44	23	20
East North Central .....	27	17	41	42	24	19
West North Central .....	31	26	45	49	21	21
West .....	26	15	38	41	20	20
Mountain .....	26	13	36	38	17	21
Pacific .....	26	16	39	42	22	19

See footnotes at end of table.

**Table 41. Financial benefits: Access, civilian workers,<sup>1</sup> March 2016—continued**

(All workers = 100 percent)

Characteristics	Stock options			
	Total <sup>5</sup>	Performance	Signing	Other
1 to 99 workers .....	4	2	1	3
1 to 49 workers .....	4	1	1	3
50 to 99 workers .....	6	2	1	5
100 workers or more .....	9	3	1	6
100 to 499 workers .....	9	3	1	6
500 workers or more .....	9	3	1	7
<b>Geographic areas</b>				
Northeast .....	7	2	1	5
New England .....	5	1	1	5
Middle Atlantic .....	7	2	1	5
South .....	6	2	1	5
South Atlantic .....	6	2	1	5
East South Central .....	7	1	1	6
West South Central .....	5	2	1	4
Midwest .....	6	2	1	6
East North Central .....	6	2	1	6
West North Central .....	6	2	( <sup>6</sup> )	5
West .....	8	4	1	5
Mountain .....	7	2	1	5
Pacific .....	8	4	1	5

<sup>1</sup> 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.

<sup>2</sup> Formerly referred to as Dependent care reimbursement account.

<sup>3</sup> Formerly referred to as Healthcare reimbursement account.

<sup>4</sup> Savings plans established by the employer on behalf of the employee, but with no employer contribution.

These are cash or deferred arrangement plans or individual retirement accounts used to fund savings and retirement plans authorized by section 401(k), 403(b), or 457 of the Internal Revenue Code. The employees' contributions can be pre- and post-tax. Employees may authorize a payroll deduction by the employer to fund the established plan.

<sup>5</sup> The sum of the individual components may be greater than the total because some employees may have access to more than one type of stock option.

<sup>6</sup> Less than 0.5.

<sup>7</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 41. Standard errors for financial benefits: Access, civilian workers,<sup>1</sup> March 2016**

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution <sup>4</sup>	Financial planning
		Flexible benefits	Dependent care flexible spending account <sup>2</sup>	Healthcare flexible spending account <sup>3</sup>		
All workers .....	0.7	0.5	0.7	0.7	0.7	0.6
<b>Worker characteristics</b>						
Management, professional, and related .....	1.2	1.0	1.4	1.4	1.1	1.2
Management, business, and financial .....	1.5	1.3	1.5	1.5	1.3	1.4
Professional and related .....	1.3	1.1	1.7	1.7	1.4	1.4
Teachers .....	1.6	2.0	2.3	2.4	2.2	1.8
Primary, secondary, and special education school teachers .....	1.7	2.4	2.8	2.7	2.8	2.5
Registered nurses .....	3.6	3.0	3.1	2.9	2.4	2.9
Service .....	0.7	0.6	1.1	1.1	1.1	0.8
Protective service .....	2.3	2.5	3.6	3.6	3.5	2.4
Sales and office .....	1.1	0.7	1.1	1.0	0.7	1.0
Sales and related .....	1.3	1.0	1.4	1.3	0.9	1.3
Office and administrative support .....	1.3	0.9	1.3	1.3	1.1	1.1
Natural resources, construction, and maintenance	0.9	0.8	1.2	1.3	1.4	0.9
Construction, extraction, farming, fishing, and forestry .....	1.4	1.0	1.6	1.6	1.9	1.4
Installation, maintenance, and repair .....	1.4	1.0	2.1	1.9	2.1	1.1
Production, transportation, and material moving ...	1.0	1.0	1.1	1.3	1.5	1.0
Production .....	1.6	1.5	1.6	1.9	1.8	1.4
Transportation and material moving .....	1.2	1.1	1.7	1.9	1.8	1.2
Full time .....	0.7	0.5	0.7	0.7	0.9	0.7
Part time .....	0.7	0.5	1.0	0.9	0.7	0.6
Union .....	1.2	1.2	1.4	1.3	1.3	1.5
Nonunion .....	0.8	0.5	0.8	0.8	0.7	0.6
Average wage within the following categories: <sup>5</sup>						
Lowest 25 percent .....	0.6	0.5	1.0	1.0	0.8	0.5
Lowest 10 percent .....	0.5	0.8	1.0	1.0	0.9	0.7
Second 25 percent .....	0.8	0.8	1.1	1.1	1.2	0.8
Third 25 percent .....	1.0	0.7	1.1	1.0	1.2	1.1
Highest 25 percent .....	1.2	0.9	1.3	1.3	1.1	1.2
Highest 10 percent .....	1.9	1.3	1.8	1.7	1.4	2.0
<b>Establishment characteristics</b>						
Goods-producing industries .....	1.2	1.0	1.2	1.3	1.3	1.1
Service-providing industries .....	0.8	0.5	0.8	0.8	0.8	0.7
Education and health services .....	1.5	1.2	1.9	2.1	1.7	1.6
Educational services .....	1.6	1.6	1.9	1.9	1.5	1.3
Elementary and secondary schools .....	1.6	2.2	2.4	2.3	1.9	1.5
Junior colleges, colleges, and universities	3.3	2.5	4.2	3.9	2.6	2.8
Health care and social assistance .....	2.2	1.7	2.8	3.3	2.6	2.6
Hospitals .....	2.2	2.5	2.1	1.8	3.0	2.8
Public administration .....	1.8	2.1	2.3	2.2	2.3	2.3

See footnotes at end of table.

**Table 41. Standard errors for financial benefits: Access, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	Stock options			
	Total	Performance	Signing	Other
All workers .....	0.4	0.2	0.1	0.3
<b>Worker characteristics</b>				
Management, professional, and related .....	0.8	0.4	0.2	0.5
Management, business, and financial .....	1.4	0.7	0.3	1.0
Professional and related .....	0.7	0.5	0.3	0.4
Teachers .....	—	—	—	—
Primary, secondary, and special education school teachers .....	—	—	—	—
Registered nurses .....	0.4	—	—	0.2
Service .....	0.5	0.1	0.1	0.5
Protective service .....	0.2	—	—	0.1
Sales and office .....	0.5	0.2	0.2	0.5
Sales and related .....	0.8	0.2	0.3	0.8
Office and administrative support .....	0.8	0.2	0.2	0.8
Natural resources, construction, and maintenance	0.6	0.4	0.2	0.5
Construction, extraction, farming, fishing, and forestry .....	0.8	—	—	0.7
Installation, maintenance, and repair .....	0.8	0.7	—	0.7
Production, transportation, and material moving ...	1.0	0.2	0.1	0.9
Production .....	0.8	0.5	0.2	0.7
Transportation and material moving .....	1.5	0.1	0.2	1.5
Full time .....	0.5	0.2	0.1	0.3
Part time .....	0.5	0.1	0.1	0.5
Union .....	0.9	0.5	0.1	0.7
Nonunion .....	0.4	0.2	0.1	0.3
Average wage within the following categories: <sup>5</sup>				
Lowest 25 percent .....	0.3	0.1	0.1	0.3
Lowest 10 percent .....	0.4	0.1	—	0.4
Second 25 percent .....	0.6	0.1	0.1	0.6
Third 25 percent .....	0.7	0.3	0.1	0.6
Highest 25 percent .....	0.9	0.6	0.3	0.5
Highest 10 percent .....	1.5	1.0	0.4	0.7
<b>Establishment characteristics</b>				
Goods-producing industries .....	1.1	0.7	0.5	0.7
Service-providing industries .....	0.4	0.1	0.1	0.3
Education and health services .....	0.7	0.1	0.1	—
Educational services .....	—	—	—	—
Elementary and secondary schools .....	—	—	—	—
Junior colleges, colleges, and universities	—	—	—	—
Health care and social assistance .....	1.1	0.1	—	—
Hospitals .....	—	—	—	—
Public administration .....	—	—	—	—

See footnotes at end of table.

**Table 41. Standard errors for financial benefits: Access, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution <sup>4</sup>	Financial planning
		Flexible benefits	Dependent care flexible spending account <sup>2</sup>	Healthcare flexible spending account <sup>3</sup>		
1 to 99 workers .....	0.8	0.7	1.0	1.1	0.7	0.7
1 to 49 workers .....	0.9	0.5	0.9	0.9	0.7	0.7
50 to 99 workers .....	1.8	1.9	2.2	2.5	1.7	1.7
100 workers or more .....	1.0	0.7	0.9	0.9	0.9	0.9
100 to 499 workers .....	1.4	1.1	1.4	1.4	1.2	1.1
500 workers or more .....	1.2	1.2	1.3	1.2	1.3	1.1
<b>Geographic areas</b>						
Northeast .....	0.8	1.0	1.3	1.3	1.8	1.6
New England .....	1.5	1.5	2.4	2.9	3.3	1.8
Middle Atlantic .....	1.0	1.3	1.5	1.4	1.8	2.0
South .....	1.5	0.9	1.3	1.4	1.0	0.9
South Atlantic .....	2.0	1.3	1.8	1.9	1.4	1.0
East South Central .....	4.2	1.7	3.2	3.0	3.7	3.7
West South Central .....	2.4	1.4	2.3	2.7	1.1	1.2
Midwest .....	1.3	1.0	1.6	1.4	1.3	1.1
East North Central .....	1.7	1.0	2.0	1.7	1.6	1.3
West North Central .....	2.1	2.0	2.7	2.4	1.9	1.9
West .....	1.1	0.8	1.3	1.4	1.7	1.4
Mountain .....	2.2	1.9	2.2	3.1	1.9	2.2
Pacific .....	1.3	0.7	1.5	1.4	2.3	1.7

See footnotes at end of table.

**Table 41. Standard errors for financial benefits: Access, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	Stock options			
	Total	Performance	Signing	Other
1 to 99 workers .....	0.5	0.2	0.1	0.4
1 to 49 workers .....	0.5	0.2	0.2	0.5
50 to 99 workers .....	1.0	0.4	0.1	0.9
100 workers or more .....	0.5	0.3	0.2	0.4
100 to 499 workers .....	0.6	0.3	0.1	0.5
500 workers or more .....	0.9	0.5	0.3	0.7
<b>Geographic areas</b>				
Northeast .....	1.0	0.4	0.3	0.8
New England .....	0.9	0.5	0.3	0.9
Middle Atlantic .....	1.2	0.5	0.4	0.9
South .....	0.4	0.2	0.1	0.4
South Atlantic .....	0.5	0.3	0.2	0.6
East South Central .....	0.7	0.3	0.4	1.4
West South Central .....	0.8	0.5	0.3	0.4
Midwest .....	0.7	0.1	0.2	0.5
East North Central .....	0.8	0.2	0.2	0.6
West North Central .....	1.5	0.3	0.1	1.1
West .....	1.0	0.5	0.3	0.7
Mountain .....	2.2	0.5	( <sup>6</sup> )	2.0
Pacific .....	0.9	0.7	0.4	0.5

<sup>1</sup> 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.

<sup>2</sup> Formerly referred to as Dependent care reimbursement account.

<sup>3</sup> Formerly referred to as Healthcare reimbursement account.

<sup>4</sup> Savings plans established by the employer on behalf of the employee, but with no employer contribution. These are cash or deferred arrangement plans or individual retirement accounts used to fund savings and retirement plans authorized by section 401(k), 403(b), or 457 of the Internal Revenue Code. The employees' contributions can be pre- and post-tax. Employees may authorize a payroll deduction by the employer to fund the established plan.

<sup>5</sup> 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 wage data for March 2016.

<sup>6</sup> Less than 0.05.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 42. Health-related benefits: Access, civilian workers,<sup>1</sup> March 2016**

(All workers = 100 percent)

Characteristics	Long-term care insurance <sup>2</sup>	Retiree healthcare benefits <sup>3</sup>	
		Under age 65	Age 65 and over
All workers .....	18	23	21
<b>Worker characteristics</b>			
Management, professional, and related .....	28	36	32
Management, business, and financial .....	33	33	30
Professional and related .....	26	37	34
Teachers .....	26	60	55
Primary, secondary, and special education school teachers .....	20	65	58
Registered nurses .....	23	23	16
Service .....	9	13	12
Protective service .....	17	48	40
Sales and office .....	18	19	17
Sales and related .....	13	9	8
Office and administrative support .....	21	24	23
Natural resources, construction, and maintenance .....	13	18	18
Construction, extraction, farming, fishing, and forestry .....	8	14	14
Installation, maintenance, and repair .....	17	22	21
Production, transportation, and material moving .....	13	19	17
Production .....	14	15	14
Transportation and material moving .....	13	22	19
Full time .....	22	28	25
Part time .....	7	9	8
Union .....	24	59	53
Nonunion .....	17	17	15
Average wage within the following categories: <sup>4</sup>			
Lowest 25 percent .....	7	7	6
Lowest 10 percent .....	4	4	4
Second 25 percent .....	14	19	17
Third 25 percent .....	22	29	27
Highest 25 percent .....	32	41	37
Highest 10 percent .....	37	42	39
<b>Establishment characteristics</b>			
Goods-producing industries .....	15	17	15
Service-providing industries .....	19	24	22
Education and health services .....	22	35	31
Educational services .....	31	63	59
Elementary and secondary schools .....	22	67	62
Junior colleges, colleges, and universities .....	56	63	61
Health care and social assistance .....	17	16	12
Hospitals .....	30	33	23
Public administration .....	25	73	68

See footnotes at end of table.

**Table 42. Health-related benefits: Access, civilian workers,<sup>1</sup> March 2016—continued**

(All workers = 100 percent)

Characteristics	Long-term care insurance <sup>2</sup>	Retiree healthcare benefits <sup>3</sup>	
		Under age 65	Age 65 and over
1 to 99 workers .....	9	8	8
1 to 49 workers .....	8	7	7
50 to 99 workers .....	13	13	11
100 workers or more .....	27	37	33
100 to 499 workers .....	19	22	19
500 workers or more .....	36	54	48
<b>Geographic areas</b>			
Northeast .....	17	25	24
New England .....	16	22	21
Middle Atlantic .....	17	26	25
South .....	21	25	21
South Atlantic .....	23	25	21
East South Central .....	20	24	20
West South Central .....	18	25	22
Midwest .....	16	20	18
East North Central .....	16	19	18
West North Central .....	15	22	19
West .....	19	21	20
Mountain .....	17	18	16
Pacific .....	19	23	21

<sup>1</sup> 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.

<sup>2</sup> A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care. The plan, although sponsored by the employer, may be fully paid for by the employee.

<sup>3</sup> A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

<sup>4</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 42. Standard errors for health-related benefits: Access, civilian workers,<sup>1</sup> March 2016**

Characteristics	Long-term care insurance <sup>2</sup>	Retiree healthcare benefits <sup>3</sup>	
		Under age 65	Age 65 and over
All workers .....	0.7	0.5	0.5
<b>Worker characteristics</b>			
Management, professional, and related .....	1.1	0.9	0.9
Management, business, and financial .....	1.8	1.5	1.4
Professional and related .....	1.2	1.1	1.1
Teachers .....	1.3	2.1	2.0
Primary, secondary, and special education school teachers .....	1.5	2.7	2.6
Registered nurses .....	2.2	1.9	2.2
Service .....	1.0	0.7	0.6
Protective service .....	2.1	4.1	3.6
Sales and office .....	0.9	0.9	1.0
Sales and related .....	1.3	1.0	1.0
Office and administrative support .....	1.0	1.0	1.2
Natural resources, construction, and maintenance	1.2	0.9	1.2
Construction, extraction, farming, fishing, and forestry .....	1.1	1.2	1.4
Installation, maintenance, and repair .....	1.9	1.3	1.6
Production, transportation, and material moving ...	1.0	1.1	1.1
Production .....	1.6	1.6	1.8
Transportation and material moving .....	1.1	1.5	1.5
Full time .....	0.7	0.5	0.5
Part time .....	0.7	0.6	0.7
Union .....	1.1	1.3	1.3
Nonunion .....	0.7	0.5	0.5
Average wage within the following categories: <sup>4</sup>			
Lowest 25 percent .....	0.8	0.6	0.5
Lowest 10 percent .....	0.7	0.6	0.6
Second 25 percent .....	0.8	0.7	0.7
Third 25 percent .....	0.9	0.9	0.9
Highest 25 percent .....	1.3	1.1	1.1
Highest 10 percent .....	1.8	1.7	1.6
<b>Establishment characteristics</b>			
Goods-producing industries .....	1.3	1.1	1.3
Service-providing industries .....	0.7	0.5	0.5
Education and health services .....	1.3	1.1	1.2
Educational services .....	1.5	1.4	1.4
Elementary and secondary schools .....	1.3	1.6	1.8
Junior colleges, colleges, and universities	3.6	2.6	2.6
Health care and social assistance .....	2.0	1.3	1.5
Hospitals .....	2.9	2.6	2.4
Public administration .....	1.8	2.0	2.0

See footnotes at end of table.

**Table 42. Standard errors for health-related benefits: Access, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	Long-term care insurance <sup>2</sup>	Retiree healthcare benefits <sup>3</sup>	
		Under age 65	Age 65 and over
1 to 99 workers .....	0.6	0.5	0.5
1 to 49 workers .....	0.6	0.5	0.5
50 to 99 workers .....	1.5	1.5	1.5
100 workers or more .....	1.0	0.8	0.8
100 to 499 workers .....	1.1	1.0	0.9
500 workers or more .....	1.3	1.3	1.5
<b>Geographic areas</b>			
Northeast .....	1.0	0.8	0.7
New England .....	1.6	1.8	1.6
Middle Atlantic .....	1.2	0.8	0.8
South .....	1.3	1.0	0.9
South Atlantic .....	1.8	1.3	1.4
East South Central .....	3.9	2.2	2.3
West South Central .....	2.1	1.9	1.3
Midwest .....	1.6	1.0	1.2
East North Central .....	2.1	0.9	1.2
West North Central .....	2.4	2.3	2.8
West .....	0.9	1.0	0.8
Mountain .....	1.5	1.6	1.4
Pacific .....	1.0	1.2	1.0

<sup>1</sup> 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.

<sup>2</sup> A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care. The plan, although sponsored by the employer, may be fully paid for by the employee.

<sup>3</sup> A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

<sup>4</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 43. Nonproduction bonuses: Access, civilian workers,<sup>1</sup> March 2016**

(All workers = 100 percent)

Characteristics	All nonproduction bonuses <sup>2</sup>	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus <sup>3</sup>
All workers .....	38	6	3	9	6	5	2	5	12
<b>Worker characteristics</b>									
Management, professional, and related .....	43	5	5	10	4	9	2	6	13
Management, business, and financial .....	52	8	6	16	5	7	2	7	15
Professional and related .....	40	4	4	8	4	9	3	6	13
Teachers .....	25	—	2	1	( <sup>4</sup> )	12	2	( <sup>4</sup> )	10
Primary, secondary, and special education school teachers .....	29	—	2	1	—	15	2	—	12
Registered nurses .....	46	2	7	—	3	9	3	15	16
Service .....	24	1	2	5	6	4	3	4	7
Protective service .....	32	1	5	1	2	10	7	—	13
Sales and office .....	40	9	3	11	5	4	1	5	12
Sales and related .....	33	11	1	8	5	2	1	3	13
Office and administrative support .....	44	7	4	12	6	5	2	7	12
Natural resources, construction, and maintenance	39	6	2	11	9	4	2	4	11
Construction, extraction, farming, fishing, and forestry .....	32	2	1	12	9	2	2	1	7
Installation, maintenance, and repair .....	44	9	3	11	9	6	2	6	14
Production, transportation, and material moving ...	40	7	2	9	6	4	1	4	15
Production .....	43	10	2	10	7	3	1	4	16
Transportation and material moving .....	36	5	1	7	6	4	1	4	13
Full time .....	43	6	4	11	6	7	2	5	14
Part time .....	20	3	1	4	5	1	1	4	5
Union .....	36	5	5	2	1	15	3	4	15
Nonunion .....	38	6	3	10	6	4	2	5	11
Average wage within the following categories: <sup>5</sup>									
Lowest 25 percent .....	24	3	1	5	6	1	2	4	7
Lowest 10 percent .....	17	1	1	5	6	1	1	2	4
Second 25 percent .....	39	5	2	9	7	4	2	5	12
Third 25 percent .....	45	6	3	12	5	7	2	5	14
Highest 25 percent .....	47	8	6	11	4	10	2	6	15
Highest 10 percent .....	49	8	6	12	3	11	2	7	16
<b>Establishment characteristics</b>									
Goods-producing industries .....	47	10	3	13	9	4	1	3	15
Service-providing industries .....	36	5	3	8	5	5	2	5	11
Education and health services .....	32	1	3	5	5	9	3	6	10
Educational services .....	25	—	2	1	( <sup>4</sup> )	12	3	( <sup>4</sup> )	9
Elementary and secondary schools .....	26	—	1	1	( <sup>4</sup> )	14	3	—	10
Junior colleges, colleges, and universities	23	—	5	1	1	10	2	1	8
Health care and social assistance .....	37	1	3	8	8	6	4	11	10
Hospitals .....	42	3	4	5	2	10	3	16	15
Public administration .....	42	—	6	1	2	18	9	—	16

See footnotes at end of table.

**Table 43. Nonproduction bonuses: Access, civilian workers,<sup>1</sup> March 2016—continued**

(All workers = 100 percent)

Characteristics	All nonproduction bonuses <sup>2</sup>	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus <sup>3</sup>
1 to 99 workers .....	34	3	1	12	9	3	1	3	6
1 to 49 workers .....	34	3	1	13	9	2	1	2	6
50 to 99 workers .....	35	4	2	10	6	4	2	5	8
100 workers or more .....	41	8	5	6	3	8	3	7	17
100 to 499 workers .....	40	8	4	6	4	6	2	8	16
500 workers or more .....	41	7	5	5	1	10	3	6	17
<b>Geographic areas</b>									
Northeast .....	38	4	2	12	3	8	2	5	11
New England .....	36	5	3	12	2	8	2	4	9
Middle Atlantic .....	38	3	2	12	3	8	1	5	12
South .....	41	5	4	9	8	3	2	5	15
South Atlantic .....	42	5	5	9	8	3	3	6	16
East South Central .....	37	5	—	9	8	2	2	5	13
West South Central .....	41	6	3	10	9	3	2	5	14
Midwest .....	36	7	2	8	5	5	2	5	11
East North Central .....	37	7	3	9	6	5	2	5	10
West North Central .....	34	7	2	8	2	5	3	5	11
West .....	33	5	3	7	5	7	—	5	8
Mountain .....	34	5	2	10	6	3	1	3	10
Pacific .....	32	5	4	5	4	9	—	5	8

<sup>1</sup> 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.

<sup>2</sup> The sum of the individual components may be greater than the total because some employees may have access to more than one type of nonproduction bonus.

<sup>3</sup> Includes all other bonuses provided to employees and not published separately.

<sup>4</sup> Less than 0.5.

<sup>5</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 43. Standard errors for nonproduction bonuses: Access, civilian workers,<sup>1</sup> March 2016**

Characteristics	All nonproduction bonuses	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus <sup>2</sup>
All workers .....	0.6	0.3	0.2	0.4	0.3	0.3	0.2	0.4	0.4
<b>Worker characteristics</b>									
Management, professional, and related .....	1.3	0.5	0.6	0.7	0.6	0.6	0.4	0.5	0.8
Management, business, and financial .....	1.7	0.8	0.9	1.3	0.7	0.7	0.3	0.7	1.0
Professional and related .....	1.5	0.5	0.6	0.8	0.8	0.7	0.5	0.6	1.0
Teachers .....	1.5	–	0.3	0.2	0.2	1.0	0.4	0.1	0.9
Primary, secondary, and special education school teachers .....	1.9	–	0.4	0.3	–	1.4	0.5	–	1.3
Registered nurses .....	3.7	0.7	2.5	–	1.5	1.9	0.6	2.7	2.8
Service .....	1.7	0.2	0.4	0.8	1.1	0.4	0.8	1.1	0.6
Protective service .....	3.4	0.4	1.7	0.5	0.8	1.5	1.1	–	2.2
Sales and office .....	0.9	0.4	0.3	0.6	0.4	0.4	0.2	0.4	0.5
Sales and related .....	1.1	0.8	0.2	0.8	0.7	0.5	0.2	0.5	0.9
Office and administrative support .....	1.2	0.4	0.5	0.9	0.5	0.4	0.2	0.6	0.6
Natural resources, construction, and maintenance	1.6	0.6	0.5	0.9	0.9	0.5	0.7	0.5	0.7
Construction, extraction, farming, fishing, and forestry .....	2.3	0.7	0.4	1.2	1.6	0.5	0.8	0.3	1.1
Installation, maintenance, and repair .....	2.1	0.9	0.7	1.4	1.4	0.9	0.6	0.9	1.0
Production, transportation, and material moving ...	1.3	0.6	0.4	0.8	0.6	0.5	0.2	0.7	1.1
Production .....	1.9	0.8	0.5	1.1	0.8	0.7	0.2	1.2	1.6
Transportation and material moving .....	2.1	0.9	0.4	1.2	0.9	0.7	0.4	0.7	1.5
Full time .....	0.7	0.3	0.3	0.5	0.4	0.4	0.2	0.4	0.5
Part time .....	1.0	0.2	0.2	0.6	0.5	0.2	0.4	0.6	0.5
Union .....	1.5	0.5	1.0	0.4	0.3	1.0	0.4	1.0	1.2
Nonunion .....	0.7	0.3	0.2	0.5	0.4	0.3	0.3	0.4	0.4
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	1.1	0.3	0.3	0.6	0.8	0.2	0.7	0.7	0.5
Lowest 10 percent .....	1.7	0.2	0.5	1.0	0.6	0.3	0.1	0.5	0.6
Second 25 percent .....	1.0	0.3	0.3	0.7	0.6	0.3	0.2	0.5	0.6
Third 25 percent .....	1.0	0.4	0.3	0.8	0.4	0.6	0.3	0.5	0.6
Highest 25 percent .....	1.3	0.7	0.7	0.8	0.5	0.7	0.3	0.6	0.9
Highest 10 percent .....	1.9	1.0	1.1	1.2	0.7	1.1	0.3	0.9	1.4
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.3	0.9	0.5	0.9	0.7	0.5	0.2	0.5	0.9
Service-providing industries .....	0.7	0.3	0.2	0.4	0.4	0.4	0.3	0.4	0.5
Education and health services .....	1.6	0.2	0.7	0.9	1.1	0.7	0.8	1.1	1.0
Educational services .....	1.2	–	0.2	0.2	0.2	0.9	0.4	0.1	0.8
Elementary and secondary schools .....	1.6	–	0.3	0.3	0.2	1.1	0.5	–	1.1
Junior colleges, colleges, and universities .....	2.0	–	0.5	0.3	0.3	1.3	0.9	0.3	1.2
Health care and social assistance .....	2.5	0.3	1.2	1.4	1.9	1.0	1.3	1.8	1.7
Hospitals .....	3.0	0.9	0.7	1.2	0.7	1.4	0.7	1.5	1.8
Public administration .....	2.3	–	0.9	0.5	0.8	1.8	1.3	–	2.0

See footnotes at end of table.

**Table 43. Standard errors for nonproduction bonuses: Access, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	All nonproduction bonuses	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus <sup>2</sup>
1 to 99 workers .....	1.0	0.3	0.2	0.8	0.5	0.3	0.3	0.4	0.5
1 to 49 workers .....	1.2	0.3	0.3	0.9	0.6	0.3	0.3	0.4	0.6
50 to 99 workers .....	2.2	0.7	0.5	1.3	1.2	0.5	0.5	1.0	0.8
100 workers or more .....	0.9	0.5	0.4	0.4	0.4	0.5	0.4	0.6	0.6
100 to 499 workers .....	1.4	0.6	0.8	0.6	0.7	0.7	0.7	1.1	1.0
500 workers or more .....	1.2	0.6	0.4	0.4	0.3	0.6	0.3	0.4	0.9
<b>Geographic areas</b>									
Northeast .....	1.3	0.7	0.3	0.8	0.4	0.6	0.2	0.7	0.8
New England .....	2.3	0.6	0.4	2.2	0.4	1.2	0.6	0.7	1.6
Middle Atlantic .....	1.8	0.9	0.4	1.1	0.6	0.7	0.2	0.9	1.0
South .....	0.9	0.4	0.6	0.6	0.7	0.4	0.3	0.6	0.9
South Atlantic .....	1.2	0.5	1.0	1.0	0.9	0.7	0.5	0.9	1.5
East South Central .....	2.8	0.5	—	1.7	1.0	0.6	0.7	1.3	1.7
West South Central .....	1.6	0.6	0.6	0.8	1.4	0.8	0.3	1.0	1.0
Midwest .....	1.4	0.7	0.3	1.0	0.4	0.6	0.4	0.6	0.6
East North Central .....	1.6	1.0	0.2	1.3	0.6	0.7	0.3	0.5	0.7
West North Central .....	2.8	0.7	0.6	1.2	0.6	1.3	0.8	1.4	1.2
West .....	1.6	0.5	0.3	0.7	0.9	0.9	—	1.0	0.5
Mountain .....	2.6	0.2	0.5	1.3	1.7	0.9	0.2	1.1	0.8
Pacific .....	1.9	0.7	0.4	0.9	1.1	1.2	—	1.3	0.7

<sup>1</sup> 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.

<sup>2</sup> Includes all other bonuses provided to employees and not published separately.

<sup>3</sup> 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 wage data for March 2016.

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/nce/ebs/glossary20152016.htm](http://www.bls.gov/nce/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 44. Unmarried domestic partner benefits: Access<sup>1</sup>, civilian workers,<sup>2</sup>  
March 2016**

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers .....	16	16	38	34
<b>Worker characteristics</b>				
Management, professional, and related .....	26	26	52	46
Management, business, and financial .....	24	24	59	54
Professional and related .....	27	26	49	42
Teachers .....	43	41	35	29
Primary, secondary, and special education school teachers .....	51	49	33	29
Registered nurses .....	21	22	45	38
Service .....	10	10	23	20
Protective service .....	28	28	34	27
Sales and office .....	13	13	41	37
Sales and related .....	6	6	35	31
Office and administrative support .....	18	18	44	41
Natural resources, construction, and maintenance	13	11	29	25
Construction, extraction, farming, fishing, and forestry .....	11	11	19	20
Installation, maintenance, and repair .....	15	11	38	29
Production, transportation, and material moving ...	11	11	33	30
Production .....	9	8	31	29
Transportation and material moving .....	14	14	35	30
Full time .....	20	19	45	40
Part time .....	6	6	17	16
Union .....	43	39	56	45
Nonunion .....	12	12	35	32
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	5	6	19	18
Lowest 10 percent .....	2	2	9	9
Second 25 percent .....	13	13	36	33
Third 25 percent .....	20	19	45	39
Highest 25 percent .....	30	28	58	50
Highest 10 percent .....	32	30	67	59
<b>Establishment characteristics</b>				
Goods-producing industries .....	10	9	35	32
Service-providing industries .....	17	17	39	34
Education and health services .....	26	25	40	35
Educational services .....	44	43	38	31
Elementary and secondary schools .....	48	47	30	26
Junior colleges, colleges, and universities	40	39	57	44
Health care and social assistance .....	13	14	42	37
Hospitals .....	23	24	52	42
Public administration .....	49	48	40	33

See footnotes at end of table.

**Table 44. Unmarried domestic partner benefits: Access<sup>1</sup>, civilian workers,<sup>2</sup> March 2016—continued**

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
1 to 99 workers .....	6	6	25	24
1 to 49 workers .....	5	6	24	23
50 to 99 workers .....	9	8	30	29
100 workers or more .....	26	25	50	43
100 to 499 workers .....	16	16	46	42
500 workers or more .....	37	35	55	44
<b>Geographic areas</b>				
Northeast .....	20	20	45	39
New England .....	15	15	41	36
Middle Atlantic .....	22	22	46	40
South .....	17	16	30	28
South Atlantic .....	16	16	32	28
East South Central .....	20	19	28	26
West South Central .....	15	15	29	28
Midwest .....	9	8	28	22
East North Central .....	7	6	28	21
West North Central .....	13	12	28	25
West .....	21	20	56	53
Mountain .....	14	14	43	38
Pacific .....	23	23	62	59

<sup>1</sup> The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer's policy on providing the benefit to unmarried domestic partners. For more information, see the Unmarried Domestic Partners Benefit Fact Sheet at: [www.bls.gov/ncs/ebs\\_domestic2012.pdf](http://www.bls.gov/ncs/ebs_domestic2012.pdf).

<sup>2</sup> 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.

<sup>3</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 44. Standard errors for unmarried domestic partner benefits: Access<sup>1</sup>, civilian workers,<sup>2</sup> March 2016**

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers .....	0.6	0.5	0.7	0.7
<b>Worker characteristics</b>				
Management, professional, and related .....	1.2	1.1	1.1	1.1
Management, business, and financial .....	1.5	1.4	1.6	1.7
Professional and related .....	1.4	1.3	1.2	1.2
Teachers .....	2.2	2.2	1.8	1.8
Primary, secondary, and special education school teachers .....	2.7	2.7	2.4	2.3
Registered nurses .....	2.7	2.7	2.7	2.3
Service .....	0.7	0.7	1.8	1.8
Protective service .....	2.6	2.5	3.1	2.9
Sales and office .....	0.7	0.6	1.0	1.0
Sales and related .....	0.8	0.8	1.3	1.3
Office and administrative support .....	0.8	0.8	1.3	1.1
Natural resources, construction, and maintenance	1.1	1.0	1.4	1.5
Construction, extraction, farming, fishing, and forestry .....	1.7	1.6	1.9	2.2
Installation, maintenance, and repair .....	1.2	0.9	1.7	1.9
Production, transportation, and material moving ...	0.9	0.9	1.4	1.4
Production .....	1.3	1.2	2.2	2.1
Transportation and material moving .....	1.3	1.4	1.5	1.6
Full time .....	0.7	0.7	0.8	0.8
Part time .....	0.5	0.5	0.9	1.0
Union .....	1.6	1.5	1.4	1.6
Nonunion .....	0.6	0.6	0.8	0.8
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	0.5	0.5	1.2	1.3
Lowest 10 percent .....	0.3	0.4	0.8	0.9
Second 25 percent .....	0.6	0.6	1.2	1.2
Third 25 percent .....	1.0	1.0	1.2	1.2
Highest 25 percent .....	1.3	1.2	1.3	1.3
Highest 10 percent .....	1.9	1.7	1.9	1.8
<b>Establishment characteristics</b>				
Goods-producing industries .....	1.2	1.0	1.7	1.7
Service-providing industries .....	0.6	0.6	0.8	0.8
Education and health services .....	1.4	1.4	1.6	1.7
Educational services .....	1.8	1.8	1.5	1.5
Elementary and secondary schools .....	1.9	1.9	1.4	1.3
Junior colleges, colleges, and universities	3.6	3.6	3.3	3.6
Health care and social assistance .....	1.9	1.9	2.5	2.6
Hospitals .....	2.9	2.9	2.1	2.3
Public administration .....	2.5	2.5	1.9	2.2

See footnotes at end of table.

**Table 44. Standard errors for unmarried domestic partner benefits: Access<sup>1</sup>, civilian workers,<sup>2</sup> March 2016—continued**

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
1 to 99 workers .....	0.5	0.5	1.2	1.1
1 to 49 workers .....	0.5	0.5	1.2	1.2
50 to 99 workers .....	1.2	1.2	2.1	2.1
100 workers or more .....	0.8	0.9	0.9	0.9
100 to 499 workers .....	1.1	1.1	1.2	1.3
500 workers or more .....	1.4	1.3	1.3	1.3
<b>Geographic areas</b>				
Northeast .....	1.3	1.2	1.5	1.3
New England .....	2.0	2.1	2.6	2.4
Middle Atlantic .....	1.7	1.5	1.9	1.8
South .....	0.8	0.7	1.2	1.4
South Atlantic .....	0.9	0.9	1.6	1.9
East South Central .....	3.1	2.8	3.8	3.9
West South Central .....	1.3	1.2	2.0	2.4
Midwest .....	1.2	1.1	1.3	1.3
East North Central .....	0.6	0.7	1.4	1.2
West North Central .....	3.2	3.0	2.9	2.9
West .....	1.3	1.3	2.0	1.9
Mountain .....	1.0	1.0	4.2	4.0
Pacific .....	1.9	1.8	2.4	2.4

<sup>1</sup> The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer's policy on providing the benefit to unmarried domestic partners. For more information, see the Unmarried Domestic Partners Benefit Fact Sheet at: [www.bls.gov/ncs/ebs/ebs\\_domestic2012.pdf](http://www.bls.gov/ncs/ebs/ebs_domestic2012.pdf).

<sup>2</sup> 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.

<sup>3</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 45. Medical care benefit combinations: Access, civilian workers,<sup>1</sup> March 2016**

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers .....	62	8	7	22	57	13	1	28
<b>Worker characteristics</b>								
Management, professional, and related .....	80	7	4	9	76	11	1	12
Management, business, and financial .....	85	9	1	5	83	11	( <sup>2</sup> )	6
Professional and related .....	78	6	5	11	73	11	1	15
Teachers .....	80	1	3	15	72	10	1	18
Primary, secondary, and special education school teachers .....	93	1	2	5	81	13	—	—
Registered nurses .....	83	4	5	8	77	11	1	12
Service .....	37	8	10	45	32	13	2	53
Protective service .....	66	—	—	20	63	5	7	24
Sales and office .....	60	8	11	21	54	14	2	31
Sales and related .....	47	8	20	25	40	15	2	43
Office and administrative support .....	68	8	6	18	63	13	1	23
Natural resources, construction, and maintenance .....	61	13	4	21	56	18	1	24
Construction, extraction, farming, fishing, and forestry .....	56	12	6	26	49	19	2	30
Installation, maintenance, and repair .....	66	14	3	17	64	17	1	19
Production, transportation, and material moving ... ..	66	8	5	21	61	13	1	25
Production .....	71	9	3	17	67	13	1	19
Transportation and material moving .....	61	7	7	24	56	13	2	30
Full time .....	78	10	3	10	73	14	1	11
Part time .....	17	3	21	60	10	9	2	78
Union .....	91	3	3	4	84	10	1	5
Nonunion .....	57	9	8	25	53	13	1	32
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	28	8	15	49	22	14	2	62
Lowest 10 percent .....	16	7	17	60	12	11	2	75
Second 25 percent .....	65	10	6	19	60	15	1	24
Third 25 percent .....	78	9	4	10	74	13	1	12
Highest 25 percent .....	87	6	2	5	83	10	1	6
Highest 10 percent .....	88	6	2	4	85	8	1	6
<b>Establishment characteristics</b>								
Goods-producing industries .....	72	12	2	13	69	15	1	15
Service-providing industries .....	61	8	8	24	55	13	1	31
Education and health services .....	73	6	5	16	67	12	1	20
Educational services .....	83	2	4	11	75	10	1	13
Elementary and secondary schools .....	85	2	4	9	74	13	1	12
Junior colleges, colleges, and universities .....	86	2	2	10	84	4	1	11
Health care and social assistance .....	66	8	7	19	62	13	1	24
Hospitals .....	89	3	2	6	89	2	1	8
Public administration .....	88	1	3	9	82	7	1	11

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, civilian workers,<sup>1</sup> March 2016—continued**

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers .....	26	44	1	29	51	19	7	23
<b>Worker characteristics</b>								
Management, professional, and related .....	40	47	1	12	63	24	3	10
Management, business, and financial .....	35	59	—	—	76	18	1	5
Professional and related .....	42	43	1	15	58	26	4	12
Teachers .....	67	14	2	16	35	46	1	17
Primary, secondary, and special education school teachers .....	85	8	1	5	31	63	—	—
Registered nurses .....	36	51	—	—	73	15	4	8
Service .....	16	29	1	54	27	18	9	46
Protective service .....	53	16	2	30	32	36	11	21
Sales and office .....	19	48	2	30	53	15	11	21
Sales and related .....	10	45	2	43	43	12	19	26
Office and administrative support .....	25	50	1	23	58	17	6	19
Natural resources, construction, and maintenance .....	28	46	( <sup>2</sup> )	25	50	25	4	22
Construction, extraction, farming, fishing, and forestry .....	31	38	1	31	40	29	6	26
Installation, maintenance, and repair .....	26	55	—	—	59	21	3	17
Production, transportation, and material moving .....	24	50	1	25	57	17	5	21
Production .....	22	59	—	—	68	13	3	17
Transportation and material moving .....	26	43	1	30	47	21	7	25
Full time .....	33	55	( <sup>2</sup> )	12	64	24	3	10
Part time .....	7	13	4	77	12	8	19	62
Union .....	80	14	2	4	44	50	1	5
Nonunion .....	17	49	1	33	52	14	8	26
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	7	29	2	62	24	12	15	50
Lowest 10 percent .....	3	19	2	76	13	9	16	61
Second 25 percent .....	21	54	1	24	55	20	5	20
Third 25 percent .....	35	52	( <sup>2</sup> )	13	63	24	3	10
Highest 25 percent .....	47	45	( <sup>2</sup> )	7	69	24	2	5
Highest 10 percent .....	46	48	( <sup>2</sup> )	6	73	20	2	5
<b>Establishment characteristics</b>								
Goods-producing industries .....	26	59	( <sup>2</sup> )	16	67	17	2	13
Service-providing industries .....	26	42	1	31	48	20	7	25
Education and health services .....	40	39	1	20	50	29	4	17
Educational services .....	69	16	3	12	36	50	1	13
Elementary and secondary schools .....	80	6	4	9	25	62	1	12
Junior colleges, colleges, and universities .....	53	35	1	11	61	27	1	11
Health care and social assistance .....	21	54	( <sup>2</sup> )	25	59	15	6	19
Hospitals .....	44	47	1	8	76	15	2	6
Public administration .....	84	4	2	9	33	55	1	11

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, civilian workers,<sup>1</sup> March 2016—continued**

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
1 to 99 workers .....	44	12	9	35	40	16	1	43
1 to 49 workers .....	39	13	9	39	35	18	1	47
50 to 99 workers .....	57	10	9	24	54	13	1	32
100 workers or more .....	80	4	6	10	74	10	1	14
100 to 499 workers .....	73	6	7	13	66	13	2	19
500 workers or more .....	87	2	4	7	84	6	1	10
<b>Geographic areas</b>								
Northeast .....	64	7	8	22	58	13	1	28
New England .....	63	5	9	22	56	13	2	29
Middle Atlantic .....	64	8	7	21	59	12	1	28
South .....	63	8	7	21	60	12	2	27
South Atlantic .....	63	8	7	22	59	12	1	28
East South Central .....	67	9	6	18	60	15	2	23
West South Central .....	60	10	8	22	60	10	2	28
Midwest .....	64	6	9	21	60	10	1	28
East North Central .....	63	7	9	21	59	11	1	29
West North Central .....	67	5	8	20	63	9	1	28
West .....	58	11	5	26	50	18	1	30
Mountain .....	59	8	6	26	53	15	1	32
Pacific .....	57	12	5	26	49	20	1	30

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, civilian workers,<sup>1</sup> March 2016—continued**

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
1 to 99 workers .....	10	46	1	43	40	16	9	35
1 to 49 workers .....	8	44	( <sup>2</sup> )	47	36	16	9	39
50 to 99 workers .....	17	50	1	32	50	17	8	24
100 workers or more .....	42	42	1	14	61	23	5	11
100 to 499 workers .....	26	54	2	19	62	18	7	14
500 workers or more .....	59	30	1	10	61	28	3	8
<b>Geographic areas</b>								
Northeast .....	30	41	1	28	51	20	7	23
New England .....	27	41	1	30	49	20	8	23
Middle Atlantic .....	31	40	1	27	51	20	6	23
South .....	26	45	1	28	52	19	7	22
South Atlantic .....	29	42	1	29	54	17	7	22
East South Central .....	27	49	—	—	52	23	6	19
West South Central .....	23	47	1	29	48	22	8	22
Midwest .....	26	45	1	28	55	16	8	22
East North Central .....	25	45	1	28	55	16	8	22
West North Central .....	26	45	1	28	56	16	8	21
West .....	24	45	1	30	45	23	5	27
Mountain .....	19	49	1	31	49	19	6	27
Pacific .....	26	43	1	30	44	25	4	26

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,<sup>1</sup> March 2016**

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers .....	0.8	0.4	0.4	0.7	0.8	0.4	0.1	0.7
<b>Worker characteristics</b>								
Management, professional, and related .....	1.3	0.7	0.3	0.7	1.1	0.7	0.1	0.8
Management, business, and financial .....	1.5	1.0	0.3	0.8	1.6	1.2	0.1	0.9
Professional and related .....	1.5	0.8	0.4	0.8	1.3	0.9	0.2	1.0
Teachers .....	2.2	0.3	0.5	2.1	2.2	1.2	0.3	2.0
Primary, secondary, and special education school teachers .....	2.4	0.5	0.5	2.2	2.6	1.7	–	–
Registered nurses .....	1.8	1.2	1.0	1.0	2.6	2.0	0.3	1.4
Service .....	1.6	0.7	1.1	2.1	1.2	1.1	0.3	1.7
Protective service .....	3.4	–	–	2.1	3.2	1.3	2.3	2.2
Sales and office .....	1.2	0.6	0.6	1.1	1.2	0.7	0.2	1.2
Sales and related .....	1.7	1.2	1.1	1.8	1.6	1.1	0.3	1.7
Office and administrative support .....	1.5	0.6	0.5	1.3	1.4	0.8	0.2	1.5
Natural resources, construction, and maintenance	1.6	1.3	0.7	1.5	1.5	1.2	0.4	1.7
Construction, extraction, farming, fishing, and forestry .....	2.5	2.0	1.4	2.6	2.4	2.0	0.8	3.1
Installation, maintenance, and repair .....	2.1	1.6	0.5	1.7	1.9	1.4	0.3	1.8
Production, transportation, and material moving ...	1.5	0.8	0.9	1.2	1.7	1.0	0.2	1.3
Production .....	2.2	0.9	0.8	2.1	2.4	1.5	0.3	2.2
Transportation and material moving .....	1.9	1.1	1.1	1.5	2.0	1.0	0.3	1.6
Full time .....	0.7	0.5	0.3	0.5	0.7	0.5	0.1	0.5
Part time .....	1.1	0.3	1.4	1.5	0.9	0.7	0.2	1.1
Union .....	0.8	0.5	0.3	0.6	1.1	0.9	0.2	0.7
Nonunion .....	0.9	0.5	0.5	0.8	0.8	0.5	0.1	0.8
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	1.2	0.6	1.2	1.8	1.2	0.8	0.3	1.3
Lowest 10 percent .....	1.6	1.1	2.0	2.2	1.4	1.1	0.5	1.3
Second 25 percent .....	1.1	0.8	0.4	1.0	1.2	0.8	0.2	1.1
Third 25 percent .....	1.0	0.8	0.4	0.7	1.0	0.7	0.2	0.7
Highest 25 percent .....	1.0	0.7	0.3	0.6	0.9	0.7	0.2	0.7
Highest 10 percent .....	1.4	1.0	0.4	1.0	1.5	1.1	0.2	1.1
<b>Establishment characteristics</b>								
Goods-producing industries .....	0.9	1.0	0.4	0.8	1.2	1.0	0.2	0.9
Service-providing industries .....	0.9	0.4	0.5	0.8	0.8	0.4	0.1	0.8
Education and health services .....	1.9	0.8	0.5	1.5	1.7	0.9	0.1	1.6
Educational services .....	1.2	0.5	0.4	0.8	1.3	1.1	0.2	0.8
Elementary and secondary schools .....	1.6	0.7	0.4	1.0	1.8	1.5	0.3	1.0
Junior colleges, colleges, and universities	1.4	0.4	0.5	1.1	1.5	0.8	0.2	1.3
Health care and social assistance .....	2.8	1.3	0.8	2.3	2.6	1.3	0.2	2.5
Hospitals .....	1.2	0.8	0.4	0.7	0.8	0.4	0.4	0.6
Public administration .....	1.6	0.2	0.5	1.4	2.1	1.4	0.2	1.5

See footnotes at end of table.

**Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers .....	0.6	0.7	0.1	0.8	0.8	0.6	0.4	0.7
<b>Worker characteristics</b>								
Management, professional, and related .....	1.1	1.1	0.1	0.8	1.4	1.0	0.3	0.7
Management, business, and financial .....	1.6	1.7	—	—	1.4	1.2	0.3	0.9
Professional and related .....	1.3	1.2	0.1	1.0	1.5	1.2	0.4	0.8
Teachers .....	2.4	1.7	0.4	2.1	2.1	2.0	0.3	2.1
Primary, secondary, and special education school teachers .....	3.1	2.3	0.4	2.2	2.6	2.8	—	—
Registered nurses .....	3.4	3.2	—	—	2.5	2.4	1.0	1.0
Service .....	0.8	1.5	0.1	1.7	1.5	0.9	1.1	2.1
Protective service .....	4.2	2.8	0.4	2.9	2.7	3.1	2.4	2.2
Sales and office .....	0.8	1.2	0.2	1.2	1.2	0.8	0.5	1.1
Sales and related .....	1.0	1.6	0.3	1.8	1.6	1.3	1.0	1.8
Office and administrative support .....	0.9	1.5	0.2	1.5	1.5	0.9	0.5	1.4
Natural resources, construction, and maintenance	1.4	1.7	0.1	1.6	1.6	1.4	0.7	1.5
Construction, extraction, farming, fishing, and forestry .....	2.2	2.8	0.2	2.7	2.7	2.6	1.4	2.6
Installation, maintenance, and repair .....	1.6	2.1	—	—	2.0	1.6	0.5	1.7
Production, transportation, and material moving ...	1.1	1.4	0.2	1.3	1.6	1.1	0.8	1.2
Production .....	1.7	2.1	—	—	2.2	1.0	0.8	2.1
Transportation and material moving .....	1.6	1.5	0.3	1.6	2.0	1.8	1.0	1.5
Full time .....	0.7	0.8	( <sup>2</sup> )	0.6	0.8	0.6	0.3	0.5
Part time .....	0.6	0.9	0.3	1.1	1.0	0.7	1.4	1.5
Union .....	1.2	1.2	0.2	0.6	1.6	1.6	0.3	0.6
Nonunion .....	0.6	0.8	0.1	0.9	0.9	0.5	0.5	0.8
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	0.5	1.2	0.2	1.3	1.1	0.8	1.2	1.8
Lowest 10 percent .....	0.4	1.2	0.3	1.3	1.6	1.3	2.0	2.2
Second 25 percent .....	0.7	1.2	0.1	1.1	1.2	0.9	0.4	1.0
Third 25 percent .....	1.0	1.1	0.1	0.8	1.0	1.0	0.4	0.7
Highest 25 percent .....	1.3	1.3	0.1	0.7	1.2	1.0	0.3	0.6
Highest 10 percent .....	1.9	2.0	0.1	1.1	1.6	1.3	0.4	1.0
<b>Establishment characteristics</b>								
Goods-producing industries .....	1.4	1.6	( <sup>2</sup> )	0.9	0.9	1.0	0.4	0.8
Service-providing industries .....	0.6	0.8	0.1	0.9	0.9	0.6	0.5	0.8
Education and health services .....	1.4	1.3	0.2	1.6	1.8	1.3	0.5	1.5
Educational services .....	1.3	1.0	0.3	0.8	1.6	1.4	0.3	0.8
Elementary and secondary schools .....	1.6	0.9	0.4	1.1	1.8	1.7	0.2	1.0
Junior colleges, colleges, and universities	2.7	2.4	0.4	1.2	2.6	2.3	0.3	1.2
Health care and social assistance .....	1.8	2.1	0.2	2.5	2.7	1.7	0.8	2.3
Hospitals .....	2.6	2.3	0.2	0.8	2.3	2.2	0.4	0.7
Public administration .....	1.7	0.8	0.5	1.4	2.6	2.6	0.3	1.6

See footnotes at end of table.

**Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
1 to 99 workers .....	1.3	0.7	0.6	1.2	1.1	0.8	0.2	1.2
1 to 49 workers .....	1.4	0.8	0.6	1.2	1.2	0.9	0.2	1.2
50 to 99 workers .....	2.8	1.0	1.4	2.4	2.9	1.2	0.3	2.6
100 workers or more .....	0.8	0.4	0.4	0.6	0.7	0.6	0.2	0.6
100 to 499 workers .....	1.3	0.7	0.6	1.0	1.2	1.0	0.2	1.0
500 workers or more .....	0.9	0.4	0.4	0.8	1.0	0.6	0.3	0.8
<b>Geographic areas</b>								
Northeast .....	1.5	1.1	0.8	1.1	1.1	0.6	0.2	1.0
New England .....	2.2	1.0	2.7	1.7	2.0	1.1	0.5	2.2
Middle Atlantic .....	1.6	1.3	0.5	1.1	1.2	0.8	0.1	0.9
South .....	1.7	0.7	0.7	1.1	1.4	0.7	0.2	1.4
South Atlantic .....	1.9	1.0	0.6	1.4	1.8	1.0	0.2	1.7
East South Central .....	2.4	2.2	2.3	1.6	2.1	2.6	0.5	3.5
West South Central .....	4.2	1.1	1.7	2.7	3.3	0.9	0.7	3.2
Midwest .....	1.5	0.4	1.0	1.9	1.8	0.7	0.2	1.7
East North Central .....	1.6	0.5	1.5	2.3	1.6	0.8	0.2	1.7
West North Central .....	3.3	0.6	0.5	3.6	4.2	1.2	0.2	3.7
West .....	1.4	1.0	0.6	1.3	1.2	1.0	0.2	1.3
Mountain .....	2.0	1.7	1.1	2.3	1.8	1.6	0.3	2.4
Pacific .....	1.8	1.1	0.8	1.6	1.6	1.2	0.3	1.5

See footnotes at end of table.

**Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
1 to 99 workers .....	0.6	1.2	0.1	1.2	1.2	0.7	0.6	1.2
1 to 49 workers .....	0.6	1.2	0.1	1.2	1.3	0.8	0.6	1.2
50 to 99 workers .....	1.5	2.6	0.3	2.6	2.8	1.4	1.3	2.4
100 workers or more .....	0.8	0.9	0.1	0.6	0.9	0.7	0.4	0.6
100 to 499 workers .....	1.1	1.4	0.2	1.1	1.4	1.0	0.6	1.0
500 workers or more .....	1.3	1.2	0.1	0.9	1.1	1.0	0.4	0.8
<b>Geographic areas</b>								
Northeast .....	1.5	1.1	0.2	0.9	1.2	1.0	0.8	1.1
New England .....	2.5	2.4	0.4	2.0	1.6	1.4	2.7	1.7
Middle Atlantic .....	1.6	1.2	0.3	0.8	1.4	1.2	0.5	1.2
South .....	0.9	1.3	0.1	1.5	1.7	1.1	0.7	1.1
South Atlantic .....	1.1	1.2	( <sup>2</sup> )	1.6	2.1	1.6	0.6	1.4
East South Central .....	3.5	2.8	—	—	3.2	3.2	2.3	1.6
West South Central .....	1.1	3.4	0.1	3.6	3.8	0.9	1.6	2.6
Midwest .....	1.2	1.2	0.2	1.7	1.4	0.9	1.1	2.0
East North Central .....	1.1	1.5	0.2	1.8	1.6	1.0	1.6	2.3
West North Central .....	3.0	2.2	0.2	3.6	2.6	1.8	0.4	3.8
West .....	1.1	1.8	0.2	1.3	1.7	1.3	0.6	1.4
Mountain .....	1.4	2.8	0.2	2.6	2.3	2.2	1.1	2.3
Pacific .....	1.5	2.2	0.2	1.5	2.2	1.7	0.7	1.7

<sup>1</sup> 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.

<sup>2</sup> Less than 0.05.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 46. Paid leave combinations: Access, civilian workers,<sup>1</sup> March 2016**

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave <sup>2</sup>	Personal leave, sick leave, paid family leave, or vacation <sup>2</sup>	Personal leave, vacation, or holidays <sup>2</sup>
All workers .....	37	37	60	69	73	82	83
<b>Worker characteristics</b>							
Management, professional, and related .....	47	54	69	75	91	93	91
Management, business, and financial .....	59	56	88	94	94	97	97
Professional and related .....	42	53	62	66	89	92	89
Teachers .....	10	57	15	14	87	89	77
Primary, secondary, and special education school teachers .....	9	72	14	13	97	99	87
Registered nurses .....	61	53	75	86	91	94	94
Service .....	23	22	41	46	52	64	66
Protective service .....	40	40	67	71	74	82	83
Sales and office .....	43	39	68	76	75	84	86
Sales and related .....	35	31	56	66	64	76	80
Office and administrative support .....	47	44	74	83	82	88	90
Natural resources, construction, and maintenance .....	30	27	57	74	65	82	86
Construction, extraction, farming, fishing, and forestry .....	19	17	44	59	51	72	77
Installation, maintenance, and repair .....	41	36	70	89	78	93	94
Production, transportation, and material moving ...	32	27	58	77	68	84	86
Production .....	33	24	57	86	68	88	91
Transportation and material moving .....	31	30	58	70	67	80	81
Full time .....	46	46	73	84	85	94	94
Part time .....	13	13	22	27	38	49	51
Union .....	44	56	66	72	90	95	92
Nonunion .....	36	34	59	69	70	80	82
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	18	17	34	43	46	60	63
Lowest 10 percent .....	10	9	23	30	32	47	51
Second 25 percent .....	40	38	65	78	76	88	89
Third 25 percent .....	47	44	75	85	85	92	92
Highest 25 percent .....	49	56	72	78	92	95	94
Highest 10 percent .....	51	57	74	78	94	96	92
<b>Establishment characteristics</b>							
Goods-producing industries .....	34	27	61	84	71	90	92
Service-providing industries .....	38	39	60	67	73	81	82
Education and health services .....	41	51	59	63	86	90	88
Educational services .....	22	57	39	37	91	91	83
Elementary and secondary schools .....	18	67	27	24	94	94	84
Junior colleges, colleges, and universities .....	32	40	65	65	90	91	85
Health care and social assistance .....	53	48	72	81	83	89	91
Hospitals .....	65	58	83	92	93	95	96
Public administration .....	51	51	87	87	91	91	91

See footnotes at end of table.

**Table 46. Paid leave combinations: Access, civilian workers,<sup>1</sup> March 2016—continued**

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave <sup>2</sup>	Personal leave, sick leave, paid family leave, or vacation <sup>2</sup>	Personal leave, vacation, or holidays <sup>2</sup>
1 to 99 workers .....	27	25	51	62	61	74	76
1 to 49 workers .....	25	23	50	61	58	72	74
50 to 99 workers .....	32	31	56	65	67	79	82
100 workers or more .....	47	49	69	76	85	90	90
100 to 499 workers .....	45	43	67	77	80	88	89
500 workers or more .....	50	56	70	75	90	93	91
<b>Geographic areas</b>							
Northeast .....	46	46	63	70	77	83	83
New England .....	38	39	57	64	76	82	82
Middle Atlantic .....	49	49	64	71	78	84	84
South .....	36	37	60	71	72	83	86
South Atlantic .....	39	38	61	72	71	83	86
East South Central .....	29	30	61	73	72	85	86
West South Central .....	36	37	59	69	72	84	86
Midwest .....	35	34	58	69	70	81	82
East North Central .....	35	34	57	69	70	81	82
West North Central .....	34	33	59	69	71	81	82
West .....	34	35	60	67	75	82	80
Mountain .....	35	36	56	66	68	78	80
Pacific .....	34	34	62	67	79	84	80

<sup>1</sup> 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.

<sup>2</sup> Includes workers with access to one or more of these leave benefits.

<sup>3</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 46. Standard errors for paid leave combinations: Access, civilian workers,<sup>1</sup> March 2016**

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave <sup>2</sup>	Personal leave, sick leave, paid family leave, or vacation <sup>2</sup>	Personal leave, vacation, or holidays <sup>2</sup>
All workers .....	0.7	0.7	0.8	0.7	0.7	0.6	0.7
<b>Worker characteristics</b>							
Management, professional, and related .....	1.1	1.1	1.0	0.9	0.7	0.6	0.6
Management, business, and financial .....	1.6	1.7	0.9	0.6	0.7	0.5	0.5
Professional and related .....	1.3	1.4	1.3	1.0	0.9	0.7	0.7
Teachers .....	1.1	2.1	1.8	2.3	2.0	1.6	1.8
Primary, secondary, and special education school teachers .....	1.5	2.9	2.6	3.1	2.1	0.5	1.5
Registered nurses .....	2.0	2.8	2.9	1.3	1.3	0.8	0.7
Service .....	1.3	1.3	1.7	1.8	1.8	1.8	1.8
Protective service .....	3.3	3.2	3.9	3.3	4.3	3.3	2.6
Sales and office .....	1.1	1.1	1.1	0.9	1.1	0.9	0.9
Sales and related .....	1.4	1.3	1.7	1.7	1.8	1.7	1.8
Office and administrative support .....	1.4	1.3	1.0	0.9	1.0	0.9	0.8
Natural resources, construction, and maintenance	1.2	1.3	1.6	1.5	1.5	1.4	1.2
Construction, extraction, farming, fishing, and forestry .....	1.6	1.8	2.1	2.7	2.2	2.7	2.4
Installation, maintenance, and repair .....	1.7	1.8	2.1	1.6	2.0	1.3	1.0
Production, transportation, and material moving ...	1.3	1.2	1.7	1.3	1.6	1.1	1.3
Production .....	1.8	1.6	2.2	1.5	2.1	1.5	1.3
Transportation and material moving .....	1.7	1.6	2.3	1.9	2.2	1.4	1.8
Full time .....	0.7	0.7	0.6	0.4	0.6	0.4	0.4
Part time .....	0.8	0.8	1.2	1.2	1.5	1.6	1.7
Union .....	1.5	1.4	1.2	1.1	0.8	0.7	0.7
Nonunion .....	0.7	0.7	0.9	0.8	0.8	0.7	0.7
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	1.1	1.0	1.5	1.5	1.3	1.4	1.8
Lowest 10 percent .....	0.8	0.7	1.3	1.3	1.6	1.5	1.7
Second 25 percent .....	1.2	1.2	1.1	1.0	1.1	0.9	0.8
Third 25 percent .....	1.1	1.1	0.8	0.7	0.7	0.6	0.5
Highest 25 percent .....	1.1	1.2	0.9	0.8	0.6	0.6	0.5
Highest 10 percent .....	1.6	1.6	1.4	1.2	1.0	0.8	0.8
<b>Establishment characteristics</b>							
Goods-producing industries .....	1.4	1.7	1.5	1.2	1.4	0.9	0.8
Service-providing industries .....	0.7	0.7	0.9	0.8	0.8	0.7	0.8
Education and health services .....	1.8	1.5	1.7	1.3	1.6	1.1	1.0
Educational services .....	1.0	1.4	1.2	1.2	0.7	0.7	1.0
Elementary and secondary schools .....	1.2	1.8	1.3	1.3	0.8	0.8	1.2
Junior colleges, colleges, and universities	2.2	2.5	1.6	1.6	1.1	1.1	1.5
Health care and social assistance .....	2.7	2.3	2.6	1.9	2.7	1.8	1.4
Hospitals .....	2.2	2.6	1.8	0.8	1.0	0.6	0.7
Public administration .....	2.3	2.3	1.5	1.6	1.3	1.4	1.4

See footnotes at end of table.

**Table 46. Standard errors for paid leave combinations: Access, civilian workers,<sup>1</sup> March 2016—continued**

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave <sup>2</sup>	Personal leave, sick leave, paid family leave, or vacation <sup>2</sup>	Personal leave, vacation, or holidays <sup>2</sup>
1 to 99 workers .....	1.0	1.0	1.3	1.2	1.2	1.1	1.2
1 to 49 workers .....	1.2	1.1	1.4	1.2	1.3	1.2	1.4
50 to 99 workers .....	2.1	2.1	2.2	2.6	2.2	2.3	2.1
100 workers or more .....	0.8	0.8	0.8	0.7	0.6	0.6	0.6
100 to 499 workers .....	1.2	1.1	1.3	1.2	1.0	0.9	1.0
500 workers or more .....	1.1	1.3	1.1	0.9	0.6	0.5	0.6
<b>Geographic areas</b>							
Northeast .....	1.3	1.6	1.1	1.1	1.0	1.0	1.0
New England .....	2.3	2.7	2.0	1.6	2.8	2.1	1.2
Middle Atlantic .....	1.6	2.0	1.3	1.3	1.0	1.2	1.3
South .....	1.2	1.3	1.4	1.4	1.4	1.1	1.0
South Atlantic .....	1.9	2.0	2.0	1.6	2.1	1.1	0.7
East South Central .....	1.8	2.2	2.7	3.0	3.0	3.2	3.4
West South Central .....	2.1	2.2	2.4	3.1	2.3	2.5	2.5
Midwest .....	1.4	1.3	1.9	1.6	1.7	1.7	1.7
East North Central .....	1.7	1.5	1.7	1.3	1.3	1.6	1.8
West North Central .....	2.7	2.2	4.8	4.1	4.5	3.9	3.6
West .....	1.1	1.1	1.5	1.3	1.3	1.2	1.5
Mountain .....	2.6	2.5	1.7	1.0	2.5	2.2	1.8
Pacific .....	1.1	1.1	2.1	1.8	1.6	1.5	2.0

<sup>1</sup> 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.

<sup>2</sup> Includes workers with access to one or more of these leave benefits.

<sup>3</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

# Private Industry Tables

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## **Types of Benefits:**

- Establishment data (Retirement and healthcare)
- Retirement benefits
- Healthcare benefits
- Life, short-term, and long-term disability insurance benefits
- Paid leave benefits
- Other benefits (Quality of life, financial, health-related, nonproduction bonuses, and unmarried domestic partner)
- Benefit combinations (Medical care and paid leave)

**Table 1. Establishments offering retirement and healthcare benefits: private industry workers, March 2016**

(All establishments = 100 percent)

Characteristics	Retirement benefits			Healthcare benefits
	All plans <sup>1</sup>	Defined benefit	Defined contribution	
All establishments .....	47	8	46	57
<b>Establishment characteristics</b>				
Goods-producing industries .....	38	9	36	49
Construction .....	29	10	27	40
Manufacturing .....	50	7	49	60
Service-providing industries .....	48	8	47	59
Trade, transportation, and utilities .....	54	9	52	60
Wholesale trade .....	65	–	65	76
Retail trade .....	50	7	48	54
Transportation and warehousing .....	46	19	44	53
Utilities .....	95	–	95	98
Information .....	84	50	84	90
Financial activities .....	61	18	61	73
Finance and insurance .....	76	26	76	80
Credit intermediation and related activities .....	86	39	86	93
Insurance carriers and related activities .....	61	9	60	59
Real estate and rental and leasing .....	37	–	37	61
Professional and business services .....	50	2	50	61
Professional and technical services .....	57	–	57	65
Administrative and waste services .....	35	–	35	50
Education and health services .....	48	4	48	65
Educational services .....	42	–	–	48
Junior colleges, colleges, and universities .....	96	–	95	99
Health care and social assistance .....	49	4	49	66
Leisure and hospitality .....	24	–	24	32
Accommodation and food services .....	24	–	24	29
Other services .....	33	–	31	47
1 to 99 workers .....	45	7	44	56
1 to 49 workers .....	44	6	43	55
50 to 99 workers .....	77	18	74	84
100 workers or more .....	90	31	87	94
100 to 499 workers .....	89	28	86	94
500 workers or more .....	95	51	95	97

See footnotes at end of table.

**Table 1. Establishments offering retirement and healthcare benefits: private industry workers, March 2016—continued**

(All establishments = 100 percent)

Characteristics	Retirement benefits			Healthcare benefits
	All plans <sup>1</sup>	Defined benefit	Defined contribution	
<b>Geographic areas</b>				
Northeast .....	53	10	52	61
New England .....	64	10	62	56
Middle Atlantic .....	49	10	48	62
South .....	42	7	42	56
South Atlantic .....	46	8	45	55
East South Central .....	33	—	33	64
West South Central .....	42	4	41	51
Midwest .....	48	9	47	57
East North Central .....	42	10	41	60
West North Central .....	59	—	58	52
West .....	48	7	47	58
Mountain .....	53	4	53	59
Pacific .....	45	9	44	58

<sup>1</sup> Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because some employers offered both types of plans.

Note: Dash indicates no establishments 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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 1. Standard errors for establishments offering retirement and healthcare benefits: private industry workers, March 2016**

Characteristics	Retirement benefits			Healthcare benefits
	All plans <sup>1</sup>	Defined benefit	Defined contribution	
All establishments .....	1.9	0.6	1.9	1.7
<b>Establishment characteristics</b>				
Goods-producing industries .....	2.2	0.9	2.0	3.0
Construction .....	2.2	1.6	2.2	2.9
Manufacturing .....	4.6	1.1	4.4	7.6
Service-providing industries .....	2.2	0.7	2.2	2.0
Trade, transportation, and utilities .....	2.3	1.2	2.2	3.2
Wholesale trade .....	4.8	–	4.8	6.5
Retail trade .....	2.8	0.8	2.8	3.2
Transportation and warehousing .....	5.9	4.9	5.7	6.6
Utilities .....	5.4	–	5.4	2.0
Information .....	6.6	13.8	6.6	4.8
Financial activities .....	3.9	2.3	3.9	3.7
Finance and insurance .....	3.2	2.5	3.1	2.6
Credit intermediation and related activities .....	3.5	3.1	3.5	2.6
Insurance carriers and related activities .....	6.1	1.8	6.1	6.7
Real estate and rental and leasing .....	6.3	–	6.3	8.1
Professional and business services .....	5.2	0.5	5.1	4.1
Professional and technical services .....	7.6	–	7.6	8.0
Administrative and waste services .....	8.8	–	8.8	8.2
Education and health services .....	8.4	0.8	8.4	7.6
Educational services .....	12.2	–	–	13.8
Junior colleges, colleges, and universities .....	3.6	–	4.0	0.7
Health care and social assistance .....	8.9	0.8	8.9	8.0
Leisure and hospitality .....	3.6	–	3.6	4.8
Accommodation and food services .....	3.8	–	3.7	5.1
Other services .....	4.2	–	3.9	5.5
1 to 99 workers .....	2.0	0.7	2.0	1.8
1 to 49 workers .....	2.1	0.7	2.1	1.9
50 to 99 workers .....	2.5	2.2	2.5	2.6
100 workers or more .....	1.3	3.1	1.4	1.1
100 to 499 workers .....	1.4	3.2	1.6	1.2
500 workers or more .....	1.5	6.7	1.5	1.2

See footnotes at end of table.

**Table 1. Standard errors for establishments offering retirement and healthcare benefits: private industry workers, March 2016—continued**

Characteristics	Retirement benefits			Healthcare benefits
	All plans <sup>1</sup>	Defined benefit	Defined contribution	
<b>Geographic areas</b>				
Northeast .....	3.3	1.0	3.3	3.0
New England .....	5.7	2.6	5.4	5.8
Middle Atlantic .....	4.6	0.9	4.4	3.0
South .....	2.5	1.1	2.4	2.3
South Atlantic .....	2.7	1.6	2.7	1.4
East South Central .....	7.2	—	7.1	8.2
West South Central .....	3.9	0.7	3.6	4.6
Midwest .....	5.6	1.4	5.6	4.8
East North Central .....	7.3	1.2	7.2	5.9
West North Central .....	4.4	—	4.4	8.0
West .....	4.1	1.2	4.1	3.8
Mountain .....	8.7	0.7	8.7	8.8
Pacific .....	3.8	1.7	3.8	3.2

<sup>1</sup> Includes defined benefit pension plans and defined contribution retirement plans.

Note: Dash indicates no establishments 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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 2. Retirement benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, March 2016**

(All workers = 100 percent)

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	66	49	75	18	15	83	62	44	72
<b>Worker characteristics</b>									
Management, professional, and related .....	81	69	85	25	21	83	77	63	82
Management, business, and financial .....	85	75	88	28	23	83	83	71	86
Professional and related .....	79	65	83	23	19	83	75	60	80
Service .....	41	23	56	7	6	86	38	19	51
Protective service .....	60	31	52	–	–	–	56	27	48
Sales and office .....	69	50	72	16	11	74	66	46	70
Sales and related .....	66	41	61	11	7	65	63	37	59
Office and administrative support .....	72	56	78	19	14	78	68	52	76
Natural resources, construction, and maintenance .....	62	49	79	22	21	97	56	41	73
Construction, extraction, farming, fishing, and forestry .....	57	45	79	24	23	99	47	34	72
Installation, maintenance, and repair .....	67	52	78	21	19	94	64	47	73
Production, transportation, and material moving .....	70	53	75	22	19	84	63	44	69
Production .....	74	56	75	21	18	84	71	50	70
Transportation and material moving .....	67	50	74	23	20	85	56	39	69
Full time .....	77	60	78	21	18	85	72	54	75
Part time .....	37	21	56	8	5	68	33	17	53
Union .....	91	81	90	70	65	94	55	44	80
Nonunion .....	64	46	73	13	10	77	62	44	71
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	42	22	52	6	4	63	39	19	49
Lowest 10 percent .....	33	14	42	4	2	52	30	12	40
Second 25 percent .....	65	45	69	13	10	80	61	40	66
Third 25 percent .....	78	64	82	23	20	86	72	56	78
Highest 25 percent .....	87	76	88	34	29	86	82	69	84
Highest 10 percent .....	88	79	90	35	29	84	84	73	87
<b>Establishment characteristics</b>									
Goods-producing industries .....	74	60	80	25	22	87	70	53	76
Construction .....	55	43	79	19	18	96	46	34	74
Manufacturing .....	83	67	81	28	23	83	81	61	76
Service-providing industries .....	64	47	74	16	13	82	60	42	71
Trade, transportation, and utilities .....	74	50	67	18	14	76	66	42	64
Wholesale trade .....	77	62	81	11	10	93	75	59	79
Retail trade .....	71	39	56	14	8	61	63	34	53
Transportation and warehousing .....	82	65	80	34	29	86	64	46	73
Utilities .....	97	93	96	76	70	91	96	80	84

See footnotes at end of table.

**Table 2. Retirement benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information .....	89	79	89	38	35	92	89	74	83
Financial activities .....	83	73	88	38	30	79	82	70	85
Finance and insurance .....	92	84	92	48	37	78	91	80	88
Credit intermediation and related activities .....	94	85	91	48	35	73	93	81	87
Insurance carriers and related activities .....	90	83	92	48	43	90	89	78	87
Real estate and rental and leasing .....	54	39	72	7	6	95	54	38	70
Professional and business services .....	60	47	79	13	11	82	59	46	77
Professional and technical services .....	76	65	85	14	12	87	75	63	84
Administrative and waste services .....	38	24	63	4	4	90	38	23	62
Education and health services .....	72	56	79	17	14	84	66	50	75
Educational services .....	72	64	88	16	13	82	63	54	85
Junior colleges, colleges, and universities .....	88	77	88	16	10	64	84	74	88
Health care and social assistance .....	71	55	77	17	15	84	67	49	73
Leisure and hospitality .....	32	14	45	4	4	100	30	12	40
Accommodation and food services .....	31	13	41	3	3	100	29	10	36
Other services .....	47	37	78	9	9	94	43	32	75
1 to 99 workers .....	52	36	70	9	7	84	49	34	68
1 to 49 workers .....	47	33	70	7	6	85	46	31	69
50 to 99 workers .....	65	46	70	14	12	83	60	40	67
100 workers or more .....	83	66	79	29	24	83	77	57	74
100 to 499 workers .....	80	59	74	20	17	81	74	52	71
500 workers or more .....	90	76	85	43	36	84	82	64	78
<b>Geographic areas</b>									
Northeast .....	68	55	80	22	19	85	62	48	77
New England .....	70	55	78	19	17	88	65	49	76
Middle Atlantic .....	68	55	81	23	20	84	61	47	78
South .....	66	47	71	17	14	82	63	42	67
South Atlantic .....	67	49	73	19	16	82	63	44	69
East South Central .....	68	44	65	14	11	80	65	40	62
West South Central .....	64	45	70	14	11	82	62	41	67
Midwest .....	70	53	76	19	16	84	66	48	72
East North Central .....	70	53	76	19	16	85	65	47	72
West North Central .....	72	54	75	17	14	80	69	49	71
West .....	59	45	77	15	12	82	55	40	74
Mountain .....	62	46	74	11	9	78	59	42	72
Pacific .....	57	45	78	17	14	83	53	39	74

<sup>1</sup> 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.

<sup>2</sup> Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or are participating in at least one of these plan types.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, March 2016**

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.9	0.8	0.6	0.6	0.5	0.8	0.9	0.7	0.6
<b>Worker characteristics</b>									
Management, professional, and related .....	1.6	1.4	0.7	1.4	1.3	1.3	1.5	1.3	0.6
Management, business, and financial .....	1.6	1.5	0.9	1.9	1.7	1.3	1.5	1.5	0.8
Professional and related .....	1.9	1.9	0.9	1.6	1.5	1.7	1.9	1.7	0.9
Service .....	2.4	1.4	2.2	0.7	0.6	2.6	2.3	1.3	2.3
Protective service .....	5.8	4.2	10.6	—	—	—	6.4	4.5	11.0
Sales and office .....	1.1	1.0	0.8	0.7	0.7	1.9	1.1	0.9	0.8
Sales and related .....	1.9	1.5	1.1	1.0	0.9	3.6	1.7	1.4	1.2
Office and administrative support .....	1.5	1.6	1.1	0.8	0.7	1.7	1.5	1.4	1.1
Natural resources, construction, and maintenance .....	1.9	1.6	1.4	1.5	1.5	0.6	1.8	1.3	1.6
Construction, extraction, farming, fishing, and forestry .....	3.0	2.4	2.6	2.4	2.4	0.5	3.1	2.3	3.2
Installation, maintenance, and repair .....	2.3	1.9	1.4	1.6	1.5	1.1	2.1	1.7	1.3
Production, transportation, and material moving .....	1.4	1.3	1.0	1.1	0.8	1.7	1.5	1.4	1.1
Production .....	2.2	2.0	1.3	1.6	1.1	3.1	2.2	1.9	1.3
Transportation and material moving .....	1.7	1.9	1.6	1.6	1.4	1.3	1.9	2.1	2.0
Full time .....	0.7	0.7	0.6	0.7	0.6	0.8	0.7	0.7	0.5
Part time .....	1.6	0.9	1.6	0.7	0.5	2.0	1.4	0.9	1.8
Union .....	1.4	1.6	0.9	2.2	2.2	0.7	2.7	2.2	1.3
Nonunion .....	0.9	0.8	0.6	0.5	0.5	1.0	0.9	0.7	0.6
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	1.8	1.1	1.5	0.5	0.3	2.5	1.6	1.0	1.6
Lowest 10 percent .....	2.4	1.2	2.3	0.6	0.3	4.6	2.3	1.2	2.5
Second 25 percent .....	1.2	1.1	1.1	0.7	0.6	1.9	1.3	1.1	1.1
Third 25 percent .....	1.1	1.0	0.8	1.0	0.8	1.2	1.1	0.9	0.8
Highest 25 percent .....	1.2	1.2	0.6	1.6	1.4	1.0	1.3	1.2	0.7
Highest 10 percent .....	1.9	1.9	0.9	2.5	2.2	1.6	2.0	1.9	0.9
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.0	1.0	0.9	1.4	1.0	1.5	1.0	1.0	1.1
Construction .....	2.3	1.9	2.0	1.9	1.9	1.0	2.2	1.5	2.3
Manufacturing .....	1.5	1.4	0.9	1.8	1.3	2.0	1.4	1.4	1.0
Service-providing industries .....	1.1	0.9	0.7	0.6	0.6	1.0	1.0	0.8	0.6
Trade, transportation, and utilities .....	0.8	1.0	1.0	1.1	0.9	1.6	1.2	1.2	1.0
Wholesale trade .....	1.7	1.8	1.5	2.2	2.0	2.5	1.8	1.6	1.2
Retail trade .....	1.3	1.2	1.0	1.2	0.7	2.4	1.6	1.3	1.3
Transportation and warehousing .....	2.8	3.4	2.6	3.2	2.7	1.8	4.2	4.1	3.1
Utilities .....	2.1	2.4	1.4	6.2	5.5	1.6	2.2	3.3	2.4

See footnotes at end of table.

**Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, March 2016—continued**

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information .....	3.0	2.8	0.9	4.3	4.1	1.9	3.0	2.3	1.3
Financial activities .....	1.9	2.2	1.1	2.2	1.8	0.9	1.8	1.9	1.0
Finance and insurance .....	0.9	1.1	0.7	2.2	1.7	0.9	0.9	1.1	0.7
Credit intermediation and related activities .....	1.1	1.4	1.0	3.1	2.6	1.5	1.0	1.2	0.9
Insurance carriers and related activities .....	1.6	1.8	1.0	2.4	2.4	1.4	1.6	1.8	1.2
Real estate and rental and leasing .....	5.4	5.2	4.6	2.6	2.6	5.4	5.3	4.5	3.8
Professional and business services .....	3.2	2.4	1.9	1.7	1.5	3.3	2.9	2.2	1.8
Professional and technical services .....	3.5	3.4	1.8	3.6	3.2	3.3	3.5	3.5	1.7
Administrative and waste services .....	4.5	3.3	4.9	1.7	1.5	3.9	4.3	3.0	4.9
Education and health services .....	2.8	2.6	1.0	1.7	1.7	2.5	2.5	2.1	1.0
Educational services .....	4.1	3.8	1.0	2.5	2.4	3.0	4.0	3.5	1.5
Junior colleges, colleges, and universities .....	1.9	1.5	1.2	1.5	1.1	2.7	1.9	1.6	1.1
Health care and social assistance .....	3.0	2.8	1.2	1.9	1.9	2.8	2.7	2.3	1.1
Leisure and hospitality .....	3.3	1.9	3.5	0.9	0.9	0.4	3.2	1.6	3.4
Accommodation and food services .....	3.8	2.1	3.9	0.8	0.8	( <sup>4</sup> )	3.6	1.8	3.8
Other services .....	3.7	3.2	2.7	2.1	2.1	3.8	3.5	3.0	2.8
1 to 99 workers .....	1.3	1.1	1.2	0.6	0.5	1.5	1.3	1.0	1.2
1 to 49 workers .....	1.4	1.1	1.4	0.5	0.5	1.9	1.3	1.1	1.4
50 to 99 workers .....	2.6	2.3	1.8	1.4	1.2	3.2	2.6	2.3	2.0
100 workers or more .....	1.0	0.9	0.6	0.9	0.8	0.9	1.0	0.9	0.6
100 to 499 workers .....	1.4	1.3	0.7	1.2	1.1	1.6	1.4	1.2	0.8
500 workers or more .....	1.4	1.4	0.9	1.6	1.3	1.2	1.3	1.4	1.0
<b>Geographic areas</b>									
Northeast .....	1.9	1.8	1.3	1.6	1.4	2.3	1.5	1.3	1.1
New England .....	2.7	1.6	2.8	2.6	2.5	3.1	2.9	1.5	2.6
Middle Atlantic .....	2.0	2.1	1.3	1.6	1.4	2.5	1.5	1.5	1.1
South .....	1.7	1.6	1.2	0.8	0.8	1.5	1.6	1.5	1.2
South Atlantic .....	2.1	2.2	1.6	1.1	1.1	1.4	2.3	2.2	1.5
East South Central .....	1.6	2.8	4.7	2.4	2.4	8.5	1.4	3.4	4.5
West South Central .....	3.8	3.1	1.2	1.1	1.0	2.3	3.3	2.6	1.2
Midwest .....	2.1	1.6	0.9	1.3	1.1	1.2	1.7	1.3	1.0
East North Central .....	2.4	2.1	0.7	1.2	1.2	1.3	2.1	1.7	0.6
West North Central .....	3.9	2.6	2.2	3.0	2.6	2.9	2.8	1.6	2.7
West .....	1.5	1.0	1.0	1.2	1.0	1.3	1.7	1.3	0.9
Mountain .....	2.3	2.0	1.3	0.9	0.6	1.1	2.4	2.1	1.5
Pacific .....	1.9	1.2	1.5	1.7	1.5	1.7	2.2	1.6	1.1

<sup>1</sup> 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.

<sup>2</sup> Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or are participating in at least one of these plan types.

<sup>3</sup> 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 wage data for March 2016.

<sup>4</sup> Less than 0.05.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 3. Retirement benefit combinations: Access, private industry workers, March 2016**

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers .....	13	4	48
<b>Worker characteristics</b>			
Management, professional, and related .....	21	3	56
Management, business, and financial .....	26	2	57
Professional and related .....	19	4	56
Service .....	4	3	34
Protective service .....	8	4	48
Sales and office .....	12	4	54
Sales and related .....	7	4	55
Office and administrative support .....	15	3	53
Natural resources, construction, and maintenance	16	6	40
Construction, extraction, farming, fishing, and forestry .....	13	10	34
Installation, maintenance, and repair .....	18	2	46
Production, transportation, and material moving ...	15	7	48
Production .....	19	3	52
Transportation and material moving .....	12	11	44
Full time .....	17	4	55
Part time .....	3	5	29
Union .....	34	35	21
Nonunion .....	11	1	51
Average wage within the following categories: <sup>1</sup>			
Lowest 25 percent .....	3	3	36
Lowest 10 percent .....	1	3	29
Second 25 percent .....	8	4	53
Third 25 percent .....	17	5	55
Highest 25 percent .....	29	5	53
Highest 10 percent .....	31	4	53
<b>Establishment characteristics</b>			
Goods-producing industries .....	21	4	49
Construction .....	10	9	36
Manufacturing .....	26	3	55
Service-providing industries .....	12	4	48
Trade, transportation, and utilities .....	10	8	56
Wholesale trade .....	9	2	66
Retail trade .....	6	8	57
Transportation and warehousing .....	16	18	48
Utilities .....	75	—	21
Information .....	37	—	51
Financial activities .....	37	1	45
Finance and insurance .....	47	1	44

See footnotes at end of table.

**Table 3. Retirement benefit combinations: Access, private industry workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
Credit intermediation and related activities	47	1	46
Insurance carriers and related activities .....	48	—	42
Real estate and rental and leasing .....	6	—	48
Professional and business services .....	12	—	47
Professional and technical services .....	13	—	62
Administrative and waste services .....	4	—	34
Education and health services .....	12	5	54
Educational services .....	7	9	56
Junior colleges, colleges, and universities	12	4	72
Health care and social assistance .....	13	5	54
Leisure and hospitality .....	—	2	28
Accommodation and food services .....	—	2	28
Other services .....	5	4	38
1 to 99 workers .....	6	2	43
1 to 49 workers .....	5	1	41
50 to 99 workers .....	9	5	51
100 workers or more .....	22	7	54
100 to 499 workers .....	14	6	59
500 workers or more .....	35	7	47
<b>Geographic areas</b>			
Northeast .....	16	6	46
New England .....	14	5	51
Middle Atlantic .....	16	7	44
South .....	13	3	50
South Atlantic .....	15	4	48
East South Central .....	11	3	54
West South Central .....	11	2	51
Midwest .....	14	4	52
East North Central .....	15	4	51
West North Central .....	14	3	55
West .....	11	4	44
Mountain .....	8	4	51
Pacific .....	12	5	40

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 3. Standard errors for retirement benefit combinations:  
Access, private industry workers, March 2016**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers .....	0.5	0.4	0.9
<b>Worker characteristics</b>			
Management, professional, and related .....	1.2	0.7	1.6
Management, business, and financial .....	1.6	0.8	2.1
Professional and related .....	1.4	0.9	1.8
Service .....	0.4	0.5	2.2
Protective service .....	2.4	2.0	7.9
Sales and office .....	0.6	0.4	1.0
Sales and related .....	0.7	0.7	1.7
Office and administrative support .....	0.7	0.3	1.4
Natural resources, construction, and maintenance	1.2	0.8	1.8
Construction, extraction, farming, fishing, and forestry .....	1.8	1.6	2.6
Installation, maintenance, and repair .....	1.5	0.4	2.6
Production, transportation, and material moving ...	1.1	0.9	1.5
Production .....	1.6	0.4	2.1
Transportation and material moving .....	1.3	1.5	1.8
Full time .....	0.7	0.4	0.9
Part time .....	0.3	0.6	1.3
Union .....	2.0	2.6	2.1
Nonunion .....	0.5	0.2	1.0
Average wage within the following categories: <sup>1</sup>			
Lowest 25 percent .....	0.3	0.4	1.6
Lowest 10 percent .....	0.2	0.5	2.2
Second 25 percent .....	0.5	0.4	1.1
Third 25 percent .....	0.7	0.6	1.2
Highest 25 percent .....	1.5	0.7	1.4
Highest 10 percent .....	2.4	0.9	2.2
<b>Establishment characteristics</b>			
Goods-producing industries .....	1.2	0.5	1.3
Construction .....	1.3	1.5	1.7
Manufacturing .....	1.6	0.5	2.0
Service-providing industries .....	0.6	0.4	1.0
Trade, transportation, and utilities .....	0.6	1.0	1.3
Wholesale trade .....	1.8	0.7	2.3
Retail trade .....	0.7	1.0	1.7
Transportation and warehousing .....	2.5	3.2	3.3
Utilities .....	6.1	–	5.7
Information .....	4.4	–	2.9
Financial activities .....	2.2	0.2	1.6
Finance and insurance .....	2.2	0.1	1.8

See footnotes at end of table.

**Table 3. Standard errors for retirement benefit combinations:  
Access, private industry workers, March 2016—continued**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
Credit intermediation and related activities	3.1	0.2	3.0
Insurance carriers and related activities .....	2.5	—	2.5
Real estate and rental and leasing .....	2.4	—	4.2
Professional and business services .....	1.6	—	3.3
Professional and technical services .....	3.4	—	4.0
Administrative and waste services .....	1.6	—	4.5
Education and health services .....	1.1	1.3	2.0
Educational services .....	1.2	2.3	3.6
Junior colleges, colleges, and universities	1.2	1.2	1.9
Health care and social assistance .....	1.2	1.4	2.2
Leisure and hospitality .....	—	0.7	3.1
Accommodation and food services .....	—	0.8	3.6
Other services .....	1.8	1.0	3.6
1 to 99 workers .....	0.5	0.3	1.2
1 to 49 workers .....	0.4	0.3	1.4
50 to 99 workers .....	1.3	0.9	2.6
100 workers or more .....	0.9	0.7	1.1
100 to 499 workers .....	1.1	0.8	1.6
500 workers or more .....	1.5	1.2	1.7
<b>Geographic areas</b>			
Northeast .....	1.2	0.9	1.9
New England .....	2.1	1.0	3.9
Middle Atlantic .....	1.4	1.1	2.0
South .....	0.9	0.6	1.4
South Atlantic .....	1.2	1.1	1.4
East South Central .....	3.4	1.2	3.8
West South Central .....	0.9	0.7	3.3
Midwest .....	0.9	0.7	1.6
East North Central .....	0.9	0.8	2.2
West North Central .....	2.1	1.1	1.5
West .....	1.2	0.6	2.2
Mountain .....	0.6	0.4	2.6
Pacific .....	1.7	0.9	2.9

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, private industry workers, March 2016**

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

Characteristics	Open plans <sup>1</sup>	Soft freeze <sup>2</sup>		Hard freeze <sup>3</sup>
		All participants still accruing benefits	Some participants still accruing benefits	
All workers .....	62	23	3	12
<b>Worker characteristics</b>				
Management, professional, and related .....	55	27	3	15
Management, business, and financial .....	55	23	3	19
Professional and related .....	55	29	4	13
Service .....	76	13	—	—
Sales and office .....	59	24	2	15
Sales and related .....	58	20	2	20
Office and administrative support .....	59	25	2	14
Natural resources, construction, and maintenance	76	17	2	4
Construction, extraction, farming, fishing, and forestry .....	92	5	—	—
Installation, maintenance, and repair .....	59	31	4	6
Production, transportation, and material moving ...	62	24	3	11
Production .....	48	32	3	16
Transportation and material moving .....	74	17	2	6
Full time .....	60	24	3	13
Part time .....	75	18	—	—
Union .....	79	18	—	—
Nonunion .....	50	27	4	19
Average wage within the following categories: <sup>4</sup>				
Lowest 25 percent .....	65	23	—	—
Lowest 10 percent .....	79	16	—	5
Second 25 percent .....	64	18	2	16
Third 25 percent .....	63	22	3	13
Highest 25 percent .....	59	27	3	11
Highest 10 percent .....	57	26	—	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	56	28	3	13
Construction .....	93	5	—	—
Manufacturing .....	42	36	4	18
Service-providing industries .....	64	22	2	12
Trade, transportation, and utilities .....	69	24	1	6
Wholesale trade .....	68	23	—	—
Retail trade .....	63	28	—	—
Transportation and warehousing .....	75	19	—	—
Utilities .....	68	25	—	—
Information .....	30	56	—	—

See footnotes at end of table.

**Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, private industry workers, March 2016—continued**

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

Characteristics	Open plans <sup>1</sup>	Soft freeze <sup>2</sup>		Hard freeze <sup>3</sup>
		All participants still accruing benefits	Some participants still accruing benefits	
<b>Establishment characteristics</b>				
Financial activities .....	55	19	3	23
Finance and insurance .....	53	20	3	24
Credit intermediation and related activities .....	46	18	2	33
Insurance carriers and related activities ....	68	20	3	9
Real estate and rental and leasing .....	86	—	—	—
Professional and business services .....	70	—	—	10
Professional and technical services .....	83	—	—	—
Education and health services .....	62	22	—	—
Educational services .....	58	30	—	—
Junior colleges, colleges, and universities .....	66	19	—	—
Health care and social assistance .....	63	20	—	—
Leisure and hospitality .....	93	—	—	—
Accommodation and food services .....	100	—	—	—
Other services .....	79	—	—	—
1 to 99 workers .....	64	20	2	14
1 to 49 workers .....	59	22	2	17
50 to 99 workers .....	71	18	—	—
100 workers or more .....	61	24	3	12
100 to 499 workers .....	61	25	4	10
500 workers or more .....	61	24	2	13
<b>Geographic areas</b>				
Northeast .....	67	18	1	13
New England .....	70	19	—	—
Middle Atlantic .....	66	18	1	14
South .....	62	26	2	10
South Atlantic .....	63	25	3	9
East South Central .....	55	35	—	—
West South Central .....	62	24	—	—
Midwest .....	63	20	3	14
East North Central .....	66	17	—	—
West North Central .....	54	29	—	—
West .....	53	30	—	—
Mountain .....	67	17	—	—
Pacific .....	48	34	—	—

<sup>1</sup> Plans open to new participants.

<sup>2</sup> New employees are not allowed in the plan. Benefit accruals may continue for existing participants.

<sup>3</sup> Participants in these plans stop accruing benefits on the date the plan is frozen. The benefit the employee receives is calculated as of the day the plan was frozen.

<sup>4</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, private industry workers, March 2016**

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

Characteristics	Open plans <sup>1</sup>	Soft freeze <sup>2</sup>		Hard freeze <sup>3</sup>
		All participants still accruing benefits	Some participants still accruing benefits	
All workers .....	1.8	1.5	0.6	1.0
<b>Worker characteristics</b>				
Management, professional, and related .....	3.2	2.5	1.2	1.7
Management, business, and financial .....	3.6	2.5	1.2	2.4
Professional and related .....	4.1	3.4	1.3	2.0
Service .....	4.8	3.3	—	—
Sales and office .....	2.1	1.6	0.4	1.4
Sales and related .....	6.0	3.1	0.8	3.8
Office and administrative support .....	1.9	1.8	0.5	1.3
Natural resources, construction, and maintenance	3.1	2.7	0.5	1.0
Construction, extraction, farming, fishing, and forestry .....	2.7	2.4	—	—
Installation, maintenance, and repair .....	4.4	4.1	1.0	1.3
Production, transportation, and material moving ...	3.0	3.0	0.6	2.1
Production .....	4.5	4.8	0.9	4.0
Transportation and material moving .....	3.0	3.0	0.7	1.8
Full time .....	1.9	1.6	0.6	1.1
Part time .....	2.7	2.3	—	—
Union .....	2.0	2.0	—	—
Nonunion .....	2.3	1.9	0.9	1.6
Average wage within the following categories: <sup>4</sup>				
Lowest 25 percent .....	4.2	3.9	—	—
Lowest 10 percent .....	5.1	4.6	—	2.1
Second 25 percent .....	2.6	1.9	0.8	1.7
Third 25 percent .....	2.2	2.0	0.5	1.8
Highest 25 percent .....	2.5	2.1	1.1	1.1
Highest 10 percent .....	4.1	3.4	—	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	3.1	3.7	0.7	2.1
Construction .....	2.3	2.1	—	—
Manufacturing .....	3.8	4.2	1.0	3.1
Service-providing industries .....	2.0	1.6	0.8	1.2
Trade, transportation, and utilities .....	2.3	2.3	0.3	1.0
Wholesale trade .....	5.8	5.6	—	—
Retail trade .....	3.7	2.9	—	—
Transportation and warehousing .....	4.8	4.7	—	—
Utilities .....	5.2	4.4	—	—
Information .....	4.5	5.0	—	—

See footnotes at end of table.

**Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, private industry workers, March 2016—continued**

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

Characteristics	Open plans <sup>1</sup>	Soft freeze <sup>2</sup>		Hard freeze <sup>3</sup>
		All participants still accruing benefits	Some participants still accruing benefits	
<b>Establishment characteristics</b>				
Financial activities .....	2.0	1.8	0.8	1.7
Finance and insurance .....	2.2	2.0	0.5	1.6
Credit intermediation and related activities .....	3.2	1.9	0.7	3.1
Insurance carriers and related activities .....	4.0	3.1	0.9	1.9
Real estate and rental and leasing .....	8.0	—	—	—
Professional and business services .....	6.4	—	—	2.6
Professional and technical services .....	8.1	—	—	—
Education and health services .....	6.2	4.5	—	—
Educational services .....	6.9	8.3	—	—
Junior colleges, colleges, and universities .....	5.0	4.5	—	—
Health care and social assistance .....	7.0	5.0	—	—
Leisure and hospitality .....	5.7	—	—	—
Accommodation and food services .....	0.0	—	—	—
Other services .....	8.6	—	—	—
1 to 99 workers .....	3.0	2.5	0.6	2.0
1 to 49 workers .....	3.5	3.0	0.8	2.9
50 to 99 workers .....	4.3	3.7	—	—
100 workers or more .....	2.1	1.7	0.8	1.1
100 to 499 workers .....	3.2	2.6	1.7	1.7
500 workers or more .....	2.4	2.2	0.7	1.4
<b>Geographic areas</b>				
Northeast .....	2.9	1.8	0.4	1.4
New England .....	3.8	3.9	—	—
Middle Atlantic .....	3.6	2.2	0.5	1.7
South .....	3.0	2.6	0.6	1.4
South Atlantic .....	4.2	3.5	0.8	1.8
East South Central .....	5.9	7.5	—	—
West South Central .....	4.3	3.6	—	—
Midwest .....	3.1	2.7	1.1	3.2
East North Central .....	3.9	1.5	—	—
West North Central .....	3.6	7.7	—	—
West .....	5.2	4.8	—	—
Mountain .....	3.1	2.8	—	—
Pacific .....	6.5	6.1	—	—

<sup>1</sup> Plans open to new participants.

<sup>2</sup> New employees are not allowed in the plan. Benefit accruals may continue for existing participants.

<sup>3</sup> Participants in these plans stop accruing benefits on the date the plan is frozen. The benefit the employee receives is calculated as of the day the plan was frozen.

<sup>4</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 6. Defined benefit frozen retirement plans:<sup>1</sup> Selected attributes, private industry workers, March 2016**

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>2</sup>		
	1 year	2 to 5 years	Greater than 5 years
All workers .....	—	—	77
<b>Worker characteristics</b>			
Management, professional, and related .....	—	—	75
Management, business, and financial .....	—	—	80
Professional and related .....	—	—	71
Service .....	—	—	61
Protective service .....	—	—	99
Sales and office .....	—	—	80
Sales and related .....	—	—	91
Office and administrative support .....	—	—	76
Natural resources, construction, and maintenance .....	—	30	70
Construction, extraction, farming, fishing, and forestry .....	—	—	65
Installation, maintenance, and repair .....	—	29	71
Production, transportation, and material moving .....	—	14	86
Production .....	—	17	83
Transportation and material moving .....	—	7	93
Full time .....	—	—	77
Part time .....	—	—	80
Union .....	—	34	66
Nonunion .....	—	—	80
Average wage within the following categories: <sup>3</sup>			
Lowest 25 percent .....	—	—	81
Lowest 10 percent .....	—	—	61
Second 25 percent .....	—	—	79
Third 25 percent .....	—	—	79
Highest 25 percent .....	—	—	75
Highest 10 percent .....	—	—	77
<b>Establishment characteristics</b>			
Goods-producing industries .....	—	23	77
Construction .....	—	—	74
Manufacturing .....	—	24	76
Service-providing industries .....	—	—	77
Trade, transportation, and utilities .....	—	10	90
Wholesale trade .....	—	—	79
Retail trade .....	—	8	92

See footnotes at end of table.

**Table 6. Defined benefit frozen retirement plans:<sup>1</sup> Selected attributes, private industry workers, March 2016—continued**

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>2</sup>		
	1 year	2 to 5 years	Greater than 5 years
Transportation and warehousing .....	—	—	100
Utilities .....	—	29	71
Information .....	—	20	80
Financial activities .....	—	26	74
Finance and insurance .....	—	27	73
Credit intermediation and related activities .....	—	32	68
Insurance carriers and related activities .....	—	—	88
Professional and business services .....	—	—	99
Professional and technical services .....	—	—	96
Administrative and waste services .....	—	—	99
Education and health services .....	—	—	57
Junior colleges, colleges, and universities .....	—	46	54
Health care and social assistance .....	—	—	58
1 to 99 workers .....	—	—	70
1 to 49 workers .....	—	—	67
50 to 99 workers .....	—	23	77
100 workers or more .....	—	—	79
100 to 499 workers .....	—	—	81
500 workers or more .....	—	—	78
<b>Geographic areas</b>			
Northeast .....	—	—	77
New England .....	—	—	78
Middle Atlantic .....	—	—	77
South .....	—	16	84
South Atlantic .....	—	19	81
East South Central .....	—	—	78
West South Central .....	—	—	94
Midwest .....	—	—	83
East North Central .....	—	—	80
West North Central .....	—	—	88
West .....	—	38	62
Mountain .....	—	25	75
Pacific .....	—	41	59

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

<sup>2</sup> The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2015 are included in the "1 year" column. Those frozen between 2011 and 2014 are included in the "2 to 5 year" column and plans frozen before 2011 are included in the "Greater than 5 years" column.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 6. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Selected attributes, private industry workers, March 2016**

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>2</sup>		
	1 year	2 to 5 years	Greater than 5 years
All workers .....	—	—	2.5
<b>Worker characteristics</b>			
Management, professional, and related .....	—	—	3.7
Management, business, and financial .....	—	—	2.9
Professional and related .....	—	—	5.1
Service .....	—	—	11.3
Protective service .....	—	—	1.5
Sales and office .....	—	—	2.4
Sales and related .....	—	—	3.1
Office and administrative support .....	—	—	3.0
Natural resources, construction, and maintenance .....	—	6.8	6.8
Construction, extraction, farming, fishing, and forestry .....	—	—	18.2
Installation, maintenance, and repair .....	—	7.3	7.3
Production, transportation, and material moving ...	—	2.9	2.9
Production .....	—	4.1	4.1
Transportation and material moving .....	—	3.0	3.0
Full time .....	—	—	2.6
Part time .....	—	—	4.5
Union .....	—	5.1	5.1
Nonunion .....	—	—	2.7
Average wage within the following categories: <sup>3</sup>			
Lowest 25 percent .....	—	—	9.0
Lowest 10 percent .....	—	—	13.7
Second 25 percent .....	—	—	4.3
Third 25 percent .....	—	—	3.9
Highest 25 percent .....	—	—	2.9
Highest 10 percent .....	—	—	3.9
<b>Establishment characteristics</b>			
Goods-producing industries .....	—	4.5	4.5
Construction .....	—	—	19.5
Manufacturing .....	—	4.2	4.2
Service-providing industries .....	—	—	3.3
Trade, transportation, and utilities .....	—	2.1	2.1
Wholesale trade .....	—	—	9.3
Retail trade .....	—	2.4	2.4

See footnotes at end of table.

**Table 6. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Selected attributes, private industry workers, March 2016—continued**

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>2</sup>		
	1 year	2 to 5 years	Greater than 5 years
Transportation and warehousing .....	—	—	0.0
Utilities .....	—	5.1	5.1
Information .....	—	4.7	4.7
Financial activities .....	—	3.5	3.5
Finance and insurance .....	—	3.5	3.5
Credit intermediation and related activities .....	—	4.4	4.4
Insurance carriers and related activities .....	—	—	4.1
Professional and business services .....	—	—	1.1
Professional and technical services .....	—	—	4.6
Administrative and waste services .....	—	—	1.4
Education and health services .....	—	—	10.7
Junior colleges, colleges, and universities .....	—	9.8	9.8
Health care and social assistance .....	—	—	12.1
1 to 99 workers .....	—	—	4.5
1 to 49 workers .....	—	—	5.7
50 to 99 workers .....	—	5.6	5.6
100 workers or more .....	—	—	2.7
100 to 499 workers .....	—	—	4.8
500 workers or more .....	—	—	3.8
<b>Geographic areas</b>			
Northeast .....	—	—	2.4
New England .....	—	—	7.4
Middle Atlantic .....	—	—	2.2
South .....	—	3.2	3.2
South Atlantic .....	—	3.9	3.9
East South Central .....	—	—	13.8
West South Central .....	—	—	2.4
Midwest .....	—	—	6.5
East North Central .....	—	—	9.6
West North Central .....	—	—	3.9
West .....	—	6.1	6.1
Mountain .....	—	6.2	6.2
Pacific .....	—	7.1	7.1

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

<sup>2</sup> The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2015 are included in the "1 year" column. Those frozen between 2011 and 2014 are included in the "2 to 5 year" column and plans frozen before 2011 are included in the "Greater than 5 years" column.

<sup>3</sup> 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 wage data for March 2016.

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/eps/glossary20152016.htm](http://www.bls.gov/ncs/eps/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 7. Defined benefit frozen retirement plans:<sup>1</sup> Plan alternatives, private industry workers, March 2016**

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans <sup>2</sup>			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers .....	12	88	8	23	32	33
<b>Worker characteristics</b>						
Management, professional, and related .....	10	90	7	26	37	31
Management, business, and financial .....	10	90	6	28	37	28
Professional and related .....	10	90	8	24	37	33
Service .....	12	88	–	–	35	45
Sales and office .....	18	82	6	20	31	30
Sales and related .....	25	75	–	–	33	38
Office and administrative support .....	16	84	7	24	31	27
Natural resources, construction, and maintenance	7	93	–	35	34	18
Production, transportation, and material moving:						
Transportation and material moving .....	9	91	–	25	15	46
Full time .....	11	89	8	24	33	32
Part time .....	29	71	8	–	–	40
Union .....	3	97	11	37	27	27
Nonunion .....	14	86	7	20	33	35
Average wage within the following categories: <sup>3</sup>						
Lowest 25 percent .....	29	71	–	–	24	30
Second 25 percent .....	15	85	10	14	27	38
Third 25 percent .....	11	89	8	25	25	37
Highest 25 percent .....	9	91	7	27	39	29
Highest 10 percent .....	9	91	6	27	45	28
<b>Establishment characteristics</b>						
Goods-producing industries .....	7	93	8	22	38	34
Manufacturing .....	7	93	6	19	40	36
Service-providing industries .....	14	86	7	24	30	33
Trade, transportation, and utilities .....	18	82	9	20	21	39
Retail trade .....	37	63	–	10	20	39
Financial activities .....	10	90	3	16	44	27
Finance and insurance .....	11	89	4	16	43	27
Credit intermediation and related activities	6	94	5	13	42	35
Insurance carriers and related activities ....	14	86	2	29	44	–
Professional and business services:						
Professional and technical services .....	–	100	–	80	81	–
Education and health services .....	12	88	–	–	21	43
Health care and social assistance .....	11	89	–	–	24	48

See footnotes at end of table.

**Table 7. Defined benefit frozen retirement plans:<sup>1</sup> Plan alternatives, private industry workers, March 2016—continued**

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans <sup>2</sup>			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
1 to 99 workers .....	12	88	11	19	23	35
1 to 49 workers .....	6	94	—	20	26	40
100 workers or more .....	12	88	6	25	35	32
100 to 499 workers .....	16	84	8	33	30	30
500 workers or more .....	8	92	5	19	38	34
<b>Geographic areas</b>						
Northeast .....	13	87	3	17	33	37
Middle Atlantic .....	13	87	3	18	32	35
South .....	13	87	7	27	30	30
South Atlantic .....	17	83	4	21	34	32
West South Central .....	6	94	—	35	26	—
Midwest .....	11	89	13	23	24	37
East North Central .....	12	88	14	21	22	37

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

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

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 7. Standard errors for frozen defined benefit retirement plans:<sup>1</sup> Plan alternatives, private industry workers, March 2016**

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers .....	1.4	1.4	1.2	1.9	2.4	2.0
<b>Worker characteristics</b>						
Management, professional, and related .....	2.0	2.0	1.6	3.6	4.7	3.2
Management, business, and financial .....	2.5	2.5	1.6	4.0	4.8	4.2
Professional and related .....	2.4	2.4	2.3	3.9	5.6	3.7
Service .....	2.5	2.5	–	–	4.6	8.0
Sales and office .....	1.8	1.8	0.9	2.3	2.6	2.5
Sales and related .....	3.6	3.6	–	–	4.9	4.8
Office and administrative support .....	2.0	2.0	1.1	2.3	2.9	2.9
Natural resources, construction, and maintenance	2.8	2.8	–	5.8	5.8	3.4
Production, transportation, and material moving:						
Transportation and material moving .....	2.6	2.6	–	5.3	4.1	6.6
Full time .....	1.5	1.5	1.2	2.0	2.5	2.1
Part time .....	4.4	4.4	2.4	–	–	6.8
Union .....	1.2	1.2	2.0	5.0	4.6	4.1
Nonunion .....	1.6	1.6	1.4	2.1	2.9	2.1
Average wage within the following categories: <sup>2</sup>						
Lowest 25 percent .....	5.0	5.0	–	–	4.9	6.5
Second 25 percent .....	2.1	2.1	1.7	2.6	3.2	4.2
Third 25 percent .....	2.5	2.5	1.5	3.4	2.7	2.9
Highest 25 percent .....	1.9	1.9	1.5	2.9	4.2	2.9
Highest 10 percent .....	2.9	2.9	1.7	5.1	6.5	4.2
<b>Establishment characteristics</b>						
Goods-producing industries .....	1.9	1.9	2.2	3.0	5.0	3.0
Manufacturing .....	2.1	2.1	2.8	2.5	5.2	3.0
Service-providing industries .....	1.7	1.7	1.4	2.5	2.4	2.8
Trade, transportation, and utilities .....	2.9	2.9	2.2	3.6	3.2	4.4
Retail trade .....	5.0	5.0	–	2.0	4.1	5.7
Financial activities .....	1.7	1.7	0.6	1.6	2.6	3.2
Finance and insurance .....	1.8	1.8	0.6	1.6	2.5	3.2
Credit intermediation and related activities	2.0	2.0	1.2	2.8	4.9	4.9
Insurance carriers and related activities ....	3.0	3.0	0.6	4.0	5.1	–
Professional and business services:						
Professional and technical services .....	–	0.0	–	14.4	14.3	–
Education and health services .....	2.9	2.9	–	–	4.7	6.0
Health care and social assistance .....	2.6	2.6	–	–	5.3	7.1

See footnotes at end of table.

**Table 7. Standard errors for frozen defined benefit retirement plans:<sup>1</sup> Plan alternatives, private industry workers, March 2016—continued**

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
1 to 99 workers .....	3.4	3.4	3.0	3.3	3.2	4.5
1 to 49 workers .....	1.6	1.6	—	3.9	3.6	6.4
100 workers or more .....	1.6	1.6	1.2	2.5	3.3	2.3
100 to 499 workers .....	3.0	3.0	2.1	4.8	4.8	4.4
500 workers or more .....	1.9	1.9	1.6	2.5	3.9	3.5
<b>Geographic areas</b>						
Northeast .....	3.1	3.1	0.8	2.4	2.9	3.0
Middle Atlantic .....	3.6	3.6	1.0	3.2	2.8	3.3
South .....	1.7	1.7	2.2	3.6	3.3	3.5
South Atlantic .....	2.3	2.3	1.2	4.1	4.9	3.5
West South Central .....	1.8	1.8	—	5.9	5.3	—
Midwest .....	3.1	3.1	2.6	2.4	4.0	2.4
East North Central .....	2.2	2.2	3.7	2.8	3.7	2.8

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

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, March 2016**

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers .....	68	32	82	18
<b>Worker characteristics</b>				
Management, professional, and related .....	69	31	84	16
Management, business, and financial .....	70	30	85	15
Professional and related .....	67	33	83	17
Service .....	67	33	84	16
Protective service .....	81	19	87	13
Sales and office .....	66	34	78	22
Sales and related .....	67	33	74	26
Office and administrative support .....	66	34	80	20
Natural resources, construction, and maintenance .....	64	36	81	19
Construction, extraction, farming, fishing, and forestry .....	52	48	74	26
Installation, maintenance, and repair .....	71	29	85	15
Production, transportation, and material moving .....	69	31	83	17
Production .....	70	30	83	17
Transportation and material moving .....	69	31	83	17
Full time .....	68	32	83	17
Part time .....	62	38	75	25
Union .....	67	33	81	19
Nonunion .....	68	32	82	18
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	68	32	76	24
Lowest 10 percent .....	68	32	74	26
Second 25 percent .....	67	33	81	19
Third 25 percent .....	67	33	83	17
Highest 25 percent .....	68	32	84	16
Highest 10 percent .....	70	30	85	15
<b>Establishment characteristics</b>				
Goods-producing industries .....	66	34	81	19
Construction .....	54	46	74	26
Manufacturing .....	68	32	83	17
Service-providing industries .....	68	32	82	18
Trade, transportation, and utilities .....	66	34	77	23
Wholesale trade .....	77	23	88	12
Retail trade .....	60	40	69	31
Transportation and warehousing .....	64	36	80	20
Utilities .....	79	21	93	7

See footnotes at end of table.

**Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, March 2016—continued**

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information .....	82	18	92	8
Financial activities .....	69	31	79	21
Finance and insurance .....	70	30	78	22
Credit intermediation and related activities .....	67	33	75	25
Insurance carriers and related activities ....	74	26	83	17
Real estate and rental and leasing .....	68	32	—	—
Professional and business services .....	74	26	88	12
Professional and technical services .....	70	30	86	14
Administrative and waste services .....	79	21	88	12
Education and health services .....	61	39	82	18
Educational services .....	64	36	86	14
Junior colleges, colleges, and universities .....	57	43	81	19
Health care and social assistance .....	61	39	81	19
Other services .....	58	42	84	16
1 to 99 workers .....	66	34	83	17
1 to 49 workers .....	65	35	83	17
50 to 99 workers .....	70	30	83	17
100 workers or more .....	68	32	81	19
100 to 499 workers .....	69	31	82	18
500 workers or more .....	68	32	81	19
<b>Geographic areas</b>				
Northeast .....	66	34	85	15
New England .....	65	35	84	16
Middle Atlantic .....	66	34	85	15
South .....	71	29	81	19
South Atlantic .....	68	32	79	21
East South Central .....	78	22	85	15
West South Central .....	74	26	82	18
Midwest .....	64	36	81	19
East North Central .....	64	36	81	19
West North Central .....	65	35	80	20
West .....	67	33	82	18
Mountain .....	68	32	84	16
Pacific .....	66	34	81	19

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 8. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, March 2016**

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers .....	0.8	0.8	0.7	0.7
<b>Worker characteristics</b>				
Management, professional, and related .....	1.2	1.2	1.0	1.0
Management, business, and financial .....	1.5	1.5	1.1	1.1
Professional and related .....	1.4	1.4	1.3	1.3
Service .....	2.4	2.4	2.0	2.0
Protective service .....	4.3	4.3	3.1	3.1
Sales and office .....	0.9	0.9	0.9	0.9
Sales and related .....	1.2	1.2	1.3	1.3
Office and administrative support .....	1.4	1.4	1.1	1.1
Natural resources, construction, and maintenance .....	2.2	2.2	1.7	1.7
Construction, extraction, farming, fishing, and forestry .....	3.7	3.7	3.0	3.0
Installation, maintenance, and repair .....	2.5	2.5	2.1	2.1
Production, transportation, and material moving .....	1.8	1.8	1.4	1.4
Production .....	2.4	2.4	1.9	1.9
Transportation and material moving .....	2.0	2.0	1.6	1.6
Full time .....	1.0	1.0	0.7	0.7
Part time .....	2.0	2.0	2.1	2.1
Union .....	2.2	2.2	1.9	1.9
Nonunion .....	0.8	0.8	0.6	0.6
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	1.7	1.7	1.4	1.4
Lowest 10 percent .....	3.6	3.6	2.9	2.9
Second 25 percent .....	1.4	1.4	1.2	1.2
Third 25 percent .....	1.3	1.3	0.9	0.9
Highest 25 percent .....	1.2	1.2	0.9	0.9
Highest 10 percent .....	1.5	1.5	1.0	1.0
<b>Establishment characteristics</b>				
Goods-producing industries .....	2.3	2.3	1.5	1.5
Construction .....	3.3	3.3	1.8	1.8
Manufacturing .....	2.5	2.5	1.8	1.8
Service-providing industries .....	0.8	0.8	0.8	0.8
Trade, transportation, and utilities .....	1.1	1.1	1.1	1.1
Wholesale trade .....	1.5	1.5	1.3	1.3
Retail trade .....	1.8	1.8	1.5	1.5
Transportation and warehousing .....	3.4	3.4	2.8	2.8
Utilities .....	2.8	2.8	2.3	2.3

See footnotes at end of table.

**Table 8. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, March 2016—continued**

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information .....	3.5	3.5	2.6	2.6
Financial activities .....	1.1	1.1	1.2	1.2
Finance and insurance .....	1.2	1.2	1.2	1.2
Credit intermediation and related activities .....	1.3	1.3	1.7	1.7
Insurance carriers and related activities .....	2.5	2.5	1.7	1.7
Real estate and rental and leasing .....	5.5	5.5	—	—
Professional and business services .....	2.8	2.8	1.7	1.7
Professional and technical services .....	3.7	3.7	2.4	2.4
Administrative and waste services .....	3.9	3.9	3.2	3.2
Education and health services .....	2.3	2.3	2.4	2.4
Educational services .....	2.4	2.4	2.0	2.0
Junior colleges, colleges, and universities .....	2.2	2.2	2.2	2.2
Health care and social assistance .....	2.6	2.6	2.8	2.8
Other services .....	5.1	5.1	3.5	3.5
1 to 99 workers .....	1.3	1.3	1.0	1.0
1 to 49 workers .....	1.5	1.5	1.3	1.3
50 to 99 workers .....	2.0	2.0	2.1	2.1
100 workers or more .....	1.0	1.0	0.8	0.8
100 to 499 workers .....	1.2	1.2	1.0	1.0
500 workers or more .....	1.3	1.3	1.2	1.2
<b>Geographic areas</b>				
Northeast .....	1.4	1.4	1.0	1.0
New England .....	4.0	4.0	3.1	3.1
Middle Atlantic .....	1.2	1.2	0.8	0.8
South .....	1.2	1.2	0.8	0.8
South Atlantic .....	1.7	1.7	1.2	1.2
East South Central .....	2.3	2.3	1.8	1.8
West South Central .....	2.5	2.5	1.2	1.2
Midwest .....	1.6	1.6	2.0	2.0
East North Central .....	2.0	2.0	2.5	2.5
West North Central .....	2.6	2.6	3.3	3.3
West .....	2.1	2.1	1.3	1.3
Mountain .....	4.9	4.9	2.5	2.5
Pacific .....	2.0	2.0	1.5	1.5

<sup>1</sup> 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 wage data for March 2016.

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/nchs/ebs/glossary20152016.htm](http://www.bls.gov/nchs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 9. Healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, March 2016**

(All workers = 100 percent)

Characteristics	Healthcare <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	68	54	80	67	49	73
<b>Worker characteristics</b>						
Management, professional, and related .....	87	74	85	86	66	77
Management, business, and financial .....	95	81	86	94	73	77
Professional and related .....	82	70	85	82	62	76
Service .....	39	25	64	39	23	58
Protective service .....	40	24	60	40	20	51
Sales and office .....	67	52	78	66	47	71
Sales and related .....	55	41	74	55	37	67
Office and administrative support .....	75	60	81	74	54	73
Natural resources, construction, and maintenance	73	61	84	72	58	80
Construction, extraction, farming, fishing, and forestry .....	65	56	85	65	53	82
Installation, maintenance, and repair .....	79	66	84	79	62	79
Production, transportation, and material moving ...	74	60	80	74	55	74
Production .....	81	65	81	80	61	75
Transportation and material moving .....	68	55	80	68	49	73
Full time .....	86	70	81	86	63	74
Part time .....	20	13	65	19	11	59
Union .....	93	84	90	93	78	85
Nonunion .....	65	51	78	65	46	71
Average wage within the following categories: <sup>3</sup>						
Lowest 25 percent .....	34	21	62	33	19	57
Lowest 10 percent .....	22	12	52	22	11	48
Second 25 percent .....	71	55	77	71	50	70
Third 25 percent .....	85	71	83	85	65	77
Highest 25 percent .....	92	80	87	92	72	78
Highest 10 percent .....	93	81	87	93	72	78
<b>Establishment characteristics</b>						
Goods-producing industries .....	84	71	85	84	66	79
Construction .....	67	55	81	67	52	77
Manufacturing .....	92	79	86	92	73	79
Service-providing industries .....	65	51	78	64	46	71
Trade, transportation, and utilities .....	68	52	77	67	47	70
Wholesale trade .....	85	70	82	85	63	74
Retail trade .....	56	39	70	54	35	65
Transportation and warehousing .....	83	69	83	83	61	73
Utilities .....	99	93	95	99	83	84

See footnotes at end of table.

**Table 9. Healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	42	33	78	24	18	78	66	48	73
<b>Worker characteristics</b>									
Management, professional, and related .....	60	49	81	34	27	80	85	65	76
Management, business, and financial .....	65	53	82	36	29	81	93	72	78
Professional and related .....	58	47	80	32	25	79	81	61	76
Service .....	22	15	67	13	10	71	37	22	59
Protective service .....	30	18	59	17	—	—	34	20	59
Sales and office .....	38	29	76	20	15	76	65	46	71
Sales and related .....	28	20	72	15	12	76	54	36	67
Office and administrative support .....	46	36	78	23	18	77	73	53	73
Natural resources, construction, and maintenance .....	38	32	83	25	21	84	71	57	80
Construction, extraction, farming, fishing, and forestry .....	31	27	89	21	20	93	64	52	82
Installation, maintenance, and repair .....	45	35	79	27	21	77	77	60	79
Production, transportation, and material moving .....	45	36	80	26	20	79	73	54	74
Production .....	48	38	78	25	19	76	79	60	76
Transportation and material moving .....	41	34	82	26	21	82	67	49	73
Full time .....	53	42	79	30	24	79	84	62	74
Part time .....	12	8	67	7	4	66	19	11	60
Union .....	73	63	87	54	45	84	92	78	84
Nonunion .....	39	30	77	20	16	77	64	45	71
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	16	10	65	9	6	68	32	18	58
Lowest 10 percent .....	10	6	60	6	4	65	22	10	48
Second 25 percent .....	40	31	77	21	17	78	69	49	70
Third 25 percent .....	53	42	80	29	23	80	84	64	76
Highest 25 percent .....	67	54	82	39	31	80	91	71	78
Highest 10 percent .....	70	57	81	42	33	79	92	72	78
<b>Establishment characteristics</b>									
Goods-producing industries .....	52	43	83	31	26	83	83	66	79
Construction .....	30	26	85	19	17	90	66	51	77
Manufacturing .....	62	52	83	37	30	81	91	72	79
Service-providing industries .....	40	31	77	22	17	77	63	45	71
Trade, transportation, and utilities .....	36	28	78	21	16	78	66	46	70
Wholesale trade .....	47	38	81	29	22	78	83	61	73
Retail trade .....	24	17	71	13	10	75	53	34	65
Transportation and warehousing .....	54	45	82	34	28	83	82	60	73
Utilities .....	71	64	91	51	42	82	99	84	85

See footnotes at end of table.

**Table 9. Healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	Healthcare <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information .....	94	84	89	94	77	82
Financial activities .....	88	75	85	88	69	78
Finance and insurance .....	93	80	85	93	73	78
Credit intermediation and related activities .....	95	80	84	95	73	76
Insurance carriers and related activities .....	89	78	87	89	72	80
Real estate and rental and leasing .....	71	59	82	71	56	79
Professional and business services .....	66	53	81	66	49	74
Professional and technical services .....	83	70	84	83	65	78
Administrative and waste services .....	43	32	75	42	29	69
Education and health services .....	74	60	80	74	52	70
Educational services .....	76	64	84	76	57	75
Junior colleges, colleges, and universities .....	90	75	84	90	68	76
Health care and social assistance .....	74	59	79	73	51	70
Leisure and hospitality .....	31	18	59	31	17	55
Accommodation and food services .....	30	16	53	30	15	49
Other services .....	46	37	80	46	35	75
1 to 99 workers .....	56	42	75	55	39	70
1 to 49 workers .....	52	38	74	52	36	69
50 to 99 workers .....	67	53	79	66	47	72
100 workers or more .....	83	69	83	82	62	75
100 to 499 workers .....	80	65	82	79	58	74
500 workers or more .....	88	76	86	88	68	77
<b>Geographic areas</b>						
Northeast .....	68	55	80	68	50	73
New England .....	66	51	78	66	46	71
Middle Atlantic .....	69	56	81	69	51	74
South .....	68	53	78	68	48	71
South Atlantic .....	68	53	78	67	48	71
East South Central .....	71	54	76	71	49	69
West South Central .....	67	53	78	67	49	73
Midwest .....	69	55	79	69	49	71
East North Central .....	69	55	79	69	49	71
West North Central .....	69	56	81	69	49	72
West .....	66	54	83	65	50	76
Mountain .....	65	53	81	65	48	74
Pacific .....	66	55	84	66	51	78

See footnotes at end of table.

**Table 9. Healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information .....	73	57	79	54	42	79	92	76	82
Financial activities .....	65	51	79	29	22	77	87	68	78
Finance and insurance .....	74	58	79	31	23	75	93	73	78
Credit intermediation and related activities .....	77	59	76	32	23	73	95	72	76
Insurance carriers and related activities .....	69	56	81	32	24	76	89	71	80
Real estate and rental and leasing .....	36	29	81	23	20	85	69	54	78
Professional and business services .....	39	31	79	23	17	76	65	48	74
Professional and technical services .....	49	40	82	32	25	78	82	64	78
Administrative and waste services .....	21	15	72	12	9	74	41	29	70
Education and health services .....	51	39	77	24	18	77	71	50	70
Educational services .....	53	39	73	27	19	70	75	57	76
Junior colleges, colleges, and universities .....	61	44	72	32	21	67	89	67	76
Health care and social assistance .....	50	39	77	23	18	79	71	49	69
Leisure and hospitality .....	18	12	65	14	10	70	30	17	56
Accommodation and food services .....	18	11	60	14	9	66	29	14	50
Other services .....	26	20	76	15	13	83	46	34	75
1 to 99 workers .....	29	22	74	17	12	73	54	37	70
1 to 49 workers .....	25	19	76	15	11	73	50	35	69
50 to 99 workers .....	42	30	71	22	16	73	64	46	72
100 workers or more .....	57	46	81	32	26	81	82	61	75
100 to 499 workers .....	50	40	80	28	23	81	78	57	74
500 workers or more .....	69	56	81	38	31	82	88	67	77
<b>Geographic areas</b>									
Northeast .....	44	35	79	22	17	77	67	49	73
New England .....	41	32	77	12	9	75	64	45	70
Middle Atlantic .....	45	36	79	26	20	77	67	50	74
South .....	38	29	76	20	15	76	66	47	71
South Atlantic .....	41	31	77	22	17	77	65	46	72
East South Central .....	33	26	78	18	13	73	71	49	69
West South Central .....	36	27	74	19	14	76	65	47	72
Midwest .....	43	33	77	23	18	77	68	48	71
East North Central .....	42	32	77	23	18	76	68	48	71
West North Central .....	45	35	77	22	17	78	68	49	72
West .....	45	37	82	30	25	82	65	50	76
Mountain .....	41	34	84	26	21	83	64	47	74
Pacific .....	47	38	81	32	26	82	65	51	78

<sup>1</sup> 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.

<sup>2</sup> Healthcare is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in healthcare.

<sup>3</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, March 2016**

Characteristics	Healthcare <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.9	0.7	0.5	0.9	0.6	0.5
<b>Worker characteristics</b>						
Management, professional, and related .....	1.1	1.2	0.7	1.1	1.2	0.9
Management, business, and financial .....	0.9	1.0	0.8	0.9	0.9	1.0
Professional and related .....	1.4	1.7	1.0	1.4	1.7	1.3
Service .....	1.9	1.3	1.8	1.9	1.2	1.7
Protective service .....	4.9	5.1	10.2	5.0	4.5	10.5
Sales and office .....	1.3	1.0	0.6	1.3	1.0	0.8
Sales and related .....	1.8	1.4	1.1	1.8	1.3	1.3
Office and administrative support .....	1.7	1.4	0.7	1.7	1.5	1.0
Natural resources, construction, and maintenance	1.7	1.5	1.0	1.7	1.6	1.1
Construction, extraction, farming, fishing, and forestry .....	3.0	2.4	1.7	3.0	2.4	1.8
Installation, maintenance, and repair .....	1.9	1.8	1.0	1.8	1.8	1.1
Production, transportation, and material moving ...	1.4	1.3	0.8	1.4	1.3	0.7
Production .....	2.2	2.1	1.1	2.2	2.1	1.1
Transportation and material moving .....	1.7	1.6	1.2	1.7	1.6	1.3
Full time .....	0.7	0.6	0.5	0.7	0.6	0.5
Part time .....	1.2	0.8	1.7	1.2	0.7	1.8
Union .....	1.2	1.4	1.0	1.2	1.3	1.1
Nonunion .....	0.9	0.7	0.5	0.9	0.6	0.6
Average wage within the following categories: <sup>3</sup>						
Lowest 25 percent .....	1.3	0.9	1.3	1.3	0.8	1.1
Lowest 10 percent .....	1.4	0.8	2.4	1.4	0.7	2.2
Second 25 percent .....	1.4	1.1	0.8	1.4	1.1	0.9
Third 25 percent .....	0.9	0.8	0.7	0.9	0.9	0.8
Highest 25 percent .....	0.8	0.9	0.5	0.8	1.0	0.8
Highest 10 percent .....	1.4	1.3	0.9	1.4	1.6	1.3
<b>Establishment characteristics</b>						
Goods-producing industries .....	0.9	0.9	0.5	0.9	0.8	0.6
Construction .....	2.2	2.1	1.9	2.3	2.1	1.9
Manufacturing .....	1.3	1.2	0.5	1.3	1.3	0.6
Service-providing industries .....	1.0	0.8	0.5	1.0	0.7	0.6
Trade, transportation, and utilities .....	1.0	0.7	0.7	1.0	0.7	0.7
Wholesale trade .....	1.8	1.4	0.9	1.8	1.5	1.0
Retail trade .....	1.2	0.9	0.8	1.3	0.9	0.8
Transportation and warehousing .....	3.3	3.0	1.6	3.5	3.3	2.1
Utilities .....	0.7	1.5	1.3	0.8	2.5	2.6

See footnotes at end of table.

**Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, March 2016—continued**

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.8	0.7	0.6	0.7	0.5	0.8	0.9	0.6	0.5
<b>Worker characteristics</b>									
Management, professional, and related .....	1.5	1.3	0.7	1.5	1.2	1.3	1.2	1.2	1.0
Management, business, and financial .....	1.7	1.5	0.9	1.9	1.6	1.5	1.0	0.9	0.9
Professional and related .....	1.8	1.6	1.0	1.8	1.4	1.8	1.5	1.7	1.4
Service .....	1.5	1.1	2.3	1.4	1.0	2.8	1.9	1.2	1.9
Protective service .....	5.0	4.5	14.3	5.0	—	—	5.6	4.5	9.2
Sales and office .....	1.1	1.0	0.9	0.9	0.8	1.6	1.3	1.0	0.8
Sales and related .....	1.4	1.3	2.7	1.2	1.0	3.1	1.8	1.3	1.3
Office and administrative support .....	1.3	1.0	0.7	1.2	1.0	1.5	1.7	1.5	1.0
Natural resources, construction, and maintenance	1.9	1.7	1.6	1.9	1.6	1.8	1.7	1.6	1.1
Construction, extraction, farming, fishing, and forestry .....	2.7	2.5	2.1	2.8	2.5	2.4	3.0	2.5	1.8
Installation, maintenance, and repair .....	2.5	2.0	1.7	2.1	1.7	2.2	1.8	1.8	1.1
Production, transportation, and material moving ...	1.6	1.4	1.4	1.4	1.2	1.4	1.4	1.2	0.8
Production .....	2.0	1.9	1.9	1.9	1.7	2.3	2.2	2.1	1.1
Transportation and material moving .....	2.5	2.2	1.7	2.0	1.8	1.7	1.7	1.5	1.4
Full time .....	0.8	0.8	0.6	0.8	0.6	0.7	0.7	0.6	0.5
Part time .....	0.9	0.7	2.0	0.7	0.4	2.6	1.2	0.7	1.8
Union .....	1.8	1.7	0.9	2.2	1.8	1.9	1.2	1.2	1.0
Nonunion .....	0.8	0.7	0.6	0.7	0.5	1.0	0.9	0.7	0.6
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	0.9	0.6	1.8	0.7	0.4	2.0	1.4	0.8	1.2
Lowest 10 percent .....	1.1	0.6	3.8	0.8	0.5	4.7	1.4	0.7	2.3
Second 25 percent .....	1.2	1.0	1.1	1.0	0.8	1.3	1.4	1.2	1.0
Third 25 percent .....	1.4	1.3	0.9	1.1	0.9	1.1	0.9	0.9	0.8
Highest 25 percent .....	1.3	1.2	0.8	1.6	1.3	1.3	1.0	1.1	0.8
Highest 10 percent .....	2.0	2.0	1.4	2.4	1.9	2.7	1.4	1.6	1.3
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.5	1.5	1.3	1.6	1.4	1.1	0.9	0.8	0.6
Construction .....	2.3	2.0	2.4	2.3	2.0	2.1	2.2	2.2	1.9
Manufacturing .....	1.6	1.5	1.4	2.1	1.9	1.3	1.2	1.2	0.6
Service-providing industries .....	0.9	0.8	0.7	0.7	0.5	0.9	1.0	0.7	0.6
Trade, transportation, and utilities .....	1.6	1.3	1.2	1.2	1.0	1.7	1.0	0.8	0.7
Wholesale trade .....	1.9	1.9	1.7	2.1	1.6	2.9	1.8	1.5	1.1
Retail trade .....	1.3	1.0	1.3	1.0	0.7	2.3	1.3	0.9	0.8
Transportation and warehousing .....	5.0	4.0	2.8	4.0	3.4	2.4	3.2	3.0	2.0
Utilities .....	7.0	7.0	1.5	6.3	5.2	2.3	0.8	2.2	2.3

See footnotes at end of table.

**Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, March 2016—continued**

Characteristics	Healthcare <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information .....	1.4	1.9	1.6	1.4	2.1	2.1
Financial activities .....	1.2	1.3	0.6	1.2	1.2	0.7
Finance and insurance .....	0.7	0.9	0.6	0.7	1.0	0.8
Credit intermediation and related activities .....	0.8	0.9	0.8	0.7	1.0	0.9
Insurance carriers and related activities ....	1.7	1.9	1.1	1.7	2.0	1.2
Real estate and rental and leasing .....	4.1	4.5	2.9	4.1	4.4	3.0
Professional and business services .....	2.1	1.8	1.3	2.2	1.6	1.7
Professional and technical services .....	2.9	2.6	1.4	2.9	2.4	1.8
Administrative and waste services .....	2.9	2.6	3.1	3.0	2.4	3.4
Education and health services .....	2.3	2.0	1.3	2.3	1.9	1.7
Educational services .....	2.7	2.8	1.3	2.7	2.8	2.1
Junior colleges, colleges, and universities .....	1.7	1.6	1.3	1.7	1.6	1.5
Health care and social assistance .....	2.7	2.2	1.5	2.6	2.0	1.9
Leisure and hospitality .....	2.4	1.6	2.9	2.5	1.6	2.5
Accommodation and food services .....	3.0	1.8	2.6	3.0	1.7	2.3
Other services .....	3.3	2.8	1.9	3.3	2.6	2.3
1 to 99 workers .....	1.2	0.8	0.8	1.2	0.7	0.9
1 to 49 workers .....	1.2	0.9	1.1	1.2	0.8	1.1
50 to 99 workers .....	2.8	2.6	1.6	2.8	2.3	1.8
100 workers or more .....	0.8	0.8	0.5	0.8	0.8	0.6
100 to 499 workers .....	1.2	1.1	0.7	1.2	1.0	0.9
500 workers or more .....	1.4	1.3	0.5	1.4	1.3	0.6
<b>Geographic areas</b>						
Northeast .....	1.0	1.2	1.1	1.0	1.4	1.2
New England .....	2.1	2.4	2.0	2.1	2.5	2.2
Middle Atlantic .....	1.0	1.2	1.2	1.0	1.4	1.3
South .....	1.8	1.5	0.7	1.8	1.2	0.9
South Atlantic .....	1.9	1.7	1.0	1.9	1.4	1.1
East South Central .....	4.2	4.2	2.4	4.4	3.4	2.7
West South Central .....	4.1	3.1	1.0	4.3	2.3	1.6
Midwest .....	1.9	1.3	0.7	1.9	1.2	0.9
East North Central .....	2.0	1.4	0.7	1.9	1.1	0.7
West North Central .....	4.4	2.6	1.7	4.5	3.0	2.3
West .....	1.5	1.4	1.2	1.6	1.4	1.4
Mountain .....	2.8	1.7	2.8	3.0	2.3	3.2
Pacific .....	1.7	1.8	1.2	1.8	1.8	1.3

See footnotes at end of table.

**Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, March 2016—continued**

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information .....	3.1	2.7	2.3	3.3	2.8	2.9	1.8	2.2	2.1
Financial activities .....	2.0	1.8	0.8	1.5	1.2	1.1	1.2	1.2	0.7
Finance and insurance .....	1.2	1.3	0.9	1.5	1.2	1.3	0.7	1.0	0.8
Credit intermediation and related activities .....	1.8	1.8	1.3	2.5	1.9	1.9	0.8	1.0	0.9
Insurance carriers and related activities .....	2.4	1.8	1.0	2.8	2.1	2.3	1.6	2.0	1.3
Real estate and rental and leasing .....	6.1	5.2	2.9	3.9	3.4	2.9	3.8	4.0	3.1
Professional and business services .....	1.8	1.4	1.7	1.8	1.2	3.5	2.3	1.5	1.5
Professional and technical services .....	3.5	3.1	1.7	3.2	2.7	3.4	3.0	2.4	1.8
Administrative and waste services .....	2.9	2.3	5.3	2.4	1.8	7.4	3.0	2.4	3.0
Education and health services .....	3.0	2.6	1.3	2.2	1.6	2.3	2.3	1.8	1.8
Educational services .....	2.5	2.5	2.0	3.4	2.8	2.8	2.6	2.7	1.9
Junior colleges, colleges, and universities .....	2.3	1.9	1.9	2.4	2.5	3.7	1.7	1.4	1.4
Health care and social assistance .....	3.4	2.9	1.4	2.3	1.8	2.7	2.6	2.0	2.0
Leisure and hospitality .....	2.2	1.5	3.3	2.4	1.8	3.6	2.4	1.5	2.8
Accommodation and food services .....	2.2	1.5	3.6	2.5	1.7	4.5	3.1	1.7	2.4
Other services .....	3.7	3.1	2.9	3.3	2.7	2.9	3.3	2.6	2.3
1 to 99 workers .....	0.9	0.8	1.0	0.9	0.6	1.7	1.2	0.7	0.9
1 to 49 workers .....	1.1	0.9	1.4	0.9	0.6	1.7	1.2	0.8	1.2
50 to 99 workers .....	2.8	2.4	2.5	2.0	1.6	3.7	2.8	2.3	1.8
100 workers or more .....	1.1	1.0	0.7	1.0	0.9	0.8	0.8	0.8	0.5
100 to 499 workers .....	1.6	1.4	1.0	1.4	1.3	1.2	1.2	1.0	0.9
500 workers or more .....	1.8	1.5	0.9	1.6	1.5	1.1	1.4	1.3	0.6
<b>Geographic areas</b>									
Northeast .....	1.4	1.5	1.3	1.6	1.0	1.6	1.0	1.2	1.1
New England .....	3.2	3.0	2.8	2.3	1.6	3.6	2.1	2.4	2.2
Middle Atlantic .....	1.1	1.3	1.4	1.7	1.0	1.9	1.0	1.1	1.1
South .....	1.4	1.3	1.1	1.0	0.8	1.8	1.8	1.1	1.0
South Atlantic .....	1.6	1.4	1.5	1.4	1.1	2.4	1.7	1.2	1.3
East South Central .....	3.8	3.0	2.3	3.0	1.5	6.5	4.4	3.4	2.6
West South Central .....	3.0	2.9	2.1	1.6	1.6	3.1	4.3	2.5	1.7
Midwest .....	2.0	1.7	1.2	1.6	1.2	0.8	2.1	1.3	0.8
East North Central .....	1.9	1.6	1.5	1.9	1.4	1.0	2.2	1.3	0.6
West North Central .....	4.8	4.0	2.0	3.2	2.3	1.5	4.5	3.0	2.2
West .....	1.1	1.0	1.3	1.2	1.0	1.5	1.5	1.4	1.4
Mountain .....	2.3	2.1	0.9	2.2	2.2	2.0	2.8	2.3	3.3
Pacific .....	1.2	1.1	1.9	1.4	1.0	1.9	1.8	1.7	1.3

<sup>1</sup> 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.

<sup>2</sup> Healthcare is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in healthcare.

<sup>3</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 10. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, March 2016**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	79	21	68	32
<b>Worker characteristics</b>				
Management, professional, and related .....	80	20	69	31
Management, business, and financial .....	80	20	70	30
Professional and related .....	80	20	68	32
Service .....	80	20	64	36
Protective service .....	83	17	72	28
Sales and office .....	77	23	65	35
Sales and related .....	75	25	63	37
Office and administrative support .....	78	22	66	34
Natural resources, construction, and maintenance	80	20	69	31
Construction, extraction, farming, fishing, and forestry .....	81	19	68	32
Installation, maintenance, and repair .....	79	21	69	31
Production, transportation, and material moving ...	80	20	71	29
Production .....	79	21	71	29
Transportation and material moving .....	81	19	71	29
Full time .....	79	21	68	32
Part time .....	77	23	63	37
Union .....	87	13	83	17
Nonunion .....	78	22	65	35
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	76	24	62	38
Lowest 10 percent .....	75	25	62	38
Second 25 percent .....	78	22	64	36
Third 25 percent .....	80	20	68	32
Highest 25 percent .....	81	19	72	28
Highest 10 percent .....	81	19	73	27
<b>Establishment characteristics</b>				
Goods-producing industries .....	80	20	72	28
Construction .....	82	18	68	32
Manufacturing .....	80	20	74	26
Service-providing industries .....	79	21	67	33
Trade, transportation, and utilities .....	78	22	66	34
Wholesale trade .....	79	21	69	31
Retail trade .....	74	26	60	40
Transportation and warehousing .....	82	18	72	28
Utilities .....	84	16	77	23

See footnotes at end of table.

**Table 10. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, March 2016—continued**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information .....	81	19	77	23
Financial activities .....	79	21	69	31
Finance and insurance .....	79	21	72	28
Credit intermediation and related activities .....	79	21	70	30
Insurance carriers and related activities .....	80	20	74	26
Real estate and rental and leasing .....	76	24	60	40
Professional and business services .....	78	22	64	36
Professional and technical services .....	82	18	68	32
Administrative and waste services .....	72	28	56	44
Education and health services .....	79	21	64	36
Educational services .....	80	20	66	34
Junior colleges, colleges, and universities .....	80	20	71	29
Health care and social assistance .....	79	21	64	36
Leisure and hospitality .....	83	17	72	28
Accommodation and food services .....	80	20	70	30
Other services .....	85	15	66	34
1 to 99 workers .....	79	21	64	36
1 to 49 workers .....	80	20	64	36
50 to 99 workers .....	77	23	63	37
100 workers or more .....	79	21	71	29
100 to 499 workers .....	78	22	67	33
500 workers or more .....	80	20	75	25
<b>Geographic areas</b>				
Northeast .....	81	19	73	27
New England .....	79	21	71	29
Middle Atlantic .....	82	18	74	26
South .....	78	22	63	37
South Atlantic .....	77	23	65	35
East South Central .....	78	22	65	35
West South Central .....	78	22	60	40
Midwest .....	78	22	69	31
East North Central .....	78	22	70	30
West North Central .....	79	21	67	33
West .....	82	18	69	31
Mountain .....	80	20	68	32
Pacific .....	82	18	69	31

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, March 2016**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	0.3	0.3	0.4	0.4
<b>Worker characteristics</b>				
Management, professional, and related .....	0.4	0.4	0.6	0.6
Management, business, and financial .....	0.5	0.5	0.6	0.6
Professional and related .....	0.6	0.6	0.9	0.9
Service .....	1.3	1.3	1.9	1.9
Protective service .....	3.2	3.2	3.8	3.8
Sales and office .....	0.4	0.4	0.7	0.7
Sales and related .....	0.7	0.7	0.9	0.9
Office and administrative support .....	0.4	0.4	0.8	0.8
Natural resources, construction, and maintenance .....	0.8	0.8	1.0	1.0
Construction, extraction, farming, fishing, and forestry .....	1.6	1.6	1.7	1.7
Installation, maintenance, and repair .....	0.7	0.7	0.9	0.9
Production, transportation, and material moving ...	0.7	0.7	0.9	0.9
Production .....	1.1	1.1	1.1	1.1
Transportation and material moving .....	0.7	0.7	1.4	1.4
Full time .....	0.3	0.3	0.4	0.4
Part time .....	1.0	1.0	1.6	1.6
Union .....	0.6	0.6	0.8	0.8
Nonunion .....	0.3	0.3	0.4	0.4
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	0.9	0.9	1.3	1.3
Lowest 10 percent .....	1.4	1.4	2.1	2.1
Second 25 percent .....	0.5	0.5	0.9	0.9
Third 25 percent .....	0.4	0.4	0.6	0.6
Highest 25 percent .....	0.4	0.4	0.5	0.5
Highest 10 percent .....	0.7	0.7	0.7	0.7
<b>Establishment characteristics</b>				
Goods-producing industries .....	0.8	0.8	0.9	0.9
Construction .....	1.2	1.2	1.7	1.7
Manufacturing .....	0.9	0.9	1.0	1.0
Service-providing industries .....	0.3	0.3	0.5	0.5
Trade, transportation, and utilities .....	0.4	0.4	0.7	0.7
Wholesale trade .....	0.5	0.5	0.8	0.8
Retail trade .....	0.6	0.6	1.2	1.2
Transportation and warehousing .....	0.8	0.8	1.8	1.8
Utilities .....	1.2	1.2	2.1	2.1

See footnotes at end of table.

**Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, March 2016—continued**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information .....	0.7	0.7	0.7	0.7
Financial activities .....	0.4	0.4	0.9	0.9
Finance and insurance .....	0.3	0.3	0.4	0.4
Credit intermediation and related activities .....	0.3	0.3	0.5	0.5
Insurance carriers and related activities ....	0.6	0.6	0.7	0.7
Real estate and rental and leasing .....	1.9	1.9	4.1	4.1
Professional and business services .....	0.6	0.6	1.1	1.1
Professional and technical services .....	0.9	0.9	1.2	1.2
Administrative and waste services .....	1.0	1.0	1.8	1.8
Education and health services .....	0.6	0.6	1.2	1.2
Educational services .....	0.7	0.7	1.6	1.6
Junior colleges, colleges, and universities .....	0.7	0.7	1.2	1.2
Health care and social assistance .....	0.8	0.8	1.4	1.4
Leisure and hospitality .....	2.0	2.0	2.7	2.7
Accommodation and food services .....	2.2	2.2	2.6	2.6
Other services .....	1.4	1.4	2.9	2.9
1 to 99 workers .....	0.4	0.4	0.7	0.7
1 to 49 workers .....	0.6	0.6	0.8	0.8
50 to 99 workers .....	0.9	0.9	1.3	1.3
100 workers or more .....	0.3	0.3	0.5	0.5
100 to 499 workers .....	0.4	0.4	0.6	0.6
500 workers or more .....	0.3	0.3	0.5	0.5
<b>Geographic areas</b>				
Northeast .....	0.5	0.5	0.7	0.7
New England .....	0.8	0.8	1.1	1.1
Middle Atlantic .....	0.6	0.6	0.8	0.8
South .....	0.6	0.6	0.9	0.9
South Atlantic .....	0.8	0.8	1.3	1.3
East South Central .....	1.7	1.7	2.0	2.0
West South Central .....	0.8	0.8	1.0	1.0
Midwest .....	0.6	0.6	0.9	0.9
East North Central .....	0.8	0.8	1.1	1.1
West North Central .....	1.0	1.0	1.8	1.8
West .....	0.5	0.5	0.6	0.6
Mountain .....	0.8	0.8	1.1	1.1
Pacific .....	0.7	0.7	0.7	0.7

<sup>1</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2016**

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers .....	100	\$417.09	16	\$544.22	84	\$393.24	\$126.68
<b>Worker characteristics</b>							
Management, professional, and related .....	100	428.35	16	537.19	84	408.19	124.23
Management, business, and financial .....	100	423.01	13	547.42	87	404.43	120.51
Professional and related .....	100	431.62	17	532.46	83	410.62	126.62
Service .....	100	415.00	19	546.10	81	384.75	128.62
Protective service .....	100	377.74	—	—	—	—	—
Sales and office .....	100	397.58	11	543.59	89	378.78	127.87
Sales and related .....	100	378.71	7	568.22	93	363.90	131.91
Office and administrative support .....	100	406.32	13	537.38	87	386.16	125.86
Natural resources, construction, and maintenance	100	433.61	24	588.55	76	384.53	136.27
Construction, extraction, farming, fishing, and forestry .....	100	451.49	32	605.62	68	378.34	143.42
Installation, maintenance, and repair .....	100	419.69	18	564.43	82	388.50	131.68
Production, transportation, and material moving ...	100	414.48	17	521.81	83	393.67	124.11
Production .....	100	400.56	15	504.47	85	383.99	124.53
Transportation and material moving .....	100	431.01	19	536.57	81	405.94	123.58
Full time .....	100	418.63	16	545.35	84	394.83	126.24
Part time .....	100	394.08	16	527.00	84	369.42	133.30
Union .....	100	499.82	39	582.29	61	446.14	129.40
Nonunion .....	100	403.17	12	522.85	88	387.12	126.37
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	100	384.76	13	541.91	87	362.66	133.75
Lowest 10 percent .....	100	401.06	11	596.52	89	378.39	143.60
Second 25 percent .....	100	404.07	15	529.81	85	382.35	128.60
Third 25 percent .....	100	418.77	17	540.78	83	393.73	126.26
Highest 25 percent .....	100	436.29	17	557.39	83	412.04	123.07
Highest 10 percent .....	100	429.25	15	510.06	85	415.15	122.21
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	419.57	19	539.53	81	392.36	122.79
Construction .....	100	450.32	31	593.84	69	385.06	133.93
Manufacturing .....	100	410.30	15	503.79	85	394.23	118.20
Service-providing industries .....	100	416.37	15	545.91	85	393.49	127.78
Trade, transportation, and utilities .....	100	407.74	14	538.61	86	386.44	132.95
Wholesale trade .....	100	409.57	16	501.65	84	392.25	130.46
Retail trade .....	100	377.53	11	561.17	89	355.87	143.07
Transportation and warehousing .....	100	450.42	17	550.87	83	430.09	119.17
Utilities .....	100	466.16	22	539.23	78	444.93	113.36

See footnotes at end of table.

**Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2016—continued**

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information .....	100	\$413.97	15	\$624.47	85	\$377.05	\$109.50
Financial activities .....	100	398.11	8	599.32	92	379.46	116.06
Finance and insurance .....	100	396.59	8	571.99	92	381.60	111.79
Credit intermediation and related activities .....	100	396.30	6	562.52	94	385.11	111.18
Insurance carriers and related activities .....	100	392.92	10	575.98	90	372.43	109.70
Real estate and rental and leasing .....	100	404.18	—	—	—	—	—
Professional and business services .....	100	407.73	15	474.44	85	396.08	132.40
Professional and technical services .....	100	439.07	21	480.18	79	428.39	123.62
Administrative and waste services .....	100	363.79	6	475.20	94	356.56	145.19
Education and health services .....	100	426.97	12	573.78	88	407.19	125.00
Educational services .....	100	451.70	13	569.97	87	434.51	127.26
Junior colleges, colleges, and universities .....	100	461.00	7	523.44	93	456.20	124.11
Health care and social assistance .....	100	422.41	12	574.54	88	402.20	124.58
Leisure and hospitality .....	100	445.29	32	543.58	68	398.04	134.78
Accommodation and food services .....	100	443.54	25	581.90	75	397.85	140.60
Other services .....	100	479.80	42	589.72	58	399.57	143.45
1 to 99 workers .....	100	422.81	21	547.99	79	390.63	131.71
1 to 49 workers .....	100	429.25	22	549.53	78	395.54	128.12
50 to 99 workers .....	100	407.91	17	543.44	83	379.92	139.54
100 workers or more .....	100	412.76	12	539.44	88	395.04	123.22
100 to 499 workers .....	100	408.88	13	556.38	87	387.40	128.44
500 workers or more .....	100	418.00	12	514.52	88	405.23	116.26
<b>Geographic areas</b>							
Northeast .....	100	451.38	19	552.33	81	427.41	127.57
New England .....	100	434.29	16	555.79	84	411.01	140.26
Middle Atlantic .....	100	456.78	20	551.46	80	432.85	123.36
South .....	100	398.61	13	517.65	87	380.60	129.88
South Atlantic .....	100	401.96	13	526.47	87	383.01	132.60
East South Central .....	100	393.91	15	515.65	85	372.67	129.51
West South Central .....	100	395.42	13	503.07	87	380.49	125.62
Midwest .....	100	406.31	13	580.21	87	380.66	128.48
East North Central .....	100	409.22	12	583.82	88	385.25	132.03
West North Central .....	100	399.90	15	573.63	85	370.24	120.47
West .....	100	427.99	20	539.89	80	399.87	118.66
Mountain .....	100	418.50	14	544.38	86	397.41	116.49
Pacific .....	100	432.26	23	538.61	77	401.09	119.74

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/eps/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2016**

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers .....	\$2.52	0.7	\$7.36	0.7	\$2.40	\$1.38
<b>Worker characteristics</b>						
Management, professional, and related .....	4.83	1.4	12.67	1.4	3.79	1.87
Management, business, and financial .....	5.93	1.3	17.03	1.3	5.19	2.27
Professional and related .....	6.26	1.9	14.26	1.9	5.15	2.70
Service .....	6.52	3.1	22.90	3.1	7.63	5.64
Protective service .....	15.94	—	—	—	—	—
Sales and office .....	3.84	0.8	9.82	0.8	4.00	2.11
Sales and related .....	7.39	1.0	22.61	1.0	6.68	2.77
Office and administrative support .....	3.83	1.0	10.44	1.0	4.30	2.80
Natural resources, construction, and maintenance	7.94	2.2	12.23	2.2	6.99	4.45
Construction, extraction, farming, fishing, and forestry .....	15.16	4.1	17.51	4.1	10.60	9.35
Installation, maintenance, and repair .....	6.06	2.3	17.98	2.3	7.90	3.85
Production, transportation, and material moving ...	5.73	1.3	14.68	1.3	5.84	3.04
Production .....	7.60	1.4	15.22	1.4	8.22	3.98
Transportation and material moving .....	7.32	2.3	20.85	2.3	7.41	3.80
Full time .....	2.71	0.7	7.87	0.7	2.56	1.31
Part time .....	7.07	2.1	14.38	2.1	7.65	5.81
Union .....	8.22	2.4	15.67	2.4	6.46	3.30
Nonunion .....	2.74	0.6	9.35	0.6	2.55	1.44
Average wage within the following categories: <sup>1</sup>						
Lowest 25 percent .....	6.47	1.5	17.15	1.5	6.18	3.96
Lowest 10 percent .....	12.16	1.8	38.49	1.8	13.53	9.33
Second 25 percent .....	3.99	0.9	15.28	0.9	4.19	2.54
Third 25 percent .....	4.07	1.0	12.17	1.0	3.56	1.84
Highest 25 percent .....	4.51	1.2	10.36	1.2	4.62	1.90
Highest 10 percent .....	6.16	2.1	15.65	2.1	7.05	2.57
<b>Establishment characteristics</b>						
Goods-producing industries .....	6.92	1.5	12.20	1.5	5.63	2.99
Construction .....	12.55	3.6	13.37	3.6	9.29	7.28
Manufacturing .....	6.48	1.3	15.78	1.3	6.41	2.98
Service-providing industries .....	2.62	0.8	8.88	0.8	2.60	1.55
Trade, transportation, and utilities .....	3.97	1.2	15.39	1.2	3.44	2.32
Wholesale trade .....	6.76	1.6	19.82	1.6	6.61	3.74
Retail trade .....	6.24	1.5	22.48	1.5	5.64	3.24
Transportation and warehousing .....	10.13	3.2	32.43	3.2	9.81	4.61
Utilities .....	15.80	4.6	46.32	4.6	7.44	6.78

See footnotes at end of table.

**Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2016—continued**

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information .....	\$7.42	2.9	\$22.66	2.9	\$7.74	\$3.25
Financial activities .....	5.09	1.0	16.38	1.0	3.60	1.84
Finance and insurance .....	3.92	0.8	24.96	0.8	2.42	1.99
Credit intermediation and related activities .....	5.95	0.9	31.70	0.9	5.53	2.47
Insurance carriers and related activities .....	7.39	2.0	39.81	2.0	3.38	2.39
Real estate and rental and leasing .....	23.07	—	—	—	—	—
Professional and business services .....	7.33	1.7	15.58	1.7	7.70	3.74
Professional and technical services .....	11.95	3.3	17.58	3.3	13.91	5.74
Administrative and waste services .....	7.06	2.2	46.05	2.2	8.72	5.68
Education and health services .....	5.70	1.9	22.25	1.9	4.55	2.51
Educational services .....	8.06	2.5	40.91	2.5	7.42	4.94
Junior colleges, colleges, and universities .....	6.62	1.7	29.01	1.7	6.96	3.76
Health care and social assistance .....	6.96	2.2	25.34	2.2	5.35	2.81
Leisure and hospitality .....	8.62	6.0	29.13	6.0	15.16	10.16
Accommodation and food services .....	14.79	5.6	48.32	5.6	15.65	12.20
Other services .....	14.93	3.4	27.14	3.4	16.44	14.98
1 to 99 workers .....	4.19	1.0	10.75	1.0	4.73	2.66
1 to 49 workers .....	5.93	1.3	12.10	1.3	5.92	3.08
50 to 99 workers .....	8.21	1.5	13.90	1.5	9.10	5.63
100 workers or more .....	3.05	0.8	12.97	0.8	2.64	1.43
100 to 499 workers .....	4.68	1.0	15.69	1.0	3.83	2.11
500 workers or more .....	3.91	1.3	21.60	1.3	3.19	1.64
<b>Geographic areas</b>						
Northeast .....	6.02	0.9	11.56	0.9	7.95	1.44
New England .....	7.90	2.3	22.94	2.3	6.63	3.35
Middle Atlantic .....	8.30	1.1	13.23	1.1	10.84	2.11
South .....	3.06	0.9	9.47	0.9	3.32	3.01
South Atlantic .....	4.43	1.3	13.20	1.3	4.92	4.59
East South Central .....	7.59	2.2	21.14	2.2	9.38	7.82
West South Central .....	4.94	1.3	15.02	1.3	4.84	4.15
Midwest .....	6.80	1.6	13.74	1.6	4.43	2.02
East North Central .....	8.49	2.0	15.11	2.0	5.78	2.26
West North Central .....	11.38	2.4	27.74	2.4	6.82	3.99
West .....	4.98	2.0	18.46	2.0	4.55	2.99
Mountain .....	6.37	1.3	48.80	1.3	8.95	4.83
Pacific .....	6.64	2.9	19.20	2.9	5.23	3.80

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, March 2016**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
All workers .....	71	15	14	1
<b>Worker characteristics</b>				
Management, professional, and related .....	70	13	16	1
Management, business, and financial .....	75	12	13	1
Professional and related .....	67	14	18	1
Service .....	72	16	10	1
Protective service .....	60	—	24	—
Sales and office .....	67	20	11	1
Sales and related .....	60	28	11	1
Office and administrative support .....	71	16	12	1
Natural resources, construction, and maintenance	73	—	16	—
Construction, extraction, farming, fishing, and forestry .....	71	—	17	—
Installation, maintenance, and repair .....	74	10	15	( <sup>3</sup> )
Production, transportation, and material moving ...	75	10	15	1
Production .....	78	11	12	( <sup>3</sup> )
Transportation and material moving .....	72	9	18	1
Full time .....	71	14	14	1
Part time .....	59	25	14	2
Union .....	76	6	15	3
Nonunion .....	70	16	14	1
Average wage within the following categories: <sup>4</sup>				
Lowest 25 percent .....	70	22	8	1
Lowest 10 percent .....	80	13	—	—
Second 25 percent .....	70	17	12	1
Third 25 percent .....	72	12	15	1
Highest 25 percent .....	70	12	16	2
Highest 10 percent .....	71	12	16	1
<b>Establishment characteristics</b>				
Goods-producing industries .....	75	11	14	1
Construction .....	80	—	10	—
Manufacturing .....	74	12	13	1
Service-providing industries .....	69	16	14	1
Trade, transportation, and utilities .....	63	21	—	—
Wholesale trade .....	80	7	13	—
Retail trade .....	53	36	—	—
Transportation and warehousing .....	64	—	25	—
Utilities .....	67	—	24	—

See footnotes at end of table.

**Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, March 2016—continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
Information .....	81	—	12	—
Financial activities .....	69	17	12	2
Finance and insurance .....	66	20	12	3
Credit intermediation and related activities .....	70	20	9	1
Insurance carriers and related activities .....	59	20	15	6
Real estate and rental and leasing .....	81	—	—	—
Professional and business services .....	74	—	15	—
Professional and technical services .....	73	—	18	—
Administrative and waste services .....	77	—	13	—
Education and health services .....	71	14	14	1
Educational services .....	77	16	6	1
Junior colleges, colleges, and universities .....	74	19	6	1
Health care and social assistance .....	70	—	15	—
Leisure and hospitality .....	68	23	—	—
Accommodation and food services .....	64	29	—	—
Other services .....	70	—	—	—
1 to 99 workers .....	75	11	13	1
1 to 49 workers .....	73	12	14	1
50 to 99 workers .....	77	—	11	—
100 workers or more .....	68	17	14	1
100 to 499 workers .....	70	15	14	1
500 workers or more .....	64	19	15	2
<b>Geographic areas</b>				
Northeast .....	73	13	12	2
New England .....	77	11	10	2
Middle Atlantic .....	72	14	12	2
South .....	72	15	12	( <sup>3</sup> )
South Atlantic .....	72	16	—	—
East South Central .....	79	13	—	—
West South Central .....	70	14	15	( <sup>3</sup> )
Midwest .....	70	13	16	1
East North Central .....	70	14	15	1
West North Central .....	70	—	18	—
West .....	66	16	16	1
Mountain .....	62	21	—	—
Pacific .....	69	14	16	1

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

<sup>2</sup> Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

<sup>3</sup> Less than 0.5.

<sup>4</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 12. Standard errors for medical care benefits, single coverage:  
Employee participation by type of contribution, private industry workers,  
March 2016**

Characteristics	Single coverage			
	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
All workers .....	1.0	0.7	0.8	0.2
<b>Worker characteristics</b>				
Management, professional, and related .....	1.4	1.0	1.3	0.3
Management, business, and financial .....	1.5	1.0	1.1	0.3
Professional and related .....	1.9	1.3	1.9	0.4
Service .....	2.6	2.0	1.6	0.4
Protective service .....	7.3	–	6.4	–
Sales and office .....	1.2	0.9	0.9	0.3
Sales and related .....	2.3	1.6	1.4	0.3
Office and administrative support .....	1.5	1.2	1.1	0.4
Natural resources, construction, and maintenance	2.2	–	2.1	–
Construction, extraction, farming, fishing, and forestry .....	3.4	–	3.8	–
Installation, maintenance, and repair .....	2.7	1.1	2.4	0.2
Production, transportation, and material moving ...	2.2	1.5	1.5	0.3
Production .....	2.7	2.0	1.8	0.1
Transportation and material moving .....	3.0	1.7	2.4	0.6
Full time .....	1.0	0.7	0.8	0.2
Part time .....	3.3	2.6	2.3	0.7
Union .....	2.5	1.3	2.3	1.0
Nonunion .....	1.1	0.7	0.8	0.2
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	2.7	2.3	0.9	0.1
Lowest 10 percent .....	3.8	3.4	–	–
Second 25 percent .....	1.7	1.2	1.3	0.2
Third 25 percent .....	1.3	1.0	1.1	0.3
Highest 25 percent .....	1.3	0.8	1.3	0.4
Highest 10 percent .....	2.2	1.1	1.9	0.4
<b>Establishment characteristics</b>				
Goods-producing industries .....	2.0	1.8	1.4	0.3
Construction .....	1.8	–	1.7	–
Manufacturing .....	2.6	2.2	1.7	0.2
Service-providing industries .....	1.2	0.8	0.9	0.2
Trade, transportation, and utilities .....	2.2	1.4	–	–
Wholesale trade .....	3.7	2.0	2.6	–
Retail trade .....	3.0	2.3	–	–
Transportation and warehousing .....	5.2	–	5.0	–
Utilities .....	5.8	–	6.1	–

See footnotes at end of table.

**Table 12. Standard errors for medical care benefits, single coverage:  
Employee participation by type of contribution, private industry workers,  
March 2016—continued**

Characteristics	Single coverage			
	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
Information .....	3.0	—	2.2	—
Financial activities .....	2.6	2.0	1.3	0.5
Finance and insurance .....	1.9	2.0	1.3	0.6
Credit intermediation and related activities .....	2.8	2.8	1.5	0.3
Insurance carriers and related activities .....	3.3	2.6	2.3	1.6
Real estate and rental and leasing .....	6.8	—	—	—
Professional and business services .....	2.6	—	2.3	—
Professional and technical services .....	4.1	—	4.6	—
Administrative and waste services .....	3.9	—	2.8	—
Education and health services .....	2.4	1.9	2.3	0.5
Educational services .....	2.8	2.6	1.4	0.1
Junior colleges, colleges, and universities .....	2.4	1.8	1.6	0.2
Health care and social assistance .....	2.8	—	2.7	—
Leisure and hospitality .....	4.0	3.9	—	—
Accommodation and food services .....	5.5	4.8	—	—
Other services .....	6.5	—	—	—
1 to 99 workers .....	1.4	1.1	1.1	0.2
1 to 49 workers .....	1.9	1.5	1.2	0.2
50 to 99 workers .....	2.9	—	2.4	—
100 workers or more .....	1.3	0.9	1.1	0.3
100 to 499 workers .....	1.4	0.9	1.4	0.2
500 workers or more .....	2.0	1.4	1.5	0.6
<b>Geographic areas</b>				
Northeast .....	1.6	1.2	1.6	0.7
New England .....	2.6	2.0	2.2	1.1
Middle Atlantic .....	2.1	1.4	2.0	0.8
South .....	1.5	1.0	0.9	0.2
South Atlantic .....	1.4	1.4	—	—
East South Central .....	6.8	3.6	—	—
West South Central .....	2.3	1.5	1.2	0.1
Midwest .....	2.4	1.3	1.9	0.4
East North Central .....	2.8	1.6	2.6	0.5
West North Central .....	4.4	—	2.4	—
West .....	2.5	2.2	2.0	0.3
Mountain .....	5.8	4.7	—	—
Pacific .....	2.4	2.4	2.1	0.3

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

<sup>2</sup> Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2016**

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers .....	100	\$1,014.30	8	\$1,444.13	92	\$977.66	\$511.47
<b>Worker characteristics</b>							
Management, professional, and related .....	100	1,052.65	6	1,413.10	94	1,029.05	498.90
Management, business, and financial .....	100	1,067.91	4	1,456.29	96	1,049.89	474.13
Professional and related .....	100	1,043.25	7	1,396.72	93	1,015.82	514.63
Service .....	100	955.46	11	1,401.21	89	900.11	578.68
Protective service .....	100	939.62	—	—	—	—	—
Sales and office .....	100	943.61	4	1,486.39	96	921.16	521.14
Sales and related .....	100	889.57	4	1,529.62	96	866.81	531.19
Office and administrative support .....	100	968.63	4	1,470.11	96	946.53	516.45
Natural resources, construction, and maintenance	100	1,035.69	16	1,522.77	84	942.18	551.94
Construction, extraction, farming, fishing, and forestry .....	100	1,056.11	24	1,570.37	76	891.72	623.14
Installation, maintenance, and repair .....	100	1,020.18	10	1,434.66	90	974.43	506.44
Production, transportation, and material moving ...	100	1,056.93	10	1,418.34	90	1,014.50	467.37
Production .....	100	1,042.27	8	1,429.99	92	1,008.00	442.23
Transportation and material moving .....	100	1,074.33	13	1,409.92	87	1,022.69	499.00
Full time .....	100	1,021.50	8	1,441.81	92	986.73	509.51
Part time .....	100	907.62	11	1,468.01	89	838.04	541.64
Union .....	100	1,305.12	34	1,515.80	66	1,198.57	418.40
Nonunion .....	100	965.87	4	1,331.82	96	952.32	522.15
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	100	881.02	6	1,401.86	94	849.77	555.30
Lowest 10 percent .....	100	963.68	4	1,511.58	96	938.77	575.10
Second 25 percent .....	100	946.60	6	1,358.17	94	918.73	542.47
Third 25 percent .....	100	1,029.02	8	1,461.87	92	989.29	509.37
Highest 25 percent .....	100	1,096.72	9	1,482.50	91	1,057.48	474.14
Highest 10 percent .....	100	1,096.43	8	1,397.69	92	1,069.94	452.80
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	1,079.94	12	1,449.65	88	1,031.62	460.13
Construction .....	100	1,015.76	21	1,534.60	79	875.04	614.08
Manufacturing .....	100	1,103.13	9	1,389.25	91	1,075.41	412.63
Service-providing industries .....	100	995.06	7	1,441.37	93	962.65	525.75
Trade, transportation, and utilities .....	100	992.60	8	1,454.23	92	952.48	527.64
Wholesale trade .....	100	1,052.62	8	1,491.55	92	1,013.40	492.08
Retail trade .....	100	858.70	5	1,484.33	95	826.88	575.01
Transportation and warehousing .....	100	1,121.22	13	1,415.33	87	1,076.80	490.74
Utilities .....	100	1,262.53	—	—	—	—	—

See footnotes at end of table.

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2016—continued**

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information .....	100	\$1,130.17	11	\$1,737.08	89	\$1,055.96	\$360.86
Financial activities .....	100	1,016.67	2	1,465.64	98	1,005.25	459.34
Finance and insurance .....	100	1,037.03	2	1,384.89	98	1,028.66	420.17
Credit intermediation and related activities .....	100	992.65	1	1,491.05	99	986.17	437.25
Insurance carriers and related activities .....	100	1,059.79	3	1,266.12	97	1,053.45	396.11
Real estate and rental and leasing .....	100	934.63	—	—	—	—	—
Professional and business services .....	100	935.67	4	1,253.88	96	922.38	532.98
Professional and technical services .....	100	1,003.16	6	1,226.63	94	989.17	496.49
Administrative and waste services .....	100	814.06	—	—	—	—	—
Education and health services .....	100	977.46	5	1,455.75	95	950.96	566.87
Educational services .....	100	1,036.66	4	1,632.88	96	1,012.56	527.28
Junior colleges, colleges, and universities .....	100	1,117.23	3	1,615.10	97	1,101.91	479.58
Health care and social assistance .....	100	966.45	5	1,432.50	95	939.30	574.36
Leisure and hospitality .....	100	1,115.95	—	—	—	—	—
Accommodation and food services .....	100	1,086.99	13	1,376.33	87	1,045.13	536.43
Other services .....	100	1,047.39	16	1,403.84	84	980.97	623.99
1 to 99 workers .....	100	959.27	8	1,411.76	92	918.64	573.57
1 to 49 workers .....	100	948.20	8	1,353.29	92	912.33	564.39
50 to 99 workers .....	100	984.70	8	1,540.61	92	933.19	594.75
100 workers or more .....	100	1,055.56	8	1,470.56	92	1,021.58	465.26
100 to 499 workers .....	100	1,004.02	6	1,516.14	94	970.79	504.78
500 workers or more .....	100	1,125.21	10	1,431.29	90	1,092.86	409.81
<b>Geographic areas</b>							
Northeast .....	100	1,128.61	12	1,444.63	88	1,086.75	465.11
New England .....	100	1,116.89	11	1,465.01	89	1,074.46	493.03
Middle Atlantic .....	100	1,132.39	12	1,438.67	88	1,090.75	456.00
South .....	100	951.60	5	1,463.55	95	923.99	551.61
South Atlantic .....	100	990.54	7	1,496.93	93	954.40	534.59
East South Central .....	100	941.56	5	1,275.01	95	923.86	520.23
West South Central .....	100	892.35	3	1,506.00	97	875.93	593.95
Midwest .....	100	1,013.59	7	1,423.37	93	980.44	498.50
East North Central .....	100	1,035.47	7	1,422.00	93	1,004.83	486.47
West North Central .....	100	965.77	8	1,426.21	92	926.90	524.91
West .....	100	1,015.77	9	1,444.99	91	972.19	499.01
Mountain .....	100	974.72	7	1,341.76	93	948.91	465.44
Pacific .....	100	1,034.42	10	1,474.55	90	983.22	514.92

<sup>1</sup> 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 wage data for March 2016.

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/eb/glossary20152016.htm](http://www.bls.gov/ncs/eb/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2016**

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers .....	\$7.39	0.5	\$20.72	0.5	\$7.17	\$5.86
<b>Worker characteristics</b>						
Management, professional, and related .....	12.07	0.8	39.36	0.8	10.76	10.14
Management, business, and financial .....	16.19	0.8	51.34	0.8	15.72	10.17
Professional and related .....	15.74	1.1	50.34	1.1	13.55	13.67
Service .....	26.05	2.8	73.04	2.8	28.09	23.61
Protective service .....	55.45	—	—	—	—	—
Sales and office .....	12.84	0.5	48.51	0.5	13.32	7.31
Sales and related .....	18.68	0.5	88.62	0.5	19.05	14.02
Office and administrative support .....	13.40	0.5	53.24	0.5	13.56	11.20
Natural resources, construction, and maintenance .....	18.78	1.9	35.28	1.9	17.69	15.87
Construction, extraction, farming, fishing, and forestry .....	34.01	4.1	41.08	4.1	24.50	26.79
Installation, maintenance, and repair .....	18.71	1.6	75.55	1.6	22.05	18.80
Production, transportation, and material moving .....	17.76	1.1	25.86	1.1	17.92	10.96
Production .....	24.49	1.1	47.07	1.1	23.84	12.41
Transportation and material moving .....	23.93	2.1	30.93	2.1	24.53	17.90
Full time .....	8.00	0.6	22.61	0.6	7.54	6.12
Part time .....	26.90	2.1	43.07	2.1	27.18	21.11
Union .....	18.04	2.5	19.82	2.5	19.91	12.99
Nonunion .....	8.47	0.4	38.42	0.4	7.89	6.32
Average wage within the following categories: <sup>1</sup>						
Lowest 25 percent .....	21.87	1.2	46.02	1.2	23.58	16.03
Lowest 10 percent .....	46.42	1.0	126.59	1.0	52.16	30.60
Second 25 percent .....	13.15	0.7	57.62	0.7	13.78	12.69
Third 25 percent .....	11.30	0.7	26.72	0.7	10.57	8.97
Highest 25 percent .....	11.07	0.9	24.57	0.9	11.18	9.52
Highest 10 percent .....	17.41	1.5	52.23	1.5	16.82	10.05
<b>Establishment characteristics</b>						
Goods-producing industries .....	16.82	1.5	34.78	1.5	14.07	10.98
Construction .....	24.11	3.7	45.60	3.7	16.12	29.37
Manufacturing .....	17.52	1.3	51.84	1.3	16.43	11.47
Service-providing industries .....	7.97	0.6	25.08	0.6	7.99	7.11
Trade, transportation, and utilities .....	12.06	1.1	28.59	1.1	11.25	8.89
Wholesale trade .....	18.94	1.6	97.22	1.6	18.34	14.97
Retail trade .....	21.23	0.6	86.86	0.6	22.62	14.31
Transportation and warehousing .....	35.23	3.0	49.96	3.0	34.70	22.44
Utilities .....	31.63	—	—	—	—	—

See footnotes at end of table.

**Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2016—continued**

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information .....	\$18.78	2.1	\$37.23	2.1	\$17.88	\$11.28
Financial activities .....	14.92	0.6	54.17	0.6	15.32	12.27
Finance and insurance .....	11.49	0.4	86.21	0.4	10.62	7.07
Credit intermediation and related activities .....	14.39	0.4	87.78	0.4	13.66	7.08
Insurance carriers and related activities .....	13.59	0.7	70.51	0.7	13.85	8.87
Real estate and rental and leasing .....	58.92	—	—	—	—	—
Professional and business services .....	21.75	1.1	108.73	1.1	20.70	13.03
Professional and technical services .....	31.96	1.9	126.91	1.9	31.29	17.28
Administrative and waste services .....	28.50	—	—	—	—	—
Education and health services .....	18.81	1.0	42.51	1.0	17.07	19.04
Educational services .....	29.67	1.5	61.34	1.5	26.71	16.06
Junior colleges, colleges, and universities .....	23.77	0.9	67.22	0.9	22.99	15.57
Health care and social assistance .....	22.87	1.3	61.64	1.3	19.84	22.40
Leisure and hospitality .....	28.19	—	—	—	—	—
Accommodation and food services .....	32.34	3.2	129.66	3.2	39.55	45.36
Other services .....	69.85	4.3	169.40	4.3	64.66	32.28
1 to 99 workers .....	11.24	0.8	36.88	0.8	12.16	11.23
1 to 49 workers .....	14.65	1.0	58.05	1.0	14.23	12.43
50 to 99 workers .....	24.58	0.9	45.19	0.9	25.09	19.42
100 workers or more .....	8.39	0.6	24.30	0.6	8.10	6.13
100 to 499 workers .....	12.15	0.8	31.12	0.8	11.63	8.66
500 workers or more .....	9.73	1.1	34.82	1.1	9.22	7.61
<b>Geographic areas</b>						
Northeast .....	17.50	1.1	40.90	1.1	21.32	8.44
New England .....	27.65	2.2	53.13	2.2	28.47	18.39
Middle Atlantic .....	21.03	1.4	49.77	1.4	27.70	10.78
South .....	12.99	0.9	39.41	0.9	12.07	9.84
South Atlantic .....	19.46	1.5	55.49	1.5	17.03	11.50
East South Central .....	18.17	1.0	136.14	1.0	23.00	28.37
West South Central .....	19.90	0.9	67.18	0.9	21.05	19.15
Midwest .....	15.59	1.2	49.71	1.2	13.63	15.05
East North Central .....	19.01	1.7	61.59	1.7	16.59	13.84
West North Central .....	28.43	0.5	84.49	0.5	25.04	36.88
West .....	13.09	1.1	37.29	1.1	10.94	11.41
Mountain .....	10.02	1.0	34.02	1.0	9.40	26.21
Pacific .....	18.28	1.6	48.78	1.6	15.46	11.08

<sup>1</sup> 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 wage data for March 2016.

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/nchs/ebs/glossary20152016.htm](http://www.bls.gov/nchs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, March 2016**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
All workers .....	71	14	14	1
<b>Worker characteristics</b>				
Management, professional, and related .....	71	12	15	1
Management, business, and financial .....	75	11	13	1
Professional and related .....	69	13	17	1
Service .....	70	16	–	–
Protective service .....	60	–	25	–
Sales and office .....	67	19	12	1
Sales and related .....	59	28	11	2
Office and administrative support .....	71	15	13	1
Natural resources, construction, and maintenance	72	–	17	–
Construction, extraction, farming, fishing, and forestry .....	70	–	19	–
Installation, maintenance, and repair .....	74	10	15	1
Production, transportation, and material moving ...	75	9	15	1
Production .....	77	10	12	( <sup>3</sup> )
Transportation and material moving .....	71	–	19	–
Full time .....	72	13	14	1
Part time .....	61	24	–	–
Union .....	76	5	16	3
Nonunion .....	70	15	14	1
Average wage within the following categories: <sup>4</sup>				
Lowest 25 percent .....	68	21	–	–
Lowest 10 percent .....	81	13	–	–
Second 25 percent .....	70	16	13	1
Third 25 percent .....	73	11	15	1
Highest 25 percent .....	71	12	16	2
Highest 10 percent .....	72	12	15	1
<b>Establishment characteristics</b>				
Goods-producing industries .....	74	10	14	1
Construction .....	80	–	12	–
Manufacturing .....	74	11	14	1
Service-providing industries .....	70	14	14	1
Trade, transportation, and utilities .....	64	20	–	–
Wholesale trade .....	80	–	14	–
Retail trade .....	53	35	–	–
Transportation and warehousing .....	65	–	25	–
Utilities .....	65	–	27	–

See footnotes at end of table.

**Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, March 2016—continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
Information .....	81	—	12	—
Financial activities .....	69	17	12	2
Finance and insurance .....	66	19	12	3
Credit intermediation and related activities .....	70	20	9	1
Insurance carriers and related activities .....	61	19	15	5
Real estate and rental and leasing .....	81	6	—	—
Professional and business services .....	75	—	16	—
Professional and technical services .....	74	—	17	—
Administrative and waste services .....	74	—	16	—
Education and health services .....	71	—	15	—
Educational services .....	77	15	7	1
Junior colleges, colleges, and universities .....	73	18	8	1
Health care and social assistance .....	70	—	17	—
Leisure and hospitality .....	70	21	—	—
Accommodation and food services .....	66	25	—	—
Other services .....	75	—	14	—
1 to 99 workers .....	75	10	14	1
1 to 49 workers .....	74	11	15	1
50 to 99 workers .....	78	—	11	—
100 workers or more .....	68	16	15	1
100 to 499 workers .....	70	14	15	1
500 workers or more .....	65	18	15	2
<b>Geographic areas</b>				
Northeast .....	74	12	12	2
New England .....	78	11	10	1
Middle Atlantic .....	72	13	13	2
South .....	73	14	13	1
South Atlantic .....	73	15	—	—
East South Central .....	80	12	—	—
West South Central .....	69	13	18	1
Midwest .....	70	13	16	1
East North Central .....	71	—	15	—
West North Central .....	69	—	19	—
West .....	67	15	17	1
Mountain .....	64	19	—	—
Pacific .....	68	13	18	1

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

<sup>2</sup> Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

<sup>3</sup> Less than 0.5.

<sup>4</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 14. Standard errors for medical care benefits, family coverage:  
Employee participation by type of contribution, private industry workers,  
March 2016**

Characteristics	Family coverage			
	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
All workers .....	1.0	0.7	0.8	0.2
<b>Worker characteristics</b>				
Management, professional, and related .....	1.4	0.9	1.4	0.3
Management, business, and financial .....	1.5	0.9	1.2	0.2
Professional and related .....	2.0	1.1	1.9	0.4
Service .....	2.3	1.7	—	—
Protective service .....	7.2	—	6.3	—
Sales and office .....	1.2	0.8	1.0	0.4
Sales and related .....	2.3	1.7	1.3	0.7
Office and administrative support .....	1.5	1.0	1.2	0.4
Natural resources, construction, and maintenance	2.3	—	2.2	—
Construction, extraction, farming, fishing, and forestry .....	3.8	—	3.9	—
Installation, maintenance, and repair .....	2.9	1.1	2.5	0.3
Production, transportation, and material moving ...	2.1	1.4	1.5	0.3
Production .....	2.6	1.9	1.8	0.2
Transportation and material moving .....	2.8	—	2.1	—
Full time .....	1.0	0.7	0.8	0.2
Part time .....	3.2	2.5	—	—
Union .....	2.5	1.2	2.2	0.9
Nonunion .....	1.0	0.7	0.8	0.2
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	2.6	2.1	—	—
Lowest 10 percent .....	3.5	3.2	—	—
Second 25 percent .....	1.5	1.1	1.2	0.2
Third 25 percent .....	1.3	0.9	1.0	0.3
Highest 25 percent .....	1.3	0.8	1.2	0.4
Highest 10 percent .....	2.1	1.0	1.8	0.4
<b>Establishment characteristics</b>				
Goods-producing industries .....	1.9	1.7	1.5	0.3
Construction .....	2.2	—	1.6	—
Manufacturing .....	2.6	2.1	1.9	0.2
Service-providing industries .....	1.1	0.7	0.9	0.2
Trade, transportation, and utilities .....	2.1	1.3	—	—
Wholesale trade .....	3.3	—	2.3	—
Retail trade .....	3.0	2.3	—	—
Transportation and warehousing .....	5.2	—	4.9	—
Utilities .....	5.2	—	5.8	—

See footnotes at end of table.

**Table 14. Standard errors for medical care benefits, family coverage:  
Employee participation by type of contribution, private industry workers,  
March 2016—continued**

Characteristics	Family coverage			
	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
Information .....	3.4	—	2.2	—
Financial activities .....	2.4	1.9	1.3	0.5
Finance and insurance .....	1.7	1.9	1.3	0.6
Credit intermediation and related activities .....	2.6	2.7	1.5	0.3
Insurance carriers and related activities .....	3.3	2.5	2.3	1.4
Real estate and rental and leasing .....	6.5	2.8	—	—
Professional and business services .....	2.3	—	2.3	—
Professional and technical services .....	3.5	—	4.1	—
Administrative and waste services .....	4.6	—	3.7	—
Education and health services .....	2.4	—	2.4	—
Educational services .....	3.1	2.7	1.3	0.7
Junior colleges, colleges, and universities .....	2.5	2.0	1.9	0.2
Health care and social assistance .....	2.9	—	2.8	—
Leisure and hospitality .....	4.2	3.2	—	—
Accommodation and food services .....	5.8	4.4	—	—
Other services .....	3.6	—	3.4	—
1 to 99 workers .....	1.4	1.0	1.1	0.3
1 to 49 workers .....	1.7	1.3	1.2	0.3
50 to 99 workers .....	2.7	—	2.2	—
100 workers or more .....	1.2	0.8	1.0	0.3
100 to 499 workers .....	1.3	0.9	1.3	0.2
500 workers or more .....	2.0	1.3	1.5	0.7
<b>Geographic areas</b>				
Northeast .....	1.9	1.0	1.6	0.7
New England .....	2.3	1.8	2.1	0.6
Middle Atlantic .....	2.3	1.3	2.0	0.9
South .....	1.4	0.9	0.8	0.3
South Atlantic .....	1.3	1.0	—	—
East South Central .....	5.6	3.1	—	—
West South Central .....	2.3	1.4	1.1	0.2
Midwest .....	2.6	1.3	2.1	0.4
East North Central .....	3.0	—	2.7	—
West North Central .....	5.0	—	2.8	—
West .....	1.7	2.0	1.7	0.3
Mountain .....	4.1	4.0	—	—
Pacific .....	1.6	2.3	1.7	0.4

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

<sup>2</sup> Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, March 2016**

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

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$43.33	\$74.40	\$112.51	\$156.28	\$227.50	\$191.72	\$281.65	\$418.48	\$660.09	\$1024.75
<b>Worker characteristics</b>										
Management, professional, and related .....	42.27	70.00	108.88	149.99	227.96	185.92	288.48	407.50	628.00	1008.12
Management, business, and financial .....	44.92	73.66	108.20	150.70	205.20	176.50	289.42	406.80	598.76	890.96
Professional and related .....	38.00	68.36	108.98	148.71	243.00	195.56	287.14	412.70	641.00	1049.57
Service .....	–	74.00	105.07	159.09	236.40	200.00	302.69	499.72	816.09	1099.31
Protective service .....	–	53.80	114.87	126.70	158.84	223.00	302.31	460.95	662.90	–
Sales and office .....	46.19	77.99	117.42	159.70	219.00	206.00	292.23	427.41	682.19	1027.70
Sales and related .....	56.30	81.54	121.24	162.49	219.00	223.69	291.73	421.16	682.19	951.92
Office and administrative support .....	43.33	74.40	115.66	159.19	219.00	198.00	294.28	432.83	680.04	1036.24
Natural resources, construction, and maintenance	43.21	80.75	122.81	168.58	232.84	185.08	290.00	431.81	690.00	1140.06
Construction, extraction, farming, fishing, and forestry .....	49.02	82.28	107.69	177.57	232.75	226.77	328.13	493.57	787.49	1150.89
Installation, maintenance, and repair .....	40.00	80.75	125.00	160.01	232.84	–	269.88	396.39	607.94	1094.67
Production, transportation, and material moving ...	46.00	75.83	114.78	158.93	215.03	177.09	259.48	384.99	574.78	891.11
Production .....	40.75	75.01	111.15	154.80	209.14	152.12	254.58	377.12	524.29	869.50
Transportation and material moving .....	53.40	78.71	120.07	160.11	230.63	195.82	266.48	407.16	691.94	1048.07
Full time .....	43.33	74.40	112.08	155.02	217.42	189.43	281.41	414.68	652.50	1027.70
Part time .....	–	74.41	118.61	204.91	236.40	215.34	321.51	506.85	691.94	894.37
Union .....	35.00	80.59	119.05	179.86	236.40	167.12	242.38	356.99	557.78	802.63
Nonunion .....	43.95	74.00	111.99	153.62	217.42	195.00	289.91	425.00	666.62	1049.05
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	46.73	77.99	114.78	170.45	236.40	210.23	299.72	475.81	731.71	1024.75
Lowest 10 percent .....	53.80	76.00	124.75	202.57	236.40	230.06	299.71	501.32	731.71	1000.19
Second 25 percent .....	41.24	75.00	113.88	158.93	230.63	200.66	296.42	436.00	732.57	1081.30
Third 25 percent .....	44.61	74.40	114.85	154.31	219.46	183.90	271.90	412.89	650.55	1035.59
Highest 25 percent .....	43.33	73.00	109.61	154.10	214.48	177.65	278.73	396.03	584.00	893.06
Highest 10 percent .....	45.50	74.00	110.00	152.02	215.57	173.69	273.79	366.55	553.40	829.57
<b>Establishment characteristics</b>										
Goods-producing industries .....	40.00	70.80	107.70	153.87	210.37	152.12	254.58	368.33	542.88	869.50
Construction .....	35.90	69.33	105.07	173.82	234.19	221.07	315.14	498.33	773.05	1184.55
Manufacturing .....	41.24	70.00	108.15	150.57	200.08	142.99	238.33	342.75	496.83	771.25
Service-providing industries .....	44.61	75.00	114.26	157.43	233.18	200.00	293.11	431.61	691.94	1049.57
Trade, transportation, and utilities .....	52.00	79.50	120.63	171.28	236.40	203.50	282.86	431.59	691.94	949.66
Wholesale trade .....	52.15	77.99	114.83	155.29	204.57	198.91	271.90	398.60	653.80	913.37
Retail trade .....	52.00	80.34	131.20	200.31	236.40	223.17	332.95	503.79	732.94	1011.86
Transportation and warehousing .....	54.00	81.60	116.28	163.15	215.03	198.00	272.86	427.29	616.99	891.11
Utilities .....	29.00	66.18	97.82	137.38	208.46	179.69	236.00	344.63	465.54	871.33

See footnotes at end of table.

**Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, March 2016—continued**

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

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information .....	\$43.33	\$66.80	\$101.00	\$140.98	\$181.98	\$145.16	\$244.23	\$319.00	\$455.13	\$596.03
Financial activities .....	49.69	71.39	117.42	141.50	192.00	195.66	298.57	412.20	576.00	906.86
Finance and insurance .....	49.69	68.00	112.39	135.84	187.97	193.43	280.01	400.63	501.26	760.63
Credit intermediation and related activities .....	49.37	65.92	113.29	134.58	183.00	193.43	288.27	412.20	508.31	782.12
Insurance carriers and related activities .....	49.89	65.67	109.43	134.95	177.98	192.29	263.49	390.84	460.79	663.68
Real estate and rental and leasing .....	—	97.21	125.61	160.00	211.78	278.94	352.00	560.80	893.94	1167.74
Professional and business services .....	45.50	82.00	124.67	162.53	244.95	195.00	323.15	439.16	673.56	1033.93
Professional and technical services .....	38.00	78.12	112.08	144.50	240.51	189.85	310.18	431.67	634.73	900.56
Administrative and waste services .....	53.80	94.00	135.90	173.61	247.91	233.74	385.00	459.06	793.37	1059.00
Education and health services .....	33.85	70.00	102.14	150.20	243.36	212.47	303.31	455.58	823.54	1106.41
Educational services .....	38.00	71.00	103.00	161.75	238.79	215.34	312.92	472.62	695.56	987.30
Junior colleges, colleges, and universities .....	33.40	68.20	101.00	154.62	214.00	200.00	291.00	419.99	573.35	751.24
Health care and social assistance .....	32.00	69.81	101.96	147.00	243.36	210.97	302.12	445.70	850.65	1106.41
Leisure and hospitality .....	56.17	78.71	114.73	158.84	210.10	215.34	272.79	437.62	668.90	1051.55
Accommodation and food services .....	60.59	78.71	117.68	184.64	216.00	215.34	294.73	459.10	744.24	1024.75
Other services .....	—	81.00	120.00	174.01	254.31	223.77	302.55	569.80	902.16	1158.99
1 to 99 workers .....	40.75	74.87	114.83	159.71	238.08	193.43	302.31	459.82	793.37	1106.41
1 to 49 workers .....	37.67	74.68	113.28	152.07	214.16	193.15	302.38	440.00	762.07	1106.08
50 to 99 workers .....	45.00	76.91	121.15	181.58	276.35	198.63	301.72	518.76	854.22	1106.41
100 workers or more .....	43.51	74.10	110.00	154.80	211.15	182.00	270.00	396.72	562.94	851.45
100 to 499 workers .....	44.61	78.04	112.31	161.92	236.40	206.22	290.00	426.98	643.95	933.00
500 workers or more .....	43.21	72.00	107.10	148.00	190.86	145.16	241.45	349.91	480.45	646.42
<b>Geographic areas</b>										
Northeast .....	46.23	73.86	113.16	160.01	232.90	162.49	256.03	375.40	573.92	893.61
New England .....	54.25	92.16	123.50	184.15	259.11	181.77	291.09	407.30	618.85	877.96
Middle Atlantic .....	46.19	70.54	108.20	153.87	216.60	159.14	236.00	361.93	556.20	898.15
South .....	46.49	79.90	116.00	163.08	232.31	211.90	305.92	456.80	732.57	1081.30
South Atlantic .....	49.02	78.71	117.04	166.47	236.40	202.03	292.37	443.81	691.94	1049.05
East South Central .....	53.00	82.27	108.98	163.15	234.79	196.76	297.62	427.29	691.94	1072.91
West South Central .....	39.91	80.00	116.08	155.02	202.57	252.51	340.58	513.46	814.00	1106.41
Midwest .....	45.45	74.87	112.83	156.32	236.40	181.99	280.00	412.55	620.67	1008.92
East North Central .....	47.00	79.08	117.14	160.11	240.72	177.28	280.49	409.28	593.34	959.33
West North Central .....	43.33	70.00	106.67	150.20	216.00	201.48	280.00	422.18	682.19	1053.92
West .....	30.95	67.88	102.49	147.50	200.00	187.29	272.86	409.50	608.89	1015.74
Mountain .....	38.00	70.11	103.63	147.86	181.10	201.48	279.32	365.47	563.89	902.16
Pacific .....	30.00	66.23	101.06	147.32	206.90	177.28	270.00	429.98	650.59	1052.93

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

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, March 2016**

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$1.42	\$1.25	\$1.43	\$2.88	\$8.69	\$7.18	\$5.14	\$6.39	\$14.84	\$24.91
<b>Worker characteristics</b>										
Management, professional, and related .....	2.97	1.63	2.15	3.62	11.13	11.05	6.08	9.75	19.32	64.68
Management, business, and financial .....	1.12	4.54	4.15	4.87	7.27	14.75	11.96	9.48	28.51	55.70
Professional and related .....	3.78	3.02	2.60	4.57	7.44	11.90	7.46	14.92	27.85	42.97
Service .....	–	5.16	8.78	11.49	4.44	20.27	16.36	45.17	50.02	38.40
Protective service .....	–	7.88	30.52	12.74	15.71	50.05	15.59	106.63	108.66	–
Sales and office .....	3.51	3.03	2.21	2.34	9.55	7.96	9.49	5.07	15.31	26.34
Sales and related .....	3.35	5.58	3.45	6.30	8.16	8.03	17.36	9.06	40.44	57.09
Office and administrative support .....	4.07	3.85	2.69	3.24	16.90	8.79	10.72	9.22	22.49	24.07
Natural resources, construction, and maintenance .....	8.02	1.84	4.58	5.70	18.24	18.01	15.45	12.87	58.57	43.12
Construction, extraction, farming, fishing, and forestry .....	12.76	3.29	12.63	17.36	25.29	17.04	30.32	46.48	69.08	42.22
Installation, maintenance, and repair .....	9.76	6.42	1.99	9.83	22.23	–	17.61	18.29	44.82	81.81
Production, transportation, and material moving ...	4.97	3.03	2.57	5.57	16.46	11.03	9.39	11.96	21.39	56.00
Production .....	3.61	3.49	4.27	6.18	19.79	18.00	15.72	22.36	12.96	30.86
Transportation and material moving .....	5.33	3.91	4.15	4.28	16.81	14.94	11.23	20.83	56.84	114.46
Full time .....	1.58	1.22	1.44	2.38	5.78	7.07	4.21	5.93	16.40	24.45
Part time .....	–	6.67	8.93	22.60	3.85	10.47	28.99	38.28	1.16	207.23
Union .....	4.36	2.28	4.37	15.19	0.37	18.01	9.83	17.25	62.66	75.19
Nonunion .....	1.54	1.72	1.60	2.49	6.35	4.40	3.84	5.76	15.33	24.91
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	5.89	4.21	5.29	7.92	0.00	14.33	18.81	23.78	19.31	25.02
Lowest 10 percent .....	7.68	8.23	13.29	4.75	10.13	19.06	33.52	72.10	24.29	108.83
Second 25 percent .....	7.13	3.44	3.26	5.25	13.12	8.51	8.44	15.07	60.38	24.26
Third 25 percent .....	1.85	2.04	1.88	2.91	9.45	5.91	5.85	8.28	26.46	36.06
Highest 25 percent .....	2.33	2.56	2.14	3.94	11.06	10.14	8.44	8.22	21.73	47.49
Highest 10 percent .....	1.96	3.02	2.74	5.19	23.34	15.65	12.17	12.21	20.82	33.60
<b>Establishment characteristics</b>										
Goods-producing industries .....	3.16	3.57	2.41	4.90	7.56	17.84	8.67	14.37	10.68	31.23
Construction .....	4.66	7.70	5.91	11.06	22.80	23.50	26.05	48.30	54.38	50.38
Manufacturing .....	3.57	4.23	1.94	3.94	13.22	17.26	12.57	8.89	20.43	78.90
Service-providing industries .....	1.78	2.43	1.67	3.11	6.29	4.03	6.04	3.87	15.63	23.97
Trade, transportation, and utilities .....	2.24	2.01	3.55	5.76	1.43	5.42	11.46	5.79	6.08	36.05
Wholesale trade .....	5.42	4.16	4.90	3.36	2.95	19.79	8.95	13.33	46.64	110.71
Retail trade .....	3.32	1.96	4.18	6.56	0.00	15.82	22.96	27.84	33.05	64.90
Transportation and warehousing .....	4.32	2.84	5.96	3.80	26.89	14.43	22.11	13.99	38.98	158.69
Utilities .....	7.24	10.28	8.89	29.19	11.20	17.01	15.08	10.04	43.32	123.48

See footnotes at end of table.

**Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, March 2016—continued**

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information .....	\$4.27	\$5.85	\$10.10	\$9.47	\$11.83	\$23.99	\$9.69	\$22.22	\$44.53	\$24.88
Financial activities .....	2.91	4.02	2.87	3.64	2.58	4.76	12.38	5.82	47.09	63.76
Finance and insurance .....	2.77	3.58	2.14	2.80	4.73	2.15	17.60	4.46	6.39	40.36
Credit intermediation and related activities .....	2.72	3.40	2.23	2.57	6.27	1.97	14.41	3.00	9.03	50.80
Insurance carriers and related activities .....	7.28	7.65	1.91	2.04	9.75	13.04	23.19	7.89	13.70	49.33
Real estate and rental and leasing .....	—	16.74	5.85	8.56	30.25	75.01	60.15	95.93	99.00	26.43
Professional and business services .....	0.94	4.23	7.11	5.09	9.92	14.27	23.34	25.72	21.30	24.35
Professional and technical services .....	8.69	6.71	3.56	4.53	37.91	10.47	26.46	34.22	16.39	167.16
Administrative and waste services .....	8.68	14.95	2.81	7.83	21.67	21.87	57.63	45.54	181.31	25.89
Education and health services .....	7.35	4.41	3.82	4.96	6.36	15.92	8.34	31.63	43.98	24.11
Educational services .....	9.82	3.20	6.07	3.98	21.96	13.43	12.36	21.87	60.62	57.10
Junior colleges, colleges, and universities .....	5.41	4.08	2.33	7.02	10.94	20.14	17.37	15.28	24.57	62.31
Health care and social assistance .....	8.23	5.65	4.82	7.90	7.01	19.72	11.34	40.60	59.74	25.11
Leisure and hospitality .....	6.20	5.81	12.62	15.84	9.57	17.11	18.87	46.65	88.85	55.62
Accommodation and food services .....	12.60	7.53	15.31	36.82	22.19	19.79	39.91	50.15	87.67	65.80
Other services .....	—	15.55	8.31	37.93	58.52	21.66	27.01	117.17	90.42	34.22
1 to 99 workers .....	6.00	2.96	2.12	4.74	7.64	8.19	6.76	19.04	23.66	7.20
1 to 49 workers .....	7.42	3.65	2.15	2.81	6.18	10.21	8.55	19.73	35.89	14.17
50 to 99 workers .....	7.37	6.32	4.55	15.00	24.64	13.50	15.66	24.89	50.57	36.05
100 workers or more .....	1.40	1.10	1.67	2.40	7.66	9.64	5.66	2.37	9.46	29.99
100 to 499 workers .....	1.94	3.24	2.53	3.23	2.62	8.32	7.80	6.84	26.11	39.46
500 workers or more .....	0.78	2.10	2.10	5.31	4.07	12.19	9.92	10.01	15.47	22.50
<b>Geographic areas</b>										
Northeast .....	2.96	3.35	2.63	2.66	11.80	6.26	13.97	16.69	21.43	35.09
New England .....	5.62	5.01	6.46	15.24	29.31	5.72	17.80	12.40	46.74	76.16
Middle Atlantic .....	1.65	2.26	3.97	5.64	13.52	6.18	14.98	15.50	30.91	51.77
South .....	4.48	3.18	0.99	4.88	14.07	9.45	9.11	17.30	33.55	31.88
South Atlantic .....	2.63	3.83	1.28	6.97	7.25	7.10	7.79	12.70	20.39	35.12
East South Central .....	9.76	11.87	2.60	15.56	22.21	21.06	30.23	6.33	82.80	52.61
West South Central .....	11.91	4.93	3.19	9.11	6.43	14.18	16.83	28.49	62.11	28.42
Midwest .....	3.35	2.14	3.11	5.26	4.08	15.57	10.49	9.92	51.08	90.76
East North Central .....	3.83	2.98	2.61	5.06	9.15	13.47	13.78	12.09	42.80	82.40
West North Central .....	4.90	4.53	4.31	5.71	27.34	15.06	12.45	23.70	68.51	182.95
West .....	4.83	2.70	6.07	3.97	5.31	14.09	13.54	13.87	32.12	45.57
Mountain .....	4.16	7.61	14.07	13.57	11.52	20.69	25.60	46.63	72.24	105.17
Pacific .....	1.04	5.45	7.01	3.38	5.92	28.78	17.49	14.31	22.98	58.79

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

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 16. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, March 2016**

(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 .....	55	54	98	40	39	97	33	32	97
<b>Worker characteristics</b>									
Management, professional, and related .....	75	75	99	53	53	99	57	56	97
Management, business, and financial .....	83	83	99	66	65	98	65	63	97
Professional and related .....	71	71	99	47	47	100	53	52	98
Service .....	27	25	94	22	21	93	11	11	97
Protective service .....	50	47	95	31	31	98	—	—	—
Sales and office .....	54	52	98	40	38	96	32	31	97
Sales and related .....	41	40	96	32	29	93	20	19	94
Office and administrative support .....	62	61	98	45	44	98	41	40	98
Natural resources, construction, and maintenance .....	54	53	97	36	36	98	25	24	96
Construction, extraction, farming, fishing, and forestry .....	46	44	97	30	30	100	16	15	97
Installation, maintenance, and repair .....	62	61	97	42	41	98	34	32	96
Production, transportation, and material moving .....	62	60	97	46	44	96	30	29	96
Production .....	68	66	98	50	49	98	32	32	98
Transportation and material moving .....	56	54	95	42	40	95	28	26	94
Full time .....	71	70	98	50	49	98	44	43	97
Part time .....	12	10	88	15	13	89	5	4	95
Union .....	84	80	96	69	66	95	39	38	96
Nonunion .....	52	51	98	38	37	97	33	32	97
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	21	19	91	17	16	91	7	6	93
Lowest 10 percent .....	13	11	83	13	11	91	4	3	87
Second 25 percent .....	57	55	97	40	38	96	29	28	97
Third 25 percent .....	71	70	98	50	50	99	45	44	98
Highest 25 percent .....	82	82	99	61	60	99	62	60	97
Highest 10 percent .....	85	85	99	65	65	99	68	67	98
<b>Establishment characteristics</b>									
Goods-producing industries .....	70	68	98	52	51	99	37	36	97
Construction .....	42	40	96	28	27	99	16	15	97
Manufacturing .....	82	80	98	62	61	98	46	44	97
Service-providing industries .....	52	51	97	38	37	97	33	32	97
Trade, transportation, and utilities .....	54	52	96	40	37	93	24	23	94
Wholesale trade .....	70	69	99	52	51	99	45	43	97
Retail trade .....	40	38	94	31	28	90	11	10	90
Transportation and warehousing .....	74	70	95	55	52	94	38	35	93
Utilities .....	96	96	100	44	44	100	82	81	99

See footnotes at end of table.

**Table 16. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, March 2016—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	87	99	80	80	99	74	73	99
Financial activities .....	81	80	99	64	63	99	65	62	97
Finance and insurance .....	90	90	100	72	72	99	76	74	97
Credit intermediation and related activities .....	93	93	100	71	71	99	81	78	97
Insurance carriers and related activities .....	87	86	100	71	71	99	71	70	98
Real estate and rental and leasing .....	51	49	97	36	35	97	29	28	95
Professional and business services .....	53	52	98	41	40	98	38	37	97
Professional and technical services .....	67	66	98	52	52	99	53	52	98
Administrative and waste services .....	31	30	96	23	23	98	16	15	97
Education and health services .....	62	62	99	36	35	99	44	43	98
Educational services .....	67	66	98	44	44	100	63	61	97
Junior colleges, colleges, and universities .....	87	86	98	49	49	99	83	80	96
Health care and social assistance .....	62	61	99	34	34	99	41	40	98
Leisure and hospitality .....	18	17	90	18	17	91	5	5	95
Accommodation and food services .....	17	15	88	17	15	89	4	3	93
Other services .....	34	32	95	26	26	100	20	19	96
1 to 99 workers .....	40	39	97	29	28	97	23	22	97
1 to 49 workers .....	35	34	98	27	26	97	21	20	97
50 to 99 workers .....	54	52	95	35	34	97	29	28	97
100 workers or more .....	74	72	98	54	52	97	46	45	97
100 to 499 workers .....	67	65	98	48	47	97	38	37	97
500 workers or more .....	85	84	99	63	62	98	60	58	97
<b>Geographic areas</b>									
Northeast .....	56	55	98	66	65	99	36	35	97
New England .....	56	54	98	42	41	97	36	36	98
Middle Atlantic .....	56	55	98	74	73	99	36	35	97
South .....	57	55	97	36	35	96	34	32	97
South Atlantic .....	56	55	98	38	37	96	34	33	97
East South Central .....	56	53	96	34	32	94	36	34	95
West South Central .....	60	57	96	33	32	97	32	31	98
Midwest .....	59	57	98	41	39	97	36	35	97
East North Central .....	58	56	98	43	42	96	36	35	98
West North Central .....	61	59	98	36	35	98	36	35	97
West .....	48	47	98	26	25	96	29	28	96
Mountain .....	50	49	98	30	29	96	31	30	97
Pacific .....	46	45	98	24	23	97	27	26	96

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, March 2016**

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 .....	0.8	0.8	0.2	0.7	0.7	0.3	0.7	0.8	0.4
<b>Worker characteristics</b>									
Management, professional, and related .....	1.4	1.4	0.2	1.6	1.6	0.4	1.4	1.4	0.5
Management, business, and financial .....	1.8	1.8	0.1	1.9	1.9	0.8	1.6	1.5	0.9
Professional and related .....	1.7	1.8	0.2	1.9	1.9	0.2	2.0	2.0	0.5
Service .....	1.4	1.2	1.5	1.7	1.5	1.6	1.2	1.2	1.1
Protective service .....	4.5	4.3	1.9	5.8	5.6	0.8	—	—	—
Sales and office .....	1.2	1.2	0.3	0.9	0.9	0.3	1.0	1.0	0.5
Sales and related .....	1.6	1.6	0.8	1.6	1.5	0.9	1.2	1.2	1.3
Office and administrative support .....	1.5	1.5	0.2	1.1	1.1	0.3	1.2	1.2	0.4
Natural resources, construction, and maintenance	1.7	1.6	0.6	1.8	1.8	0.5	1.2	1.2	0.9
Construction, extraction, farming, fishing, and forestry .....	3.0	3.0	1.1	2.6	2.6	0.4	1.6	1.5	1.3
Installation, maintenance, and repair .....	2.0	2.0	0.6	1.9	1.9	0.8	1.9	1.9	1.1
Production, transportation, and material moving ...	1.7	1.6	0.5	1.5	1.5	0.6	1.4	1.4	0.8
Production .....	2.5	2.5	0.6	1.8	1.8	0.3	2.0	2.0	0.7
Transportation and material moving .....	2.0	2.0	0.7	2.0	2.0	1.2	1.7	1.7	1.4
Full time .....	0.7	0.7	0.2	0.9	0.9	0.2	0.8	0.8	0.4
Part time .....	0.9	0.8	1.8	1.1	0.9	1.6	0.7	0.6	1.6
Union .....	1.4	1.6	0.9	1.9	1.8	1.1	2.4	2.4	0.8
Nonunion .....	0.8	0.8	0.2	0.8	0.8	0.3	0.7	0.7	0.4
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	1.3	1.1	1.4	1.1	1.0	1.4	0.7	0.6	1.8
Lowest 10 percent .....	1.5	1.2	3.9	1.2	1.1	2.5	0.8	0.7	6.2
Second 25 percent .....	1.5	1.5	0.3	1.3	1.3	0.4	1.1	1.0	0.5
Third 25 percent .....	1.1	1.1	0.2	1.3	1.3	0.2	1.2	1.2	0.4
Highest 25 percent .....	1.1	1.1	0.2	1.6	1.5	0.4	1.5	1.5	0.5
Highest 10 percent .....	1.9	1.9	0.2	2.2	2.2	0.2	2.0	2.1	0.5
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.1	1.1	0.4	1.6	1.6	0.2	1.4	1.4	0.7
Construction .....	1.9	1.8	0.9	2.4	2.4	0.4	1.5	1.4	1.2
Manufacturing .....	1.4	1.4	0.5	1.6	1.5	0.2	1.7	1.7	0.8
Service-providing industries .....	0.9	0.9	0.3	0.8	0.8	0.4	0.8	0.8	0.4
Trade, transportation, and utilities .....	1.2	1.2	0.4	1.1	1.1	0.6	1.1	1.1	0.8
Wholesale trade .....	1.9	1.8	0.3	2.3	2.1	0.4	2.5	2.3	0.8
Retail trade .....	1.5	1.4	0.8	1.3	1.2	1.0	1.0	0.9	1.8
Transportation and warehousing .....	4.2	4.2	1.1	3.8	3.8	1.7	3.7	3.5	1.7
Utilities .....	2.3	2.3	( <sup>3</sup> )	5.4	5.4	0.2	6.1	5.6	0.7

See footnotes at end of table.

**Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, March 2016—continued**

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 .....	2.2	2.3	0.3	2.8	2.8	0.2	3.5	3.5	0.5	
Financial activities .....	1.5	1.5	0.2	2.1	2.1	0.3	1.5	1.5	0.6	
Finance and insurance .....	0.9	0.9	0.1	1.8	1.7	0.2	1.4	1.2	0.7	
Credit intermediation and related activities .....	0.8	0.9	0.1	2.4	2.4	0.2	1.5	1.4	1.0	
Insurance carriers and related activities .....	1.8	1.8	0.2	2.7	2.7	0.5	2.0	1.9	0.8	
Real estate and rental and leasing .....	5.2	5.0	1.0	5.0	5.0	1.5	3.7	3.7	2.2	
Professional and business services .....	2.4	2.4	0.5	2.4	2.4	0.8	1.9	2.0	1.0	
Professional and technical services .....	3.7	3.8	0.6	3.5	3.4	0.3	3.8	3.8	1.1	
Administrative and waste services .....	3.0	3.0	0.9	3.5	3.5	1.3	2.1	2.1	1.5	
Education and health services .....	2.4	2.5	0.2	1.9	1.9	0.3	2.7	2.6	0.5	
Educational services .....	3.0	3.0	0.6	3.9	3.9	0.2	3.3	3.4	0.6	
Junior colleges, colleges, and universities .....	2.1	2.0	0.7	2.6	2.6	0.2	2.4	2.1	0.6	
Health care and social assistance .....	2.8	2.8	0.2	2.3	2.3	0.4	3.2	3.1	0.6	
Leisure and hospitality .....	2.1	1.6	3.3	2.3	2.1	2.8	1.1	1.1	4.0	
Accommodation and food services .....	2.2	1.7	4.2	2.4	2.2	3.5	1.2	1.1	6.6	
Other services .....	3.2	3.1	1.3	3.2	3.2	0.1	2.8	2.8	1.2	
1 to 99 workers .....	1.1	1.1	0.5	0.9	0.9	0.6	0.8	0.8	0.5	
1 to 49 workers .....	1.2	1.2	0.3	1.0	1.0	0.8	1.1	1.1	0.7	
50 to 99 workers .....	3.0	2.9	1.2	2.0	2.0	0.6	2.1	2.0	0.9	
100 workers or more .....	0.9	0.9	0.3	1.2	1.1	0.3	1.2	1.2	0.4	
100 to 499 workers .....	1.3	1.3	0.3	1.5	1.5	0.3	1.5	1.5	0.5	
500 workers or more .....	1.4	1.4	0.3	1.6	1.5	0.6	1.7	1.7	0.6	
<b>Geographic areas</b>										
Northeast .....	1.2	1.2	0.4	1.5	1.7	0.5	1.8	1.8	0.6	
New England .....	2.3	2.5	0.8	3.1	3.1	0.3	3.4	3.3	0.5	
Middle Atlantic .....	1.3	1.3	0.6	1.7	2.1	0.6	2.1	2.2	0.8	
South .....	1.5	1.6	0.5	1.5	1.5	0.5	1.2	1.2	0.7	
South Atlantic .....	2.1	2.1	0.3	1.2	1.2	0.5	1.8	1.8	0.6	
East South Central .....	1.3	2.3	2.0	3.3	3.2	2.4	3.6	4.8	3.9	
West South Central .....	3.2	3.6	1.1	4.0	3.8	0.3	1.4	1.2	0.7	
Midwest .....	2.0	1.8	0.5	1.5	1.5	0.9	1.6	1.6	0.4	
East North Central .....	1.8	1.7	0.6	1.8	1.8	1.2	2.1	2.1	0.4	
West North Central .....	5.0	4.4	0.9	3.0	2.8	0.7	2.3	2.3	1.1	
West .....	1.2	1.2	0.2	1.3	1.2	1.1	1.6	1.6	0.9	
Mountain .....	1.8	1.8	0.2	2.3	1.9	2.1	3.0	3.0	1.6	
Pacific .....	1.6	1.5	0.3	1.5	1.5	1.2	1.8	1.8	1.0	

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

<sup>3</sup> Less than 0.05.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 17. Life insurance plans: Employee contribution requirement, private industry workers, March 2016**

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

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	4	96
<b>Worker characteristics</b>		
Management, professional, and related .....	3	97
Management, business, and financial .....	3	97
Professional and related .....	3	97
Service .....	8	92
Sales and office .....	5	95
Sales and related .....	9	91
Office and administrative support .....	3	97
Natural resources, construction, and maintenance	4	96
Construction, extraction, farming, fishing, and forestry .....	4	96
Production, transportation, and material moving ...	4	96
Transportation and material moving .....	4	96
Full time .....	4	96
Part time .....	4	96
Union .....	1	99
Nonunion .....	5	95
Average wage within the following categories: <sup>1</sup>		
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
<b>Establishment characteristics</b>		
Goods-producing industries:		
Construction .....	8	92
Service-providing industries .....	4	96
Trade, transportation, and utilities .....	6	94
Retail trade .....	9	91
Financial activities .....	3	97
Finance and insurance .....	3	97
Credit intermediation and related activities .....	3	97
Insurance carriers and related activities ...	3	97
Real estate and rental and leasing .....	6	94
Professional and business services .....	4	96
Professional and technical services .....	2	98
Education and health services .....	2	98
Educational services .....	2	98
Junior colleges, colleges, and universities	2	98
Health care and social assistance .....	2	98

See footnotes at end of table.

**Table 17. Life insurance plans: Employee contribution requirement, private industry workers, March 2016—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 .....	8	92
50 to 99 workers .....	4	96
100 workers or more .....	3	97
100 to 499 workers .....	4	96
500 workers or more .....	2	98
<b>Geographic areas</b>		
Northeast .....	4	96
New England .....	3	97
Middle Atlantic .....	4	96
South .....	5	95
South Atlantic .....	5	95
East South Central .....	7	93
West South Central .....	4	96
Midwest .....	3	97
East North Central .....	4	96
West .....	4	96
Mountain .....	5	95
Pacific .....	3	97

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 17. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, March 2016**

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	0.5	0.5
<b>Worker characteristics</b>		
Management, professional, and related .....	0.4	0.4
Management, business, and financial .....	0.5	0.5
Professional and related .....	0.5	0.5
Service .....	2.0	2.0
Sales and office .....	0.6	0.6
Sales and related .....	1.2	1.2
Office and administrative support .....	0.5	0.5
Natural resources, construction, and maintenance		
Construction, extraction, farming, fishing, and forestry .....	0.7	0.7
Production, transportation, and material moving ...		
Transportation and material moving .....	1.2	1.2
Transportation and material moving .....	0.8	0.8
Transportation and material moving .....	1.1	1.1
Full time .....	0.5	0.5
Part time .....	0.9	0.9
Union .....	0.2	0.2
Nonunion .....	0.6	0.6
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	1.8	1.8
Lowest 10 percent .....	2.3	2.3
Second 25 percent .....	0.8	0.8
Third 25 percent .....	0.4	0.4
Highest 25 percent .....	0.4	0.4
Highest 10 percent .....	0.6	0.6
<b>Establishment characteristics</b>		
Goods-producing industries:		
Construction .....	1.3	1.3
Service-providing industries .....		
Trade, transportation, and utilities .....	0.6	0.6
Retail trade .....	0.9	0.9
Retail trade .....	1.2	1.2
Financial activities .....	0.5	0.5
Finance and insurance .....	0.7	0.7
Credit intermediation and related activities		
Credit intermediation and related activities	1.0	1.0
Insurance carriers and related activities ...	1.3	1.3
Real estate and rental and leasing .....	2.4	2.4
Professional and business services .....	1.2	1.2
Professional and technical services .....	0.7	0.7
Education and health services .....	0.7	0.7
Educational services .....	0.8	0.8
Junior colleges, colleges, and universities		
Junior colleges, colleges, and universities	0.9	0.9
Health care and social assistance .....	0.8	0.8

See footnotes at end of table.

**Table 17. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, March 2016—continued**

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers .....	1.0	1.0
1 to 49 workers .....	1.4	1.4
50 to 99 workers .....	1.0	1.0
100 workers or more .....	0.4	0.4
100 to 499 workers .....	0.6	0.6
500 workers or more .....	0.5	0.5
<b>Geographic areas</b>		
Northeast .....	1.0	1.0
New England .....	1.1	1.1
Middle Atlantic .....	1.3	1.3
South .....	1.1	1.1
South Atlantic .....	1.7	1.7
East South Central .....	2.7	2.7
West South Central .....	1.5	1.5
Midwest .....	0.7	0.7
East North Central .....	0.9	0.9
West .....	0.6	0.6
Mountain .....	1.2	1.2
Pacific .....	0.6	0.6

<sup>1</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 18. Life insurance plans: Method of benefit payment, private industry workers, March 2016**

(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 .....	62	2	34	2	( <sup>1</sup> )
<b>Worker characteristics</b>					
Management, professional, and related .....	72	1	25	1	( <sup>1</sup> )
Management, business, and financial .....	75	2	22	1	1
Professional and related .....	70	1	27	1	( <sup>1</sup> )
Service .....	56	—	42	2	—
Protective service .....	47	—	52	—	—
Sales and office .....	64	2	32	1	1
Sales and related .....	60	—	34	2	—
Office and administrative support .....	66	2	31	—	—
Natural resources, construction, and maintenance .....	41	1	56	2	( <sup>1</sup> )
Construction, extraction, farming, fishing, and forestry .....	22	—	74	4	—
Production, transportation, and material moving ...	53	1	42	3	1
Transportation and material moving .....	55	2	40	2	1
Full time .....	63	2	34	1	1
Part time .....	55	—	38	5	—
Union .....	46	1	45	6	1
Nonunion .....	65	2	32	1	( <sup>1</sup> )
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	49	1	47	2	1
Lowest 10 percent .....	41	—	54	3	—
Second 25 percent .....	58	1	39	1	( <sup>1</sup> )
Third 25 percent .....	60	1	36	2	1
Highest 25 percent .....	71	2	25	2	( <sup>1</sup> )
Highest 10 percent .....	76	3	20	1	1
<b>Establishment characteristics</b>					
Goods-producing industries:					
Construction .....	21	—	76	2	—
Service-providing industries .....					
Trade, transportation, and utilities .....	57	2	37	3	1
Retail trade .....	53	3	39	4	1
Transportation and warehousing .....	60	—	38	—	—
Utilities .....	77	5	19	—	—
Financial activities .....	79	1	19	( <sup>1</sup> )	1
Finance and insurance .....	82	2	16	—	—
Credit intermediation and related activities .....	84	—	13	—	—
Insurance carriers and related activities .....	80	1	18	—	—
Real estate and rental and leasing .....	63	—	36	—	—
Professional and business services .....	65	2	33	—	—
Professional and technical services .....	63	—	34	—	—

See footnotes at end of table.

**Table 18. Life insurance plans: Method of benefit payment, private industry workers, March 2016—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
Education and health services .....	67	—	30	2	—
Educational services .....	63	—	34	1	—
Junior colleges, colleges, and universities	71	—	25	2	—
Health care and social assistance .....	68	—	30	2	—
Leisure and hospitality .....	52	—	48	—	—
Accommodation and food services .....	50	—	50	—	—
1 to 99 workers .....	50	—	47	1	—
1 to 49 workers .....	52	( <sup>1</sup> )	46	1	1
50 to 99 workers .....	47	—	49	2	—
100 workers or more .....	70	2	26	2	( <sup>1</sup> )
100 to 499 workers .....	64	3	31	2	( <sup>1</sup> )
500 workers or more .....	78	1	19	2	( <sup>1</sup> )
<b>Geographic areas</b>					
Northeast .....	69	—	26	2	—
New England .....	71	2	26	—	—
Middle Atlantic .....	69	—	27	3	—
South .....	63	2	33	1	1
South Atlantic .....	67	2	30	1	( <sup>1</sup> )
East South Central .....	55	—	37	—	—
West South Central .....	61	1	36	—	—
Midwest .....	58	1	38	3	( <sup>1</sup> )
East North Central .....	57	1	39	2	1
West .....	58	2	38	1	( <sup>1</sup> )
Mountain .....	59	1	39	—	—
Pacific .....	58	—	38	2	—

<sup>1</sup> Less than 0.5.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 18. Standard errors for life insurance plans: Method of benefit payment, private industry workers, March 2016**

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 .....	1.1	0.2	1.1	0.2	0.1
<b>Worker characteristics</b>					
Management, professional, and related .....	1.8	0.3	1.6	0.3	0.1
Management, business, and financial .....	1.8	0.4	1.6	0.3	0.1
Professional and related .....	2.3	0.3	2.2	0.4	0.1
Service .....	3.4	–	3.2	0.5	–
Protective service .....	10.1	–	10.2	–	–
Sales and office .....	1.3	0.6	1.3	0.2	0.2
Sales and related .....	2.1	–	2.2	0.4	–
Office and administrative support .....	1.6	0.4	1.7	–	–
Natural resources, construction, and maintenance .....	1.9	0.2	2.0	0.5	0.2
Construction, extraction, farming, fishing, and forestry .....	3.0	–	3.3	1.4	–
Production, transportation, and material moving .....	2.0	0.3	2.0	0.5	0.3
Transportation and material moving .....	2.5	0.5	2.6	0.7	0.6
Full time .....	1.1	0.3	1.0	0.2	0.1
Part time .....	4.1	–	4.1	1.0	–
Union .....	2.3	0.2	2.1	0.9	0.4
Nonunion .....	1.2	0.3	1.2	0.2	0.1
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	2.3	0.3	2.3	0.4	0.2
Lowest 10 percent .....	4.7	–	4.5	1.2	–
Second 25 percent .....	1.5	0.3	1.6	0.4	0.1
Third 25 percent .....	1.6	0.2	1.5	0.3	0.2
Highest 25 percent .....	1.4	0.5	1.4	0.2	0.1
Highest 10 percent .....	2.1	0.9	1.9	0.3	0.2
<b>Establishment characteristics</b>					
Goods-producing industries:					
Construction .....	3.1	–	3.0	0.6	–
Service-providing industries .....					
Trade, transportation, and utilities .....	1.8	0.4	1.9	0.4	0.3
Retail trade .....	2.1	0.5	1.9	0.8	0.4
Transportation and warehousing .....	4.6	–	5.0	–	–
Utilities .....	3.7	1.7	3.3	–	–
Financial activities .....	2.0	0.7	1.9	0.1	0.2
Finance and insurance .....	1.6	0.8	1.3	–	–
Credit intermediation and related activities .....	2.2	–	1.6	–	–
Insurance carriers and related activities .....	1.7	0.5	1.6	–	–
Real estate and rental and leasing .....	6.3	–	6.4	–	–
Professional and business services .....	3.2	1.2	3.0	–	–
Professional and technical services .....	4.7	–	4.7	–	–

See footnotes at end of table.

**Table 18. Standard errors for life insurance plans: Method of benefit payment, private industry workers, March 2016—continued**

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
Education and health services .....	3.5	—	3.2	0.7	—
Educational services .....	3.2	—	3.0	0.3	—
Junior colleges, colleges, and universities .....	3.0	—	3.0	0.5	—
Health care and social assistance .....	4.0	—	3.6	0.8	—
Leisure and hospitality .....	5.5	—	5.5	—	—
Accommodation and food services .....	5.9	—	5.9	—	—
1 to 99 workers .....	2.0	—	2.0	0.2	—
1 to 49 workers .....	2.0	0.1	2.0	0.3	0.2
50 to 99 workers .....	3.6	—	3.6	0.6	—
100 workers or more .....	1.2	0.3	1.2	0.3	0.1
100 to 499 workers .....	1.8	0.4	1.8	0.5	0.2
500 workers or more .....	1.3	0.3	1.1	0.3	0.2
<b>Geographic areas</b>					
Northeast .....	2.2	—	1.9	0.6	—
New England .....	2.9	0.9	3.2	—	—
Middle Atlantic .....	2.8	—	2.4	0.8	—
South .....	1.7	0.6	1.6	0.3	0.2
South Atlantic .....	2.5	0.4	2.1	0.3	0.2
East South Central .....	1.5	—	3.8	—	—
West South Central .....	2.8	0.5	3.0	—	—
Midwest .....	2.3	0.2	2.4	0.5	0.2
East North Central .....	3.2	0.2	3.4	0.3	0.3
West .....	2.9	0.4	2.9	0.5	0.2
Mountain .....	4.1	0.4	4.1	—	—
Pacific .....	3.9	—	3.8	0.8	—

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, March 2016**

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

Characteristics	Multiple of annual earnings amounts <sup>1</sup>					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 .....	( <sup>2</sup> )	63	9	24	4	1.4	1.0
<b>Worker characteristics</b>							
Management, professional, and related .....	( <sup>2</sup> )	60	8	25	6	1.4	1.0
Management, business, and financial .....	( <sup>2</sup> )	56	8	28	7	1.5	1.0
Professional and related .....	( <sup>2</sup> )	63	8	23	5	1.4	1.0
Service .....	–	75	5	18	–	1.2	1.0
Protective service .....	–	73	–	–	–	1.2	1.0
Sales and office .....	( <sup>2</sup> )	63	9	23	4	1.4	1.0
Sales and related .....	–	68	10	21	–	1.3	1.0
Office and administrative support .....	( <sup>2</sup> )	61	9	23	6	1.4	1.0
Natural resources, construction, and maintenance .....	–	64	8	25	–	1.3	1.0
Construction, extraction, farming, fishing, and forestry .....	–	62	–	–	2	1.3	1.0
Production, transportation, and material moving .....	–	60	12	25	–	1.4	1.0
Transportation and material moving .....	–	67	13	18	–	1.3	1.0
Full time .....	( <sup>2</sup> )	62	9	24	4	1.4	1.0
Part time .....	–	75	4	18	–	1.2	1.0
Union .....	–	71	4	20	–	1.3	1.0
Nonunion .....	( <sup>2</sup> )	62	9	24	4	1.4	1.0
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	–	72	6	19	–	1.3	1.0
Lowest 10 percent .....	–	66	6	–	–	1.3	1.0
Second 25 percent .....	( <sup>2</sup> )	69	9	18	3	1.3	1.0
Third 25 percent .....	1	58	11	25	5	1.4	1.0
Highest 25 percent .....	( <sup>2</sup> )	60	7	28	5	1.4	1.0
Highest 10 percent .....	( <sup>2</sup> )	58	7	29	5	1.4	1.0
<b>Establishment characteristics</b>							
Goods-producing industries:							
Construction .....	–	72	–	–	–	1.2	1.0
Service-providing industries							
Trade, transportation, and utilities .....	1	65	8	22	4	1.3	1.0
Trade, transportation, and utilities .....	–	65	12	21	–	1.3	1.0
Retail trade .....	–	79	4	16	–	1.2	1.0
Transportation and warehousing .....	–	64	11	21	–	1.3	1.0
Utilities .....	–	63	–	27	7	1.4	1.0
Financial activities .....	–	63	6	26	–	1.4	1.0
Finance and insurance .....	–	62	5	27	–	1.4	1.0
Credit intermediation and related activities .....	–	64	6	24	7	1.4	1.0
Insurance carriers and related activities .....	–	60	5	32	–	1.4	1.0
Real estate and rental and leasing .....	–	71	–	–	–	1.3	1.0

See footnotes at end of table.

**Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, March 2016—continued**

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

Characteristics	Multiple of annual earnings amounts <sup>1</sup>					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		
Professional and business services .....	—	55	9	28	8	1.5	1.0
Professional and technical services .....	—	49	—	28	13	1.6	—
Education and health services .....	1	73	8	15	3	1.2	1.0
Educational services .....	4	56	11	23	6	1.4	1.0
Junior colleges, colleges, and universities .....	7	48	15	23	7	1.4	1.0
Health care and social assistance .....	—	76	7	14	—	1.2	1.0
Leisure and hospitality .....	—	80	—	—	—	1.2	1.0
Accommodation and food services .....	—	95	—	—	—	1.0	1.0
1 to 99 workers .....	1	61	9	25	5	1.4	1.0
1 to 49 workers .....	—	61	9	26	—	1.4	1.0
50 to 99 workers .....	—	61	11	23	—	1.4	1.0
100 workers or more .....	( <sup>2</sup> )	64	8	23	4	1.4	1.0
100 to 499 workers .....	—	63	8	24	—	1.4	1.0
500 workers or more .....	1	64	9	23	3	1.3	1.0
<b>Geographic areas</b>							
Northeast .....	1	59	12	25	3	1.4	1.0
New England .....	—	62	16	20	—	1.3	1.0
Middle Atlantic .....	1	59	10	27	3	1.4	1.0
South .....	( <sup>2</sup> )	64	7	23	4	1.4	1.0
South Atlantic .....	1	65	7	22	5	1.4	1.0
East South Central .....	—	65	—	21	—	1.4	1.0
West South Central .....	—	64	7	26	—	1.4	1.0
Midwest .....	—	61	8	26	—	1.4	1.0
East North Central .....	—	62	9	24	5	1.4	1.0
West .....	—	64	8	22	—	1.4	1.0
Mountain .....	—	70	—	17	—	1.2	1.0
Pacific .....	—	61	6	24	—	1.4	1.0

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

<sup>2</sup> Less than 0.5.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, March 2016**

Characteristics	Multiple of annual earnings amounts <sup>1</sup>					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 .....	0.1	1.1	0.6	1.0	0.5	( <sup>2</sup> )	0.0
<b>Worker characteristics</b>							
Management, professional, and related .....	( <sup>2</sup> )	1.6	0.8	1.4	1.0	( <sup>2</sup> )	0.0
Management, business, and financial .....	0.1	2.2	1.3	1.9	1.1	( <sup>2</sup> )	0.0
Professional and related .....	0.1	2.1	1.0	1.8	1.2	( <sup>2</sup> )	0.0
Service .....	–	3.9	1.4	3.9	–	( <sup>2</sup> )	0.0
Protective service .....	–	10.6	–	–	–	0.1	0.0
Sales and office .....	0.1	1.5	1.1	1.4	0.7	( <sup>2</sup> )	0.0
Sales and related .....	–	3.7	1.9	3.2	–	( <sup>2</sup> )	0.0
Office and administrative support .....	0.1	1.6	1.1	1.3	0.9	( <sup>2</sup> )	0.0
Natural resources, construction, and maintenance .....	–	3.2	1.7	3.0	–	( <sup>2</sup> )	0.0
Construction, extraction, farming, fishing, and forestry .....	–	8.4	–	–	0.9	0.1	0.0
Production, transportation, and material moving .....	–	1.8	1.5	1.6	–	( <sup>2</sup> )	0.0
Transportation and material moving .....	–	2.9	2.0	2.6	–	( <sup>2</sup> )	0.0
Full time .....	0.1	1.1	0.7	1.0	0.6	( <sup>2</sup> )	0.0
Part time .....	–	5.1	1.1	4.8	–	0.1	0.0
Union .....	–	3.8	1.2	2.7	–	0.1	0.0
Nonunion .....	0.1	1.1	0.7	1.0	0.5	( <sup>2</sup> )	0.0
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	–	4.3	1.4	3.9	–	( <sup>2</sup> )	0.0
Lowest 10 percent .....	–	11.2	2.5	–	–	0.1	0.0
Second 25 percent .....	0.1	1.6	1.2	1.3	0.9	( <sup>2</sup> )	0.0
Third 25 percent .....	0.2	1.6	1.2	1.3	1.0	( <sup>2</sup> )	0.0
Highest 25 percent .....	( <sup>2</sup> )	1.6	0.9	1.5	0.8	( <sup>2</sup> )	0.0
Highest 10 percent .....	0.1	2.2	1.3	2.2	1.0	( <sup>2</sup> )	0.0
<b>Establishment characteristics</b>							
Goods-producing industries:							
Construction .....	–	7.1	–	–	–	0.1	0.0
Service-providing industries .....							
Trade, transportation, and utilities .....	0.1	1.3	0.7	1.1	0.6	( <sup>2</sup> )	0.0
Retail trade .....	–	1.7	1.4	1.8	–	( <sup>2</sup> )	0.0
Transportation and warehousing .....	–	1.8	0.8	1.7	–	( <sup>2</sup> )	0.0
Utilities .....	–	4.3	2.6	3.4	–	( <sup>2</sup> )	0.0
Utilities .....	–	5.9	–	4.8	1.8	0.1	0.0
Financial activities .....	–	1.7	1.0	1.8	–	( <sup>2</sup> )	0.0
Finance and insurance .....	–	1.5	1.0	1.7	–	( <sup>2</sup> )	0.0
Credit intermediation and related activities .....	–	2.6	1.7	2.0	1.3	( <sup>2</sup> )	0.0
Insurance carriers and related activities .....	–	3.1	1.6	3.1	–	( <sup>2</sup> )	0.0
Real estate and rental and leasing .....	–	7.0	–	–	–	0.1	0.0

See footnotes at end of table.

**Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, March 2016—continued**

Characteristics	Multiple of annual earnings amounts <sup>1</sup>					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		
Professional and business services .....	—	4.0	2.5	3.0	2.0	( <sup>2</sup> )	0.1
Professional and technical services .....	—	5.5	—	4.1	3.5	0.1	—
Education and health services .....	0.1	2.8	1.2	2.2	1.5	( <sup>2</sup> )	0.0
Educational services .....	0.4	3.3	1.8	2.3	1.3	( <sup>2</sup> )	0.0
Junior colleges, colleges, and universities	0.4	3.7	2.6	3.2	1.6	( <sup>2</sup> )	0.1
Health care and social assistance .....	—	3.3	1.4	2.6	—	( <sup>2</sup> )	0.0
Leisure and hospitality .....	—	5.8	—	—	—	0.1	0.0
Accommodation and food services .....	—	3.5	—	—	—	( <sup>2</sup> )	0.0
1 to 99 workers .....	0.1	2.1	1.5	1.6	0.7	( <sup>2</sup> )	0.0
1 to 49 workers .....	—	2.8	1.9	2.0	—	( <sup>2</sup> )	0.0
50 to 99 workers .....	—	4.2	2.0	3.2	—	( <sup>2</sup> )	0.0
100 workers or more .....	0.1	1.3	0.7	1.1	0.8	( <sup>2</sup> )	0.0
100 to 499 workers .....	—	1.8	0.8	1.5	—	( <sup>2</sup> )	0.0
500 workers or more .....	0.1	2.1	1.3	1.8	0.4	( <sup>2</sup> )	0.0
<b>Geographic areas</b>							
Northeast .....	0.1	2.8	1.1	2.9	0.4	( <sup>2</sup> )	0.0
New England .....	—	5.9	4.4	4.5	—	( <sup>2</sup> )	0.0
Middle Atlantic .....	0.2	3.8	1.0	3.9	0.5	( <sup>2</sup> )	0.0
South .....	0.1	1.5	1.1	1.2	0.9	( <sup>2</sup> )	0.0
South Atlantic .....	0.1	2.1	1.2	1.5	1.5	( <sup>2</sup> )	0.0
East South Central .....	—	4.6	—	2.7	—	0.1	0.0
West South Central .....	—	2.1	2.1	2.4	—	( <sup>2</sup> )	0.0
Midwest .....	—	2.2	1.1	1.9	—	( <sup>2</sup> )	0.0
East North Central .....	—	2.6	1.3	2.4	0.7	( <sup>2</sup> )	0.0
West .....	—	3.0	2.1	2.6	—	( <sup>2</sup> )	0.0
Mountain .....	—	6.0	—	2.7	—	( <sup>2</sup> )	0.0
Pacific .....	—	3.2	1.9	3.6	—	( <sup>2</sup> )	0.0

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

<sup>2</sup> Less than 0.05.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 20. Life insurance plans: Maximum benefit amounts, private industry workers, March 2016**

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

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	79	\$50,000	\$75,000	\$250,000	\$550,000	\$1,000,000	21
<b>Worker characteristics</b>							
Management, professional, and related .....	81	50,000	100,000	350,000	1,000,000	–	19
Management, business, and financial .....	81	50,000	100,000	350,000	–	2,000,000	19
Professional and related .....	80	50,000	100,000	350,000	1,000,000	1,500,000	20
Service .....	81	50,000	–	–	500,000	1,000,000	19
Sales and office .....	83	50,000	50,000	200,000	500,000	1,000,000	17
Sales and related .....	84	50,000	50,000	–	500,000	1,000,000	16
Office and administrative support .....	83	50,000	–	200,000	500,000	1,000,000	17
Natural resources, construction, and maintenance .....	74	50,000	50,000	200,000	–	–	26
Production, transportation, and material moving ...	70	50,000	70,000	–	500,000	1,000,000	30
Transportation and material moving .....	72	50,000	–	100,000	–	–	28
Full time .....	80	50,000	–	250,000	600,000	1,000,000	20
Part time .....	70	50,000	50,000	–	–	750,000	30
Union .....	66	50,000	70,000	–	500,000	1,000,000	34
Nonunion .....	81	50,000	–	250,000	600,000	1,000,000	19
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	77	50,000	50,000	–	500,000	1,000,000	23
Lowest 10 percent .....	81	50,000	–	–	500,000	–	19
Second 25 percent .....	81	50,000	50,000	150,000	500,000	1,000,000	19
Third 25 percent .....	79	50,000	95,000	200,000	500,000	1,000,000	21
Highest 25 percent .....	79	50,000	100,000	400,000	1,000,000	2,000,000	21
Highest 10 percent .....	79	50,000	100,000	–	1,000,000	2,000,000	21
<b>Establishment characteristics</b>							
Service-providing industries .....	82	50,000	70,000	250,000	–	–	18
Trade, transportation, and utilities .....	76	50,000	50,000	100,000	500,000	1,000,000	24
Retail trade .....	74	50,000	50,000	50,000	500,000	–	26
Transportation and warehousing .....	74	50,000	–	100,000	300,000	500,000	26
Utilities .....	65	50,000	–	–	–	1,000,000	35
Financial activities .....	85	50,000	100,000	300,000	700,000	2,000,000	15
Finance and insurance .....	83	50,000	100,000	300,000	–	2,000,000	17
Credit intermediation and related activities .....	89	50,000	100,000	250,000	700,000	2,000,000	11
Insurance carriers and related activities ....	71	100,000	–	500,000	1,000,000	2,000,000	29
Professional and business services .....	87	50,000	100,000	–	–	–	13
Professional and technical services .....	89	50,000	–	450,000	750,000	1,000,000	11
Education and health services .....	82	50,000	100,000	250,000	500,000	1,000,000	18
Educational services .....	86	50,000	–	–	500,000	500,000	14
Junior colleges, colleges, and universities .....	88	50,000	50,000	200,000	500,000	500,000	12
Health care and social assistance .....	81	50,000	100,000	–	500,000	1,000,000	19
Leisure and hospitality .....	86	–	–	–	–	1,000,000	14

See footnotes at end of table.

**Table 20. Life insurance plans: Maximum benefit amounts, private industry workers, March 2016—continued**

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

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	81	\$50,000	\$50,000	\$175,000	\$500,000	\$1,000,000	19
1 to 49 workers .....	83	50,000	50,000	—	500,000	1,000,000	17
50 to 99 workers .....	76	50,000	—	200,000	500,000	1,000,000	24
100 workers or more .....	78	50,000	100,000	300,000	750,000	—	22
100 to 499 workers .....	78	50,000	—	200,000	500,000	1,000,000	22
500 workers or more .....	79	50,000	100,000	500,000	1,000,000	1,500,000	21
<b>Geographic areas</b>							
Northeast .....	78	50,000	—	250,000	500,000	1,000,000	22
New England .....	78	50,000	—	200,000	500,000	—	22
Middle Atlantic .....	78	50,000	—	250,000	—	1,000,000	22
South .....	81	50,000	—	250,000	—	—	19
South Atlantic .....	81	50,000	—	300,000	—	2,000,000	19
East South Central .....	78	50,000	—	—	500,000	1,000,000	22
West South Central .....	80	50,000	100,000	250,000	500,000	1,000,000	20
Midwest .....	80	50,000	70,000	250,000	500,000	—	20
East North Central .....	82	50,000	—	250,000	—	—	18
West .....	78	50,000	100,000	220,000	1,000,000	1,200,000	22
Mountain .....	82	50,000	—	250,000	1,000,000	1,000,000	18
Pacific .....	76	50,000	—	200,000	—	1,500,000	24

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 20. Standard errors for life insurance plans: Maximum benefit amounts, private industry workers, March 2016**

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	0.9	\$0.00	\$17,379.95	\$12,705.20	\$134,915.02	\$108,072.89	0.9
<b>Worker characteristics</b>							
Management, professional, and related .....	1.2	0.00	0.00	81,414.80	291,129.70	–	1.2
Management, business, and financial .....	1.5	0.00	3,344.77	93,713.33	–	505,049.50	1.5
Professional and related .....	1.3	0.00	0.00	85,414.24	171,205.29	415,236.98	1.3
Service .....	3.1	0.00	–	–	0.00	0.00	3.1
Sales and office .....	1.0	0.00	668.95	18,320.07	0.00	90,741.39	1.0
Sales and related .....	1.4	0.00	0.00	–	0.00	115,091.27	1.4
Office and administrative support .....	1.2	0.00	–	45,326.29	18,920.89	184,539.29	1.2
Natural resources, construction, and maintenance .....	3.0	0.00	0.00	8,974.97	–	–	3.0
Production, transportation, and material moving .....	3.1	0.00	6,756.11	–	0.00	0.00	3.1
Transportation and material moving .....	4.1	0.00	–	9,460.44	–	–	4.1
Full time .....	0.9	0.00	–	1,337.91	148,343.56	215,108.11	0.9
Part time .....	3.7	0.00	5,351.64	–	–	93,653.62	3.7
Union .....	3.6	0.00	12,389.21	–	38,498.31	247,784.18	3.6
Nonunion .....	0.9	0.00	–	6,722.91	145,948.62	185,988.57	0.9
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	2.0	0.00	0.00	–	0.00	42,308.39	2.0
Lowest 10 percent .....	3.6	0.00	–	–	88,494.35	–	3.6
Second 25 percent .....	1.8	0.00	0.00	18,246.64	0.00	0.00	1.8
Third 25 percent .....	1.4	0.00	26,336.76	55,593.13	0.00	0.00	1.4
Highest 25 percent .....	1.3	0.00	0.00	80,388.73	0.00	401,372.64	1.3
Highest 10 percent .....	2.0	0.00	0.00	–	0.00	163,859.70	2.0
<b>Establishment characteristics</b>							
Service-providing industries .....	0.9	0.00	18,802.26	31,738.91	–	–	0.9
Trade, transportation, and utilities .....	1.6	0.00	0.00	16,385.97	75,089.95	0.00	1.6
Retail trade .....	2.1	0.00	0.00	0.00	63,814.18	–	2.1
Transportation and warehousing .....	6.1	0.00	–	0.00	72,358.48	93,653.62	6.1
Utilities .....	6.7	0.00	–	–	–	188,260.46	6.7
Financial activities .....	1.3	0.00	0.00	21,026.89	149,881.62	0.00	1.3
Finance and insurance .....	1.4	0.00	0.00	9,601.30	–	0.00	1.4
Credit intermediation and related activities .....	1.2	0.00	0.00	18,802.26	131,938.43	0.00	1.2
Insurance carriers and related activities .....	3.1	24,304.32	–	0.00	0.00	443,734.15	3.1
Professional and business services .....	2.1	0.00	7,479.14	–	–	–	2.1
Professional and technical services .....	3.0	0.00	–	133,120.25	176,988.70	0.00	3.0
Education and health services .....	2.0	0.00	22,186.71	70,160.53	0.00	0.00	2.0
Educational services .....	3.3	0.00	–	–	112,535.55	32,771.94	3.3
Junior colleges, colleges, and universities .....	3.0	0.00	0.00	42,603.52	6,689.54	82,338.48	3.0
Health care and social assistance .....	2.2	0.00	15,645.53	–	126,350.95	0.00	2.2
Leisure and hospitality .....	3.9	–	–	–	–	80,274.53	3.9

See footnotes at end of table.

**Table 20. Standard errors for life insurance plans: Maximum benefit amounts, private industry workers, March 2016—continued**

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	1.7	\$0.00	\$11,759.15	\$48,433.41	\$0.00	\$0.00	1.7
1 to 49 workers .....	1.7	0.00	8,192.98	—	0.00	0.00	1.7
50 to 99 workers .....	3.6	0.00	—	53,849.79	0.00	33,447.72	3.6
100 workers or more .....	1.1	0.00	13,528.77	21,851.37	21,154.20	—	1.1
100 to 499 workers .....	1.7	0.00	—	14,686.56	0.00	147,776.86	1.7
500 workers or more .....	1.6	0.00	0.00	94,263.25	0.00	96,477.98	1.6
<b>Geographic areas</b>							
Northeast .....	1.5	0.00	—	39,577.91	30,102.95	0.00	1.5
New England .....	2.5	0.00	—	6,689.54	0.00	—	2.5
Middle Atlantic .....	1.8	0.00	—	47,302.22	—	0.00	1.8
South .....	1.3	0.00	—	37,598.57	—	—	1.3
South Atlantic .....	1.4	0.00	—	38,787.82	—	363,335.24	1.4
East South Central .....	3.3	0.00	—	—	0.00	0.00	3.3
West South Central .....	2.9	0.00	26,379.21	74,190.63	0.00	149,582.75	2.9
Midwest .....	2.1	0.00	15,602.56	50,906.51	29,916.55	—	2.1
East North Central .....	2.7	0.00	—	68,834.08	—	—	2.7
West .....	2.6	0.00	22,447.38	48,870.31	235,182.91	348,563.12	2.6
Mountain .....	3.5	0.00	—	63,151.56	0.00	0.00	3.5
Pacific .....	3.4	0.00	—	54,682.68	—	447,149.86	3.4

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 21. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> private industry workers, March 2016**

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

Characteristics	Flat dollar amounts <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$10,000	\$10,000	\$20,000	\$30,000	\$50,000
<b>Worker characteristics</b>					
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	30,000
Protective service .....	5,000	–	10,000	10,000	–
Sales and office .....	10,000	–	20,000	50,000	50,000
Sales and related .....	–	10,000	–	25,000	50,000
Office and administrative support .....	10,000	15,000	–	50,000	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
Production, transportation, and material moving .....	10,000	15,000	20,000	25,000	45,000
Transportation and material moving .....	10,000	–	20,000	30,000	45,000
Full time .....	10,000	–	20,000	30,000	50,000
Part time .....	5,000	5,000	–	–	50,000
Union .....	5,000	10,000	15,000	–	50,000
Nonunion .....	10,000	15,000	20,000	–	50,000
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	5,000	10,000	15,000	20,000	25,000
Lowest 10 percent .....	5,000	10,000	15,000	–	30,000
Second 25 percent .....	10,000	–	20,000	25,000	50,000
Third 25 percent .....	10,000	15,000	20,000	35,000	50,000
Highest 25 percent .....	10,000	15,000	25,000	50,000	50,000
Highest 10 percent .....	10,000	15,000	25,000	50,000	–
<b>Establishment characteristics</b>					
Goods-producing industries:					
Construction .....	10,000	10,000	18,000	–	50,000
Service-providing industries .....					
Trade, transportation, and utilities .....	10,000	10,000	20,000	40,000	50,000
Retail trade .....	10,000	10,000	20,000	25,000	50,000
Retail trade .....	5,000	10,000	15,000	20,000	–
Transportation and warehousing .....	10,000	–	20,000	40,000	50,000
Utilities .....	10,000	12,500	–	50,000	50,000
Financial activities .....	15,000	15,000	–	50,000	50,000
Finance and insurance .....	15,000	25,000	50,000	50,000	–
Credit intermediation and related activities .....	–	20,000	25,000	50,000	–
Insurance carriers and related activities .....	–	25,000	50,000	50,000	–
Real estate and rental and leasing .....	–	15,000	15,000	–	50,000

See footnotes at end of table.

**Table 21. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> private industry workers, March 2016—continued**

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

Characteristics	Flat dollar amounts <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Professional and business services .....	\$10,000	—	—	\$50,000	\$50,000
Professional and technical services .....	—	—	—	50,000	—
Education and health services .....	10,000	—	—	50,000	50,000
Educational services .....	10,000	—	—	50,000	50,000
Junior colleges, colleges, and universities .....	10,000	\$10,000	—	50,000	50,000
Health care and social assistance .....	10,000	—	—	50,000	50,000
Leisure and hospitality .....	10,000	10,000	\$15,000	—	—
Accommodation and food services .....	10,000	10,000	15,000	—	20,000
1 to 99 workers .....	10,000	15,000	20,000	40,000	50,000
1 to 49 workers .....	10,000	15,000	20,000	40,000	50,000
50 to 99 workers .....	10,000	15,000	20,000	—	50,000
100 workers or more .....	10,000	10,000	20,000	27,000	50,000
100 to 499 workers .....	10,000	10,000	20,000	25,000	50,000
500 workers or more .....	—	10,000	20,000	30,000	50,000
<b>Geographic areas</b>					
Northeast .....	—	10,000	20,000	50,000	—
New England .....	—	10,000	20,000	—	—
Middle Atlantic .....	10,000	10,000	20,000	50,000	—
South .....	10,000	10,000	20,000	—	50,000
South Atlantic .....	10,000	10,000	20,000	25,000	50,000
East South Central .....	10,000	15,000	25,000	50,000	50,000
West South Central .....	10,000	—	—	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 .....	10,000	—	20,000	—	50,000
Mountain .....	10,000	—	20,000	—	50,000
Pacific .....	—	15,000	20,000	—	50,000

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> private industry workers, March 2016**

Characteristics	Flat dollar amounts <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$0.00	\$2,637.92	\$0.00	\$8,527.79	\$0.00
<b>Worker characteristics</b>					
Management, professional, and related .....	0.00	0.00	0.00	0.00	0.00
Management, business, and financial .....	0.00	0.00	0.00	0.00	0.00
Professional and related .....	0.00	0.00	0.00	0.00	0.00
Service .....	1,754.85	0.00	1,396.82	2,675.82	7,079.55
Protective service .....	0.00	–	0.00	0.00	–
Sales and office .....	747.91	–	0.00	12,745.29	0.00
Sales and related .....	–	0.00	–	6,520.16	0.00
Office and administrative support .....	0.00	4,005.91	–	0.00	0.00
Natural resources, construction, and maintenance .....	0.00	2,313.46	0.00	3,707.72	0.00
Construction, extraction, farming, fishing, and forestry .....	–	473.02	5,432.96	0.00	9,554.58
Production, transportation, and material moving .....	0.00	1,948.02	0.00	668.95	8,317.66
Transportation and material moving .....	0.00	–	0.00	6,524.28	8,924.96
Full time .....	0.00	–	0.00	7,527.15	0.00
Part time .....	0.00	0.00	–	–	0.00
Union .....	0.00	0.00	3,708.93	–	299.17
Nonunion .....	0.00	0.00	0.00	–	0.00
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	0.00	0.00	0.00	668.95	4,915.79
Lowest 10 percent .....	0.00	668.95	3,664.01	–	6,275.35
Second 25 percent .....	0.00	–	0.00	3,157.58	0.00
Third 25 percent .....	0.00	0.00	0.00	5,874.62	0.00
Highest 25 percent .....	0.00	0.00	0.00	0.00	4,080.07
Highest 10 percent .....	1,929.56	668.95	3,208.19	0.00	–
<b>Establishment characteristics</b>					
Goods-producing industries:					
Construction .....	1,465.61	0.00	5,043.40	–	0.00
Service-providing industries .....					
Trade, transportation, and utilities .....	1,532.77	473.02	668.95	0.00	0.00
Retail trade .....	0.00	0.00	0.00	0.00	–
Transportation and warehousing .....	0.00	–	5,945.80	4,230.84	5,138.34
Utilities .....	0.00	1,379.08	–	0.00	0.00
Financial activities .....	0.00	4,386.63	–	0.00	11,093.35
Finance and insurance .....	0.00	668.95	2,838.13	0.00	–
Credit intermediation and related activities .....	–	2,758.17	4,283.40	0.00	–
Insurance carriers and related activities .....	–	0.00	0.00	0.00	–
Real estate and rental and leasing .....	–	0.00	3,539.77	–	9,854.31

See footnotes at end of table.

**Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> private industry workers, March 2016—continued**

Characteristics	Flat dollar amounts <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Professional and business services .....	\$0.00	—	—	\$0.00	\$0.00
Professional and technical services .....	—	—	—	0.00	—
Education and health services .....	0.00	—	—	7,963.65	0.00
Educational services .....	0.00	—	—	8,999.86	0.00
Junior colleges, colleges, and universities .....	0.00	\$0.00	—	3,602.43	0.00
Health care and social assistance .....	756.84	—	—	9,347.19	0.00
Leisure and hospitality .....	0.00	0.00	\$0.00	—	—
Accommodation and food services .....	0.00	0.00	0.00	—	5,267.35
1 to 99 workers .....	0.00	0.00	0.00	7,894.80	0.00
1 to 49 workers .....	0.00	334.48	668.95	8,061.94	0.00
50 to 99 workers .....	0.00	0.00	1,769.89	—	0.00
100 workers or more .....	0.00	0.00	0.00	4,327.05	0.00
100 to 499 workers .....	0.00	0.00	0.00	3,325.99	0.00
500 workers or more .....	—	0.00	3,564.97	6,507.80	0.00
<b>Geographic areas</b>					
Northeast .....	—	0.00	946.04	0.00	—
New England .....	—	0.00	0.00	—	—
Middle Atlantic .....	946.04	0.00	3,957.59	0.00	—
South .....	0.00	2,312.49	1,390.40	—	0.00
South Atlantic .....	0.00	0.00	4,912.15	3,376.73	0.00
East South Central .....	0.00	0.00	6,756.11	0.00	0.00
West South Central .....	0.00	—	—	1,337.91	5,516.34
Midwest .....	0.00	1,875.46	0.00	4,390.71	0.00
East North Central .....	0.00	3,088.08	0.00	0.00	0.00
West .....	0.00	—	668.95	—	0.00
Mountain .....	0.00	—	2,411.95	—	0.00
Pacific .....	—	1,465.61	1,892.09	—	0.00

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 22. Short-term disability plans: Method of funding, private industry workers, March 2016**

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

Characteristics	Non-commercially insured <sup>1</sup>	Commercially insured	Legally required	Other
All workers .....	43	41	—	—
<b>Worker characteristics</b>				
Management, professional, and related .....	47	41	—	—
Management, business, and financial .....	50	39	—	—
Professional and related .....	44	42	—	—
Service .....	—	42	32	—
Protective service .....	36	—	—	—
Sales and office .....	47	37	—	—
Sales and related .....	51	33	16	—
Office and administrative support .....	46	38	—	—
Natural resources, construction, and maintenance .....	37	—	15	—
Installation, maintenance, and repair .....	43	44	—	—
Production, transportation, and material moving ...	44	45	—	—
Production .....	49	45	—	—
Transportation and material moving .....	39	45	—	—
Full time .....	45	42	—	—
Part time .....	—	29	45	—
Nonunion .....	44	40	—	—
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	—	33	35	—
Lowest 10 percent .....	23	27	50	—
Second 25 percent .....	40	44	—	—
Third 25 percent .....	45	43	—	—
Highest 25 percent .....	47	39	—	—
Highest 10 percent .....	50	38	—	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	44	46	—	—
Manufacturing .....	49	46	—	—
Service-providing industries .....	43	39	—	—
Trade, transportation, and utilities .....	45	36	—	—
Wholesale trade .....	35	47	18	—
Retail trade .....	54	26	20	—
Transportation and warehousing .....	41	41	—	—
Information .....	66	28	6	—
Financial activities .....	66	27	—	—
Finance and insurance .....	73	23	4	—
Credit intermediation and related activities .....	76	21	3	—
Insurance carriers and related activities ....	71	24	5	—
Real estate and rental and leasing .....	25	50	—	—

See footnotes at end of table.

**Table 22. Short-term disability plans: Method of funding, private industry workers, March 2016—continued**

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

Characteristics	Non-commercially insured <sup>1</sup>	Commercially insured	Legally required	Other
Professional and business services .....	37	43	—	—
Professional and technical services .....	32	46	—	—
Education and health services .....	31	52	—	—
Educational services .....	40	38	—	—
Junior colleges, colleges, and universities	59	28	—	—
Leisure and hospitality .....	26	37	37	—
Accommodation and food services .....	30	31	39	—
Other services .....	29	42	29	—
1 to 99 workers .....	32	43	—	—
1 to 49 workers .....	33	40	—	—
50 to 99 workers .....	30	50	—	—
100 workers or more .....	50	39	—	—
100 to 499 workers .....	46	44	9	( <sup>3</sup> )
500 workers or more .....	55	34	—	—
<b>Geographic areas</b>				
Northeast .....	—	28	46	—
Middle Atlantic .....	—	23	55	—
South .....	52	48	—	( <sup>3</sup> )
South Atlantic .....	49	51	—	—
East South Central .....	53	47	—	—
West South Central .....	56	44	—	—
Midwest .....	58	41	—	—
East North Central .....	58	41	—	—
West .....	39	51	—	—
Mountain .....	38	62	—	—
Pacific .....	40	45	—	—

<sup>1</sup> Employer assumes all risks and expenses of providing the benefit.

<sup>2</sup> 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 wage data for March 2016.

<sup>3</sup> 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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 22. Standard errors for short-term disability plans: Method of funding, private industry workers, March 2016**

Characteristics	Non-commercially insured <sup>1</sup>	Commercially insured	Legally required	Other
All workers .....	1.1	1.3	—	—
<b>Worker characteristics</b>				
Management, professional, and related .....	1.8	2.0	—	—
Management, business, and financial .....	2.7	2.1	—	—
Professional and related .....	2.4	3.1	—	—
Service .....	—	4.6	3.2	—
Protective service .....	10.8	—	—	—
Sales and office .....	1.7	1.8	—	—
Sales and related .....	2.1	2.2	1.5	—
Office and administrative support .....	2.0	2.2	—	—
Natural resources, construction, and maintenance .....	2.6	—	2.3	—
Installation, maintenance, and repair .....	3.5	2.6	—	—
Production, transportation, and material moving ... ..	2.6	2.5	—	—
Production .....	3.0	2.8	—	—
Transportation and material moving .....	4.0	3.7	—	—
Full time .....	1.2	1.3	—	—
Part time .....	—	3.0	2.4	—
Nonunion .....	1.1	1.2	—	—
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	—	2.9	3.1	—
Lowest 10 percent .....	4.1	4.0	6.0	—
Second 25 percent .....	2.0	2.1	—	—
Third 25 percent .....	1.8	2.1	—	—
Highest 25 percent .....	1.7	1.7	—	—
Highest 10 percent .....	2.3	2.4	—	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	2.0	2.1	—	—
Manufacturing .....	2.6	2.6	—	—
Service-providing industries .....	1.3	1.5	—	—
Trade, transportation, and utilities .....	1.7	1.6	—	—
Wholesale trade .....	2.9	3.1	1.8	—
Retail trade .....	2.0	2.3	2.0	—
Transportation and warehousing .....	6.2	5.5	—	—
Information .....	3.2	3.3	1.6	—
Financial activities .....	2.2	2.0	—	—
Finance and insurance .....	1.6	1.6	0.3	—
Credit intermediation and related activities .....	1.9	1.7	1.0	—
Insurance carriers and related activities ....	2.7	3.0	0.7	—
Real estate and rental and leasing .....	5.4	7.5	—	—

See footnotes at end of table.

**Table 22. Standard errors for short-term disability plans: Method of funding, private industry workers, March 2016—continued**

Characteristics	Non-commercially insured <sup>1</sup>	Commercially insured	Legally required	Other
Professional and business services .....	4.0	3.8	—	—
Professional and technical services .....	3.9	4.1	—	—
Education and health services .....	3.3	4.6	—	—
Educational services .....	5.3	5.3	—	—
Junior colleges, colleges, and universities .....	2.8	3.2	—	—
Leisure and hospitality .....	6.4	7.1	5.2	—
Accommodation and food services .....	7.7	7.4	6.5	—
Other services .....	5.1	5.9	4.0	—
1 to 99 workers .....	1.7	2.1	—	—
1 to 49 workers .....	1.9	2.5	—	—
50 to 99 workers .....	2.7	3.9	—	—
100 workers or more .....	1.7	1.7	—	—
100 to 499 workers .....	2.0	2.0	1.0	0.2
500 workers or more .....	2.4	2.5	—	—
<b>Geographic areas</b>				
Northeast .....	—	2.3	2.0	—
Middle Atlantic .....	—	2.6	2.3	—
South .....	2.8	2.8	—	0.1
South Atlantic .....	4.3	4.3	—	—
East South Central .....	8.0	8.0	—	—
West South Central .....	2.9	2.9	—	—
Midwest .....	1.7	1.7	—	—
East North Central .....	2.1	2.1	—	—
West .....	2.5	2.5	—	—
Mountain .....	4.3	4.3	—	—
Pacific .....	3.2	2.9	—	—

<sup>1</sup> Employer assumes all risks and expenses of providing the benefit.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, March 2016**

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

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	16	84
<b>Worker characteristics</b>		
Management, professional, and related .....	11	89
Management, business, and financial .....	10	90
Professional and related .....	12	88
Service .....	35	65
Protective service .....	28	72
Sales and office .....	17	83
Sales and related .....	20	80
Office and administrative support .....	15	85
Natural resources, construction, and maintenance .....	16	84
Installation, maintenance, and repair .....	11	89
Production, transportation, and material moving ...	12	88
Production .....	8	92
Transportation and material moving .....	17	83
Full time .....	13	87
Part time .....	43	57
Nonunion .....	16	84
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	37	63
Lowest 10 percent .....	48	52
Second 25 percent .....	16	84
Third 25 percent .....	12	88
Highest 25 percent .....	12	88
Highest 10 percent .....	12	88
<b>Establishment characteristics</b>		
Goods-producing industries .....	11	89
Manufacturing .....	7	93
Service-providing industries .....	17	83
Trade, transportation, and utilities .....	20	80
Wholesale trade .....	21	79
Retail trade .....	22	78
Transportation and warehousing .....	17	83
Information .....	5	95
Financial activities .....	7	93
Finance and insurance .....	5	95
Credit intermediation and related activities .....	3	97
Insurance carriers and related activities ....	6	94
Real estate and rental and leasing .....	24	76

See footnotes at end of table.

**Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, March 2016—continued**

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

Characteristics	Employee contribution required	Employee contribution not required
Professional and business services .....	18	82
Professional and technical services .....	17	83
Education and health services .....	15	85
Educational services .....	9	91
Junior colleges, colleges, and universities	6	94
Leisure and hospitality .....	42	58
Accommodation and food services .....	45	55
Other services .....	21	79
1 to 99 workers .....	23	77
1 to 49 workers .....	24	76
50 to 99 workers .....	19	81
100 workers or more .....	12	88
100 to 499 workers .....	13	87
500 workers or more .....	10	90
<b>Geographic areas</b>		
Northeast .....	38	62
Middle Atlantic .....	44	56
South .....	5	95
South Atlantic .....	5	95
East South Central .....	5	95
West South Central .....	4	96
Midwest .....	6	94
East North Central .....	6	94
West .....	10	90
Mountain .....	4	96
Pacific .....	13	87

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 23. Standard errors for short-term disability plans: Employee contribution requirement, private industry workers, March 2016**

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	0.6	0.6
<b>Worker characteristics</b>		
Management, professional, and related .....	0.7	0.7
Management, business, and financial .....	1.7	1.7
Professional and related .....	1.5	1.5
Service .....	2.7	2.7
Protective service .....	6.8	6.8
Sales and office .....	1.3	1.3
Sales and related .....	2.0	2.0
Office and administrative support .....	1.5	1.5
Natural resources, construction, and maintenance .....	1.8	1.8
Installation, maintenance, and repair .....	2.5	2.5
Production, transportation, and material moving ...	1.1	1.1
Production .....	1.2	1.2
Transportation and material moving .....	1.9	1.9
Full time .....	0.5	0.5
Part time .....	2.9	2.9
Nonunion .....	0.8	0.8
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	2.6	2.6
Lowest 10 percent .....	4.2	4.2
Second 25 percent .....	1.2	1.2
Third 25 percent .....	1.1	1.1
Highest 25 percent .....	0.9	0.9
Highest 10 percent .....	1.5	1.5
<b>Establishment characteristics</b>		
Goods-producing industries .....	1.1	1.1
Manufacturing .....	1.2	1.2
Service-providing industries .....	0.7	0.7
Trade, transportation, and utilities .....	1.2	1.2
Wholesale trade .....	2.3	2.3
Retail trade .....	2.1	2.1
Transportation and warehousing .....	4.2	4.2
Information .....	1.9	1.9
Financial activities .....	0.8	0.8
Finance and insurance .....	0.6	0.6
Credit intermediation and related activities	0.7	0.7
Insurance carriers and related activities ....	1.2	1.2
Real estate and rental and leasing .....	5.2	5.2

See footnotes at end of table.

**Table 23. Standard errors for short-term disability plans: Employee contribution requirement, private industry workers, March 2016—continued**

Characteristics	Employee contribution required	Employee contribution not required
Professional and business services .....	2.3	2.3
Professional and technical services .....	2.5	2.5
Education and health services .....	2.1	2.1
Educational services .....	1.3	1.3
Junior colleges, colleges, and universities .....	1.7	1.7
Leisure and hospitality .....	4.2	4.2
Accommodation and food services .....	6.4	6.4
Other services .....	4.7	4.7
1 to 99 workers .....	1.5	1.5
1 to 49 workers .....	1.8	1.8
50 to 99 workers .....	2.8	2.8
100 workers or more .....	0.8	0.8
100 to 499 workers .....	1.4	1.4
500 workers or more .....	1.0	1.0
<b>Geographic areas</b>		
Northeast .....	1.6	1.6
Middle Atlantic .....	1.8	1.8
South .....	0.6	0.6
South Atlantic .....	0.8	0.8
East South Central .....	1.1	1.1
West South Central .....	1.4	1.4
Midwest .....	0.9	0.9
East North Central .....	1.2	1.2
West .....	0.8	0.8
Mountain .....	0.7	0.7
Pacific .....	1.3	1.3

<sup>1</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 24. Short-term disability plans: Method of benefit payment, private industry workers, March 2016**

(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	70	22	1
<b>Worker characteristics</b>					
Management, professional, and related .....	1	1	70	27	1
Management, business, and financial .....	2	–	61	35	–
Professional and related .....	–	1	76	21	–
Service .....	6	–	86	5	–
Protective service .....	–	–	79	–	–
Sales and office .....	2	1	71	25	1
Sales and related .....	3	–	70	24	–
Office and administrative support .....	2	–	71	26	–
Natural resources, construction, and maintenance .....	16	–	58	20	–
Installation, maintenance, and repair .....	6	–	60	31	–
Production, transportation, and material moving ...	14	–	64	18	–
Production .....	18	–	55	22	–
Transportation and material moving .....	9	–	76	12	–
Full time .....	6	2	68	23	1
Part time .....	–	2	89	7	–
Nonunion .....	3	1	72	23	1
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	5	2	82	10	1
Lowest 10 percent .....	6	–	86	6	–
Second 25 percent .....	8	1	73	17	( <sup>2</sup> )
Third 25 percent .....	6	2	69	21	1
Highest 25 percent .....	4	2	64	30	1
Highest 10 percent .....	2	2	63	33	( <sup>2</sup> )
<b>Establishment characteristics</b>					
Goods-producing industries .....	15	–	57	23	–
Manufacturing .....	13	–	57	26	–
Service-providing industries .....	3	2	74	22	( <sup>2</sup> )
Trade, transportation, and utilities .....	5	3	74	18	1
Wholesale trade .....	4	2	76	18	–
Retail trade .....	3	–	77	16	–
Transportation and warehousing .....	9	–	71	15	–
Information .....	–	–	32	66	–

See footnotes at end of table.

**Table 24. Short-term disability plans: Method of benefit payment, private industry workers, March 2016—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
Financial activities .....	—	—	53	45	—
Finance and insurance .....	( <sup>2</sup> )	—	49	50	—
Credit intermediation and related activities .....	—	—	41	59	—
Insurance carriers and related activities .....	—	—	56	42	—
Real estate and rental and leasing .....	—	—	77	—	—
Professional and business services .....	—	—	77	22	—
Professional and technical services .....	—	—	83	16	—
Education and health services .....	2	—	90	7	—
Educational services .....	1	—	86	12	—
Junior colleges, colleges, and universities .....	—	—	78	21	—
Leisure and hospitality .....	12	—	81	—	—
Accommodation and food services .....	—	—	83	—	—
Other services .....	—	—	85	—	—
1 to 99 workers .....	5	2	76	16	1
1 to 49 workers .....	4	2	77	16	1
50 to 99 workers .....	7	—	75	15	—
100 workers or more .....	6	2	66	26	( <sup>2</sup> )
100 to 499 workers .....	7	—	68	24	—
500 workers or more .....	5	3	63	28	1
<b>Geographic areas</b>					
Northeast .....	3	—	82	14	—
Middle Atlantic .....	2	—	85	12	—
South .....	6	3	62	28	1
South Atlantic .....	6	4	65	25	1
East South Central .....	—	3	63	26	—
West South Central .....	5	—	58	35	—
Midwest .....	10	—	64	23	—
East North Central .....	11	—	65	22	—
West .....	4	2	70	23	2
Mountain .....	4	—	75	21	—
Pacific .....	4	2	67	24	3

<sup>1</sup> 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 wage data for March 2016.

<sup>2</sup> 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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 24. Standard errors for short-term disability plans: Method of benefit payment, private industry workers, March 2016**

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers .....	0.4	0.3	0.9	1.0	0.1
<b>Worker characteristics</b>					
Management, professional, and related .....	0.4	0.3	1.4	1.4	0.2
Management, business, and financial .....	0.6	–	2.2	2.2	–
Professional and related .....	–	0.3	1.5	1.5	–
Service .....	1.5	–	2.8	1.1	–
Protective service .....	–	–	9.9	–	–
Sales and office .....	0.3	0.2	1.4	1.3	0.3
Sales and related .....	0.7	–	2.1	2.1	–
Office and administrative support .....	0.3	–	1.6	1.6	–
Natural resources, construction, and maintenance	1.4	–	2.9	2.6	–
Installation, maintenance, and repair .....	0.9	–	4.0	3.8	–
Production, transportation, and material moving ...	1.1	–	2.0	2.2	–
Production .....	1.5	–	2.9	2.9	–
Transportation and material moving .....	1.6	–	2.3	2.5	–
Full time .....	0.4	0.3	0.9	1.0	0.1
Part time .....	–	0.8	1.2	1.0	–
Nonunion .....	0.3	0.3	1.0	1.0	0.1
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	1.2	1.1	2.4	1.2	0.2
Lowest 10 percent .....	2.9	–	3.0	1.3	–
Second 25 percent .....	0.7	0.3	1.7	1.7	0.2
Third 25 percent .....	0.6	0.4	1.5	1.4	0.1
Highest 25 percent .....	0.5	0.4	1.4	1.5	0.2
Highest 10 percent .....	0.7	0.4	2.0	2.0	0.2
<b>Establishment characteristics</b>					
Goods-producing industries .....	0.7	–	1.8	1.9	–
Manufacturing .....	1.1	–	2.3	2.1	–
Service-providing industries .....	0.4	0.3	1.1	1.1	0.1
Trade, transportation, and utilities .....	0.8	0.5	1.2	1.2	0.3
Wholesale trade .....	0.8	0.8	2.3	1.9	–
Retail trade .....	0.6	–	1.7	1.2	–
Transportation and warehousing .....	2.8	–	3.2	4.0	–
Information .....	–	–	3.7	3.8	–

See footnotes at end of table.

**Table 24. Standard errors for short-term disability plans: Method of benefit payment, private industry workers, March 2016—continued**

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
Financial activities .....	—	—	2.4	2.5	—
Finance and insurance .....	0.1	—	2.3	2.3	—
Credit intermediation and related activities .....	—	—	3.1	3.1	—
Insurance carriers and related activities .....	—	—	2.9	3.0	—
Real estate and rental and leasing .....	—	—	5.4	—	—
Professional and business services .....	—	—	3.7	3.7	—
Professional and technical services .....	—	—	3.2	3.3	—
Education and health services .....	1.0	—	1.9	1.5	—
Educational services .....	0.4	—	2.1	1.7	—
Junior colleges, colleges, and universities .....	—	—	1.9	2.0	—
Leisure and hospitality .....	2.9	—	5.3	—	—
Accommodation and food services .....	—	—	4.7	—	—
Other services .....	—	—	4.9	—	—
1 to 99 workers .....	0.7	0.6	1.5	1.2	0.2
1 to 49 workers .....	0.9	0.9	1.9	1.4	0.2
50 to 99 workers .....	1.3	—	2.8	2.2	—
100 workers or more .....	0.5	0.3	1.3	1.3	0.2
100 to 499 workers .....	0.6	—	1.9	1.8	—
500 workers or more .....	0.9	0.6	1.9	2.0	0.2
<b>Geographic areas</b>					
Northeast .....	0.4	—	1.9	1.9	—
Middle Atlantic .....	0.4	—	2.2	2.2	—
South .....	0.7	0.6	1.7	1.8	0.2
South Atlantic .....	0.9	1.0	2.4	2.9	0.1
East South Central .....	—	0.8	5.2	2.7	—
West South Central .....	1.1	—	2.9	2.3	—
Midwest .....	0.8	—	1.3	2.0	—
East North Central .....	1.1	—	1.4	2.5	—
West .....	1.2	0.3	2.2	1.8	0.7
Mountain .....	1.5	—	2.8	1.8	—
Pacific .....	1.6	0.5	3.1	2.7	1.0

<sup>1</sup> 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 wage data for March 2016.

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/eps/glossary20152016.htm](http://www.bls.gov/ncs/eps/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 25. Short-term disability plans: Duration of benefits, private industry workers, March 2016**

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

Characteristics	Fixed duration	Number of weeks <sup>1</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	93	12	21	26	26	26	7
<b>Worker characteristics</b>							
Management, professional, and related .....	94	12	18	26	26	26	6
Management, business, and financial .....	95	12	18	26	26	26	5
Professional and related .....	93	12	19	26	26	26	7
Service .....	97	12	–	26	26	26	3
Sales and office .....	93	12	21	26	26	26	7
Sales and related .....	90	11	–	26	26	26	10
Office and administrative support .....	94	12	21	26	26	26	6
Natural resources, construction, and maintenance .....	92	13	26	26	26	–	8
Installation, maintenance, and repair .....	89	13	25	26	26	52	11
Production, transportation, and material moving ...	92	13	24	26	26	26	8
Production .....	90	13	21	26	26	26	10
Transportation and material moving .....	94	13	25	26	26	26	6
Full time .....	93	12	20	26	26	26	7
Part time .....	96	13	26	26	26	26	4
Nonunion .....	94	12	21	26	26	26	6
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	94	12	21	26	26	26	6
Lowest 10 percent .....	95	13	26	26	26	26	5
Second 25 percent .....	95	12	22	26	26	26	5
Third 25 percent .....	93	12	20	26	26	26	7
Highest 25 percent .....	93	12	22	26	26	26	7
Highest 10 percent .....	94	12	24	26	26	26	6
<b>Establishment characteristics</b>							
Goods-producing industries .....	92	12	22	26	26	26	8
Manufacturing .....	92	12	24	26	26	26	8
Service-providing industries .....	94	12	21	26	26	26	6
Trade, transportation, and utilities .....	90	13	24	26	26	26	10
Wholesale trade .....	93	12	24	26	26	26	7
Retail trade .....	87	12	21	26	26	26	13
Information .....	87	13	26	26	26	52	13

See footnotes at end of table.

**Table 25. Short-term disability plans: Duration of benefits, private industry workers, March 2016—continued**

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

Characteristics	Fixed duration	Number of weeks <sup>1</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Financial activities .....	94	13	25	26	26	26	6
Finance and insurance .....	93	13	25	26	26	26	7
Credit intermediation and related activities	93	12	26	26	26	26	7
Insurance carriers and related activities ....	95	13	24	26	26	26	5
Professional and business services .....	96	12	—	26	26	26	4
Education and health services .....	96	12	—	26	26	26	4
Educational services .....	92	12	24	26	26	26	8
Junior colleges, colleges, and universities	87	13	24	26	26	26	13
Accommodation and food services .....	100	13	26	26	26	—	—
1 to 99 workers .....	95	12	18	26	26	26	5
1 to 49 workers .....	94	12	18	26	26	26	6
50 to 99 workers .....	98	12	20	26	26	26	2
100 workers or more .....	92	12	22	26	26	26	8
100 to 499 workers .....	93	12	18	26	26	26	7
500 workers or more .....	92	13	25	26	26	26	8
<b>Geographic areas</b>							
Northeast .....	95	13	26	26	26	26	5
Middle Atlantic .....	95	25	26	26	26	26	5
South .....	92	12	—	26	26	26	8
South Atlantic .....	93	12	—	26	26	26	7
East South Central .....	90	12	20	26	26	26	10
West South Central .....	92	12	—	26	26	26	8
Midwest .....	93	12	13	26	26	26	7
East North Central .....	92	12	13	26	26	26	8
West .....	95	11	13	26	26	26	5
Mountain .....	95	11	12	—	26	26	5
Pacific .....	95	12	25	26	26	26	5

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 25. Standard errors for short-term disability plans: Duration of benefits, private industry workers, March 2016**

Characteristics	Fixed duration	Number of weeks <sup>1</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	0.5	0.0	0.6	0.0	0.0	0.0	0.5
<b>Worker characteristics</b>							
Management, professional, and related .....	0.9	0.0	3.0	0.0	0.0	0.0	0.9
Management, business, and financial .....	1.1	0.0	3.4	0.0	0.0	0.0	1.1
Professional and related .....	1.0	0.0	4.5	0.0	0.0	0.0	1.0
Service .....	0.6	0.1	–	0.0	0.0	0.0	0.6
Sales and office .....	0.6	0.0	1.0	0.0	0.0	0.0	0.6
Sales and related .....	1.4	1.2	–	0.0	0.0	0.0	1.4
Office and administrative support .....	0.6	0.0	3.0	0.0	0.0	0.0	0.6
Natural resources, construction, and maintenance .....	1.4	0.0	1.5	0.0	0.0	–	1.4
Installation, maintenance, and repair .....	2.4	0.0	1.0	0.0	0.0	9.4	2.4
Production, transportation, and material moving ...	1.1	0.0	2.8	0.0	0.0	0.0	1.1
Production .....	1.6	1.4	4.0	0.0	0.0	0.0	1.6
Transportation and material moving .....	1.4	0.0	2.1	0.0	0.0	0.0	1.4
Full time .....	0.5	0.0	1.4	0.0	0.0	0.0	0.5
Part time .....	0.7	1.1	0.0	0.0	0.0	0.0	0.7
Nonunion .....	0.5	0.0	1.5	0.0	0.0	0.0	0.5
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	1.0	0.0	3.4	0.0	0.0	0.0	1.0
Lowest 10 percent .....	1.2	0.0	0.0	0.0	0.0	0.0	1.2
Second 25 percent .....	0.8	0.1	2.6	0.0	0.0	0.0	0.8
Third 25 percent .....	0.7	0.0	2.4	0.0	0.0	0.0	0.7
Highest 25 percent .....	0.8	0.0	2.9	0.0	0.0	0.0	0.8
Highest 10 percent .....	1.1	0.0	3.5	0.0	0.0	0.0	1.1
<b>Establishment characteristics</b>							
Goods-producing industries .....	0.9	0.5	4.2	0.0	0.0	0.0	0.9
Manufacturing .....	0.8	0.1	4.1	0.0	0.0	0.0	0.8
Service-providing industries .....	0.6	0.0	0.4	0.0	0.0	0.0	0.6
Trade, transportation, and utilities .....	1.4	0.0	2.9	0.0	0.0	0.0	1.4
Wholesale trade .....	2.0	1.1	4.3	0.0	0.0	0.0	2.0
Retail trade .....	1.6	0.7	1.2	0.0	0.0	0.0	1.6
Information .....	2.5	2.9	0.8	0.0	0.0	0.0	2.5

See footnotes at end of table.

**Table 25. Standard errors for short-term disability plans: Duration of benefits, private industry workers, March 2016—continued**

Characteristics	Fixed duration	Number of weeks <sup>1</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Financial activities .....	0.9	0.5	1.1	0.0	0.0	0.0	0.9
Finance and insurance .....	0.9	0.0	0.0	0.0	0.0	0.0	0.9
Credit intermediation and related activities .....	1.3	1.4	0.3	0.0	0.0	0.0	1.3
Insurance carriers and related activities ....	1.5	0.0	4.0	0.0	0.0	0.0	1.5
Professional and business services .....	1.7	0.0	–	0.0	0.0	0.0	1.7
Education and health services .....	0.9	0.0	–	0.0	0.0	0.0	0.9
Educational services .....	1.6	0.1	5.3	0.0	0.0	0.0	1.6
Junior colleges, colleges, and universities .....	2.1	0.0	1.9	0.0	0.0	0.0	2.1
Accommodation and food services .....	0.0	1.1	0.9	0.0	0.0	–	–
1 to 99 workers .....	0.4	0.0	3.2	0.0	0.0	0.0	0.4
1 to 49 workers .....	0.6	0.0	5.3	0.0	0.0	0.0	0.6
50 to 99 workers .....	0.6	0.7	5.7	0.0	0.0	0.0	0.6
100 workers or more .....	0.7	0.2	1.8	0.0	0.0	0.0	0.7
100 to 499 workers .....	1.1	0.0	4.2	0.0	0.0	0.0	1.1
500 workers or more .....	0.9	0.0	0.0	0.0	0.0	0.0	0.9
<b>Geographic areas</b>							
Northeast .....	0.7	2.9	0.0	0.0	0.0	0.0	0.7
Middle Atlantic .....	0.7	3.6	0.0	0.0	0.0	0.0	0.7
South .....	1.2	0.0	–	0.0	0.0	0.0	1.2
South Atlantic .....	1.5	0.0	–	0.0	0.0	0.0	1.5
East South Central .....	2.3	0.0	4.6	0.0	0.0	0.0	2.3
West South Central .....	2.7	0.0	–	0.0	0.0	0.0	2.7
Midwest .....	0.9	0.0	1.5	0.0	0.0	0.0	0.9
East North Central .....	1.2	0.0	2.6	0.0	0.0	0.0	1.2
West .....	0.9	0.7	0.0	0.0	0.0	0.0	0.9
Mountain .....	1.8	0.0	1.4	–	0.0	0.0	1.8
Pacific .....	0.9	0.9	0.6	0.0	0.0	0.0	0.9

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, March 2016**

(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	23	1	41	22	13	62.1	60.0
<b>Worker characteristics</b>								
Management, professional, and related .....	–	16	–	41	25	17	64.3	60.0
Management, business, and financial .....	–	14	–	38	29	18	65.1	60.0
Professional and related .....	–	17	–	43	23	16	63.8	60.0
Service .....	–	31	–	38	21	8	59.7	60.0
Protective service .....	–	21	–	45	–	–	59.1	60.0
Sales and office .....	1	29	1	39	19	11	60.8	60.0
Sales and related .....	–	37	–	36	15	11	60.0	60.0
Office and administrative support .....	1	26	1	40	21	11	61.2	60.0
Natural resources, construction, and maintenance .....	–	30	–	35	23	11	60.7	60.0
Installation, maintenance, and repair .....	–	19	–	42	24	13	62.8	60.0
Production, transportation, and material moving ...	3	17	( <sup>1</sup> )	47	19	14	62.1	60.0
Production .....	–	13	–	48	17	17	62.6	60.0
Transportation and material moving .....	–	20	–	45	21	11	61.7	60.0
Full time .....	1	21	( <sup>1</sup> )	43	21	14	62.4	60.0
Part time .....	–	33	–	26	32	6	59.9	60.0
Nonunion .....	1	22	1	41	22	13	62.4	60.0
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	–	35	–	33	24	6	59.3	60.0
Lowest 10 percent .....	–	37	–	26	28	6	59.4	60.0
Second 25 percent .....	–	25	–	44	19	11	60.6	60.0
Third 25 percent .....	–	21	–	44	20	14	62.2	60.0
Highest 25 percent .....	1	17	( <sup>1</sup> )	39	26	18	64.6	60.0
Highest 10 percent .....	–	18	–	38	23	20	65.6	60.0
<b>Establishment characteristics</b>								
Goods-producing industries .....	–	16	–	42	20	20	63.1	60.0
Manufacturing .....	–	13	–	44	18	23	64.1	60.0
Service-providing industries .....	1	24	1	40	22	12	61.9	60.0
Trade, transportation, and utilities .....	–	29	–	39	19	12	61.3	60.0
Wholesale trade .....	–	13	–	54	24	8	62.6	60.0
Retail trade .....	–	43	–	30	14	10	58.8	60.0
Transportation and warehousing .....	–	24	–	38	20	16	63.6	60.0
Information .....	–	16	–	60	–	–	61.4	60.0

See footnotes at end of table.

**Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, March 2016—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		
Financial activities .....	—	28	—	33	17	21	63.9	60.0
Finance and insurance .....	—	28	—	30	18	23	64.6	60.0
Credit intermediation and related activities .....	—	44	—	28	17	11	59.8	60.0
Insurance carriers and related activities .....	—	15	—	36	23	26	66.0	60.0
Real estate and rental and leasing .....	—	—	—	43	—	—	60.9	60.0
Professional and business services .....	—	11	—	43	33	12	64.3	60.0
Professional and technical services .....	—	13	—	39	32	15	65.4	60.0
Education and health services .....	—	22	—	47	19	11	61.3	60.0
Educational services .....	—	31	—	28	19	21	64.7	60.0
Junior colleges, colleges, and universities .....	—	24	—	34	11	30	68.5	60.0
Leisure and hospitality .....	—	43	—	28	24	—	57.3	60.0
Accommodation and food services .....	—	45	—	26	25	—	57.4	60.0
Other services .....	—	29	5	20	34	—	61.6	60.0
1 to 99 workers .....	—	22	—	38	27	12	62.5	60.0
1 to 49 workers .....	—	25	—	35	27	12	62.2	60.0
50 to 99 workers .....	—	17	—	44	25	14	63.3	60.0
100 workers or more .....	2	23	( <sup>1</sup> )	43	18	14	61.8	60.0
100 to 499 workers .....	—	21	—	43	19	14	61.4	60.0
500 workers or more .....	—	25	—	43	18	14	62.4	60.0
<b>Geographic areas</b>								
Northeast .....	—	32	—	24	35	7	61.1	60.0
Middle Atlantic .....	—	36	—	22	36	6	60.5	60.0
South .....	—	20	—	53	12	14	61.8	60.0
South Atlantic .....	—	19	—	51	14	15	62.0	60.0
East South Central .....	—	22	—	51	—	—	61.4	60.0
West South Central .....	—	19	—	57	10	12	61.6	60.0
Midwest .....	—	13	—	52	16	19	64.1	60.0
East North Central .....	—	13	—	52	16	18	63.9	60.0
West .....	—	19	—	42	18	17	62.5	60.0
Mountain .....	—	17	—	54	—	—	62.7	60.0
Pacific .....	—	20	—	34	22	17	62.4	60.0

<sup>1</sup> Less than 0.5.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, private industry workers, March 2016**

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 .....	0.3	0.9	0.1	1.5	1.5	0.9	0.3	0.0
<b>Worker characteristics</b>								
Management, professional, and related .....	–	1.2	–	2.6	2.2	1.7	0.4	0.0
Management, business, and financial .....	–	1.9	–	3.6	3.9	2.0	0.6	2.3
Professional and related .....	–	1.4	–	3.4	2.4	2.0	0.6	0.0
Service .....	–	3.2	–	3.7	3.0	2.7	0.6	0.0
Protective service .....	–	5.1	–	11.1	–	–	2.0	0.0
Sales and office .....	0.4	1.3	0.3	1.8	1.8	0.8	0.3	0.0
Sales and related .....	–	1.8	–	2.5	2.2	1.2	0.5	0.0
Office and administrative support .....	0.5	1.5	0.4	2.4	2.2	1.0	0.3	0.0
Natural resources, construction, and maintenance .....	–	3.2	–	3.0	2.7	2.6	0.8	0.0
Installation, maintenance, and repair .....	–	3.9	–	4.5	3.8	3.4	1.1	0.0
Production, transportation, and material moving ...	1.1	2.2	0.1	2.1	2.1	1.4	0.5	0.0
Production .....	–	3.6	–	3.9	3.3	2.2	0.7	0.0
Transportation and material moving .....	–	2.4	–	3.0	2.5	1.2	0.7	0.0
Full time .....	0.3	1.0	0.1	1.5	1.5	1.0	0.3	0.0
Part time .....	–	2.6	–	4.6	3.6	1.0	0.5	0.0
Nonunion .....	0.2	1.0	0.2	1.6	1.4	1.0	0.3	0.0
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	–	3.7	–	3.2	3.0	0.7	0.6	0.0
Lowest 10 percent .....	–	6.4	–	4.8	4.1	1.4	1.0	0.0
Second 25 percent .....	–	1.8	–	2.4	1.7	1.4	0.4	0.0
Third 25 percent .....	–	1.5	–	2.0	1.7	1.5	0.3	0.0
Highest 25 percent .....	0.3	1.1	0.1	2.5	2.4	1.5	0.5	0.0
Highest 10 percent .....	–	1.9	–	3.4	2.5	2.5	0.8	0.0
<b>Establishment characteristics</b>								
Goods-producing industries .....	–	2.5	–	2.4	2.6	2.2	0.5	0.0
Manufacturing .....	–	2.8	–	2.8	3.3	2.2	0.5	0.0
Service-providing industries .....	0.3	1.0	0.2	1.7	1.7	1.0	0.3	0.0
Trade, transportation, and utilities .....	–	1.8	–	1.8	1.3	1.2	0.6	0.0
Wholesale trade .....	–	2.2	–	4.0	3.3	2.0	0.9	0.0
Retail trade .....	–	2.1	–	2.7	1.6	1.5	0.5	0.0
Transportation and warehousing .....	–	5.2	–	5.1	5.0	3.1	1.8	0.0
Information .....	–	2.7	–	5.3	–	–	0.9	0.0

See footnotes at end of table.

**Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, private industry workers, March 2016—continued**

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		
Financial activities .....	—	4.3	—	2.4	2.4	2.6	1.2	0.0
Finance and insurance .....	—	3.0	—	1.9	1.9	2.6	1.1	0.0
Credit intermediation and related activities .....	—	4.5	—	2.7	3.8	2.7	1.2	0.0
Insurance carriers and related activities .....	—	2.3	—	3.9	3.2	3.4	1.0	6.6
Real estate and rental and leasing .....	—	—	—	8.0	—	—	2.4	0.0
Professional and business services .....	—	1.5	—	4.0	5.2	2.4	0.8	1.3
Professional and technical services .....	—	2.1	—	4.7	4.7	3.3	1.1	4.1
Education and health services .....	—	2.1	—	4.2	4.1	2.3	0.6	0.0
Educational services .....	—	4.3	—	4.4	4.5	4.2	1.2	0.0
Junior colleges, colleges, and universities .....	—	3.0	—	3.7	1.7	3.2	1.2	0.0
Leisure and hospitality .....	—	6.6	—	6.7	2.8	—	0.8	4.7
Accommodation and food services .....	—	7.8	—	7.3	4.0	—	0.9	7.3
Other services .....	—	3.7	2.7	4.4	4.9	—	2.0	1.1
1 to 99 workers .....	—	1.9	—	2.5	2.5	1.3	0.5	0.0
1 to 49 workers .....	—	2.4	—	2.6	2.7	1.8	0.6	0.0
50 to 99 workers .....	—	2.2	—	4.1	4.2	2.5	0.8	0.0
100 workers or more .....	0.5	1.4	0.1	1.9	1.3	1.1	0.3	0.0
100 to 499 workers .....	—	2.0	—	2.8	1.9	1.6	0.5	0.0
500 workers or more .....	—	2.2	—	2.4	1.7	2.1	0.6	0.0
<b>Geographic areas</b>								
Northeast .....	—	1.5	—	2.7	3.3	0.7	0.4	0.0
Middle Atlantic .....	—	1.6	—	3.0	3.5	0.6	0.4	0.0
South .....	—	1.4	—	2.8	2.0	2.2	0.5	0.0
South Atlantic .....	—	1.6	—	4.0	3.1	3.3	0.6	0.0
East South Central .....	—	4.7	—	6.8	—	—	2.0	0.0
West South Central .....	—	2.8	—	4.6	1.6	3.1	0.9	0.0
Midwest .....	—	2.2	—	1.8	2.0	2.2	0.4	0.0
East North Central .....	—	2.9	—	2.1	2.5	2.5	0.5	0.0
West .....	—	2.8	—	3.0	3.6	2.9	0.8	0.0
Mountain .....	—	4.7	—	4.5	—	—	1.6	0.0
Pacific .....	—	3.4	—	4.3	5.0	2.2	0.8	0.0

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, March 2016**

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	73	\$170	\$275	\$604	\$1,500	\$2,500	27
<b>Worker characteristics</b>							
Management, professional, and related .....	68	170	524	1,000	1,800	2,500	32
Management, business, and financial .....	66	170	559	1,000	1,750	2,500	34
Professional and related .....	69	170	500	750	1,800	2,500	31
Service .....	75	170	170	535	615	1,500	25
Sales and office .....	79	170	200	604	1,385	2,500	21
Sales and related .....	86	170	200	500	1,250	–	14
Office and administrative support .....	77	170	200	615	1,385	2,500	23
Natural resources, construction, and maintenance .....	79	170	170	500	1,000	–	21
Installation, maintenance, and repair .....	75	170	350	595	1,000	2,300	25
Production, transportation, and material moving ...	72	170	350	528	1,000	1,846	28
Production .....	69	170	350	604	1,500	2,500	31
Transportation and material moving .....	76	170	360	500	800	1,500	24
Full time .....	72	170	300	615	1,500	2,500	28
Part time .....	86	170	170	500	604	–	14
Nonunion .....	72	170	300	614	1,500	2,500	28
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	84	170	170	500	615	1,500	16
Lowest 10 percent .....	90	170	170	–	604	–	10
Second 25 percent .....	77	170	200	600	1,250	2,309	23
Third 25 percent .....	70	170	350	604	1,500	2,500	30
Highest 25 percent .....	70	170	500	750	1,750	2,500	30
Highest 10 percent .....	67	170	500	1,000	2,000	2,565	33
<b>Establishment characteristics</b>							
Goods-producing industries .....	71	170	350	604	1,200	2,308	29
Manufacturing .....	65	200	400	750	1,500	2,500	35
Service-providing industries .....	74	170	230	604	1,500	2,500	26
Trade, transportation, and utilities .....	81	170	200	500	750	2,300	19
Wholesale trade .....	78	170	500	604	1,000	2,000	22
Retail trade .....	85	170	200	200	615	–	15
Transportation and warehousing .....	78	170	–	500	604	–	22
Information .....	78	170	–	2,000	2,500	–	22

See footnotes at end of table.

**Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, March 2016—continued**

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Financial activities .....	58	\$170	\$614	\$1,250	\$2,500	\$5,000	42
Finance and insurance .....	51	—	—	1,500	3,000	6,230	49
Credit intermediation and related activities .....	50	170	—	—	3,456	8,077	50
Insurance carriers and related activities .....	57	—	1,000	1,250	2,500	—	43
Professional and business services .....	78	170	559	—	1,500	2,500	22
Professional and technical services .....	79	170	559	—	1,500	2,000	21
Education and health services .....	66	170	—	615	1,500	2,500	34
Educational services .....	69	170	170	595	—	1,923	31
Junior colleges, colleges, and universities .....	45	170	170	—	1,500	2,000	55
Other services .....	79	170	170	604	1,000	1,480	21
1 to 99 workers .....	78	170	—	604	1,000	2,000	22
1 to 49 workers .....	77	170	170	600	1,000	1,500	23
50 to 99 workers .....	80	170	315	604	1,200	2,500	20
100 workers or more .....	70	170	300	604	1,500	2,500	30
100 to 499 workers .....	74	170	300	604	1,500	2,500	26
500 workers or more .....	66	170	385	615	2,300	2,565	34
<b>Geographic areas</b>							
Northeast .....	87	170	170	572	615	1,500	13
Middle Atlantic .....	90	170	170	500	604	1,000	10
South .....	66	200	500	1,000	1,800	2,500	34
South Atlantic .....	67	200	500	1,000	1,750	2,500	33
East South Central .....	64	200	500	1,000	1,500	2,500	36
West South Central .....	65	—	500	—	2,300	2,500	35
Midwest .....	61	250	500	—	1,500	2,500	39
East North Central .....	62	250	475	750	1,500	2,500	38
West .....	72	200	500	1,000	1,800	2,500	28
Mountain .....	70	—	—	—	1,500	2,500	30
Pacific .....	73	200	500	—	1,965	2,500	27

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, private industry workers, March 2016**

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	1.2	\$0.00	\$47.19	\$2.07	\$219.17	\$22.30	1.2
<b>Worker characteristics</b>							
Management, professional, and related .....	2.2	0.00	54.35	258.83	307.18	241.42	2.2
Management, business, and financial .....	3.2	0.00	26.25	68.86	388.23	62.94	3.2
Professional and related .....	2.7	0.00	38.25	216.82	362.46	539.17	2.7
Service .....	3.4	0.00	17.50	65.66	154.80	321.77	3.4
Sales and office .....	1.5	0.00	0.00	2.27	208.09	0.00	1.5
Sales and related .....	1.8	0.00	0.00	77.23	300.81	–	1.8
Office and administrative support .....	1.8	0.00	37.32	14.11	206.52	13.38	1.8
Natural resources, construction, and maintenance .....	3.5	0.00	39.33	0.00	161.94	–	3.5
Installation, maintenance, and repair .....	4.3	16.55	68.14	73.22	166.77	541.20	4.3
Production, transportation, and material moving ...	2.4	0.00	41.41	72.41	22.34	335.45	2.4
Production .....	2.8	27.60	47.59	42.59	40.14	295.64	2.8
Transportation and material moving .....	3.6	0.00	58.69	0.00	236.16	0.00	3.6
Full time .....	1.3	0.00	65.54	12.24	0.00	0.00	1.3
Part time .....	1.8	0.00	0.00	18.04	9.33	–	1.8
Nonunion .....	1.4	0.00	33.36	13.30	25.68	0.00	1.4
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	2.5	0.00	0.00	44.29	0.00	22.21	2.5
Lowest 10 percent .....	2.5	0.00	0.00	–	12.34	–	2.5
Second 25 percent .....	2.2	0.00	3.78	9.71	170.94	200.68	2.2
Third 25 percent .....	1.6	0.00	62.72	11.58	103.69	33.11	1.6
Highest 25 percent .....	2.2	0.00	16.94	131.76	345.35	53.91	2.2
Highest 10 percent .....	2.9	0.00	48.66	210.16	365.46	751.27	2.9
<b>Establishment characteristics</b>							
Goods-producing industries .....	1.9	0.00	47.71	17.84	215.74	209.33	1.9
Manufacturing .....	2.4	57.30	61.92	80.02	81.41	63.10	2.4
Service-providing industries .....	1.5	0.00	62.27	1.69	165.16	0.00	1.5
Trade, transportation, and utilities .....	1.8	0.00	0.00	0.00	109.75	411.52	1.8
Wholesale trade .....	2.8	0.00	25.03	12.82	110.53	318.42	2.8
Retail trade .....	1.9	0.00	0.00	0.00	9.78	–	1.9
Transportation and warehousing .....	5.0	0.00	–	0.00	175.80	–	5.0
Information .....	4.7	0.00	–	312.13	226.66	–	4.7

See footnotes at end of table.

**Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, private industry workers, March 2016—continued**

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Financial activities .....	3.0	\$0.00	\$30.31	\$206.35	\$72.37	\$784.28	3.0
Finance and insurance .....	2.4	—	—	182.67	69.11	1,455.79	2.4
Credit intermediation and related activities .....	4.2	0.00	—	—	564.00	0.00	4.2
Insurance carriers and related activities ....	4.0	—	166.03	312.95	341.10	—	4.0
Professional and business services .....	3.6	0.00	74.51	—	149.58	13.38	3.6
Professional and technical services .....	4.3	0.00	42.79	—	0.00	322.56	4.3
Education and health services .....	3.1	0.00	—	16.20	321.81	284.79	3.1
Educational services .....	4.8	0.00	0.00	45.38	—	478.42	4.8
Junior colleges, colleges, and universities .....	3.5	0.00	0.00	—	73.47	209.99	3.5
Other services .....	4.5	0.00	0.00	9.76	100.34	272.16	4.5
1 to 99 workers .....	2.1	0.00	—	4.76	24.08	523.44	2.1
1 to 49 workers .....	2.6	0.00	18.56	7.29	0.00	0.00	2.6
50 to 99 workers .....	3.4	0.00	73.77	2.97	235.08	615.12	3.4
100 workers or more .....	1.7	0.00	23.28	11.10	231.38	0.00	1.7
100 to 499 workers .....	2.0	0.00	67.19	8.62	31.41	0.00	2.0
500 workers or more .....	2.5	0.00	115.10	82.12	433.05	337.47	2.5
<b>Geographic areas</b>							
Northeast .....	1.2	0.00	0.00	42.73	0.00	230.27	1.2
Middle Atlantic .....	1.4	0.00	0.00	94.11	1.48	266.79	1.4
South .....	3.2	19.64	0.00	0.00	261.66	96.20	3.2
South Atlantic .....	4.2	49.71	43.99	0.00	262.29	547.54	4.2
East South Central .....	8.1	0.00	0.00	0.00	59.83	38.55	8.1
West South Central .....	6.3	—	0.00	—	518.71	237.76	6.3
Midwest .....	2.4	30.39	31.15	—	13.38	0.00	2.4
East North Central .....	2.8	31.88	88.86	207.05	135.27	0.00	2.8
West .....	4.0	5.05	34.28	0.00	362.34	139.95	4.0
Mountain .....	5.9	—	—	—	312.92	240.62	5.9
Pacific .....	5.4	37.39	38.67	—	234.20	128.16	5.4

<sup>1</sup> 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 as or less than the benefit shown. The remaining percentiles follow the same logic.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, March 2016**

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

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	6	94
<b>Worker characteristics</b>		
Management, professional, and related .....	5	95
Management, business, and financial .....	4	96
Professional and related .....	5	95
Service .....	5	95
Sales and office .....	6	94
Sales and related .....	7	93
Office and administrative support .....	6	94
Natural resources, construction, and maintenance .....	10	90
Installation, maintenance, and repair .....	12	88
Production, transportation, and material moving ...	6	94
Production .....	6	94
Transportation and material moving .....	6	94
Full time .....	6	94
Part time .....	2	98
Union .....	8	92
Nonunion .....	5	95
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	9	91
Second 25 percent .....	6	94
Third 25 percent .....	5	95
Highest 25 percent .....	5	95
Highest 10 percent .....	6	94
<b>Establishment characteristics</b>		
Goods-producing industries .....	5	95
Manufacturing .....	5	95
Service-providing industries .....	6	94
Trade, transportation, and utilities .....	10	90
Wholesale trade .....	8	92
Retail trade .....	9	91
Transportation and warehousing .....	11	89
Utilities .....	18	82

See footnotes at end of table.

**Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, March 2016—continued**

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

Characteristics	Employee contribution required	Employee contribution not required
Information .....	2	98
Financial activities .....	5	95
Finance and insurance .....	3	97
Credit intermediation and related activities .....	2	98
Insurance carriers and related activities ....	4	96
Real estate and rental and leasing .....	19	81
Professional and business services .....	6	94
Professional and technical services .....	6	94
Education and health services .....	5	95
Educational services .....	8	92
Junior colleges, colleges, and universities .....	11	89
Health care and social assistance .....	4	96
1 to 99 workers .....	5	95
1 to 49 workers .....	5	95
50 to 99 workers .....	6	94
100 workers or more .....	6	94
100 to 499 workers .....	5	95
500 workers or more .....	7	93
<b>Geographic areas</b>		
Northeast .....	7	93
New England .....	6	94
Middle Atlantic .....	7	93
South .....	6	94
South Atlantic .....	7	93
West South Central .....	6	94
Midwest .....	6	94
East North Central .....	6	94
West North Central .....	5	95
West .....	4	96
Mountain .....	5	95
Pacific .....	3	97

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 28. Standard errors for long-term disability plans: Employee contribution requirement, private industry workers, March 2016**

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	0.6	0.6
<b>Worker characteristics</b>		
Management, professional, and related .....	0.6	0.6
Management, business, and financial .....	0.9	0.9
Professional and related .....	0.7	0.7
Service .....	2.0	2.0
Sales and office .....	1.1	1.1
Sales and related .....	1.4	1.4
Office and administrative support .....	1.3	1.3
Natural resources, construction, and maintenance .....	1.7	1.7
Installation, maintenance, and repair .....	2.0	2.0
Production, transportation, and material moving ...	1.1	1.1
Production .....	1.3	1.3
Transportation and material moving .....	1.3	1.3
Full time .....	0.7	0.7
Part time .....	1.1	1.1
Union .....	1.3	1.3
Nonunion .....	0.6	0.6
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	2.0	2.0
Second 25 percent .....	1.1	1.1
Third 25 percent .....	0.7	0.7
Highest 25 percent .....	0.8	0.8
Highest 10 percent .....	1.2	1.2
<b>Establishment characteristics</b>		
Goods-producing industries .....	0.8	0.8
Manufacturing .....	1.0	1.0
Service-providing industries .....	0.8	0.8
Trade, transportation, and utilities .....	1.4	1.4
Wholesale trade .....	2.3	2.3
Retail trade .....	1.9	1.9
Transportation and warehousing .....	2.4	2.4
Utilities .....	4.1	4.1

See footnotes at end of table.

**Table 28. Standard errors for long-term disability plans: Employee contribution requirement, private industry workers, March 2016—continued**

Characteristics	Employee contribution required	Employee contribution not required
Information .....	1.1	1.1
Financial activities .....	0.7	0.7
Finance and insurance .....	0.5	0.5
Credit intermediation and related activities .....	0.6	0.6
Insurance carriers and related activities .....	0.9	0.9
Real estate and rental and leasing .....	5.4	5.4
Professional and business services .....	2.2	2.2
Professional and technical services .....	1.9	1.9
Education and health services .....	1.5	1.5
Educational services .....	1.6	1.6
Junior colleges, colleges, and universities .....	1.6	1.6
Health care and social assistance .....	1.8	1.8
1 to 99 workers .....	1.1	1.1
1 to 49 workers .....	0.9	0.9
50 to 99 workers .....	2.7	2.7
100 workers or more .....	0.8	0.8
100 to 499 workers .....	0.8	0.8
500 workers or more .....	1.2	1.2
<b>Geographic areas</b>		
Northeast .....	2.0	2.0
New England .....	1.0	1.0
Middle Atlantic .....	2.5	2.5
South .....	1.2	1.2
South Atlantic .....	1.9	1.9
West South Central .....	1.1	1.1
Midwest .....	0.8	0.8
East North Central .....	1.0	1.0
West North Central .....	1.3	1.3
West .....	0.9	0.9
Mountain .....	1.2	1.2
Pacific .....	1.2	1.2

<sup>1</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 29. Long-term disability plans: Method of benefit payment, private industry workers, March 2016**

(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 .....	94	4	1	( <sup>1</sup> )
<b>Worker characteristics</b>				
Management, professional, and related .....	95	5	—	—
Management, business, and financial .....	95	5	—	—
Professional and related .....	95	4	—	—
Service .....	97	2	—	—
Protective service .....	95	—	—	—
Sales and office .....	96	4	( <sup>1</sup> )	( <sup>1</sup> )
Sales and related .....	91	9	—	—
Office and administrative support .....	97	2	( <sup>1</sup> )	( <sup>1</sup> )
Natural resources, construction, and maintenance .....	88	—	7	—
Installation, maintenance, and repair .....	92	6	—	—
Production, transportation, and material moving ...	91	4	4	2
Production .....	88	5	—	—
Transportation and material moving .....	94	1	—	—
Full time .....	94	4	1	( <sup>1</sup> )
Part time .....	89	9	1	—
Union .....	85	—	10	—
Nonunion .....	95	4	( <sup>1</sup> )	( <sup>1</sup> )
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	91	8	—	—
Lowest 10 percent .....	80	—	—	—
Second 25 percent .....	97	3	( <sup>1</sup> )	1
Third 25 percent .....	95	3	2	1
Highest 25 percent .....	93	5	1	( <sup>1</sup> )
Highest 10 percent .....	92	7	( <sup>1</sup> )	( <sup>1</sup> )
<b>Establishment characteristics</b>				
Goods-producing industries .....	88	7	5	1
Construction .....	85	—	15	—
Manufacturing .....	89	6	3	1
Service-providing industries .....	96	4	( <sup>1</sup> )	( <sup>1</sup> )
Trade, transportation, and utilities .....	90	8	1	1
Wholesale trade .....	93	4	—	—
Retail trade .....	81	18	—	—
Transportation and warehousing .....	93	4	—	—
Utilities .....	88	—	—	—

See footnotes at end of table.

**Table 29. Long-term disability plans: Method of benefit payment, private industry workers, March 2016—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 .....	93	6	—	—
Financial activities .....	99	1	( <sup>1</sup> )	—
Finance and insurance .....	99	1	—	—
Credit intermediation and related activities .....	99	1	—	—
Insurance carriers and related activities .....	98	—	—	—
Real estate and rental and leasing .....	96	—	—	—
Professional and business services .....	96	4	—	—
Professional and technical services .....	97	3	—	—
Administrative and waste services .....	100	—	—	—
Education and health services .....	98	1	—	—
Educational services .....	97	3	—	—
Junior colleges, colleges, and universities .....	96	4	—	—
Health care and social assistance .....	99	—	—	—
Leisure and hospitality .....	95	—	—	—
Accommodation and food services .....	92	—	—	—
Other services .....	99	—	—	—
1 to 99 workers .....	94	5	1	( <sup>1</sup> )
1 to 49 workers .....	93	6	—	—
50 to 99 workers .....	96	—	1	—
100 workers or more .....	94	4	1	( <sup>1</sup> )
100 to 499 workers .....	95	3	1	( <sup>1</sup> )
500 workers or more .....	93	5	2	( <sup>1</sup> )
<b>Geographic areas</b>				
Northeast .....	95	4	—	—
New England .....	97	—	2	—
Middle Atlantic .....	94	5	—	—
South .....	95	5	—	—
South Atlantic .....	96	4	—	—
East South Central .....	91	—	—	—
West South Central .....	95	5	—	—
Midwest .....	91	5	—	—
East North Central .....	91	4	—	—
West North Central .....	91	6	—	—
West .....	97	3	—	—
Mountain .....	97	3	—	—
Pacific .....	97	2	—	—

<sup>1</sup> Less than 0.5.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/eps/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 29. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, March 2016**

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers .....	0.5	0.5	0.2	0.1
<b>Worker characteristics</b>				
Management, professional, and related .....	0.7	0.7	—	—
Management, business, and financial .....	1.1	1.1	—	—
Professional and related .....	0.7	0.7	—	—
Service .....	1.2	1.2	—	—
Protective service .....	3.7	—	—	—
Sales and office .....	0.7	0.7	0.1	0.1
Sales and related .....	1.8	1.8	—	—
Office and administrative support .....	0.5	0.5	0.1	0.2
Natural resources, construction, and maintenance .....	1.6	—	0.9	—
Installation, maintenance, and repair .....	1.8	1.7	—	—
Production, transportation, and material moving ...	1.5	1.2	1.2	0.8
Production .....	2.3	1.8	—	—
Transportation and material moving .....	1.7	0.7	—	—
Full time .....	0.5	0.5	0.2	0.1
Part time .....	2.7	2.5	0.6	—
Union .....	2.2	—	2.1	—
Nonunion .....	0.6	0.5	( <sup>1</sup> )	0.1
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	1.9	1.9	—	—
Lowest 10 percent .....	6.5	—	—	—
Second 25 percent .....	0.6	0.6	0.1	0.2
Third 25 percent .....	0.9	0.8	0.4	0.2
Highest 25 percent .....	0.8	0.8	0.3	0.1
Highest 10 percent .....	1.5	1.4	0.1	0.1
<b>Establishment characteristics</b>				
Goods-producing industries .....	1.3	1.1	1.0	0.6
Construction .....	2.1	—	2.1	—
Manufacturing .....	1.8	1.5	1.1	0.7
Service-providing industries .....	0.5	0.6	0.1	0.1
Trade, transportation, and utilities .....	1.6	1.4	0.7	0.4
Wholesale trade .....	2.1	1.4	—	—
Retail trade .....	2.7	2.7	—	—
Transportation and warehousing .....	2.1	1.6	—	—
Utilities .....	3.8	—	—	—

See footnotes at end of table.

**Table 29. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, March 2016—continued**

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
Information .....	1.6	1.6	—	—
Financial activities .....	0.4	0.4	0.1	—
Finance and insurance .....	0.4	0.4	—	—
Credit intermediation and related activities .....	0.3	0.3	—	—
Insurance carriers and related activities .....	1.0	—	—	—
Real estate and rental and leasing .....	0.6	—	—	—
Professional and business services .....	1.8	1.8	—	—
Professional and technical services .....	1.3	1.3	—	—
Administrative and waste services .....	0.0	—	—	—
Education and health services .....	0.7	0.7	—	—
Educational services .....	0.7	0.6	—	—
Junior colleges, colleges, and universities .....	0.9	0.7	—	—
Health care and social assistance .....	0.9	—	—	—
Leisure and hospitality .....	4.7	—	—	—
Accommodation and food services .....	8.3	—	—	—
Other services .....	1.0	—	—	—
1 to 99 workers .....	0.8	0.8	0.2	0.2
1 to 49 workers .....	1.0	1.0	—	—
50 to 99 workers .....	1.5	—	0.5	—
100 workers or more .....	0.7	0.7	0.3	0.2
100 to 499 workers .....	1.0	1.0	0.3	0.2
500 workers or more .....	1.0	1.0	0.5	0.2
<b>Geographic areas</b>				
Northeast .....	1.1	1.3	—	—
New England .....	1.2	—	0.8	—
Middle Atlantic .....	1.5	1.8	—	—
South .....	1.0	0.9	—	—
South Atlantic .....	1.3	1.3	—	—
East South Central .....	4.0	—	—	—
West South Central .....	0.8	0.7	—	—
Midwest .....	1.1	1.0	—	—
East North Central .....	1.0	1.1	—	—
West North Central .....	2.8	2.3	—	—
West .....	0.6	0.6	—	—
Mountain .....	1.1	1.1	—	—
Pacific .....	0.8	0.7	—	—

<sup>1</sup> Less than 0.05.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2016**

(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 .....	28	61	6	4	1	57.4	60.0
<b>Worker characteristics</b>							
Management, professional, and related .....	28	59	7	5	( <sup>1</sup> )	57.4	60.0
Management, business, and financial .....	27	62	6	4	( <sup>1</sup> )	57.4	60.0
Professional and related .....	29	57	8	5	1	57.5	60.0
Service .....	31	63	—	2	—	57.0	60.0
Protective service .....	24	65	—	—	—	57.5	60.0
Sales and office .....	30	61	4	4	1	57.1	60.0
Sales and related .....	21	68	5	—	—	58.1	60.0
Office and administrative support .....	33	59	4	4	( <sup>1</sup> )	56.8	60.0
Natural resources, construction, and maintenance .....	22	66	8	—	—	58.5	60.0
Installation, maintenance, and repair .....	23	70	4	—	—	57.8	60.0
Production, transportation, and material moving ...	25	65	6	—	—	57.7	60.0
Production .....	26	63	6	—	—	57.6	60.0
Transportation and material moving .....	25	67	—	3	—	57.8	60.0
Full time .....	28	61	6	4	1	57.4	60.0
Part time .....	24	67	—	5	—	58.0	60.0
Union .....	33	59	7	1	1	57.3	60.0
Nonunion .....	28	61	6	5	( <sup>1</sup> )	57.4	60.0
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	24	70	—	3	—	57.6	60.0
Lowest 10 percent .....	—	65	—	—	—	56.4	60.0
Second 25 percent .....	30	62	4	3	1	56.9	60.0
Third 25 percent .....	27	62	6	4	( <sup>1</sup> )	57.6	60.0
Highest 25 percent .....	28	59	7	5	1	57.6	60.0
Highest 10 percent .....	27	59	8	5	1	57.8	60.0
<b>Establishment characteristics</b>							
Goods-producing industries .....	23	58	12	—	—	58.5	60.0
Construction .....	—	68	14	—	—	60.3	60.0
Manufacturing .....	24	57	12	—	—	58.3	60.0
Service-providing industries .....	29	62	5	4	( <sup>1</sup> )	57.2	60.0
Trade, transportation, and utilities .....	23	69	5	3	( <sup>1</sup> )	57.8	60.0
Wholesale trade .....	20	75	—	2	—	57.6	60.0
Retail trade .....	14	77	7	—	—	58.8	60.0
Transportation and warehousing .....	32	64	—	—	—	57.2	60.0
Utilities .....	36	32	22	—	—	58.5	60.0

See footnotes at end of table.

**Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2016—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 .....	31	61	2	5	1	56.6	60.0
Financial activities .....	37	53	6	4	( <sup>1</sup> )	56.8	60.0
Finance and insurance .....	40	49	6	5	( <sup>1</sup> )	56.5	60.0
Credit intermediation and related activities .....	42	46	—	6	—	56.4	60.0
Insurance carriers and related activities .....	36	53	8	—	—	56.7	60.0
Real estate and rental and leasing .....	—	82	—	—	—	59.5	60.0
Professional and business services .....	27	62	6	—	—	57.2	60.0
Professional and technical services .....	29	56	—	8	—	56.7	60.0
Administrative and waste services .....	28	62	—	—	—	57.6	60.0
Education and health services .....	31	61	4	3	1	56.9	60.0
Educational services .....	4	72	10	11	2	61.0	60.0
Junior colleges, colleges, and universities .....	4	77	8	7	3	60.7	60.0
Health care and social assistance .....	38	58	—	—	—	55.9	60.0
Leisure and hospitality .....	—	62	—	—	—	56.4	60.0
Other services .....	—	76	—	—	—	60.3	60.0
1 to 99 workers .....	22	66	7	4	( <sup>1</sup> )	58.2	60.0
1 to 49 workers .....	21	67	7	—	—	58.3	60.0
50 to 99 workers .....	24	62	—	4	—	58.0	60.0
100 workers or more .....	32	58	5	4	1	56.9	60.0
100 to 499 workers .....	25	64	5	5	1	57.7	60.0
500 workers or more .....	38	53	5	4	( <sup>1</sup> )	56.1	60.0
<b>Geographic areas</b>							
Northeast .....	27	66	3	4	( <sup>1</sup> )	57.5	60.0
New England .....	27	62	6	—	—	57.5	60.0
Middle Atlantic .....	26	67	—	4	—	57.6	60.0
South .....	31	62	4	3	( <sup>1</sup> )	56.7	60.0
South Atlantic .....	32	59	4	4	1	56.6	60.0
East South Central .....	25	68	4	3	—	57.1	60.0
West South Central .....	31	63	4	—	—	56.7	60.0
Midwest .....	23	65	6	5	1	58.2	60.0
East North Central .....	23	65	7	4	1	57.9	60.0
West North Central .....	22	64	—	7	—	58.6	60.0
West .....	32	51	12	5	1	57.6	60.0
Mountain .....	31	55	—	3	—	57.8	60.0
Pacific .....	32	48	12	—	—	57.5	60.0

<sup>1</sup> Less than 0.5.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2016**

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 .....	1.2	1.3	0.8	0.5	0.1	0.2	0.0
<b>Worker characteristics</b>							
Management, professional, and related .....	1.6	2.0	1.1	0.7	0.1	0.2	0.0
Management, business, and financial .....	2.5	2.6	0.8	0.7	0.1	0.4	0.0
Professional and related .....	1.9	2.2	1.5	1.0	0.2	0.3	0.0
Service .....	6.4	6.5	–	0.5	–	0.7	0.0
Protective service .....	6.7	8.4	–	–	–	1.1	0.0
Sales and office .....	1.6	1.6	0.6	0.7	0.3	0.3	0.0
Sales and related .....	2.4	3.2	1.8	–	–	0.5	0.0
Office and administrative support .....	1.8	1.9	0.5	0.6	0.1	0.3	0.0
Natural resources, construction, and maintenance .....	3.1	3.2	1.8	–	–	0.7	0.0
Installation, maintenance, and repair .....	3.0	3.2	1.0	–	–	0.4	0.0
Production, transportation, and material moving ...	2.3	2.5	1.6	–	–	0.3	0.0
Production .....	3.3	3.4	1.6	–	–	0.4	0.0
Transportation and material moving .....	2.7	3.2	–	1.2	–	0.4	0.0
Full time .....	1.2	1.3	0.8	0.5	0.1	0.2	0.0
Part time .....	4.4	5.2	–	1.6	–	0.4	0.0
Union .....	3.7	3.2	2.3	0.5	0.3	0.5	0.0
Nonunion .....	1.2	1.3	0.7	0.5	0.1	0.2	0.0
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	4.7	4.8	–	0.8	–	0.6	0.0
Lowest 10 percent .....	–	14.3	–	–	–	1.5	0.0
Second 25 percent .....	2.5	2.8	0.7	0.5	0.4	0.4	0.0
Third 25 percent .....	1.7	1.4	0.9	0.6	0.1	0.2	0.0
Highest 25 percent .....	1.5	1.9	1.3	0.7	0.1	0.2	0.0
Highest 10 percent .....	2.4	2.7	1.6	0.9	0.2	0.4	0.0
<b>Establishment characteristics</b>							
Goods-producing industries .....	2.1	2.0	2.2	–	–	0.4	0.0
Construction .....	–	4.8	3.7	–	–	1.6	0.0
Manufacturing .....	2.1	2.3	2.4	–	–	0.3	0.0
Service-providing industries .....	1.5	1.5	0.8	0.5	0.1	0.2	0.0
Trade, transportation, and utilities .....	1.8	2.4	1.0	0.6	0.2	0.3	0.0
Wholesale trade .....	3.6	4.5	–	1.1	–	0.6	0.0
Retail trade .....	3.0	4.1	2.4	–	–	0.5	0.0
Transportation and warehousing .....	5.4	6.2	–	–	–	0.5	0.0
Utilities .....	3.8	2.5	3.0	–	–	0.8	0.0

See footnotes at end of table.

**Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2016—continued**

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 .....	3.4	3.4	0.9	2.4	0.3	0.5	0.0
Financial activities .....	2.0	2.1	0.8	1.0	0.1	0.2	0.0
Finance and insurance .....	1.8	1.8	0.8	1.1	0.1	0.3	0.0
Credit intermediation and related activities .....	2.9	3.1	—	1.5	—	0.3	0.0
Insurance carriers and related activities ....	2.0	1.9	2.0	—	—	0.4	0.0
Real estate and rental and leasing .....	—	3.9	—	—	—	0.5	0.0
Professional and business services .....	3.5	4.2	2.6	—	—	0.5	0.0
Professional and technical services .....	4.7	4.8	—	2.0	—	0.8	0.0
Administrative and waste services .....	6.2	7.7	—	—	—	0.9	0.0
Education and health services .....	3.6	3.4	1.6	0.8	0.2	0.5	0.0
Educational services .....	1.2	2.7	2.2	2.7	0.5	0.2	0.0
Junior colleges, colleges, and universities .....	1.3	2.3	1.1	1.5	0.8	0.2	0.0
Health care and social assistance .....	4.3	4.1	—	—	—	0.6	0.0
Leisure and hospitality .....	—	13.1	—	—	—	1.3	2.7
Other services .....	—	6.7	—	—	—	0.7	0.0
1 to 99 workers .....	2.0	2.1	1.5	0.6	0.2	0.3	0.0
1 to 49 workers .....	2.2	2.6	1.4	—	—	0.3	0.0
50 to 99 workers .....	3.6	4.0	—	1.0	—	0.5	0.0
100 workers or more .....	1.4	1.6	0.7	0.6	0.1	0.2	0.0
100 to 499 workers .....	2.6	2.9	0.9	0.7	0.2	0.4	0.0
500 workers or more .....	2.6	2.5	1.1	0.9	0.1	0.4	0.0
<b>Geographic areas</b>							
Northeast .....	3.1	3.2	0.7	1.2	0.1	0.4	0.0
New England .....	4.7	5.0	2.2	—	—	0.7	0.0
Middle Atlantic .....	3.7	3.8	—	1.5	—	0.5	0.0
South .....	2.3	2.2	0.7	0.5	0.1	0.3	0.0
South Atlantic .....	2.1	2.6	1.0	0.7	0.2	0.3	0.0
East South Central .....	5.4	4.4	1.2	1.3	—	1.0	0.0
West South Central .....	5.6	5.3	1.1	—	—	0.7	0.0
Midwest .....	1.2	1.9	2.0	1.1	0.2	0.2	0.0
East North Central .....	1.0	2.0	2.7	1.4	0.3	0.2	0.0
West North Central .....	3.2	4.4	—	1.1	—	0.2	0.0
West .....	2.7	3.0	2.7	1.2	0.5	0.5	0.0
Mountain .....	5.4	5.1	—	1.3	—	1.0	0.0
Pacific .....	3.0	3.5	2.8	—	—	0.6	0.0

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, March 2016**

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	90	–	\$5,000	\$8,000	\$12,000	\$15,000	10
<b>Worker characteristics</b>							
Management, professional, and related .....	91	\$4,000	5,000	10,000	12,500	–	9
Management, business, and financial .....	91	5,000	6,000	10,000	15,000	20,000	9
Professional and related .....	91	3,500	5,000	8,000	12,000	15,000	9
Service .....	93	4,000	5,000	7,500	10,000	12,500	7
Sales and office .....	91	–	5,000	9,000	12,500	20,000	9
Sales and related .....	91	5,000	5,000	10,000	15,000	20,000	9
Office and administrative support .....	91	3,000	5,000	8,333	12,500	20,000	9
Natural resources, construction, and maintenance	88	3,500	5,000	7,000	10,000	15,000	12
Installation, maintenance, and repair .....	88	3,500	5,000	6,000	10,000	15,000	12
Production, transportation, and material moving ...	82	3,000	5,000	7,000	10,000	15,000	18
Production .....	88	3,000	5,000	7,000	10,000	15,000	12
Transportation and material moving .....	77	–	–	7,000	10,000	12,500	23
Full time .....	89	–	5,000	8,000	12,000	15,000	11
Part time .....	91	4,000	5,000	7,000	10,000	15,000	9
Union .....	79	–	–	6,000	10,000	12,500	21
Nonunion .....	91	4,000	5,000	8,500	12,000	15,000	9
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	95	4,000	5,000	7,500	10,000	12,500	5
Second 25 percent .....	91	3,000	5,000	7,500	10,000	15,000	9
Third 25 percent .....	88	–	5,000	8,000	10,000	15,000	12
Highest 25 percent .....	89	4,000	6,000	10,000	15,000	17,333	11
Highest 10 percent .....	87	5,000	6,000	10,000	15,000	20,000	13
<b>Establishment characteristics</b>							
Goods-producing industries .....	91	–	5,000	10,000	12,000	15,000	9
Manufacturing .....	90	–	5,000	10,000	12,000	15,000	10
Service-providing industries .....	89	–	5,000	8,000	12,000	15,000	11
Trade, transportation, and utilities .....	84	–	5,000	7,000	10,000	15,000	16
Wholesale trade .....	87	5,000	5,000	7,500	10,000	15,000	13
Transportation and warehousing .....	80	–	–	7,500	10,000	12,500	20
Utilities .....	66	–	–	12,000	15,000	15,000	34

See footnotes at end of table.

**Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, March 2016—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 <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information .....	94	\$4,000	\$5,000	\$10,000	\$15,000	\$20,000	6
Financial activities .....	89	—	7,000	10,000	20,833	30,000	11
Finance and insurance .....	88	2,500	8,000	12,000	20,833	30,000	12
Credit intermediation and related activities .....	94	2,500	6,000	12,000	20,833	30,000	6
Insurance carriers and related activities .....	78	5,000	9,500	—	17,333	30,000	22
Professional and business services .....	85	—	5,000	10,000	15,000	15,000	15
Professional and technical services .....	91	5,000	6,000	10,000	15,000	15,000	9
Administrative and waste services .....	72	—	—	—	15,000	20,833	28
Education and health services .....	94	4,000	5,000	—	10,000	15,000	6
Educational services .....	93	—	5,000	7,500	10,000	20,000	7
Junior colleges, colleges, and universities .....	90	5,000	5,000	8,000	12,000	20,000	10
Health care and social assistance .....	94	4,000	5,000	6,000	10,000	15,000	6
Accommodation and food services .....	100	5,000	—	—	10,000	12,000	—
1 to 99 workers .....	91	4,000	5,000	7,500	10,000	15,000	9
1 to 49 workers .....	89	4,000	5,000	7,500	10,000	—	11
50 to 99 workers .....	94	5,000	5,000	7,500	10,000	15,000	6
100 workers or more .....	89	3,000	5,000	10,000	12,500	15,000	11
100 to 499 workers .....	89	—	5,000	8,000	10,500	15,000	11
500 workers or more .....	88	3,000	5,000	10,000	15,000	20,000	12
<b>Geographic areas</b>							
Northeast .....	92	3,000	5,000	8,000	12,000	17,333	8
New England .....	92	3,000	5,000	7,500	11,000	15,000	8
Middle Atlantic .....	92	3,000	5,000	8,000	12,000	17,333	8
South .....	90	4,000	5,000	10,000	10,900	15,000	10
South Atlantic .....	90	4,000	5,000	10,000	12,500	15,000	10
East South Central .....	88	3,000	5,000	6,000	10,000	15,000	12
West South Central .....	92	4,000	5,000	10,000	10,625	—	8
Midwest .....	86	3,000	5,000	7,000	—	15,000	14
East North Central .....	84	3,000	5,000	6,000	10,000	15,000	16
West North Central .....	90	—	5,000	8,000	12,500	16,000	10
West .....	90	4,000	6,000	10,000	15,000	20,000	10
Mountain .....	92	5,000	6,000	10,000	15,000	20,000	8
Pacific .....	89	4,000	6,000	10,000	12,500	—	11

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, private industry workers, March 2016**

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	0.7	–	\$0.00	\$246.50	\$467.00	\$0.00	0.7
<b>Worker characteristics</b>							
Management, professional, and related .....	1.2	\$68.22	307.79	485.70	2,029.04	–	1.2
Management, business, and financial .....	1.8	0.00	0.00	0.00	0.00	722.26	1.8
Professional and related .....	1.4	790.46	0.00	273.98	1,127.51	0.00	1.4
Service .....	1.8	423.08	0.00	458.61	0.00	1,172.10	1.8
Sales and office .....	0.7	–	0.00	1,234.93	1,268.05	0.00	0.7
Sales and related .....	1.9	0.00	267.58	200.69	3,008.58	1,891.31	1.9
Office and administrative support .....	0.8	241.03	0.00	1,080.88	698.55	0.00	0.8
Natural resources, construction, and maintenance	2.5	620.29	0.00	547.56	707.95	0.00	2.5
Installation, maintenance, and repair .....	2.5	757.37	225.47	1,454.88	0.00	348.34	2.5
Production, transportation, and material moving ...	2.2	10.81	0.00	473.02	0.00	513.83	2.2
Production .....	2.5	0.00	0.00	711.11	458.61	0.00	2.5
Transportation and material moving .....	3.4	–	–	808.30	0.00	2,489.55	3.4
Full time .....	0.7	–	0.00	525.84	302.13	0.00	0.7
Part time .....	2.5	1,022.21	0.00	1,089.80	2,922.04	231.73	2.5
Union .....	2.9	–	–	1,117.78	0.00	2,915.90	2.9
Nonunion .....	0.7	181.11	0.00	1,393.41	476.56	801.49	0.7
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	1.3	953.11	0.00	1,238.52	0.00	2,059.68	1.3
Second 25 percent .....	1.0	183.19	0.00	671.54	1,243.59	0.00	1.0
Third 25 percent .....	1.1	–	0.00	262.89	72.45	0.00	1.1
Highest 25 percent .....	1.3	310.86	1,028.84	0.00	579.33	2,986.96	1.3
Highest 10 percent .....	1.9	133.79	756.84	0.00	0.00	1,501.89	1.9
<b>Establishment characteristics</b>							
Goods-producing industries .....	1.3	–	0.00	491.58	965.03	0.00	1.3
Manufacturing .....	1.7	–	0.00	231.73	634.63	0.00	1.7
Service-providing industries .....	0.8	–	0.00	141.01	1,185.47	531.40	0.8
Trade, transportation, and utilities .....	1.4	–	0.00	620.36	0.00	0.00	1.4
Wholesale trade .....	1.8	610.36	0.00	1,341.25	0.00	0.00	1.8
Transportation and warehousing .....	3.1	–	–	704.79	1,189.16	3,678.64	3.1
Utilities .....	5.3	–	–	2,654.83	0.00	0.00	5.3

See footnotes at end of table.

**Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, private industry workers, March 2016—continued**

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information .....	2.2	\$0.00	\$1,383.94	\$0.00	\$0.00	\$3,224.19	2.2
Financial activities .....	1.1	—	1,342.86	671.93	1,051.40	0.00	1.1
Finance and insurance .....	1.0	379.93	674.86	0.00	0.00	0.00	1.0
Credit intermediation and related activities .....	1.3	0.00	360.24	151.66	0.00	0.00	1.3
Insurance carriers and related activities .....	2.1	0.00	1,630.38	—	3,349.73	0.00	2.1
Professional and business services .....	2.5	—	1,396.82	0.00	0.00	546.31	2.5
Professional and technical services .....	3.0	618.20	133.79	0.00	0.00	0.00	3.0
Administrative and waste services .....	6.6	—	—	—	3,522.03	5,401.09	6.6
Education and health services .....	1.5	924.36	0.00	—	0.00	1,557.39	1.5
Educational services .....	1.4	—	0.00	353.98	359.00	637.30	1.4
Junior colleges, colleges, and universities .....	1.4	992.22	378.42	835.52	1,552.67	4,335.32	1.4
Health care and social assistance .....	1.8	904.20	0.00	1,270.05	0.00	3,249.08	1.8
Accommodation and food services .....	0.0	0.00	—	—	0.00	2,767.89	—
1 to 99 workers .....	0.9	66.90	0.00	115.87	66.90	0.00	0.9
1 to 49 workers .....	1.0	557.41	0.00	821.37	0.00	—	1.0
50 to 99 workers .....	1.4	590.34	946.04	528.12	1,212.45	0.00	1.4
100 workers or more .....	1.0	92.05	0.00	824.65	405.53	531.45	1.0
100 to 499 workers .....	1.6	—	0.00	448.75	1,415.51	0.00	1.6
500 workers or more .....	1.3	41.63	641.64	0.00	1,121.37	919.66	1.3
<b>Geographic areas</b>							
Northeast .....	1.2	17.66	0.00	505.05	1,089.26	3,092.21	1.2
New England .....	2.2	450.58	0.00	250.30	1,619.60	688.73	2.2
Middle Atlantic .....	1.5	13.96	0.00	294.97	886.21	3,684.65	1.5
South .....	1.3	13.38	0.00	2,191.27	1,345.68	0.00	1.3
South Atlantic .....	2.2	69.52	1,262.18	989.96	2,838.30	0.00	2.2
East South Central .....	2.7	18.20	0.00	1,116.20	0.00	0.00	2.7
West South Central .....	1.7	613.11	0.00	2,455.16	1,098.95	—	1.7
Midwest .....	1.5	169.30	0.00	654.75	—	0.00	1.5
East North Central .....	1.7	4.42	0.00	411.17	435.03	0.00	1.7
West North Central .....	2.5	—	136.60	1,215.07	3,394.57	2,255.21	2.5
West .....	1.5	133.79	0.00	0.00	3,730.85	4,321.10	1.5
Mountain .....	1.7	353.98	0.00	0.00	3,088.08	2,868.39	1.7
Pacific .....	2.1	94.60	378.42	559.69	3,342.52	—	2.1

<sup>1</sup> 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 as or less than the benefit shown. The remaining percentiles follow the same logic.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 32. Leave benefits: Access, private industry workers, March 2016**

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave <sup>1</sup>	
								Paid	Unpaid
All workers .....	77	64	76	40	56	57	29	13	87
<b>Worker characteristics</b>									
Management, professional, and related .....	89	82	88	58	76	79	45	24	93
Management, business, and financial .....	97	89	97	61	81	83	48	28	93
Professional and related .....	85	78	83	56	73	76	43	22	93
Service .....	50	42	52	22	30	33	11	7	79
Protective service .....	64	47	58	28	30	34	15	5	82
Sales and office .....	81	69	79	43	57	58	29	13	88
Sales and related .....	73	60	72	36	46	48	24	8	85
Office and administrative support .....	86	75	85	48	64	64	33	16	89
Natural resources, construction, and maintenance	79	56	77	29	46	48	21	8	83
Construction, extraction, farming, fishing, and forestry .....	66	42	63	17	29	34	12	7	80
Installation, maintenance, and repair .....	91	69	90	40	60	61	29	9	87
Production, transportation, and material moving ...	83	59	81	33	60	59	29	6	88
Production .....	89	57	87	33	64	63	31	8	89
Transportation and material moving .....	76	61	75	32	57	55	28	5	87
Full time .....	90	76	91	48	67	69	35	16	90
Part time .....	40	30	36	18	24	26	11	5	79
Union .....	89	76	88	51	75	77	39	11	91
Nonunion .....	76	63	75	39	54	55	28	13	86
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	52	39	50	19	28	30	11	6	80
Lowest 10 percent .....	40	27	41	11	20	22	8	4	76
Second 25 percent .....	82	65	81	41	58	59	26	11	87
Third 25 percent .....	89	75	88	47	67	69	35	14	90
Highest 25 percent .....	92	84	91	58	78	80	48	24	92
Highest 10 percent .....	93	87	92	60	79	83	53	24	94
<b>Establishment characteristics</b>									
Goods-producing industries .....	89	63	87	35	61	62	32	9	88
Construction .....	71	47	68	18	32	35	10	5	78
Manufacturing .....	97	70	96	42	75	75	42	10	92
Service-providing industries .....	74	64	74	41	55	56	28	14	87
Trade, transportation, and utilities .....	81	66	79	38	57	57	29	7	89
Wholesale trade .....	92	77	89	40	68	69	28	10	87
Retail trade .....	74	58	73	34	48	47	23	7	87
Transportation and warehousing .....	87	74	87	43	71	71	44	6	93
Utilities .....	100	92	98	61	88	87	58	10	96

See footnotes at end of table.

**Table 32. Leave benefits: Access, private industry workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave <sup>1</sup>	
								Paid	Unpaid
Information .....	97	92	96	81	92	92	53	33	97
Financial activities .....	94	89	94	61	82	86	54	31	93
Finance and insurance .....	97	91	97	68	90	92	65	37	96
Credit intermediation and related activities .....	98	93	98	63	91	93	69	34	97
Insurance carriers and related activities .....	97	87	96	76	87	90	60	39	95
Real estate and rental and leasing .....	83	81	85	39	59	66	17	10	83
Professional and business services .....	78	64	75	38	52	54	29	16	82
Professional and technical services .....	91	80	90	48	67	72	42	27	86
Administrative and waste services .....	61	42	55	21	28	29	11	6	74
Education and health services .....	83	73	79	56	68	70	32	19	93
Educational services .....	65	75	56	48	73	72	41	20	90
Junior colleges, colleges, and universities .....	81	83	73	50	88	90	58	21	95
Health care and social assistance .....	86	73	83	57	67	70	30	18	93
Leisure and hospitality .....	36	34	41	12	17	23	8	6	77
Accommodation and food services .....	33	31	41	11	16	22	6	5	77
Other services .....	64	57	68	30	40	37	15	8	79
1 to 99 workers .....	69	55	68	28	42	45	18	9	81
1 to 49 workers .....	68	53	67	26	39	42	17	9	79
50 to 99 workers .....	73	60	72	34	53	53	23	10	87
100 workers or more .....	87	75	85	54	72	73	41	18	94
100 to 499 workers .....	85	72	83	48	66	66	35	14	93
500 workers or more .....	89	80	89	62	82	83	51	23	95
<b>Geographic areas</b>									
Northeast .....	76	67	76	49	62	70	33	17	85
New England .....	73	65	73	41	61	71	35	13	89
Middle Atlantic .....	78	68	77	52	62	69	33	18	84
South .....	79	62	78	39	58	60	31	12	85
South Atlantic .....	79	61	78	41	61	60	32	12	88
East South Central .....	79	62	81	33	54	59	28	9	83
West South Central .....	79	63	78	39	56	60	32	14	82
Midwest .....	76	60	77	36	57	56	26	11	89
East North Central .....	76	60	77	36	57	55	26	12	88
West North Central .....	75	60	76	37	57	57	28	10	91
West .....	74	68	71	36	46	45	24	13	88
Mountain .....	73	58	71	41	47	51	27	14	86
Pacific .....	75	73	71	34	45	42	23	13	88

<sup>1</sup> The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 32. Standard errors for leave benefits: Access, private industry workers, March 2016**

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
All workers .....	0.8	0.9	0.8	0.7	0.7	0.8	0.6	0.5	0.6
<b>Worker characteristics</b>									
Management, professional, and related .....	0.8	1.2	1.0	1.3	1.3	1.2	1.6	0.9	0.7
Management, business, and financial .....	0.3	0.9	0.4	1.8	1.3	1.2	1.8	1.5	1.0
Professional and related .....	1.2	1.6	1.3	1.7	1.8	1.6	2.2	1.2	0.9
Service .....	2.1	2.0	2.0	1.9	1.5	1.7	1.2	1.1	1.8
Protective service .....	6.8	6.7	7.4	7.1	6.9	5.2	3.6	1.5	3.9
Sales and office .....	0.9	1.2	1.0	1.2	1.2	1.5	1.0	0.7	0.9
Sales and related .....	1.7	1.6	1.8	1.5	1.7	1.8	1.1	0.8	1.4
Office and administrative support .....	0.9	1.1	1.1	1.6	1.4	1.8	1.3	1.1	1.0
Natural resources, construction, and maintenance	1.4	1.7	1.6	1.3	1.5	1.6	0.9	0.7	1.4
Construction, extraction, farming, fishing, and forestry .....	2.7	2.5	3.1	1.7	1.6	2.3	1.1	1.3	2.0
Installation, maintenance, and repair .....	1.3	2.3	1.7	1.7	2.3	2.1	1.4	1.2	1.6
Production, transportation, and material moving ...	1.4	1.8	1.3	1.3	1.4	1.5	1.3	0.6	0.9
Production .....	1.3	2.2	1.5	1.8	2.1	2.1	1.7	0.7	1.2
Transportation and material moving .....	2.2	2.5	1.7	1.7	1.9	1.9	1.6	0.8	1.3
Full time .....	0.5	0.7	0.5	0.8	0.8	0.7	0.7	0.6	0.5
Part time .....	1.6	1.5	1.6	1.2	1.3	1.5	0.9	0.6	1.4
Union .....	1.5	1.8	1.5	2.5	1.9	2.0	1.8	1.2	1.4
Nonunion .....	0.8	0.9	0.9	0.8	0.8	0.9	0.7	0.5	0.7
Average wage within the following categories: <sup>1</sup>									
Lowest 25 percent .....	1.7	1.4	1.7	1.1	1.1	1.4	0.7	0.9	1.2
Lowest 10 percent .....	1.6	1.5	1.7	0.9	1.4	1.8	1.2	0.7	1.8
Second 25 percent .....	1.2	1.3	1.4	1.4	1.4	1.3	1.0	0.8	1.0
Third 25 percent .....	0.8	1.1	0.8	1.3	1.2	1.1	0.9	0.8	0.7
Highest 25 percent .....	0.5	0.9	0.8	1.3	1.1	1.2	1.5	1.0	0.8
Highest 10 percent .....	0.8	1.3	1.1	1.8	1.5	1.6	2.3	1.5	1.2
<b>Establishment characteristics</b>									
Goods-producing industries .....	0.8	1.5	1.2	1.4	1.3	1.2	1.1	0.6	0.7
Construction .....	2.1	2.3	2.6	1.4	2.0	2.4	1.3	1.0	1.6
Manufacturing .....	0.6	2.1	0.6	1.7	1.4	1.2	1.6	1.0	0.8
Service-providing industries .....	0.9	1.0	1.0	0.8	0.9	0.9	0.7	0.6	0.7
Trade, transportation, and utilities .....	1.0	1.5	0.8	1.0	1.1	1.2	1.1	0.5	0.8
Wholesale trade .....	1.8	2.4	1.4	1.9	2.4	2.4	2.6	1.1	1.4
Retail trade .....	1.3	1.5	1.2	1.3	1.3	1.5	1.2	0.8	1.0
Transportation and warehousing .....	3.3	4.0	3.2	2.5	3.5	3.2	3.8	1.4	2.0
Utilities .....	0.3	3.2	1.2	5.8	3.3	3.6	5.0	2.3	2.4

See footnotes at end of table.

**Table 32. Standard errors for leave benefits: Access, private industry workers, March 2016—continued**

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
Information .....	0.9	1.8	1.3	2.7	1.9	2.2	2.8	3.5	0.9
Financial activities .....	0.9	1.0	0.8	1.6	1.6	1.2	1.9	1.0	1.2
Finance and insurance .....	0.4	0.9	0.3	1.4	0.9	0.8	1.5	1.5	0.6
Credit intermediation and related activities .....	0.4	1.3	0.3	2.3	1.1	1.0	1.9	2.2	0.5
Insurance carriers and related activities .....	0.9	1.8	0.8	1.8	2.0	1.7	2.2	2.0	1.1
Real estate and rental and leasing .....	2.9	2.9	2.7	4.0	4.2	3.6	3.9	2.7	4.1
Professional and business services .....	1.7	2.0	2.4	1.8	2.0	1.9	1.9	1.7	1.8
Professional and technical services .....	1.9	2.5	2.3	4.1	3.1	3.1	3.2	3.1	3.0
Administrative and waste services .....	3.0	3.4	4.1	2.5	1.9	1.7	2.3	1.4	2.7
Education and health services .....	1.7	2.5	1.8	2.6	2.0	1.8	2.2	1.5	1.4
Educational services .....	2.5	2.6	3.1	2.1	4.1	4.2	3.4	1.9	2.2
Junior colleges, colleges, and universities .....	2.0	1.9	1.8	2.1	1.8	1.7	3.1	2.0	1.2
Health care and social assistance .....	1.8	2.8	1.9	2.9	2.1	1.8	2.5	1.7	1.5
Leisure and hospitality .....	2.6	2.5	2.6	1.9	2.2	2.2	1.7	1.4	2.9
Accommodation and food services .....	3.1	2.8	3.0	1.9	2.4	2.7	1.7	1.4	3.1
Other services .....	3.2	3.9	2.6	3.3	3.7	2.8	2.6	2.1	4.2
1 to 99 workers .....	1.3	1.3	1.2	1.0	1.2	1.2	0.9	0.5	1.0
1 to 49 workers .....	1.3	1.4	1.3	1.2	1.1	1.3	0.9	0.6	1.2
50 to 99 workers .....	2.6	2.3	2.6	2.3	2.5	2.6	1.6	1.4	1.5
100 workers or more .....	0.7	0.9	0.8	1.0	0.9	0.8	1.1	0.8	0.5
100 to 499 workers .....	1.1	1.3	1.2	1.3	1.3	1.1	1.4	1.0	0.8
500 workers or more .....	1.3	1.6	1.2	1.4	1.6	1.7	1.9	1.4	0.7
<b>Geographic areas</b>									
Northeast .....	1.4	1.3	1.3	1.4	1.6	1.7	1.7	0.8	1.3
New England .....	1.3	3.0	1.9	3.2	3.1	2.2	2.6	1.3	3.9
Middle Atlantic .....	1.8	1.5	1.4	1.7	1.7	2.3	2.0	1.1	1.1
South .....	1.4	1.6	1.4	1.3	1.6	1.4	1.1	0.7	1.1
South Atlantic .....	1.1	2.3	1.4	2.0	1.9	1.3	1.3	0.9	1.1
East South Central .....	4.8	3.9	3.1	1.8	6.5	5.9	5.3	1.9	4.3
West South Central .....	3.2	2.6	3.3	2.4	1.9	2.5	1.1	0.9	2.0
Midwest .....	1.6	2.2	2.1	1.6	1.3	1.7	1.5	0.8	0.7
East North Central .....	1.3	1.8	2.1	1.9	1.3	1.9	1.8	0.8	0.7
West North Central .....	4.5	5.7	4.8	3.1	2.9	3.4	2.3	1.9	1.5
West .....	1.5	1.4	1.6	1.5	1.1	1.5	1.0	1.5	1.7
Mountain .....	0.9	1.7	1.3	3.7	1.3	1.8	1.2	3.2	3.3
Pacific .....	2.2	2.0	2.2	1.2	1.5	2.0	1.4	1.6	2.0

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 33. Paid holidays: Number of days provided, private industry workers, March 2016**

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers .....	8	3	24	15	14	10	12	6	4	2	1	2	8	7
<b>Worker characteristics</b>														
Management, professional, and related .....	2	1	18	15	15	13	15	8	7	2	1	2	9	8
Management, business, and financial .....	1	1	17	11	16	14	20	8	7	2	1	2	9	9
Professional and related .....	2	1	19	18	14	13	12	8	7	2	1	2	9	8
Service .....	14	8	33	20	10	6	4	2	1	1	( <sup>1</sup> )	1	6	6
Protective service .....	—	—	28	—	—	—	3	—	—	—	—	1	7	7
Sales and office .....	14	3	25	14	13	9	13	4	2	1	( <sup>1</sup> )	1	7	7
Sales and related .....	28	5	29	11	9	7	5	3	1	—	—	—	6	6
Office and administrative support .....	6	2	23	16	15	10	18	5	3	1	1	1	8	8
Natural resources, construction, and maintenance .....	6	6	33	18	11	8	10	4	2	1	1	1	7	7
Construction, extraction, farming, fishing, and forestry .....	8	7	35	16	14	9	5	2	—	—	—	1	7	6
Installation, maintenance, and repair .....	4	5	31	19	10	7	13	6	3	1	1	1	8	7
Production, transportation, and material moving .....	5	3	24	12	16	11	13	8	3	2	( <sup>1</sup> )	3	8	8
Production .....	3	2	21	10	12	14	16	11	5	—	—	3	9	9
Transportation and material moving .....	8	4	27	15	21	7	8	5	2	—	—	2	8	7
Full time .....	5	3	23	15	14	11	13	7	4	2	1	2	8	8
Part time .....	27	5	32	16	9	3	5	1	1	1	—	—	6	6
Union .....	—	2	21	12	17	10	12	10	7	2	—	4	9	8
Nonunion .....	9	3	25	16	13	10	12	5	3	1	( <sup>1</sup> )	1	8	7
Average wage within the following categories: <sup>2</sup>														
Lowest 25 percent .....	22	7	34	15	9	5	4	1	( <sup>1</sup> )	—	—	( <sup>1</sup> )	6	6
Lowest 10 percent .....	27	7	33	15	10	3	3	1	—	—	—	—	6	6
Second 25 percent .....	8	4	28	17	13	9	11	5	2	1	( <sup>1</sup> )	1	7	7
Third 25 percent .....	4	2	22	15	15	11	16	7	4	1	1	2	8	8
Highest 25 percent .....	2	1	16	13	16	14	15	8	8	3	1	2	9	9
Highest 10 percent .....	2	1	14	12	16	15	16	8	11	3	1	2	9	9
<b>Establishment characteristics</b>														
Goods-producing industries .....	3	3	19	12	12	14	16	8	8	2	1	2	9	9
Construction .....	7	8	38	19	13	10	4	1	—	—	—	—	7	6
Manufacturing .....	2	1	12	9	12	16	21	11	10	3	1	3	9	9
Service-providing industries .....	9	3	26	16	14	9	11	5	3	1	1	1	8	7
Trade, transportation, and utilities .....	18	5	31	13	13	6	7	4	1	1	( <sup>1</sup> )	1	7	6
Wholesale trade .....	3	2	27	15	15	12	14	7	2	—	—	2	8	8
Retail trade .....	34	8	37	11	5	2	1	1	( <sup>1</sup> )	—	—	—	5	6
Transportation and warehousing .....	2	5	24	14	29	4	10	7	—	—	—	—	8	8
Utilities .....	—	—	—	—	—	28	15	21	—	—	—	—	10	10

See footnotes at end of table.

**Table 33. Paid holidays: Number of days provided, private industry workers, March 2016—continued**

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days	
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days			
Information .....	—	—	16	32	12	15	14	7	—	—	—	—	—	8	8
Financial activities .....	1	—	11	10	17	17	36	6	2	1	—	—	—	9	9
Finance and insurance .....	—	—	6	6	17	18	43	6	2	1	—	—	—	9	10
Credit intermediation and related activities .....	—	—	5	4	14	7	62	5	1	—	—	—	—	9	10
Insurance carriers and related activities .....	—	—	9	11	22	24	23	7	3	—	—	—	—	9	9
Real estate and rental and leasing .....	5	—	28	23	16	12	—	5	—	—	—	—	—	7	7
Professional and business services .....	6	2	23	13	18	13	11	8	5	1	—	—	—	8	8
Professional and technical services .....	5	—	12	13	24	13	14	7	6	—	—	—	—	8	8
Administrative and waste services .....	9	4	35	12	12	11	9	7	—	—	—	—	—	7	7
Education and health services .....	3	4	31	21	10	8	7	5	5	2	2	2	3	8	7
Educational services .....	—	2	—	5	7	10	13	13	11	9	7	19	12	11	11
Junior colleges, colleges, and universities .....	—	2	—	4	7	7	12	12	15	14	8	17	12	12	12
Health care and social assistance .....	3	—	35	23	10	7	6	3	4	1	—	1	7	7	7
Leisure and hospitality .....	18	6	28	26	13	4	—	3	—	—	—	—	6	6	6
Accommodation and food services .....	19	6	24	32	14	4	—	—	—	—	—	—	6	7	7
Other services .....	10	3	19	13	16	4	18	—	2	7	—	—	8	8	8
1 to 99 workers .....	10	4	28	16	12	9	10	5	2	1	( <sup>1</sup> )	1	7	7	7
1 to 49 workers .....	11	5	28	17	11	8	11	5	2	1	( <sup>1</sup> )	1	7	7	7
50 to 99 workers .....	10	3	29	15	15	12	9	3	2	—	—	( <sup>1</sup> )	7	7	7
100 workers or more .....	5	2	20	14	15	11	14	7	5	2	1	2	8	8	8
100 to 499 workers .....	8	3	23	14	15	10	13	6	4	2	—	—	8	8	8
500 workers or more .....	—	—	17	15	16	12	16	9	6	2	1	3	9	9	9
<b>Geographic areas</b>															
Northeast .....	7	3	19	16	12	10	15	8	6	2	1	2	8	8	8
New England .....	8	2	14	15	11	10	17	—	5	2	—	2	8	8	8
Middle Atlantic .....	6	3	20	16	12	9	14	7	7	2	( <sup>1</sup> )	2	8	8	8
South .....	11	4	24	15	13	12	11	5	3	1	1	1	7	7	7
South Atlantic .....	11	3	25	14	13	11	12	4	3	1	—	—	7	7	7
East South Central .....	10	4	23	—	10	—	14	7	4	—	—	2	8	8	8
West South Central .....	10	5	23	18	14	13	8	5	2	( <sup>1</sup> )	( <sup>1</sup> )	1	7	7	7
Midwest .....	5	2	28	16	15	9	13	5	3	2	( <sup>1</sup> )	3	8	7	7
East North Central .....	6	—	26	17	15	8	14	5	3	2	—	3	8	7	7
West North Central .....	4	—	33	13	15	9	11	6	3	2	—	2	8	7	7
West .....	7	5	25	14	14	10	11	6	4	—	—	1	8	7	7
Mountain .....	8	3	30	14	16	9	11	5	4	—	—	—	7	7	7
Pacific .....	7	5	23	14	13	11	11	7	4	—	—	1	8	8	8

<sup>1</sup> Less than 0.5.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 33. Standard errors for paid holidays: Number of days provided, private industry workers, March 2016**

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers .....	0.4	0.4	0.8	0.8	0.5	0.6	0.4	0.4	0.4	0.2	0.2	0.2	( <sup>1</sup> )	0.3
<b>Worker characteristics</b>														
Management, professional, and related .....	0.3	0.2	1.1	1.4	1.3	1.0	0.8	0.7	1.0	0.3	0.5	0.4	0.1	0.2
Management, business, and financial .....	0.3	0.2	1.5	1.0	1.6	1.1	1.1	0.9	1.0	0.4	0.3	0.5	0.1	0.0
Professional and related .....	0.5	0.2	1.8	2.1	1.6	1.6	1.1	0.9	1.2	0.4	0.6	0.4	0.1	0.0
Service .....	2.4	2.6	3.1	2.7	1.3	1.2	0.8	0.6	0.5	0.3	( <sup>1</sup> )	0.4	0.1	0.0
Protective service .....	–	–	8.0	–	–	–	1.6	–	–	–	–	0.4	0.4	0.3
Sales and office .....	0.8	0.4	1.0	0.8	0.9	0.7	0.7	0.5	0.4	0.4	0.1	0.1	0.1	0.0
Sales and related .....	2.1	0.8	1.6	1.1	1.1	1.2	0.7	0.5	0.3	–	–	–	0.1	0.0
Office and administrative support .....	0.5	0.4	1.5	1.0	1.3	0.9	1.1	0.7	0.5	0.2	0.2	0.2	0.1	0.0
Natural resources, construction, and maintenance	0.9	1.2	2.0	1.8	1.1	0.8	1.4	0.5	0.5	0.4	0.2	0.2	0.1	0.0
Construction, extraction, farming, fishing, and forestry .....	1.6	2.7	3.8	2.8	1.7	1.4	1.1	0.7	–	–	–	0.4	0.1	1.1
Installation, maintenance, and repair .....	1.1	0.8	2.2	2.4	1.4	0.9	1.8	0.7	0.6	0.3	0.3	0.3	0.1	0.0
Production, transportation, and material moving ...	0.8	0.5	1.5	1.2	1.2	1.0	0.9	0.8	0.6	0.4	0.2	0.5	0.1	0.0
Production .....	1.1	0.6	2.0	1.3	1.4	1.6	1.2	1.3	0.9	–	–	0.5	0.1	1.0
Transportation and material moving .....	1.0	0.8	2.0	1.7	1.8	0.9	1.4	0.8	0.4	–	–	0.9	0.1	0.0
Full time .....	0.4	0.4	0.9	0.8	0.6	0.6	0.5	0.4	0.4	0.2	0.2	0.2	0.1	0.0
Part time .....	1.8	0.9	2.1	2.5	1.2	0.7	0.7	0.3	0.2	0.4	–	–	0.1	0.0
Union .....	–	0.7	1.9	1.4	1.9	2.1	1.7	1.2	1.4	0.6	–	0.7	0.1	0.2
Nonunion .....	0.5	0.5	0.8	0.8	0.6	0.5	0.4	0.4	0.4	0.2	0.1	0.2	( <sup>1</sup> )	0.0
Average wage within the following categories: <sup>2</sup>														
Lowest 25 percent .....	1.4	1.6	1.9	2.0	1.4	0.7	0.6	0.3	0.2	–	–	0.1	0.1	0.0
Lowest 10 percent .....	2.9	1.6	3.4	3.3	2.1	1.2	1.0	0.4	–	–	–	–	0.2	0.0
Second 25 percent .....	0.7	0.8	1.6	1.3	1.1	0.8	0.7	0.5	0.4	0.2	0.1	0.4	0.1	0.0
Third 25 percent .....	0.5	0.3	1.1	1.0	0.8	0.8	0.8	0.6	0.4	0.2	0.4	0.3	0.1	0.0
Highest 25 percent .....	0.3	0.2	1.1	1.1	1.2	1.1	0.7	0.8	1.1	0.5	0.2	0.4	0.1	0.5
Highest 10 percent .....	0.6	0.2	1.8	1.6	1.8	1.4	1.4	1.2	2.0	0.9	0.2	0.6	0.1	0.0
<b>Establishment characteristics</b>														
Goods-producing industries .....	0.4	0.7	1.0	0.9	1.0	1.4	0.9	1.0	0.8	0.4	0.3	0.4	0.1	0.4
Construction .....	1.3	2.4	2.7	2.2	1.2	1.6	0.8	0.4	–	–	–	–	0.1	0.2
Manufacturing .....	0.6	0.4	1.1	1.2	1.4	1.8	1.3	1.3	1.0	0.5	0.3	0.5	0.1	0.4
Service-providing industries .....	0.5	0.5	1.0	1.0	0.6	0.6	0.5	0.4	0.4	0.2	0.2	0.2	0.1	0.0
Trade, transportation, and utilities .....	0.9	0.6	1.2	1.1	0.8	0.5	0.8	0.5	0.3	0.1	0.1	0.3	0.1	0.0
Wholesale trade .....	0.9	0.9	2.0	2.1	1.3	1.7	2.1	1.3	0.5	–	–	0.7	0.1	0.3
Retail trade .....	1.4	1.2	1.6	1.5	1.0	0.5	0.3	0.3	0.1	–	–	–	0.1	0.0
Transportation and warehousing .....	0.8	1.6	3.5	2.8	3.1	1.6	2.1	1.8	–	–	–	–	0.2	0.1
Utilities .....	–	–	–	–	–	3.6	3.0	2.8	–	–	–	–	0.2	1.3

See footnotes at end of table.

**Table 33. Standard errors for paid holidays: Number of days provided, private industry workers, March 2016—continued**

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
Information .....	—	—	2.5	2.9	1.4	2.5	2.4	1.5	—	—	—	—	0.1	1.2
Financial activities .....	0.4	—	1.5	1.7	1.1	1.3	1.3	0.8	0.5	0.3	—	—	0.1	0.0
Finance and insurance .....	—	—	0.6	0.9	1.5	1.4	1.6	0.8	0.4	0.3	—	—	( <sup>1</sup> )	0.2
Credit intermediation and related activities .....	—	—	0.9	0.5	1.8	1.1	2.3	1.1	0.5	—	—	—	0.1	0.0
Insurance carriers and related activities .....	—	—	1.3	2.1	2.3	2.5	2.3	1.7	1.0	—	—	—	0.1	0.0
Real estate and rental and leasing .....	1.8	—	6.4	6.6	3.5	2.9	—	1.7	—	—	—	—	0.2	0.3
Professional and business services .....	1.4	0.8	1.9	1.6	1.9	1.3	1.4	1.1	1.2	0.7	—	—	0.1	0.0
Professional and technical services .....	2.3	—	2.7	2.7	3.1	1.7	2.3	1.2	2.3	—	—	—	0.2	( <sup>1</sup> )
Administrative and waste services .....	2.1	1.8	2.8	2.1	2.2	2.7	2.3	2.0	—	—	—	—	0.2	0.5
Education and health services .....	1.0	1.8	2.2	3.1	1.5	1.9	1.1	0.8	1.3	0.5	0.8	0.5	0.1	0.0
Educational services .....	—	0.8	—	1.5	1.1	3.1	2.8	2.3	1.2	2.0	1.4	3.0	0.2	0.0
Junior colleges, colleges, and universities .....	—	0.9	—	0.7	1.0	1.0	1.3	2.5	1.4	3.3	2.0	2.2	0.2	0.3
Health care and social assistance .....	1.2	—	2.4	3.6	1.7	2.0	1.2	0.9	1.5	0.5	—	0.4	0.1	0.0
Leisure and hospitality .....	3.5	2.6	6.4	5.3	2.7	1.5	—	0.8	—	—	—	—	0.2	1.2
Accommodation and food services .....	3.4	3.0	6.8	6.4	3.3	1.8	—	—	—	—	—	—	0.2	1.4
Other services .....	2.1	1.2	2.4	2.1	3.4	1.1	4.0	—	0.9	2.6	—	—	0.3	0.0
1 to 99 workers .....	0.7	0.6	1.2	1.1	0.8	0.8	0.5	0.5	0.4	0.3	0.1	0.2	0.1	0.0
1 to 49 workers .....	0.9	0.7	1.4	1.3	0.8	0.9	0.6	0.6	0.5	0.3	0.1	0.2	0.1	0.0
50 to 99 workers .....	1.6	1.1	2.3	1.8	2.0	1.4	1.3	0.7	1.0	—	—	0.2	0.1	0.0
100 workers or more .....	0.5	0.7	1.1	1.0	0.7	0.9	0.8	0.7	0.6	0.3	0.3	0.3	0.1	0.0
100 to 499 workers .....	0.6	1.1	1.6	1.1	1.0	1.2	1.0	0.9	0.9	0.3	—	—	0.1	0.0
500 workers or more .....	—	—	1.5	1.4	1.2	1.4	1.3	1.1	0.8	0.4	0.3	0.6	0.1	0.9
<b>Geographic areas</b>														
Northeast .....	1.0	0.8	1.1	1.5	0.8	1.2	1.1	0.9	1.2	0.5	0.2	0.4	0.1	0.0
New England .....	1.7	1.1	3.2	3.8	1.0	1.9	2.3	—	1.7	0.9	—	0.9	0.2	1.1
Middle Atlantic .....	1.1	1.0	1.0	1.6	1.0	1.5	1.4	0.6	1.5	0.6	0.2	0.4	0.1	0.0
South .....	1.0	0.6	1.4	1.4	0.9	1.2	0.7	0.5	0.3	0.4	0.2	0.2	0.1	0.0
South Atlantic .....	1.6	0.7	2.0	1.9	1.4	1.9	1.1	0.6	0.4	0.3	—	—	0.1	0.0
East South Central .....	2.9	1.4	2.1	—	1.8	—	2.4	1.9	1.6	—	—	0.6	0.4	1.4
West South Central .....	1.0	1.3	2.8	2.2	1.1	1.2	0.9	0.5	0.4	0.1	0.1	0.5	0.1	0.0
Midwest .....	0.5	0.5	1.6	1.6	0.9	0.7	0.9	0.8	0.6	0.4	0.1	0.5	0.1	0.5
East North Central .....	0.6	—	1.9	2.2	1.1	0.9	1.2	0.8	0.8	0.5	—	0.6	0.1	1.0
West North Central .....	0.7	—	2.7	1.1	1.8	0.9	1.0	1.7	0.9	0.7	—	0.7	0.1	0.1
West .....	0.6	1.5	2.1	2.0	1.5	1.2	0.5	1.0	1.1	—	—	0.4	0.1	0.7
Mountain .....	0.8	0.6	5.1	3.6	3.1	2.4	0.8	1.2	1.8	—	—	—	0.1	0.0
Pacific .....	0.9	2.1	2.0	2.4	1.7	1.4	0.7	1.3	1.4	—	—	0.6	0.2	1.1

<sup>1</sup> Less than 0.05.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 34. Paid sick leave: Type of provision, private industry workers, March 2016**

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year <sup>1</sup>	As needed <sup>2</sup>	As part of consolidated leave plan <sup>3</sup>
All workers .....	70	4	25
<b>Worker characteristics</b>			
Management, professional, and related .....	64	7	28
Management, business, and financial .....	64	9	27
Professional and related .....	64	6	29
Service .....	71	1	28
Sales and office .....	69	4	27
Sales and related .....	67	4	29
Office and administrative support .....	70	4	26
Natural resources, construction, and maintenance .....	78	5	17
Installation, maintenance, and repair .....	78	6	15
Production, transportation, and material moving ...	82	2	16
Transportation and material moving .....	85	1	13
Full time .....	70	5	26
Union .....	85	2	13
Nonunion .....	68	5	27
Average wage within the following categories: <sup>4</sup>			
Lowest 25 percent .....	72	2	27
Second 25 percent .....	72	2	26
Third 25 percent .....	73	4	23
Highest 25 percent .....	66	8	26
Highest 10 percent .....	64	11	26
<b>Establishment characteristics</b>			
Goods-producing industries:			
Construction .....	77	4	19
Service-providing industries .....	70	4	26
Trade, transportation, and utilities .....	74	3	22
Wholesale trade .....	81	6	13
Retail trade .....	67	3	31
Transportation and warehousing .....	85	1	14
Utilities .....	82	2	16
Information .....	73	11	17
Financial activities .....	63	6	31
Finance and insurance .....	63	5	32
Credit intermediation and related activities .....	72	2	26
Insurance carriers and related activities ...	49	6	45
Real estate and rental and leasing .....	66	—	—
Professional and business services .....	68	8	23
Professional and technical services .....	64	8	29
Education and health services .....	66	1	33
Educational services .....	85	5	10
Junior colleges, colleges, and universities .....	84	8	8
Health care and social assistance .....	62	—	—
Leisure and hospitality .....	75	—	—
Accommodation and food services .....	74	—	—
Other services .....	74	6	20

See footnotes at end of table.

**Table 34. Paid sick leave: Type of provision, private industry workers, March 2016—continued**

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year <sup>1</sup>	As needed <sup>2</sup>	As part of consolidated leave plan <sup>3</sup>
1 to 99 workers .....	74	5	20
1 to 49 workers .....	73	7	20
50 to 99 workers .....	77	2	22
100 workers or more .....	67	3	30
100 to 499 workers .....	70	2	28
500 workers or more .....	62	5	32
<b>Geographic areas</b>			
Northeast .....	74	5	21
New England .....	67	5	28
Middle Atlantic .....	76	5	19
South .....	69	5	26
South Atlantic .....	68	6	26
East South Central .....	73	6	21
West South Central .....	68	3	28
Midwest .....	70	3	27
East North Central .....	71	3	26
West .....	69	4	27
Mountain .....	55	5	40
Pacific .....	75	3	22

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

<sup>2</sup> Plan does not specify maximum number of days.

<sup>3</sup> A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business.

<sup>4</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 34. Standard errors for paid sick leave: Type of provision, private industry workers, March 2016**

Characteristics	Sick leave provision		
	Fixed number of days per year <sup>1</sup>	As needed <sup>2</sup>	As part of consolidated leave plan <sup>3</sup>
All workers .....	1.0	0.5	0.8
<b>Worker characteristics</b>			
Management, professional, and related .....	1.3	1.0	1.2
Management, business, and financial .....	1.9	1.6	1.9
Professional and related .....	1.8	1.2	1.7
Service .....	2.6	0.4	2.6
Sales and office .....	1.3	0.4	1.2
Sales and related .....	1.9	0.7	1.7
Office and administrative support .....	1.9	0.5	1.6
Natural resources, construction, and maintenance .....	2.4	1.6	2.0
Installation, maintenance, and repair .....	2.6	2.4	1.9
Production, transportation, and material moving ...	1.5	0.3	1.4
Transportation and material moving .....	1.6	0.3	1.5
Full time .....	1.1	0.5	0.9
Union .....	2.2	0.4	1.9
Nonunion .....	1.0	0.5	0.9
Average wage within the following categories: <sup>4</sup>			
Lowest 25 percent .....	2.1	0.3	2.0
Second 25 percent .....	1.7	0.3	1.7
Third 25 percent .....	1.2	0.5	1.2
Highest 25 percent .....	1.4	1.2	1.2
Highest 10 percent .....	2.0	1.7	1.8
<b>Establishment characteristics</b>			
Goods-producing industries:			
Construction .....	3.5	1.1	3.3
Service-providing industries .....			
Trade, transportation, and utilities .....	1.3	0.5	1.2
Wholesale trade .....	2.7	1.6	1.8
Retail trade .....	1.8	0.6	1.8
Transportation and warehousing .....	2.9	0.6	3.0
Utilities .....	3.0	0.8	3.1
Information .....	3.0	2.3	2.3
Financial activities .....	1.6	1.2	1.6
Finance and insurance .....	1.6	0.7	1.6
Credit intermediation and related activities .....	2.0	0.6	2.0
Insurance carriers and related activities ....	3.1	1.6	2.8
Real estate and rental and leasing .....	4.7	–	–
Professional and business services .....	3.2	2.2	2.7
Professional and technical services .....	3.9	2.5	3.6
Education and health services .....	1.6	0.2	1.7
Educational services .....	2.3	1.1	2.3
Junior colleges, colleges, and universities .....	1.8	1.5	1.5
Health care and social assistance .....	1.9	–	–
Leisure and hospitality .....	4.0	–	–
Accommodation and food services .....	3.9	–	–
Other services .....	3.5	1.4	3.2

See footnotes at end of table.

**Table 34. Standard errors for paid sick leave: Type of provision, private industry workers, March 2016—continued**

Characteristics	Sick leave provision		
	Fixed number of days per year <sup>1</sup>	As needed <sup>2</sup>	As part of consolidated leave plan <sup>3</sup>
1 to 99 workers .....	1.3	0.7	1.3
1 to 49 workers .....	1.4	0.9	1.5
50 to 99 workers .....	2.4	0.5	2.3
100 workers or more .....	1.6	0.6	1.3
100 to 499 workers .....	1.5	0.3	1.5
500 workers or more .....	2.7	1.4	2.0
<b>Geographic areas</b>			
Northeast .....	1.0	0.8	0.9
New England .....	3.1	1.3	2.2
Middle Atlantic .....	1.1	0.9	0.9
South .....	2.4	1.0	1.6
South Atlantic .....	4.1	1.8	2.6
East South Central .....	2.4	1.5	2.1
West South Central .....	2.8	1.0	2.6
Midwest .....	1.5	0.8	1.8
East North Central .....	1.7	1.1	2.1
West .....	2.0	0.9	1.8
Mountain .....	5.9	2.4	5.7
Pacific .....	1.5	0.9	1.3

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

<sup>2</sup> Plan does not specify maximum number of days.

<sup>3</sup> A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business.

<sup>4</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 35. Paid sick leave: Number of annual days by service requirement,<sup>1</sup> private industry workers, March 2016**

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

Characteristics	Paid sick leave days by length of service <sup>2</sup>					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
<b>After 1 year</b>							
All workers .....	25	53	19	2	1	7	6
Full time .....	23	52	21	2	1	7	6
Union .....	25	46	26	3	( <sup>3</sup> )	7	6
Nonunion .....	25	54	18	2	1	7	6
1 to 99 workers .....	29	53	16	2	1	6	5
1 to 49 workers .....	28	54	15	2	1	7	5
50 to 99 workers .....	30	51	17	—	—	6	5
100 workers or more .....	21	52	23	3	1	8	6
100 to 499 workers .....	25	55	17	2	1	7	6
500 workers or more .....	16	46	33	4	2	9	7
<b>After 5 years</b>							
All workers .....	24	53	20	3	1	8	6
Full time .....	22	52	21	3	2	8	6
Union .....	22	46	27	4	1	8	6
Nonunion .....	24	54	19	2	2	8	6
1 to 99 workers .....	28	53	16	2	1	7	5
1 to 49 workers .....	27	54	15	3	1	7	5
50 to 99 workers .....	29	51	17	2	1	6	5
100 workers or more .....	20	52	23	3	2	8	6
100 to 499 workers .....	24	56	17	2	2	7	6

See footnotes at end of table.

**Table 35. Paid sick leave: Number of annual days by service requirement,<sup>1</sup> private industry workers, March 2016—continued**

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

Characteristics	Paid sick leave days by length of service <sup>2</sup>					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
500 workers or more .....	14	46	33	4	3	10	7
<b>After 10 years</b>							
All workers .....	23	52	20	3	2	8	6
Full time .....	22	52	22	3	2	8	6
Union .....	21	47	27	4	1	8	6
Nonunion .....	24	53	19	3	2	8	6
1 to 99 workers .....	28	53	16	3	1	7	5
1 to 49 workers .....	27	54	15	3	1	7	5
50 to 99 workers .....	29	50	17	2	1	6	5
100 workers or more .....	19	52	24	3	2	9	6
100 to 499 workers .....	23	56	18	2	2	8	6
500 workers or more .....	13	46	34	4	3	11	8
<b>After 20 years</b>							
All workers .....	23	52	20	3	2	8	6
Full time .....	22	52	22	3	2	9	6
Union .....	21	47	28	4	1	8	6
Nonunion .....	24	53	19	3	2	8	6
1 to 99 workers .....	28	53	16	3	1	7	5
1 to 49 workers .....	27	53	15	3	1	7	5
50 to 99 workers .....	29	50	17	2	1	7	5
100 workers or more .....	19	52	24	3	2	9	6
100 to 499 workers .....	23	56	18	2	2	8	6
500 workers or more .....	13	46	34	4	3	11	8

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

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

<sup>3</sup> 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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,<sup>1</sup> private industry workers, March 2016**

Characteristics	Paid sick leave days by length of service <sup>2</sup>					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
<b>After 1 year</b>							
All workers .....	0.8	1.0	0.8	0.2	0.1	0.1	0.1
Full time .....	0.9	1.1	0.9	0.3	0.1	0.2	0.0
Union .....	2.5	2.9	3.4	0.7	0.1	0.3	0.7
Nonunion .....	1.0	1.1	0.8	0.3	0.1	0.2	0.2
1 to 99 workers .....	1.2	1.4	1.3	0.3	0.1	0.2	0.0
1 to 49 workers .....	1.5	1.5	1.2	0.5	0.2	0.2	( <sup>3</sup> )
50 to 99 workers .....	2.3	3.2	3.1	—	—	0.2	( <sup>3</sup> )
100 workers or more .....	1.3	1.5	1.1	0.4	0.2	0.2	0.0
100 to 499 workers .....	1.8	2.0	1.4	0.6	0.2	0.3	0.3
500 workers or more .....	1.2	2.3	1.9	0.7	0.4	0.5	0.2
<b>After 5 years</b>							
All workers .....	0.9	1.1	0.8	0.3	0.2	0.1	0.0
Full time .....	1.0	1.2	0.9	0.3	0.2	0.2	0.0
Union .....	2.3	3.0	3.5	0.7	0.4	0.3	( <sup>3</sup> )
Nonunion .....	1.0	1.1	0.8	0.3	0.2	0.2	0.0
1 to 99 workers .....	1.2	1.5	1.3	0.4	0.2	0.2	0.0
1 to 49 workers .....	1.5	1.5	1.1	0.5	0.2	0.2	0.1
50 to 99 workers .....	2.3	3.3	3.0	0.6	0.2	0.3	0.1
100 workers or more .....	1.2	1.6	1.1	0.5	0.3	0.3	0.0
100 to 499 workers .....	1.9	2.1	1.4	0.6	0.2	0.2	0.2

See footnotes at end of table.

**Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,<sup>1</sup> private industry workers, March 2016—continued**

Characteristics	Paid sick leave days by length of service <sup>2</sup>					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
500 workers or more .....	1.1	2.3	1.8	1.0	0.6	0.6	0.8
<b>After 10 years</b>							
All workers .....	0.9	1.1	0.8	0.3	0.2	0.2	0.0
Full time .....	1.0	1.2	0.9	0.3	0.2	0.2	0.0
Union .....	2.4	3.0	3.5	0.7	0.3	0.4	0.1
Nonunion .....	1.0	1.2	0.8	0.3	0.2	0.2	0.0
1 to 99 workers .....	1.2	1.4	1.3	0.4	0.2	0.2	( <sup>3</sup> )
1 to 49 workers .....	1.5	1.6	1.2	0.5	0.3	0.3	0.2
50 to 99 workers .....	2.3	3.1	3.0	1.0	0.2	0.3	0.1
100 workers or more .....	1.2	1.6	1.2	0.5	0.3	0.3	( <sup>3</sup> )
100 to 499 workers .....	1.9	2.0	1.4	0.6	0.2	0.3	( <sup>3</sup> )
500 workers or more .....	1.1	2.5	2.1	1.0	0.6	0.7	0.9
<b>After 20 years</b>							
All workers .....	0.9	1.1	0.8	0.3	0.2	0.2	0.0
Full time .....	1.0	1.2	0.9	0.3	0.2	0.2	0.0
Union .....	2.4	3.1	3.4	0.7	0.3	0.4	0.1
Nonunion .....	1.0	1.2	0.9	0.3	0.2	0.2	0.0
1 to 99 workers .....	1.2	1.4	1.3	0.4	0.2	0.2	( <sup>3</sup> )
1 to 49 workers .....	1.5	1.6	1.2	0.5	0.3	0.3	0.2
50 to 99 workers .....	2.3	3.1	3.0	1.0	0.2	0.3	0.1
100 workers or more .....	1.2	1.6	1.1	0.5	0.3	0.4	( <sup>3</sup> )
100 to 499 workers .....	1.9	2.0	1.4	0.6	0.2	0.3	( <sup>3</sup> )
500 workers or more .....	1.1	2.5	2.1	1.0	0.6	0.8	0.9

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

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

<sup>3</sup> Less than 0.05.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 38. Paid vacations: Number of annual days by service requirement,<sup>1</sup> private industry workers, March 2016**

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service <sup>2</sup>						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
<b>After 1 year</b>								
All workers .....	8	33	35	16	7	2	10	10
Full time .....	5	31	37	17	7	2	11	10
Part time .....	28	46	18	4	4	1	7	5
Union .....	8	40	36	12	3	1	9	10
Nonunion .....	8	32	35	16	7	2	10	10
1 to 99 workers .....	11	41	34	10	4	1	9	8
1 to 49 workers .....	12	41	34	9	4	1	9	8
50 to 99 workers .....	10	41	33	12	4	1	9	10
100 workers or more .....	5	26	36	21	9	3	12	10
100 to 499 workers .....	7	30	36	19	6	2	11	10
500 workers or more .....	3	19	35	24	14	5	13	12
<b>After 5 years</b>								
All workers .....	2	11	32	34	15	6	15	15
Full time .....	1	9	31	36	17	6	15	15
Part time .....	7	26	39	19	6	2	12	10
Union .....	—	8	44	35	10	—	14	13
Nonunion .....	2	11	31	34	16	6	15	15
1 to 99 workers .....	3	16	37	31	11	2	13	12
1 to 49 workers .....	4	17	37	30	11	2	13	11
50 to 99 workers .....	3	11	37	35	11	3	13	14
100 workers or more .....	1	7	28	36	19	9	16	15
100 to 499 workers .....	1	8	33	35	18	6	15	15
500 workers or more .....	—	—	22	38	21	14	18	15

See footnotes at end of table.

**Table 38. Paid vacations: Number of annual days by service requirement,<sup>1</sup> private industry workers, March 2016—continued**

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service <sup>2</sup>						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
<b>After 10 years</b>								
All workers .....	2	8	16	37	23	14	17	15
Full time .....	1	6	15	37	26	15	18	15
Part time .....	7	18	26	35	8	6	14	14
Union .....	—	—	12	54	23	8	17	15
Nonunion .....	2	8	17	35	23	15	17	15
1 to 99 workers .....	3	12	22	35	20	7	15	15
1 to 49 workers .....	3	14	24	34	18	7	15	15
50 to 99 workers .....	3	8	17	40	25	7	16	15
100 workers or more .....	1	3	10	38	26	21	19	20
100 to 499 workers .....	1	4	13	41	24	18	18	16
500 workers or more .....	—	—	6	35	30	26	21	20
<b>After 20 years</b>								
All workers .....	2	7	12	20	31	28	20	20
Full time .....	1	6	12	19	32	30	20	20
Part time .....	6	18	14	27	20	14	16	16
Union .....	—	—	4	13	46	34	22	20
Nonunion .....	2	8	13	21	29	27	19	20
1 to 99 workers .....	3	12	19	24	27	16	17	15
1 to 49 workers .....	3	13	21	24	24	15	16	15
50 to 99 workers .....	3	7	14	23	37	17	18	20
100 workers or more .....	1	3	6	16	34	40	23	20
100 to 499 workers .....	1	4	7	20	34	34	22	20
500 workers or more .....	—	—	4	11	34	49	24	24

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

<sup>2</sup> Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time off for workers to use for multiple purposes.

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/glossary20152016.htm](http://www.bls.gov/ncs/eps/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 38. Standard errors for paid vacations: Number of annual days by service requirement,<sup>1</sup> private industry workers, March 2016**

Characteristics	Paid vacation days by length of service <sup>2</sup>						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
<b>After 1 year</b>								
All workers .....	0.4	0.8	0.7	0.6	0.4	0.2	0.1	0.0
Full time .....	0.4	0.8	0.8	0.7	0.4	0.2	0.1	0.0
Part time .....	2.1	2.1	1.3	0.5	1.0	0.3	0.3	0.0
Union .....	1.2	2.6	2.5	1.7	0.9	0.3	0.3	0.9
Nonunion .....	0.5	0.8	0.7	0.6	0.4	0.2	0.1	0.0
1 to 99 workers .....	0.7	1.3	1.0	0.7	0.7	0.2	0.2	1.2
1 to 49 workers .....	0.9	1.4	1.3	0.8	0.8	0.3	0.2	1.3
50 to 99 workers .....	1.5	2.3	2.1	1.7	1.3	0.4	0.4	2.6
100 workers or more .....	0.5	0.9	1.1	0.9	0.7	0.4	0.1	0.0
100 to 499 workers .....	0.7	1.2	1.5	1.3	0.9	0.4	0.2	0.0
500 workers or more .....	0.6	1.7	1.8	1.4	1.1	0.6	0.2	0.3
<b>After 5 years</b>								
All workers .....	0.2	0.5	0.8	0.9	0.6	0.4	0.1	0.0
Full time .....	0.2	0.5	0.8	0.9	0.7	0.5	0.1	0.0
Part time .....	1.0	1.5	2.0	1.3	1.1	0.5	0.3	0.0
Union .....	–	1.2	2.3	1.8	1.5	–	0.3	2.1
Nonunion .....	0.2	0.5	0.8	0.9	0.6	0.4	0.1	0.0
1 to 99 workers .....	0.4	0.8	1.1	1.3	0.8	0.4	0.2	0.8
1 to 49 workers .....	0.4	1.1	1.2	1.4	1.0	0.5	0.2	1.2
50 to 99 workers .....	1.1	1.4	2.2	2.4	1.9	0.9	0.4	2.0
100 workers or more .....	0.2	0.6	0.9	1.1	0.9	0.7	0.1	0.0
100 to 499 workers .....	0.2	0.7	1.1	1.4	1.1	0.8	0.2	0.0
500 workers or more .....	–	–	1.9	2.0	1.3	0.9	0.3	( <sup>3</sup> )

See footnotes at end of table.

**Table 38. Standard errors for paid vacations: Number of annual days by service requirement,<sup>1</sup> private industry workers, March 2016—continued**

Characteristics	Paid vacation days by length of service <sup>2</sup>						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
<b>After 10 years</b>								
All workers .....	0.2	0.4	0.5	0.7	0.8	0.6	0.1	0.0
Full time .....	0.2	0.4	0.5	0.7	0.9	0.7	0.1	0.7
Part time .....	1.0	1.7	1.5	1.6	1.1	0.9	0.3	1.1
Union .....	—	—	1.3	2.6	2.1	1.3	0.4	0.0
Nonunion .....	0.2	0.4	0.5	0.8	0.9	0.7	0.1	( <sup>3</sup> )
1 to 99 workers .....	0.3	0.7	0.9	1.1	1.0	0.8	0.2	0.0
1 to 49 workers .....	0.4	1.0	1.0	1.4	1.2	0.9	0.2	0.0
50 to 99 workers .....	1.1	1.2	1.5	2.7	2.4	1.5	0.4	0.0
100 workers or more .....	0.2	0.4	0.6	0.9	1.0	0.9	0.1	0.8
100 to 499 workers .....	0.2	0.6	0.7	1.2	1.4	1.0	0.2	0.7
500 workers or more .....	—	—	0.9	1.8	1.6	1.4	0.3	0.0
<b>After 20 years</b>								
All workers .....	0.2	0.4	0.5	0.6	0.9	0.8	0.1	0.0
Full time .....	0.2	0.4	0.5	0.7	0.9	0.8	0.1	0.0
Part time .....	0.9	1.8	1.0	1.4	1.5	1.2	0.3	0.3
Union .....	—	—	0.7	1.3	2.5	2.5	0.3	0.0
Nonunion .....	0.2	0.4	0.5	0.7	0.8	0.8	0.1	0.0
1 to 99 workers .....	0.3	0.7	0.9	1.0	1.1	0.9	0.2	0.6
1 to 49 workers .....	0.4	1.0	1.0	1.5	1.3	1.1	0.3	0.0
50 to 99 workers .....	1.1	1.3	1.5	1.7	2.3	1.9	0.5	( <sup>3</sup> )
100 workers or more .....	0.2	0.4	0.5	0.7	1.2	1.1	0.1	( <sup>3</sup> )
100 to 499 workers .....	0.2	0.6	0.6	1.0	1.4	1.5	0.2	0.0
500 workers or more .....	—	—	0.8	1.0	1.9	1.8	0.3	1.3

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

<sup>2</sup> Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time off for workers to use for multiple purposes.

<sup>3</sup> Less than 0.05.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 39. Consolidated leave plans:<sup>1</sup> Access, private industry workers, March 2016**

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers .....	35	14	19	22	24	65	8	12	15	17
<b>Worker characteristics</b>										
Management, professional, and related .....	45	17	21	24	26	55	11	15	17	19
Management, business, and financial .....	40	17	20	23	25	60	11	15	17	19
Professional and related .....	47	17	21	24	26	53	11	15	17	19
Service .....	36	14	18	21	23	64	6	11	13	14
Protective service .....	38	16	19	22	25	62	6	9	11	13
Sales and office .....	37	13	18	21	24	63	8	12	15	17
Sales and related .....	32	11	17	19	23	68	7	12	14	17
Office and administrative support .....	40	14	19	22	24	60	8	13	15	18
Natural resources, construction, and maintenance	19	10	15	18	20	81	7	11	13	15
Construction, extraction, farming, fishing, and forestry .....	23	9	12	15	17	77	7	11	13	14
Installation, maintenance, and repair .....	18	12	17	20	22	82	7	11	14	16
Production, transportation, and material moving ...	20	11	15	18	21	80	7	11	14	18
Production .....	23	10	15	18	20	77	7	11	14	17
Transportation and material moving .....	17	12	16	18	22	83	7	12	15	18
Full time .....	35	15	19	22	25	65	8	13	15	18
Part time .....	33	10	15	17	19	67	6	10	12	15
Union .....	19	14	19	22	26	81	8	12	16	21
Nonunion .....	37	14	19	22	24	63	8	12	15	17
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	30	11	16	18	20	70	6	10	13	14
Lowest 10 percent .....	21	10	15	17	19	79	5	10	12	13
Second 25 percent .....	34	14	18	22	24	66	7	11	14	16
Third 25 percent .....	34	15	19	22	25	66	8	13	15	18
Highest 25 percent .....	39	17	21	23	26	61	10	14	17	20
Highest 10 percent .....	38	17	21	23	25	62	12	15	18	21
<b>Establishment characteristics</b>										
Goods-producing industries .....	24	11	15	18	20	76	7	12	15	18
Construction .....	25	10	14	16	17	75	7	11	12	13
Manufacturing .....	24	12	16	19	21	76	8	12	15	19
Service-providing industries .....	37	15	19	22	25	63	8	12	15	17
Trade, transportation, and utilities .....	26	11	16	19	23	74	7	12	14	17
Wholesale trade .....	22	12	16	19	21	78	8	12	15	17
Retail trade .....	32	10	16	19	24	68	6	11	13	16
Transportation and warehousing .....	14	11	16	21	26	86	8	12	16	19
Utilities .....	22	15	18	20	25	78	9	13	16	21

See footnotes at end of table.

**Table 39. Consolidated leave plans:<sup>1</sup> Access, private industry workers, March 2016—continued**

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
Information .....	29	18	22	25	27	71	11	14	17	21
Financial activities .....	40	16	20	24	26	60	11	14	16	18
Finance and insurance .....	44	17	21	24	27	56	12	15	17	20
Credit intermediation and related activities .....	33	16	20	24	26	67	12	15	17	20
Insurance carriers and related activities .....	62	17	21	25	27	38	10	14	16	19
Real estate and rental and leasing .....	27	13	17	20	21	73	8	11	13	14
Professional and business services .....	38	16	19	22	24	62	9	13	15	17
Professional and technical services .....	44	16	19	22	24	56	10	14	16	18
Administrative and waste services .....	38	14	19	22	23	62	6	11	12	14
Education and health services .....	57	17	21	25	27	43	10	14	17	18
Educational services .....	20	13	16	17	18	80	13	17	19	20
Junior colleges, colleges, and universities .....	14	18	21	24	26	86	14	17	19	21
Health care and social assistance .....	61	17	22	25	27	39	10	14	17	18
Leisure and hospitality .....	23	11	16	19	21	77	6	10	12	13
Accommodation and food services .....	24	10	16	18	21	76	5	10	12	12
Other services .....	27	11	14	16	17	73	8	12	14	15
1 to 99 workers .....	28	12	17	19	20	72	7	11	14	15
1 to 49 workers .....	27	12	16	18	20	73	7	11	13	15
50 to 99 workers .....	31	14	17	20	21	69	7	12	14	16
100 workers or more .....	41	16	20	24	27	59	9	13	17	20
100 to 499 workers .....	39	14	19	22	25	61	8	13	16	19
500 workers or more .....	44	18	22	25	28	56	10	14	17	21
<b>Geographic areas</b>										
Northeast .....	31	16	20	22	25	69	9	13	16	18
New England .....	36	17	21	23	26	64	9	13	15	18
Middle Atlantic .....	30	15	19	22	24	70	9	14	16	18
South .....	33	14	18	21	23	67	8	12	14	16
South Atlantic .....	33	15	19	22	24	67	8	12	14	16
East South Central .....	26	15	19	22	25	74	7	11	14	16
West South Central .....	35	12	17	19	22	65	8	12	14	16
Midwest .....	37	15	19	23	25	63	8	12	16	18
East North Central .....	34	15	20	23	26	66	8	12	16	18
West North Central .....	42	14	18	21	24	58	8	12	15	18
West .....	39	14	18	21	23	61	8	12	15	17
Mountain .....	46	13	18	21	23	54	8	12	15	17
Pacific .....	36	14	19	22	23	64	8	12	15	17

<sup>1</sup> A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business. Those with no consolidated leave plan often have separate leave plans for different purposes.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 39. Standard errors for consolidated leave plans:<sup>1</sup> Access, private industry workers, March 2016**

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers .....	0.7	0.2	0.2	0.2	0.2	0.7	0.1	0.1	0.1	0.1
<b>Worker characteristics</b>										
Management, professional, and related .....	1.4	0.4	0.4	0.4	0.4	1.4	0.2	0.2	0.2	0.3
Management, business, and financial .....	1.7	0.5	0.3	0.4	0.4	1.7	0.2	0.2	0.2	0.3
Professional and related .....	1.8	0.5	0.5	0.6	0.6	1.8	0.3	0.3	0.3	0.3
Service .....	2.1	0.5	0.4	0.5	0.7	2.1	0.2	0.3	0.4	0.5
Protective service .....	8.8	0.9	1.0	1.3	1.2	8.8	0.5	1.1	1.7	2.4
Sales and office .....	1.2	0.2	0.2	0.3	0.3	1.2	0.1	0.1	0.1	0.1
Sales and related .....	1.4	0.3	0.2	0.3	0.4	1.4	0.1	0.1	0.2	0.2
Office and administrative support .....	1.8	0.2	0.3	0.3	0.4	1.8	0.2	0.2	0.2	0.2
Natural resources, construction, and maintenance .....	1.6	0.5	0.5	0.5	0.6	1.6	0.4	0.4	0.5	0.5
Construction, extraction, farming, fishing, and forestry .....	2.6	0.7	0.7	1.0	1.1	2.6	1.0	1.1	1.1	1.2
Installation, maintenance, and repair .....	1.7	0.5	0.6	0.6	0.8	1.7	0.1	0.2	0.3	0.3
Production, transportation, and material moving ...	1.4	0.3	0.3	0.3	0.4	1.4	0.1	0.1	0.2	0.3
Production .....	1.6	0.4	0.4	0.4	0.5	1.6	0.2	0.2	0.3	0.3
Transportation and material moving .....	2.1	0.4	0.4	0.5	0.8	2.1	0.2	0.2	0.3	0.4
Full time .....	0.7	0.2	0.2	0.2	0.2	0.7	0.1	0.1	0.1	0.1
Part time .....	1.8	0.7	0.6	0.6	0.6	1.8	0.2	0.2	0.2	0.4
Union .....	1.6	0.7	1.2	1.4	1.4	1.6	0.3	0.2	0.2	0.2
Nonunion .....	0.7	0.2	0.2	0.2	0.3	0.7	0.1	0.1	0.1	0.1
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	1.5	0.3	0.3	0.3	0.4	1.5	0.1	0.2	0.3	0.3
Lowest 10 percent .....	1.4	0.4	0.5	0.7	0.7	1.4	0.2	0.3	0.5	0.6
Second 25 percent .....	1.7	0.2	0.3	0.3	0.4	1.7	0.1	0.1	0.2	0.2
Third 25 percent .....	1.1	0.3	0.3	0.4	0.5	1.1	0.1	0.1	0.1	0.2
Highest 25 percent .....	1.3	0.4	0.4	0.4	0.4	1.3	0.2	0.2	0.3	0.3
Highest 10 percent .....	1.9	0.5	0.5	0.5	0.5	1.9	0.4	0.4	0.5	0.5
<b>Establishment characteristics</b>										
Goods-producing industries .....	1.2	0.4	0.3	0.4	0.4	1.2	0.2	0.2	0.3	0.3
Construction .....	2.7	0.6	0.6	0.6	0.7	2.7	0.7	0.8	0.8	0.9
Manufacturing .....	1.6	0.5	0.5	0.5	0.5	1.6	0.1	0.2	0.2	0.3
Service-providing industries .....	0.8	0.2	0.2	0.2	0.3	0.8	0.1	0.1	0.1	0.1
Trade, transportation, and utilities .....	0.9	0.2	0.2	0.2	0.4	0.9	0.1	0.1	0.1	0.2
Wholesale trade .....	2.1	0.4	0.4	0.4	0.5	2.1	0.2	0.2	0.3	0.4
Retail trade .....	1.5	0.2	0.2	0.3	0.4	1.5	0.1	0.1	0.1	0.2
Transportation and warehousing .....	2.7	1.0	1.3	1.5	2.4	2.7	0.3	0.3	0.4	0.4
Utilities .....	3.2	1.1	0.8	1.1	1.7	3.2	0.3	0.2	0.2	0.5

See footnotes at end of table.

**Table 39. Standard errors for consolidated leave plans:<sup>1</sup> Access, private industry workers, March 2016—continued**

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
Information .....	2.9	2.7	0.7	0.9	1.1	2.9	0.3	0.3	0.3	0.4
Financial activities .....	1.3	0.2	0.2	0.2	0.3	1.3	0.3	0.3	0.4	0.4
Finance and insurance .....	1.3	0.2	0.2	0.2	0.3	1.3	0.3	0.3	0.4	0.3
Credit intermediation and related activities .....	2.3	0.2	0.3	0.4	0.4	2.3	0.4	0.6	0.7	0.6
Insurance carriers and related activities ....	1.7	0.3	0.4	0.5	0.5	1.7	0.2	0.2	0.3	0.5
Real estate and rental and leasing .....	4.0	0.8	0.5	0.7	0.8	4.0	0.4	0.5	0.6	0.7
Professional and business services .....	2.4	0.5	0.5	0.5	0.6	2.4	0.3	0.3	0.4	0.4
Professional and technical services .....	3.6	0.7	0.5	0.5	0.6	3.6	0.4	0.4	0.5	0.6
Administrative and waste services .....	3.1	0.7	1.0	1.1	1.1	3.1	0.3	0.5	0.7	0.8
Education and health services .....	2.1	0.5	0.5	0.6	0.6	2.1	0.3	0.4	0.4	0.4
Educational services .....	2.8	0.9	1.3	1.6	1.8	2.8	0.4	0.3	0.3	0.3
Junior colleges, colleges, and universities .....	1.7	0.7	0.6	0.7	0.9	1.7	0.3	0.2	0.2	0.3
Health care and social assistance .....	2.3	0.5	0.5	0.6	0.7	2.3	0.4	0.5	0.5	0.5
Leisure and hospitality .....	3.0	0.8	0.8	0.8	1.0	3.0	0.3	0.4	0.5	0.6
Accommodation and food services .....	3.0	0.9	0.8	0.9	1.2	3.0	0.3	0.4	0.5	0.7
Other services .....	2.5	1.1	1.2	1.3	1.7	2.5	0.6	0.6	0.6	0.6
1 to 99 workers .....	1.1	0.4	0.3	0.4	0.4	1.1	0.1	0.2	0.2	0.2
1 to 49 workers .....	1.5	0.4	0.4	0.5	0.5	1.5	0.2	0.2	0.2	0.2
50 to 99 workers .....	2.6	0.8	0.6	0.7	0.8	2.6	0.2	0.3	0.4	0.5
100 workers or more .....	1.1	0.2	0.2	0.3	0.3	1.1	0.1	0.1	0.1	0.2
100 to 499 workers .....	1.6	0.3	0.3	0.3	0.4	1.6	0.2	0.2	0.2	0.2
500 workers or more .....	1.4	0.3	0.5	0.6	0.5	1.4	0.2	0.2	0.3	0.3
<b>Geographic areas</b>										
Northeast .....	0.8	0.6	0.3	0.4	0.4	0.8	0.3	0.3	0.3	0.4
New England .....	1.8	1.7	0.4	0.4	0.5	1.8	0.2	0.3	0.3	0.5
Middle Atlantic .....	0.9	0.4	0.4	0.5	0.5	0.9	0.3	0.3	0.4	0.4
South .....	1.1	0.4	0.3	0.3	0.4	1.1	0.2	0.2	0.2	0.2
South Atlantic .....	1.2	0.5	0.4	0.5	0.6	1.2	0.2	0.3	0.3	0.3
East South Central .....	3.0	0.8	0.4	0.4	0.6	3.0	0.5	0.4	0.5	0.4
West South Central .....	2.4	0.5	0.5	0.4	0.7	2.4	0.2	0.2	0.2	0.3
Midwest .....	1.6	0.4	0.5	0.5	0.5	1.6	0.2	0.1	0.2	0.2
East North Central .....	2.4	0.6	0.8	0.8	0.7	2.4	0.3	0.2	0.2	0.2
West North Central .....	1.4	0.6	0.7	0.5	0.4	1.4	0.2	0.2	0.3	0.3
West .....	1.8	0.4	0.4	0.5	0.6	1.8	0.2	0.2	0.2	0.3
Mountain .....	3.6	0.4	0.6	0.8	1.2	3.6	0.3	0.3	0.4	0.5
Pacific .....	1.9	0.5	0.5	0.6	0.6	1.9	0.3	0.2	0.3	0.3

<sup>1</sup> A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business. Those with no consolidated leave plan often have separate leave plans for different purposes.

<sup>2</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 40. Quality of life benefits: Access, private industry workers, March 2016**

(All workers = 100 percent)

Characteristics	Childcare <sup>1</sup>	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers .....	10	7	6	39	51
<b>Worker characteristics</b>					
Management, professional, and related .....	19	15	13	56	67
Management, business, and financial .....	18	21	13	57	69
Professional and related .....	19	12	12	55	65
Service .....	8	( <sup>2</sup> )	4	22	33
Protective service .....	—	—	2	27	38
Sales and office .....	8	7	5	41	54
Sales and related .....	4	4	3	38	53
Office and administrative support .....	11	8	7	44	55
Natural resources, construction, and maintenance	7	1	3	27	36
Construction, extraction, farming, fishing, and forestry .....	3	—	2	17	23
Installation, maintenance, and repair .....	11	2	3	37	47
Production, transportation, and material moving ...	4	3	1	38	50
Production .....	7	3	1	42	50
Transportation and material moving .....	2	3	2	35	50
Full time .....	12	8	7	45	56
Part time .....	4	2	3	24	35
Union .....	17	3	6	52	74
Nonunion .....	10	7	6	38	48
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	4	1	2	23	34
Lowest 10 percent .....	2	1	2	15	27
Second 25 percent .....	8	3	4	36	49
Third 25 percent .....	10	7	7	47	56
Highest 25 percent .....	21	17	13	58	70
Highest 10 percent .....	23	24	16	63	75
<b>Establishment characteristics</b>					
Goods-producing industries .....	8	6	2	42	50
Construction .....	3	2	3	17	21
Manufacturing .....	11	8	2	54	63
Service-providing industries .....	11	7	7	39	51
Trade, transportation, and utilities .....	3	3	2	41	58
Wholesale trade .....	6	13	3	36	49
Retail trade .....	2	( <sup>2</sup> )	1	39	57
Transportation and warehousing .....	2	2	4	52	68
Utilities .....	14	—	13	73	82

See footnotes at end of table.

**Table 40. Quality of life benefits: Access, private industry workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	Childcare <sup>1</sup>	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
Information .....	41	14	19	73	82
Financial activities .....	21	17	17	60	70
Finance and insurance .....	26	21	22	72	80
Credit intermediation and related activities .....	29	13	19	71	81
Insurance carriers and related activities .....	17	28	23	71	78
Real estate and rental and leasing .....	—	5	5	21	37
Professional and business services .....	10	14	7	30	40
Professional and technical services .....	14	24	13	38	48
Administrative and waste services .....	3	4	4	14	23
Education and health services .....	17	4	8	50	64
Educational services .....	18	9	23	50	66
Junior colleges, colleges, and universities .....	30	11	33	74	88
Health care and social assistance .....	17	3	6	50	64
Leisure and hospitality .....	7	—	6	17	25
Accommodation and food services .....	7	—	5	16	25
Other services .....	3	9	3	19	27
1 to 99 workers .....	5	5	3	22	31
1 to 49 workers .....	4	5	3	19	27
50 to 99 workers .....	7	4	4	30	44
100 workers or more .....	17	9	10	61	75
100 to 499 workers .....	10	7	6	53	68
500 workers or more .....	29	12	15	73	85
<b>Geographic areas</b>					
Northeast .....	15	9	10	39	52
New England .....	16	12	12	41	54
Middle Atlantic .....	14	9	9	39	52
South .....	10	6	5	42	52
South Atlantic .....	11	6	5	44	54
East South Central .....	7	3	1	36	50
West South Central .....	9	6	5	43	48
Midwest .....	8	6	4	39	51
East North Central .....	9	6	4	38	50
West North Central .....	6	6	4	42	54
West .....	9	6	7	35	47
Mountain .....	10	6	7	33	44
Pacific .....	9	5	8	36	49

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

<sup>2</sup> Less than 0.5.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 40. Standard errors for quality of life benefits: Access, private industry workers, March 2016**

Characteristics	Childcare <sup>1</sup>	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers .....	0.5	0.4	0.3	0.8	0.8
<b>Worker characteristics</b>					
Management, professional, and related .....	1.2	0.9	0.7	1.5	1.6
Management, business, and financial .....	1.3	1.7	1.0	2.0	1.8
Professional and related .....	1.7	1.0	0.9	1.9	2.0
Service .....	1.0	0.1	0.8	1.1	1.7
Protective service .....	–	–	1.1	5.5	7.0
Sales and office .....	0.6	0.5	0.4	1.2	1.2
Sales and related .....	0.9	1.0	0.4	1.6	1.5
Office and administrative support .....	0.8	0.6	0.6	1.4	1.6
Natural resources, construction, and maintenance	0.8	0.4	0.5	1.3	1.4
Construction, extraction, farming, fishing, and forestry .....	0.9	–	0.7	1.9	2.1
Installation, maintenance, and repair .....	1.1	0.4	0.7	1.6	2.0
Production, transportation, and material moving ...	0.4	0.5	0.3	1.2	1.7
Production .....	0.7	0.5	0.3	2.0	2.6
Transportation and material moving .....	0.5	0.8	0.6	1.6	2.1
Full time .....	0.6	0.4	0.3	0.8	0.9
Part time .....	0.5	0.3	0.5	1.1	1.5
Union .....	2.5	0.7	0.8	1.7	1.9
Nonunion .....	0.5	0.4	0.3	0.8	0.9
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	0.5	0.2	0.3	1.0	1.4
Lowest 10 percent .....	0.6	0.2	0.4	1.0	1.7
Second 25 percent .....	0.6	0.4	0.4	1.0	1.2
Third 25 percent .....	0.7	0.5	0.5	1.3	1.4
Highest 25 percent .....	1.3	1.1	0.8	1.4	1.4
Highest 10 percent .....	1.9	1.7	1.1	2.2	2.0
<b>Establishment characteristics</b>					
Goods-producing industries .....	1.1	0.8	0.4	1.3	1.5
Construction .....	1.1	0.7	1.0	1.8	1.8
Manufacturing .....	1.4	1.1	0.4	1.3	1.9
Service-providing industries .....	0.6	0.4	0.4	0.9	0.9
Trade, transportation, and utilities .....	0.5	0.5	0.4	1.2	1.3
Wholesale trade .....	1.6	1.5	0.7	1.8	2.3
Retail trade .....	0.4	0.2	0.4	1.7	1.8
Transportation and warehousing .....	0.7	1.1	1.4	3.4	4.1
Utilities .....	2.7	–	2.3	4.9	5.4

See footnotes at end of table.

**Table 40. Standard errors for quality of life benefits: Access, private industry workers, March 2016—continued**

Characteristics	Childcare <sup>1</sup>	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
Information .....	3.9	2.5	2.6	3.0	2.6
Financial activities .....	1.3	0.9	1.1	2.0	2.3
Finance and insurance .....	1.6	1.3	1.5	1.3	1.3
Credit intermediation and related activities .....	2.3	1.1	1.9	2.0	1.8
Insurance carriers and related activities .....	2.1	2.4	2.5	2.1	1.8
Real estate and rental and leasing .....	—	2.1	1.9	3.9	5.4
Professional and business services .....	1.2	1.3	1.2	2.4	2.3
Professional and technical services .....	2.7	2.6	2.4	4.0	4.1
Administrative and waste services .....	1.2	1.2	1.4	2.1	2.3
Education and health services .....	1.8	0.7	0.7	2.3	2.9
Educational services .....	1.8	2.3	2.6	3.0	2.7
Junior colleges, colleges, and universities .....	2.0	2.0	2.4	2.4	2.3
Health care and social assistance .....	2.1	0.6	0.7	2.7	3.3
Leisure and hospitality .....	1.6	—	1.3	2.0	2.1
Accommodation and food services .....	1.4	—	1.3	2.2	2.7
Other services .....	1.0	2.3	0.9	2.8	3.2
1 to 99 workers .....	0.5	0.4	0.3	1.0	1.0
1 to 49 workers .....	0.5	0.5	0.4	1.0	1.1
50 to 99 workers .....	1.3	0.8	0.6	2.1	2.2
100 workers or more .....	0.9	0.6	0.6	1.0	0.9
100 to 499 workers .....	0.9	0.7	0.9	1.5	1.6
500 workers or more .....	1.5	1.1	1.1	1.8	1.4
<b>Geographic areas</b>					
Northeast .....	1.4	0.8	0.5	1.3	1.8
New England .....	2.2	1.6	1.4	2.9	3.1
Middle Atlantic .....	1.5	0.9	0.6	1.4	1.8
South .....	1.1	0.5	0.5	1.4	1.4
South Atlantic .....	1.8	0.6	0.6	1.5	1.5
East South Central .....	3.0	1.6	0.3	4.2	1.7
West South Central .....	1.2	1.0	1.1	2.9	3.4
Midwest .....	0.6	0.8	0.6	1.9	2.0
East North Central .....	0.7	1.0	0.7	2.7	2.7
West North Central .....	0.9	1.2	0.8	1.4	2.5
West .....	0.9	0.9	0.9	1.3	1.4
Mountain .....	1.0	1.4	0.5	2.1	2.0
Pacific .....	1.3	1.2	1.3	1.7	1.8

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

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 41. Financial benefits: Access, private industry workers, March 2016**

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution <sup>3</sup>	Payroll deduction IRA <sup>4</sup>	Financial planning
		Flexible benefits	Dependent care flexible spending account <sup>1</sup>	Healthcare flexible spending account <sup>2</sup>			
All workers .....	25	16	37	40	17	6	20
<b>Worker characteristics</b>							
Management, professional, and related .....	40	26	58	62	23	9	28
Management, business, and financial .....	49	28	62	65	21	9	30
Professional and related .....	35	25	56	60	24	10	28
Service .....	8	7	19	19	10	4	10
Protective service .....	12	–	25	29	8	5	12
Sales and office .....	29	15	36	39	15	5	23
Sales and related .....	25	10	30	31	10	3	21
Office and administrative support .....	32	19	40	44	18	7	24
Natural resources, construction, and maintenance	17	11	25	28	15	6	15
Construction, extraction, farming, fishing, and forestry .....	11	6	13	16	14	7	9
Installation, maintenance, and repair .....	23	15	37	39	17	4	20
Production, transportation, and material moving ...	21	17	37	39	18	5	15
Production .....	25	19	38	39	17	6	17
Transportation and material moving .....	18	15	36	38	18	5	13
Full time .....	31	20	45	48	19	7	23
Part time .....	9	5	17	17	10	3	10
Union .....	25	14	51	52	28	8	22
Nonunion .....	25	16	36	38	15	6	19
Average wage within the following categories: <sup>7</sup>							
Lowest 25 percent .....	9	6	16	16	9	3	10
Lowest 10 percent .....	3	4	10	10	8	1	5
Second 25 percent .....	23	15	34	36	15	6	17
Third 25 percent .....	32	21	46	49	20	8	23
Highest 25 percent .....	42	27	61	65	24	9	31
Highest 10 percent .....	46	29	68	70	24	10	33
<b>Establishment characteristics</b>							
Goods-producing industries .....	26	17	39	40	16	6	20
Construction .....	13	7	12	16	12	5	8
Manufacturing .....	33	22	51	51	17	6	25
Service-providing industries .....	25	16	37	40	17	6	19
Trade, transportation, and utilities .....	25	13	36	38	14	3	20
Wholesale trade .....	23	19	40	44	13	5	15
Retail trade .....	25	7	28	29	10	1	22
Transportation and warehousing .....	26	25	54	55	26	7	19
Utilities .....	45	34	70	73	13	5	43

See footnotes at end of table.

**Table 41. Financial benefits: Access, private industry workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	Stock options			
	Total <sup>5</sup>	Performance	Signing	Other
All workers .....	8	2	1	6
<b>Worker characteristics</b>				
Management, professional, and related .....	10	5	2	6
Management, business, and financial .....	15	7	3	10
Professional and related .....	8	4	1	4
Service .....	2	( <sup>6</sup> )	( <sup>6</sup> )	2
Protective service .....	1	—	—	1
Sales and office .....	9	3	1	8
Sales and related .....	9	2	1	8
Office and administrative support .....	10	3	2	8
Natural resources, construction, and maintenance	5	3	1	3
Construction, extraction, farming, fishing, and forestry .....	3	—	—	2
Installation, maintenance, and repair .....	8	4	—	4
Production, transportation, and material moving ...	9	1	1	8
Production .....	6	1	1	4
Transportation and material moving .....	12	( <sup>6</sup> )	1	11
Full time .....	9	3	1	6
Part time .....	5	1	( <sup>6</sup> )	4
Union .....	12	4	1	7
Nonunion .....	7	2	1	6
Average wage within the following categories: <sup>7</sup>				
Lowest 25 percent .....	4	( <sup>6</sup> )	( <sup>6</sup> )	3
Lowest 10 percent .....	2	( <sup>6</sup> )	—	2
Second 25 percent .....	7	1	1	6
Third 25 percent .....	8	3	1	6
Highest 25 percent .....	13	6	2	8
Highest 10 percent .....	16	9	3	9
<b>Establishment characteristics</b>				
Goods-producing industries .....	8	3	1	5
Construction .....	4	—	—	2
Manufacturing .....	11	5	2	6
Service-providing industries .....	8	2	1	6
Trade, transportation, and utilities .....	11	2	1	10
Wholesale trade .....	6	1	1	5
Retail trade .....	9	2	1	8
Transportation and warehousing .....	21	—	—	20
Utilities .....	10	—	—	10

See footnotes at end of table.

**Table 41. Financial benefits: Access, private industry workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution <sup>3</sup>	Payroll deduction IRA <sup>4</sup>	Financial planning
		Flexible benefits	Dependent care flexible spending account <sup>1</sup>	Healthcare flexible spending account <sup>2</sup>			
Information .....	50	26	80	80	26	4	51
Financial activities .....	50	31	65	65	20	11	37
Finance and insurance .....	61	37	77	78	21	12	47
Credit intermediation and related activities .....	60	37	79	79	21	13	42
Insurance carriers and related activities .....	61	36	73	75	18	7	52
Real estate and rental and leasing .....	19	10	27	26	14	7	6
Professional and business services .....	28	15	35	37	20	8	15
Professional and technical services .....	39	19	44	48	22	13	25
Administrative and waste services .....	12	8	16	17	16	6	5
Education and health services .....	26	24	47	52	23	9	22
Educational services .....	29	25	57	59	34	16	26
Junior colleges, colleges, and universities .....	43	35	79	82	46	20	40
Health care and social assistance .....	26	23	45	50	21	8	21
Leisure and hospitality .....	4	3	13	14	7	3	9
Accommodation and food services .....	3	3	12	12	7	3	9
Other services .....	14	9	14	16	—	5	6
1 to 99 workers .....	16	9	21	23	13	5	10
1 to 49 workers .....	15	7	18	19	11	4	9
50 to 99 workers .....	20	14	30	33	17	6	13
100 workers or more .....	36	25	58	60	21	8	31
100 to 499 workers .....	35	20	48	50	18	8	27
500 workers or more .....	38	34	73	76	25	8	38
<b>Geographic areas</b>							
Northeast .....	24	15	39	42	20	8	20
New England .....	24	15	41	47	19	9	19
Middle Atlantic .....	24	15	38	40	20	8	20
South .....	23	19	37	39	16	6	21
South Atlantic .....	24	17	36	38	16	7	22
East South Central .....	24	19	31	34	14	6	19
West South Central .....	21	22	41	42	15	3	20
Midwest .....	29	19	41	43	18	5	18
East North Central .....	28	17	41	42	19	5	19
West North Central .....	32	24	41	45	15	5	18
West .....	25	10	34	36	14	6	18
Mountain .....	26	10	32	34	11	2	20
Pacific .....	25	10	35	37	16	8	17

See footnotes at end of table.

**Table 41. Financial benefits: Access, private industry workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	Stock options			
	Total <sup>5</sup>	Performance	Signing	Other
Information .....	32	20	—	13
Financial activities .....	19	8	7	17
Finance and insurance .....	23	11	9	21
Credit intermediation and related activities .....	27	13	11	25
Insurance carriers and related activities .....	17	6	2	13
Real estate and rental and leasing .....	6	—	—	6
Professional and business services .....	8	3	1	5
Professional and technical services .....	8	4	—	5
Administrative and waste services .....	5	—	—	4
Education and health services .....	2	( <sup>6</sup> )	( <sup>6</sup> )	—
Educational services .....	—	—	—	—
Junior colleges, colleges, and universities .....	—	—	—	—
Health care and social assistance .....	2	( <sup>6</sup> )	—	—
Leisure and hospitality .....	—	—	—	—
Accommodation and food services .....	—	—	—	—
Other services .....	2	—	—	—
1 to 99 workers .....	5	2	1	4
1 to 49 workers .....	4	1	1	3
50 to 99 workers .....	6	2	1	5
100 workers or more .....	11	4	2	9
100 to 499 workers .....	10	3	1	7
500 workers or more .....	14	4	2	11
<b>Geographic areas</b>				
Northeast .....	8	2	2	6
New England .....	6	1	1	5
Middle Atlantic .....	8	2	2	6
South .....	7	2	1	5
South Atlantic .....	7	2	1	6
East South Central .....	9	1	1	7
West South Central .....	6	2	1	4
Midwest .....	7	2	1	6
East North Central .....	7	2	1	6
West North Central .....	8	2	( <sup>6</sup> )	6
West .....	9	4	1	6
Mountain .....	8	2	1	6
Pacific .....	9	5	2	5

<sup>1</sup> Formerly referred to as Dependent care reimbursement account.

<sup>2</sup> Formerly referred to as Healthcare reimbursement account.

<sup>3</sup> Savings plans established by the employer on behalf of the employee, but with no employer contribution. These are cash or deferred arrangement plans or individual retirement accounts used to fund savings and retirement plans authorized by section 401(k), 403(b), or 457 of the Internal Revenue Code. The employees' contributions can be pre- and post-tax. Employees may authorize a payroll deduction by the employer to fund the established plan.

<sup>4</sup> An individual retirement plan that can be sponsored by the employer, but with no employer contributions. The employee establishes either a traditional (with tax-deductible contributions) or Roth (contributions are made post-tax but accumulate tax-free until retirement) IRA plan with a financial institution, and authorizes the payroll deduction by the employer.

<sup>5</sup> The sum of the individual components may be greater than the total because some employees may have access to more than one type of stock option.

<sup>6</sup> Less than 0.5.

<sup>7</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 41. Standard errors for financial benefits: Access, private industry workers, March 2016**

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution <sup>3</sup>	Payroll deduction IRA <sup>4</sup>	Financial planning
		Flexible benefits	Dependent care flexible spending account <sup>1</sup>	Healthcare flexible spending account <sup>2</sup>			
All workers .....	0.8	0.5	0.8	0.8	0.8	0.5	0.6
<b>Worker characteristics</b>							
Management, professional, and related .....	1.4	1.2	1.7	1.7	1.3	1.0	1.5
Management, business, and financial .....	1.6	1.5	1.6	1.6	1.4	0.8	1.6
Professional and related .....	1.8	1.4	2.2	2.3	1.7	1.4	1.9
Service .....	0.8	0.6	1.2	1.2	1.3	0.9	0.9
Protective service .....	3.4	–	5.1	6.0	2.5	2.2	3.0
Sales and office .....	1.2	0.8	1.2	1.1	0.7	0.4	1.0
Sales and related .....	1.3	1.0	1.4	1.3	0.9	0.4	1.3
Office and administrative support .....	1.4	1.0	1.4	1.4	1.1	0.6	1.2
Natural resources, construction, and maintenance	0.9	0.9	1.3	1.3	1.5	0.7	0.8
Construction, extraction, farming, fishing, and forestry .....	1.5	1.1	1.8	1.7	2.0	1.2	1.3
Installation, maintenance, and repair .....	1.5	1.0	2.2	2.0	2.2	0.7	1.1
Production, transportation, and material moving ...	1.0	1.0	1.2	1.3	1.5	0.5	1.0
Production .....	1.6	1.5	1.6	1.9	1.8	0.9	1.4
Transportation and material moving .....	1.3	1.2	1.8	2.0	2.0	0.6	1.3
Full time .....	0.8	0.6	0.8	0.8	1.0	0.6	0.8
Part time .....	0.7	0.5	1.1	0.9	0.8	0.5	0.7
Union .....	1.8	1.5	2.0	2.0	2.0	1.6	2.5
Nonunion .....	0.8	0.5	0.8	0.9	0.7	0.4	0.6
Average wage within the following categories: <sup>5</sup>							
Lowest 25 percent .....	0.6	0.5	1.1	1.1	0.8	0.6	0.6
Lowest 10 percent .....	0.5	0.8	1.1	1.1	1.1	0.4	0.8
Second 25 percent .....	0.9	0.8	1.1	1.2	1.2	0.6	0.9
Third 25 percent .....	1.1	0.9	1.2	1.3	1.2	0.7	1.1
Highest 25 percent .....	1.4	1.1	1.5	1.5	1.3	0.7	1.5
Highest 10 percent .....	2.2	1.6	2.1	2.1	1.6	0.8	2.4
<b>Establishment characteristics</b>							
Goods-producing industries .....	1.2	1.0	1.2	1.3	1.3	0.6	1.1
Construction .....	1.3	1.2	1.5	1.5	1.5	0.9	1.2
Manufacturing .....	1.6	1.3	1.1	1.4	1.5	0.8	1.5
Service-providing industries .....	0.9	0.6	0.9	0.9	0.8	0.6	0.7
Trade, transportation, and utilities .....	1.0	0.6	1.2	1.1	1.0	0.5	1.1
Wholesale trade .....	2.2	2.9	2.5	2.5	2.1	1.2	1.1
Retail trade .....	0.9	0.7	1.1	1.0	0.8	0.2	1.2
Transportation and warehousing .....	2.3	2.9	4.9	5.2	3.0	1.8	3.3
Utilities .....	6.2	3.7	7.3	6.1	2.9	1.4	4.9

See footnotes at end of table.

**Table 41. Standard errors for financial benefits: Access, private industry workers, March 2016—continued**

Characteristics	Stock options			
	Total	Performance	Signing	Other
All workers .....	0.4	0.2	0.1	0.3
<b>Worker characteristics</b>				
Management, professional, and related .....	1.0	0.6	0.3	0.6
Management, business, and financial .....	1.6	0.8	0.4	1.1
Professional and related .....	1.0	0.7	0.4	0.6
Service .....	0.6	0.1	0.1	0.6
Protective service .....	0.3	—	—	0.3
Sales and office .....	0.6	0.2	0.2	0.6
Sales and related .....	0.8	0.2	0.3	0.8
Office and administrative support .....	0.9	0.3	0.2	0.9
Natural resources, construction, and maintenance .....	0.6	0.5	0.3	0.5
Construction, extraction, farming, fishing, and forestry .....	0.9	—	—	0.8
Installation, maintenance, and repair .....	0.9	0.8	—	0.7
Production, transportation, and material moving .....	1.0	0.2	0.1	1.0
Production .....	0.8	0.5	0.2	0.7
Transportation and material moving .....	1.6	0.2	0.2	1.6
Full time .....	0.5	0.3	0.2	0.4
Part time .....	0.5	0.1	0.1	0.5
Union .....	1.7	0.9	0.2	1.3
Nonunion .....	0.4	0.2	0.1	0.4
Average wage within the following categories: <sup>5</sup>				
Lowest 25 percent .....	0.4	0.1	0.1	0.3
Lowest 10 percent .....	0.5	0.1	—	0.4
Second 25 percent .....	0.6	0.1	0.1	0.6
Third 25 percent .....	0.8	0.3	0.2	0.7
Highest 25 percent .....	1.0	0.7	0.4	0.6
Highest 10 percent .....	1.8	1.2	0.5	0.9
<b>Establishment characteristics</b>				
Goods-producing industries .....	1.1	0.7	0.5	0.7
Construction .....	1.2	—	—	0.8
Manufacturing .....	1.6	0.9	0.6	1.0
Service-providing industries .....	0.5	0.2	0.1	0.4
Trade, transportation, and utilities .....	0.8	0.2	0.1	0.8
Wholesale trade .....	1.0	0.4	0.4	0.9
Retail trade .....	1.0	0.3	0.2	1.0
Transportation and warehousing .....	3.4	—	—	3.3
Utilities .....	2.2	—	—	2.2

See footnotes at end of table.

**Table 41. Standard errors for financial benefits: Access, private industry workers, March 2016—continued**

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution <sup>3</sup>	Payroll deduction IRA <sup>4</sup>	Financial planning
		Flexible benefits	Dependent care flexible spending account <sup>1</sup>	Healthcare flexible spending account <sup>2</sup>			
Information .....	2.7	2.5	2.7	3.0	2.3	0.8	3.7
Financial activities .....	1.6	1.4	2.6	2.3	1.1	1.0	2.0
Finance and insurance .....	1.1	1.6	1.6	1.5	1.1	1.1	2.2
Credit intermediation and related activities .....	1.5	2.2	1.8	1.7	1.7	1.4	2.9
Insurance carriers and related activities .....	2.2	2.9	2.7	2.5	2.2	2.0	2.4
Real estate and rental and leasing .....	3.8	2.7	5.9	5.2	3.1	2.0	2.3
Professional and business services .....	2.4	1.8	2.1	1.8	1.6	1.2	1.8
Professional and technical services .....	4.1	3.4	3.9	4.0	3.6	2.2	3.2
Administrative and waste services .....	1.3	1.7	2.7	1.9	1.8	1.2	0.8
Education and health services .....	2.1	1.6	2.7	3.0	2.4	1.9	2.3
Educational services .....	2.7	2.6	2.9	2.6	2.5	2.0	2.5
Junior colleges, colleges, and universities .....	2.8	3.7	3.0	1.8	3.4	2.0	1.9
Health care and social assistance .....	2.3	1.9	3.1	3.6	2.7	2.1	2.8
Leisure and hospitality .....	1.1	1.1	1.9	1.6	1.2	0.8	1.4
Accommodation and food services .....	1.1	1.0	1.9	1.7	1.4	1.0	1.7
Other services .....	1.9	1.6	2.4	2.5	—	2.0	1.6
1 to 99 workers .....	0.8	0.7	1.0	1.1	0.7	0.4	0.8
1 to 49 workers .....	0.9	0.5	1.0	0.9	0.7	0.3	0.7
50 to 99 workers .....	1.9	2.0	2.3	2.6	1.7	0.9	1.7
100 workers or more .....	1.2	0.8	1.1	1.0	1.1	1.0	1.1
100 to 499 workers .....	1.6	1.2	1.5	1.5	1.2	1.3	1.2
500 workers or more .....	1.7	1.6	1.9	1.6	1.7	1.0	1.6
<b>Geographic areas</b>							
Northeast .....	0.9	1.1	1.4	1.5	2.1	1.3	1.8
New England .....	1.6	1.7	2.6	3.3	3.9	2.4	2.0
Middle Atlantic .....	1.1	1.4	1.6	1.6	2.1	1.2	2.3
South .....	1.7	0.9	1.5	1.6	1.0	0.7	1.0
South Atlantic .....	2.4	1.5	2.1	2.3	1.5	1.2	1.1
East South Central .....	4.8	1.5	3.4	2.7	2.6	2.1	4.5
West South Central .....	2.7	1.4	2.6	3.0	1.2	0.5	1.3
Midwest .....	1.5	1.0	1.8	1.6	1.4	0.5	1.1
East North Central .....	1.9	1.1	2.3	1.9	1.8	0.6	1.4
West North Central .....	2.2	2.1	3.0	2.8	2.0	0.8	1.3
West .....	1.2	0.7	1.3	1.5	1.9	1.4	1.5
Mountain .....	2.3	1.6	1.8	3.1	1.5	0.8	2.5
Pacific .....	1.3	0.7	1.7	1.6	2.7	2.0	1.9

See footnotes at end of table.

**Table 41. Standard errors for financial benefits: Access, private industry workers, March 2016—continued**

Characteristics	Stock options			
	Total	Performance	Signing	Other
Information .....	4.4	3.6	—	2.1
Financial activities .....	1.5	0.8	0.8	1.4
Finance and insurance .....	1.5	1.1	1.2	1.5
Credit intermediation and related activities .....	2.2	1.8	1.9	2.1
Insurance carriers and related activities .....	2.0	1.1	0.5	1.6
Real estate and rental and leasing .....	2.0	—	—	2.1
Professional and business services .....	1.1	0.5	0.3	0.8
Professional and technical services .....	1.5	0.9	—	1.4
Administrative and waste services .....	1.6	—	—	1.4
Education and health services .....	1.0	0.1	0.1	—
Educational services .....	—	—	—	—
Junior colleges, colleges, and universities .....	—	—	—	—
Health care and social assistance .....	1.2	0.1	—	—
Leisure and hospitality .....	—	—	—	—
Accommodation and food services .....	—	—	—	—
Other services .....	0.8	—	—	—
1 to 99 workers .....	0.5	0.2	0.1	0.5
1 to 49 workers .....	0.5	0.2	0.2	0.5
50 to 99 workers .....	1.0	0.4	0.2	0.9
100 workers or more .....	0.7	0.4	0.2	0.6
100 to 499 workers .....	0.6	0.4	0.2	0.5
500 workers or more .....	1.4	0.7	0.5	1.1
<b>Geographic areas</b>				
Northeast .....	1.2	0.4	0.3	0.9
New England .....	1.1	0.5	0.4	1.1
Middle Atlantic .....	1.4	0.6	0.4	1.0
South .....	0.5	0.3	0.2	0.5
South Atlantic .....	0.6	0.3	0.2	0.7
East South Central .....	0.9	0.4	0.5	1.7
West South Central .....	0.9	0.6	0.3	0.4
Midwest .....	0.8	0.2	0.2	0.6
East North Central .....	0.9	0.2	0.3	0.7
West North Central .....	1.7	0.3	0.1	1.3
West .....	1.1	0.6	0.3	0.9
Mountain .....	2.5	0.6	( <sup>6</sup> )	2.3
Pacific .....	1.1	0.8	0.5	0.6

<sup>1</sup> Formerly referred to as Dependent care reimbursement account.

<sup>2</sup> Formerly referred to as Healthcare reimbursement account.

<sup>3</sup> Savings plans established by the employer on behalf of the employee, but with no employer contribution. These are cash or deferred arrangement plans or individual retirement accounts used to fund savings and retirement plans authorized by section 401(k), 403(b), or 457 of the Internal Revenue Code. The employees' contributions can be pre- and post-tax. Employees may authorize a payroll deduction by the employer to fund the established plan.

<sup>4</sup> An individual retirement plan that can be sponsored by the employer, but with no employer contributions. The employee establishes either a traditional (with tax-deductible contributions) or Roth (contributions are made post-tax but accumulate tax-free until retirement) IRA plan with a financial institution, and authorizes the payroll deduction by the employer.

<sup>5</sup> 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 wage data for March 2016.

<sup>6</sup> Less than 0.05.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 42. Health-related benefits: Access, private industry workers, March 2016**

(All workers = 100 percent)

Characteristics	Long-term care insurance <sup>1</sup>	Retiree healthcare benefits <sup>2</sup>	
		Under age 65	Age 65 and over
All workers .....	17	15	13
<b>Worker characteristics</b>			
Management, professional, and related .....	28	23	20
Management, business, and financial .....	33	27	23
Professional and related .....	25	21	18
Service .....	7	5	4
Protective service .....	6	–	4
Sales and office .....	17	14	13
Sales and related .....	13	9	8
Office and administrative support .....	20	18	16
Natural resources, construction, and maintenance	11	13	13
Construction, extraction, farming, fishing, and forestry .....	5	8	8
Installation, maintenance, and repair .....	16	19	18
Production, transportation, and material moving ...	13	17	15
Production .....	13	15	13
Transportation and material moving .....	13	19	16
Full time .....	20	18	16
Part time .....	6	5	5
Union .....	23	41	36
Nonunion .....	16	12	11
Average wage within the following categories: <sup>3</sup>			
Lowest 25 percent .....	6	4	4
Lowest 10 percent .....	4	3	3
Second 25 percent .....	13	10	8
Third 25 percent .....	19	19	17
Highest 25 percent .....	33	30	26
Highest 10 percent .....	39	32	29
<b>Establishment characteristics</b>			
Goods-producing industries .....	15	16	15
Construction .....	3	6	6
Manufacturing .....	21	21	18
Service-providing industries .....	17	15	13
Trade, transportation, and utilities .....	14	15	13
Wholesale trade .....	16	9	7
Retail trade .....	10	9	7
Transportation and warehousing .....	21	36	33
Utilities .....	43	60	54

See footnotes at end of table.

**Table 42. Health-related benefits: Access, private industry workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	Long-term care insurance <sup>1</sup>	Retiree healthcare benefits <sup>2</sup>	
		Under age 65	Age 65 and over
Information .....	49	48	43
Financial activities .....	40	39	37
Finance and insurance .....	50	50	47
Credit intermediation and related activities .....	52	53	52
Insurance carriers and related activities .....	44	44	41
Real estate and rental and leasing .....	9	5	3
Professional and business services .....	18	12	10
Professional and technical services .....	24	13	12
Administrative and waste services .....	7	6	4
Education and health services .....	18	13	11
Educational services .....	32	28	31
Junior colleges, colleges, and universities .....	53	43	45
Health care and social assistance .....	15	11	8
Leisure and hospitality .....	6	2	2
Accommodation and food services .....	6	2	2
Other services .....	7	8	7
1 to 99 workers .....	9	7	6
1 to 49 workers .....	8	6	6
50 to 99 workers .....	13	11	9
100 workers or more .....	26	25	21
100 to 499 workers .....	19	16	14
500 workers or more .....	37	38	32
<b>Geographic areas</b>			
Northeast .....	17	15	15
New England .....	17	13	12
Middle Atlantic .....	17	16	16
South .....	18	16	13
South Atlantic .....	19	17	13
East South Central .....	16	17	14
West South Central .....	17	16	14
Midwest .....	15	14	13
East North Central .....	16	14	13
West North Central .....	14	15	14
West .....	16	13	11
Mountain .....	16	10	9
Pacific .....	15	14	12

<sup>1</sup> A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care. The plan, although sponsored by the employer, may be fully paid for by the employee.

<sup>2</sup> A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 42. Standard errors for health-related benefits: Access, private industry workers, March 2016**

Characteristics	Long-term care insurance <sup>1</sup>	Retiree healthcare benefits <sup>2</sup>	
		Under age 65	Age 65 and over
All workers .....	0.7	0.5	0.5
<b>Worker characteristics</b>			
Management, professional, and related .....	1.4	1.1	1.1
Management, business, and financial .....	2.1	1.6	1.5
Professional and related .....	1.6	1.2	1.4
Service .....	1.1	0.6	0.5
Protective service .....	1.5	–	1.4
Sales and office .....	1.0	0.9	1.0
Sales and related .....	1.3	1.0	1.0
Office and administrative support .....	1.0	1.0	1.2
Natural resources, construction, and maintenance	1.3	0.8	1.1
Construction, extraction, farming, fishing, and forestry .....	1.1	1.1	1.2
Installation, maintenance, and repair .....	2.1	1.2	1.6
Production, transportation, and material moving ...	1.0	1.1	1.1
Production .....	1.6	1.6	1.8
Transportation and material moving .....	1.2	1.5	1.6
Full time .....	0.8	0.5	0.5
Part time .....	0.8	0.5	0.6
Union .....	1.7	2.0	2.3
Nonunion .....	0.7	0.4	0.5
Average wage within the following categories: <sup>3</sup>			
Lowest 25 percent .....	0.7	0.5	0.5
Lowest 10 percent .....	0.8	0.7	0.7
Second 25 percent .....	0.8	0.6	0.6
Third 25 percent .....	1.0	0.7	0.8
Highest 25 percent .....	1.5	1.3	1.3
Highest 10 percent .....	2.3	2.1	2.0
<b>Establishment characteristics</b>			
Goods-producing industries .....	1.3	1.1	1.3
Construction .....	0.7	0.9	1.1
Manufacturing .....	1.5	1.6	1.7
Service-providing industries .....	0.8	0.5	0.5
Trade, transportation, and utilities .....	1.0	1.0	1.0
Wholesale trade .....	2.6	1.7	1.2
Retail trade .....	1.0	1.0	0.9
Transportation and warehousing .....	1.9	3.2	3.5
Utilities .....	4.9	7.0	5.6

See footnotes at end of table.

**Table 42. Standard errors for health-related benefits: Access, private industry workers, March 2016—continued**

Characteristics	Long-term care insurance <sup>1</sup>	Retiree healthcare benefits <sup>2</sup>	
		Under age 65	Age 65 and over
Information .....	4.3	2.9	2.6
Financial activities .....	2.0	1.9	1.8
Finance and insurance .....	1.9	2.2	2.1
Credit intermediation and related activities .....	2.7	2.6	2.3
Insurance carriers and related activities .....	2.2	3.4	3.3
Real estate and rental and leasing .....	2.6	1.5	1.1
Professional and business services .....	1.8	1.5	1.4
Professional and technical services .....	3.2	2.7	2.3
Administrative and waste services .....	0.9	2.1	1.3
Education and health services .....	1.7	1.1	1.3
Educational services .....	2.2	2.0	3.8
Junior colleges, colleges, and universities .....	3.0	2.9	2.7
Health care and social assistance .....	2.1	1.3	1.5
Leisure and hospitality .....	1.8	0.7	0.7
Accommodation and food services .....	1.9	0.6	0.8
Other services .....	2.2	2.2	2.0
1 to 99 workers .....	0.6	0.5	0.5
1 to 49 workers .....	0.6	0.5	0.5
50 to 99 workers .....	1.6	1.4	1.4
100 workers or more .....	1.2	0.8	0.9
100 to 499 workers .....	1.2	1.0	0.9
500 workers or more .....	1.9	1.8	2.0
<b>Geographic areas</b>			
Northeast .....	1.1	0.6	0.6
New England .....	1.8	1.5	1.4
Middle Atlantic .....	1.4	0.6	0.6
South .....	1.5	0.9	0.9
South Atlantic .....	2.1	1.2	1.4
East South Central .....	3.5	1.9	2.2
West South Central .....	2.4	1.9	1.1
Midwest .....	1.8	1.0	1.3
East North Central .....	2.4	1.0	1.4
West North Central .....	2.2	2.4	2.9
West .....	0.9	0.9	0.8
Mountain .....	1.6	1.0	0.5
Pacific .....	1.2	1.3	1.1

<sup>1</sup> A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care. The plan, although sponsored by the employer, may be fully paid for by the employee.

<sup>2</sup> A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 43. Nonproduction bonuses: Access, private industry workers, March 2016**

(All workers = 100 percent)

Characteristics	All nonproduction bonuses <sup>1</sup>	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus <sup>2</sup>
All workers .....	38	6	3	10	6	4	1	6	11
<b>Worker characteristics</b>									
Management, professional, and related .....	47	7	5	14	5	6	2	8	13
Management, business, and financial .....	53	10	6	18	5	5	1	8	15
Professional and related .....	44	6	5	12	5	7	2	9	12
Service .....	23	1	2	5	7	2	—	5	6
Protective service .....	—	3	—	—	—	2	—	1	—
Sales and office .....	40	9	3	11	6	3	1	6	12
Sales and related .....	33	11	1	8	5	2	1	3	13
Office and administrative support .....	45	8	4	14	6	3	1	8	11
Natural resources, construction, and maintenance .....	39	6	2	12	10	3	1	4	11
Construction, extraction, farming, fishing, and forestry .....	32	3	1	13	10	—	—	1	7
Installation, maintenance, and repair .....	45	9	3	12	9	5	1	7	15
Production, transportation, and material moving ...	40	8	2	9	7	3	1	4	15
Production .....	44	10	2	10	7	3	1	4	16
Transportation and material moving .....	37	5	1	8	6	3	—	5	14
Full time .....	44	7	4	13	7	5	1	6	14
Part time .....	21	3	1	4	5	1	1	5	5
Union .....	33	9	5	4	2	5	1	6	17
Nonunion .....	39	6	3	11	7	4	1	6	11
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	23	4	1	5	6	1	2	4	7
Lowest 10 percent .....	16	1	1	5	5	—	( <sup>4</sup> )	2	3
Second 25 percent .....	39	6	2	11	8	3	1	5	11
Third 25 percent .....	45	7	3	14	6	5	1	6	14
Highest 25 percent .....	50	10	6	14	5	7	1	8	16
Highest 10 percent .....	51	10	7	15	4	7	1	8	17
<b>Establishment characteristics</b>									
Goods-producing industries .....	47	10	3	14	9	4	1	3	15
Construction .....	37	3	—	15	12	1	—	2	5
Manufacturing .....	53	14	3	13	7	5	1	4	19
Service-providing industries .....	36	6	3	10	6	4	1	6	11
Trade, transportation, and utilities .....	37	11	1	7	6	2	1	4	15
Wholesale trade .....	42	7	1	13	9	5	1	3	10
Retail trade .....	33	13	1	5	6	1	1	4	13
Transportation and warehousing .....	43	9	—	4	4	3	—	—	24
Utilities .....	47	—	6	15	—	6	—	—	21

See footnotes at end of table.

**Table 43. Nonproduction bonuses: Access, private industry workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	All nonproduction bonuses <sup>1</sup>	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus <sup>2</sup>
Information .....	74	21	12	18	2	19	—	27	28
Financial activities .....	64	13	7	23	5	3	2	9	17
Finance and insurance .....	72	16	8	24	5	3	2	11	20
Credit intermediation and related activities .....	71	15	6	20	5	3	1	13	21
Insurance carriers and related activities .....	72	16	14	26	6	2	5	10	19
Real estate and rental and leasing .....	41	—	—	19	6	—	—	—	8
Professional and business services .....	40	4	5	14	6	3	1	6	9
Professional and technical services .....	56	8	7	24	8	4	2	5	11
Administrative and waste services .....	24	1	—	5	4	2	—	7	4
Education and health services .....	34	1	2	8	7	6	3	10	8
Educational services .....	17	—	2	3	1	9	—	2	3
Junior colleges, colleges, and universities .....	18	—	3	—	2	11	—	3	2
Health care and social assistance .....	37	1	2	9	8	6	4	11	9
Leisure and hospitality .....	17	—	2	4	5	—	—	2	5
Accommodation and food services .....	17	—	2	4	5	—	—	2	5
Other services .....	25	—	—	7	6	4	—	3	4
1 to 99 workers .....	34	3	1	13	9	2	1	3	6
1 to 49 workers .....	34	3	1	13	9	2	1	2	6
50 to 99 workers .....	34	4	2	11	7	3	1	5	8
100 workers or more .....	43	10	5	8	3	5	2	9	18
100 to 499 workers .....	41	9	4	7	5	5	2	9	17
500 workers or more .....	46	11	6	8	2	6	2	10	19
<b>Geographic areas</b>									
Northeast .....	37	4	3	14	3	5	1	6	10
New England .....	35	6	3	14	2	5	1	5	8
Middle Atlantic .....	38	4	3	14	4	5	1	6	10
South .....	42	6	4	11	9	2	1	6	14
South Atlantic .....	42	6	5	10	9	3	2	6	14
East South Central .....	42	6	—	11	9	2	—	6	16
West South Central .....	43	7	4	11	10	2	1	6	14
Midwest .....	38	8	3	10	5	3	1	6	11
East North Central .....	39	8	3	10	7	3	1	6	11
West North Central .....	37	8	3	9	2	4	2	6	13
West .....	33	6	2	8	6	5	—	5	8
Mountain .....	37	6	2	12	7	3	1	4	9
Pacific .....	31	6	2	6	5	6	—	6	8

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

<sup>2</sup> Includes all other bonuses provided to employees and not published separately.

<sup>3</sup> 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 wage data for March 2016.

<sup>4</sup> Less than 0.5.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 43. Standard errors for nonproduction bonuses: Access, private industry workers, March 2016**

Characteristics	All nonproduction bonuses	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus <sup>1</sup>
All workers .....	0.7	0.3	0.3	0.5	0.4	0.3	0.2	0.4	0.5
<b>Worker characteristics</b>									
Management, professional, and related .....	1.6	0.7	0.7	0.9	0.8	0.8	0.5	0.7	1.0
Management, business, and financial .....	1.9	0.9	1.0	1.5	0.8	0.8	0.2	0.8	1.1
Professional and related .....	2.0	0.7	0.9	1.1	1.1	0.9	0.7	0.9	1.3
Service .....	1.9	0.2	0.4	1.0	1.2	0.4	—	1.2	0.7
Protective service .....	—	1.1	—	—	—	1.1	—	0.4	—
Sales and office .....	1.0	0.5	0.4	0.7	0.4	0.4	0.2	0.5	0.6
Sales and related .....	1.2	0.8	0.2	0.8	0.7	0.5	0.2	0.5	0.9
Office and administrative support .....	1.3	0.5	0.6	1.0	0.6	0.4	0.2	0.6	0.7
Natural resources, construction, and maintenance	1.7	0.7	0.5	1.0	1.0	0.6	0.4	0.6	0.8
Construction, extraction, farming, fishing, and forestry .....	2.4	0.8	0.5	1.4	1.8	—	—	0.3	1.2
Installation, maintenance, and repair .....	2.3	1.0	0.8	1.5	1.5	1.0	0.7	1.0	1.0
Production, transportation, and material moving ...	1.4	0.7	0.4	0.8	0.7	0.5	0.2	0.8	1.1
Production .....	1.9	0.8	0.5	1.1	0.8	0.7	0.2	1.2	1.6
Transportation and material moving .....	2.2	0.9	0.4	1.3	0.9	0.7	—	0.7	1.6
Full time .....	0.8	0.4	0.3	0.5	0.4	0.4	0.2	0.4	0.5
Part time .....	1.1	0.3	0.2	0.7	0.6	0.2	0.4	0.6	0.5
Union .....	2.4	1.0	1.8	0.8	0.6	1.2	0.5	1.9	2.0
Nonunion .....	0.8	0.4	0.2	0.5	0.4	0.3	0.3	0.4	0.5
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	1.3	0.3	0.3	0.6	0.8	0.2	0.8	0.8	0.5
Lowest 10 percent .....	1.8	0.2	0.5	1.0	0.5	—	0.2	0.4	0.7
Second 25 percent .....	1.3	0.4	0.3	0.9	0.7	0.3	0.3	0.5	0.6
Third 25 percent .....	1.1	0.5	0.4	0.9	0.5	0.6	0.2	0.6	0.7
Highest 25 percent .....	1.6	0.8	0.9	0.9	0.6	0.8	0.3	0.7	1.1
Highest 10 percent .....	2.4	1.3	1.3	1.5	0.8	1.3	0.3	1.1	1.7
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.3	0.9	0.5	0.9	0.7	0.5	0.2	0.5	0.9
Construction .....	1.7	1.0	—	1.6	1.4	0.4	—	0.5	1.0
Manufacturing .....	1.8	1.3	0.6	1.1	0.7	0.8	0.3	0.7	1.6
Service-providing industries .....	0.8	0.3	0.3	0.5	0.5	0.4	0.3	0.5	0.5
Trade, transportation, and utilities .....	1.2	0.7	0.3	0.7	0.5	0.4	0.2	0.6	1.0
Wholesale trade .....	2.4	1.6	0.5	1.1	1.2	1.3	0.5	1.1	1.4
Retail trade .....	1.1	0.8	0.2	0.8	0.5	0.2	0.4	0.7	0.7
Transportation and warehousing .....	3.3	1.7	—	1.4	1.8	0.9	—	—	3.4
Utilities .....	5.5	—	1.9	2.7	—	2.1	—	—	3.2

See footnotes at end of table.

**Table 43. Standard errors for nonproduction bonuses: Access, private industry workers, March 2016—continued**

Characteristics	All nonproduction bonuses	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus <sup>1</sup>
Information .....	3.4	3.0	2.4	2.6	0.8	2.8	—	3.7	2.5
Financial activities .....	1.4	1.0	0.7	1.1	0.7	0.7	0.4	0.8	1.1
Finance and insurance .....	1.4	1.1	0.9	1.4	0.7	0.4	0.5	0.9	1.2
Credit intermediation and related activities .....	2.0	1.8	1.3	2.0	0.8	0.7	0.4	1.3	1.5
Insurance carriers and related activities .....	2.0	1.6	2.2	1.8	1.1	0.7	1.3	1.3	2.0
Real estate and rental and leasing .....	4.5	—	—	4.0	2.4	—	—	—	2.3
Professional and business services .....	2.3	0.9	0.5	1.7	0.8	0.9	0.4	1.0	1.2
Professional and technical services .....	3.4	1.6	1.3	2.6	1.3	1.9	0.7	1.5	2.7
Administrative and waste services .....	2.8	0.6	—	1.5	0.9	0.4	—	1.1	1.2
Education and health services .....	2.4	0.2	1.1	1.3	1.8	1.0	1.2	1.7	1.5
Educational services .....	2.1	—	0.4	0.8	0.5	1.4	—	0.4	1.0
Junior colleges, colleges, and universities .....	1.9	—	0.6	—	0.7	1.4	—	0.7	0.3
Health care and social assistance .....	2.7	0.3	1.2	1.6	2.0	1.1	1.5	2.0	1.8
Leisure and hospitality .....	2.7	—	0.6	1.5	0.8	—	—	0.5	1.2
Accommodation and food services .....	2.9	—	0.7	1.6	0.8	—	—	0.5	1.5
Other services .....	2.9	—	—	1.5	1.8	1.4	—	1.2	1.3
1 to 99 workers .....	1.0	0.3	0.2	0.8	0.6	0.3	0.3	0.4	0.5
1 to 49 workers .....	1.3	0.3	0.3	0.9	0.6	0.3	0.3	0.4	0.6
50 to 99 workers .....	2.3	0.7	0.5	1.4	1.2	0.5	0.5	1.0	0.8
100 workers or more .....	1.2	0.6	0.6	0.5	0.5	0.6	0.5	0.7	0.8
100 to 499 workers .....	1.6	0.7	0.8	0.6	0.8	0.8	0.8	1.2	1.1
500 workers or more .....	1.8	1.1	0.5	0.7	0.5	0.7	0.3	0.7	1.3
<b>Geographic areas</b>									
Northeast .....	1.5	0.8	0.3	0.9	0.5	0.7	0.2	0.8	0.9
New England .....	2.5	0.7	0.5	2.5	0.5	1.3	0.3	0.8	1.7
Middle Atlantic .....	2.0	1.1	0.4	1.2	0.7	0.7	0.2	1.1	1.1
South .....	1.0	0.4	0.6	0.7	0.8	0.5	0.3	0.7	1.0
South Atlantic .....	1.4	0.6	1.1	1.1	1.1	0.8	0.6	1.1	1.8
East South Central .....	2.6	0.4	—	1.9	1.2	0.6	—	1.4	2.1
West South Central .....	1.8	0.7	0.7	0.9	1.5	0.9	0.2	1.2	1.1
Midwest .....	1.6	0.8	0.3	1.1	0.5	0.7	0.3	0.7	0.7
East North Central .....	1.8	1.1	0.2	1.5	0.6	0.7	0.3	0.6	0.7
West North Central .....	3.2	0.8	0.8	1.4	0.7	1.5	0.7	1.7	1.4
West .....	1.8	0.6	0.3	0.9	1.1	0.9	—	1.1	0.6
Mountain .....	2.9	0.3	0.5	1.4	2.0	1.0	0.2	1.3	0.7
Pacific .....	2.2	0.8	0.4	1.0	1.3	1.3	—	1.5	0.8

<sup>1</sup> Includes all other bonuses provided to employees and not published separately.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 44. Unmarried domestic partner benefits: Access<sup>1</sup>, private industry workers, March 2016**

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers .....	11	10	39	35
<b>Worker characteristics</b>				
Management, professional, and related .....	17	17	57	51
Management, business, and financial .....	20	20	62	57
Professional and related .....	16	15	55	48
Service .....	4	5	21	19
Protective service .....	7	7	31	27
Sales and office .....	10	10	41	38
Sales and related .....	6	6	35	31
Office and administrative support .....	13	13	45	42
Natural resources, construction, and maintenance .....	9	7	28	24
Construction, extraction, farming, fishing, and forestry .....	7	6	17	19
Installation, maintenance, and repair .....	12	8	39	29
Production, transportation, and material moving .....	10	10	33	30
Production .....	8	7	31	29
Transportation and material moving .....	12	12	35	31
Full time .....	13	12	47	42
Part time .....	5	5	17	16
Union .....	33	28	58	44
Nonunion .....	8	9	37	34
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	3	4	18	18
Lowest 10 percent .....	1	2	8	8
Second 25 percent .....	8	8	37	34
Third 25 percent .....	12	12	45	40
Highest 25 percent .....	22	20	61	53
Highest 10 percent .....	24	23	69	61
<b>Establishment characteristics</b>				
Goods-producing industries .....	10	9	35	32
Construction .....	6	6	18	20
Manufacturing .....	11	9	43	38
Service-providing industries .....	11	11	40	35
Trade, transportation, and utilities .....	9	9	40	35
Wholesale trade .....	5	4	35	31
Retail trade .....	6	6	37	33
Transportation and warehousing .....	19	18	53	44
Utilities .....	37	33	60	55

See footnotes at end of table.

**Table 44. Unmarried domestic partner benefits: Access<sup>1</sup>, private industry workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
Information .....	35	21	83	45
Financial activities .....	29	28	63	60
Finance and insurance .....	37	36	73	69
Credit intermediation and related activities .....	38	37	73	69
Insurance carriers and related activities .....	33	32	69	65
Real estate and rental and leasing .....	4	5	33	33
Professional and business services .....	9	11	38	38
Professional and technical services .....	10	12	51	52
Administrative and waste services .....	5	5	21	20
Education and health services .....	11	12	44	39
Educational services .....	13	13	53	43
Junior colleges, colleges, and universities .....	17	17	70	54
Health care and social assistance .....	11	11	42	38
Leisure and hospitality .....	3	3	20	17
Accommodation and food services .....	2	2	19	16
Other services .....	8	9	20	21
1 to 99 workers .....	5	5	26	25
1 to 49 workers .....	5	5	24	23
50 to 99 workers .....	6	6	30	30
100 workers or more .....	17	17	55	47
100 to 499 workers .....	13	13	49	45
500 workers or more .....	25	23	64	50
<b>Geographic areas</b>				
Northeast .....	15	16	44	38
New England .....	11	13	42	38
Middle Atlantic .....	16	17	44	38
South .....	10	10	34	31
South Atlantic .....	11	11	35	31
East South Central .....	8	8	33	30
West South Central .....	9	8	32	31
Midwest .....	7	7	29	23
East North Central .....	6	6	28	22
West North Central .....	10	9	30	26
West .....	11	11	53	50
Mountain .....	8	8	43	38
Pacific .....	13	12	58	55

<sup>1</sup> The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer's policy on providing the benefit to unmarried domestic partners. For more information, see the Unmarried Domestic Partners Benefit Fact Sheet at: [www.bls.gov/ncs/ebs\\_domestic2012.pdf](http://www.bls.gov/ncs/ebs_domestic2012.pdf).

<sup>2</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 44. Standard errors for unmarried domestic partner benefits: Access<sup>1</sup>, private industry workers, March 2016**

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers .....	0.5	0.5	0.8	0.8
<b>Worker characteristics</b>				
Management, professional, and related .....	1.3	1.2	1.3	1.4
Management, business, and financial .....	1.7	1.6	1.7	1.8
Professional and related .....	1.5	1.4	1.5	1.6
Service .....	0.7	0.7	2.1	2.0
Protective service .....	2.8	2.9	6.4	5.8
Sales and office .....	0.6	0.6	1.1	1.0
Sales and related .....	0.8	0.8	1.3	1.3
Office and administrative support .....	0.7	0.7	1.4	1.3
Natural resources, construction, and maintenance	1.2	1.0	1.5	1.6
Construction, extraction, farming, fishing, and forestry .....	1.8	1.7	2.1	2.4
Installation, maintenance, and repair .....	1.2	0.9	1.8	2.1
Production, transportation, and material moving ...	1.0	1.0	1.4	1.5
Production .....	1.3	1.2	2.2	2.1
Transportation and material moving .....	1.3	1.4	1.6	1.7
Full time .....	0.6	0.6	1.0	1.0
Part time .....	0.5	0.5	1.0	1.1
Union .....	2.3	2.1	2.1	2.6
Nonunion .....	0.5	0.5	0.9	0.9
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	0.4	0.4	1.3	1.4
Lowest 10 percent .....	0.2	0.4	0.9	1.2
Second 25 percent .....	0.6	0.6	1.3	1.3
Third 25 percent .....	0.8	0.8	1.4	1.4
Highest 25 percent .....	1.5	1.3	1.5	1.5
Highest 10 percent .....	2.2	1.9	2.3	2.1
<b>Establishment characteristics</b>				
Goods-producing industries .....	1.2	1.0	1.7	1.7
Construction .....	1.6	1.0	1.3	1.2
Manufacturing .....	1.3	1.1	2.1	2.2
Service-providing industries .....	0.6	0.5	0.9	0.9
Trade, transportation, and utilities .....	0.6	0.7	1.2	1.1
Wholesale trade .....	1.3	0.9	1.9	1.9
Retail trade .....	0.7	0.7	1.2	1.2
Transportation and warehousing .....	2.7	3.0	4.1	3.6
Utilities .....	5.5	5.9	5.3	5.2

See footnotes at end of table.

**Table 44. Standard errors for unmarried domestic partner benefits: Access<sup>1</sup>, private industry workers, March 2016—continued**

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
Information .....	3.9	2.6	2.6	4.3
Financial activities .....	1.6	1.6	2.0	1.7
Finance and insurance .....	1.9	1.8	1.7	1.6
Credit intermediation and related activities .....	2.6	2.8	2.3	1.8
Insurance carriers and related activities ....	3.0	2.6	2.9	3.1
Real estate and rental and leasing .....	1.2	1.3	4.6	3.8
Professional and business services .....	1.8	1.8	2.1	2.2
Professional and technical services .....	2.4	2.6	3.3	3.1
Administrative and waste services .....	1.5	1.5	2.8	2.5
Education and health services .....	1.7	1.7	2.3	2.4
Educational services .....	1.9	1.6	3.1	2.9
Junior colleges, colleges, and universities .....	1.4	1.3	2.2	2.7
Health care and social assistance .....	1.9	1.9	2.7	2.7
Leisure and hospitality .....	0.6	0.7	2.5	2.4
Accommodation and food services .....	0.5	0.5	2.7	2.6
Other services .....	2.1	2.1	2.7	2.9
1 to 99 workers .....	0.5	0.5	1.2	1.2
1 to 49 workers .....	0.5	0.5	1.2	1.2
50 to 99 workers .....	1.0	1.0	2.2	2.2
100 workers or more .....	0.8	0.8	1.1	1.1
100 to 499 workers .....	1.1	1.2	1.2	1.4
500 workers or more .....	1.5	1.3	1.8	1.8
<b>Geographic areas</b>				
Northeast .....	1.4	1.3	1.6	1.4
New England .....	2.2	2.4	2.8	2.5
Middle Atlantic .....	1.8	1.5	2.1	1.9
South .....	0.6	0.6	1.4	1.6
South Atlantic .....	0.9	0.8	1.9	2.2
East South Central .....	1.7	0.7	4.5	4.6
West South Central .....	1.1	1.1	2.4	2.7
Midwest .....	0.7	0.7	1.4	1.2
East North Central .....	0.5	0.7	1.5	1.3
West North Central .....	2.1	1.4	2.7	2.4
West .....	1.5	1.4	2.3	2.2
Mountain .....	1.0	0.9	4.7	4.4
Pacific .....	2.2	2.0	2.6	2.7

<sup>1</sup> The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer's policy on providing the benefit to unmarried domestic partners. For more information, see the Unmarried Domestic Partners Benefit Fact Sheet at: [www.bls.gov/ncs/ebs\\_domestic2012.pdf](http://www.bls.gov/ncs/ebs_domestic2012.pdf).

<sup>2</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 45. Medical care benefit combinations: Access, private industry workers, March 2016**

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers .....	58	9	8	25	54	14	1	31
<b>Worker characteristics</b>								
Management, professional, and related .....	77	9	4	10	75	12	1	13
Management, business, and financial .....	84	10	1	4	83	11	( <sup>1</sup> )	5
Professional and related .....	73	9	5	13	70	12	1	17
Service .....	30	9	11	50	25	14	2	59
Protective service .....	35	—	—	35	34	—	—	44
Sales and office .....	57	9	12	22	52	14	2	32
Sales and related .....	46	8	20	25	40	15	2	44
Office and administrative support .....	65	9	7	19	60	14	2	25
Natural resources, construction, and maintenance .....	58	14	4	23	53	19	1	26
Construction, extraction, farming, fishing, and forestry .....	51	14	6	29	44	21	2	33
Installation, maintenance, and repair .....	64	15	3	19	61	17	1	20
Production, transportation, and material moving .....	65	9	5	21	61	13	1	25
Production .....	71	10	3	17	67	13	1	19
Transportation and material moving .....	60	8	7	25	55	13	1	31
Full time .....	74	12	3	11	70	15	1	13
Part time .....	16	3	21	60	10	9	2	79
Union .....	88	4	2	5	83	10	1	7
Nonunion .....	55	10	8	27	51	14	1	34
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	25	8	17	50	19	14	2	65
Lowest 10 percent .....	15	7	18	60	11	11	2	76
Second 25 percent .....	59	12	6	23	55	15	1	28
Third 25 percent .....	74	11	4	11	71	14	1	14
Highest 25 percent .....	84	8	2	6	82	11	1	7
Highest 10 percent .....	86	7	2	5	85	8	1	7
<b>Establishment characteristics</b>								
Goods-producing industries .....	72	12	2	13	69	15	1	15
Construction .....	50	17	5	28	41	26	1	32
Manufacturing .....	82	10	1	7	81	11	1	8
Service-providing industries .....	55	9	9	27	51	13	1	34
Trade, transportation, and utilities .....	60	7	14	19	52	15	2	31
Wholesale trade .....	73	12	4	11	69	16	1	14
Retail trade .....	48	6	22	24	37	17	3	43
Transportation and warehousing .....	78	5	4	13	73	—	—	17
Utilities .....	96	—	—	—	95	—	—	—

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, private industry workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers .....	17	50	1	32	54	13	8	25
<b>Worker characteristics</b>								
Management, professional, and related .....	25	62	( <sup>1</sup> )	13	74	13	4	10
Management, business, and financial .....	28	66	—	—	82	13	1	4
Professional and related .....	23	59	( <sup>1</sup> )	18	69	13	5	13
Service .....	6	33	1	60	27	12	11	50
Protective service .....	—	30	—	58	32	8	23	37
Sales and office .....	14	52	2	32	54	12	12	22
Sales and related .....	9	46	2	43	43	12	19	26
Office and administrative support .....	17	56	1	25	62	12	6	20
Natural resources, construction, and maintenance .....	—	50	—	28	52	21	4	24
Construction, extraction, farming, fishing, and forestry .....	—	42	—	35	41	24	6	29
Installation, maintenance, and repair .....	21	58	—	21	61	17	3	19
Production, transportation, and material moving ...	22	52	1	25	58	16	5	21
Production .....	21	59	—	—	68	12	3	17
Transportation and material moving .....	22	46	1	31	49	19	7	25
Full time .....	21	64	( <sup>1</sup> )	14	69	16	3	11
Part time .....	6	13	2	79	13	6	20	61
Union .....	69	24	1	6	54	39	2	6
Nonunion .....	12	53	1	34	54	11	8	27
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	4	28	2	66	23	10	16	51
Lowest 10 percent .....	3	19	1	77	13	9	17	61
Second 25 percent .....	12	59	1	29	55	15	6	24
Third 25 percent .....	23	62	( <sup>1</sup> )	15	69	16	4	11
Highest 25 percent .....	34	58	( <sup>1</sup> )	8	79	13	2	6
Highest 10 percent .....	35	58	—	—	82	11	2	5
<b>Establishment characteristics</b>								
Goods-producing industries .....	25	59	—	—	68	16	2	14
Construction .....	—	49	—	33	41	26	5	28
Manufacturing .....	28	63	—	—	79	12	1	7
Service-providing industries .....	16	49	1	35	51	13	9	27
Trade, transportation, and utilities .....	16	51	2	31	52	14	14	20
Wholesale trade .....	—	74	—	15	71	14	4	11
Retail trade .....	10	44	4	42	42	12	21	25
Transportation and warehousing .....	34	49	—	—	60	23	3	14
Utilities .....	76	23	—	—	95	—	—	—

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, private industry workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
Information .....	87	6	2	5	88	—	—	6
Financial activities .....	79	9	3	9	80	8	1	11
Finance and insurance .....	90	4	2	5	89	4	1	6
Credit intermediation and related activities .....	92	3	2	3	92	3	1	4
Insurance carriers and related activities .....	86	3	3	7	85	4	1	9
Real estate and rental and leasing .....	48	24	7	22	51	—	—	29
Professional and business services .....	53	13	7	27	51	15	2	32
Professional and technical services .....	71	12	5	12	66	—	—	17
Administrative and waste services .....	28	14	10	47	27	15	4	53
Education and health services .....	65	9	6	20	61	13	1	25
Educational services .....	70	6	2	22	67	—	—	24
Junior colleges, colleges, and universities .....	87	—	—	9	87	—	—	10
Health care and social assistance .....	64	9	7	20	60	13	1	25
Leisure and hospitality .....	22	9	10	59	18	—	—	68
Accommodation and food services .....	21	9	10	60	16	—	—	70
Other services .....	36	10	11	43	32	14	2	52
1 to 99 workers .....	42	13	9	36	39	17	1	44
1 to 49 workers .....	38	14	9	39	34	18	1	47
50 to 99 workers .....	56	10	9	25	53	13	1	33
100 workers or more .....	77	5	6	11	72	10	2	16
100 to 499 workers .....	72	7	8	13	65	13	2	20
500 workers or more .....	86	3	4	8	84	5	1	11
<b>Geographic areas</b>								
Northeast .....	60	8	8	24	55	13	1	31
New England .....	60	—	—	24	53	12	2	32
Middle Atlantic .....	60	9	8	24	55	14	1	31
South .....	58	10	8	24	56	12	2	31
South Atlantic .....	59	9	8	24	55	12	1	31
East South Central .....	61	10	7	22	54	17	2	27
West South Central .....	55	12	9	24	58	9	2	31
Midwest .....	62	7	9	22	58	11	1	30
East North Central .....	61	8	9	22	57	12	1	30
West North Central .....	63	5	9	22	60	9	1	31
West .....	53	12	6	29	46	19	1	33
Mountain .....	56	9	7	28	49	16	1	34
Pacific .....	52	14	5	29	45	21	1	33

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, private industry workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
Information .....	37	56	—	—	87	6	2	5
Financial activities .....	37	50	( <sup>1</sup> )	12	79	9	3	9
Finance and insurance .....	47	46	( <sup>1</sup> )	7	89	4	2	5
Credit intermediation and related activities .....	47	48	—	—	91	4	2	3
Insurance carriers and related activities .....	48	42	—	—	86	3	3	7
Real estate and rental and leasing .....	7	64	—	29	47	24	7	22
Professional and business services .....	—	53	—	34	52	14	7	27
Professional and technical services .....	—	69	—	17	71	12	5	12
Administrative and waste services .....	4	38	—	58	28	15	10	47
Education and health services .....	17	57	( <sup>1</sup> )	26	60	14	6	20
Educational services .....	—	60	—	24	61	15	2	22
Junior colleges, colleges, and universities .....	15	74	—	—	83	—	—	9
Health care and social assistance .....	17	56	( <sup>1</sup> )	26	60	14	7	20
Leisure and hospitality .....	3	28	( <sup>1</sup> )	69	20	11	9	60
Accommodation and food services .....	—	27	—	70	19	11	10	61
Other services .....	—	38	—	53	33	13	10	44
1 to 99 workers .....	8	47	( <sup>1</sup> )	44	40	15	9	36
1 to 49 workers .....	6	45	( <sup>1</sup> )	48	37	15	9	39
50 to 99 workers .....	14	53	1	33	51	15	9	25
100 workers or more .....	28	54	1	17	71	12	6	12
100 to 499 workers .....	19	60	1	20	66	13	8	14
500 workers or more .....	42	46	1	11	78	10	4	8
<b>Geographic areas</b>								
Northeast .....	21	46	1	31	54	14	8	24
New England .....	—	47	—	34	56	—	—	25
Middle Atlantic .....	22	46	1	31	54	15	7	24
South .....	16	52	1	32	55	13	8	24
South Atlantic .....	18	49	1	32	55	13	8	25
East South Central .....	—	58	—	28	58	13	7	22
West South Central .....	13	53	( <sup>1</sup> )	33	53	14	9	24
Midwest .....	18	51	1	30	58	11	9	23
East North Central .....	18	51	1	30	57	12	9	22
West North Central .....	—	52	—	31	60	8	9	23
West .....	15	51	1	34	49	16	5	29
Mountain .....	11	54	1	34	52	13	6	29
Pacific .....	—	49	—	34	48	18	5	29

<sup>1</sup> Less than 0.5.

<sup>2</sup> 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 wage data for March 2016.

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/ebbs/glossary20152016.htm](http://www.bls.gov/ncs/ebbs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, March 2016**

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers .....	0.9	0.5	0.5	0.8	0.8	0.4	0.1	0.8
<b>Worker characteristics</b>								
Management, professional, and related .....	1.7	1.0	0.4	0.9	1.4	0.9	0.2	1.1
Management, business, and financial .....	1.6	1.2	0.3	0.9	1.8	1.4	0.1	0.9
Professional and related .....	2.1	1.2	0.6	1.2	1.7	1.2	0.2	1.4
Service .....	1.9	0.8	1.2	2.4	1.4	1.3	0.4	1.9
Protective service .....	5.3	–	–	4.9	5.1	–	–	3.4
Sales and office .....	1.2	0.7	0.6	1.1	1.2	0.7	0.2	1.2
Sales and related .....	1.7	1.2	1.1	1.8	1.6	1.1	0.3	1.7
Office and administrative support .....	1.7	0.7	0.6	1.5	1.6	0.9	0.2	1.7
Natural resources, construction, and maintenance	1.8	1.4	0.8	1.6	1.6	1.3	0.4	1.8
Construction, extraction, farming, fishing, and forestry .....	2.8	2.3	1.6	2.8	2.6	2.2	0.9	3.4
Installation, maintenance, and repair .....	2.3	1.7	0.6	1.8	2.1	1.6	0.3	1.9
Production, transportation, and material moving ...	1.6	0.8	0.9	1.2	1.8	1.0	0.2	1.4
Production .....	2.3	1.0	0.8	2.1	2.5	1.5	0.3	2.2
Transportation and material moving .....	2.1	1.2	1.1	1.6	2.1	1.1	0.3	1.7
Full time .....	0.9	0.6	0.3	0.5	0.8	0.6	0.2	0.6
Part time .....	1.2	0.4	1.5	1.6	0.9	0.7	0.2	1.2
Union .....	1.5	1.0	0.5	1.1	1.4	1.1	0.3	1.2
Nonunion .....	1.0	0.5	0.5	0.9	0.9	0.5	0.1	0.9
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	1.3	0.6	1.4	1.9	1.2	0.9	0.4	1.3
Lowest 10 percent .....	1.6	1.2	2.2	2.6	1.4	1.1	0.6	1.5
Second 25 percent .....	1.3	0.9	0.5	1.2	1.5	1.0	0.2	1.4
Third 25 percent .....	1.2	0.9	0.5	0.8	1.1	0.8	0.2	0.9
Highest 25 percent .....	1.3	0.9	0.3	0.8	1.1	0.8	0.2	0.8
Highest 10 percent .....	1.9	1.2	0.5	1.3	1.9	1.3	0.2	1.4
<b>Establishment characteristics</b>								
Goods-producing industries .....	0.9	1.0	0.4	0.8	1.2	1.0	0.2	0.9
Construction .....	2.1	2.2	1.0	2.1	1.9	1.9	0.3	2.4
Manufacturing .....	1.5	1.1	0.4	1.2	1.4	1.2	0.3	1.3
Service-providing industries .....	1.1	0.5	0.6	1.0	1.0	0.5	0.1	1.0
Trade, transportation, and utilities .....	1.0	0.5	0.7	0.8	1.2	0.8	0.3	0.9
Wholesale trade .....	1.7	2.1	0.9	1.8	2.0	1.2	0.6	1.7
Retail trade .....	1.1	0.8	1.0	1.1	1.3	1.0	0.4	1.2
Transportation and warehousing .....	3.5	0.9	1.2	2.7	4.4	–	–	3.3
Utilities .....	2.2	–	–	–	2.3	–	–	–

See footnotes at end of table.

**Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, March 2016—continued**

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers .....	0.6	0.8	0.1	0.9	0.9	0.6	0.5	0.8
<b>Worker characteristics</b>								
Management, professional, and related .....	1.4	1.4	0.1	1.1	1.6	1.1	0.4	0.9
Management, business, and financial .....	1.9	1.9	—	—	1.5	1.3	0.3	0.9
Professional and related .....	1.6	1.6	0.1	1.4	2.1	1.4	0.6	1.2
Service .....	0.7	1.7	0.1	1.9	1.8	0.9	1.2	2.4
Protective service .....	—	4.9	—	5.1	4.9	2.7	4.6	5.1
Sales and office .....	0.7	1.3	0.2	1.3	1.2	0.8	0.6	1.2
Sales and related .....	1.0	1.6	0.3	1.8	1.6	1.3	1.1	1.8
Office and administrative support .....	0.8	1.6	0.2	1.7	1.7	0.8	0.6	1.5
Natural resources, construction, and maintenance .....	—	1.9	—	1.7	1.7	1.5	0.8	1.6
Construction, extraction, farming, fishing, and forestry .....	—	3.1	—	3.0	2.9	2.7	1.6	2.8
Installation, maintenance, and repair .....	1.6	2.3	—	1.8	2.2	1.7	0.6	1.8
Production, transportation, and material moving ... ..	1.2	1.4	0.1	1.4	1.6	1.2	0.9	1.2
Production .....	1.7	2.1	—	—	2.2	1.0	0.8	2.1
Transportation and material moving .....	1.7	1.6	0.3	1.7	2.1	1.9	1.1	1.6
Full time .....	0.7	0.9	( <sup>1</sup> )	0.7	0.9	0.6	0.3	0.5
Part time .....	0.6	0.9	0.3	1.2	1.1	0.8	1.5	1.6
Union .....	2.2	2.2	0.3	1.2	2.6	2.6	0.5	1.1
Nonunion .....	0.6	0.9	0.1	0.9	1.0	0.5	0.5	0.9
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	0.4	1.2	0.2	1.3	1.2	0.8	1.4	1.9
Lowest 10 percent .....	0.4	1.2	0.3	1.4	1.6	1.3	2.2	2.6
Second 25 percent .....	0.6	1.4	0.1	1.4	1.4	1.0	0.5	1.2
Third 25 percent .....	1.0	1.1	0.1	0.9	1.1	1.0	0.5	0.8
Highest 25 percent .....	1.6	1.5	( <sup>1</sup> )	0.8	1.3	1.0	0.3	0.8
Highest 10 percent .....	2.5	2.4	—	—	2.0	1.5	0.5	1.3
<b>Establishment characteristics</b>								
Goods-producing industries .....	1.4	1.6	—	—	0.9	1.0	0.4	0.8
Construction .....	—	2.5	—	2.3	2.2	2.4	1.0	2.1
Manufacturing .....	1.8	2.3	—	—	1.5	1.2	0.4	1.2
Service-providing industries .....	0.6	0.9	0.1	1.0	1.1	0.7	0.6	1.0
Trade, transportation, and utilities .....	1.1	1.1	0.3	1.0	1.2	1.1	0.7	0.8
Wholesale trade .....	—	2.3	—	1.8	1.8	2.2	0.9	1.8
Retail trade .....	0.9	1.4	0.5	1.3	1.1	1.1	1.1	1.1
Transportation and warehousing .....	3.4	3.4	—	—	4.6	3.3	1.3	2.8
Utilities .....	6.1	6.1	—	—	2.3	—	—	—

See footnotes at end of table.

**Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, March 2016—continued**

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
Information .....	2.9	2.3	0.7	1.1	2.2	–	–	1.4
Financial activities .....	2.0	1.6	0.5	1.1	1.6	0.9	0.2	1.2
Finance and insurance .....	0.9	0.7	0.4	0.6	1.0	0.7	0.3	0.7
Credit intermediation and related activities .....	1.0	0.9	0.4	0.7	0.9	0.8	0.3	0.7
Insurance carriers and related activities .....	1.6	0.7	0.8	1.6	1.9	0.8	0.7	1.6
Real estate and rental and leasing .....	5.8	5.0	1.9	4.1	5.1	–	–	4.1
Professional and business services .....	3.0	1.7	1.3	2.2	2.4	1.5	0.5	2.1
Professional and technical services .....	4.1	2.6	1.4	2.4	3.7	–	–	2.9
Administrative and waste services .....	3.1	1.9	2.7	3.7	2.9	1.9	0.9	2.9
Education and health services .....	2.8	1.3	0.8	2.2	2.4	1.2	0.2	2.4
Educational services .....	4.0	1.8	1.0	2.8	3.0	–	–	2.7
Junior colleges, colleges, and universities .....	1.9	–	–	1.6	2.1	–	–	1.7
Health care and social assistance .....	3.1	1.4	0.9	2.5	2.8	1.4	0.2	2.7
Leisure and hospitality .....	2.7	1.3	1.8	3.2	2.0	–	–	2.5
Accommodation and food services .....	3.0	1.4	2.0	3.9	2.2	–	–	3.0
Other services .....	3.2	2.1	2.4	3.5	3.1	1.8	0.9	3.3
1 to 99 workers .....	1.3	0.7	0.6	1.2	1.2	0.8	0.2	1.2
1 to 49 workers .....	1.4	0.8	0.6	1.3	1.2	1.0	0.2	1.2
50 to 99 workers .....	2.9	1.1	1.5	2.6	3.0	1.2	0.3	2.7
100 workers or more .....	1.0	0.5	0.5	0.7	0.9	0.7	0.2	0.8
100 to 499 workers .....	1.5	0.7	0.7	1.1	1.4	1.0	0.2	1.1
500 workers or more .....	1.5	0.6	0.6	1.3	1.5	0.8	0.4	1.3
<b>Geographic areas</b>								
Northeast .....	1.7	1.2	1.0	1.2	1.1	0.7	0.2	1.1
New England .....	2.3	–	–	2.0	2.1	1.2	0.6	2.4
Middle Atlantic .....	1.9	1.5	0.6	1.2	1.3	0.9	0.1	1.0
South .....	2.0	0.8	0.8	1.3	1.6	0.8	0.3	1.7
South Atlantic .....	2.2	1.1	0.7	1.6	2.0	1.0	0.2	1.9
East South Central .....	2.4	2.7	2.7	1.7	1.8	3.3	0.6	4.0
West South Central .....	4.9	1.2	1.9	3.1	3.8	1.0	0.8	3.7
Midwest .....	1.8	0.5	1.2	2.2	2.0	0.8	0.2	1.9
East North Central .....	1.8	0.6	1.7	2.6	1.8	1.0	0.2	1.9
West North Central .....	4.0	0.7	0.5	4.4	5.1	1.4	0.2	4.4
West .....	1.6	1.1	0.7	1.5	1.3	1.0	0.3	1.4
Mountain .....	2.2	1.9	1.2	2.6	2.0	1.7	0.3	2.8
Pacific .....	2.0	1.3	0.9	1.8	1.7	1.3	0.4	1.6

See footnotes at end of table.

**Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, March 2016—continued**

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
Information .....	4.4	4.2	—	—	3.0	2.4	0.7	1.1
Financial activities .....	2.2	2.2	0.1	1.2	2.0	1.6	0.5	1.1
Finance and insurance .....	2.2	2.0	0.1	0.7	0.9	0.7	0.3	0.6
Credit intermediation and related activities .....	3.1	3.2	—	—	1.0	0.8	0.3	0.6
Insurance carriers and related activities .....	2.4	2.2	—	—	1.6	0.7	0.8	1.6
Real estate and rental and leasing .....	2.6	4.5	—	4.1	5.6	5.0	1.9	4.1
Professional and business services .....	—	2.2	—	2.2	2.7	1.6	1.3	2.2
Professional and technical services .....	—	3.5	—	2.9	4.1	2.7	1.4	2.4
Administrative and waste services .....	1.7	3.3	—	3.0	3.0	1.7	2.7	3.7
Education and health services .....	1.7	2.0	0.1	2.4	2.6	1.6	0.8	2.2
Educational services .....	—	3.0	—	2.7	3.9	2.2	0.9	2.8
Junior colleges, colleges, and universities .....	1.5	1.9	—	—	2.0	—	—	1.6
Health care and social assistance .....	1.9	2.3	0.2	2.7	2.9	1.8	0.9	2.5
Leisure and hospitality .....	0.8	2.1	0.1	2.5	2.4	1.4	1.8	3.2
Accommodation and food services .....	—	2.6	—	3.0	2.7	1.6	2.0	3.9
Other services .....	—	3.6	—	3.3	3.2	2.1	2.3	3.5
1 to 99 workers .....	0.5	1.2	0.1	1.2	1.2	0.7	0.6	1.2
1 to 49 workers .....	0.5	1.2	0.1	1.2	1.3	0.8	0.6	1.2
50 to 99 workers .....	1.3	2.7	0.4	2.8	2.9	1.3	1.4	2.6
100 workers or more .....	0.9	1.0	0.1	0.8	1.1	0.7	0.5	0.7
100 to 499 workers .....	1.1	1.5	0.2	1.2	1.6	1.1	0.7	1.1
500 workers or more .....	1.6	1.8	0.1	1.4	1.5	1.0	0.6	1.3
<b>Geographic areas</b>								
Northeast .....	1.6	1.2	0.2	1.0	1.3	1.1	1.0	1.2
New England .....	—	2.7	—	2.2	2.0	—	—	1.9
Middle Atlantic .....	1.7	1.3	0.3	0.9	1.5	1.3	0.6	1.3
South .....	0.8	1.5	0.1	1.8	1.9	1.1	0.8	1.3
South Atlantic .....	1.1	1.4	( <sup>1</sup> )	1.9	2.4	1.9	0.7	1.6
East South Central .....	—	3.3	—	3.9	3.4	1.8	2.7	1.7
West South Central .....	1.1	3.9	0.1	4.2	4.4	1.1	1.9	3.0
Midwest .....	1.3	1.4	0.1	1.9	1.5	0.9	1.2	2.3
East North Central .....	1.2	1.7	0.2	2.0	1.7	1.0	1.8	2.6
West North Central .....	—	2.1	—	4.3	2.8	1.9	0.5	4.5
West .....	1.2	2.1	0.2	1.4	1.9	1.4	0.7	1.5
Mountain .....	0.7	3.0	0.2	2.9	2.4	2.0	1.2	2.6
Pacific .....	—	2.7	—	1.6	2.5	1.8	0.8	1.9

<sup>1</sup> Less than 0.05.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 46. Paid leave combinations: Access, private industry workers, March 2016**

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave <sup>1</sup>	Personal leave, sick leave, paid family leave, or vacation <sup>1</sup>	Personal leave, vacation, or holidays <sup>1</sup>
All workers .....	38	34	60	71	70	81	83
<b>Worker characteristics</b>							
Management, professional, and related .....	55	51	79	86	89	93	93
Management, business, and financial .....	61	56	88	96	95	98	98
Professional and related .....	52	49	74	81	87	91	91
Service .....	20	18	35	42	46	61	63
Protective service .....	26	24	39	53	52	68	71
Sales and office .....	42	38	66	76	74	83	85
Sales and related .....	35	32	56	66	64	76	80
Office and administrative support .....	47	43	73	82	80	87	89
Natural resources, construction, and maintenance	29	25	53	72	62	81	84
Construction, extraction, farming, fishing, and forestry .....	16	14	38	55	46	69	75
Installation, maintenance, and repair .....	40	34	67	88	76	92	93
Production, transportation, and material moving ...	32	26	58	78	67	83	86
Production .....	33	23	56	85	68	88	91
Transportation and material moving .....	31	28	59	71	66	78	81
Full time .....	47	42	74	88	82	93	94
Part time .....	14	12	23	28	37	48	52
Union .....	49	44	74	86	83	91	92
Nonunion .....	37	33	59	70	69	80	82
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	18	15	33	42	43	58	62
Lowest 10 percent .....	9	8	23	31	30	46	51
Second 25 percent .....	38	34	63	77	72	85	87
Third 25 percent .....	46	41	72	85	82	91	92
Highest 25 percent .....	56	52	82	90	91	95	95
Highest 10 percent .....	58	55	85	90	93	95	95
<b>Establishment characteristics</b>							
Goods-producing industries .....	34	27	61	84	71	89	92
Construction .....	17	15	43	61	50	73	79
Manufacturing .....	42	32	69	95	80	97	98
Service-providing industries .....	39	36	60	69	70	79	81
Trade, transportation, and utilities .....	37	33	63	75	71	83	85
Wholesale trade .....	40	36	76	89	82	91	93
Retail trade .....	33	29	55	67	65	77	81
Transportation and warehousing .....	43	40	73	84	77	88	89
Utilities .....	60	56	91	98	96	100	100

See footnotes at end of table.

**Table 46. Paid leave combinations: Access, private industry workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave <sup>1</sup>	Personal leave, sick leave, paid family leave, or vacation <sup>1</sup>	Personal leave, vacation, or holidays <sup>1</sup>
Information .....	80	76	91	95	96	97	98
Financial activities .....	61	57	87	93	94	96	96
Finance and insurance .....	68	64	90	97	97	98	98
Credit intermediation and related activities .....	63	61	93	97	97	99	99
Insurance carriers and related activities ....	75	67	86	96	96	98	98
Real estate and rental and leasing .....	38	36	78	81	84	90	88
Professional and business services .....	38	34	62	72	69	78	82
Professional and technical services .....	47	44	80	89	86	92	93
Administrative and waste services .....	20	18	38	50	45	59	67
Education and health services .....	50	47	68	76	82	88	90
Educational services .....	31	43	53	53	81	83	80
Junior colleges, colleges, and universities .....	41	45	70	71	88	90	87
Health care and social assistance .....	53	47	71	80	82	89	91
Leisure and hospitality .....	11	11	25	28	35	51	49
Accommodation and food services .....	10	10	22	26	33	50	48
Other services .....	28	24	52	60	63	75	74
1 to 99 workers .....	27	24	51	62	60	74	76
1 to 49 workers .....	25	22	49	61	58	72	74
50 to 99 workers .....	32	29	55	65	65	79	82
100 workers or more .....	52	47	72	83	82	89	90
100 to 499 workers .....	47	41	68	80	79	87	89
500 workers or more .....	60	55	79	87	88	92	93
<b>Geographic areas</b>							
Northeast .....	46	42	64	72	75	82	83
New England .....	37	32	60	68	74	80	81
Middle Atlantic .....	49	46	65	74	75	82	83
South .....	38	34	60	73	68	81	85
South Atlantic .....	39	36	60	73	67	81	85
East South Central .....	32	28	61	75	67	83	86
West South Central .....	37	33	61	73	69	82	85
Midwest .....	35	30	58	72	67	80	82
East North Central .....	35	30	58	72	67	80	82
West North Central .....	36	30	59	71	67	78	81
West .....	34	32	60	67	72	80	79
Mountain .....	37	35	57	68	65	76	79
Pacific .....	33	31	61	67	76	82	79

<sup>1</sup> Includes workers with access to one or more of these leave benefits.

<sup>2</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 46. Standard errors for paid leave combinations: Access, private industry workers, March 2016**

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave <sup>1</sup>	Personal leave, sick leave, paid family leave, or vacation <sup>1</sup>	Personal leave, vacation, or holidays <sup>1</sup>
All workers .....	0.7	0.7	0.9	0.8	0.8	0.7	0.8
<b>Worker characteristics</b>							
Management, professional, and related .....	1.4	1.4	1.3	1.0	1.0	0.7	0.7
Management, business, and financial .....	1.7	1.9	0.9	0.5	0.6	0.4	0.3
Professional and related .....	1.8	1.8	1.8	1.4	1.3	1.0	1.0
Service .....	1.5	1.5	2.0	2.0	2.1	2.1	2.1
Protective service .....	6.2	5.9	6.7	7.5	7.9	7.4	6.3
Sales and office .....	1.2	1.2	1.2	1.0	1.2	1.0	1.0
Sales and related .....	1.4	1.3	1.7	1.7	1.8	1.7	1.8
Office and administrative support .....	1.6	1.5	1.2	1.0	1.1	1.0	0.9
Natural resources, construction, and maintenance	1.3	1.5	1.6	1.6	1.6	1.5	1.3
Construction, extraction, farming, fishing, and forestry .....	1.7	2.0	2.3	2.9	2.4	3.0	2.7
Installation, maintenance, and repair .....	1.8	2.0	2.3	1.8	2.2	1.4	1.1
Production, transportation, and material moving ...	1.3	1.2	1.8	1.4	1.7	1.1	1.3
Production .....	1.8	1.6	2.2	1.5	2.1	1.5	1.3
Transportation and material moving .....	1.8	1.7	2.5	2.0	2.3	1.4	1.9
Full time .....	0.8	0.8	0.6	0.5	0.7	0.5	0.5
Part time .....	0.9	0.8	1.3	1.3	1.6	1.7	1.8
Union .....	2.5	2.5	1.8	1.6	1.5	1.3	1.2
Nonunion .....	0.8	0.8	0.9	0.8	0.9	0.8	0.8
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	1.1	1.1	1.5	1.6	1.4	1.5	1.8
Lowest 10 percent .....	0.8	0.8	1.4	1.5	1.6	1.6	1.7
Second 25 percent .....	1.4	1.3	1.3	1.4	1.2	1.1	1.0
Third 25 percent .....	1.3	1.3	1.1	0.8	0.9	0.7	0.6
Highest 25 percent .....	1.3	1.4	0.9	0.7	0.8	0.7	0.5
Highest 10 percent .....	1.8	1.9	1.3	1.0	1.3	1.1	0.8
<b>Establishment characteristics</b>							
Goods-producing industries .....	1.4	1.8	1.6	1.2	1.4	0.9	0.8
Construction .....	1.5	1.4	1.9	2.6	2.4	2.5	1.6
Manufacturing .....	1.7	2.1	2.1	0.8	1.9	0.5	0.5
Service-providing industries .....	0.8	0.8	1.0	0.9	1.0	0.9	0.9
Trade, transportation, and utilities .....	1.1	1.0	1.4	1.0	1.4	0.8	0.8
Wholesale trade .....	2.0	2.1	2.5	1.5	2.0	1.1	1.6
Retail trade .....	1.3	1.1	1.4	1.3	1.2	1.0	1.1
Transportation and warehousing .....	2.6	2.4	4.0	3.4	3.6	3.2	3.1
Utilities .....	5.4	5.6	3.4	1.2	2.0	0.3	0.3

See footnotes at end of table.

**Table 46. Standard errors for paid leave combinations: Access, private industry workers, March 2016—continued**

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave <sup>1</sup>	Personal leave, sick leave, paid family leave, or vacation <sup>1</sup>	Personal leave, vacation, or holidays <sup>1</sup>
Information .....	2.8	2.9	1.9	1.5	1.1	1.2	0.8
Financial activities .....	1.5	1.5	1.0	0.9	0.9	0.7	0.7
Finance and insurance .....	1.4	1.5	1.0	0.4	0.6	0.3	0.3
Credit intermediation and related activities .....	2.3	2.2	1.4	0.4	0.5	0.2	0.3
Insurance carriers and related activities .....	1.9	2.0	1.9	0.9	1.2	0.6	0.7
Real estate and rental and leasing .....	4.0	3.8	3.0	2.9	2.9	2.4	2.5
Professional and business services .....	1.9	1.7	1.9	1.9	1.9	2.3	2.0
Professional and technical services .....	4.1	3.7	2.5	2.2	2.4	1.9	1.8
Administrative and waste services .....	2.7	2.2	3.1	3.1	3.3	4.2	3.9
Education and health services .....	2.6	2.2	2.4	1.9	2.5	1.7	1.4
Educational services .....	2.0	2.2	2.9	2.9	2.0	2.0	1.8
Junior colleges, colleges, and universities .....	1.9	1.9	2.2	2.0	1.7	1.4	1.6
Health care and social assistance .....	2.9	2.4	2.8	2.1	2.9	1.9	1.5
Leisure and hospitality .....	1.8	1.7	2.4	2.3	2.5	2.8	2.9
Accommodation and food services .....	1.7	1.6	2.8	2.8	2.7	3.2	3.6
Other services .....	2.9	2.6	3.2	2.8	4.2	3.4	3.2
1 to 99 workers .....	1.0	1.0	1.3	1.3	1.2	1.1	1.3
1 to 49 workers .....	1.2	1.2	1.4	1.3	1.3	1.2	1.5
50 to 99 workers .....	2.2	2.1	2.4	2.7	2.4	2.5	2.2
100 workers or more .....	1.0	1.0	0.9	0.8	0.8	0.8	0.7
100 to 499 workers .....	1.3	1.2	1.4	1.3	1.1	1.1	1.1
500 workers or more .....	1.6	1.8	1.6	1.3	0.9	0.8	0.7
<b>Geographic areas</b>							
Northeast .....	1.5	1.8	1.3	1.3	1.1	1.1	1.1
New England .....	2.7	3.0	2.4	1.8	3.2	2.4	1.4
Middle Atlantic .....	1.8	2.3	1.4	1.5	1.1	1.4	1.5
South .....	1.4	1.5	1.6	1.6	1.6	1.3	1.2
South Atlantic .....	2.1	2.3	2.3	1.8	2.5	1.3	0.8
East South Central .....	1.9	2.3	3.2	3.7	3.3	3.7	4.1
West South Central .....	2.4	2.5	2.8	3.5	2.7	2.9	2.9
Midwest .....	1.6	1.5	2.2	1.8	2.0	1.9	1.9
East North Central .....	1.9	1.8	2.0	1.4	1.5	1.8	2.1
West North Central .....	3.1	2.7	5.7	4.8	5.4	4.7	4.2
West .....	1.2	1.2	1.7	1.5	1.4	1.4	1.7
Mountain .....	2.9	2.7	1.9	1.0	2.8	2.5	2.0
Pacific .....	1.1	1.1	2.4	2.1	1.8	1.7	2.3

<sup>1</sup> Includes workers with access to one or more of these leave benefits.

<sup>2</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

# State and Local Government Tables

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## **Types of Benefits:**

- Retirement benefits
- Healthcare benefits
- Life, short-term, and long-term disability insurance benefits
- Paid leave benefits
- Other benefits (Quality of life, financial, health-related, nonproduction bonuses, and unmarried domestic partner)
- Benefit combinations (Medical care and paid leave)

**Table 2. Retirement benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, March 2016**

(All workers = 100 percent)

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation <sup>3</sup>	Take-up rate <sup>3</sup>	Access	Participation <sup>3</sup>	Take-up rate <sup>3</sup>	Access	Participation	Take-up rate
All workers .....	90	81	90	85	75	88	33	15	46
<b>Worker characteristics</b>									
Management, professional, and related .....	92	81	89	87	75	87	34	15	45
Professional and related .....	92	81	89	87	76	87	33	14	43
Teachers .....	91	80	88	88	76	86	32	12	38
Primary, secondary, and special education school teachers .....	99	88	89	99	87	88	28	8	29
Service .....	86	78	90	79	71	90	30	13	44
Protective service .....	92	85	92	86	79	92	33	14	43
Sales and office .....	91	82	90	85	76	89	36	17	48
Office and administrative support .....	92	83	90	86	77	89	36	17	47
Natural resources, construction, and maintenance .....	97	91	94	90	83	92	35	20	57
Production, transportation, and material moving ...	85	78	91	78	72	91	26	11	42
Full time .....	99	89	90	93	82	88	37	17	46
Part time .....	40	34	85	37	32	87	10	4	36
Union .....	97	87	89	95	84	88	33	12	35
Nonunion .....	84	76	90	76	67	89	33	18	55
Average wage within the following categories: <sup>4</sup>									
Lowest 25 percent .....	76	68	89	70	62	89	27	13	46
Lowest 10 percent .....	63	55	87	57	49	87	20	9	47
Second 25 percent .....	93	84	90	87	77	89	33	16	47
Third 25 percent .....	95	86	91	89	79	89	36	17	48
Highest 25 percent .....	98	87	89	94	82	87	36	15	42
Highest 10 percent .....	97	84	86	91	76	83	42	17	39
<b>Establishment characteristics</b>									
Service-providing industries .....	90	81	90	85	75	88	33	15	46
Education and health services .....	92	81	88	86	74	86	33	14	42
Educational services .....	92	81	88	89	77	86	29	11	38
Elementary and secondary schools .....	92	82	89	92	81	88	23	7	28
Junior colleges, colleges, and universities .....	89	77	86	78	62	79	49	26	53
Health care and social assistance .....	91	79	87	69	59	86	55	33	60
Hospitals .....	94	79	84	69	58	83	57	35	61
Public administration .....	91	83	92	87	79	91	34	16	46
1 to 99 workers .....	80	72	91	70	62	88	28	17	60
1 to 49 workers .....	73	66	91	62	55	88	24	14	58
50 to 99 workers .....	90	81	90	82	72	89	34	21	61
100 workers or more .....	92	82	90	87	77	88	34	15	44
100 to 499 workers .....	88	81	92	81	74	91	31	15	50
500 workers or more .....	93	83	89	89	78	87	35	15	42

See footnotes at end of table.

**Table 2. Retirement benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation <sup>3</sup>	Take-up rate <sup>3</sup>	Access	Participation <sup>3</sup>	Take-up rate <sup>3</sup>	Access	Participation	Take-up rate
State government .....	94	84	90	87	75	86	44	21	49
Local government .....	89	80	90	84	75	89	29	13	44
<b>Geographic areas</b>									
Northeast .....	91	82	90	87	77	89	30	8	25
New England .....	85	81	95	82	77	95	—	9	—
Middle Atlantic .....	93	82	88	88	77	87	36	7	19
South .....	92	82	89	86	76	88	37	16	44
South Atlantic .....	90	81	89	88	76	87	50	18	37
East South Central .....	95	83	87	87	76	87	27	—	—
West South Central .....	92	83	91	83	75	91	20	14	69
Midwest .....	87	77	89	79	68	86	40	16	41
East North Central .....	85	78	91	79	71	90	44	14	32
West North Central .....	91	77	85	79	62	78	33	20	59
West .....	91	83	91	86	78	91	22	18	82
Mountain .....	88	77	88	83	71	86	24	16	65
Pacific .....	92	86	93	88	81	92	22	19	90

<sup>1</sup> 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.

<sup>2</sup> Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or are participating in at least one of these plan types.

<sup>3</sup> The 2014 estimates are not strictly comparable to corresponding estimates in previous years. See technical note for more information.

<sup>4</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, March 2016**

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation <sup>3</sup>	Take-up rate <sup>3</sup>	Access	Participation <sup>3</sup>	Take-up rate <sup>3</sup>	Access	Participation	Take-up rate
All workers .....	0.6	0.9	0.6	0.9	1.1	1.0	1.7	1.2	2.5
<b>Worker characteristics</b>									
Management, professional, and related .....	0.6	0.9	0.7	1.0	1.1	1.1	1.9	1.4	2.6
Professional and related .....	0.6	0.9	0.7	1.0	1.2	1.1	1.9	1.4	2.7
Teachers .....	0.8	1.1	0.9	1.1	1.2	1.1	2.0	1.4	3.2
Primary, secondary, and special education school teachers .....	0.2	1.0	0.9	0.3	1.1	1.0	2.1	1.2	3.1
Service .....	1.4	1.5	0.8	1.7	1.8	1.0	1.9	1.2	3.3
Protective service .....	1.1	1.3	1.0	2.1	2.1	1.1	3.0	1.9	5.0
Sales and office .....	1.4	1.6	0.8	1.9	1.8	1.5	2.6	2.2	4.0
Office and administrative support .....	1.2	1.4	0.8	1.7	1.7	1.6	2.6	2.2	4.1
Natural resources, construction, and maintenance .....	1.6	1.9	1.1	2.4	2.5	1.3	3.8	2.7	4.8
Production, transportation, and material moving ...	4.8	4.4	1.8	4.9	4.5	1.8	3.9	2.4	6.7
Full time .....	0.1	0.6	0.6	0.8	1.0	1.0	1.9	1.3	2.5
Part time .....	1.9	1.8	2.0	1.9	1.8	2.0	1.1	0.5	3.5
Union .....	0.4	0.8	0.7	0.7	1.1	1.0	2.2	1.9	3.9
Nonunion .....	1.1	1.3	0.9	1.6	1.5	1.3	2.1	1.3	2.9
Average wage within the following categories: <sup>4</sup>									
Lowest 25 percent .....	1.7	1.8	0.9	2.0	2.1	0.9	2.4	1.5	3.4
Lowest 10 percent .....	3.1	3.3	1.7	3.6	3.8	1.8	2.6	1.7	5.1
Second 25 percent .....	0.7	1.1	1.1	1.4	1.7	1.8	2.3	1.8	3.7
Third 25 percent .....	1.4	1.5	0.9	1.5	1.7	1.4	2.4	1.8	3.2
Highest 25 percent .....	0.3	0.8	0.8	1.0	1.1	1.0	1.8	1.4	2.7
Highest 10 percent .....	0.7	1.2	1.1	2.0	2.3	2.0	2.7	2.3	4.0
<b>Establishment characteristics</b>									
Service-providing industries .....	0.6	0.9	0.6	0.9	1.0	1.0	1.7	1.2	2.5
Education and health services .....	0.5	0.9	0.8	1.0	1.3	1.5	2.0	1.4	2.6
Educational services .....	0.5	0.9	0.8	0.8	1.1	1.2	1.9	1.1	2.5
Elementary and secondary schools .....	0.5	0.9	0.9	0.5	1.0	1.0	1.9	1.0	2.7
Junior colleges, colleges, and universities .....	1.6	2.3	2.1	3.0	2.5	4.7	4.1	2.8	3.7
Health care and social assistance .....	1.3	1.8	1.6	4.0	3.8	4.6	4.4	3.6	4.1
Hospitals .....	1.6	2.1	1.9	5.0	4.3	6.3	5.0	4.6	4.7
Public administration .....	1.5	1.5	0.8	1.6	1.7	0.9	2.7	2.0	4.3
1 to 99 workers .....	2.9	3.0	1.6	3.6	3.5	1.8	3.7	2.6	5.0
1 to 49 workers .....	4.4	4.6	2.4	4.8	4.8	2.9	3.9	3.2	7.9
50 to 99 workers .....	1.5	2.3	2.3	2.6	3.1	2.5	6.6	4.6	7.6
100 workers or more .....	0.5	0.8	0.6	0.9	1.0	1.1	1.7	1.2	2.6
100 to 499 workers .....	1.5	1.6	0.8	1.9	1.9	1.0	2.6	2.0	4.6
500 workers or more .....	0.5	0.9	0.8	0.9	1.2	1.4	1.9	1.3	2.4

See footnotes at end of table.

**Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, March 2016—continued**

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation <sup>3</sup>	Take-up rate <sup>3</sup>	Access	Participation <sup>3</sup>	Take-up rate <sup>3</sup>	Access	Participation	Take-up rate
State government .....	0.8	1.4	1.3	1.7	2.4	3.2	3.3	2.8	4.7
Local government .....	0.7	1.0	0.6	1.0	1.2	0.8	1.6	1.0	2.2
<b>Geographic areas</b>									
Northeast .....	1.1	1.7	1.3	1.6	2.0	1.7	2.3	1.2	3.1
New England .....	2.8	4.1	2.3	5.0	6.1	2.1	—	2.9	—
Middle Atlantic .....	1.2	1.9	1.5	1.3	1.7	2.1	2.9	1.2	2.8
South .....	1.1	1.6	1.1	1.4	1.5	1.3	3.0	1.3	3.0
South Atlantic .....	1.8	2.2	1.5	1.8	2.0	1.7	4.4	1.4	2.8
East South Central .....	1.4	3.9	3.8	4.1	3.7	4.1	7.3	—	—
West South Central .....	1.6	2.6	1.5	2.1	2.6	1.5	1.9	2.1	6.0
Midwest .....	1.6	1.9	1.2	2.7	2.8	3.6	3.6	3.0	5.4
East North Central .....	2.5	2.4	1.0	2.9	2.8	1.3	3.9	3.4	6.3
West North Central .....	1.3	2.9	2.3	5.1	5.4	7.7	7.2	5.3	7.4
West .....	0.8	1.2	0.9	1.4	1.8	1.0	4.1	4.0	3.6
Mountain .....	1.7	2.2	1.7	2.9	3.4	1.9	5.4	4.2	6.5
Pacific .....	0.9	1.5	1.1	1.6	2.2	1.3	5.3	5.2	2.7

<sup>1</sup> 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.

<sup>2</sup> Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or are participating in at least one of these plan types.

<sup>3</sup> The 2014 estimates are not strictly comparable to corresponding estimates in previous years. See technical note for more information.

<sup>4</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 3. Retirement benefit combinations: Access, State and local government workers, March 2016**

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers .....	27	57	6
<b>Worker characteristics</b>			
Management, professional, and related .....	29	58	5
Professional and related .....	28	59	5
Teachers .....	28	60	3
Primary, secondary, and special education school teachers .....	27	71	–
Service .....	23	56	7
Protective service .....	27	58	6
Sales and office .....	29	56	6
Office and administrative support .....	29	57	6
Natural resources, construction, and maintenance .....	29	62	6
Production, transportation, and material moving .....	19	60	7
Full time .....	31	62	6
Part time .....	7	30	3
Union .....	31	64	2
Nonunion .....	24	51	9
Average wage within the following categories: <sup>1</sup>			
Lowest 25 percent .....	20	49	7
Lowest 10 percent .....	14	43	6
Second 25 percent .....	27	60	6
Third 25 percent .....	30	59	6
Highest 25 percent .....	32	62	4
Highest 10 percent .....	36	55	6
<b>Establishment characteristics</b>			
Service-providing industries .....	27	57	6
Education and health services .....	27	59	5
Educational services .....	26	62	3
Elementary and secondary schools .....	23	69	1
Junior colleges, colleges, and universities .....	38	40	11
Health care and social assistance .....	33	36	22
Hospitals .....	32	37	25
Public administration .....	30	57	4
1 to 99 workers .....	19	51	10
1 to 49 workers .....	14	48	11
50 to 99 workers .....	26	56	8
100 workers or more .....	29	58	5
100 to 499 workers .....	24	58	7
500 workers or more .....	30	58	4

See footnotes at end of table.

**Table 3. Retirement benefit combinations: Access, State and local government workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
State government .....	37	50	7
Local government .....	24	60	5
<b>Geographic areas</b>			
Northeast .....	25	61	4
New England .....	8	73	—
Middle Atlantic .....	32	57	4
South .....	31	55	5
South Atlantic .....	47	40	3
East South Central .....	—	68	—
West South Central .....	11	72	9
Midwest .....	32	47	8
East North Central .....	39	41	6
West North Central .....	—	58	—
West .....	17	69	5
Mountain .....	18	64	6
Pacific .....	—	71	5

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 3. Standard errors for retirement benefit combinations:  
Access, State and local government workers, March 2016**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers .....	1.7	1.7	0.7
<b>Worker characteristics</b>			
Management, professional, and related .....	1.9	1.9	0.8
Professional and related .....	1.9	1.8	0.8
Teachers .....	2.1	1.9	0.9
Primary, secondary, and special education school teachers .....	2.1	2.1	–
Service .....	1.7	2.2	1.1
Protective service .....	2.7	3.1	1.8
Sales and office .....	2.7	2.6	1.2
Office and administrative support .....	2.7	2.6	1.2
Natural resources, construction, and maintenance	3.2	3.9	1.8
Production, transportation, and material moving ...	3.2	4.3	2.4
Full time .....	1.9	1.9	0.8
Part time .....	1.0	2.0	0.6
Union .....	2.2	2.2	0.5
Nonunion .....	2.2	2.2	1.2
Average wage within the following categories: <sup>1</sup>			
Lowest 25 percent .....	2.0	3.0	1.1
Lowest 10 percent .....	1.8	4.5	1.6
Second 25 percent .....	2.3	2.4	1.0
Third 25 percent .....	2.4	2.4	1.0
Highest 25 percent .....	1.9	1.8	0.9
Highest 10 percent .....	2.7	2.7	1.9
<b>Establishment characteristics</b>			
Service-providing industries .....	1.7	1.7	0.7
Education and health services .....	2.1	1.9	0.8
Educational services .....	2.0	1.8	0.6
Elementary and secondary schools .....	1.9	1.8	0.2
Junior colleges, colleges, and universities	5.5	3.8	2.6
Health care and social assistance .....	4.2	4.5	3.4
Hospitals .....	4.8	5.5	4.5
Public administration .....	2.6	2.6	0.9
1 to 99 workers .....	2.9	4.9	2.1
1 to 49 workers .....	2.3	5.2	2.9
50 to 99 workers .....	6.2	5.8	2.7
100 workers or more .....	1.8	1.7	0.7
100 to 499 workers .....	2.4	2.7	1.3
500 workers or more .....	2.0	1.9	0.7

See footnotes at end of table.

**Table 3. Standard errors for retirement benefit combinations:  
Access, State and local government workers, March  
2016—continued**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
State government .....	3.8	3.3	1.6
Local government .....	1.5	1.6	0.7
<b>Geographic areas</b>			
Northeast .....	2.3	2.4	1.0
New England .....	1.6	5.1	—
Middle Atlantic .....	3.1	2.8	0.7
South .....	3.2	2.9	1.0
South Atlantic .....	4.6	3.8	0.7
East South Central .....	—	7.5	—
West South Central .....	2.1	1.9	1.6
Midwest .....	3.6	3.7	2.2
East North Central .....	3.6	4.3	1.9
West North Central .....	—	7.2	—
West .....	4.2	4.0	1.3
Mountain .....	4.1	6.2	2.7
Pacific .....	—	5.0	1.5

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 4. Defined benefit retirement plans:<sup>1</sup> Employee contribution requirement and method of contribution, State and local government workers, March 2016**

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

Characteristics	Employee contribution required	Fixed percent of annual earnings <sup>2</sup>			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers .....	89	78	7.1	7.0	11
<b>Worker characteristics</b>					
Management, professional, and related .....	90	80	7.1	7.0	10
Professional and related .....	91	81	7.2	7.1	9
Teachers .....	92	85	7.5	7.2	8
Primary, secondary, and special education school teachers .....	92	86	7.5	7.2	8
Service .....	90	75	7.4	7.0	10
Protective service .....	91	77	7.8	8.0	9
Sales and office .....	88	76	6.7	6.9	12
Office and administrative support .....	88	76	6.8	7.0	12
Natural resources, construction, and maintenance .....	90	75	6.2	6.1	10
Production, transportation, and material moving ...	85	67	6.8	6.9	15
Full time .....	89	78	7.0	7.0	11
Part time .....	88	70	7.4	7.0	12
Union .....	90	69	7.2	7.0	10
Nonunion .....	89	87	6.9	7.0	11
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	88	82	6.8	6.8	12
Lowest 10 percent .....	89	84	7.2	7.2	11
Second 25 percent .....	88	76	6.9	7.0	12
Third 25 percent .....	90	77	6.9	6.8	10
Highest 25 percent .....	90	76	7.6	7.2	10
Highest 10 percent .....	93	75	7.9	7.5	7
<b>Establishment characteristics</b>					
Service-providing industries .....	89	78	7.1	7.0	11
Education and health services .....	91	81	7.2	7.0	9
Educational services .....	92	84	7.2	7.0	8
Elementary and secondary schools .....	92	84	7.3	7.0	8
Junior colleges, colleges, and universities .....	93	84	7.3	7.2	7
Health care and social assistance .....	75	59	6.6	6.3	25
Hospitals .....	71	52	7.2	7.5	29
Public administration .....	87	72	6.9	7.0	13
1 to 99 workers .....	88	78	7.0	6.6	12
1 to 49 workers .....	92	77	6.6	6.2	8
100 workers or more .....	90	78	7.1	7.0	10
100 to 499 workers .....	86	77	7.3	7.0	14
500 workers or more .....	91	78	7.0	7.0	9

See footnotes at end of table.

**Table 4. Defined benefit retirement plans:<sup>1</sup> Employee contribution requirement and method of contribution, State and local government workers, March 2016—continued**

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

Characteristics	Employee contribution required	Fixed percent of annual earnings <sup>2</sup>			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
State government .....	90	73	6.8	7.0	10
Local government .....	89	79	7.1	7.0	11
<b>Geographic areas</b>					
Northeast .....	97	57	6.7	7.0	3
New England .....	98	59	7.2	7.3	2
Middle Atlantic .....	96	57	6.6	7.0	4
South .....	92	92	6.3	6.7	8
South Atlantic .....	94	92	5.2	6.0	6
East South Central .....	89	88	7.9	8.5	11
West South Central .....	93	92	7.2	7.2	7
Midwest .....	88	80	7.8	7.0	12
East North Central .....	85	73	8.4	9.4	15
West North Central .....	95	95	7.0	6.0	5
West .....	80	69	8.3	8.0	20
Pacific .....	79	65	7.6	7.4	21

<sup>1</sup> The 2014 estimates are not strictly comparable to corresponding estimates in previous years. See technical note for more information.

<sup>2</sup> The employee contributes a fixed percentage of his or her earnings to the retirement plan.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 4. Standard errors for defined benefit retirement plans:<sup>1</sup> Employee contribution requirement and method of contribution, State and local government workers, March 2016**

Characteristics	Employee contribution required	Fixed percent of annual earnings <sup>2</sup>			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers .....	1.4	1.7	0.1	0.0	1.4
<b>Worker characteristics</b>					
Management, professional, and related .....	1.5	1.8	0.1	( <sup>3</sup> )	1.5
Professional and related .....	1.4	1.7	0.1	0.1	1.4
Teachers .....	1.4	1.7	0.1	( <sup>3</sup> )	1.4
Primary, secondary, and special education school teachers .....	1.4	1.8	0.1	( <sup>3</sup> )	1.4
Service .....	1.4	2.0	0.1	0.2	1.4
Protective service .....	1.7	2.6	0.2	0.2	1.7
Sales and office .....	2.3	2.7	0.2	0.2	2.3
Office and administrative support .....	2.3	2.7	0.2	0.1	2.3
Natural resources, construction, and maintenance .....	1.9	2.5	0.2	0.2	1.9
Production, transportation, and material moving .....	3.0	3.5	0.2	0.2	3.0
Full time .....	1.4	1.6	0.1	0.0	1.4
Part time .....	2.0	3.5	0.2	0.0	2.0
Union .....	2.0	2.2	0.1	0.0	2.0
Nonunion .....	1.4	1.5	0.2	0.2	1.4
Average wage within the following categories: <sup>4</sup>					
Lowest 25 percent .....	1.6	2.1	0.3	0.3	1.6
Lowest 10 percent .....	2.0	2.8	0.4	0.4	2.0
Second 25 percent .....	1.7	2.1	0.1	( <sup>3</sup> )	1.7
Third 25 percent .....	2.1	2.2	0.2	0.2	2.1
Highest 25 percent .....	1.4	1.9	0.1	0.1	1.4
Highest 10 percent .....	1.5	2.0	0.1	0.3	1.5
<b>Establishment characteristics</b>					
Service-providing industries .....	1.4	1.7	0.1	0.0	1.4
Education and health services .....	1.3	1.6	0.1	0.1	1.3
Educational services .....	1.2	1.5	0.1	0.1	1.2
Elementary and secondary schools .....	1.3	1.7	0.1	0.1	1.3
Junior colleges, colleges, and universities .....	2.5	2.8	0.2	0.2	2.5
Health care and social assistance .....	4.6	4.6	0.2	1.0	4.6
Hospitals .....	6.0	6.2	0.4	0.9	6.0
Public administration .....	2.4	2.5	0.2	( <sup>3</sup> )	2.4
1 to 99 workers .....	3.1	4.2	0.5	0.6	3.1
1 to 49 workers .....	2.2	4.3	0.4	0.6	2.2
100 workers or more .....	1.4	1.6	0.1	( <sup>3</sup> )	1.4
100 to 499 workers .....	2.6	3.0	0.2	0.1	2.6
500 workers or more .....	1.1	1.4	0.1	0.0	1.1

See footnotes at end of table.

**Table 4. Standard errors for defined benefit retirement plans:<sup>1</sup> Employee contribution requirement and method of contribution, State and local government workers, March 2016—continued**

Characteristics	Employee contribution required	Fixed percent of annual earnings <sup>2</sup>			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
State government .....	2.7	2.8	0.2	0.2	2.7
Local government .....	1.3	1.7	0.1	0.0	1.3
<b>Geographic areas</b>					
Northeast .....	0.8	2.8	0.1	0.1	0.8
New England .....	0.8	7.1	0.2	0.4	0.8
Middle Atlantic .....	1.1	2.8	0.1	0.1	1.1
South .....	1.2	1.2	0.2	0.4	1.2
South Atlantic .....	1.4	1.5	0.2	1.2	1.4
East South Central .....	3.3	3.3	0.4	1.1	3.3
West South Central .....	2.6	2.6	0.1	0.0	2.6
Midwest .....	2.2	2.7	0.3	0.2	2.2
East North Central .....	3.6	4.3	0.2	0.5	3.6
West North Central .....	1.5	1.5	0.5	0.1	1.5
West .....	5.4	5.5	0.3	( <sup>3</sup> )	5.4
Pacific .....	6.1	5.8	0.1	0.4	6.1

<sup>1</sup> The 2014 estimates are not strictly comparable to corresponding estimates in previous years. See technical note for more information.

<sup>2</sup> The employee contributes a fixed percentage of his or her earnings to the retirement plan.

<sup>3</sup> Less than 0.05.

<sup>4</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, State and local government workers, March 2016**

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

Characteristics	Open plans <sup>1</sup>	Soft freeze <sup>2</sup>		Hard freeze <sup>3</sup>
		All participants still accruing benefits	Some participants still accruing benefits	
All workers .....	41	59	( <sup>4</sup> )	( <sup>4</sup> )
<b>Worker characteristics</b>				
Management, professional, and related .....	40	60	—	—
Professional and related .....	40	60	—	—
Teachers .....	41	59	—	—
Primary, secondary, and special education school teachers .....	40	59	—	—
Service .....	42	58	—	—
Protective service .....	45	55	—	( <sup>4</sup> )
Sales and office .....	40	60	—	—
Office and administrative support .....	40	60	—	—
Natural resources, construction, and maintenance .....	43	57	—	—
Production, transportation, and material moving ...	42	58	—	—
Full time .....	41	59	—	—
Part time .....	39	60	—	—
Union .....	36	64	—	—
Nonunion .....	46	54	—	—
Average wage within the following categories: <sup>5</sup>				
Lowest 25 percent .....	45	55	—	—
Lowest 10 percent .....	39	60	—	—
Second 25 percent .....	44	56	—	—
Third 25 percent .....	39	61	—	—
Highest 25 percent .....	37	63	—	—
Highest 10 percent .....	31	68	—	—
<b>Establishment characteristics</b>				
Service-providing industries .....	41	59	( <sup>4</sup> )	( <sup>4</sup> )
Education and health services .....	40	60	—	—
Educational services .....	39	61	—	—
Elementary and secondary schools .....	40	60	—	—
Junior colleges, colleges, and universities .....	36	64	—	—
Health care and social assistance .....	45	55	—	—
Hospitals .....	48	52	—	—
Public administration .....	41	59	—	—
1 to 99 workers .....	49	51	—	—
1 to 49 workers .....	51	49	—	—
50 to 99 workers .....	48	52	—	—
100 workers or more .....	40	60	( <sup>4</sup> )	( <sup>4</sup> )
100 to 499 workers .....	42	58	—	—
500 workers or more .....	39	61	( <sup>4</sup> )	( <sup>4</sup> )

See footnotes at end of table.

**Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, State and local government workers, March 2016—continued**

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

Characteristics	Open plans <sup>1</sup>	Soft freeze <sup>2</sup>		Hard freeze <sup>3</sup>
		All participants still accruing benefits	Some participants still accruing benefits	
State government .....	37	63	—	—
Local government .....	42	58	( <sup>4</sup> )	( <sup>4</sup> )
<b>Geographic areas</b>				
Northeast .....	24	75	1	—
New England .....	32	66	—	—
Middle Atlantic .....	21	78	—	—
South .....	44	56	—	—
South Atlantic .....	51	49	—	—
East South Central .....	35	65	—	—
West South Central .....	37	63	—	—
Midwest .....	53	47	—	( <sup>4</sup> )
East North Central .....	51	48	—	1
West North Central .....	55	45	—	—
West .....	37	63	—	—
Mountain .....	40	60	—	—
Pacific .....	37	63	—	—

<sup>1</sup> Plans open to new participants.

<sup>2</sup> New employees are not allowed in the plan. Benefit accruals may continue for existing participants.

<sup>3</sup> Participants in these plans stop accruing benefits on the date the plan is frozen. The benefit the employee receives is calculated as of the day the plan was frozen.

<sup>4</sup> Less than 0.5.

<sup>5</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, State and local government workers, March 2016**

Characteristics	Open plans <sup>1</sup>	Soft freeze <sup>2</sup>		Hard freeze <sup>3</sup>
		All participants still accruing benefits	Some participants still accruing benefits	
All workers .....	1.3	1.3	( <sup>4</sup> )	( <sup>4</sup> )
<b>Worker characteristics</b>				
Management, professional, and related .....	1.4	1.4	—	—
Professional and related .....	1.5	1.5	—	—
Teachers .....	1.9	1.9	—	—
Primary, secondary, and special education school teachers .....	2.0	2.0	—	—
Service .....	1.7	1.7	—	—
Protective service .....	2.3	2.3	—	( <sup>4</sup> )
Sales and office .....	2.2	2.2	—	—
Office and administrative support .....	2.1	2.0	—	—
Natural resources, construction, and maintenance .....	3.6	3.6	—	—
Production, transportation, and material moving ...	3.7	3.7	—	—
Full time .....	1.3	1.3	—	—
Part time .....	2.4	2.4	—	—
Union .....	1.4	1.4	—	—
Nonunion .....	2.0	2.0	—	—
Average wage within the following categories: <sup>5</sup>				
Lowest 25 percent .....	2.2	2.2	—	—
Lowest 10 percent .....	3.4	3.4	—	—
Second 25 percent .....	1.8	1.8	—	—
Third 25 percent .....	1.9	1.9	—	—
Highest 25 percent .....	1.2	1.2	—	—
Highest 10 percent .....	2.1	2.1	—	—
<b>Establishment characteristics</b>				
Service-providing industries .....	1.3	1.3	( <sup>4</sup> )	( <sup>4</sup> )
Education and health services .....	1.5	1.5	—	—
Educational services .....	1.5	1.5	—	—
Elementary and secondary schools .....	1.6	1.6	—	—
Junior colleges, colleges, and universities .....	2.1	2.1	—	—
Health care and social assistance .....	3.3	3.3	—	—
Hospitals .....	4.5	4.5	—	—
Public administration .....	1.7	1.7	—	—
1 to 99 workers .....	3.5	3.5	—	—
1 to 49 workers .....	6.0	6.0	—	—
50 to 99 workers .....	3.0	3.1	—	—
100 workers or more .....	1.3	1.3	0.1	( <sup>4</sup> )
100 to 499 workers .....	2.4	2.4	—	—
500 workers or more .....	1.4	1.4	( <sup>4</sup> )	( <sup>4</sup> )

See footnotes at end of table.

**Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, State and local government workers, March 2016—continued**

Characteristics	Open plans <sup>1</sup>	Soft freeze <sup>2</sup>		Hard freeze <sup>3</sup>
		All participants still accruing benefits	Some participants still accruing benefits	
State government .....	1.9	1.9	—	—
Local government .....	1.5	1.5	0.1	( <sup>4</sup> )
<b>Geographic areas</b>				
Northeast .....	1.6	1.5	0.3	—
New England .....	4.1	3.6	—	—
Middle Atlantic .....	1.6	1.6	—	—
South .....	2.6	2.6	—	—
South Atlantic .....	4.5	4.5	—	—
East South Central .....	3.6	3.6	—	—
West South Central .....	3.1	3.1	—	—
Midwest .....	2.4	2.4	—	0.2
East North Central .....	3.1	3.0	—	0.2
West North Central .....	4.2	4.2	—	—
West .....	2.3	2.3	—	—
Mountain .....	4.8	4.8	—	—
Pacific .....	2.6	2.6	—	—

<sup>1</sup> Plans open to new participants.

<sup>2</sup> New employees are not allowed in the plan. Benefit accruals may continue for existing participants.

<sup>3</sup> Participants in these plans stop accruing benefits on the date the plan is frozen. The benefit the employee receives is calculated as of the day the plan was frozen.

<sup>4</sup> Less than 0.05.

<sup>5</sup> 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 wage data for March 2016.

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/nce/ebs/glossary20152016.htm](http://www.bls.gov/nce/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 6. Defined benefit frozen retirement plans:<sup>1</sup> Selected attributes, State and local government workers, March 2016**

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>2</sup>		
	1 year	2 to 5 years	Greater than 5 years
All workers .....	—	54	—
<b>Worker characteristics</b>			
Management, professional, and related .....	—	55	—
Professional and related .....	—	55	—
Teachers .....	—	54	—
Primary, secondary, and special education school teachers .....	—	52	—
Service .....	—	50	—
Protective service .....	—	56	—
Sales and office .....	—	57	—
Office and administrative support .....	—	57	—
Natural resources, construction, and maintenance .....	—	56	—
Production, transportation, and material moving ...	—	44	56
Full time .....	—	53	—
Part time .....	—	60	—
Union .....	—	56	—
Nonunion .....	—	51	—
Average wage within the following categories: <sup>3</sup>			
Lowest 25 percent .....	—	52	—
Lowest 10 percent .....	—	—	53
Second 25 percent .....	—	58	—
Third 25 percent .....	—	54	—
Highest 25 percent .....	—	52	48
Highest 10 percent .....	—	55	45
<b>Establishment characteristics</b>			
Service-providing industries .....	—	54	—
Education and health services .....	—	53	—
Educational services .....	—	54	—
Elementary and secondary schools .....	—	53	—
Junior colleges, colleges, and universities .....	—	60	40
Health care and social assistance .....	—	—	50
Hospitals .....	—	50	50
Public administration .....	—	56	—
1 to 99 workers .....	—	50	—
1 to 49 workers .....	—	—	49
50 to 99 workers .....	—	52	—
100 workers or more .....	—	54	—
100 to 499 workers .....	—	51	—
500 workers or more .....	—	55	45

See footnotes at end of table.

**Table 6. Defined benefit frozen retirement plans:<sup>1</sup> Selected attributes, State and local government workers, March 2016—continued**

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>2</sup>		
	1 year	2 to 5 years	Greater than 5 years
State government .....	—	53	47
Local government .....	—	54	—
<b>Geographic areas</b>			
Northeast .....	—	36	64
New England .....	—	65	35
Middle Atlantic .....	—	26	74
South .....	—	52	48
South Atlantic .....	—	73	27
East South Central .....	—	55	45
West South Central .....	—	21	79
Midwest .....	—	65	—
East North Central .....	—	70	30
West .....	—	68	32
Mountain .....	—	57	43
Pacific .....	—	71	29

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

<sup>2</sup> The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2015 are included in the "1 year" column. Those frozen between 2011 and 2014 are included in the "2 to 5 year" column and plans frozen before 2011 are included in the "Greater than 5 years" column.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 6. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Selected attributes, State and local government workers, March 2016**

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>2</sup>		
	1 year	2 to 5 years	Greater than 5 years
All workers .....	—	2.4	—
<b>Worker characteristics</b>			
Management, professional, and related .....	—	2.6	—
Professional and related .....	—	2.6	—
Teachers .....	—	3.1	—
Primary, secondary, and special education school teachers .....	—	3.2	—
Service .....	—	2.8	—
Protective service .....	—	3.6	—
Sales and office .....	—	3.1	—
Office and administrative support .....	—	3.1	—
Natural resources, construction, and maintenance	—	4.1	—
Production, transportation, and material moving ...	—	4.5	4.5
Full time .....	—	2.4	—
Part time .....	—	4.3	—
Union .....	—	2.7	—
Nonunion .....	—	3.1	—
Average wage within the following categories: <sup>3</sup>			
Lowest 25 percent .....	—	3.9	—
Lowest 10 percent .....	—	—	5.5
Second 25 percent .....	—	2.9	—
Third 25 percent .....	—	2.8	—
Highest 25 percent .....	—	2.6	2.6
Highest 10 percent .....	—	4.0	4.0
<b>Establishment characteristics</b>			
Service-providing industries .....	—	2.3	—
Education and health services .....	—	2.4	—
Educational services .....	—	2.5	—
Elementary and secondary schools .....	—	2.8	—
Junior colleges, colleges, and universities	—	3.9	3.9
Health care and social assistance .....	—	—	4.3
Hospitals .....	—	4.4	4.4
Public administration .....	—	3.2	—
1 to 99 workers .....	—	8.2	—
1 to 49 workers .....	—	—	6.9
50 to 99 workers .....	—	11.2	—
100 workers or more .....	—	2.1	—
100 to 499 workers .....	—	4.0	—
500 workers or more .....	—	2.1	2.1

See footnotes at end of table.

**Table 6. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Selected attributes, State and local government workers, March  
2016—continued**

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>2</sup>		
	1 year	2 to 5 years	Greater than 5 years
State government .....	—	3.3	3.3
Local government .....	—	2.6	—
<b>Geographic areas</b>			
Northeast .....	—	3.1	3.1
New England .....	—	4.2	4.2
Middle Atlantic .....	—	3.5	3.5
South .....	—	3.6	3.6
South Atlantic .....	—	4.5	4.5
East South Central .....	—	11.2	11.2
West South Central .....	—	1.8	1.8
Midwest .....	—	7.8	—
East North Central .....	—	6.6	6.6
West .....	—	5.4	5.4
Mountain .....	—	11.5	11.5
Pacific .....	—	6.4	6.4

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

<sup>2</sup> The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2015 are included in the "1 year" column. Those frozen between 2011 and 2014 are included in the "2 to 5 year" column and plans frozen before 2011 are included in the "Greater than 5 years" column.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 7. Defined benefit frozen retirement plans:<sup>1</sup> Plan alternatives, State and local government workers, March 2016**

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans <sup>2</sup>				
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
<b>Worker characteristics</b>							
Management, professional, and related .....	–	100	94	6	–	17	–
Professional and related .....	–	100	94	6	–	16	–
Teachers .....	–	100	96	4	–	17	–
Primary, secondary, and special education school teachers .....	–	100	96	4	–	17	–
Sales and office .....	–	100	93	7	–	18	–
Office and administrative support .....	–	100	93	7	–	18	–
Natural resources, construction, and maintenance .....	–	100	86	10	–	14	–
Production, transportation, and material moving ...	–	100	90	7	–	21	–
Part time .....	–	100	96	4	–	13	–
Union .....	–	100	95	5	–	20	–
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	–	100	92	7	–	18	–
Lowest 10 percent .....	–	100	94	6	–	15	–
Highest 25 percent .....	–	100	96	4	–	17	–
Highest 10 percent .....	–	100	96	3	–	22	–
<b>Establishment characteristics</b>							
Service-providing industries:							
Education and health services .....	–	100	95	5	–	16	–
Educational services .....	–	100	95	5	–	16	–
Elementary and secondary schools .....	–	100	96	4	–	18	–
Junior colleges, colleges, and universities .....	–	100	93	6	–	12	–
Health care and social assistance .....	–	100	92	8	–	10	–
Hospitals .....	–	100	93	7	–	4	–
1 to 99 workers .....							
1 to 49 workers .....	–	100	92	–	–	–	–
50 to 99 workers .....	–	100	86	–	–	–	–
100 workers or more:							
100 to 499 workers .....	–	100	90	9	–	17	–
State government .....	–	100	90	10	–	16	–

See footnotes at end of table.

**Table 7. Defined benefit frozen retirement plans:<sup>1</sup> Plan alternatives, State and local government workers, March 2016—continued**

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans <sup>2</sup>				
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
<b>Geographic areas</b>							
Northeast .....	—	100	97	3	—	23	—
New England .....	—	100	96	4	—	4	—
Middle Atlantic .....	—	100	97	3	—	29	—
South:							
East South Central .....	—	100	89	—	—	—	—
West South Central .....	—	100	95	—	—	—	—
Midwest .....	—	100	94	5	—	15	—
East North Central .....	—	100	97	—	—	22	—
West North Central .....	—	100	88	—	—	—	—
West .....	—	100	93	7	—	7	—
Mountain .....	—	100	94	—	—	—	—
Pacific .....	—	100	92	—	—	—	—

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

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

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 7. Standard errors for defined benefit frozen retirement plans:<sup>1</sup> Plan alternatives, State and local government workers, March 2016**

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans					
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other	
<b>Worker characteristics</b>								
Management, professional, and related .....	–	0.0	1.0	1.0	–	1.8	–	
Professional and related .....	–	0.0	1.0	1.0	–	1.7	–	
Teachers .....	–	0.0	0.9	0.9	–	1.9	–	
Primary, secondary, and special education school teachers .....	–	0.0	0.8	0.8	–	2.0	–	
Sales and office .....	–	0.0	1.5	1.5	–	2.2	–	
Office and administrative support .....	–	0.0	1.5	1.5	–	2.2	–	
Natural resources, construction, and maintenance .....	–	0.0	2.1	2.1	–	2.4	–	
Production, transportation, and material moving ...	–	0.0	3.1	2.5	–	4.3	–	
Part time .....	–	0.0	1.6	1.6	–	3.0	–	
Union .....	–	0.0	1.1	1.1	–	1.7	–	
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	–	0.0	1.4	1.4	–	2.9	–	
Lowest 10 percent .....	–	0.0	1.4	1.4	–	3.0	–	
Highest 25 percent .....	–	0.0	0.6	0.6	–	1.6	–	
Highest 10 percent .....	–	0.0	0.8	0.8	–	3.1	–	
<b>Establishment characteristics</b>								
Service-providing industries:								
Education and health services .....	–	0.0	0.9	0.9	–	1.6	–	
Educational services .....	–	0.0	0.9	0.9	–	1.7	–	
Elementary and secondary schools .....	–	0.0	0.7	0.7	–	1.8	–	
Junior colleges, colleges, and universities .....	–	0.0	2.7	2.7	–	2.9	–	
Health care and social assistance .....	–	0.0	1.8	1.8	–	2.2	–	
Hospitals .....	–	0.0	1.1	1.1	–	0.7	–	
1 to 99 workers .....	–	0.0	3.7	–	–	–	–	
1 to 49 workers .....	–	0.0	4.6	–	–	–	–	
50 to 99 workers .....	–	0.0	4.6	–	–	–	–	
100 workers or more:								
100 to 499 workers .....	–	0.0	1.6	1.6	–	2.9	–	
State government .....	–	0.0	2.5	2.5	–	3.0	–	

See footnotes at end of table.

**Table 7. Standard errors for defined benefit frozen retirement plans:<sup>1</sup> Plan alternatives, State and local government workers, March 2016—continued**

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans				
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
<b>Geographic areas</b>							
Northeast .....	—	0.0	0.7	0.7	—	2.5	—
New England .....	—	0.0	0.9	0.9	—	1.7	—
Middle Atlantic .....	—	0.0	0.9	0.9	—	3.0	—
South:							
East South Central .....	—	0.0	7.2	—	—	—	—
West South Central .....	—	0.0	2.2	—	—	—	—
Midwest .....	—	0.0	2.1	2.1	—	4.0	—
East North Central .....	—	0.0	1.1	—	—	5.9	—
West North Central .....	—	0.0	5.8	—	—	—	—
West .....	—	0.0	2.7	2.7	—	2.8	—
Mountain .....	—	0.0	5.3	—	—	—	—
Pacific .....	—	0.0	3.1	—	—	—	—

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

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 8. Defined contribution retirement plans: Selected attributes, State and local government workers, March 2016**

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers .....	61	39	83	17
<b>Worker characteristics</b>				
Management, professional, and related .....	62	38	83	17
Professional and related .....	63	37	82	18
Teachers .....	61	39	82	18
Primary, secondary, and special education school teachers .....	50	50	–	–
Service .....	62	38	82	18
Protective service .....	72	28	–	–
Sales and office .....	60	40	89	11
Office and administrative support .....	60	40	88	12
Natural resources, construction, and maintenance Production, transportation, and material moving ...	62	38	74	26
54	46	–	–	
Full time .....	61	39	83	17
Part time .....	65	35	–	–
Union .....	58	42	80	20
Nonunion .....	63	37	85	15
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	59	41	84	16
Lowest 10 percent .....	57	43	–	–
Second 25 percent .....	62	38	83	17
Third 25 percent .....	56	44	78	22
Highest 25 percent .....	68	32	87	13
Highest 10 percent .....	75	25	89	11
<b>Establishment characteristics</b>				
Service-providing industries .....	61	39	84	16
Education and health services .....	62	38	79	21
Educational services .....	62	38	80	20
Elementary and secondary schools .....	52	48	–	–
Junior colleges, colleges, and universities	72	28	81	19
Health care and social assistance .....	61	39	79	21
Hospitals .....	65	35	77	23
Public administration .....	61	39	88	12
1 to 99 workers .....	56	44	–	–
50 to 99 workers .....	37	63	–	–
100 workers or more .....	62	38	82	18
100 to 499 workers .....	60	40	89	11
500 workers or more .....	63	37	80	20

See footnotes at end of table.

**Table 8. Defined contribution retirement plans: Selected attributes, State and local government workers, March 2016—continued**

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government .....	66	34	84	16
Local government .....	59	41	83	17
<b>Geographic areas</b>				
South .....	69	31	81	19
South Atlantic .....	67	33	—	—
East South Central .....	60	40	—	—
Midwest .....	59	41	83	17
East North Central .....	48	52	81	19
West .....	45	55	—	—
Mountain .....	46	54	—	—
Pacific .....	44	56	—	—

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 8. Standard errors for defined contribution retirement plans: Selected attributes, State and local government workers, March 2016**

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers .....	4.5	4.5	2.4	2.4
<b>Worker characteristics</b>				
Management, professional, and related .....	4.9	4.9	3.0	3.0
Professional and related .....	5.1	5.1	3.5	3.5
Teachers .....	6.7	6.7	5.3	5.3
Primary, secondary, and special education school teachers .....	7.5	7.5	—	—
Service .....	4.8	4.8	3.6	3.6
Protective service .....	6.7	6.7	—	—
Sales and office .....	7.5	7.5	2.0	2.0
Office and administrative support .....	7.8	7.8	2.0	2.0
Natural resources, construction, and maintenance Production, transportation, and material moving ...	7.3	7.3	6.9	6.9
8.6	8.6	—	—	
Full time .....	4.5	4.5	2.5	2.5
Part time .....	7.0	7.0	—	—
Union .....	8.9	8.9	5.0	5.0
Nonunion .....	3.6	3.6	2.4	2.4
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	3.9	3.9	3.1	3.1
Lowest 10 percent .....	5.1	5.1	—	—
Second 25 percent .....	6.5	6.5	2.9	2.9
Third 25 percent .....	6.7	6.7	4.7	4.7
Highest 25 percent .....	4.3	4.3	2.8	2.8
Highest 10 percent .....	5.2	5.2	3.2	3.2
<b>Establishment characteristics</b>				
Service-providing industries .....	4.5	4.5	2.5	2.5
Education and health services .....	5.2	5.2	3.8	3.8
Educational services .....	6.2	6.2	5.1	5.1
Elementary and secondary schools .....	7.1	7.1	—	—
Junior colleges, colleges, and universities	8.0	8.0	5.7	5.7
Health care and social assistance .....	5.5	5.5	3.7	3.7
Hospitals .....	6.4	6.4	4.2	4.2
Public administration .....	7.5	7.5	3.2	3.2
1 to 99 workers .....	6.5	6.5	—	—
50 to 99 workers .....	9.0	9.0	—	—
100 workers or more .....	4.7	4.7	2.8	2.8
100 to 499 workers .....	6.2	6.2	2.6	2.6
500 workers or more .....	4.9	4.9	3.5	3.5

See footnotes at end of table.

**Table 8. Standard errors for defined contribution retirement plans: Selected attributes, State and local government workers, March 2016—continued**

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government .....	7.6	7.6	4.1	4.1
Local government .....	3.8	3.8	3.0	3.0
<b>Geographic areas</b>				
South .....	4.4	4.4	4.3	4.3
South Atlantic .....	6.0	6.0	—	—
East South Central .....	10.8	10.8	—	—
Midwest .....	8.8	8.8	3.7	3.7
East North Central .....	6.6	6.6	3.5	3.5
West .....	10.2	10.2	—	—
Mountain .....	11.4	11.4	—	—
Pacific .....	13.1	13.1	—	—

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 9. Healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, March 2016**

(All workers = 100 percent)

Characteristics	Healthcare <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	88	79	89	88	73	83
<b>Worker characteristics</b>						
Management, professional, and related .....	89	79	89	89	73	82
Professional and related .....	89	79	89	89	72	82
Teachers .....	89	79	89	88	72	82
Primary, secondary, and special education school teachers .....	98	87	89	98	80	82
Service .....	83	74	90	82	69	84
Protective service .....	90	81	91	90	76	85
Sales and office .....	89	81	90	89	75	83
Office and administrative support .....	90	81	90	90	75	83
Natural resources, construction, and maintenance .....	97	87	90	95	81	85
Production, transportation, and material moving ...	83	74	90	81	68	85
Full time .....	99	89	90	99	82	83
Part time .....	25	20	80	24	17	71
Union .....	95	87	91	95	79	84
Nonunion .....	82	71	87	81	67	82
Average wage within the following categories: <sup>3</sup>						
Lowest 25 percent .....	71	61	86	70	57	81
Lowest 10 percent .....	57	47	83	56	45	80
Second 25 percent .....	92	82	90	91	77	84
Third 25 percent .....	94	84	89	94	78	83
Highest 25 percent .....	97	89	91	97	80	82
Highest 10 percent .....	97	90	93	96	80	83
<b>Establishment characteristics</b>						
Service-providing industries .....	88	79	89	88	72	83
Education and health services .....	89	79	89	88	72	81
Educational services .....	89	79	89	88	72	82
Elementary and secondary schools .....	89	78	88	88	72	81
Junior colleges, colleges, and universities .....	87	81	93	87	72	83
Health care and social assistance .....	91	78	86	90	70	77
Hospitals .....	94	83	89	94	73	78
Public administration .....	88	80	91	88	76	86
1 to 99 workers .....	77	66	86	76	63	83
1 to 49 workers .....	70	60	87	69	57	84
50 to 99 workers .....	88	75	86	88	72	82
100 workers or more .....	90	80	90	89	74	83
100 to 499 workers .....	85	76	89	85	70	82
500 workers or more .....	91	82	90	91	75	83

See footnotes at end of table.

**Table 9. Healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	58	49	85	38	32	84	86	71	83
<b>Worker characteristics</b>									
Management, professional, and related .....	59	49	84	37	31	82	88	72	82
Professional and related .....	59	49	83	36	30	81	87	71	82
Teachers .....	58	48	84	35	28	82	87	71	82
Primary, secondary, and special education school teachers .....	64	53	83	37	31	82	96	79	82
Service .....	53	45	86	37	31	85	80	67	84
Protective service .....	59	52	88	42	36	85	87	74	85
Sales and office .....	62	53	86	43	37	86	87	74	84
Office and administrative support .....	62	53	85	44	37	86	88	74	84
Natural resources, construction, and maintenance .....	66	58	88	42	37	88	93	80	86
Production, transportation, and material moving ...	61	50	83	42	37	88	80	68	85
Full time .....	66	56	85	43	36	84	97	81	83
Part time .....	17	13	77	14	11	79	23	17	70
Union .....	76	66	86	56	48	86	92	77	84
Nonunion .....	43	35	82	23	18	79	81	66	82
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	37	30	82	21	17	80	69	56	82
Lowest 10 percent .....	23	18	80	11	8	73	56	45	80
Second 25 percent .....	63	53	85	41	34	84	89	75	85
Third 25 percent .....	62	52	85	40	34	86	92	77	83
Highest 25 percent .....	73	63	86	53	44	84	95	78	82
Highest 10 percent .....	76	66	87	56	48	86	95	79	83
<b>Establishment characteristics</b>									
Service-providing industries .....	58	49	85	38	32	84	86	71	83
Education and health services .....	57	47	84	34	28	82	87	71	81
Educational services .....	56	47	84	34	28	82	87	71	82
Elementary and secondary schools .....	56	46	82	34	28	82	87	70	81
Junior colleges, colleges, and universities .....	56	49	88	34	27	82	87	72	83
Health care and social assistance .....	62	52	84	38	31	82	88	68	77
Hospitals .....	63	54	86	35	29	82	92	72	78
Public administration .....	63	54	86	46	39	86	86	74	86
1 to 99 workers .....	43	37	86	30	27	87	73	62	84
1 to 49 workers .....	36	31	85	24	20	84	65	55	84
50 to 99 workers .....	53	47	88	39	35	91	85	71	83
100 workers or more .....	61	51	84	40	33	83	88	73	83
100 to 499 workers .....	56	48	86	33	29	87	83	69	83
500 workers or more .....	62	52	84	42	34	82	89	74	83

See footnotes at end of table.

**Table 9. Healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	Healthcare <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government .....	94	86	92	94	79	85
Local government .....	86	76	88	86	70	82
<b>Geographic areas</b>						
Northeast .....	88	80	91	88	74	84
New England .....	87	75	86	87	70	81
Middle Atlantic .....	88	82	93	88	75	85
South .....	91	80	87	91	76	84
South Atlantic .....	90	79	88	90	74	83
East South Central .....	95	87	91	95	85	90
West South Central .....	91	76	84	90	74	82
Midwest .....	82	71	87	82	63	78
East North Central .....	80	71	88	79	62	78
West North Central .....	86	72	84	86	66	77
West .....	89	84	94	89	75	84
Mountain .....	87	79	92	87	73	85
Pacific .....	90	85	95	90	75	84

See footnotes at end of table.

**Table 9. Healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government .....	62	54	87	43	36	84	91	78	85
Local government .....	57	48	84	37	31	84	84	69	82
<b>Geographic areas</b>									
Northeast .....	68	60	88	48	42	88	86	72	85
New England .....	57	48	84	21	16	79	83	66	80
Middle Atlantic .....	72	64	90	58	52	89	87	75	86
South .....	39	30	77	20	14	70	90	76	84
South Atlantic .....	49	40	80	28	19	69	88	73	83
East South Central .....	28	17	62	8	6	76	95	85	90
West South Central .....	29	22	76	16	11	73	89	73	82
Midwest .....	63	54	86	34	30	87	77	60	78
East North Central .....	66	56	85	47	42	88	79	62	79
West North Central .....	57	49	87	13	10	78	74	58	77
West .....	80	70	88	66	58	87	89	75	84
Mountain .....	71	64	89	—	—	—	87	73	85
Pacific .....	83	72	87	78	68	88	90	75	84

<sup>1</sup> 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.

<sup>2</sup> Healthcare is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in healthcare.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, March 2016**

Characteristics	Healthcare <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.7	0.8	0.5	0.7	0.7	0.5
<b>Worker characteristics</b>						
Management, professional, and related .....	0.7	0.8	0.6	0.7	0.7	0.6
Professional and related .....	0.6	0.7	0.6	0.6	0.7	0.6
Teachers .....	0.8	0.9	0.7	0.9	0.9	0.7
Primary, secondary, and special education school teachers .....	0.3	0.8	0.7	0.5	0.8	0.8
Service .....	1.4	1.4	0.8	1.4	1.3	0.9
Protective service .....	1.2	1.2	0.9	1.2	1.2	1.1
Sales and office .....	1.6	1.8	0.8	1.6	1.9	1.1
Office and administrative support .....	1.6	1.8	0.8	1.6	1.9	1.1
Natural resources, construction, and maintenance .....	1.6	1.9	1.3	1.6	2.1	1.7
Production, transportation, and material moving ...	4.7	4.4	1.5	4.8	4.3	1.9
Full time .....	0.1	0.5	0.5	0.2	0.5	0.5
Part time .....	1.6	1.2	2.5	1.7	1.2	2.6
Union .....	0.5	0.7	0.5	0.5	0.7	0.6
Nonunion .....	1.2	1.3	0.7	1.2	1.2	0.8
Average wage within the following categories: <sup>3</sup>						
Lowest 25 percent .....	1.7	1.6	1.0	1.8	1.7	1.1
Lowest 10 percent .....	3.2	3.2	1.7	3.2	3.2	1.9
Second 25 percent .....	0.9	1.2	0.7	0.9	1.3	0.8
Third 25 percent .....	1.4	1.5	0.8	1.4	1.4	0.8
Highest 25 percent .....	0.4	0.6	0.6	0.5	0.7	0.7
Highest 10 percent .....	0.7	0.9	0.7	0.8	1.3	1.2
<b>Establishment characteristics</b>						
Service-providing industries .....	0.7	0.8	0.5	0.7	0.7	0.5
Education and health services .....	0.6	0.7	0.5	0.6	0.7	0.7
Educational services .....	0.6	0.7	0.5	0.6	0.7	0.7
Elementary and secondary schools .....	0.5	0.7	0.7	0.5	0.7	0.7
Junior colleges, colleges, and universities .....	1.9	2.1	0.9	1.9	2.5	2.0
Health care and social assistance .....	1.4	2.0	1.6	1.4	1.9	1.7
Hospitals .....	1.5	2.3	1.6	1.5	2.2	1.7
Public administration .....	1.5	1.5	0.6	1.5	1.5	0.7
1 to 99 workers .....	3.1	3.3	1.8	3.2	3.3	1.9
1 to 49 workers .....	4.6	4.5	2.4	4.8	4.3	2.3
50 to 99 workers .....	1.9	2.7	2.3	1.9	2.8	2.6
100 workers or more .....	0.6	0.7	0.4	0.6	0.7	0.5
100 to 499 workers .....	1.6	1.7	0.9	1.6	1.7	1.1
500 workers or more .....	0.5	0.7	0.5	0.6	0.7	0.6

See footnotes at end of table.

**Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, March 2016—continued**

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	1.5	1.3	0.7	1.4	1.2	0.7	0.9	0.9	0.5
<b>Worker characteristics</b>									
Management, professional, and related .....	1.7	1.5	0.8	1.5	1.3	0.8	0.8	0.8	0.5
Professional and related .....	1.7	1.5	0.9	1.6	1.4	0.9	0.7	0.8	0.6
Teachers .....	1.8	1.7	1.1	1.8	1.6	1.2	0.9	1.0	0.7
Primary, secondary, and special education school teachers .....	2.2	1.9	1.2	2.2	1.9	1.4	0.7	0.9	0.8
Service .....	1.9	1.8	0.9	1.9	1.7	1.5	1.6	1.4	0.9
Protective service .....	3.0	2.8	1.1	3.2	2.9	2.4	1.7	1.7	1.1
Sales and office .....	2.4	2.3	1.3	2.5	2.3	1.3	1.9	2.2	1.1
Office and administrative support .....	2.4	2.3	1.4	2.4	2.2	1.3	1.9	2.1	1.1
Natural resources, construction, and maintenance .....	4.1	3.8	1.5	3.4	3.2	1.7	1.7	2.2	1.7
Production, transportation, and material moving .....	4.4	3.9	2.0	4.4	4.0	1.9	4.7	4.3	1.9
Full time .....	1.7	1.5	0.7	1.5	1.3	0.7	0.6	0.7	0.5
Part time .....	1.3	1.0	2.1	1.3	1.0	3.1	1.7	1.2	2.6
Union .....	1.5	1.5	0.7	1.7	1.5	0.7	0.9	1.0	0.5
Nonunion .....	2.1	1.8	1.5	1.5	1.2	1.7	1.3	1.3	0.8
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	1.9	1.6	1.4	1.6	1.3	1.6	1.9	1.8	1.1
Lowest 10 percent .....	2.3	2.1	2.5	1.5	1.3	4.2	3.2	3.2	1.9
Second 25 percent .....	2.3	2.1	0.9	1.9	1.7	1.4	1.6	1.7	0.7
Third 25 percent .....	2.2	2.0	1.1	2.1	1.8	1.2	1.4	1.4	0.8
Highest 25 percent .....	1.4	1.3	0.7	1.5	1.4	0.9	0.7	0.8	0.7
Highest 10 percent .....	2.0	1.9	1.0	2.4	2.2	1.2	1.0	1.4	1.1
<b>Establishment characteristics</b>									
Service-providing industries .....	1.5	1.3	0.7	1.4	1.2	0.7	0.9	0.9	0.5
Education and health services .....	1.7	1.6	0.9	1.6	1.4	1.0	0.7	0.8	0.7
Educational services .....	1.8	1.7	1.0	1.7	1.5	1.2	0.7	0.8	0.7
Elementary and secondary schools .....	1.9	1.6	1.2	1.8	1.6	1.3	0.6	0.8	0.7
Junior colleges, colleges, and universities .....	4.3	4.1	1.4	3.7	3.3	3.1	1.9	2.6	2.0
Health care and social assistance .....	3.4	3.0	1.6	4.1	3.3	2.1	1.9	2.1	1.5
Hospitals .....	5.0	4.5	1.6	5.4	4.3	2.9	2.0	2.4	1.8
Public administration .....	2.5	2.2	0.9	2.3	2.1	1.2	1.8	1.7	0.6
1 to 99 workers .....	4.0	3.6	1.9	3.9	3.5	2.0	3.6	3.5	1.8
1 to 49 workers .....	4.8	4.4	2.5	3.9	3.3	3.3	5.3	4.5	2.2
50 to 99 workers .....	7.1	6.3	2.7	6.7	6.2	1.6	2.3	2.9	2.5
100 workers or more .....	1.5	1.4	0.7	1.3	1.2	0.8	0.8	0.8	0.5
100 to 499 workers .....	2.9	2.6	1.2	2.3	2.2	1.5	1.7	1.8	1.2
500 workers or more .....	1.8	1.6	0.9	1.6	1.4	0.9	0.8	0.9	0.6

See footnotes at end of table.

**Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, March 2016—continued**

Characteristics	Healthcare <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government .....	0.9	1.3	0.8	0.9	1.4	1.1
Local government .....	0.8	0.8	0.5	0.8	0.8	0.6
<b>Geographic areas</b>						
Northeast .....	1.4	1.7	0.9	1.3	1.5	1.1
New England .....	3.1	3.0	2.0	3.1	3.2	1.6
Middle Atlantic .....	1.7	2.3	1.0	1.7	1.9	1.4
South .....	1.0	1.1	0.8	1.0	1.2	0.8
South Atlantic .....	1.7	1.5	1.0	1.7	1.5	1.1
East South Central .....	1.6	2.6	2.1	1.6	2.5	2.2
West South Central .....	1.5	1.9	1.6	1.6	2.0	1.1
Midwest .....	1.9	2.0	1.1	2.0	1.6	1.1
East North Central .....	2.7	2.5	1.1	2.8	1.9	1.1
West North Central .....	2.1	3.2	2.4	2.1	2.6	2.3
West .....	0.8	1.0	0.5	0.8	1.1	0.9
Mountain .....	1.7	2.0	1.3	1.7	2.1	1.8
Pacific .....	0.9	1.1	0.6	0.9	1.3	1.0

See footnotes at end of table.

**Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, March 2016—continued**

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government .....	3.6	3.4	1.2	2.9	2.6	1.8	1.8	1.9	1.1
Local government .....	1.4	1.2	0.8	1.4	1.3	0.8	0.8	0.9	0.6
<b>Geographic areas</b>									
Northeast .....	2.5	2.6	0.9	3.0	3.0	1.1	1.5	1.6	1.0
New England .....	3.8	3.7	2.0	4.3	3.7	4.4	3.3	3.4	1.6
Middle Atlantic .....	3.2	3.3	1.0	3.8	3.7	1.0	1.9	2.0	1.3
South .....	2.5	2.0	2.2	1.6	1.1	2.3	1.1	1.2	0.8
South Atlantic .....	4.0	3.5	1.9	2.4	1.8	2.7	1.9	1.6	1.0
East South Central .....	6.0	2.8	10.0	2.2	1.6	6.3	1.6	2.5	2.2
West South Central .....	2.7	2.4	4.8	2.6	2.0	5.0	1.6	2.0	1.1
Midwest .....	3.5	3.1	1.1	2.7	2.5	1.4	2.9	2.5	1.1
East North Central .....	2.7	2.3	1.3	3.8	3.6	1.5	2.6	1.7	1.2
West North Central .....	8.5	7.5	1.9	2.5	2.3	3.6	6.5	6.2	2.3
West .....	2.4	2.4	0.8	4.5	3.9	0.9	0.8	1.1	0.9
Mountain .....	5.7	5.5	1.9	—	—	—	1.7	2.1	1.8
Pacific .....	2.1	2.3	0.9	2.3	2.0	1.0	0.9	1.3	1.0

<sup>1</sup> 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.

<sup>2</sup> Healthcare is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in healthcare.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 10. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, March 2016**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	87	13	71	29
<b>Worker characteristics</b>				
Management, professional, and related .....	87	13	69	31
Professional and related .....	87	13	68	32
Teachers .....	87	13	67	33
Primary, secondary, and special education school teachers .....	86	14	66	34
Service .....	88	12	74	26
Protective service .....	88	12	78	22
Sales and office .....	88	12	73	27
Office and administrative support .....	88	12	73	27
Natural resources, construction, and maintenance Production, transportation, and material moving ...	86	14	74	26
Production, transportation, and material moving ...	84	16	67	33
Full time .....	87	13	71	29
Part time .....	85	15	70	30
Union .....	87	13	78	22
Nonunion .....	87	13	64	36
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	87	13	65	35
Lowest 10 percent .....	88	12	58	42
Second 25 percent .....	88	12	73	27
Third 25 percent .....	88	12	71	29
Highest 25 percent .....	86	14	73	27
Highest 10 percent .....	87	13	77	23
<b>Establishment characteristics</b>				
Service-providing industries .....	87	13	71	29
Education and health services .....	87	13	67	33
Educational services .....	86	14	66	34
Elementary and secondary schools .....	86	14	64	36
Junior colleges, colleges, and universities .....	88	12	70	30
Health care and social assistance .....	88	12	74	26
Hospitals .....	88	12	73	27
Public administration .....	87	13	77	23
1 to 99 workers .....	91	9	73	27
1 to 49 workers .....	91	9	74	26
50 to 99 workers .....	91	9	71	29
100 workers or more .....	87	13	70	30
100 to 499 workers .....	86	14	70	30
500 workers or more .....	87	13	71	29

See footnotes at end of table.

**Table 10. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, March 2016—continued**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government .....	87	13	74	26
Local government .....	87	13	69	31
<b>Geographic areas</b>				
Northeast .....	85	15	82	18
New England .....	82	18	79	21
Middle Atlantic .....	87	13	84	16
South .....	87	13	60	40
South Atlantic .....	88	12	68	32
East South Central .....	87	13	49	51
West South Central .....	85	15	55	45
Midwest .....	87	13	76	24
East North Central .....	86	14	78	22
West North Central .....	89	11	74	26
West .....	88	12	75	25
Mountain .....	89	11	67	33
Pacific .....	88	12	78	22

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, State and local government workers, March 2016**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	0.5	0.5	0.8	0.8
<b>Worker characteristics</b>				
Management, professional, and related .....	0.5	0.5	0.8	0.8
Professional and related .....	0.5	0.5	0.9	0.9
Teachers .....	0.6	0.6	1.0	1.0
Primary, secondary, and special education school teachers .....	0.6	0.6	1.0	1.0
Service .....	0.5	0.5	1.2	1.2
Protective service .....	0.6	0.6	1.0	1.0
Sales and office .....	0.6	0.6	1.4	1.4
Office and administrative support .....	0.6	0.6	1.4	1.4
Natural resources, construction, and maintenance .....	1.2	1.2	1.6	1.6
Production, transportation, and material moving ...	1.5	1.5	2.3	2.3
Full time .....	0.5	0.5	0.8	0.8
Part time .....	1.2	1.2	2.0	2.0
Union .....	0.4	0.4	0.7	0.7
Nonunion .....	0.7	0.7	1.3	1.3
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	0.8	0.8	1.5	1.5
Lowest 10 percent .....	1.5	1.5	2.3	2.3
Second 25 percent .....	0.6	0.6	1.1	1.1
Third 25 percent .....	0.5	0.5	1.1	1.1
Highest 25 percent .....	0.4	0.4	0.7	0.7
Highest 10 percent .....	0.5	0.5	1.1	1.1
<b>Establishment characteristics</b>				
Service-providing industries .....	0.4	0.4	0.8	0.8
Education and health services .....	0.6	0.6	0.9	0.9
Educational services .....	0.6	0.6	1.0	1.0
Elementary and secondary schools .....	0.6	0.6	0.9	0.9
Junior colleges, colleges, and universities .....	1.2	1.2	2.5	2.5
Health care and social assistance .....	0.9	0.9	1.4	1.4
Hospitals .....	1.2	1.2	1.9	1.9
Public administration .....	0.5	0.5	0.9	0.9
1 to 99 workers .....	0.9	0.9	2.6	2.6
1 to 49 workers .....	1.1	1.1	2.4	2.4
50 to 99 workers .....	1.4	1.4	4.5	4.5
100 workers or more .....	0.5	0.5	0.8	0.8
100 to 499 workers .....	0.6	0.6	1.8	1.8
500 workers or more .....	0.5	0.5	0.9	0.9

See footnotes at end of table.

**Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, State and local government workers, March 2016—continued**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government .....	0.9	0.9	1.5	1.5
Local government .....	0.4	0.4	0.8	0.8
<b>Geographic areas</b>				
Northeast .....	0.4	0.4	0.5	0.5
New England .....	1.5	1.5	1.7	1.7
Middle Atlantic .....	0.3	0.3	0.4	0.4
South .....	0.7	0.7	1.5	1.5
South Atlantic .....	0.8	0.8	1.8	1.8
East South Central .....	2.2	2.2	2.9	2.9
West South Central .....	1.0	1.0	2.5	2.5
Midwest .....	1.2	1.2	1.1	1.1
East North Central .....	0.6	0.6	1.4	1.4
West North Central .....	2.5	2.5	1.9	1.9
West .....	0.8	0.8	1.2	1.2
Mountain .....	1.9	1.9	1.7	1.7
Pacific .....	0.8	0.8	1.5	1.5

<sup>1</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2016**

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers .....	100	\$516.48	24	\$554.12	76	\$504.38	\$109.74
<b>Worker characteristics</b>							
Management, professional, and related .....	100	518.31	24	553.65	76	507.07	111.56
Professional and related .....	100	517.44	24	555.71	76	505.39	114.58
Teachers .....	100	521.39	26	554.44	74	510.07	120.26
Primary, secondary, and special education school teachers .....	100	520.89	26	559.95	74	507.17	126.16
Service .....	100	521.75	25	558.50	75	509.36	105.27
Protective service .....	100	536.30	25	566.67	75	526.21	106.97
Sales and office .....	100	513.01	24	542.95	76	503.70	98.07
Office and administrative support .....	100	514.37	23	547.46	77	504.64	98.16
Natural resources, construction, and maintenance .....	100	508.47	26	576.64	74	485.01	123.53
Production, transportation, and material moving ...	100	488.81	23	541.45	77	473.13	128.42
Full time .....	100	515.45	24	549.79	76	504.54	108.70
Part time .....	100	544.88	30	648.96	70	499.57	140.95
Union .....	100	559.81	25	594.77	75	548.37	121.76
Nonunion .....	100	471.70	24	510.97	76	459.31	97.43
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	100	479.43	26	527.66	74	462.59	105.31
Lowest 10 percent .....	100	464.29	28	515.86	72	444.00	98.59
Second 25 percent .....	100	517.67	24	549.88	76	507.55	99.99
Third 25 percent .....	100	527.20	26	563.05	74	514.77	102.31
Highest 25 percent .....	100	532.84	22	570.93	78	521.88	126.54
Highest 10 percent .....	100	553.80	26	583.74	74	543.14	132.44
<b>Establishment characteristics</b>							
Service-providing industries .....	100	516.59	24	553.75	76	504.60	109.57
Education and health services .....	100	507.60	25	546.83	75	494.78	113.63
Educational services .....	100	506.38	25	542.76	75	494.41	116.81
Elementary and secondary schools .....	100	508.12	26	544.44	74	495.51	123.76
Junior colleges, colleges, and universities .....	100	499.93	22	533.58	78	490.69	92.81
Health care and social assistance .....	100	516.07	24	576.36	76	497.30	91.77
Hospitals .....	100	512.19	27	566.07	73	492.50	95.83
Public administration .....	100	534.35	21	561.66	79	527.12	101.55
1 to 99 workers .....	100	506.09	40	527.25	60	492.13	87.31
1 to 49 workers .....	100	502.76	42	557.69	58	463.21	90.59
50 to 99 workers .....	100	509.99	37	487.37	63	523.47	83.74
100 workers or more .....	100	517.74	22	559.87	78	505.53	111.85
100 to 499 workers .....	100	512.11	22	575.74	78	494.27	111.12
500 workers or more .....	100	519.45	23	555.20	77	508.99	112.07

See footnotes at end of table.

**Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2016—continued**

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government .....	100	\$514.38	14	\$536.24	86	\$510.71	\$91.17
Local government .....	100	517.28	28	557.60	72	501.51	118.15
<b>Geographic areas</b>							
Northeast .....	100	538.40	25	554.91	75	532.89	132.88
New England .....	100	575.40	—	—	—	—	—
Middle Atlantic .....	100	525.40	31	538.81	69	519.47	130.55
South .....	100	468.27	24	523.66	76	450.98	96.83
South Atlantic .....	100	502.70	19	547.59	81	492.04	88.46
East South Central .....	100	410.54	18	450.63	82	401.76	86.65
West South Central .....	100	451.74	36	528.72	64	408.32	124.84
Midwest .....	100	531.01	21	570.35	79	520.28	108.97
East North Central .....	100	541.59	15	622.42	85	527.20	116.74
West North Central .....	100	514.49	31	531.06	69	506.96	93.99
West .....	100	571.13	27	589.29	73	564.28	114.73
Mountain .....	100	505.65	31	505.29	69	505.81	102.48
Pacific .....	100	595.23	26	626.46	74	584.28	118.92

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2016**

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers .....	\$5.11	1.4	\$7.30	1.4	\$6.01	\$3.45
<b>Worker characteristics</b>						
Management, professional, and related .....	5.99	2.1	8.66	2.1	7.18	3.63
Professional and related .....	6.07	2.2	9.91	2.2	7.05	3.99
Teachers .....	6.66	2.2	11.30	2.2	7.80	4.97
Primary, secondary, and special education school teachers .....	7.11	1.8	12.26	1.8	8.08	5.67
Service .....	6.46	1.9	10.16	1.9	7.29	4.34
Protective service .....	7.72	2.8	15.81	2.8	8.36	4.95
Sales and office .....	8.39	2.0	14.47	2.0	10.26	4.39
Office and administrative support .....	8.61	1.9	16.05	1.9	10.50	4.54
Natural resources, construction, and maintenance .....	9.74	3.7	16.31	3.7	8.34	10.97
Production, transportation, and material moving ...	12.81	3.8	24.20	3.8	13.38	9.77
Full time .....	5.14	1.4	7.42	1.4	6.04	3.40
Part time .....	14.12	3.4	26.60	3.4	10.51	12.98
Union .....	6.10	1.1	6.21	1.1	7.49	3.92
Nonunion .....	6.10	2.4	9.44	2.4	6.92	5.05
Average wage within the following categories: <sup>1</sup>						
Lowest 25 percent .....	7.06	2.4	14.63	2.4	7.65	6.88
Lowest 10 percent .....	12.48	4.1	23.08	4.1	12.98	13.06
Second 25 percent .....	7.17	1.6	10.88	1.6	7.96	4.61
Third 25 percent .....	8.41	1.9	8.29	1.9	10.90	3.63
Highest 25 percent .....	4.80	1.6	9.89	1.6	5.26	3.95
Highest 10 percent .....	6.83	2.6	13.71	2.6	7.10	6.99
<b>Establishment characteristics</b>						
Service-providing industries .....	5.16	1.3	7.47	1.3	6.09	3.49
Education and health services .....	5.58	2.1	9.96	2.1	6.18	4.56
Educational services .....	5.60	2.2	10.63	2.2	6.25	5.11
Elementary and secondary schools .....	6.15	2.0	13.43	2.0	6.40	4.87
Junior colleges, colleges, and universities .....	13.12	5.0	9.34	5.0	15.86	10.12
Health care and social assistance .....	13.34	3.2	25.55	3.2	14.25	4.00
Hospitals .....	16.51	4.3	27.01	4.3	18.75	5.41
Public administration .....	9.49	1.7	9.44	1.7	11.71	4.12
1 to 99 workers .....	16.10	4.5	22.25	4.5	19.89	4.71
1 to 49 workers .....	12.43	5.3	19.19	5.3	10.52	6.11
50 to 99 workers .....	27.68	8.4	29.18	8.4	37.68	7.38
100 workers or more .....	4.84	1.3	5.78	1.3	5.71	3.60
100 to 499 workers .....	10.41	2.3	16.29	2.3	11.46	6.22
500 workers or more .....	4.78	1.5	5.73	1.5	5.71	4.29

See footnotes at end of table.

**Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2016—continued**

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government .....	\$13.81	2.9	\$8.33	2.9	\$15.92	\$5.31
Local government .....	4.39	1.2	8.39	1.2	4.78	3.42
<b>Geographic areas</b>						
Northeast .....	6.79	1.3	7.17	1.3	7.96	3.27
New England .....	24.29	—	—	—	—	—
Middle Atlantic .....	4.67	1.1	5.44	1.1	6.06	3.06
South .....	7.65	2.2	9.11	2.2	8.79	6.15
South Atlantic .....	10.59	2.3	10.33	2.3	12.84	5.45
East South Central .....	13.66	4.0	27.53	4.0	10.96	19.83
West South Central .....	9.88	5.4	16.85	5.4	11.21	7.76
Midwest .....	8.34	4.3	14.69	4.3	9.21	4.62
East North Central .....	6.27	2.4	24.49	2.4	5.16	3.46
West North Central .....	19.59	8.9	14.39	8.9	25.23	11.05
West .....	15.41	1.7	23.50	1.7	17.62	7.93
Mountain .....	22.87	4.9	49.34	4.9	16.32	14.03
Pacific .....	16.85	1.3	11.14	1.3	21.83	9.59

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, March 2016**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
All workers .....	66	22	7	6
<b>Worker characteristics</b>				
Management, professional, and related .....	66	22	7	6
Professional and related .....	67	21	7	5
Teachers .....	68	20	7	5
Primary, secondary, and special education school teachers .....	69	17	9	5
Service .....	69	19	6	5
Protective service .....	68	17	7	7
Sales and office .....	64	24	6	6
Office and administrative support .....	64	25	5	7
Natural resources, construction, and maintenance .....	65	21	9	4
Production, transportation, and material moving ...	62	23	11	4
Full time .....	66	22	7	6
Part time .....	71	20	6	3
Union .....	69	15	8	8
Nonunion .....	63	29	5	3
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	66	24	6	4
Lowest 10 percent .....	73	20	—	—
Second 25 percent .....	66	23	6	5
Third 25 percent .....	67	21	8	5
Highest 25 percent .....	65	19	7	9
Highest 10 percent .....	67	16	7	9
<b>Establishment characteristics</b>				
Service-providing industries .....	66	21	7	6
Education and health services .....	66	24	6	4
Educational services .....	67	22	7	4
Elementary and secondary schools .....	68	19	9	4
Junior colleges, colleges, and universities .....	64	32	—	—
Health care and social assistance .....	56	34	5	5
Hospitals .....	60	28	7	5
Public administration .....	67	17	6	9
1 to 99 workers .....	61	25	—	—
1 to 49 workers .....	57	27	—	—
50 to 99 workers .....	66	24	—	—
100 workers or more .....	66	21	7	6
100 to 499 workers .....	72	17	7	4
500 workers or more .....	65	22	7	6

See footnotes at end of table.

**Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, March 2016—continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
State government .....	63	31	1	5
Local government .....	68	17	9	6
<b>Geographic areas</b>				
Northeast .....	63	18	9	10
New England .....	86	7	—	—
Middle Atlantic .....	52	24	10	14
South .....	65	27	—	—
South Atlantic .....	59	36	—	—
East South Central .....	67	—	4	—
West South Central .....	74	—	12	—
Midwest .....	72	19	—	—
East North Central .....	70	22	—	—
West North Central .....	76	13	—	—
West .....	65	16	5	14
Mountain .....	72	—	—	—
Pacific .....	63	16	4	17

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

<sup>2</sup> Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 12. Standard errors for medical care benefits, single coverage:  
Employee participation by type of contribution, State and local government  
workers, March 2016**

Characteristics	Single coverage			
	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
All workers .....	2.1	1.7	0.7	0.7
<b>Worker characteristics</b>				
Management, professional, and related .....	2.3	1.9	0.9	0.9
Professional and related .....	2.4	2.1	1.0	0.8
Teachers .....	2.7	2.3	1.3	1.1
Primary, secondary, and special education school teachers .....	2.7	2.2	1.6	1.4
Service .....	2.4	2.1	1.0	0.6
Protective service .....	3.5	3.2	1.6	1.1
Sales and office .....	3.2	2.8	1.2	1.4
Office and administrative support .....	3.1	2.7	1.1	1.4
Natural resources, construction, and maintenance	3.6	2.7	2.1	1.2
Production, transportation, and material moving ...	3.8	3.2	2.8	0.7
Full time .....	2.1	1.8	0.7	0.7
Part time .....	3.9	3.4	2.4	0.9
Union .....	1.6	1.1	1.0	0.9
Nonunion .....	3.7	3.3	0.8	1.0
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	3.9	3.3	1.0	1.6
Lowest 10 percent .....	5.9	4.9	—	—
Second 25 percent .....	2.7	2.3	1.0	0.8
Third 25 percent .....	2.7	2.2	1.1	0.8
Highest 25 percent .....	2.0	1.6	1.2	1.0
Highest 10 percent .....	2.6	2.0	1.9	1.4
<b>Establishment characteristics</b>				
Service-providing industries .....	2.0	1.7	0.7	0.7
Education and health services .....	2.5	2.2	0.9	0.7
Educational services .....	2.7	2.4	1.0	0.8
Elementary and secondary schools .....	2.6	2.2	1.3	0.7
Junior colleges, colleges, and universities	6.2	5.9	—	—
Health care and social assistance .....	4.7	4.4	1.9	1.0
Hospitals .....	6.6	6.1	2.9	1.0
Public administration .....	2.8	2.1	1.1	1.4
1 to 99 workers .....	5.5	4.3	—	—
1 to 49 workers .....	7.3	6.0	—	—
50 to 99 workers .....	7.3	6.1	—	—
100 workers or more .....	2.1	1.8	0.7	0.7
100 to 499 workers .....	3.3	2.6	1.5	1.4
500 workers or more .....	2.4	2.1	0.9	0.7

See footnotes at end of table.

**Table 12. Standard errors for medical care benefits, single coverage:  
Employee participation by type of contribution, State and local government  
workers, March 2016—continued**

Characteristics	Single coverage			
	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
State government .....	3.8	3.4	0.6	1.5
Local government .....	2.0	1.6	1.0	0.7
<b>Geographic areas</b>				
Northeast .....	2.4	1.9	1.9	2.0
New England .....	4.7	3.0	—	—
Middle Atlantic .....	2.4	2.2	1.5	2.9
South .....	4.7	4.1	—	—
South Atlantic .....	5.5	5.3	—	—
East South Central .....	14.0	—	1.2	—
West South Central .....	5.8	—	2.2	—
Midwest .....	3.5	3.0	—	—
East North Central .....	4.9	4.4	—	—
West North Central .....	3.9	3.1	—	—
West .....	2.4	2.1	1.1	1.6
Mountain .....	6.1	—	—	—
Pacific .....	2.5	1.8	0.9	2.2

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

<sup>2</sup> Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2016**

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers .....	100	\$1,096.42	7	\$1,346.20	93	\$1,076.95	\$473.07
<b>Worker characteristics</b>							
Management, professional, and related .....	100	1,073.21	6	1,368.86	94	1,053.55	489.74
Professional and related .....	100	1,064.67	6	1,382.73	94	1,043.66	508.10
Teachers .....	100	1,047.51	7	1,391.12	93	1,021.98	536.74
Primary, secondary, and special education school teachers .....	100	1,040.56	8	1,385.57	92	1,012.07	562.04
Service .....	100	1,141.71	9	1,328.34	91	1,122.57	442.12
Protective service .....	100	1,217.09	9	1,336.86	91	1,205.32	393.73
Sales and office .....	100	1,110.58	8	1,329.34	92	1,092.61	442.22
Office and administrative support .....	100	1,113.09	7	1,326.25	93	1,096.38	442.26
Natural resources, construction, and maintenance .....	100	1,161.90	9	1,379.02	91	1,141.65	447.51
Production, transportation, and material moving ...	100	1,045.31	—	—	—	—	—
Full time .....	100	1,094.25	7	1,342.62	93	1,075.28	469.44
Part time .....	100	1,156.82	11	1,410.92	89	1,125.59	578.98
Union .....	100	1,265.14	12	1,376.29	88	1,250.14	443.49
Nonunion .....	100	922.08	2	1,193.10	98	915.38	500.67
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	100	940.63	5	1,258.58	95	923.52	518.78
Lowest 10 percent .....	100	820.69	—	—	—	—	—
Second 25 percent .....	100	1,122.80	7	1,301.18	93	1,110.07	425.06
Third 25 percent .....	100	1,099.70	8	1,391.83	92	1,074.64	473.42
Highest 25 percent .....	100	1,183.46	9	1,375.69	91	1,165.29	478.56
Highest 10 percent .....	100	1,283.13	14	1,420.84	86	1,261.60	457.20
<b>Establishment characteristics</b>							
Service-providing industries .....	100	1,094.89	7	1,344.81	93	1,075.69	473.60
Education and health services .....	100	1,033.08	6	1,347.69	94	1,011.45	523.97
Educational services .....	100	1,013.39	7	1,344.96	93	989.58	539.17
Elementary and secondary schools .....	100	997.17	7	1,322.56	93	971.27	572.50
Junior colleges, colleges, and universities .....	100	1,064.44	5	1,465.24	95	1,045.24	428.63
Health care and social assistance .....	100	1,169.82	5	1,375.48	95	1,159.96	420.74
Hospitals .....	100	1,153.13	7	1,376.38	93	1,137.60	434.00
Public administration .....	100	1,200.00	8	1,343.45	92	1,187.65	388.99
1 to 99 workers .....	100	1,027.27	8	1,208.11	92	1,010.95	404.84
1 to 49 workers .....	100	1,053.39	9	1,283.09	91	1,030.43	383.26
50 to 99 workers .....	100	997.11	7	1,100.98	93	988.87	429.29
100 workers or more .....	100	1,104.77	7	1,365.64	93	1,084.82	481.21
100 to 499 workers .....	100	1,105.97	6	1,430.22	94	1,085.21	485.14
500 workers or more .....	100	1,104.41	7	1,349.80	93	1,084.71	480.00

See footnotes at end of table.

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2016—continued**

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government .....	100	\$1,138.78	1	\$1,440.12	99	\$1,134.77	\$375.19
Local government .....	100	1,080.22	9	1,341.23	91	1,052.85	513.87
<b>Geographic areas</b>							
Northeast .....	100	1,335.10	22	1,385.02	78	1,320.60	397.77
New England .....	100	1,423.55	4	2,005.30	96	1,396.25	390.38
Middle Atlantic .....	100	1,304.01	29	1,351.14	71	1,284.90	401.26
South .....	100	838.80	( <sup>2</sup> )	1,089.96	100	837.95	531.61
South Atlantic .....	100	975.27	—	—	—	—	—
East South Central .....	100	624.54	—	—	100	624.54	589.19
West South Central .....	100	763.34	—	—	—	—	—
Midwest .....	100	1,248.83	7	1,250.37	93	1,248.71	424.61
East North Central .....	100	1,300.80	6	1,272.44	94	1,302.46	415.77
West North Central .....	100	1,168.22	—	—	—	—	—
West .....	100	1,220.04	7	1,347.56	93	1,210.17	457.22
Mountain .....	100	940.44	6	919.51	94	941.70	495.49
Pacific .....	100	1,322.76	8	1,463.30	92	1,310.99	442.85

<sup>1</sup> 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 wage data for March 2016.

<sup>2</sup> 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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2016**

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers .....	\$16.10	0.5	\$17.97	0.5	\$17.00	\$10.84
<b>Worker characteristics</b>						
Management, professional, and related .....	17.72	0.6	24.17	0.6	18.28	12.25
Professional and related .....	19.33	0.6	25.71	0.6	19.86	12.71
Teachers .....	21.29	0.8	37.99	0.8	22.20	15.81
Primary, secondary, and special education school teachers .....	23.03	1.0	42.38	1.0	24.20	18.13
Service .....	24.57	1.0	27.50	1.0	26.75	13.32
Protective service .....	22.24	1.8	52.19	1.8	24.24	15.40
Sales and office .....	26.35	1.7	19.42	1.7	27.44	16.97
Office and administrative support .....	26.68	1.4	20.83	1.4	28.12	17.52
Natural resources, construction, and maintenance .....	33.90	1.9	94.20	1.9	35.23	31.06
Production, transportation, and material moving ...	44.29	—	—	—	—	—
Full time .....	16.44	0.5	19.85	0.5	17.31	10.58
Part time .....	38.39	1.6	47.61	1.6	41.64	39.87
Union .....	12.77	0.8	18.26	0.8	13.73	14.72
Nonunion .....	25.60	0.4	58.32	0.4	26.31	13.94
Average wage within the following categories: <sup>1</sup>						
Lowest 25 percent .....	32.57	0.8	42.43	0.8	34.36	14.51
Lowest 10 percent .....	56.31	—	—	—	—	—
Second 25 percent .....	21.40	0.6	29.38	0.6	22.53	15.35
Third 25 percent .....	20.10	1.1	23.08	1.1	21.70	16.07
Highest 25 percent .....	17.26	0.7	26.41	0.7	17.67	12.14
Highest 10 percent .....	27.22	1.0	32.46	1.0	29.07	18.96
<b>Establishment characteristics</b>						
Service-providing industries .....	16.30	0.4	18.23	0.4	17.15	10.93
Education and health services .....	18.58	0.5	25.79	0.5	19.36	12.94
Educational services .....	19.58	0.6	27.60	0.6	20.34	13.77
Elementary and secondary schools .....	20.15	0.7	34.28	0.7	20.98	14.74
Junior colleges, colleges, and universities .....	48.20	0.7	17.70	0.7	49.72	23.03
Health care and social assistance .....	37.07	0.6	81.47	0.6	37.47	19.11
Hospitals .....	53.03	0.9	86.04	0.9	54.08	23.52
Public administration .....	17.24	0.9	37.40	0.9	18.40	15.71
1 to 99 workers .....	53.08	1.7	74.87	1.7	57.48	27.28
1 to 49 workers .....	55.22	2.7	104.12	2.7	60.60	30.26
50 to 99 workers .....	75.25	3.0	105.11	3.0	80.51	46.00
100 workers or more .....	15.95	0.5	18.36	0.5	16.72	11.18
100 to 499 workers .....	42.52	1.3	55.92	1.3	43.70	18.71
500 workers or more .....	15.77	0.4	18.17	0.4	16.61	12.99

See footnotes at end of table.

**Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2016—continued**

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government .....	\$28.02	0.3	\$32.49	0.3	\$28.39	\$15.59
Local government .....	17.09	0.6	18.93	0.6	18.11	10.79
<b>Geographic areas</b>						
Northeast .....	16.83	0.8	16.13	0.8	20.88	12.00
New England .....	58.85	1.1	88.97	1.1	59.07	32.62
Middle Atlantic .....	11.10	1.0	14.35	1.0	14.93	8.69
South .....	28.58	0.2	98.59	0.2	28.57	16.85
South Atlantic .....	31.36	—	—	—	—	—
East South Central .....	62.52	—	—	0.0	62.52	16.06
West South Central .....	38.12	—	—	—	—	—
Midwest .....	22.57	1.6	64.82	1.6	22.94	22.13
East North Central .....	18.98	1.7	72.22	1.7	21.07	24.59
West North Central .....	40.32	—	—	—	—	—
West .....	25.03	1.2	49.30	1.2	26.16	25.62
Mountain .....	46.51	1.6	109.16	1.6	50.58	41.64
Pacific .....	22.20	1.6	45.65	1.6	22.44	31.94

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, March 2016**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
All workers .....	70	19	7	5
<b>Worker characteristics</b>				
Management, professional, and related .....	70	19	6	5
Professional and related .....	70	19	6	4
Teachers .....	71	18	7	4
Primary, secondary, and special education school teachers .....	73	15	9	4
Service .....	72	16	6	5
Protective service .....	71	15	6	7
Sales and office .....	67	22	5	6
Office and administrative support .....	67	22	5	6
Natural resources, construction, and maintenance .....	69	17	9	4
Production, transportation, and material moving ...	65	20	11	4
Full time .....	69	19	7	5
Part time .....	76	17	5	2
Union .....	71	14	8	7
Nonunion .....	69	23	5	3
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	71	19	6	3
Lowest 10 percent .....	77	15	—	—
Second 25 percent .....	70	20	6	4
Third 25 percent .....	69	18	8	5
Highest 25 percent .....	68	18	6	8
Highest 10 percent .....	70	15	6	8
<b>Establishment characteristics</b>				
Service-providing industries .....	70	18	7	5
Education and health services .....	70	20	6	3
Educational services .....	71	19	7	3
Elementary and secondary schools .....	72	16	9	3
Junior colleges, colleges, and universities .....	67	30	—	—
Health care and social assistance .....	63	28	—	—
Hospitals .....	67	22	—	—
Public administration .....	69	16	6	9
1 to 99 workers .....	72	17	—	—
1 to 49 workers .....	71	17	—	—
50 to 99 workers .....	74	—	6	—
100 workers or more .....	69	19	6	5
100 to 499 workers .....	73	15	7	4
500 workers or more .....	68	20	6	6

See footnotes at end of table.

**Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, March 2016—continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
State government .....	64	30	1	5
Local government .....	72	14	9	5
<b>Geographic areas</b>				
Northeast .....	63	18	9	10
New England .....	87	7	—	—
Middle Atlantic .....	52	23	10	14
South .....	69	22	—	—
South Atlantic .....	66	29	—	—
East South Central .....	68	—	3	—
West South Central .....	76	—	14	—
Midwest .....	75	16	7	2
East North Central .....	72	20	6	1
West North Central .....	78	11	—	—
West .....	70	15	4	11
Mountain .....	80	—	6	—
Pacific .....	66	16	3	15

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

<sup>2</sup> Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 14. Standard errors for medical care benefits, family coverage:  
Employee participation by type of contribution, State and local government  
workers, March 2016**

Characteristics	Family coverage			
	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
All workers .....	1.9	1.6	0.6	0.6
<b>Worker characteristics</b>				
Management, professional, and related .....	2.2	1.8	0.8	0.7
Professional and related .....	2.2	1.9	0.9	0.6
Teachers .....	2.4	2.1	1.2	0.9
Primary, secondary, and special education school teachers .....	2.3	1.8	1.4	1.1
Service .....	2.1	1.8	1.0	0.5
Protective service .....	3.2	2.9	1.5	1.2
Sales and office .....	2.8	2.4	1.0	1.2
Office and administrative support .....	2.8	2.4	1.0	1.2
Natural resources, construction, and maintenance	3.2	2.3	1.9	1.1
Production, transportation, and material moving ...	3.8	3.0	2.5	1.3
Full time .....	1.9	1.6	0.7	0.6
Part time .....	3.0	2.8	1.9	0.7
Union .....	1.5	1.0	1.0	0.7
Nonunion .....	3.3	2.9	0.7	0.8
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	3.2	2.6	1.1	1.3
Lowest 10 percent .....	4.3	3.5	—	—
Second 25 percent .....	2.5	2.1	0.9	0.7
Third 25 percent .....	2.3	1.7	1.0	0.8
Highest 25 percent .....	1.9	1.7	1.0	0.9
Highest 10 percent .....	2.6	1.9	1.7	1.2
<b>Establishment characteristics</b>				
Service-providing industries .....	1.9	1.6	0.6	0.5
Education and health services .....	2.4	2.1	0.9	0.6
Educational services .....	2.6	2.3	0.9	0.6
Elementary and secondary schools .....	2.2	1.8	1.2	0.6
Junior colleges, colleges, and universities	7.1	6.9	—	—
Health care and social assistance .....	4.4	3.9	—	—
Hospitals .....	6.0	5.3	—	—
Public administration .....	2.5	1.9	1.1	1.2
1 to 99 workers .....	4.5	3.3	—	—
1 to 49 workers .....	5.5	4.2	—	—
50 to 99 workers .....	6.3	—	2.4	—
100 workers or more .....	1.9	1.6	0.7	0.5
100 to 499 workers .....	2.9	2.3	1.5	1.2
500 workers or more .....	2.3	2.0	0.8	0.5

See footnotes at end of table.

**Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, March 2016—continued**

Characteristics	Family coverage			
	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
State government .....	4.2	3.8	0.7	1.4
Local government .....	1.7	1.3	0.9	0.5
<b>Geographic areas</b>				
Northeast .....	2.4	1.8	1.8	2.0
New England .....	4.5	2.8	—	—
Middle Atlantic .....	2.6	2.1	1.5	3.0
South .....	3.8	3.5	—	—
South Atlantic .....	4.3	4.2	—	—
East South Central .....	13.9	—	0.9	—
West South Central .....	3.5	—	2.4	—
Midwest .....	3.3	2.7	2.0	0.7
East North Central .....	4.1	3.7	2.3	0.1
West North Central .....	5.3	2.9	—	—
West .....	2.1	1.6	0.8	1.3
Mountain .....	4.4	—	2.3	—
Pacific .....	2.5	1.5	0.8	1.8

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

<sup>2</sup> Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, March 2016**

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

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$20.24	\$47.49	\$82.00	\$126.03	\$203.46	\$135.32	\$226.64	\$375.65	\$647.44	\$950.43
<b>Worker characteristics</b>										
Management, professional, and related .....	20.00	45.00	83.00	131.93	214.71	134.53	229.70	400.80	667.00	985.55
Professional and related .....	20.00	43.83	84.00	138.00	229.01	140.89	241.00	428.97	674.17	1019.78
Teachers .....	20.00	45.00	85.93	148.37	269.99	133.82	241.00	460.16	726.88	1078.26
Primary, secondary, and special education school teachers .....	20.00	50.00	90.36	154.00	283.34	140.89	257.28	484.10	770.06	1128.08
Service .....	25.88	50.00	78.37	123.47	186.48	145.01	218.00	350.15	593.00	889.32
Protective service .....	36.30	52.39	82.12	124.88	168.12	143.98	209.00	324.92	513.28	710.79
Sales and office .....	20.00	40.00	77.97	118.50	173.32	—	226.64	354.29	599.54	888.00
Office and administrative support .....	20.00	39.99	77.97	118.50	172.24	—	221.00	356.93	600.00	884.30
Natural resources, construction, and maintenance .....	28.20	47.87	85.86	126.18	248.80	129.99	189.14	317.00	558.22	1028.71
Production, transportation, and material moving ...	32.83	52.52	98.99	135.18	205.82	196.41	267.84	394.86	748.87	1122.52
Full time .....	20.24	47.00	81.60	124.88	200.94	135.32	226.64	375.15	640.00	931.80
Part time .....	—	60.00	100.95	154.50	270.18	119.76	233.70	394.22	852.86	1282.78
Union .....	28.20	55.62	84.62	135.58	214.71	85.64	207.43	320.88	561.47	979.39
Nonunion .....	20.00	38.38	73.42	118.50	189.76	180.00	258.79	482.00	667.00	922.15
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	20.00	38.41	76.74	118.80	204.00	180.00	250.95	499.38	670.62	987.14
Lowest 10 percent .....	20.00	—	—	122.40	204.02	184.02	309.96	578.86	685.00	998.00
Second 25 percent .....	21.00	41.34	77.97	121.18	182.61	118.32	216.97	350.15	578.60	826.69
Third 25 percent .....	20.00	50.00	81.24	118.53	185.00	—	220.98	359.42	619.20	907.41
Highest 25 percent .....	27.39	54.78	88.94	148.37	242.99	135.62	231.00	359.42	661.02	1018.73
Highest 10 percent .....	30.01	54.23	88.48	149.28	266.65	—	222.08	350.15	608.96	950.43
<b>Establishment characteristics</b>										
Service-providing industries .....	20.22	47.00	82.00	125.87	203.46	135.32	226.64	375.65	651.28	952.74
Education and health services .....	20.00	40.00	84.00	132.40	234.47	143.70	241.30	461.84	685.00	1048.00
Educational services .....	20.00	39.99	84.00	139.21	242.99	140.89	241.00	476.04	716.80	1078.26
Elementary and secondary schools .....	20.00	45.64	90.05	152.97	273.00	140.89	263.30	529.93	795.12	1128.08
Junior colleges, colleges, and universities .....	20.00	—	—	107.74	154.61	140.23	220.98	350.15	578.86	685.00
Health care and social assistance .....	—	—	81.24	112.63	139.59	175.20	258.00	356.93	558.20	770.16
Hospitals .....	20.00	—	83.00	118.00	—	—	297.92	387.72	551.36	722.00
Public administration .....	28.20	50.00	77.97	118.50	163.32	—	199.98	315.38	511.29	696.19
1 to 99 workers .....	22.76	49.00	71.94	103.52	148.37	120.25	192.44	340.46	609.00	746.23
1 to 49 workers .....	22.76	—	83.00	107.56	153.10	144.07	192.44	340.46	578.86	723.74
50 to 99 workers .....	—	49.00	62.49	101.51	126.93	—	—	347.82	609.00	885.00
100 workers or more .....	20.15	47.00	83.00	129.88	208.25	137.24	226.64	379.66	659.08	979.64
100 to 499 workers .....	20.00	44.10	84.00	131.32	206.22	134.53	234.54	427.37	667.00	1006.00
500 workers or more .....	20.45	48.29	82.47	129.52	209.00	137.27	226.64	367.49	641.76	958.36

See footnotes at end of table.

**Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, March 2016—continued**

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

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government .....	\$20.00	\$40.00	\$75.00	\$105.23	\$143.50	—	\$198.21	\$304.04	\$495.15	\$667.00
Local government .....	22.84	50.00	88.06	138.44	237.38	\$138.90	248.00	427.00	685.81	1031.97
<b>Geographic areas</b>										
Northeast .....	43.33	74.11	103.78	148.37	202.99	129.99	234.12	347.82	438.73	652.51
New England .....	43.33	82.12	124.88	163.26	214.71	139.04	255.88	334.82	448.71	626.80
Middle Atlantic .....	42.88	71.06	81.24	137.53	196.42	101.07	212.90	350.15	431.18	757.15
South .....	20.00	38.00	70.24	118.00	168.80	180.00	305.97	538.06	667.00	986.59
South Atlantic .....	—	49.88	70.00	103.52	132.00	157.96	182.59	335.80	578.86	815.19
East South Central .....	20.00	20.00	38.00	—	143.50	283.23	361.30	667.00	685.00	—
West South Central .....	—	54.98	102.46	163.32	289.00	316.00	462.50	551.36	883.29	1094.65
Midwest .....	—	61.21	84.02	122.34	198.15	—	209.00	280.00	536.66	976.59
East North Central .....	40.88	66.99	84.74	121.18	231.16	120.00	209.00	255.89	476.77	1132.00
West North Central .....	20.00	—	84.00	127.03	162.11	—	241.00	380.96	605.00	885.00
West .....	26.00	40.00	72.00	137.76	240.05	74.28	197.95	320.39	643.21	979.64
Mountain .....	30.00	39.99	51.00	—	242.99	136.98	221.00	427.37	760.11	979.64
Pacific .....	23.82	50.50	76.74	139.00	237.20	72.52	—	298.84	608.96	984.57

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

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, March 2016**

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$2.64	\$6.85	\$1.91	\$4.67	\$9.40	\$14.99	\$7.14	\$19.27	\$38.61	\$45.48
<b>Worker characteristics</b>										
Management, professional, and related .....	0.96	5.86	2.09	7.04	14.06	14.62	13.80	25.17	7.40	37.52
Professional and related .....	0.30	5.99	1.80	6.70	15.88	18.71	14.69	29.50	13.71	31.40
Teachers .....	0.66	7.62	3.14	8.39	23.10	33.50	17.45	28.41	39.50	35.49
Primary, secondary, and special education school teachers .....	1.56	6.18	4.73	9.25	15.43	28.13	22.25	43.09	43.82	53.16
Service .....	6.98	4.07	2.89	4.81	10.50	22.98	10.54	14.52	29.02	44.63
Protective service .....	5.39	3.99	5.15	4.66	18.22	26.40	17.84	15.52	44.66	63.19
Sales and office .....	1.25	4.75	5.91	8.07	14.48	—	14.05	17.07	23.25	42.26
Office and administrative support .....	0.98	4.88	6.02	8.11	14.48	—	14.68	17.72	25.37	45.57
Natural resources, construction, and maintenance .....	7.20	4.77	9.06	10.39	54.15	17.42	24.76	16.00	29.55	192.60
Production, transportation, and material moving ...	3.58	10.65	3.32	11.69	46.83	18.31	11.31	34.58	96.56	95.59
Full time .....	2.72	6.64	1.82	4.16	8.54	14.15	7.48	19.76	39.62	37.11
Part time .....	—	16.33	11.27	14.19	26.86	25.04	16.32	57.54	139.00	103.90
Union .....	4.03	3.45	2.25	4.98	16.71	17.59	9.74	10.99	40.37	60.08
Nonunion .....	0.00	2.34	8.80	3.17	17.60	1.36	18.96	43.68	4.28	56.30
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	0.02	3.56	10.47	6.36	27.32	3.20	21.07	56.03	15.92	45.47
Lowest 10 percent .....	0.00	—	—	15.03	36.35	41.94	64.80	32.58	12.07	55.72
Second 25 percent .....	2.79	5.25	3.73	5.10	17.50	22.20	14.26	16.73	24.77	95.16
Third 25 percent .....	2.73	4.90	1.85	3.88	14.44	—	11.58	17.54	43.62	51.87
Highest 25 percent .....	3.10	4.98	3.24	6.27	13.58	12.01	10.13	12.83	34.61	35.39
Highest 10 percent .....	5.20	7.32	6.28	10.54	33.11	—	15.50	12.89	47.51	78.74
<b>Establishment characteristics</b>										
Service-providing industries .....	2.54	6.73	1.97	4.64	9.46	15.52	7.11	19.89	39.06	46.54
Education and health services .....	0.05	5.88	2.42	7.77	14.23	16.53	17.23	31.17	20.97	34.31
Educational services .....	0.04	5.16	2.80	9.41	16.17	13.66	14.55	30.43	44.35	38.34
Elementary and secondary schools .....	0.94	6.30	4.04	9.73	15.77	15.64	19.34	32.46	45.86	33.63
Junior colleges, colleges, and universities .....	0.00	—	—	16.00	16.82	33.29	16.66	57.32	133.21	13.08
Health care and social assistance .....	—	—	0.79	9.59	14.34	34.09	11.29	48.21	37.55	88.38
Hospitals .....	3.74	—	6.20	3.14	—	—	59.04	75.11	40.09	104.73
Public administration .....	2.37	0.86	4.55	6.37	5.97	—	19.76	16.87	41.93	56.93
1 to 99 workers .....	4.92	8.65	7.98	3.81	17.92	25.92	24.42	55.98	18.97	91.99
1 to 49 workers .....	5.75	—	12.54	17.72	9.48	23.76	27.04	61.48	35.08	85.59
50 to 99 workers .....	—	13.25	10.97	12.62	20.78	—	—	104.16	34.52	189.97
100 workers or more .....	2.49	6.86	2.71	6.17	12.87	15.28	8.97	20.73	32.16	48.08
100 to 499 workers .....	3.48	7.04	5.90	11.27	24.97	28.05	13.64	37.93	28.52	46.48
500 workers or more .....	3.45	9.16	2.23	6.81	15.46	18.54	8.95	18.35	41.12	51.11

See footnotes at end of table.

**Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, March 2016—continued**

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government .....	\$1.61	\$5.29	\$10.59	\$6.16	\$5.69	–	\$21.79	\$49.74	\$79.88	\$62.67
Local government .....	4.10	2.88	2.93	7.50	10.56	\$8.79	13.15	23.71	30.76	28.94
<b>Geographic areas</b>										
Northeast .....	2.42	9.96	7.70	5.22	13.13	17.50	21.14	13.57	15.64	63.77
New England .....	10.15	17.63	6.71	9.44	27.91	35.51	9.04	19.22	20.38	85.98
Middle Atlantic .....	5.15	16.18	0.23	8.16	12.84	10.63	22.48	5.72	20.70	94.96
South .....	0.71	5.60	8.14	6.92	13.89	1.68	25.17	43.14	12.42	44.65
South Atlantic .....	–	9.19	3.93	4.16	5.85	23.81	30.82	38.48	5.47	64.75
East South Central .....	0.00	0.00	8.37	–	33.92	63.17	42.88	36.25	3.50	–
West South Central .....	–	6.27	11.82	6.50	14.64	72.79	40.42	1.89	36.69	29.31
Midwest .....	–	11.43	1.70	5.49	30.89	–	6.45	26.74	81.52	124.33
East North Central .....	7.16	6.10	2.66	5.03	45.48	28.50	2.56	23.56	93.94	187.84
West North Central .....	4.33	–	13.44	20.06	35.82	–	21.02	107.47	74.05	151.03
West .....	3.58	2.83	8.48	22.30	24.90	10.03	32.98	35.68	77.92	69.98
Mountain .....	6.17	( <sup>3</sup> )	11.90	–	46.27	13.88	3.01	66.04	202.37	123.68
Pacific .....	4.35	9.73	10.43	25.84	34.10	9.70	–	43.16	58.79	96.62

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

<sup>2</sup> 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 wage data for March 2016.

<sup>3</sup> Less than 0.005.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 16. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, March 2016**

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	80	78	98	24	23	96	36	34	95
<b>Worker characteristics</b>									
Management, professional, and related .....	80	78	98	23	22	96	38	36	94
Professional and related .....	79	77	98	21	20	96	37	35	95
Teachers .....	79	77	98	20	19	96	37	35	96
Primary, secondary, and special education school teachers .....	86	84	98	20	19	97	39	37	97
Service .....	77	76	98	23	23	96	28	26	95
Protective service .....	86	85	98	22	22	98	27	26	97
Sales and office .....	81	80	98	25	25	98	38	36	97
Office and administrative support .....	82	80	98	25	25	98	38	36	97
Natural resources, construction, and maintenance .....	93	91	99	28	27	99	44	43	99
Production, transportation, and material moving ...	77	74	97	22	22	97	29	28	95
Full time .....	90	88	98	26	25	97	40	38	95
Part time .....	22	21	96	12	11	92	10	10	92
Union .....	86	85	98	28	27	98	35	33	97
Nonunion .....	74	72	97	20	19	95	37	34	94
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	64	62	98	19	18	96	29	27	95
Lowest 10 percent .....	50	49	97	15	15	95	23	22	95
Second 25 percent .....	84	83	98	25	24	96	35	33	93
Third 25 percent .....	84	83	98	26	25	97	39	37	95
Highest 25 percent .....	89	87	97	25	24	98	40	39	96
Highest 10 percent .....	89	85	96	29	29	98	33	32	97
<b>Establishment characteristics</b>									
Service-providing industries .....	80	78	98	24	23	96	36	34	95
Education and health services .....	80	78	98	22	21	95	37	36	95
Educational services .....	79	78	98	21	20	96	37	35	95
Elementary and secondary schools .....	78	76	98	20	20	97	35	33	96
Junior colleges, colleges, and universities .....	84	81	97	22	20	91	42	38	91
Health care and social assistance .....	83	79	95	27	25	93	43	41	96
Hospitals .....	91	87	96	27	25	95	45	44	98
Public administration .....	82	81	98	26	26	98	31	29	94
1 to 99 workers .....	64	62	96	20	18	90	39	36	91
1 to 49 workers .....	64	62	97	20	17	87	32	30	92
50 to 99 workers .....	64	62	96	21	19	94	48	44	91
100 workers or more .....	82	80	98	24	23	97	35	34	96
100 to 499 workers .....	75	73	98	20	19	97	34	33	97
500 workers or more .....	85	83	98	25	25	97	36	34	95

See footnotes at end of table.

**Table 16. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government .....	86	84	97	26	25	94	36	33	91
Local government .....	78	76	98	23	22	97	36	34	97
<b>Geographic areas</b>									
Northeast .....	81	79	98	34	34	98	17	16	97
New England .....	71	66	92	7	7	100	17	15	93
Middle Atlantic .....	85	84	99	44	43	98	17	17	98
South .....	82	80	97	18	18	95	31	29	92
South Atlantic .....	83	81	98	28	26	93	43	40	92
East South Central .....	89	85	96	—	—	—	21	19	91
West South Central .....	76	75	98	11	11	100	16	15	94
Midwest .....	79	77	98	21	19	94	54	52	97
East North Central .....	79	76	97	26	24	93	50	48	96
West North Central .....	79	79	100	12	12	97	59	59	100
West .....	76	75	99	27	26	99	41	39	95
Mountain .....	80	79	99	23	22	98	66	60	90
Pacific .....	75	73	98	28	28	99	31	31	98

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, March 2016**

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 .....	1.1	1.1	0.3	1.1	1.1	0.7	1.7	1.7	0.8
<b>Worker characteristics</b>									
Management, professional, and related .....	1.3	1.3	0.4	1.3	1.2	1.0	1.8	1.7	0.9
Professional and related .....	1.4	1.3	0.4	1.2	1.1	0.9	1.8	1.8	0.9
Teachers .....	1.5	1.5	0.4	1.6	1.5	1.2	2.2	2.1	1.0
Primary, secondary, and special education school teachers .....	1.7	1.7	0.4	1.9	1.8	1.3	2.5	2.4	0.9
Service .....	1.7	1.7	0.4	1.7	1.6	0.8	1.7	1.6	1.3
Protective service .....	1.7	1.7	0.4	2.7	2.6	0.6	2.2	2.1	1.6
Sales and office .....	2.1	2.1	0.4	2.2	2.2	0.8	2.9	2.9	0.7
Office and administrative support .....	2.1	2.1	0.4	2.1	2.1	0.8	2.9	2.9	0.7
Natural resources, construction, and maintenance .....	2.0	2.1	0.5	3.2	3.2	0.3	3.9	3.9	0.6
Production, transportation, and material moving .....	4.7	4.6	1.4	2.5	2.4	1.8	3.6	3.4	1.9
Full time .....	1.1	1.1	0.3	1.2	1.2	0.7	2.0	1.9	0.7
Part time .....	1.6	1.4	1.6	1.5	1.4	2.3	1.4	1.3	2.4
Union .....	1.6	1.6	0.3	1.4	1.4	0.7	1.6	1.6	0.9
Nonunion .....	1.6	1.6	0.4	1.6	1.5	1.1	2.4	2.2	1.0
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	1.8	1.8	0.4	1.5	1.5	0.9	2.4	2.3	1.2
Lowest 10 percent .....	3.0	2.8	0.6	2.1	2.0	1.6	3.4	3.2	1.2
Second 25 percent .....	1.4	1.4	0.3	1.7	1.5	1.7	2.7	2.6	1.5
Third 25 percent .....	1.9	1.8	0.5	1.7	1.7	1.1	2.1	2.1	1.2
Highest 25 percent .....	1.3	1.3	0.5	1.2	1.2	0.5	1.7	1.7	0.8
Highest 10 percent .....	1.4	1.5	0.9	2.0	2.0	0.6	2.4	2.4	0.9
<b>Establishment characteristics</b>									
Service-providing industries .....	1.1	1.1	0.3	1.1	1.1	0.7	1.8	1.7	0.8
Education and health services .....	1.3	1.2	0.4	1.3	1.2	0.9	2.2	2.1	0.9
Educational services .....	1.4	1.3	0.3	1.5	1.4	1.0	2.2	2.1	1.0
Elementary and secondary schools .....	1.7	1.7	0.4	1.7	1.6	1.1	2.1	2.0	1.2
Junior colleges, colleges, and universities .....	2.1	2.2	0.7	2.9	2.6	2.6	5.2	5.0	2.0
Health care and social assistance .....	2.6	2.7	1.3	2.9	2.8	1.7	4.3	4.3	2.1
Hospitals .....	1.7	2.1	1.1	4.1	3.9	2.1	6.0	5.9	0.9
Public administration .....	2.1	2.0	0.3	1.8	1.8	1.3	1.9	1.9	1.4
1 to 99 workers .....	4.1	4.0	1.3	3.3	3.0	3.9	4.9	4.7	2.5
1 to 49 workers .....	4.7	4.8	1.4	4.0	3.6	6.2	5.4	5.0	3.9
50 to 99 workers .....	8.0	7.8	2.4	5.1	4.9	4.1	5.4	5.3	3.1
100 workers or more .....	1.1	1.1	0.3	1.1	1.1	0.6	1.7	1.7	0.8
100 to 499 workers .....	2.4	2.4	0.4	2.0	1.9	1.2	2.6	2.5	0.9
500 workers or more .....	1.0	1.0	0.3	1.3	1.3	0.6	1.9	1.9	0.9

See footnotes at end of table.

**Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, March 2016—continued**

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 .....	2.4	2.3	0.5	2.6	2.4	1.7	3.8	3.7	1.9
Local government .....	1.2	1.2	0.3	1.1	1.1	0.7	1.6	1.6	0.8
<b>Geographic areas</b>									
Northeast .....	1.6	1.4	0.8	2.1	2.1	0.5	1.5	1.6	1.4
New England .....	3.2	1.8	2.9	2.2	2.2	0.0	3.5	3.7	5.1
Middle Atlantic .....	1.9	1.9	0.2	2.7	2.7	0.6	1.7	1.6	0.7
South .....	2.1	2.0	0.4	2.2	2.0	1.8	3.0	2.7	1.8
South Atlantic .....	3.3	3.3	0.3	3.5	3.2	2.2	5.0	4.6	2.3
East South Central .....	3.4	2.1	1.6	—	—	—	5.8	5.5	6.5
West South Central .....	3.4	3.3	0.4	2.5	2.5	0.4	2.8	2.8	1.8
Midwest .....	1.7	1.9	0.8	1.8	1.8	1.7	3.8	3.9	1.1
East North Central .....	2.5	2.6	1.3	2.1	2.0	1.9	3.2	3.1	1.7
West North Central .....	2.2	2.2	0.1	2.9	2.9	3.6	8.0	8.0	0.1
West .....	3.2	3.1	0.5	2.1	2.1	0.5	3.3	3.3	0.9
Mountain .....	5.4	4.8	0.8	5.3	5.3	2.2	7.7	8.0	2.0
Pacific .....	4.0	4.0	0.6	2.1	2.1	0.2	2.1	2.1	0.8

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, March 2016**

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

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	11	89
<b>Worker characteristics</b>		
Management, professional, and related .....	12	88
Professional and related .....	12	88
Teachers .....	11	89
Primary, secondary, and special education school teachers .....	10	90
Service .....	12	88
Protective service .....	10	90
Sales and office .....	9	91
Office and administrative support .....	9	91
Natural resources, construction, and maintenance	8	92
Production, transportation, and material moving ...	8	92
Full time .....	11	89
Part time .....	11	89
Union .....	9	91
Nonunion .....	13	87
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	12	88
Second 25 percent .....	10	90
Third 25 percent .....	11	89
Highest 25 percent .....	12	88
Highest 10 percent .....	14	86
<b>Establishment characteristics</b>		
Service-providing industries .....	11	89
Education and health services .....	12	88
Educational services .....	11	89
Elementary and secondary schools .....	10	90
Health care and social assistance .....	13	87
Hospitals .....	11	89
Public administration .....	10	90
1 to 99 workers .....	10	90
1 to 49 workers .....	8	92
100 workers or more .....	11	89
100 to 499 workers .....	11	89
500 workers or more .....	11	89

See footnotes at end of table.

**Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, March 2016—continued**

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

Characteristics	Employee contribution required	Employee contribution not required
State government .....	16	84
Local government .....	9	91
<b>Geographic areas</b>		
Northeast .....	16	84
New England .....	49	51
Middle Atlantic .....	6	94
South .....	13	87
South Atlantic .....	8	92
West South Central .....	7	93
Midwest .....	12	88
East North Central .....	15	85
West North Central .....	6	94
West .....	2	98
Mountain .....	2	98
Pacific .....	2	98

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 17. Standard errors for life insurance plans: Employee contribution requirement, State and local government workers, March 2016**

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	1.6	1.6
<b>Worker characteristics</b>		
Management, professional, and related .....	1.7	1.7
Professional and related .....	1.8	1.8
Teachers .....	1.7	1.7
Primary, secondary, and special education school teachers .....	1.4	1.4
Service .....	2.1	2.1
Protective service .....	1.8	1.8
Sales and office .....	1.7	1.7
Office and administrative support .....	1.7	1.7
Natural resources, construction, and maintenance	1.9	1.9
Production, transportation, and material moving ...	2.0	2.0
Full time .....	1.6	1.6
Part time .....	2.8	2.8
Union .....	0.9	0.9
Nonunion .....	3.1	3.1
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	3.2	3.2
Second 25 percent .....	1.9	1.9
Third 25 percent .....	1.4	1.4
Highest 25 percent .....	1.4	1.4
Highest 10 percent .....	2.3	2.3
<b>Establishment characteristics</b>		
Service-providing industries .....	1.6	1.6
Education and health services .....	2.2	2.2
Educational services .....	2.5	2.5
Elementary and secondary schools .....	1.7	1.7
Health care and social assistance .....	2.7	2.7
Hospitals .....	3.2	3.2
Public administration .....	1.2	1.2
1 to 99 workers .....	2.7	2.7
1 to 49 workers .....	2.6	2.6
100 workers or more .....	1.7	1.7
100 to 499 workers .....	2.8	2.8
500 workers or more .....	2.0	2.0

See footnotes at end of table.

**Table 17. Standard errors for life insurance plans: Employee contribution requirement, State and local government workers, March 2016—continued**

Characteristics	Employee contribution required	Employee contribution not required
State government .....	4.2	4.2
Local government .....	1.1	1.1
<b>Geographic areas</b>		
Northeast .....	2.0	2.0
New England .....	6.5	6.5
Middle Atlantic .....	1.1	1.1
South .....	3.8	3.8
South Atlantic .....	0.8	0.8
West South Central .....	1.9	1.9
Midwest .....	2.5	2.5
East North Central .....	3.6	3.6
West North Central .....	2.2	2.2
West .....	0.8	0.8
Mountain .....	0.9	0.9
Pacific .....	1.1	1.1

<sup>1</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 18. Life insurance plans: Method of benefit payment, State and local government workers, March 2016**

(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 .....	38	2	52	5	2
<b>Worker characteristics</b>					
Management, professional, and related .....	37	1	54	5	3
Professional and related .....	37	1	54	5	3
Teachers .....	34	1	58	5	3
Primary, secondary, and special education school teachers .....	31	1	61	4	3
Service .....	40	3	50	6	2
Protective service .....	37	4	52	7	1
Sales and office .....	39	—	50	7	—
Office and administrative support .....	39	—	51	6	—
Natural resources, construction, and maintenance .....	40	3	52	—	—
Production, transportation, and material moving ...	37	—	51	—	—
Full time .....	38	2	52	5	3
Part time .....	30	—	62	4	—
Union .....	33	2	57	8	1
Nonunion .....	43	2	48	3	4
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	39	1	54	3	3
Lowest 10 percent .....	47	—	48	—	3
Second 25 percent .....	41	2	48	6	3
Third 25 percent .....	41	3	47	6	3
Highest 25 percent .....	33	1	59	6	1
Highest 10 percent .....	35	2	58	5	( <sup>2</sup> )
<b>Establishment characteristics</b>					
Service-providing industries .....	38	2	53	5	2
Education and health services .....	39	1	53	4	3
Educational services .....	37	1	55	4	3
Elementary and secondary schools .....	32	1	60	4	3
Junior colleges, colleges, and universities .....	53	—	37	5	—
Health care and social assistance .....	52	—	42	4	—
Hospitals .....	49	—	46	3	—
Public administration .....	36	3	52	7	2
1 to 99 workers .....	31	2	59	3	4
1 to 49 workers .....	24	—	64	—	—
50 to 99 workers .....	42	—	52	4	—
100 workers or more .....	39	2	52	6	2
100 to 499 workers .....	39	—	54	4	—
500 workers or more .....	39	2	51	6	3

See footnotes at end of table.

**Table 18. Life insurance plans: Method of benefit payment, State and local government workers, March 2016—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 .....	44	2	44	6	3
Local government .....	36	2	55	5	2
<b>Geographic areas</b>					
Northeast .....	33	1	52	14	—
New England .....	18	—	69	—	—
Middle Atlantic .....	37	1	47	15	—
South .....	45	2	45	2	6
South Atlantic .....	54	2	32	1	11
East South Central .....	54	—	36	6	—
West South Central .....	22	—	75	2	—
Midwest .....	47	—	46	4	—
East North Central .....	45	—	49	3	—
West North Central .....	50	3	42	6	—
West .....	20	—	73	4	—
Mountain .....	36	—	61	—	—
Pacific .....	14	—	79	5	—

<sup>1</sup> 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 wage data for March 2016.

<sup>2</sup> 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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 18. Standard errors for life insurance plans: Method of benefit payment, State and local government workers, March 2016**

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 .....	2.1	0.3	1.9	0.5	0.6
<b>Worker characteristics</b>					
Management, professional, and related .....	2.4	0.3	2.3	0.5	0.7
Professional and related .....	2.6	0.4	2.4	0.6	0.6
Teachers .....	2.5	0.4	2.5	0.8	0.7
Primary, secondary, and special education school teachers .....	2.4	0.4	2.5	1.0	0.7
Service .....	2.4	0.5	2.4	0.9	0.4
Protective service .....	3.2	0.9	3.4	1.8	0.2
Sales and office .....	3.3	–	2.9	1.4	–
Office and administrative support .....	3.2	–	2.9	1.1	–
Natural resources, construction, and maintenance .....	3.2	1.4	3.6	–	–
Production, transportation, and material moving ...	4.1	–	4.5	–	–
Full time .....	2.1	0.3	2.0	0.5	0.6
Part time .....	4.0	–	4.0	1.1	–
Union .....	2.0	0.4	1.9	0.8	0.1
Nonunion .....	3.0	0.5	2.8	0.5	1.2
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	3.0	0.4	2.9	0.6	1.2
Lowest 10 percent .....	5.0	–	4.6	–	0.9
Second 25 percent .....	3.1	0.5	3.0	0.6	1.0
Third 25 percent .....	2.7	0.7	2.6	0.9	0.8
Highest 25 percent .....	1.8	0.3	1.8	0.8	0.2
Highest 10 percent .....	3.1	0.5	2.8	0.9	0.1
<b>Establishment characteristics</b>					
Service-providing industries .....	2.1	0.3	2.0	0.5	0.6
Education and health services .....	2.8	0.4	2.6	0.6	0.8
Educational services .....	2.9	0.4	2.8	0.6	0.9
Elementary and secondary schools .....	2.4	0.3	2.4	0.6	0.9
Junior colleges, colleges, and universities .....	7.0	–	6.5	1.5	–
Health care and social assistance .....	4.9	–	4.7	0.7	–
Hospitals .....	5.7	–	5.3	0.8	–
Public administration .....	2.5	0.6	2.6	0.7	0.5
1 to 99 workers .....	5.0	0.9	5.3	1.2	2.0
1 to 49 workers .....	5.0	–	6.0	–	–
50 to 99 workers .....	6.2	–	6.5	1.2	–
100 workers or more .....	2.2	0.4	2.0	0.5	0.6
100 to 499 workers .....	3.0	–	3.0	1.1	–
500 workers or more .....	2.6	0.4	2.4	0.5	0.7

See footnotes at end of table.

**Table 18. Standard errors for life insurance plans: Method of benefit payment, State and local government workers, March 2016—continued**

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 .....	5.1	0.9	4.8	1.4	0.8
Local government .....	1.7	0.3	1.5	0.4	0.6
<b>Geographic areas</b>					
Northeast .....	2.1	0.4	2.2	1.5	—
New England .....	4.8	—	5.2	—	—
Middle Atlantic .....	2.2	0.2	2.2	1.4	—
South .....	3.7	0.7	3.4	0.6	1.6
South Atlantic .....	4.6	0.7	4.4	0.3	3.1
East South Central .....	11.4	—	10.3	2.9	—
West South Central .....	3.5	—	3.7	0.4	—
Midwest .....	5.3	—	4.9	1.0	—
East North Central .....	4.1	—	3.8	0.9	—
West North Central .....	11.2	1.3	10.5	2.3	—
West .....	1.9	—	2.3	1.0	—
Mountain .....	4.0	—	5.7	—	—
Pacific .....	1.9	—	2.1	1.1	—

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, March 2016**

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

Characteristics	Multiple of annual earnings amounts <sup>1</sup>					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 .....	—	47	21	28	—	1.4	1.5
<b>Worker characteristics</b>							
Management, professional, and related .....	—	46	22	29	—	1.4	1.5
Professional and related .....	—	46	22	29	3	1.4	1.5
Teachers .....	—	45	22	30	3	1.5	1.5
Primary, secondary, and special education school teachers .....	—	47	24	28	—	1.4	1.5
Service .....	—	50	17	27	6	1.5	—
Protective service .....	—	55	10	24	—	1.6	1.0
Sales and office .....	—	50	22	26	—	1.4	—
Office and administrative support .....	—	50	23	25	—	1.4	—
Natural resources, construction, and maintenance .....	—	47	23	27	—	1.4	1.4
Production, transportation, and material moving ...	—	37	38	22	—	1.5	1.5
Full time .....	—	47	21	28	—	1.5	1.5
Part time .....	—	56	31	—	—	1.3	1.0
Union .....	—	55	29	12	—	1.4	1.0
Nonunion .....	—	42	16	40	—	1.5	1.5
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	—	46	22	31	—	1.4	1.5
Lowest 10 percent .....	—	43	—	—	—	1.5	1.5
Second 25 percent .....	—	50	19	29	3	1.4	—
Third 25 percent .....	—	52	20	26	—	1.4	—
Highest 25 percent .....	—	41	25	26	—	1.5	1.5
Highest 10 percent .....	—	43	26	—	8	1.5	1.5
<b>Establishment characteristics</b>							
Service-providing industries .....	—	47	21	28	—	1.4	1.5
Education and health services .....	—	45	21	32	2	1.5	1.5
Educational services .....	—	42	21	34	2	1.5	1.5
Elementary and secondary schools .....	—	43	26	31	1	1.5	1.5
Junior colleges, colleges, and universities .....	—	43	—	—	4	1.6	—
Health care and social assistance .....	—	60	21	—	—	1.3	1.0
Hospitals .....	—	59	—	—	—	1.3	—
Public administration .....	—	56	19	19	—	1.4	1.0
1 to 99 workers .....	—	56	—	—	—	1.4	—
1 to 49 workers .....	—	52	—	—	—	1.5	—
50 to 99 workers .....	—	60	—	—	—	1.3	—
100 workers or more .....	—	47	21	29	—	1.5	1.5
100 to 499 workers .....	—	41	27	27	6	1.5	1.5
500 workers or more .....	—	48	20	29	—	1.4	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, March 2016—continued**

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

Characteristics	Multiple of annual earnings amounts <sup>1</sup>					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 .....	—	47	18	—	3	1.5	1.5
Local government .....	—	47	23	26	—	1.4	1.5
<b>Geographic areas</b>							
Northeast .....	—	31	50	6	13	1.6	1.5
Middle Atlantic .....	—	26	53	6	15	1.7	1.5
South .....	—	41	14	43	—	1.5	1.5
South Atlantic .....	—	47	14	38	—	1.5	—
East South Central .....	—	—	—	66	—	1.7	2.0
West South Central .....	—	36	—	30	—	1.5	1.5
Midwest .....	—	55	—	—	2	1.3	1.0
East North Central .....	—	70	11	15	4	1.3	1.0
West North Central .....	—	35	—	—	—	1.5	1.5
West .....	—	76	—	—	—	1.2	1.0
Mountain .....	—	70	—	—	—	1.2	1.0
Pacific .....	—	82	—	—	—	1.1	1.0

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

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, March 2016**

Characteristics	Multiple of annual earnings amounts <sup>1</sup>					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 .....	–	3.6	2.6	5.0	–	( <sup>2</sup> )	0.3
<b>Worker characteristics</b>							
Management, professional, and related .....	–	4.4	3.1	6.0	–	( <sup>2</sup> )	0.1
Professional and related .....	–	4.7	3.3	6.2	0.4	0.1	0.2
Teachers .....	–	4.9	3.1	5.8	0.6	0.1	0.1
Primary, secondary, and special education school teachers .....	–	5.2	3.5	5.2	–	( <sup>2</sup> )	0.4
Service .....	–	4.4	2.4	5.1	1.7	0.1	–
Protective service .....	–	6.0	2.0	5.4	–	0.1	0.1
Sales and office .....	–	4.2	3.4	5.7	–	( <sup>2</sup> )	–
Office and administrative support .....	–	4.3	3.5	5.7	–	( <sup>2</sup> )	–
Natural resources, construction, and maintenance .....	–	4.2	3.4	4.0	–	( <sup>2</sup> )	0.3
Production, transportation, and material moving ...	–	6.4	6.5	4.0	–	0.1	( <sup>2</sup> )
Full time .....	–	3.6	2.6	5.0	–	( <sup>2</sup> )	0.2
Part time .....	–	8.1	8.0	–	–	0.1	0.3
Union .....	–	3.1	3.3	3.2	–	( <sup>2</sup> )	0.0
Nonunion .....	–	5.3	2.6	6.8	–	0.1	0.1
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	–	6.0	4.5	7.8	–	0.1	0.3
Lowest 10 percent .....	–	10.0	–	–	–	0.1	0.4
Second 25 percent .....	–	4.3	3.2	5.8	1.0	( <sup>2</sup> )	–
Third 25 percent .....	–	4.2	3.0	5.1	–	( <sup>2</sup> )	–
Highest 25 percent .....	–	3.4	2.7	4.3	–	( <sup>2</sup> )	0.0
Highest 10 percent .....	–	6.1	4.2	–	1.3	0.1	0.1
<b>Establishment characteristics</b>							
Service-providing industries .....	–	3.7	2.6	5.1	–	( <sup>2</sup> )	0.3
Education and health services .....	–	5.3	3.4	7.2	0.3	0.1	0.1
Educational services .....	–	5.1	3.4	7.1	0.3	0.1	0.0
Elementary and secondary schools .....	–	4.2	3.3	5.1	0.3	( <sup>2</sup> )	0.1
Junior colleges, colleges, and universities .....	–	10.2	–	–	1.0	0.1	–
Health care and social assistance .....	–	8.2	5.4	–	–	0.1	0.0
Hospitals .....	–	11.4	–	–	–	0.1	–
Public administration .....	–	4.2	2.3	3.1	–	0.1	0.0
1 to 99 workers .....	–	10.1	–	–	–	0.1	–
1 to 49 workers .....	–	11.0	–	–	–	0.1	–
50 to 99 workers .....	–	13.6	–	–	–	0.1	–
100 workers or more .....	–	3.7	2.6	5.1	–	( <sup>2</sup> )	0.2
100 to 499 workers .....	–	5.4	4.8	6.5	1.8	0.1	0.0
500 workers or more .....	–	4.6	2.6	6.1	–	0.1	0.4

See footnotes at end of table.

**Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, March 2016—continued**

Characteristics	Multiple of annual earnings amounts <sup>1</sup>					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 .....	—	8.1	4.0	—	0.7	0.1	0.3
Local government .....	—	3.0	2.5	3.3	—	( <sup>2</sup> )	0.4
<b>Geographic areas</b>							
Northeast .....	—	6.3	5.0	2.5	3.2	0.1	0.0
Middle Atlantic .....	—	6.0	5.1	2.6	3.6	0.1	0.0
South .....	—	5.9	2.7	7.1	—	0.1	0.3
South Atlantic .....	—	5.3	2.5	5.6	—	0.1	—
East South Central .....	—	—	—	17.2	—	0.2	0.0
West South Central .....	—	5.5	—	8.0	—	0.1	0.0
Midwest .....	—	7.4	—	—	0.5	0.1	0.3
East North Central .....	—	5.2	2.2	4.5	0.4	( <sup>2</sup> )	0.0
West North Central .....	—	9.2	—	—	—	0.1	0.2
West .....	—	5.4	—	—	—	( <sup>2</sup> )	0.0
Mountain .....	—	8.3	—	—	—	0.1	0.0
Pacific .....	—	6.7	—	—	—	0.1	0.0

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

<sup>2</sup> Less than 0.05.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, March 2016**

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

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	54	\$50,000	\$50,000	\$100,000	\$250,000	\$500,000	46
<b>Worker characteristics</b>							
Management, professional, and related .....	55	50,000	50,000	100,000	250,000	400,000	45
Professional and related .....	55	50,000	50,000	100,000	250,000	400,000	45
Teachers .....	54	50,000	50,000	100,000	250,000	350,000	46
Primary, secondary, and special education school teachers .....	49	50,000	50,000	—	200,000	250,000	51
Service .....	55	50,000	—	—	250,000	—	45
Protective service .....	50	50,000	—	—	280,000	750,000	50
Sales and office .....	51	50,000	50,000	—	—	500,000	49
Office and administrative support .....	51	50,000	—	—	—	500,000	49
Natural resources, construction, and maintenance .....	47	—	50,000	100,000	200,000	—	53
Production, transportation, and material moving ...	45	50,000	—	100,000	—	—	55
Full time .....	54	50,000	50,000	100,000	250,000	500,000	46
Part time .....	37	50,000	—	150,000	—	—	63
Union .....	52	50,000	50,000	—	250,000	400,000	48
Nonunion .....	55	50,000	—	100,000	250,000	500,000	45
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	57	50,000	—	100,000	200,000	500,000	43
Lowest 10 percent .....	61	50,000	—	100,000	—	—	39
Second 25 percent .....	55	50,000	50,000	—	250,000	400,000	45
Third 25 percent .....	52	50,000	50,000	—	250,000	500,000	48
Highest 25 percent .....	52	50,000	50,000	100,000	300,000	600,000	48
Highest 10 percent .....	56	50,000	50,000	100,000	—	500,000	44
<b>Establishment characteristics</b>							
Service-providing industries .....	54	50,000	50,000	100,000	250,000	500,000	46
Education and health services .....	57	50,000	50,000	100,000	250,000	400,000	43
Educational services .....	57	50,000	50,000	100,000	250,000	400,000	43
Elementary and secondary schools .....	49	50,000	50,000	100,000	200,000	300,000	51
Junior colleges, colleges, and universities .....	74	50,000	50,000	100,000	—	—	26
Health care and social assistance .....	56	50,000	—	—	500,000	—	44
Hospitals .....	59	—	100,000	—	—	—	41
Public administration .....	50	50,000	50,000	—	250,000	—	50
1 to 99 workers .....	35	50,000	100,000	—	—	—	65
1 to 49 workers .....	31	50,000	—	—	—	—	69
100 workers or more .....	55	50,000	50,000	100,000	250,000	500,000	45
100 to 499 workers .....	50	50,000	—	100,000	200,000	350,000	50
500 workers or more .....	57	50,000	50,000	—	—	500,000	43

See footnotes at end of table.

**Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, March 2016—continued**

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

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government .....	59	—	\$50,000	—	—	—	41
Local government .....	51	\$50,000	50,000	\$100,000	\$250,000	\$500,000	49
<b>Geographic areas</b>							
Northeast .....	33	—	40,000	50,000	—	350,000	67
New England .....	53	50,000	—	100,000	—	—	47
Middle Atlantic .....	30	25,000	40,000	50,000	—	350,000	70
South .....	58	50,000	—	100,000	250,000	—	42
South Atlantic .....	45	50,000	—	200,000	—	750,000	55
West South Central .....	58	50,000	50,000	—	250,000	—	42
Midwest .....	49	50,000	—	—	400,000	500,000	51
East North Central .....	49	50,000	50,000	150,000	200,000	300,000	51
West .....	76	50,000	50,000	—	—	300,000	24
Mountain .....	80	50,000	50,000	—	—	—	20

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 20. Standard errors for life insurance plans: Maximum benefit amounts, State and local government workers, March 2016**

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	3.8	\$0.00	\$0.00	\$16,914.36	\$31,111.77	\$120,597.47	3.8
<b>Worker characteristics</b>							
Management, professional, and related .....	4.3	0.00	0.00	10,992.04	27,581.70	11,586.63	4.3
Professional and related .....	4.6	0.00	0.00	0.00	38,573.79	62,395.91	4.6
Teachers .....	4.5	0.00	0.00	0.00	63,462.59	86,706.40	4.5
Primary, secondary, and special education school teachers .....	5.3	0.00	0.00	–	51,928.10	62,395.91	5.3
Service .....	4.3	0.00	–	–	46,148.16	–	4.3
Protective service .....	5.3	0.00	–	–	55,183.67	0.00	5.3
Sales and office .....	5.1	0.00	8,355.24	–	–	79,995.31	5.1
Office and administrative support .....	5.3	0.00	–	–	–	117,210.28	5.3
Natural resources, construction, and maintenance .....	4.5	–	0.00	22,075.50	26,758.18	–	4.5
Production, transportation, and material moving .....	6.8	0.00	–	0.00	–	–	6.8
Full time .....	3.8	0.00	0.00	10,754.16	28,000.36	120,225.83	3.8
Part time .....	7.6	0.00	–	0.00	–	–	7.6
Union .....	3.7	1,337.91	0.00	–	26,123.50	94,604.44	3.7
Nonunion .....	5.0	0.00	–	5,050.50	59,859.27	97,171.24	5.0
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	5.7	0.00	–	0.00	32,081.93	94,663.55	5.7
Lowest 10 percent .....	8.3	0.00	–	0.00	–	–	8.3
Second 25 percent .....	4.8	0.00	10,298.42	–	61,551.08	40,137.26	4.8
Third 25 percent .....	5.2	0.00	0.00	–	44,994.33	147,017.86	5.2
Highest 25 percent .....	2.8	0.00	0.00	19,503.20	54,243.09	166,164.83	2.8
Highest 10 percent .....	5.0	1,337.91	0.00	19,480.25	–	91,722.41	5.0
<b>Establishment characteristics</b>							
Service-providing industries .....	3.8	0.00	0.00	15,629.50	31,190.78	119,666.20	3.8
Education and health services .....	4.6	0.00	0.00	12,762.84	55,551.42	73,280.28	4.6
Educational services .....	4.7	0.00	0.00	0.00	53,516.35	57,374.30	4.7
Elementary and secondary schools .....	5.0	0.00	0.00	0.00	40,137.26	49,043.99	5.0
Junior colleges, colleges, and universities .....	5.3	9,831.58	9,460.44	15,313.07	–	–	5.3
Health care and social assistance .....	7.5	3,784.18	–	–	146,560.57	–	7.5
Hospitals .....	9.8	–	17,055.06	–	–	–	9.8
Public administration .....	4.0	0.00	7,079.55	–	41,323.84	–	4.0
1 to 99 workers .....	8.2	0.00	24,267.47	–	–	–	8.2
1 to 49 workers .....	9.1	14,159.10	–	–	–	–	9.1
100 workers or more .....	3.8	0.00	0.00	15,592.81	39,206.66	129,887.45	3.8
100 to 499 workers .....	6.1	0.00	–	0.00	55,567.53	68,465.78	6.1
500 workers or more .....	4.3	0.00	0.00	–	–	112,336.55	4.3

See footnotes at end of table.

**Table 20. Standard errors for life insurance plans: Maximum benefit amounts, State and local government workers, March 2016—continued**

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government .....	6.6	–	\$13,278.37	–	–	–	6.6
Local government .....	3.4	\$0.00	0.00	\$5,886.80	\$11,586.63	\$111,937.48	3.4
<b>Geographic areas</b>							
Northeast .....	5.0	–	4,437.34	946.04	–	95,076.29	5.0
New England .....	13.0	7,079.55	–	7,079.55	–	–	13.0
Middle Atlantic .....	5.3	6,520.16	0.00	0.00	–	78,012.82	5.3
South .....	5.6	0.00	–	19,698.18	57,545.63	–	5.6
South Atlantic .....	5.9	0.00	–	0.00	–	214,065.41	5.9
West South Central .....	6.2	0.00	0.00	–	22,186.71	–	6.2
Midwest .....	7.9	0.00	–	–	9,460.44	107,032.71	7.9
East North Central .....	4.1	0.00	0.00	20,823.72	47,885.18	51,708.92	4.1
West .....	5.5	0.00	0.00	–	–	27,435.29	5.5
Mountain .....	5.6	8,849.44	0.00	–	–	–	5.6

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 21. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> State and local government workers, March 2016**

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

Characteristics	Flat dollar amounts <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$5,000	\$10,000	\$20,000	\$40,000	\$50,000
<b>Worker characteristics</b>					
Management, professional, and related .....	5,000	10,000	20,000	45,000	50,000
Professional and related .....	5,000	10,000	–	45,000	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	40,000	50,000
Sales and office .....	5,000	10,000	20,000	30,000	50,000
Office and administrative support .....	5,000	10,000	20,000	30,000	50,000
Natural resources, construction, and maintenance .....	–	10,000	20,000	–	50,000
Production, transportation, and material moving .....	–	10,000	20,000	30,000	50,000
Full time .....	5,000	10,000	20,000	40,000	50,000
Part time .....	–	–	25,000	50,000	50,000
Union .....	5,000	10,000	25,000	50,000	50,000
Nonunion .....	5,000	10,000	15,000	25,000	50,000
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	–	10,000	20,000	25,000	50,000
Lowest 10 percent .....	–	10,000	15,000	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	–	35,000	50,000	50,000
<b>Establishment characteristics</b>					
Service-providing industries .....	5,000	10,000	20,000	40,000	50,000
Education and health services .....	5,000	10,000	20,000	45,000	50,000
Educational services .....	–	10,000	25,000	45,000	50,000
Elementary and secondary schools .....	–	10,000	25,000	50,000	50,000
Junior colleges, colleges, and universities .....	5,000	–	20,000	25,000	50,000
Health care and social assistance .....	5,000	–	–	–	50,000
Hospitals .....	5,000	–	–	–	50,000
Public administration .....	5,000	10,000	20,000	30,000	50,000
1 to 99 workers .....	–	10,000	20,000	–	50,000
1 to 49 workers .....	–	10,000	20,000	30,000	50,000
50 to 99 workers .....	10,000	–	20,000	–	50,000
100 workers or more .....	5,000	10,000	20,000	41,116	50,000
100 to 499 workers .....	–	10,000	20,000	40,000	50,000
500 workers or more .....	5,000	10,000	20,000	41,116	50,000

See footnotes at end of table.

**Table 21. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> State and local government workers, March 2016—continued**

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

Characteristics	Flat dollar amounts <sup>2</sup>				
	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	50,000	50,000
<b>Geographic areas</b>					
Northeast .....	5,000	5,000	25,000	50,000	50,000
New England .....	5,000	5,000	—	—	50,000
Middle Atlantic .....	5,000	—	40,000	50,000	50,000
South .....	5,000	10,000	—	25,000	—
South Atlantic .....	—	10,000	—	25,000	30,000
East South Central .....	—	10,000	15,000	—	50,000
West South Central .....	5,000	10,000	10,000	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	—	—	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	—	50,000	50,000

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> State and local government workers, March 2016**

Characteristics	Flat dollar amounts <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$0.00	\$0.00	\$0.00	\$2,864.27	\$0.00
<b>Worker characteristics</b>					
Management, professional, and related .....	0.00	0.00	5,715.55	6,614.50	0.00
Professional and related .....	0.00	0.00	–	5,691.32	0.00
Teachers .....	–	0.00	0.00	668.95	0.00
Primary, secondary, and special education school teachers .....	–	587.01	0.00	1,086.92	0.00
Service .....	0.00	0.00	668.95	4,187.64	0.00
Protective service .....	0.00	0.00	1,158.66	9,064.26	0.00
Sales and office .....	0.00	0.00	0.00	4,385.61	0.00
Office and administrative support .....	0.00	0.00	0.00	4,777.29	0.00
Natural resources, construction, and maintenance .....	–	0.00	1,892.09	–	0.00
Production, transportation, and material moving .....	–	0.00	856.68	4,821.24	0.00
Full time .....	0.00	0.00	0.00	1,636.96	0.00
Part time .....	–	–	4,682.68	0.00	0.00
Union .....	0.00	0.00	0.00	0.00	0.00
Nonunion .....	0.00	0.00	2,769.31	0.00	0.00
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	–	0.00	0.00	0.00	0.00
Lowest 10 percent .....	–	0.00	802.05	3,539.77	8,491.24
Second 25 percent .....	0.00	0.00	0.00	8,817.25	0.00
Third 25 percent .....	0.00	0.00	0.00	4,157.00	0.00
Highest 25 percent .....	0.00	0.00	0.00	0.00	0.00
Highest 10 percent .....	299.17	–	6,750.05	0.00	0.00
<b>Establishment characteristics</b>					
Service-providing industries .....	0.00	0.00	0.00	3,075.15	0.00
Education and health services .....	299.17	0.00	5,324.81	5,888.17	0.00
Educational services .....	–	0.00	6,066.50	7,068.31	0.00
Elementary and secondary schools .....	–	0.00	4,617.24	3,227.45	0.00
Junior colleges, colleges, and universities .....	0.00	–	3,980.14	5,362.08	1,247.38
Health care and social assistance .....	0.00	–	–	–	0.00
Hospitals .....	0.00	–	–	–	0.00
Public administration .....	0.00	0.00	1,158.66	5,870.05	0.00
1 to 99 workers .....	–	0.00	1,337.91	–	0.00
1 to 49 workers .....	–	0.00	3,602.43	5,676.27	0.00
50 to 99 workers .....	1,892.09	–	5,831.81	–	0.00
100 workers or more .....	0.00	0.00	0.00	4,094.17	0.00
100 to 499 workers .....	–	378.42	0.00	6,972.95	0.00
500 workers or more .....	0.00	0.00	1,283.28	7,144.15	0.00

See footnotes at end of table.

**Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> State and local government workers, March 2016—continued**

Characteristics	Flat dollar amounts <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government .....	\$0.00	\$189.21	\$4,487.48	\$0.00	\$0.00
Local government .....	—	0.00	1,465.61	5,515.12	0.00
<b>Geographic areas</b>					
Northeast .....	0.00	1,331.20	6,381.42	0.00	0.00
New England .....	0.00	0.00	—	—	0.00
Middle Atlantic .....	0.00	—	0.00	0.00	0.00
South .....	0.00	0.00	—	946.04	—
South Atlantic .....	—	0.00	—	0.00	1,337.91
East South Central .....	—	0.00	1,769.89	—	0.00
West South Central .....	0.00	0.00	2,334.64	3,842.85	—
Midwest .....	334.48	0.00	5,879.57	0.00	0.00
East North Central .....	—	668.95	5,176.51	0.00	5,351.64
West North Central .....	0.00	3,784.18	—	—	0.00
West .....	0.00	0.00	3,602.43	3,448.79	0.00
Mountain .....	0.00	0.00	0.00	6,982.81	0.00
Pacific .....	0.00	0.00	—	5,140.13	0.00

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 22. Short-term disability plans: Method of funding, State and local government workers, March 2016**

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

Characteristics	Non-commercially insured <sup>1</sup>	Commercially insured	Legally required	Other
All workers .....	48	40	8	3
<b>Worker characteristics</b>				
Management, professional, and related .....	49	38	9	3
Professional and related .....	47	39	10	4
Teachers .....	49	37	10	3
Primary, secondary, and special education school teachers .....	46	41	—	—
Service .....	48	42	7	3
Protective service .....	55	35	—	—
Sales and office .....	45	45	7	4
Office and administrative support .....	44	45	7	4
Natural resources, construction, and maintenance	52	39	—	—
Production, transportation, and material moving ...	51	41	—	—
Full time .....	49	41	8	3
Part time .....	47	35	10	8
Union .....	40	45	13	2
Nonunion .....	59	34	2	4
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	48	43	3	6
Lowest 10 percent .....	49	40	—	—
Second 25 percent .....	52	40	6	2
Third 25 percent .....	48	42	8	2
Highest 25 percent .....	46	38	14	3
Highest 10 percent .....	42	45	—	—
<b>Establishment characteristics</b>				
Service-providing industries .....	48	41	8	3
Education and health services .....	46	41	—	—
Educational services .....	45	42	8	5
Elementary and secondary schools .....	42	46	6	6
Junior colleges, colleges, and universities	57	30	—	—
Health care and social assistance .....	54	34	—	—
Hospitals .....	48	48	—	—
Public administration .....	49	41	—	—
1 to 99 workers .....	46	52	—	—
1 to 49 workers .....	54	46	—	—
50 to 99 workers .....	—	61	—	—
100 workers or more .....	49	39	9	3
100 to 499 workers .....	50	33	—	—
500 workers or more .....	48	40	8	3

See footnotes at end of table.

**Table 22. Short-term disability plans: Method of funding, State and local government workers, March 2016—continued**

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

Characteristics	Non-commercially insured <sup>1</sup>	Commercially insured	Legally required	Other
State government .....	74	13	13	—
Local government .....	39	50	7	4
<b>Geographic areas</b>				
Northeast .....	—	49	26	—
New England .....	76	—	—	—
Middle Atlantic .....	—	51	28	—
South .....	64	33	—	3
South Atlantic .....	68	29	—	3
West South Central .....	49	48	—	—
Midwest .....	55	40	—	—
East North Central .....	53	41	—	—
West North Central .....	60	—	—	—
West .....	52	40	5	3
Mountain .....	—	68	—	—
Pacific .....	61	32	—	—

<sup>1</sup> Employer assumes all risks and expenses of providing the benefit.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 22. Standard errors for short-term disability plans: Method of funding, State and local government workers, March 2016**

Characteristics	Non-commercially insured <sup>1</sup>	Commercially insured	Legally required	Other
All workers .....	2.4	2.4	1.1	0.5
<b>Worker characteristics</b>				
Management, professional, and related .....	2.7	2.8	1.2	0.6
Professional and related .....	2.9	2.8	1.5	0.8
Teachers .....	4.2	4.3	2.6	0.7
Primary, secondary, and special education school teachers .....	4.5	4.9	–	–
Service .....	3.8	3.5	1.9	0.8
Protective service .....	6.6	6.2	–	–
Sales and office .....	4.4	3.7	1.4	1.3
Office and administrative support .....	4.1	3.5	1.5	1.2
Natural resources, construction, and maintenance .....	6.5	6.1	–	–
Production, transportation, and material moving ...	7.8	7.4	–	–
Full time .....	2.6	2.5	1.1	0.5
Part time .....	5.9	5.5	1.3	2.7
Union .....	3.2	3.1	1.9	0.6
Nonunion .....	3.5	3.3	0.2	0.9
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	4.8	4.5	0.6	1.6
Lowest 10 percent .....	8.2	7.3	–	–
Second 25 percent .....	3.4	3.2	1.2	0.7
Third 25 percent .....	3.6	3.6	1.3	0.5
Highest 25 percent .....	2.7	2.5	2.0	0.6
Highest 10 percent .....	2.3	2.7	–	–
<b>Establishment characteristics</b>				
Service-providing industries .....	2.4	2.4	1.1	0.5
Education and health services .....	3.3	3.6	–	–
Educational services .....	3.9	4.1	1.4	0.9
Elementary and secondary schools .....	4.4	4.7	1.6	1.2
Junior colleges, colleges, and universities .....	5.5	4.5	–	–
Health care and social assistance .....	4.7	5.0	–	–
Hospitals .....	5.7	5.8	–	–
Public administration .....	4.3	4.1	–	–
1 to 99 workers .....	9.4	9.6	–	–
1 to 49 workers .....	13.2	13.2	–	–
50 to 99 workers .....	–	13.5	–	–
100 workers or more .....	2.4	2.4	1.2	0.6
100 to 499 workers .....	5.0	4.5	–	–
500 workers or more .....	2.6	2.7	0.8	0.6

See footnotes at end of table.

**Table 22. Standard errors for short-term disability plans: Method of funding, State and local government workers, March 2016—continued**

Characteristics	Non-commercially insured <sup>1</sup>	Commercially insured	Legally required	Other
State government .....	3.4	3.1	1.7	—
Local government .....	2.3	2.5	1.2	0.7
<b>Geographic areas</b>				
Northeast .....	—	3.2	3.4	—
New England .....	22.2	—	—	—
Middle Atlantic .....	—	3.1	3.6	—
South .....	6.2	6.3	—	0.8
South Atlantic .....	7.3	7.5	—	0.7
West South Central .....	12.6	12.9	—	—
Midwest .....	4.5	3.6	—	—
East North Central .....	4.8	3.4	—	—
West North Central .....	10.4	—	—	—
West .....	5.0	4.8	1.0	1.1
Mountain .....	—	8.8	—	—
Pacific .....	4.8	3.8	—	—

<sup>1</sup> Employer assumes all risks and expenses of providing the benefit.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 23. Short-term disability plans: Employee contribution requirement, State and local government workers, March 2016**

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

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	12	88
<b>Worker characteristics</b>		
Management, professional, and related .....	11	89
Professional and related .....	12	88
Teachers .....	12	88
Primary, secondary, and special education school teachers .....	14	86
Service .....	16	84
Sales and office .....	13	87
Office and administrative support .....	14	86
Natural resources, construction, and maintenance .....	13	87
Production, transportation, and material moving ...	7	93
Full time .....	12	88
Part time .....	12	88
Union .....	15	85
Nonunion .....	9	91
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	11	89
Lowest 10 percent .....	13	87
Second 25 percent .....	11	89
Third 25 percent .....	10	90
Highest 25 percent .....	16	84
Highest 10 percent .....	12	88
<b>Establishment characteristics</b>		
Service-providing industries .....	12	88
Education and health services .....	12	88
Educational services .....	10	90
Elementary and secondary schools .....	10	90
Junior colleges, colleges, and universities .....	6	94
Health care and social assistance .....	20	80
Public administration .....	15	85
100 workers or more .....	13	87
100 to 499 workers .....	23	77
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, March 2016—continued**

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

Characteristics	Employee contribution required	Employee contribution not required
State government .....	14	86
Local government .....	12	88
<b>Geographic areas</b>		
Northeast .....	29	71
New England .....	—	100
Middle Atlantic .....	31	69
South .....	5	95
South Atlantic .....	5	95
West South Central .....	—	100
Midwest .....	13	87
East North Central .....	17	83

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 23. Standard errors for short-term disability plans: Employee contribution requirement, State and local government workers, March 2016**

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	1.4	1.4
<b>Worker characteristics</b>		
Management, professional, and related .....	1.3	1.3
Professional and related .....	1.6	1.6
Teachers .....	2.5	2.5
Primary, secondary, and special education school teachers .....	3.1	3.1
Service .....	2.6	2.6
Sales and office .....	1.9	1.9
Office and administrative support .....	2.0	2.0
Natural resources, construction, and maintenance .....	3.6	3.6
Production, transportation, and material moving .....	2.8	2.8
Full time .....	1.5	1.5
Part time .....	3.0	3.0
Union .....	2.1	2.1
Nonunion .....	1.5	1.5
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	2.3	2.3
Lowest 10 percent .....	3.5	3.5
Second 25 percent .....	1.9	1.9
Third 25 percent .....	1.6	1.6
Highest 25 percent .....	2.3	2.3
Highest 10 percent .....	1.7	1.7
<b>Establishment characteristics</b>		
Service-providing industries .....	1.4	1.4
Education and health services .....	1.6	1.6
Educational services .....	1.5	1.5
Elementary and secondary schools .....	1.7	1.7
Junior colleges, colleges, and universities .....	1.2	1.2
Health care and social assistance .....	4.2	4.2
Public administration .....	2.6	2.6
100 workers or more .....	1.5	1.5
100 to 499 workers .....	4.3	4.3
500 workers or more .....	1.2	1.2

See footnotes at end of table.

**Table 23. Standard errors for short-term disability plans: Employee contribution requirement, State and local government workers, March 2016—continued**

Characteristics	Employee contribution required	Employee contribution not required
State government .....	2.5	2.5
Local government .....	1.6	1.6
<b>Geographic areas</b>		
Northeast .....	3.7	3.7
New England .....	—	0.0
Middle Atlantic .....	3.8	3.8
South .....	1.4	1.4
South Atlantic .....	1.0	1.0
West South Central .....	—	0.0
Midwest .....	3.0	3.0
East North Central .....	3.7	3.7

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 24. Short-term disability plans: Method of benefit payment, State and local government workers, March 2016**

(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	—
<b>Worker characteristics</b>					
Management, professional, and related .....	—	—	88	7	2
Professional and related .....	—	—	88	5	2
Teachers .....	—	—	87	4	3
Primary, secondary, and special education school teachers .....	—	—	87	3	—
Service .....	3	—	86	—	—
Protective service .....	—	—	80	—	—
Sales and office .....	1	—	87	10	—
Office and administrative support .....	2	—	86	11	—
Natural resources, construction, and maintenance .....	—	—	88	7	—
Production, transportation, and material moving .....	19	—	74	—	—
Full time .....	3	—	87	8	—
Part time .....	—	—	87	8	—
Union .....	5	—	85	7	—
Nonunion .....	1	—	90	9	—
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	3	—	92	4	—
Lowest 10 percent .....	—	—	95	—	—
Second 25 percent .....	3	—	81	14	—
Third 25 percent .....	—	—	85	8	—
Highest 25 percent .....	—	—	90	6	2
Highest 10 percent .....	—	—	91	4	3
<b>Establishment characteristics</b>					
Service-providing industries .....	3	—	87	8	—
Education and health services .....	—	—	89	6	2
Educational services .....	—	—	89	4	2
Elementary and secondary schools .....	—	—	90	3	2
Junior colleges, colleges, and universities .....	—	—	88	8	—
Health care and social assistance .....	—	—	84	16	—
Hospitals .....	—	—	89	11	—
Public administration .....	2	—	85	11	—
1 to 99 workers .....	—	—	94	—	—
1 to 49 workers .....	—	—	91	—	—
50 to 99 workers .....	—	—	97	—	—
100 workers or more .....	3	—	86	9	—
100 to 499 workers .....	—	—	84	11	—
500 workers or more .....	3	—	87	8	—

See footnotes at end of table.

**Table 24. Short-term disability plans: Method of benefit payment, State and local government workers, March 2016—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 .....	—	—	80	18	—
Local government .....	4	—	89	4	—
<b>Geographic areas</b>					
Northeast .....	3	—	94	1	—
New England .....	—	—	89	—	—
Middle Atlantic .....	4	—	94	1	—
South .....	—	—	85	10	—
South Atlantic .....	—	—	83	—	—
East South Central .....	—	—	100	—	—
West South Central .....	—	—	91	—	—
Midwest .....	—	—	75	19	—
East North Central .....	3	—	75	19	—
West North Central .....	—	—	76	—	—
West .....	—	—	90	5	3
Mountain .....	—	—	91	—	—
Pacific .....	—	—	90	4	4

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 24. Standard errors for short-term disability plans: Method of benefit payment, State and local government workers, March 2016**

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers .....	1.0	—	1.6	1.1	—
<b>Worker characteristics</b>					
Management, professional, and related .....	—	—	2.0	0.9	0.7
Professional and related .....	—	—	2.5	1.0	0.8
Teachers .....	—	—	4.2	1.0	1.0
Primary, secondary, and special education school teachers .....	—	—	5.4	1.2	—
Service .....	1.2	—	3.4	—	—
Protective service .....	—	—	6.7	—	—
Sales and office .....	0.7	—	2.2	1.9	—
Office and administrative support .....	0.7	—	2.3	1.9	—
Natural resources, construction, and maintenance .....	—	—	4.4	2.6	—
Production, transportation, and material moving ...	5.3	—	6.4	—	—
Full time .....	1.1	—	1.6	1.2	—
Part time .....	—	—	3.4	1.9	—
Union .....	1.8	—	2.0	0.8	—
Nonunion .....	0.3	—	2.4	2.3	—
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	1.3	—	1.9	1.0	—
Lowest 10 percent .....	—	—	2.0	—	—
Second 25 percent .....	1.4	—	3.3	3.0	—
Third 25 percent .....	—	—	3.4	1.1	—
Highest 25 percent .....	—	—	1.8	1.2	0.8
Highest 10 percent .....	—	—	2.1	1.5	0.9
<b>Establishment characteristics</b>					
Service-providing industries .....	1.0	—	1.6	1.1	—
Education and health services .....	—	—	1.8	0.7	0.7
Educational services .....	—	—	2.1	0.8	0.8
Elementary and secondary schools .....	—	—	2.6	0.8	1.0
Junior colleges, colleges, and universities .....	—	—	2.5	1.8	—
Health care and social assistance .....	—	—	2.0	2.0	—
Hospitals .....	—	—	2.0	2.0	—
Public administration .....	0.8	—	2.7	2.4	—
1 to 99 workers .....	—	—	3.9	—	—
1 to 49 workers .....	—	—	5.5	—	—
50 to 99 workers .....	—	—	3.8	—	—
100 workers or more .....	1.1	—	1.6	1.2	—
100 to 499 workers .....	—	—	3.2	2.0	—
500 workers or more .....	1.3	—	1.9	1.5	—

See footnotes at end of table.

**Table 24. Standard errors for short-term disability plans: Method of benefit payment, State and local government workers, March 2016—continued**

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
State government .....	—	—	3.3	3.2	—
Local government .....	1.4	—	1.8	1.0	—
<b>Geographic areas</b>					
Northeast .....	1.2	—	1.8	0.3	—
New England .....	—	—	11.9	—	—
Middle Atlantic .....	1.3	—	1.8	0.4	—
South .....	—	—	3.7	3.1	—
South Atlantic .....	—	—	4.5	—	—
East South Central .....	—	—	0.0	—	—
West South Central .....	—	—	5.4	—	—
Midwest .....	—	—	3.7	2.5	—
East North Central .....	1.3	—	3.4	2.1	—
West North Central .....	—	—	11.5	—	—
West .....	—	—	2.8	1.8	1.3
Mountain .....	—	—	6.5	—	—
Pacific .....	—	—	3.1	1.4	1.7

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 25. Short-term disability plans: Duration of benefits, State and local government workers, March 2016**

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

Characteristics	Fixed duration	Number of weeks <sup>1</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	83	13	22	26	26	52	17
<b>Worker characteristics</b>							
Management, professional, and related .....	82	13	22	26	–	52	18
Professional and related .....	80	13	22	26	–	52	20
Teachers .....	78	13	22	26	52	52	22
Primary, secondary, and special education school teachers .....	75	13	20	26	52	52	25
Service .....	86	13	24	26	26	52	14
Protective service .....	88	–	25	26	26	52	12
Sales and office .....	82	–	21	26	26	52	18
Office and administrative support .....	82	–	21	26	26	52	18
Natural resources, construction, and maintenance .....	89	–	24	26	26	52	11
Production, transportation, and material moving ...	78	–	24	26	26	52	22
Full time .....	84	13	22	26	26	52	16
Part time .....	79	20	24	26	26	–	21
Union .....	78	–	24	26	26	52	22
Nonunion .....	90	13	21	26	52	52	10
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	83	13	21	26	–	52	17
Second 25 percent .....	88	–	22	26	26	52	12
Third 25 percent .....	84	–	24	26	–	52	16
Highest 25 percent .....	79	13	24	26	26	52	21
Highest 10 percent .....	67	–	26	26	26	52	33
<b>Establishment characteristics</b>							
Service-providing industries .....	83	13	22	26	26	52	17
Education and health services .....	80	13	22	26	–	52	20
Educational services .....	78	–	22	26	–	52	22
Elementary and secondary schools .....	74	13	21	26	52	52	26
Junior colleges, colleges, and universities .....	89	22	26	26	26	52	11
Health care and social assistance .....	94	13	18	26	26	52	6
Public administration .....	88	–	24	26	26	52	12
100 workers or more .....	83	13	22	26	26	52	17
100 to 499 workers .....	87	12	20	26	26	52	13
500 workers or more .....	82	–	24	26	–	52	18
State government .....	94	–	25	26	26	52	6
Local government .....	79	13	21	26	26	52	21

See footnotes at end of table.

**Table 25. Short-term disability plans: Duration of benefits, State and local government workers, March 2016—continued**

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

Characteristics	Fixed duration	Number of weeks <sup>1</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
<b>Geographic areas</b>							
Northeast .....	78	26	26	26	26	—	22
Middle Atlantic .....	78	26	26	26	26	—	22
South .....	96	13	22	26	52	52	4
South Atlantic .....	95	20	24	—	52	52	5
Midwest .....	63	13	20	26	—	52	37
East North Central .....	58	—	20	26	52	52	42
West North Central .....	80	12	—	24	26	26	20
Pacific .....	94	—	—	26	26	—	6

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 25. Standard errors for short-term disability plans: Duration of benefits, State and local government workers, March 2016**

Characteristics	Fixed duration	Number of weeks <sup>1</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	1.9	0.8	1.2	0.0	3.8	0.0	1.9
<b>Worker characteristics</b>							
Management, professional, and related .....	1.7	0.7	1.6	0.0	–	0.0	1.7
Professional and related .....	1.9	0.6	1.9	0.0	–	0.0	1.9
Teachers .....	2.8	0.2	2.6	0.0	0.0	0.0	2.8
Primary, secondary, and special education school teachers .....	3.4	0.1	1.3	0.0	0.0	0.0	3.4
Service .....	3.0	2.4	2.7	0.0	0.0	0.0	3.0
Protective service .....	3.3	–	1.1	0.0	0.0	8.6	3.3
Sales and office .....	3.4	–	1.6	0.0	0.0	0.0	3.4
Office and administrative support .....	3.4	–	1.4	0.0	0.0	0.0	3.4
Natural resources, construction, and maintenance .....	3.2	–	3.2	0.0	0.5	3.6	3.2
Production, transportation, and material moving ...	6.3	–	3.9	0.0	0.0	12.3	6.3
Full time .....	1.8	0.8	1.2	0.0	7.6	0.0	1.8
Part time .....	6.0	0.0	4.1	0.0	0.0	–	6.0
Union .....	2.1	–	3.0	0.0	0.0	0.0	2.1
Nonunion .....	2.9	1.4	0.9	0.0	14.6	0.0	2.9
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	4.1	2.6	0.8	0.0	–	0.0	4.1
Second 25 percent .....	2.1	–	2.2	0.0	3.3	0.0	2.1
Third 25 percent .....	2.1	–	3.3	0.0	–	0.0	2.1
Highest 25 percent .....	2.5	0.0	3.2	0.0	0.0	0.0	2.5
Highest 10 percent .....	3.7	–	1.8	0.0	0.0	6.1	3.7
<b>Establishment characteristics</b>							
Service-providing industries .....	1.9	0.7	1.3	0.0	3.5	0.0	1.9
Education and health services .....	2.4	1.6	1.8	0.0	–	0.0	2.4
Educational services .....	2.8	–	0.5	0.0	–	0.0	2.8
Elementary and secondary schools .....	3.4	1.6	1.3	0.0	3.5	0.0	3.4
Junior colleges, colleges, and universities .....	2.1	4.5	0.0	0.0	2.7	0.0	2.1
Health care and social assistance .....	2.1	1.5	1.8	0.9	0.0	0.0	2.1
Public administration .....	2.1	–	3.3	0.0	0.0	1.7	2.1
100 workers or more .....	1.9	1.4	1.4	0.0	3.0	0.0	1.9
100 to 499 workers .....	2.2	0.3	1.9	0.0	0.0	0.5	2.2
500 workers or more .....	2.1	–	2.6	0.0	–	0.0	2.1
State government .....	1.2	–	2.2	0.0	3.8	0.0	1.2
Local government .....	2.5	0.2	1.5	0.0	7.7	0.0	2.5

See footnotes at end of table.

**Table 25. Standard errors for short-term disability plans: Duration of benefits, State and local government workers, March 2016—continued**

Characteristics	Fixed duration	Number of weeks <sup>1</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
<b>Geographic areas</b>							
Northeast .....	3.2	0.0	0.0	0.0	0.0	—	3.2
Middle Atlantic .....	3.2	0.0	0.0	0.0	0.0	—	3.2
South .....	1.4	1.9	1.3	0.4	0.0	0.0	1.4
South Atlantic .....	1.8	3.6	2.7	—	0.0	0.0	1.8
Midwest .....	5.9	1.4	0.0	0.3	—	0.0	5.9
East North Central .....	7.5	—	2.7	0.0	1.6	0.0	7.5
West North Central .....	2.6	0.9	—	3.6	0.0	3.5	2.6
Pacific .....	2.4	—	—	0.0	0.0	—	2.4

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 26. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2016**

(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 .....	—	32	7	29	22	11	60.7	60.0
<b>Worker characteristics</b>								
Management, professional, and related .....	—	32	8	29	18	13	60.8	60.0
Professional and related .....	—	33	8	26	19	14	61.4	60.0
Teachers .....	—	34	6	26	16	17	62.1	60.0
Primary, secondary, and special education school teachers .....	—	35	3	27	18	16	61.6	60.0
Service .....	—	33	5	28	29	6	60.1	60.0
Protective service .....	—	39	—	30	25	5	58.7	60.0
Sales and office .....	—	26	8	29	30	7	60.6	60.0
Office and administrative support .....	—	25	8	29	30	7	60.7	60.0
Natural resources, construction, and maintenance .....	—	31	—	32	22	—	62.4	60.0
Production, transportation, and material moving .....	—	42	—	21	20	—	59.4	60.0
Full time .....	—	30	6	30	22	11	61.0	60.0
Part time .....	—	51	—	6	27	—	56.9	50.0
Union .....	—	24	8	30	29	9	61.2	60.0
Nonunion .....	—	41	5	27	14	13	60.0	60.0
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	—	39	3	29	19	—	59.7	60.0
Lowest 10 percent .....	—	44	4	28	—	—	58.6	60.0
Second 25 percent .....	—	33	9	25	25	9	60.2	60.0
Third 25 percent .....	—	32	5	30	24	9	60.0	60.0
Highest 25 percent .....	—	25	9	30	21	15	62.3	60.0
Highest 10 percent .....	—	22	11	39	14	14	62.1	60.0
<b>Establishment characteristics</b>								
Service-providing industries .....	—	32	7	28	22	11	60.7	60.0
Education and health services .....	—	33	10	25	18	15	61.4	60.0
Educational services .....	—	35	9	23	17	17	61.7	60.0
Elementary and secondary schools .....	—	37	4	26	19	14	60.7	60.0
Junior colleges, colleges, and universities .....	—	26	25	14	7	—	65.4	58.0
Health care and social assistance .....	—	21	15	36	23	—	60.1	60.0
Hospitals .....	—	21	23	32	—	—	59.7	60.0
Public administration .....	—	30	—	30	32	5	59.9	60.0
1 to 99 workers .....	—	42	—	37	—	—	57.3	60.0
1 to 49 workers .....	—	54	—	—	—	—	55.7	50.0
50 to 99 workers .....	—	—	—	45	—	—	59.3	60.0
100 workers or more .....	—	31	7	28	23	12	61.1	60.0
100 to 499 workers .....	—	32	—	38	22	6	59.1	60.0
500 workers or more .....	—	30	9	25	23	13	61.5	60.0

See footnotes at end of table.

**Table 26. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2016—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 .....	—	20	16	38	12	—	62.4	60.0
Local government .....	—	36	3	25	26	10	60.1	60.0
<b>Geographic areas</b>								
Northeast .....	—	19	—	26	47	6	62.3	66.0
Middle Atlantic .....	—	20	—	26	48	4	61.8	66.0
South .....	—	48	—	27	9	16	60.2	60.0
South Atlantic .....	—	58	—	20	11	11	57.5	50.0
West South Central .....	—	—	—	54	—	—	62.4	60.0
Midwest .....	—	40	—	26	17	18	61.6	60.0
East North Central .....	—	46	—	25	—	16	60.5	60.0
West .....	—	23	22	35	—	—	58.8	60.0
Mountain .....	—	—	—	38	28	—	65.6	66.0
Pacific .....	—	27	29	34	—	—	56.7	58.0

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2016**

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 .....	—	2.7	0.9	2.6	1.6	1.7	0.7	0.0
<b>Worker characteristics</b>								
Management, professional, and related .....	—	2.9	1.2	2.8	1.6	2.0	0.7	0.0
Professional and related .....	—	3.2	1.0	2.5	1.9	2.4	0.9	0.0
Teachers .....	—	4.2	0.9	3.0	2.7	3.0	1.2	0.0
Primary, secondary, and special education school teachers .....	—	4.8	0.9	3.0	3.5	3.2	1.3	0.0
Service .....	—	3.7	0.7	3.9	3.5	1.4	0.7	0.0
Protective service .....	—	6.5	—	6.2	6.4	1.9	1.0	0.0
Sales and office .....	—	4.8	2.5	5.0	5.6	1.8	0.9	0.0
Office and administrative support .....	—	4.4	2.6	4.9	4.9	1.8	0.8	0.0
Natural resources, construction, and maintenance .....	—	5.3	—	7.0	5.8	—	2.7	0.0
Production, transportation, and material moving .....	—	6.7	—	5.5	4.9	—	1.3	1.4
Full time .....	—	2.7	0.9	2.7	1.7	1.8	0.7	0.0
Part time .....	—	6.8	—	2.0	3.7	—	1.0	6.4
Union .....	—	2.6	1.3	3.6	2.7	2.0	0.5	0.0
Nonunion .....	—	4.4	0.7	3.7	2.3	2.9	1.3	1.5
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	—	4.9	0.8	4.2	2.3	—	1.4	0.0
Lowest 10 percent .....	—	7.6	1.5	5.9	—	—	1.4	7.2
Second 25 percent .....	—	4.0	1.5	3.9	2.7	1.2	0.6	0.0
Third 25 percent .....	—	3.8	0.7	4.4	3.4	2.2	0.8	0.0
Highest 25 percent .....	—	2.7	1.6	2.7	2.7	2.6	0.9	0.0
Highest 10 percent .....	—	2.9	1.7	3.2	2.3	3.2	1.2	0.0
<b>Establishment characteristics</b>								
Service-providing industries .....	—	2.7	0.9	2.6	1.6	1.7	0.7	0.0
Education and health services .....	—	3.6	1.0	2.6	2.0	2.8	1.1	0.0
Educational services .....	—	3.9	1.1	2.8	2.3	3.2	1.2	0.0
Elementary and secondary schools .....	—	4.1	0.9	3.6	2.8	3.0	1.0	0.0
Junior colleges, colleges, and universities .....	—	6.5	4.2	3.6	1.3	—	4.1	5.1
Health care and social assistance .....	—	3.9	2.5	5.9	4.4	—	1.1	0.0
Hospitals .....	—	5.3	4.8	7.1	—	—	1.6	0.8
Public administration .....	—	4.3	—	5.4	3.8	1.3	0.6	0.0
1 to 99 workers .....	—	9.5	—	9.9	—	—	1.2	4.0
1 to 49 workers .....	—	11.7	—	—	—	—	1.3	10.4
50 to 99 workers .....	—	—	—	12.7	—	—	1.9	0.0
100 workers or more .....	—	2.7	1.0	2.4	1.7	1.9	0.7	0.0
100 to 499 workers .....	—	5.3	—	6.5	4.7	2.0	0.9	0.0
500 workers or more .....	—	2.8	1.1	2.3	1.9	2.3	0.9	0.0

See footnotes at end of table.

**Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2016—continued**

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 .....	—	2.9	2.3	6.8	2.0	—	1.7	0.0
Local government .....	—	3.0	0.9	2.3	1.9	1.7	0.6	0.0
<b>Geographic areas</b>								
Northeast .....	—	3.6	—	2.7	2.7	1.3	0.6	1.3
Middle Atlantic .....	—	3.7	—	2.5	2.7	1.3	0.5	3.0
South .....	—	6.3	—	5.3	1.9	4.0	1.9	11.6
South Atlantic .....	—	6.8	—	5.7	2.3	2.3	1.3	1.9
West South Central .....	—	—	—	11.4	—	—	2.6	0.0
Midwest .....	—	7.5	—	5.0	4.3	4.8	1.7	1.3
East North Central .....	—	8.7	—	5.6	—	4.7	2.0	8.0
West .....	—	4.1	4.5	6.2	—	—	0.8	1.0
Mountain .....	—	—	—	8.4	8.1	—	2.5	7.9
Pacific .....	—	5.1	6.1	8.0	—	—	0.5	3.7

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 27. Short-term disability plans: Maximum benefit amounts, State and local government workers, March 2016**

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>1</sup>					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
<b>Worker characteristics</b>							
Management, professional, and related .....	75	185	\$500	692	917	2,000	25
Professional and related .....	75	185	500	692	831	2,000	25
Teachers .....	77	185	513	692	831	2,000	23
Primary, secondary, and special education school teachers .....	77	225	513	692	831	–	23
Service .....	67	170	200	600	850	1,500	33
Protective service .....	61	135	200	546	700	–	39
Sales and office .....	76	200	–	604	923	1,662	24
Office and administrative support .....	76	200	–	604	987	1,662	24
Natural resources, construction, and maintenance .....	68	–	–	615	692	1,500	32
Production, transportation, and material moving ...	62	170	–	692	–	–	38
Full time .....	74	185	500	692	917	1,662	26
Part time .....	56	170	200	–	700	–	44
Union .....	78	170	200	604	850	1,662	22
Nonunion .....	66	225	576	692	–	2,000	34
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	68	200	500	692	769	–	32
Lowest 10 percent .....	66	–	–	692	–	–	34
Second 25 percent .....	69	185	200	604	833	1,662	31
Third 25 percent .....	78	170	–	692	–	–	22
Highest 25 percent .....	74	170	–	692	831	1,662	26
Highest 10 percent .....	77	170	513	831	831	–	23
<b>Establishment characteristics</b>							
Service-providing industries .....	72	185	–	692	900	1,662	28
Education and health services .....	73	185	500	692	850	2,000	27
Educational services .....	74	185	500	692	831	–	26
Elementary and secondary schools .....	74	200	500	692	831	–	26
Health care and social assistance .....	68	170	546	987	–	2,000	32
Hospitals .....	66	170	–	987	1,500	2,000	34
Public administration .....	72	170	200	615	–	1,662	28
1 to 99 workers .....	68	–	500	692	–	1,662	32
100 workers or more .....	73	185	–	692	831	1,662	27
100 to 499 workers .....	67	170	500	692	–	2,307	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, March 2016—continued**

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government .....	79	\$135	—	\$615	—	\$1,662	21
Local government .....	71	200	\$476	692	\$917	—	29
<b>Geographic areas</b>							
Northeast .....	87	170	200	584	831	850	13
Middle Atlantic .....	88	170	200	546	831	831	12
South .....	76	500	576	692	692	—	24
South Atlantic .....	83	500	692	692	692	—	17
Midwest .....	32	—	500	900	1,500	2,000	68
East North Central .....	28	500	—	1,000	—	2,308	72
West .....	79	135	185	—	1,662	2,500	21
Pacific .....	79	135	185	—	—	—	21

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, State and local government workers, March 2016**

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	2.4	\$4.92	–	\$20.04	\$152.84	\$324.61	2.4
<b>Worker characteristics</b>							
Management, professional, and related .....	2.4	0.00	\$12.08	0.00	121.76	311.14	2.4
Professional and related .....	2.6	0.00	11.68	0.00	174.07	321.88	2.6
Teachers .....	3.4	24.64	55.70	0.00	127.04	494.08	3.4
Primary, secondary, and special education school teachers .....	3.4	62.35	61.89	0.00	78.33	–	3.4
Service .....	4.2	12.44	0.00	53.25	152.20	231.04	4.2
Protective service .....	7.6	0.00	20.59	98.69	23.99	–	7.6
Sales and office .....	4.1	5.68	–	70.29	272.68	114.21	4.1
Office and administrative support .....	3.8	11.35	–	56.95	287.94	165.90	3.8
Natural resources, construction, and maintenance .....	6.9	–	–	55.08	50.49	314.92	6.9
Production, transportation, and material moving ...	7.4	34.41	–	120.55	–	–	7.4
Full time .....	2.3	3.48	57.39	8.96	127.44	416.52	2.3
Part time .....	6.9	8.75	11.87	–	160.19	–	6.9
Union .....	2.5	0.00	0.00	34.98	188.56	189.68	2.5
Nonunion .....	4.1	43.56	61.81	0.00	–	439.95	4.1
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	4.1	0.00	3.65	8.96	91.86	–	4.1
Lowest 10 percent .....	7.7	–	–	20.70	–	–	7.7
Second 25 percent .....	3.5	3.48	0.00	53.47	221.69	206.76	3.5
Third 25 percent .....	3.1	13.61	–	8.96	–	–	3.1
Highest 25 percent .....	2.7	0.00	–	46.14	142.53	407.32	2.7
Highest 10 percent .....	2.5	7.51	151.73	17.68	0.00	–	2.5
<b>Establishment characteristics</b>							
Service-providing industries .....	2.4	2.84	–	17.93	129.13	375.82	2.4
Education and health services .....	3.0	0.00	0.00	0.00	175.03	390.03	3.0
Educational services .....	3.4	0.00	0.00	0.00	5.68	–	3.4
Elementary and secondary schools .....	3.1	35.71	12.30	0.00	25.81	–	3.1
Health care and social assistance .....	5.5	29.24	32.68	107.05	–	478.58	5.5
Hospitals .....	6.5	21.89	–	8.16	285.70	326.10	6.5
Public administration .....	4.0	38.71	22.79	11.11	–	95.50	4.0
1 to 99 workers .....	9.1	–	96.27	35.86	–	440.47	9.1
100 workers or more .....	2.5	15.80	–	28.35	157.07	473.26	2.5
100 to 499 workers .....	5.6	6.66	114.20	44.26	–	507.16	5.6
500 workers or more .....	2.7	0.00	–	42.31	54.49	365.30	2.7

See footnotes at end of table.

**Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, State and local government workers, March 2016—continued**

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government .....	4.8	\$0.00	–	\$8.07	–	\$0.00	4.8
Local government .....	2.7	0.00	\$51.02	0.00	\$124.60	–	2.7
<b>Geographic areas</b>							
Northeast .....	3.2	0.00	0.00	52.22	0.00	65.28	3.2
Middle Atlantic .....	3.2	0.00	0.00	40.73	0.00	76.11	3.2
South .....	4.8	0.00	96.97	0.00	0.00	–	4.8
South Atlantic .....	4.1	0.00	185.40	0.00	0.00	–	4.1
Midwest .....	6.2	–	145.71	164.29	326.91	449.73	6.2
East North Central .....	6.8	37.84	–	86.43	–	342.30	6.8
West .....	4.5	0.00	0.00	–	147.10	315.90	4.5
Pacific .....	4.6	0.00	0.00	–	–	–	4.6

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, March 2016**

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

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	17	83
<b>Worker characteristics</b>		
Management, professional, and related .....	19	81
Professional and related .....	20	80
Teachers .....	23	77
Primary, secondary, and special education school teachers .....	25	75
Service .....	17	83
Protective service .....	16	84
Sales and office .....	17	83
Office and administrative support .....	17	83
Full time .....	17	83
Part time .....	21	79
Union .....	16	84
Nonunion .....	18	82
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	22	78
Second 25 percent .....	14	86
Third 25 percent .....	12	88
Highest 25 percent .....	21	79
Highest 10 percent .....	20	80
<b>Establishment characteristics</b>		
Service-providing industries .....	18	82
Education and health services .....	20	80
Educational services .....	21	79
Elementary and secondary schools .....	24	76
Public administration .....	14	86
100 workers or more .....	17	83
100 to 499 workers .....	19	81
500 workers or more .....	17	83

See footnotes at end of table.

**Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, March 2016—continued**

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

Characteristics	Employee contribution required	Employee contribution not required
State government .....	18	82
Local government .....	17	83
<b>Geographic areas</b>		
Northeast .....	6	94
Middle Atlantic .....	8	92
South .....	7	93
South Atlantic .....	7	93
Midwest .....	25	75
East North Central .....	38	62
West North Central .....	8	92
Pacific .....	8	92

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 28. Standard errors for long-term disability plans: Employee contribution requirement, State and local government workers, March 2016**

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	2.7	2.7
<b>Worker characteristics</b>		
Management, professional, and related .....	2.4	2.4
Professional and related .....	2.5	2.5
Teachers .....	3.2	3.2
Primary, secondary, and special education school teachers .....	4.0	4.0
Service .....	2.5	2.5
Protective service .....	3.6	3.6
Sales and office .....	4.7	4.7
Office and administrative support .....	4.8	4.8
Full time .....	2.8	2.8
Part time .....	4.7	4.7
Union .....	2.2	2.2
Nonunion .....	3.4	3.4
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	6.4	6.4
Second 25 percent .....	3.3	3.3
Third 25 percent .....	2.5	2.5
Highest 25 percent .....	1.9	1.9
Highest 10 percent .....	3.2	3.2
<b>Establishment characteristics</b>		
Service-providing industries .....	2.7	2.7
Education and health services .....	3.2	3.2
Educational services .....	3.5	3.5
Elementary and secondary schools .....	4.6	4.6
Public administration .....	2.9	2.9
100 workers or more .....	1.9	1.9
100 to 499 workers .....	3.5	3.5
500 workers or more .....	2.1	2.1

See footnotes at end of table.

**Table 28. Standard errors for long-term disability plans: Employee contribution requirement, State and local government workers, March 2016—continued**

Characteristics	Employee contribution required	Employee contribution not required
State government .....	4.3	4.3
Local government .....	3.4	3.4
<b>Geographic areas</b>		
Northeast .....	1.4	1.4
Middle Atlantic .....	1.7	1.7
South .....	1.6	1.6
South Atlantic .....	1.4	1.4
Midwest .....	3.4	3.4
East North Central .....	3.1	3.1
West North Central .....	2.7	2.7
Pacific .....	2.6	2.6

<sup>1</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 29. Long-term disability plans: Method of benefit payment, State and local government workers, March 2016**

(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	—	—
<b>Worker characteristics</b>				
Management, professional, and related .....	96	3	—	—
Professional and related .....	95	3	—	—
Teachers .....	97	—	—	—
Primary, secondary, and special education school teachers .....	97	—	—	—
Service .....	94	4	—	—
Protective service .....	92	6	—	—
Sales and office .....	95	4	—	—
Office and administrative support .....	95	4	—	—
Natural resources, construction, and maintenance .....	97	—	—	—
Production, transportation, and material moving .....	96	—	—	—
Full time .....	95	3	—	—
Part time .....	93	—	—	—
Union .....	97	—	1	—
Nonunion .....	94	5	—	—
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	94	5	—	—
Lowest 10 percent .....	96	3	—	—
Second 25 percent .....	95	4	—	—
Third 25 percent .....	95	4	—	—
Highest 25 percent .....	97	—	—	—
Highest 10 percent .....	96	—	—	—
<b>Establishment characteristics</b>				
Service-providing industries .....	95	3	—	—
Education and health services .....	96	3	—	—
Educational services .....	96	3	—	—
Elementary and secondary schools .....	97	—	—	—
Junior colleges, colleges, and universities .....	95	—	—	—
Health care and social assistance .....	92	—	—	—
Hospitals .....	95	—	—	—
Public administration .....	93	6	—	—
1 to 99 workers .....	93	5	—	—
1 to 49 workers .....	91	6	—	—
50 to 99 workers .....	96	—	—	—
100 workers or more .....	96	3	—	—
100 to 499 workers .....	95	—	—	—
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, March 2016—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 .....	88	—	—	—
Local government .....	98	1	—	—
<b>Geographic areas</b>				
Northeast .....	95	—	—	—
New England .....	92	—	—	—
Middle Atlantic .....	97	—	—	—
South .....	96	—	—	—
South Atlantic .....	98	—	—	—
East South Central .....	82	—	—	—
West South Central .....	100	—	—	—
Midwest .....	94	6	—	—
East North Central .....	91	8	—	—
West North Central .....	98	—	—	—
West .....	97	—	1	—
Mountain .....	100	—	—	—
Pacific .....	95	—	—	—

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 29. Standard errors for long-term disability plans: Method of benefit payment, State and local government workers, March 2016**

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers .....	0.9	0.9	—	—
<b>Worker characteristics</b>				
Management, professional, and related .....	1.0	1.0	—	—
Professional and related .....	1.1	1.0	—	—
Teachers .....	1.2	—	—	—
Primary, secondary, and special education school teachers .....	1.4	—	—	—
Service .....	1.6	1.3	—	—
Protective service .....	2.2	2.0	—	—
Sales and office .....	1.4	1.3	—	—
Office and administrative support .....	1.5	1.4	—	—
Natural resources, construction, and maintenance	0.9	—	—	—
Production, transportation, and material moving ...	2.0	—	—	—
Full time .....	0.9	0.9	—	—
Part time .....	2.9	—	—	—
Union .....	1.0	—	0.6	—
Nonunion .....	1.2	1.4	—	—
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	1.5	1.4	—	—
Lowest 10 percent .....	1.4	1.0	—	—
Second 25 percent .....	1.0	1.1	—	—
Third 25 percent .....	1.3	1.3	—	—
Highest 25 percent .....	1.0	—	—	—
Highest 10 percent .....	1.9	—	—	—
<b>Establishment characteristics</b>				
Service-providing industries .....	0.9	0.9	—	—
Education and health services .....	1.0	1.1	—	—
Educational services .....	1.2	1.1	—	—
Elementary and secondary schools .....	1.1	—	—	—
Junior colleges, colleges, and universities	3.5	—	—	—
Health care and social assistance .....	4.2	—	—	—
Hospitals .....	4.0	—	—	—
Public administration .....	1.9	1.7	—	—
1 to 99 workers .....	2.3	2.1	—	—
1 to 49 workers .....	2.9	2.4	—	—
50 to 99 workers .....	2.9	—	—	—
100 workers or more .....	0.9	0.9	—	—
100 to 499 workers .....	1.9	—	—	—
500 workers or more .....	1.0	1.1	—	—

See footnotes at end of table.

**Table 29. Standard errors for long-term disability plans: Method of benefit payment, State and local government workers, March 2016—continued**

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
State government .....	3.0	—	—	—
Local government .....	0.7	0.5	—	—
<b>Geographic areas</b>				
Northeast .....	2.8	—	—	—
New England .....	9.0	—	—	—
Middle Atlantic .....	2.3	—	—	—
South .....	1.1	—	—	—
South Atlantic .....	1.2	—	—	—
East South Central .....	4.2	—	—	—
West South Central .....	0.3	—	—	—
Midwest .....	2.0	1.7	—	—
East North Central .....	2.9	2.5	—	—
West North Central .....	1.6	—	—	—
West .....	1.5	—	0.5	—
Mountain .....	0.4	—	—	—
Pacific .....	2.5	—	—	—

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 30. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2016**

(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	22	13	5	60.7	60.0
<b>Worker characteristics</b>							
Management, professional, and related .....	16	40	25	13	6	60.8	60.0
Professional and related .....	16	38	26	13	7	60.9	60.0
Teachers .....	17	35	25	14	8	61.1	60.0
Primary, secondary, and special education school teachers .....	18	31	27	16	8	61.2	62.0
Service .....	20	47	16	12	5	60.6	60.0
Protective service .....	21	50	13	–	–	60.3	60.0
Sales and office .....	17	49	18	16	1	60.3	60.0
Office and administrative support .....	17	48	17	16	1	60.3	60.0
Natural resources, construction, and maintenance .....	20	43	21	–	–	60.0	60.0
Production, transportation, and material moving ...	16	53	–	–	–	61.2	60.0
Full time .....	16	44	22	13	4	60.7	60.0
Part time .....	41	20	13	–	–	59.1	60.0
Union .....	22	43	12	15	7	60.4	60.0
Nonunion .....	13	43	31	11	2	60.9	60.0
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	15	42	26	14	3	61.0	60.0
Lowest 10 percent .....	–	38	30	–	–	61.4	60.0
Second 25 percent .....	16	47	21	12	3	60.4	60.0
Third 25 percent .....	15	43	24	13	4	61.3	60.0
Highest 25 percent .....	21	41	18	13	7	60.1	60.0
Highest 10 percent .....	20	49	18	–	–	59.2	60.0
<b>Establishment characteristics</b>							
Service-providing industries .....	17	43	22	13	5	60.7	60.0
Education and health services .....	17	41	24	12	5	60.7	60.0
Educational services .....	16	38	26	13	6	61.2	60.0
Elementary and secondary schools .....	18	31	29	15	7	61.4	62.0
Junior colleges, colleges, and universities .....	12	56	19	–	–	60.6	60.0
Health care and social assistance .....	21	60	–	5	–	58.1	60.0
Hospitals .....	–	55	–	6	–	57.4	60.0
Public administration .....	19	45	19	15	3	60.5	60.0
1 to 99 workers .....	–	38	–	17	–	61.9	60.0
1 to 49 workers .....	–	40	–	–	–	62.2	60.0
50 to 99 workers .....	–	36	–	–	–	61.6	60.0
100 workers or more .....	17	44	22	12	4	60.5	60.0
100 to 499 workers .....	21	44	15	15	5	60.2	60.0
500 workers or more .....	16	44	24	11	4	60.6	60.0

See footnotes at end of table.

**Table 30. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2016—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	54	23	—	—	61.0	60.0
Local government .....	19	40	22	14	5	60.6	60.0
<b>Geographic areas</b>							
Northeast .....	6	61	—	20	—	61.9	60.0
Middle Atlantic .....	7	64	—	18	—	61.5	60.0
South .....	10	44	37	—	—	60.7	60.0
South Atlantic .....	10	34	49	—	—	61.1	62.0
East South Central .....	—	62	—	—	—	59.9	60.0
West South Central .....	—	79	—	—	—	59.6	60.0
Midwest .....	30	37	12	10	11	59.5	60.0
East North Central .....	46	19	12	12	12	58.1	60.0
West North Central .....	—	61	—	7	—	61.4	60.0
West .....	—	44	21	23	—	61.7	60.0
Mountain .....	—	—	24	35	—	63.5	66.0
Pacific .....	18	51	18	—	—	60.3	60.0

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2016**

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 .....	2.0	2.7	2.3	1.9	1.0	0.4	0.0
<b>Worker characteristics</b>							
Management, professional, and related .....	1.9	3.0	2.6	1.7	1.4	0.5	0.0
Professional and related .....	2.0	3.2	2.9	1.7	1.6	0.5	0.0
Teachers .....	2.5	3.6	3.0	2.3	2.7	0.7	2.4
Primary, secondary, and special education school teachers .....	2.8	4.2	3.5	2.9	2.5	0.8	2.2
Service .....	3.2	3.2	2.1	2.5	1.7	0.6	0.0
Protective service .....	4.5	5.6	3.4	–	–	0.9	0.0
Sales and office .....	3.1	4.0	4.1	2.1	0.4	0.5	0.0
Office and administrative support .....	3.1	4.1	4.3	2.1	0.4	0.5	0.0
Natural resources, construction, and maintenance .....	3.4	5.3	4.7	–	–	0.7	0.0
Production, transportation, and material moving .....	4.5	6.9	–	–	–	1.3	0.0
Full time .....	1.9	2.7	2.3	1.9	1.0	0.4	0.0
Part time .....	6.7	5.2	3.7	–	–	1.3	0.0
Union .....	2.6	2.9	1.8	2.8	1.6	0.7	0.0
Nonunion .....	2.1	3.5	3.7	1.9	0.9	0.4	0.0
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	3.0	5.3	4.0	3.9	0.9	0.6	0.5
Lowest 10 percent .....	–	7.4	5.9	–	–	0.9	3.2
Second 25 percent .....	3.0	4.1	3.7	1.6	1.0	0.6	0.0
Third 25 percent .....	2.2	3.6	2.9	2.7	1.3	0.5	0.0
Highest 25 percent .....	2.1	2.3	2.3	1.7	2.2	0.5	0.0
Highest 10 percent .....	3.5	4.1	3.2	–	–	0.6	0.0
<b>Establishment characteristics</b>							
Service-providing industries .....	2.0	2.7	2.3	1.9	1.0	0.4	0.0
Education and health services .....	2.3	3.7	2.7	2.0	1.3	0.5	0.0
Educational services .....	2.5	3.6	3.1	2.2	1.5	0.6	0.5
Elementary and secondary schools .....	2.9	3.8	3.6	2.8	1.8	0.7	2.0
Junior colleges, colleges, and universities .....	3.0	6.1	3.6	–	–	0.4	0.0
Health care and social assistance .....	5.6	7.7	–	2.0	–	0.9	0.0
Hospitals .....	–	11.0	–	2.8	–	1.2	0.0
Public administration .....	3.2	4.1	3.4	3.6	1.2	0.6	0.0
1 to 99 workers .....	–	7.9	–	4.6	–	1.4	4.7
1 to 49 workers .....	–	8.9	–	–	–	1.3	4.4
50 to 99 workers .....	–	9.7	–	–	–	2.1	6.1
100 workers or more .....	1.8	2.6	2.5	1.8	1.1	0.4	0.0
100 to 499 workers .....	2.8	4.4	3.3	3.5	2.0	0.7	0.0
500 workers or more .....	2.0	3.1	2.8	1.7	1.1	0.4	0.0

See footnotes at end of table.

**Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2016—continued**

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 .....	2.9	7.1	4.5	—	—	0.4	0.0
Local government .....	2.1	2.7	2.3	2.4	1.3	0.5	0.0
<b>Geographic areas</b>							
Northeast .....	1.5	6.8	—	4.8	—	0.5	0.0
Middle Atlantic .....	1.9	5.4	—	2.9	—	0.4	0.0
South .....	2.1	4.1	4.8	—	—	0.4	0.7
South Atlantic .....	2.2	4.4	5.6	—	—	0.5	0.0
East South Central .....	—	12.5	—	—	—	2.0	0.0
West South Central .....	—	6.9	—	—	—	0.7	0.0
Midwest .....	5.5	5.9	3.0	1.7	2.5	1.0	0.0
East North Central .....	6.7	2.4	3.0	2.8	3.3	1.8	6.7
West North Central .....	—	6.7	—	2.0	—	0.5	0.0
West .....	—	6.3	3.9	5.3	—	0.7	3.5
Mountain .....	—	—	7.2	8.6	—	1.1	0.0
Pacific .....	1.5	3.5	2.6	—	—	0.3	0.0

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, March 2016**

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>1</sup>					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
<b>Worker characteristics</b>							
Management, professional, and related .....	68	–	3,900	5,000	6,000	9,000	32
Professional and related .....	66	–	3,900	5,000	6,000	9,000	34
Teachers .....	66	–	3,900	5,000	6,000	8,000	34
Primary, secondary, and special education school teachers .....	63	–	3,500	5,000	6,000	8,000	37
Service .....	64	–	4,000	5,000	7,000	10,000	36
Protective service .....	65	–	4,000	5,000	7,500	10,000	35
Sales and office .....	61	–	3,000	5,000	6,000	9,000	39
Office and administrative support .....	62	–	3,000	5,000	6,000	9,000	38
Natural resources, construction, and maintenance .....	65	–	3,333	5,000	7,000	10,000	35
Production, transportation, and material moving ...	80	–	3,102	5,000	7,500	10,000	20
Full time .....	67	–	3,900	5,000	6,000	10,000	33
Part time .....	48	–	4,500	5,000	6,000	–	52
Union .....	62	\$2,500	3,500	5,000	6,500	10,000	38
Nonunion .....	70	–	3,900	5,000	6,000	10,000	30
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	64	–	3,900	5,000	6,000	8,000	36
Lowest 10 percent .....	58	–	3,900	5,000	6,000	8,000	42
Second 25 percent .....	63	–	–	5,000	7,000	9,450	37
Third 25 percent .....	68	–	3,900	5,000	6,000	10,000	32
Highest 25 percent .....	69	–	4,000	5,000	7,000	10,000	31
Highest 10 percent .....	72	–	4,000	5,000	6,500	8,000	28
<b>Establishment characteristics</b>							
Service-providing industries .....	66	–	3,900	5,000	6,500	10,000	34
Education and health services .....	65	–	3,900	5,000	6,000	9,450	35
Educational services .....	66	–	3,900	5,000	6,000	9,100	34
Elementary and secondary schools .....	65	–	3,900	5,000	6,000	8,000	35
Health care and social assistance .....	57	800	4,000	5,000	7,000	–	43
Public administration .....	66	–	3,333	5,000	6,500	10,000	34
1 to 99 workers .....	62	3,000	3,900	5,000	5,000	7,000	38
1 to 49 workers .....	72	3,000	3,900	5,000	5,000	6,000	28
50 to 99 workers .....	52	–	–	5,000	5,000	–	48
100 workers or more .....	67	–	3,900	5,000	7,000	10,000	33
100 to 499 workers .....	59	–	4,000	5,000	6,000	10,000	41
500 workers or more .....	69	–	3,900	5,000	7,000	10,000	31

See footnotes at end of table.

**Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, March 2016—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 <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government .....	59	—	\$3,000	\$5,000	\$6,000	\$10,000	41
Local government .....	68	—	3,900	5,000	6,500	9,400	32
<b>Geographic areas</b>							
Northeast .....	83	—	4,000	5,000	6,500	10,000	17
Middle Atlantic .....	83	—	—	5,000	7,000	10,000	17
South .....	85	\$800	—	3,900	6,000	9,000	15
South Atlantic .....	84	800	—	3,900	—	9,000	16
Midwest .....	52	3,500	5,000	5,000	7,000	9,450	48
East North Central .....	46	3,000	4,500	5,000	7,500	10,000	54
West North Central .....	59	3,900	5,000	5,000	6,000	7,778	41
West .....	56	3,000	5,000	5,000	6,000	10,000	44
Mountain .....	47	—	5,000	5,500	6,500	9,000	53
Pacific .....	64	3,000	—	5,000	6,000	10,000	36

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, State and local government workers, March 2016**

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	3.8	–	\$437.04	\$0.00	\$806.32	\$971.62	3.8
<b>Worker characteristics</b>							
Management, professional, and related .....	3.7	–	339.05	0.00	133.79	839.61	3.7
Professional and related .....	3.8	–	523.99	0.00	117.75	807.11	3.8
Teachers .....	3.8	–	288.60	0.00	94.60	966.40	3.8
Primary, secondary, and special education school teachers .....	4.3	–	826.17	115.87	738.13	428.40	4.3
Service .....	4.0	–	277.43	0.00	643.11	0.00	4.0
Protective service .....	6.2	–	850.04	0.00	929.34	0.00	6.2
Sales and office .....	5.6	–	558.56	0.00	0.00	1,370.95	5.6
Office and administrative support .....	5.9	–	464.97	0.00	149.58	1,269.25	5.9
Natural resources, construction, and maintenance .....	5.1	–	869.58	133.79	1,185.39	2,033.17	5.1
Production, transportation, and material moving ...	5.8	–	851.88	964.78	679.97	0.00	5.8
Full time .....	3.8	–	490.93	0.00	816.00	1,080.07	3.8
Part time .....	6.5	–	935.10	0.00	1,667.46	–	6.5
Union .....	3.7	\$237.06	748.72	0.00	688.02	1,199.80	3.7
Nonunion .....	4.5	–	602.62	0.00	838.20	1,228.33	4.5
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	6.5	–	889.58	313.77	458.61	1,073.73	6.5
Lowest 10 percent .....	9.3	–	1,105.62	615.00	592.41	1,190.57	9.3
Second 25 percent .....	5.7	–	–	0.00	1,007.88	884.49	5.7
Third 25 percent .....	3.8	–	1,042.26	0.00	390.06	469.27	3.8
Highest 25 percent .....	2.9	–	566.68	0.00	440.13	568.57	2.9
Highest 10 percent .....	5.8	–	684.04	0.00	780.88	696.00	5.8
<b>Establishment characteristics</b>							
Service-providing industries .....	3.8	–	373.24	0.00	792.58	836.17	3.8
Education and health services .....	4.9	–	433.36	0.00	770.83	1,060.65	4.9
Educational services .....	5.0	–	474.78	0.00	449.83	1,040.33	5.0
Elementary and secondary schools .....	5.0	–	1,117.82	94.60	117.50	349.27	5.0
Health care and social assistance .....	6.6	191.09	958.64	189.21	877.33	–	6.6
Public administration .....	4.0	–	879.92	0.00	884.84	1,001.20	4.0
1 to 99 workers .....	10.2	548.99	483.13	66.90	0.00	1,301.49	10.2
1 to 49 workers .....	8.1	208.56	0.00	339.00	133.79	1,344.58	8.1
50 to 99 workers .....	12.9	–	–	66.90	327.72	–	12.9
100 workers or more .....	3.3	–	555.33	0.00	831.87	99.45	3.3
100 to 499 workers .....	4.2	–	870.36	0.00	1,364.40	828.34	4.2
500 workers or more .....	4.6	–	965.51	0.00	660.08	526.74	4.6

See footnotes at end of table.

**Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, State and local government workers, March 2016—continued**

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government .....	9.1	—	\$875.49	\$0.00	\$1,143.11	\$133.79	9.1
Local government .....	3.4	—	57.16	0.00	749.70	833.75	3.4
<b>Geographic areas</b>							
Northeast .....	4.1	—	1,107.32	0.00	680.99	2,821.72	4.1
Middle Atlantic .....	4.7	—	—	0.00	417.76	1,354.33	4.7
South .....	3.7	\$0.00	—	23.17	882.41	1,627.64	3.7
South Atlantic .....	4.6	0.00	—	0.00	—	1,594.30	4.6
Midwest .....	5.2	531.67	211.54	0.00	1,091.00	900.06	5.2
East North Central .....	6.1	401.37	594.58	605.88	676.33	0.00	6.1
West North Central .....	10.1	374.79	0.00	0.00	1,550.55	997.84	10.1
West .....	8.0	366.40	824.85	0.00	364.93	682.20	8.0
Mountain .....	13.9	—	0.00	473.02	936.54	1,714.66	13.9
Pacific .....	4.5	616.75	—	0.00	0.00	327.72	4.5

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 32. Leave benefits: Access, State and local government workers, March 2016**

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave <sup>1</sup>	
								Paid	Unpaid
All workers .....	67	90	59	58	85	91	76	16	94
<b>Worker characteristics</b>									
Management, professional, and related .....	55	91	42	63	87	92	75	17	95
Professional and related .....	49	91	35	64	87	92	74	16	95
Teachers .....	30	89	10	69	85	92	72	16	94
Primary, secondary, and special education school teachers .....	26	96	9	80	90	97	74	17	98
Service .....	78	86	76	51	82	88	74	15	93
Protective service .....	87	90	89	53	88	92	81	15	96
Sales and office .....	86	91	85	53	85	91	79	16	95
Office and administrative support .....	87	92	86	54	85	92	80	16	95
Natural resources, construction, and maintenance .....	96	96	97	47	87	93	85	15	94
Production, transportation, and material moving .....	74	89	64	63	80	88	74	16	94
Full time .....	74	98	66	64	92	97	82	17	98
Part time .....	28	43	21	28	50	57	41	12	75
Union .....	69	97	57	70	94	98	81	20	97
Nonunion .....	66	84	61	49	78	85	71	13	91
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	64	77	57	44	73	80	66	14	88
Lowest 10 percent .....	49	65	43	36	63	71	56	10	82
Second 25 percent .....	87	94	84	56	88	93	81	17	96
Third 25 percent .....	74	93	65	64	88	94	80	17	96
Highest 25 percent .....	48	97	35	70	93	97	77	17	98
Highest 10 percent .....	45	98	33	61	95	97	79	18	98
<b>Establishment characteristics</b>									
Service-providing industries .....	67	90	59	58	85	91	76	16	94
Education and health services .....	55	91	42	63	85	92	73	16	95
Educational services .....	49	91	35	64	85	93	74	15	95
Elementary and secondary schools .....	41	91	26	72	85	93	72	16	95
Junior colleges, colleges, and universities .....	78	90	63	37	87	90	81	12	95
Health care and social assistance .....	91	91	89	54	84	89	70	22	95
Hospitals .....	93	93	93	47	86	89	71	24	94
Public administration .....	88	89	88	53	86	90	81	16	93
1 to 99 workers .....	71	81	66	47	77	81	62	13	87
1 to 49 workers .....	69	74	68	39	69	75	59	14	83
50 to 99 workers .....	73	90	65	59	89	89	67	13	94
100 workers or more .....	67	91	58	60	87	92	78	17	95
100 to 499 workers .....	63	88	60	60	80	88	68	15	92
500 workers or more .....	68	92	58	60	89	94	81	17	96

See footnotes at end of table.

**Table 32. Leave benefits: Access, State and local government workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave <sup>1</sup>	
								Paid	Unpaid
State government .....	90	95	83	51	92	94	89	19	97
Local government .....	59	88	51	61	83	90	71	15	93
<b>Geographic areas</b>									
Northeast .....	60	90	55	74	91	92	76	10	94
New England .....	52	89	47	83	87	91	66	11	95
Middle Atlantic .....	63	91	58	70	93	92	79	10	94
South .....	69	91	61	53	82	91	82	16	95
South Atlantic .....	77	92	65	53	85	91	84	22	97
East South Central .....	72	93	63	38	84	91	86	–	91
West South Central .....	53	88	52	63	77	90	77	11	95
Midwest .....	67	87	55	58	80	88	64	21	90
East North Central .....	66	86	53	65	79	88	60	27	91
West North Central .....	69	90	58	48	82	88	71	–	90
West .....	70	91	64	55	92	94	77	16	96
Mountain .....	58	83	53	55	86	91	76	–	96
Pacific .....	74	94	68	55	94	95	77	18	96

<sup>1</sup> The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 32. Standard errors for leave benefits: Access, State and local government workers, March 2016**

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
All workers .....	1.0	0.6	1.0	1.4	1.0	0.7	1.0	1.1	0.5
<b>Worker characteristics</b>									
Management, professional, and related .....	1.5	0.8	1.2	1.6	1.1	0.8	1.0	1.1	0.6
Professional and related .....	1.6	0.7	1.2	1.6	1.2	0.8	1.0	1.2	0.5
Teachers .....	2.0	1.1	1.3	1.5	1.3	0.8	1.3	1.3	0.7
Primary, secondary, and special education school teachers .....	2.0	1.0	1.5	1.7	1.2	0.6	1.4	1.5	0.5
Service .....	1.6	1.3	1.5	2.1	1.4	1.2	1.5	1.3	1.1
Protective service .....	1.7	1.1	1.3	2.9	1.7	1.3	1.8	2.2	0.9
Sales and office .....	1.5	1.4	1.6	2.4	1.8	1.5	2.2	2.1	1.2
Office and administrative support .....	1.5	1.3	1.5	2.4	1.7	1.3	2.0	2.0	1.0
Natural resources, construction, and maintenance .....	1.6	1.7	1.6	3.6	2.4	2.1	2.7	2.2	1.8
Production, transportation, and material moving ...	2.9	3.1	4.1	5.0	4.9	5.0	4.7	2.8	2.0
Full time .....	1.1	0.4	0.9	1.7	0.8	0.6	0.9	1.1	0.4
Part time .....	1.9	2.2	2.0	2.0	2.7	2.5	2.5	1.7	2.3
Union .....	1.2	0.4	1.3	1.3	0.8	0.6	1.2	1.6	0.3
Nonunion .....	1.6	1.1	1.4	2.0	1.6	1.1	1.4	1.4	0.9
Average wage within the following categories: <sup>1</sup>									
Lowest 25 percent .....	1.5	1.5	1.8	2.1	1.9	1.6	1.9	1.6	1.1
Lowest 10 percent .....	2.6	2.8	2.7	3.0	2.7	2.5	3.3	1.9	2.0
Second 25 percent .....	1.1	0.8	1.2	2.2	1.2	0.9	1.4	1.6	0.6
Third 25 percent .....	2.0	1.4	2.0	2.3	1.8	1.8	1.7	1.4	1.4
Highest 25 percent .....	1.8	0.6	1.4	1.5	0.8	0.5	1.3	1.4	0.4
Highest 10 percent .....	2.6	0.5	1.9	2.5	1.0	0.8	1.6	1.6	0.5
<b>Establishment characteristics</b>									
Service-providing industries .....	1.0	0.6	1.0	1.4	1.0	0.7	1.0	1.1	0.5
Education and health services .....	1.5	0.6	1.3	1.7	1.3	0.9	1.1	1.3	0.5
Educational services .....	1.5	0.7	1.3	1.6	1.2	0.6	1.1	1.2	0.6
Elementary and secondary schools .....	1.6	0.9	1.3	1.7	1.3	0.6	1.3	1.4	0.7
Junior colleges, colleges, and universities .....	2.3	1.5	2.2	3.8	2.1	1.6	2.7	2.1	1.3
Health care and social assistance .....	1.4	1.4	1.6	4.1	4.4	4.7	3.2	4.3	2.0
Hospitals .....	1.6	1.7	1.6	5.1	6.6	7.0	4.3	6.3	2.5
Public administration .....	1.5	1.4	1.5	2.3	1.6	1.5	1.8	1.8	1.3
1 to 99 workers .....	2.9	2.7	3.1	3.5	2.7	2.9	3.4	2.6	2.6
1 to 49 workers .....	4.4	4.3	4.5	4.6	4.1	4.5	4.6	3.0	4.2
50 to 99 workers .....	3.4	1.7	3.8	5.2	1.8	2.6	4.7	3.7	1.7
100 workers or more .....	1.1	0.6	1.0	1.5	1.1	0.7	1.1	1.3	0.4
100 to 499 workers .....	2.3	1.4	1.9	2.7	2.3	1.7	2.6	2.1	1.1
500 workers or more .....	1.2	0.6	1.1	1.6	1.1	0.8	1.1	1.3	0.4

See footnotes at end of table.

**Table 32. Standard errors for leave benefits: Access, State and local government workers, March 2016—continued**

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
State government .....	1.3	0.8	1.3	3.2	2.0	1.8	1.6	2.5	0.7
Local government .....	1.1	0.8	1.1	1.5	1.1	0.8	1.2	1.2	0.6
<b>Geographic areas</b>									
Northeast .....	1.9	1.3	1.4	1.2	1.2	0.7	2.5	1.4	0.8
New England .....	5.2	3.1	3.1	2.9	3.5	1.6	3.1	3.0	2.3
Middle Atlantic .....	1.8	1.5	1.5	1.4	1.0	0.9	3.2	1.5	0.7
South .....	2.0	0.8	1.7	3.0	2.0	1.3	1.4	1.9	0.7
South Atlantic .....	2.6	1.1	2.4	3.9	3.1	1.7	2.2	2.8	0.8
East South Central .....	4.8	1.2	3.5	6.4	4.3	3.6	3.5	—	2.2
West South Central .....	3.6	1.9	2.9	5.0	3.5	2.2	1.8	3.1	1.1
Midwest .....	2.0	1.8	1.7	2.4	2.1	2.1	2.9	2.7	1.8
East North Central .....	2.5	2.7	1.9	2.6	2.4	2.1	3.2	2.1	2.3
West North Central .....	3.2	1.9	3.2	3.6	3.9	4.2	5.3	—	3.1
West .....	1.7	1.2	2.1	3.0	1.2	0.9	1.8	2.5	0.6
Mountain .....	3.2	3.1	4.5	5.7	2.9	2.3	3.5	—	1.3
Pacific .....	2.0	1.1	2.4	3.5	1.2	0.9	2.2	3.3	0.7

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 33. Paid holidays: Number of days provided, State and local government workers, March 2016**

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers .....	3	1	4	2	4	8	13	21	19	9	8	7	11	11
<b>Worker characteristics</b>														
Management, professional, and related .....	4	1	6	3	4	10	12	19	17	8	9	7	11	11
Professional and related .....	5	1	8	3	5	10	12	17	16	7	9	6	11	11
Teachers .....	11	-	13	-	6	12	11	11	8	3	10	9	10	10
Primary, secondary, and special education school teachers .....	14	-	19	-	-	6	12	11	5	-	-	8	9	10
Service .....	1	1	2	2	3	8	15	21	18	11	8	9	11	11
Protective service .....	-	1	-	-	2	9	16	26	21	13	7	4	11	11
Sales and office .....	-	-	2	2	5	7	14	22	24	10	8	6	11	11
Office and administrative support .....	-	-	2	2	4	7	14	22	24	10	9	6	11	11
Natural resources, construction, and maintenance .....	-	-	-	-	6	6	15	26	24	-	3	7	11	11
Production, transportation, and material moving .....	7	-	5	6	7	5	13	22	17	7	6	-	10	11
Full time .....	2	1	4	2	4	8	13	21	20	9	8	7	11	11
Part time .....	7	2	4	5	10	7	16	14	8	8	7	13	11	10
Union .....	2	1	5	2	2	6	12	22	23	11	7	8	11	11
Nonunion .....	3	1	3	3	6	11	15	20	16	8	9	6	11	11
Average wage within the following categories: <sup>1</sup>														
Lowest 25 percent .....	3	2	5	4	7	9	15	19	16	7	7	7	11	11
Lowest 10 percent .....	5	4	6	-	7	8	16	15	16	6	4	-	10	11
Second 25 percent .....	1	( <sup>2</sup> )	2	2	3	7	15	22	20	10	9	8	11	11
Third 25 percent .....	2	-	7	-	3	8	15	22	21	8	8	5	11	11
Highest 25 percent .....	5	1	2	3	3	9	9	19	20	11	8	9	11	11
Highest 10 percent .....	3	-	-	2	4	15	8	18	20	11	10	8	11	11
<b>Establishment characteristics</b>														
Service-providing industries .....	3	1	4	2	4	8	14	21	18	9	8	7	11	11
Education and health services .....	5	2	7	4	5	8	12	14	12	9	10	12	11	11
Educational services .....	6	2	7	3	5	8	12	14	9	8	10	15	11	11
Elementary and secondary schools .....	7	3	11	3	4	7	14	12	7	6	11	14	11	11
Junior colleges, colleges, and universities .....	2	-	1	-	-	10	10	-	12	12	9	17	12	11
Health care and social assistance .....	-	-	7	7	3	7	10	-	29	9	10	-	11	11
Hospitals .....	-	-	-	9	-	4	-	-	27	13	8	-	10	11
Public administration .....	( <sup>2</sup> )	( <sup>2</sup> )	-	-	2	9	15	28	26	10	7	2	11	11
1 to 99 workers .....	2	-	2	4	9	10	15	24	17	-	5	2	11	11
1 to 49 workers .....	-	-	-	-	-	6	18	28	18	-	5	3	11	11
50 to 99 workers .....	-	-	5	8	-	-	-	18	-	-	5	-	10	10
100 workers or more .....	3	1	4	2	3	8	13	20	19	9	9	8	11	11
100 to 499 workers .....	3	2	3	4	4	8	15	21	18	10	8	5	11	11
500 workers or more .....	3	1	5	2	3	8	13	20	19	9	9	9	11	11

See footnotes at end of table.

**Table 33. Paid holidays: Number of days provided, State and local government workers, March 2016—continued**

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
State government .....	1	—	—	1	3	11	11	25	21	10	10	6	12	11
Local government .....	4	1	6	3	5	7	15	19	18	9	7	7	11	11
<b>Geographic areas</b>														
Northeast .....	1	1	—	—	—	3	5	17	37	13	6	13	12	12
New England .....	—	—	—	—	—	—	—	16	33	25	2	—	12	12
Middle Atlantic .....	1	1	—	—	—	3	4	17	39	9	7	14	13	12
South .....	3	1	7	2	6	8	11	21	15	6	11	8	11	11
South Atlantic .....	1	—	10	—	2	—	12	24	19	7	9	4	11	11
East South Central .....	—	3	—	—	—	7	—	13	—	—	—	21	11	10
West South Central .....	2	—	4	—	6	7	7	21	12	6	25	7	11	11
Midwest .....	5	—	3	5	4	13	21	—	18	7	4	2	10	10
East North Central .....	5	—	3	4	3	16	23	10	16	9	6	—	10	10
West North Central .....	3	—	3	—	5	—	18	—	—	—	—	—	10	11
West .....	—	—	—	2	3	—	16	27	12	14	9	6	11	11
Mountain .....	—	—	—	—	—	3	35	22	14	—	—	7	11	11
Pacific .....	—	—	—	2	3	—	11	29	12	15	11	6	11	11

<sup>1</sup> 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 wage data for March 2016.

<sup>2</sup> 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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 33. Standard errors for paid holidays: Number of days provided, State and local government workers, March 2016**

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers .....	0.4	0.2	0.4	0.6	0.6	1.3	1.1	2.0	1.3	0.8	0.8	0.6	0.1	0.0
<b>Worker characteristics</b>														
Management, professional, and related .....	0.7	0.3	0.7	0.8	0.9	1.8	1.1	2.7	1.4	0.8	1.3	0.5	0.1	0.0
Professional and related .....	0.9	0.4	1.0	1.0	1.1	1.6	1.1	3.0	1.5	0.9	1.5	0.5	0.1	0.0
Teachers .....	2.1	–	2.0	–	2.5	2.5	1.8	2.8	1.1	0.7	3.0	2.1	0.3	1.0
Primary, secondary, and special education school teachers .....	2.9	–	3.0	–	–	1.5	2.3	3.0	1.0	–	–	1.0	0.4	1.5
Service .....	0.3	0.3	0.5	0.6	0.4	1.5	1.5	1.7	1.7	1.3	0.9	1.9	0.1	( <sup>1</sup> )
Protective service .....	–	0.2	–	–	0.8	2.5	2.4	2.6	2.5	1.8	1.3	1.9	0.1	( <sup>1</sup> )
Sales and office .....	–	–	0.5	0.5	0.9	1.5	2.0	2.5	2.6	1.1	1.0	1.2	0.1	0.2
Office and administrative support .....	–	–	0.5	0.5	0.9	1.6	2.1	2.6	2.5	1.2	1.0	1.3	0.1	0.4
Natural resources, construction, and maintenance .....	–	–	–	–	1.3	1.6	2.4	3.6	2.8	–	0.7	1.7	0.2	0.1
Production, transportation, and material moving .....	2.6	–	1.7	2.6	2.5	1.4	3.8	4.7	2.7	1.9	1.4	–	0.2	0.2
Full time .....	0.4	0.2	0.4	0.5	0.5	1.4	1.1	2.0	1.4	0.8	0.8	0.6	0.1	0.0
Part time .....	1.8	0.7	1.2	2.0	2.5	1.7	2.7	3.6	2.3	1.9	1.7	1.4	0.2	1.0
Union .....	0.6	0.3	0.7	0.7	0.6	1.5	1.1	2.4	1.7	1.0	0.9	0.7	0.1	0.3
Nonunion .....	0.6	0.4	0.6	0.7	1.1	1.9	2.0	2.4	1.6	1.1	1.3	1.0	0.1	0.0
Average wage within the following categories: <sup>2</sup>														
Lowest 25 percent .....	0.8	0.6	0.6	0.8	1.3	1.8	2.4	2.1	1.9	1.3	0.8	1.3	0.2	0.0
Lowest 10 percent .....	1.0	1.3	1.2	–	1.5	2.1	3.7	3.0	2.6	2.6	1.1	–	0.4	1.2
Second 25 percent .....	0.4	0.2	0.5	0.6	1.1	1.6	1.5	2.8	1.9	1.1	1.0	1.7	0.1	0.2
Third 25 percent .....	0.5	–	1.1	–	0.9	2.0	1.3	2.6	1.7	0.9	1.5	0.6	0.1	0.0
Highest 25 percent .....	1.1	0.4	0.5	1.6	0.7	1.3	0.9	2.6	1.5	1.2	1.4	1.5	0.2	0.1
Highest 10 percent .....	1.5	–	–	0.7	1.3	2.3	1.3	4.3	2.2	1.6	2.2	1.6	0.2	0.9
<b>Establishment characteristics</b>														
Service-providing industries .....	0.4	0.2	0.4	0.6	0.6	1.3	1.1	2.0	1.3	0.8	0.8	0.6	0.1	0.0
Education and health services .....	0.8	0.4	0.9	1.0	1.2	1.1	1.3	3.3	1.2	0.9	1.3	1.0	0.1	0.0
Educational services .....	1.0	0.5	0.9	1.1	1.4	1.3	1.4	2.8	0.9	0.9	1.5	1.2	0.1	0.0
Elementary and secondary schools .....	1.4	0.8	1.3	1.2	1.3	1.1	1.8	1.8	0.8	1.1	2.0	1.1	0.2	1.5
Junior colleges, colleges, and universities .....	0.9	–	0.2	–	–	2.9	2.4	–	2.2	1.6	1.9	2.7	0.2	1.0
Health care and social assistance .....	–	–	2.7	1.8	1.1	1.9	2.4	–	4.3	2.3	2.1	–	0.3	0.7
Hospitals .....	–	–	–	2.9	–	1.5	–	–	5.6	3.4	2.4	–	0.3	0.8
Public administration .....	0.1	0.1	–	–	0.7	2.8	1.8	2.4	2.3	1.2	1.0	0.8	0.1	0.0
1 to 99 workers .....	0.8	–	0.9	1.4	2.8	2.5	2.5	3.3	3.8	–	1.3	0.6	0.2	0.0
1 to 49 workers .....	–	–	–	–	–	1.6	3.5	5.7	4.3	–	1.8	0.7	0.2	0.0
50 to 99 workers .....	–	–	2.0	2.8	–	–	–	4.7	–	–	2.1	–	0.4	0.7
100 workers or more .....	0.5	0.3	0.5	0.6	0.6	1.3	1.1	2.2	1.4	0.8	0.9	0.6	0.1	0.0
100 to 499 workers .....	0.9	0.7	1.0	1.4	0.9	1.7	2.2	2.8	2.2	1.7	1.4	1.0	0.2	0.0
500 workers or more .....	0.5	0.2	0.6	0.5	0.7	1.4	1.1	2.5	1.6	0.8	1.1	0.8	0.1	0.0

See footnotes at end of table.

**Table 33. Standard errors for paid holidays: Number of days provided, State and local government workers, March 2016—continued**

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
State government .....	0.2	—	—	0.5	1.6	3.0	1.7	4.8	2.9	1.5	1.3	1.4	0.1	0.3
Local government .....	0.7	0.4	0.7	0.8	0.7	0.8	1.4	1.5	1.1	0.8	1.0	0.5	0.1	0.0
<b>Geographic areas</b>														
Northeast .....	0.6	0.1	—	—	—	0.5	1.1	2.3	2.4	1.7	1.0	1.0	0.1	0.0
New England .....	—	—	—	—	—	—	—	4.7	7.8	7.2	0.7	—	0.2	0.0
Middle Atlantic .....	0.6	0.1	—	—	—	0.5	0.9	2.7	2.0	0.9	1.3	0.5	0.1	0.0
South .....	0.8	0.4	0.9	0.6	1.2	2.3	2.0	2.4	1.9	1.4	1.7	1.3	0.1	0.0
South Atlantic .....	0.5	—	1.2	—	0.8	—	2.2	3.5	3.0	2.1	2.4	1.4	0.2	0.0
East South Central .....	—	1.4	—	—	—	2.4	—	3.5	—	—	—	5.2	0.3	1.1
West South Central .....	1.1	—	1.6	—	1.9	0.8	2.6	4.5	3.3	1.9	3.8	1.3	0.2	0.8
Midwest .....	1.1	—	0.9	2.1	0.8	2.3	2.1	—	3.9	1.1	1.1	0.6	0.2	0.7
East North Central .....	1.6	—	1.2	1.3	0.9	2.7	2.6	2.0	3.4	1.4	1.7	—	0.2	0.0
West North Central .....	1.0	—	1.3	—	1.6	—	3.0	—	—	—	—	—	0.3	0.7
West .....	—	—	—	0.6	1.2	—	2.7	3.6	1.3	1.9	1.7	0.7	0.2	0.0
Mountain .....	—	—	—	—	—	1.5	5.8	4.1	3.8	—	—	2.2	0.3	1.2
Pacific .....	—	—	—	0.7	0.5	—	2.2	4.5	1.4	1.8	2.1	0.4	0.2	0.0

<sup>1</sup> Less than 0.05.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 34. Paid sick leave: Type of provision, State and local government workers, March 2016**

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year <sup>1</sup>	As needed <sup>2</sup>	As part of consolidated leave plan <sup>3</sup>
All workers .....	87	2	11
<b>Worker characteristics</b>			
Management, professional, and related .....	87	2	11
Professional and related .....	87	2	11
Teachers .....	89	2	8
Primary, secondary, and special education school teachers .....	90	1	8
Service .....	85	3	12
Protective service .....	84	5	11
Sales and office .....	86	3	11
Office and administrative support .....	86	3	11
Natural resources, construction, and maintenance .....	88	—	—
Production, transportation, and material moving .....	83	—	—
Full time .....	86	2	11
Part time .....	88	2	10
Union .....	89	2	9
Nonunion .....	84	2	14
Average wage within the following categories: <sup>4</sup>			
Lowest 25 percent .....	86	1	13
Lowest 10 percent .....	87	—	—
Second 25 percent .....	87	2	11
Third 25 percent .....	84	3	13
Highest 25 percent .....	89	2	8
Highest 10 percent .....	91	2	7
<b>Establishment characteristics</b>			
Service-providing industries .....	86	2	11
Education and health services .....	88	2	10
Educational services .....	91	2	8
Elementary and secondary schools .....	90	1	8
Junior colleges, colleges, and universities .....	91	3	6
Health care and social assistance .....	72	3	25
Hospitals .....	69	5	27
Public administration .....	84	3	13
1 to 99 workers .....	84	3	13
1 to 49 workers .....	84	—	—
50 to 99 workers .....	84	—	—
100 workers or more .....	87	2	11
100 to 499 workers .....	88	2	10
500 workers or more .....	87	2	11

See footnotes at end of table.

**Table 34. Paid sick leave: Type of provision, State and local government workers, March 2016—continued**

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year <sup>1</sup>	As needed <sup>2</sup>	As part of consolidated leave plan <sup>3</sup>
State government .....	90	2	8
Local government .....	85	2	13
<b>Geographic areas</b>			
Northeast .....	94	4	2
New England .....	96	—	—
Middle Atlantic .....	93	5	2
South .....	86	1	13
South Atlantic .....	85	—	—
East South Central .....	87	2	11
West South Central .....	85	2	13
Midwest .....	87	2	11
East North Central .....	90	2	8
West North Central .....	83	—	—
West .....	82	2	16
Mountain .....	83	—	—
Pacific .....	81	—	—

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

<sup>2</sup> Plan does not specify maximum number of days.

<sup>3</sup> A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business.

<sup>4</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 34. Standard errors for paid sick leave: Type of provision, State and local government workers, March 2016**

Characteristics	Sick leave provision		
	Fixed number of days per year <sup>1</sup>	As needed <sup>2</sup>	As part of consolidated leave plan <sup>3</sup>
All workers .....	0.8	0.3	0.8
<b>Worker characteristics</b>			
Management, professional, and related .....	1.0	0.4	0.9
Professional and related .....	1.0	0.4	1.0
Teachers .....	1.2	0.7	1.0
Primary, secondary, and special education school teachers .....	1.2	0.5	1.1
Service .....	1.4	0.5	1.3
Protective service .....	2.1	0.8	1.8
Sales and office .....	1.6	0.9	1.3
Office and administrative support .....	1.6	0.8	1.3
Natural resources, construction, and maintenance	2.2	–	–
Production, transportation, and material moving ...	3.8	–	–
Full time .....	0.8	0.3	0.8
Part time .....	2.4	0.8	2.3
Union .....	0.9	0.5	0.8
Nonunion .....	1.4	0.5	1.3
Average wage within the following categories: <sup>4</sup>			
Lowest 25 percent .....	1.6	0.4	1.6
Lowest 10 percent .....	2.4	–	–
Second 25 percent .....	1.1	0.5	1.0
Third 25 percent .....	1.4	0.7	1.3
Highest 25 percent .....	0.9	0.4	0.8
Highest 10 percent .....	1.2	0.6	1.1
<b>Establishment characteristics</b>			
Service-providing industries .....	0.9	0.3	0.8
Education and health services .....	1.0	0.4	0.9
Educational services .....	1.0	0.4	0.9
Elementary and secondary schools .....	1.1	0.4	1.1
Junior colleges, colleges, and universities	1.8	1.1	1.4
Health care and social assistance .....	2.9	0.6	2.9
Hospitals .....	4.0	1.1	4.2
Public administration .....	1.6	0.6	1.4
1 to 99 workers .....	2.3	1.4	2.2
1 to 49 workers .....	4.3	–	–
50 to 99 workers .....	3.5	–	–
100 workers or more .....	0.9	0.3	0.8
100 to 499 workers .....	1.9	0.6	1.9
500 workers or more .....	1.0	0.3	1.0

See footnotes at end of table.

**Table 34. Standard errors for paid sick leave: Type of provision, State and local government workers, March 2016—continued**

Characteristics	Sick leave provision		
	Fixed number of days per year <sup>1</sup>	As needed <sup>2</sup>	As part of consolidated leave plan <sup>3</sup>
State government .....	1.1	0.8	0.9
Local government .....	1.0	0.4	1.0
<b>Geographic areas</b>			
Northeast .....	1.2	0.9	0.7
New England .....	2.0	—	—
Middle Atlantic .....	1.5	1.3	0.5
South .....	1.6	0.4	1.6
South Atlantic .....	2.5	—	—
East South Central .....	2.8	0.9	3.0
West South Central .....	2.8	0.9	2.6
Midwest .....	1.6	0.6	1.6
East North Central .....	2.2	0.8	2.4
West North Central .....	2.7	—	—
West .....	2.0	0.9	1.9
Mountain .....	5.0	—	—
Pacific .....	2.0	—	—

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

<sup>2</sup> Plan does not specify maximum number of days.

<sup>3</sup> A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business.

<sup>4</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 35. Paid sick leave: Number of annual days by service requirement,<sup>1</sup> State and local government workers, March 2016**

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

Characteristics	Paid sick leave days by length of service <sup>2</sup>					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
<b>After 1 year</b>							
All workers .....	7	15	61	17	( <sup>3</sup> )	11	12
Full time .....	7	14	61	17	( <sup>3</sup> )	11	12
Part time .....	–	23	52	13	–	10	10
Union .....	6	10	64	19	( <sup>3</sup> )	12	12
Nonunion .....	9	20	57	14	( <sup>3</sup> )	11	12
1 to 99 workers .....	–	21	56	20	–	12	12
1 to 49 workers .....	–	16	59	22	–	12	12
50 to 99 workers .....	–	26	52	19	–	11	12
100 workers or more .....	8	14	61	16	( <sup>3</sup> )	11	12
100 to 499 workers .....	6	13	62	18	1	12	12
500 workers or more .....	8	14	61	16	( <sup>3</sup> )	11	12
<b>After 5 years</b>							
All workers .....	7	14	59	19	( <sup>3</sup> )	12	12
Full time .....	7	14	59	20	( <sup>3</sup> )	12	12
Part time .....	–	23	54	13	–	10	11
Union .....	6	10	62	22	( <sup>3</sup> )	12	12
Nonunion .....	8	20	56	16	( <sup>3</sup> )	11	12
1 to 99 workers .....	–	20	56	21	–	12	12
1 to 49 workers .....	–	15	57	25	–	12	12
50 to 99 workers .....	–	25	55	–	–	11	12
100 workers or more .....	8	14	59	19	( <sup>3</sup> )	12	12
100 to 499 workers .....	6	13	58	22	1	12	12
500 workers or more .....	8	14	60	18	( <sup>3</sup> )	11	12

See footnotes at end of table.

**Table 35. Paid sick leave: Number of annual days by service requirement,<sup>1</sup> State and local government workers, March 2016—continued**

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

Characteristics	Paid sick leave days by length of service <sup>2</sup>					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
<b>After 10 years</b>							
All workers .....	7	15	58	20	( <sup>3</sup> )	12	12
Full time .....	7	14	58	21	( <sup>3</sup> )	12	12
Part time .....	—	22	54	13	—	10	11
Union .....	6	9	61	23	( <sup>3</sup> )	12	12
Nonunion .....	8	20	55	16	( <sup>3</sup> )	11	12
1 to 99 workers .....	—	19	56	22	—	12	12
1 to 49 workers .....	—	14	58	26	—	13	12
50 to 99 workers .....	—	25	55	—	—	11	12
100 workers or more .....	8	14	58	20	( <sup>3</sup> )	12	12
100 to 499 workers .....	6	12	58	23	1	12	12
500 workers or more .....	8	15	58	19	( <sup>3</sup> )	12	12
<b>After 20 years</b>							
All workers .....	7	15	58	20	1	12	12
Full time .....	7	14	58	20	1	12	12
Part time .....	—	22	54	14	—	10	11
Union .....	6	9	61	23	2	12	12
Nonunion .....	8	20	54	16	1	11	12
1 to 99 workers .....	—	19	56	21	—	12	12
1 to 49 workers .....	—	14	58	24	—	13	12
50 to 99 workers .....	—	25	55	—	—	11	12
100 workers or more .....	7	14	58	19	1	12	12
100 to 499 workers .....	6	12	58	21	2	12	12
500 workers or more .....	8	15	58	19	1	12	12

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

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

<sup>3</sup> 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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,<sup>1</sup> State and local government workers, March 2016**

Characteristics	Paid sick leave days by length of service <sup>2</sup>					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
<b>After 1 year</b>							
All workers .....	0.8	1.0	1.7	1.6	0.1	0.2	0.0
Full time .....	0.9	1.1	1.8	1.7	0.1	0.2	0.0
Part time .....	–	2.2	3.3	2.4	–	0.3	0.6
Union .....	0.8	0.9	2.1	2.1	0.1	0.2	0.0
Nonunion .....	1.5	1.7	2.7	1.8	0.1	0.2	0.0
1 to 99 workers .....	–	3.1	3.6	3.5	–	0.3	( <sup>3</sup> )
1 to 49 workers .....	–	3.8	5.5	4.2	–	0.5	( <sup>3</sup> )
50 to 99 workers .....	–	5.4	5.4	5.5	–	0.4	1.2
100 workers or more .....	0.9	1.1	1.9	1.8	0.1	0.2	0.0
100 to 499 workers .....	1.2	2.4	2.4	2.2	0.3	0.3	0.0
500 workers or more .....	1.2	1.2	2.2	2.0	0.1	0.2	0.0
<b>After 5 years</b>							
All workers .....	0.8	1.1	1.6	1.5	0.1	0.2	0.0
Full time .....	0.9	1.1	1.7	1.6	0.1	0.2	0.0
Part time .....	–	2.3	3.1	2.3	–	0.3	0.6
Union .....	0.8	0.9	2.0	2.0	0.1	0.1	0.0
Nonunion .....	1.5	1.8	2.4	1.7	0.1	0.2	0.0
1 to 99 workers .....	–	3.2	3.6	3.4	–	0.3	( <sup>3</sup> )
1 to 49 workers .....	–	3.7	5.3	4.2	–	0.4	( <sup>3</sup> )
50 to 99 workers .....	–	5.4	5.2	–	–	0.4	1.0
100 workers or more .....	0.9	1.1	1.7	1.7	0.1	0.2	0.0
100 to 499 workers .....	1.2	2.5	2.6	2.7	0.3	0.3	0.0
500 workers or more .....	1.2	1.2	1.9	1.7	0.1	0.2	0.0

See footnotes at end of table.

**Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,<sup>1</sup> State and local government workers, March 2016—continued**

Characteristics	Paid sick leave days by length of service <sup>2</sup>					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
<b>After 10 years</b>							
All workers .....	0.8	1.3	1.6	1.6	0.1	0.2	0.0
Full time .....	0.9	1.4	1.7	1.6	0.1	0.2	0.0
Part time .....	–	2.3	3.2	2.3	–	0.3	0.5
Union .....	0.8	0.9	2.0	2.0	0.1	0.2	0.0
Nonunion .....	1.5	2.4	2.3	1.7	0.1	0.2	0.0
1 to 99 workers .....	–	3.2	3.6	3.5	–	0.3	( <sup>3</sup> )
1 to 49 workers .....	–	3.8	5.4	4.4	–	0.5	0.2
50 to 99 workers .....	–	5.4	5.2	–	–	0.4	1.0
100 workers or more .....	0.9	1.4	1.8	1.7	0.1	0.2	0.0
100 to 499 workers .....	1.2	2.6	2.7	2.9	0.3	0.3	0.0
500 workers or more .....	1.2	1.6	2.0	1.8	0.1	0.2	0.0
<b>After 20 years</b>							
All workers .....	0.8	1.3	1.7	1.7	0.4	0.2	0.0
Full time .....	0.9	1.4	1.7	1.8	0.4	0.2	0.0
Part time .....	–	2.3	3.2	2.3	–	0.3	0.5
Union .....	0.7	0.9	2.1	2.1	0.7	0.2	0.0
Nonunion .....	1.5	2.4	2.3	1.8	0.2	0.2	0.0
1 to 99 workers .....	–	3.2	3.6	3.3	–	0.4	( <sup>3</sup> )
1 to 49 workers .....	–	3.8	5.4	4.2	–	0.5	0.2
50 to 99 workers .....	–	5.4	5.2	–	–	0.4	1.0
100 workers or more .....	0.9	1.4	1.8	1.9	0.4	0.2	0.0
100 to 499 workers .....	1.2	2.6	2.7	2.8	0.9	0.3	0.0
500 workers or more .....	1.2	1.6	2.0	2.0	0.3	0.2	0.0

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

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

<sup>3</sup> Less than 0.05.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 36. Paid sick leave: Carryover provisions, State and local government workers, March 2016**

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

Characteristics	Carryover provision <sup>1</sup>			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers .....	92	63	29	8
<b>Worker characteristics</b>				
Management, professional, and related .....	92	62	30	8
Professional and related .....	92	61	31	8
Teachers .....	90	57	32	10
Primary, secondary, and special education school teachers .....	89	56	33	11
Service .....	92	66	26	8
Protective service .....	91	65	27	9
Sales and office .....	93	64	29	7
Office and administrative support .....	93	64	30	7
Natural resources, construction, and maintenance .....	–	61	–	–
Production, transportation, and material moving ...	96	61	35	4
Full time .....	92	62	30	8
Part time .....	94	67	28	6
Union .....	94	66	28	6
Nonunion .....	90	59	30	10
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	92	61	31	8
Lowest 10 percent .....	91	58	33	9
Second 25 percent .....	93	64	29	7
Third 25 percent .....	92	65	27	8
Highest 25 percent .....	91	61	31	9
Highest 10 percent .....	91	59	32	9
<b>Establishment characteristics</b>				
Service-providing industries .....	92	62	30	8
Education and health services .....	91	61	30	9
Educational services .....	91	61	30	9
Elementary and secondary schools .....	90	59	32	10
Junior colleges, colleges, and universities .....	93	70	23	7
Health care and social assistance .....	90	59	31	10
Hospitals .....	–	64	–	–
Public administration .....	95	67	28	5
1 to 99 workers .....	89	50	39	11
1 to 49 workers .....	–	53	–	–
50 to 99 workers .....	–	46	–	–
100 workers or more .....	92	64	28	8
100 to 499 workers .....	93	49	43	7
500 workers or more .....	92	69	23	8

See footnotes at end of table.

**Table 36. Paid sick leave: Carryover provisions, State and local government workers, March 2016—continued**

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

Characteristics	Carryover provision <sup>1</sup>			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
State government .....	95	75	20	5
Local government .....	91	58	33	9
<b>Geographic areas</b>				
Northeast .....	94	59	35	6
New England .....	95	48	47	5
Middle Atlantic .....	94	64	30	6
South .....	88	63	25	12
South Atlantic .....	88	69	19	12
East South Central .....	—	58	—	—
West South Central .....	87	55	32	13
Midwest .....	94	51	43	6
East North Central .....	93	53	39	7
West North Central .....	95	46	49	5
West .....	96	78	18	4
Mountain .....	—	66	—	—
Pacific .....	96	82	13	4

<sup>1</sup> Plans that allow employees to accumulate unused sick leave from year to year.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 36. Standard errors for paid sick leave: Carryover provisions, State and local government workers, March 2016**

Characteristics	Carryover provision <sup>1</sup>			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers .....	0.8	1.6	1.4	0.8
<b>Worker characteristics</b>				
Management, professional, and related .....	0.8	1.7	1.6	0.8
Professional and related .....	0.9	1.8	1.7	0.9
Teachers .....	1.2	1.9	1.9	1.2
Primary, secondary, and special education school teachers .....	1.3	2.3	2.2	1.3
Service .....	1.6	2.2	1.8	1.6
Protective service .....	2.6	3.3	3.0	2.6
Sales and office .....	1.1	2.7	2.5	1.1
Office and administrative support .....	1.2	2.8	2.6	1.2
Natural resources, construction, and maintenance .....	—	3.7	—	—
Production, transportation, and material moving ...	1.0	4.5	4.4	1.0
Full time .....	0.9	1.7	1.5	0.9
Part time .....	2.2	2.8	2.4	2.2
Union .....	0.8	1.5	1.5	0.8
Nonunion .....	1.4	2.7	2.0	1.4
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	1.6	2.5	2.0	1.6
Lowest 10 percent .....	2.4	3.6	3.6	2.4
Second 25 percent .....	1.3	2.5	2.3	1.3
Third 25 percent .....	1.5	2.5	2.2	1.5
Highest 25 percent .....	0.9	1.3	1.2	0.9
Highest 10 percent .....	1.4	2.2	1.9	1.4
<b>Establishment characteristics</b>				
Service-providing industries .....	0.8	1.6	1.4	0.8
Education and health services .....	1.0	1.8	1.6	1.0
Educational services .....	1.0	1.8	1.7	1.0
Elementary and secondary schools .....	1.1	2.1	2.1	1.1
Junior colleges, colleges, and universities .....	2.3	3.6	2.5	2.3
Health care and social assistance .....	2.4	4.7	4.1	2.4
Hospitals .....	—	6.2	—	—
Public administration .....	1.1	2.5	2.3	1.1
1 to 99 workers .....	2.6	4.8	4.4	2.6
1 to 49 workers .....	—	7.1	—	—
50 to 99 workers .....	—	7.7	—	—
100 workers or more .....	0.8	1.6	1.4	0.8
100 to 499 workers .....	1.1	3.4	3.2	1.1
500 workers or more .....	1.0	1.6	1.5	1.0

See footnotes at end of table.

**Table 36. Standard errors for paid sick leave: Carryover provisions, State and local government workers, March 2016—continued**

Characteristics	Carryover provision <sup>1</sup>			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
State government .....	1.6	3.4	2.7	1.6
Local government .....	0.8	1.5	1.5	0.8
<b>Geographic areas</b>				
Northeast .....	1.4	2.0	1.7	1.4
New England .....	2.1	4.0	4.5	2.1
Middle Atlantic .....	1.8	2.4	1.5	1.8
South .....	1.8	3.3	2.8	1.8
South Atlantic .....	2.1	4.4	4.4	2.1
East South Central .....	—	8.1	—	—
West South Central .....	2.5	5.7	4.4	2.5
Midwest .....	0.9	3.5	3.2	0.9
East North Central .....	1.0	3.0	2.6	1.0
West North Central .....	1.5	8.3	7.7	1.5
West .....	0.7	2.4	2.6	0.7
Mountain .....	—	3.4	—	—
Pacific .....	0.7	2.9	2.8	0.7

<sup>1</sup> Plans that allow employees to accumulate unused sick leave from year to year.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 37. Paid sick leave: Limit on days accumulated, State and local government workers, March 2016**

(Includes workers in sick leave plans<sup>1</sup> that specify a fixed number of days and limit the number of accumulated carryover days)

Characteristics	Limit on paid sick leave days accumulated <sup>2</sup>					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	43	90	130	180	240	138
<b>Worker characteristics</b>						
Management, professional, and related .....	50	100	139	180	230	143
Professional and related .....	60	100	145	180	230	145
Teachers .....	60	100	160	180	240	149
Primary, secondary, and special education school teachers .....	60	100	150	180	240	148
Service .....	30	60	120	180	225	123
Protective service .....	30	–	120	180	234	124
Sales and office .....	40	90	121	180	240	139
Office and administrative support .....	45	90	120	180	240	139
Natural resources, construction, and maintenance .....	–	–	–	–	–	124
Production, transportation, and material moving ...	–	–	135	200	250	146
Full time .....	43	90	130	180	240	138
Part time .....	–	93	130	180	250	146
Union .....	80	120	160	200	250	160
Nonunion .....	30	60	120	180	200	117
Average wage within the following categories: <sup>3</sup>						
Lowest 25 percent .....	30	60	120	180	200	116
Lowest 10 percent .....	30	50	100	150	199	107
Second 25 percent .....	45	90	130	180	240	139
Third 25 percent .....	45	89	120	180	240	135
Highest 25 percent .....	60	120	160	181	240	157
Highest 10 percent .....	90	125	160	200	250	162
<b>Establishment characteristics</b>						
Service-providing industries .....	43	90	130	180	240	138
Education and health services .....	56	100	145	180	240	146
Educational services .....	53	100	145	180	240	146
Elementary and secondary schools .....	50	90	135	180	240	144
Junior colleges, colleges, and universities .....	90	130	165	180	200	160
Health care and social assistance .....	–	90	–	180	225	150
Hospitals .....	–	–	–	–	–	137
Public administration .....	30	60	120	180	212	121
1 to 99 workers .....	30	60	–	120	180	99
1 to 49 workers .....	–	–	–	–	–	98
50 to 99 workers .....	–	–	–	–	–	100
100 workers or more .....	45	90	140	180	240	145
100 to 499 workers .....	35	80	120	180	219	131
500 workers or more .....	60	110	150	200	240	153

See footnotes at end of table.

**Table 37. Paid sick leave: Limit on days accumulated, State and local government workers, March 2016—continued**

(Includes workers in sick leave plans<sup>1</sup> that specify a fixed number of days and limit the number of accumulated carryover days)

Characteristics	Limit on paid sick leave days accumulated <sup>2</sup>					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government .....	—	120	180	180	240	161
Local government .....	40	90	120	180	230	133
<b>Geographic areas</b>						
Northeast .....	105	150	175	200	250	176
New England .....	105	120	165	200	219	161
Middle Atlantic .....	—	160	180	200	300	184
South .....	30	70	120	180	240	125
South Atlantic .....	60	90	120	180	180	126
East South Central .....	—	—	—	—	—	147
West South Central .....	25	—	100	175	—	108
Midwest .....	45	80	120	180	205	131
East North Central .....	45	100	120	180	255	145
West North Central .....	45	—	120	145	180	113
West .....	—	—	120	156	200	122
Mountain .....	—	—	—	—	—	117
Pacific .....	—	100	125	—	200	126

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

<sup>2</sup> 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.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 37. Standard errors for paid sick leave: Limit on days accumulated, State and local government workers, March 2016**

Characteristics	Limit on paid sick leave days accumulated <sup>1</sup>					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	4.6	0.0	10.5	0.0	17.1	2.9
<b>Worker characteristics</b>						
Management, professional, and related .....	10.7	11.9	11.0	0.0	23.5	3.5
Professional and related .....	7.1	9.3	11.9	0.0	24.0	3.6
Teachers .....	2.2	14.7	17.5	0.0	27.1	4.7
Primary, secondary, and special education school teachers .....	9.1	12.7	22.2	6.8	7.9	5.4
Service .....	0.9	5.3	5.3	8.5	20.1	5.8
Protective service .....	2.6	–	11.3	28.5	25.1	8.1
Sales and office .....	9.4	0.0	5.8	6.2	4.9	6.2
Office and administrative support .....	10.1	0.0	5.8	4.8	4.9	6.2
Natural resources, construction, and maintenance .....	–	–	–	–	–	7.6
Production, transportation, and material moving .....	–	–	14.8	23.2	20.6	10.8
Full time .....	4.6	0.0	11.5	0.0	20.3	3.1
Part time .....	–	16.7	11.1	26.9	25.2	9.5
Union .....	11.7	0.0	12.5	5.8	5.9	3.7
Nonunion .....	0.7	1.7	6.1	8.9	36.0	3.7
Average wage within the following categories: <sup>2</sup>						
Lowest 25 percent .....	1.2	2.2	8.4	20.3	25.4	4.7
Lowest 10 percent .....	2.4	10.2	20.3	41.4	31.0	6.9
Second 25 percent .....	4.4	0.0	13.1	2.4	15.1	4.8
Third 25 percent .....	8.7	12.2	3.7	0.0	6.2	5.6
Highest 25 percent .....	17.3	0.0	5.4	16.2	15.6	4.3
Highest 10 percent .....	8.4	9.0	0.5	22.6	30.6	4.2
<b>Establishment characteristics</b>						
Service-providing industries .....	4.9	0.0	10.7	0.0	16.8	3.0
Education and health services .....	8.1	12.9	10.6	0.1	18.9	3.8
Educational services .....	9.9	10.3	10.5	0.0	17.1	3.7
Elementary and secondary schools .....	10.6	11.0	14.5	0.1	9.7	4.8
Junior colleges, colleges, and universities .....	12.2	14.8	19.5	6.6	56.6	5.1
Health care and social assistance .....	–	15.0	–	25.9	59.4	13.3
Hospitals .....	–	–	–	–	–	9.9
Public administration .....	4.2	10.8	0.0	23.4	27.5	5.8
1 to 99 workers .....	6.8	7.0	–	1.5	5.2	5.1
1 to 49 workers .....	–	–	–	–	–	7.2
50 to 99 workers .....	–	–	–	–	–	9.0
100 workers or more .....	3.2	7.6	9.0	0.0	4.4	3.4
100 to 499 workers .....	8.7	13.1	0.0	0.7	24.9	6.4
500 workers or more .....	4.4	14.2	12.8	19.8	1.3	4.1

See footnotes at end of table.

**Table 37. Standard errors for paid sick leave: Limit on days accumulated, State and local government workers, March 2016—continued**

Characteristics	Limit on paid sick leave days accumulated <sup>1</sup>					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government .....	—	2.9	13.0	9.3	62.6	6.6
Local government .....	7.3	9.0	0.7	0.0	14.3	3.4
<b>Geographic areas</b>						
Northeast .....	10.1	19.4	16.1	1.3	59.0	5.5
New England .....	8.3	0.0	26.5	18.7	30.7	11.9
Middle Atlantic .....	—	0.0	15.9	18.0	10.7	4.7
South .....	4.0	16.1	3.3	0.0	67.8	4.9
South Atlantic .....	1.9	4.5	28.9	0.0	2.8	6.0
East South Central .....	—	—	—	—	—	12.5
West South Central .....	6.3	—	24.9	48.3	—	10.2
Midwest .....	2.7	15.1	0.0	20.2	23.2	5.0
East North Central .....	8.3	7.1	0.0	5.6	55.8	8.0
West North Central .....	5.7	—	5.1	32.2	0.0	5.8
West .....	—	—	4.1	43.2	33.8	6.9
Mountain .....	—	—	—	—	—	9.8
Pacific .....	—	23.0	7.3	—	27.1	8.9

<sup>1</sup> 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.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 38. Paid vacations: Number of annual days by service requirement,<sup>1</sup> State and local government workers, March 2016**

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service <sup>2</sup>						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
<b>After 1 year</b>								
All workers .....	3	11	58	18	9	1	13	12
Full time .....	2	10	59	18	9	1	13	12
Part time .....	10	25	45	13	–	–	10	10
Union .....	3	13	61	16	6	1	12	11
Nonunion .....	3	9	56	20	11	1	13	12
1 to 99 workers .....	–	13	62	15	6	–	12	12
1 to 49 workers .....	2	15	67	–	7	–	12	11
50 to 99 workers .....	6	–	54	25	4	–	12	12
100 workers or more .....	3	10	58	18	9	1	13	12
100 to 499 workers .....	2	15	61	14	7	1	12	12
500 workers or more .....	3	9	57	20	10	2	13	12
<b>After 5 years</b>								
All workers .....	2	5	26	50	13	5	16	15
Full time .....	1	4	25	51	14	5	16	15
Part time .....	9	12	43	27	–	–	13	12
Union .....	2	7	21	54	11	5	15	15
Nonunion .....	2	3	30	46	15	5	16	15
1 to 99 workers .....	–	4	34	51	8	–	15	15
1 to 49 workers .....	–	–	37	48	8	–	15	15
50 to 99 workers .....	–	–	28	55	8	–	15	15
100 workers or more .....	2	5	24	49	14	5	16	15
100 to 499 workers .....	–	–	33	49	9	5	15	15
500 workers or more .....	2	5	22	50	16	6	16	15

See footnotes at end of table.

**Table 38. Paid vacations: Number of annual days by service requirement,<sup>1</sup> State and local government workers, March 2016—continued**

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service <sup>2</sup>						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
<b>After 10 years</b>								
All workers .....	1	2	9	52	26	10	18	18
Full time .....	1	1	9	52	27	10	19	18
Part time .....	—	7	23	47	16	—	16	15
Union .....	( <sup>3</sup> )	3	9	49	28	11	18	18
Nonunion .....	1	1	10	54	25	9	18	18
1 to 99 workers .....	—	—	10	63	18	7	17	17
1 to 49 workers .....	—	—	—	59	21	7	17	17
50 to 99 workers .....	—	—	—	68	13	7	18	18
100 workers or more .....	1	2	9	50	28	10	19	18
100 to 499 workers .....	—	—	10	53	26	8	18	18
500 workers or more .....	1	2	9	49	28	11	19	18
<b>After 20 years</b>								
All workers .....	1	1	6	14	46	32	22	22
Full time .....	1	1	5	13	46	33	22	22
Part time .....	—	—	16	19	44	14	19	20
Union .....	( <sup>3</sup> )	2	5	10	46	36	22	23
Nonunion .....	1	1	7	17	46	29	22	22
1 to 99 workers .....	—	—	8	20	43	28	21	21
1 to 49 workers .....	—	—	—	21	41	27	21	21
50 to 99 workers .....	—	—	8	—	46	29	22	22
100 workers or more .....	1	1	6	13	46	33	22	22
100 to 499 workers .....	—	—	7	16	44	31	22	21
500 workers or more .....	1	1	5	12	47	34	22	23

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

<sup>2</sup> Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time off for workers to use for multiple purposes.

<sup>3</sup> 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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 38. Standard errors for paid vacations: Number of annual days by service requirement,<sup>1</sup> State and local government workers, March 2016**

Characteristics	Paid vacation days by length of service <sup>2</sup>						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
<b>After 1 year</b>								
All workers .....	0.4	0.8	1.8	1.8	1.1	0.3	0.2	0.0
Full time .....	0.4	0.8	1.9	1.8	1.1	0.3	0.2	0.0
Part time .....	2.0	2.7	4.9	2.8	–	–	0.4	0.0
Union .....	0.5	1.3	1.8	1.0	1.0	0.4	0.1	0.7
Nonunion .....	0.5	0.8	3.0	3.0	1.9	0.4	0.3	0.0
1 to 99 workers .....	–	2.7	4.0	3.3	1.2	–	0.3	0.3
1 to 49 workers .....	1.0	3.6	5.3	–	2.1	–	0.4	1.6
50 to 99 workers .....	1.8	–	5.5	5.9	1.8	–	0.4	( <sup>3</sup> )
100 workers or more .....	0.4	0.9	1.8	1.8	1.2	0.3	0.2	0.0
100 to 499 workers .....	0.7	2.3	2.7	2.3	1.5	0.1	0.3	0.5
500 workers or more .....	0.5	0.9	2.1	2.0	1.4	0.4	0.2	0.0
<b>After 5 years</b>								
All workers .....	0.3	0.6	1.5	1.5	1.8	0.6	0.2	0.0
Full time .....	0.3	0.6	1.5	1.6	1.9	0.6	0.2	0.0
Part time .....	1.7	1.9	5.7	4.1	–	–	0.4	0.7
Union .....	0.2	1.1	1.2	1.8	0.8	0.9	0.2	0.0
Nonunion .....	0.4	0.4	2.4	2.3	3.1	0.7	0.3	( <sup>3</sup> )
1 to 99 workers .....	–	1.7	4.3	4.3	1.7	–	0.3	0.0
1 to 49 workers .....	–	–	5.7	5.5	2.2	–	0.4	( <sup>3</sup> )
50 to 99 workers .....	–	–	4.7	6.2	2.4	–	0.4	0.0
100 workers or more .....	0.3	0.6	1.5	1.6	2.1	0.7	0.2	0.0
100 to 499 workers .....	–	–	2.8	2.9	1.7	1.3	0.3	0.0
500 workers or more .....	0.4	0.7	1.6	1.7	2.4	0.7	0.2	( <sup>3</sup> )

See footnotes at end of table.

**Table 38. Standard errors for paid vacations: Number of annual days by service requirement,<sup>1</sup> State and local government workers, March 2016—continued**

Characteristics	Paid vacation days by length of service <sup>2</sup>						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
<b>After 10 years</b>								
All workers .....	0.3	0.4	0.8	1.7	1.6	0.8	0.2	( <sup>3</sup> )
Full time .....	0.3	0.4	0.8	1.8	1.6	0.9	0.2	( <sup>3</sup> )
Part time .....	—	1.4	2.8	5.6	2.6	—	0.5	1.2
Union .....	0.1	0.8	0.7	1.9	1.4	1.2	0.2	( <sup>3</sup> )
Nonunion .....	0.4	0.2	1.3	2.6	2.6	1.1	0.3	( <sup>3</sup> )
1 to 99 workers .....	—	—	2.8	4.3	2.6	1.6	0.4	0.9
1 to 49 workers .....	—	—	—	5.5	3.8	2.5	0.5	0.7
50 to 99 workers .....	—	—	—	6.2	3.0	2.5	0.5	2.2
100 workers or more .....	0.3	0.4	0.7	1.7	1.8	0.9	0.2	( <sup>3</sup> )
100 to 499 workers .....	—	—	1.6	2.9	2.1	1.8	0.3	( <sup>3</sup> )
500 workers or more .....	0.3	0.6	0.7	1.8	2.1	1.0	0.2	0.2
<b>After 20 years</b>								
All workers .....	0.3	0.3	0.7	1.3	1.8	1.7	0.2	0.3
Full time .....	0.3	0.4	0.7	1.3	1.9	1.8	0.2	0.6
Part time .....	—	—	2.3	3.0	6.0	3.2	0.6	0.0
Union .....	0.1	0.7	0.6	0.8	2.3	2.1	0.2	1.2
Nonunion .....	0.4	0.2	1.1	2.1	2.5	2.5	0.3	0.2
1 to 99 workers .....	—	—	2.7	4.9	4.2	4.1	0.5	0.7
1 to 49 workers .....	—	—	—	5.5	5.0	4.5	0.7	0.6
50 to 99 workers .....	—	—	2.9	—	7.4	8.0	0.9	1.2
100 workers or more .....	0.3	0.4	0.5	1.1	1.9	1.9	0.2	0.7
100 to 499 workers .....	—	—	1.6	2.3	3.4	3.3	0.4	0.8
500 workers or more .....	0.3	0.5	0.4	1.3	2.0	2.0	0.2	0.4

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

<sup>2</sup> Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time off for workers to use for multiple purposes.

<sup>3</sup> Less than 0.05.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 39. Consolidated leave plans:<sup>1</sup> Access, State and local government workers, March 2016**

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers .....	11	18	22	25	28	89	12	15	18	21
<b>Worker characteristics</b>										
Management, professional, and related .....	13	18	22	25	27	87	13	15	18	22
Professional and related .....	15	19	22	25	27	85	13	15	18	21
Service .....	10	18	22	25	28	90	11	14	17	21
Protective service .....	8	18	21	25	29	92	11	14	17	21
Sales and office .....	10	18	23	26	29	90	12	15	18	22
Office and administrative support .....	10	18	23	26	29	90	12	15	18	22
Natural resources, construction, and maintenance .....	7	19	23	26	29	93	11	14	17	21
Production, transportation, and material moving ...	8	15	20	23	24	92	11	14	17	21
Full time .....	11	18	22	25	28	89	12	15	18	22
Part time .....	14	15	18	21	23	86	9	12	15	18
Union .....	6	19	24	28	31	94	11	15	18	22
Nonunion .....	15	18	21	24	27	85	12	15	17	21
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	14	17	21	24	27	86	11	14	17	20
Lowest 10 percent .....	19	17	21	24	26	81	12	14	17	20
Second 25 percent .....	10	19	23	26	29	90	12	15	18	22
Third 25 percent .....	11	18	22	25	28	89	12	15	18	22
Highest 25 percent .....	10	20	23	26	28	90	13	15	18	21
Highest 10 percent .....	9	21	24	27	29	91	13	16	18	21
<b>Establishment characteristics</b>										
Service-providing industries .....	11	18	22	25	28	89	12	15	18	21
Education and health services .....	12	19	21	24	26	88	13	15	18	21
Educational services .....	4	16	17	18	20	96	13	15	17	20
Elementary and secondary schools .....	4	10	10	11	12	96	11	13	16	18
Junior colleges, colleges, and universities .....	5	23	27	29	30	95	15	17	19	22
Health care and social assistance .....	31	20	23	26	28	69	12	16	19	23
Hospitals .....	34	20	23	26	28	66	13	17	20	23
Public administration .....	10	18	22	26	30	90	11	15	18	22
1 to 99 workers .....	12	18	21	23	26	88	11	14	17	21
100 workers or more .....	11	18	22	26	28	89	12	15	18	22
100 to 499 workers .....	13	18	22	26	29	87	11	14	17	21
500 workers or more .....	10	18	22	25	28	90	12	15	18	22

See footnotes at end of table.

**Table 39. Consolidated leave plans:<sup>1</sup> Access, State and local government workers, March 2016—continued**

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
State government .....	6	19	22	25	27	94	13	16	19	23
Local government .....	14	18	22	25	28	86	11	14	17	21
<b>Geographic areas</b>										
Northeast .....	3	20	23	26	28	97	12	16	19	22
Middle Atlantic .....	3	19	23	26	30	97	12	16	19	22
South .....	14	17	20	23	26	86	12	15	17	21
South Atlantic .....	9	18	20	23	26	91	12	15	17	21
East South Central .....	13	20	25	28	30	87	12	15	18	21
West South Central .....	24	16	18	21	24	76	12	14	17	21
Midwest .....	11	18	23	26	28	89	11	14	17	21
East North Central .....	9	19	23	25	29	91	11	14	17	21
West .....	12	19	24	28	31	88	12	15	17	21
Pacific .....	13	19	25	29	31	87	12	15	17	21

<sup>1</sup> A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business. Those with no consolidated leave plan often have separate leave plans for different purposes.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 39. Standard errors for consolidated leave plans:<sup>1</sup> Access, State and local government workers, March 2016**

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers .....	1.1	0.4	0.4	0.5	0.6	1.1	0.2	0.2	0.2	0.2
<b>Worker characteristics</b>										
Management, professional, and related .....	1.4	0.6	0.7	0.8	0.8	1.4	0.4	0.3	0.3	0.3
Professional and related .....	1.6	0.7	0.8	0.9	1.0	1.6	0.4	0.3	0.3	0.3
Service .....	1.3	0.5	0.6	0.7	0.7	1.3	0.2	0.2	0.2	0.3
Protective service .....	1.8	0.7	1.0	1.3	1.3	1.8	0.2	0.3	0.3	0.4
Sales and office .....	1.6	0.6	0.7	0.9	0.8	1.6	0.2	0.2	0.2	0.3
Office and administrative support .....	1.4	0.6	0.7	0.9	0.9	1.4	0.2	0.2	0.2	0.3
Natural resources, construction, and maintenance .....	1.5	0.8	0.9	1.0	1.1	1.5	0.2	0.2	0.2	0.3
Production, transportation, and material moving ...	2.3	1.5	1.4	1.9	2.1	2.3	0.3	0.4	0.4	0.4
Full time .....	1.1	0.4	0.5	0.5	0.5	1.1	0.2	0.2	0.2	0.2
Part time .....	3.1	1.3	1.6	2.5	2.8	3.1	0.4	0.3	0.4	0.5
Union .....	1.2	0.6	0.7	0.9	1.0	1.2	0.1	0.1	0.2	0.2
Nonunion .....	1.6	0.5	0.5	0.6	0.6	1.6	0.3	0.3	0.3	0.3
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	1.9	0.4	0.5	0.7	0.6	1.9	0.3	0.3	0.3	0.4
Lowest 10 percent .....	3.6	0.6	0.7	0.9	1.0	3.6	0.5	0.6	0.6	0.8
Second 25 percent .....	1.1	0.5	0.5	0.7	0.7	1.1	0.2	0.2	0.2	0.2
Third 25 percent .....	1.3	0.5	0.8	1.0	1.2	1.3	0.3	0.3	0.3	0.3
Highest 25 percent .....	1.5	1.0	1.2	1.2	1.2	1.5	0.2	0.2	0.2	0.2
Highest 10 percent .....	1.9	1.4	1.7	1.6	1.6	1.9	0.3	0.3	0.2	0.2
<b>Establishment characteristics</b>										
Service-providing industries .....	1.1	0.4	0.4	0.5	0.6	1.1	0.2	0.2	0.2	0.2
Education and health services .....	1.2	0.7	0.7	0.8	0.8	1.2	0.4	0.3	0.3	0.3
Educational services .....	0.7	2.0	2.6	2.5	2.4	0.7	0.4	0.4	0.3	0.4
Elementary and secondary schools .....	0.7	0.7	0.7	0.8	1.0	0.7	0.2	0.2	0.2	0.4
Junior colleges, colleges, and universities .....	1.5	2.9	3.4	2.8	2.2	1.5	0.7	0.6	0.6	0.6
Health care and social assistance .....	3.1	0.7	0.6	0.9	0.9	3.1	0.4	0.4	0.3	0.3
Hospitals .....	4.8	0.8	0.8	1.0	1.2	4.8	0.6	0.5	0.3	0.4
Public administration .....	1.5	0.4	0.6	0.9	0.8	1.5	0.2	0.2	0.2	0.2
1 to 99 workers .....	3.2	0.8	0.7	0.8	0.9	3.2	0.3	0.3	0.4	0.6
100 workers or more .....	1.1	0.4	0.5	0.6	0.7	1.1	0.2	0.2	0.2	0.2
100 to 499 workers .....	2.3	0.7	0.8	1.1	1.3	2.3	0.2	0.2	0.2	0.3
500 workers or more .....	1.1	0.5	0.7	0.7	0.8	1.1	0.3	0.3	0.2	0.2

See footnotes at end of table.

**Table 39. Standard errors for consolidated leave plans:<sup>1</sup> Access, State and local government workers, March 2016—continued**

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
State government .....	1.4	1.3	1.4	1.4	0.9	1.4	0.4	0.4	0.3	0.3
Local government .....	1.4	0.4	0.5	0.6	0.7	1.4	0.1	0.1	0.2	0.2
<b>Geographic areas</b>										
Northeast .....	1.0	1.6	1.1	1.3	1.4	1.0	0.3	0.3	0.2	0.3
Middle Atlantic .....	0.9	1.5	1.4	1.8	1.6	0.9	0.4	0.3	0.3	0.3
South .....	1.6	0.5	0.4	0.6	0.6	1.6	0.3	0.3	0.3	0.4
South Atlantic .....	1.4	0.6	0.6	0.7	1.0	1.4	0.3	0.2	0.3	0.4
East South Central .....	2.5	1.7	0.6	0.6	0.2	2.5	1.3	1.3	1.3	1.6
West South Central .....	5.0	0.7	0.8	1.1	1.1	5.0	0.2	0.3	0.4	0.5
Midwest .....	2.5	1.1	1.3	1.2	1.3	2.5	0.6	0.6	0.4	0.3
East North Central .....	2.3	2.1	2.4	2.2	2.4	2.3	0.4	0.3	0.3	0.4
West .....	2.7	0.5	0.7	1.1	1.1	2.7	0.3	0.3	0.3	0.4
Pacific .....	3.3	0.6	0.8	1.2	1.3	3.3	0.3	0.4	0.4	0.4

<sup>1</sup> A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business. Those with no consolidated leave plan often have separate leave plans for different purposes.

<sup>2</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 40. Quality of life benefits: Access, State and local government workers, March 2016**

(All workers = 100 percent)

Characteristics	Childcare <sup>1</sup>	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers .....	13	4	11	53	75
<b>Worker characteristics</b>					
Management, professional, and related .....	14	4	10	55	75
Professional and related .....	14	4	9	54	75
Teachers .....	12	3	5	52	71
Primary, secondary, and special education school teachers .....	9	1	3	50	71
Service .....	12	5	10	51	74
Protective service .....	12	5	13	56	81
Sales and office .....	16	4	16	52	75
Office and administrative support .....	16	4	17	54	77
Natural resources, construction, and maintenance	11	3	12	57	76
Production, transportation, and material moving ...	6	—	12	43	69
Full time .....	14	4	12	56	78
Part time .....	8	2	7	38	55
Union .....	16	2	14	56	84
Nonunion .....	11	6	8	51	67
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	9	4	5	44	63
Lowest 10 percent .....	7	—	3	40	56
Second 25 percent .....	17	5	15	54	79
Third 25 percent .....	15	4	13	58	78
Highest 25 percent .....	13	3	12	57	80
Highest 10 percent .....	17	5	12	58	82
<b>Establishment characteristics</b>					
Service-providing industries .....	14	4	11	53	75
Education and health services .....	14	4	7	53	74
Educational services .....	13	3	6	51	72
Elementary and secondary schools .....	8	1	3	47	71
Junior colleges, colleges, and universities	28	—	—	65	78
Health care and social assistance .....	18	—	16	64	88
Hospitals .....	21	—	—	68	90
Public administration .....	16	5	17	55	77
1 to 99 workers .....	8	4	5	37	48
1 to 49 workers .....	7	5	7	35	41
50 to 99 workers .....	—	—	—	41	58
100 workers or more .....	14	4	12	55	78
100 to 499 workers .....	10	2	6	41	59
500 workers or more .....	16	5	14	60	85

See footnotes at end of table.

**Table 40. Quality of life benefits: Access, State and local government workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	Childcare <sup>1</sup>	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
State government .....	28	—	22	70	86
Local government .....	8	2	7	47	71
<b>Geographic areas</b>					
Northeast .....	19	—	5	41	80
New England .....	17	—	5	35	75
Middle Atlantic .....	20	—	5	43	82
South .....	11	7	5	55	71
South Atlantic .....	10	8	5	62	83
East South Central .....	—	—	—	42	47
West South Central .....	7	2	5	50	64
Midwest .....	12	—	—	48	67
East North Central .....	10	1	15	49	66
West North Central .....	—	—	—	47	69
West .....	15	4	25	67	85
Mountain .....	17	—	21	64	89
Pacific .....	14	4	27	68	84

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

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 40. Standard errors for quality of life benefits: Access, State and local government workers, March 2016**

Characteristics	Childcare <sup>1</sup>	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers .....	1.3	1.0	1.1	1.6	1.4
<b>Worker characteristics</b>					
Management, professional, and related .....	1.3	1.1	1.2	1.7	1.6
Professional and related .....	1.3	1.0	1.2	1.8	1.6
Teachers .....	1.4	0.9	1.0	2.0	1.7
Primary, secondary, and special education school teachers .....	1.1	0.3	0.8	1.9	1.7
Service .....	1.6	1.4	0.9	2.2	1.8
Protective service .....	1.9	1.2	1.5	2.8	2.5
Sales and office .....	1.9	1.2	1.9	2.5	2.2
Office and administrative support .....	2.0	1.2	2.0	2.5	2.1
Natural resources, construction, and maintenance .....	2.4	1.0	1.8	3.8	2.7
Production, transportation, and material moving ...	1.3	–	2.5	4.6	5.6
Full time .....	1.4	1.2	1.2	1.7	1.5
Part time .....	1.3	0.7	1.5	2.7	2.4
Union .....	1.5	0.6	1.2	1.9	1.4
Nonunion .....	1.8	1.8	1.3	2.4	2.1
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	1.6	1.3	0.8	2.4	2.3
Lowest 10 percent .....	2.2	–	0.8	3.2	3.4
Second 25 percent .....	1.9	1.7	2.0	2.3	1.9
Third 25 percent .....	1.5	0.9	1.4	2.0	1.9
Highest 25 percent .....	1.3	0.9	1.0	2.0	1.5
Highest 10 percent .....	2.1	2.0	2.1	2.7	2.1
<b>Establishment characteristics</b>					
Service-providing industries .....	1.3	1.0	1.1	1.6	1.4
Education and health services .....	1.7	1.4	1.7	1.9	1.8
Educational services .....	1.9	1.5	1.4	1.9	1.9
Elementary and secondary schools .....	1.0	0.3	0.4	1.8	1.7
Junior colleges, colleges, and universities .....	7.0	–	–	6.2	6.3
Health care and social assistance .....	2.5	–	4.2	3.2	2.3
Hospitals .....	3.8	–	–	3.3	2.8
Public administration .....	1.9	1.6	1.3	2.4	2.2
1 to 99 workers .....	1.7	1.2	1.6	3.7	4.8
1 to 49 workers .....	2.0	1.6	2.1	5.3	5.2
50 to 99 workers .....	–	–	–	6.9	7.0
100 workers or more .....	1.3	1.2	1.2	1.8	1.4
100 to 499 workers .....	1.4	0.7	1.1	3.0	2.8
500 workers or more .....	1.6	1.5	1.5	1.9	1.5

See footnotes at end of table.

**Table 40. Standard errors for quality of life benefits: Access, State and local government workers, March 2016—continued**

Characteristics	Childcare <sup>1</sup>	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
State government .....	4.2	—	4.0	4.1	3.6
Local government .....	0.6	0.3	0.5	1.6	1.4
<b>Geographic areas</b>					
Northeast .....	1.3	—	0.9	2.6	2.0
New England .....	4.0	—	2.0	7.0	2.1
Middle Atlantic .....	1.1	—	1.0	2.4	2.7
South .....	2.4	2.5	0.6	3.3	2.9
South Atlantic .....	2.3	2.8	0.9	4.0	2.2
East South Central .....	—	—	—	9.9	9.6
West South Central .....	1.3	0.7	1.0	4.8	4.0
Midwest .....	2.5	—	—	2.6	2.8
East North Central .....	1.0	0.4	2.1	3.1	2.3
West North Central .....	—	—	—	4.4	6.2
West .....	2.3	0.9	1.8	3.3	2.0
Mountain .....	3.5	—	4.1	6.1	3.9
Pacific .....	2.9	1.0	1.9	4.0	2.2

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

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 41. Financial benefits: Access, State and local government workers, March 2016**

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution <sup>3</sup>	Financial planning
		Flexible benefits	Dependent care flexible spending account <sup>1</sup>	Healthcare flexible spending account <sup>2</sup>		
All workers .....	26	34	55	61	61	25
<b>Worker characteristics</b>						
Management, professional, and related .....	27	36	57	64	62	25
Professional and related .....	26	36	56	64	62	24
Teachers .....	25	36	52	62	58	20
Primary, secondary, and special education school teachers .....	21	37	51	62	58	18
Service .....	23	28	52	56	59	24
Protective service .....	25	29	59	61	61	29
Sales and office .....	27	35	58	62	64	27
Office and administrative support .....	27	35	59	63	65	28
Natural resources, construction, and maintenance .....	26	36	55	57	62	25
Production, transportation, and material moving ...	22	31	42	44	57	15
Full time .....	28	37	60	66	66	26
Part time .....	14	16	30	34	35	15
Union .....	21	32	57	65	65	29
Nonunion .....	29	36	54	58	58	21
Average wage within the following categories: <sup>4</sup>						
Lowest 25 percent .....	24	30	46	50	54	20
Lowest 10 percent .....	22	25	38	41	50	15
Second 25 percent .....	27	35	60	63	64	27
Third 25 percent .....	26	38	59	64	63	28
Highest 25 percent .....	26	34	59	67	66	23
Highest 10 percent .....	25	30	53	64	64	26
<b>Establishment characteristics</b>						
Service-providing industries .....	26	34	55	61	61	24
Education and health services .....	27	36	55	63	61	23
Educational services .....	28	36	55	63	61	22
Elementary and secondary schools .....	22	36	51	59	57	19
Junior colleges, colleges, and universities .....	48	35	67	76	74	30
Health care and social assistance .....	20	39	61	65	61	30
Hospitals .....	24	44	61	62	62	30
Public administration .....	25	32	58	60	63	30
1 to 99 workers .....	18	22	34	38	45	21
1 to 49 workers .....	16	19	34	37	40	18
50 to 99 workers .....	22	27	34	39	50	25
100 workers or more .....	27	36	58	64	64	25
100 to 499 workers .....	18	30	44	47	57	20
500 workers or more .....	30	37	63	70	66	27

See footnotes at end of table.

**Table 41. Financial benefits: Access, State and local government workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution <sup>3</sup>	Financial planning
		Flexible benefits	Dependent care flexible spending account <sup>1</sup>	Healthcare flexible spending account <sup>2</sup>		
State government .....	40	33	74	76	79	41
Local government .....	21	34	49	56	55	19
<b>Geographic areas</b>						
Northeast .....	6	12	36	46	68	26
New England .....	—	—	43	43	56	—
Middle Atlantic .....	3	14	34	47	73	27
South .....	33	44	62	66	63	20
South Atlantic .....	33	46	65	69	58	25
East South Central .....	50	51	40	46	70	—
West South Central .....	23	37	70	73	66	16
Midwest .....	24	25	50	55	57	28
East North Central .....	23	16	41	47	57	24
West North Central .....	25	41	65	70	56	36
West .....	31	44	67	70	58	28
Mountain .....	28	—	66	67	64	26
Pacific .....	32	46	67	71	56	29

<sup>1</sup> Formerly referred to as Dependent care reimbursement account.

<sup>2</sup> Formerly referred to as Healthcare reimbursement account.

<sup>3</sup> Savings plans established by the employer on behalf of the employee, but with no employer contribution. These are cash or deferred arrangement plans or individual retirement accounts used to fund savings and retirement plans authorized by section 401(k), 403(b), or 457 of the Internal Revenue Code. The employees' contributions can be pre- and post-tax. Employees may authorize a payroll deduction by the employer to fund the established plan.

<sup>4</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 41. Standard errors for financial benefits: Access, State and local government workers, March 2016**

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution <sup>3</sup>	Financial planning
		Flexible benefits	Dependent care flexible spending account <sup>1</sup>	Healthcare flexible spending account <sup>2</sup>		
All workers .....	1.3	1.6	1.7	1.8	1.4	1.3
<b>Worker characteristics</b>						
Management, professional, and related .....	1.5	1.7	2.0	2.0	1.6	1.5
Professional and related .....	1.6	1.8	2.0	2.1	1.6	1.6
Teachers .....	1.8	2.2	2.3	2.3	2.0	1.4
Primary, secondary, and special education school teachers .....	1.8	2.5	2.5	2.5	2.4	1.7
Service .....	1.7	1.9	2.1	2.2	1.9	1.4
Protective service .....	2.6	2.5	2.9	2.9	2.8	2.7
Sales and office .....	2.3	2.6	2.4	2.4	2.3	2.5
Office and administrative support .....	2.4	2.7	2.4	2.5	2.3	2.6
Natural resources, construction, and maintenance .....	3.0	3.2	3.7	4.0	3.9	4.0
Production, transportation, and material moving ...	3.7	3.5	3.9	3.8	4.9	2.2
Full time .....	1.4	1.7	1.9	2.0	1.5	1.5
Part time .....	2.1	1.7	2.1	2.2	2.3	1.5
Union .....	1.6	1.8	2.0	1.6	1.5	1.6
Nonunion .....	1.7	2.3	2.3	2.7	2.2	1.8
Average wage within the following categories: <sup>4</sup>						
Lowest 25 percent .....	1.6	2.5	2.4	2.9	2.4	1.5
Lowest 10 percent .....	2.4	2.4	2.9	3.4	3.4	1.8
Second 25 percent .....	1.9	1.9	2.3	2.3	2.2	2.2
Third 25 percent .....	2.1	2.2	2.2	2.3	2.2	2.5
Highest 25 percent .....	1.4	1.6	1.9	1.6	1.5	1.3
Highest 10 percent .....	2.1	2.1	2.4	2.3	2.6	2.0
<b>Establishment characteristics</b>						
Service-providing industries .....	1.4	1.6	1.7	1.8	1.4	1.3
Education and health services .....	1.7	1.9	2.2	2.2	1.6	1.6
Educational services .....	2.0	2.0	2.2	2.4	1.8	1.5
Elementary and secondary schools .....	1.7	2.3	2.6	2.6	2.0	1.4
Junior colleges, colleges, and universities .....	5.0	3.4	6.4	6.1	3.3	4.5
Health care and social assistance .....	2.8	3.5	3.7	3.3	4.2	4.1
Hospitals .....	4.2	4.8	4.6	3.6	5.8	5.3
Public administration .....	1.8	2.1	2.3	2.2	2.3	2.3
1 to 99 workers .....	2.6	3.2	3.5	3.7	4.9	3.2
1 to 49 workers .....	2.8	2.9	3.7	3.8	5.3	3.9
50 to 99 workers .....	5.4	5.9	6.6	7.5	6.4	5.2
100 workers or more .....	1.4	1.5	1.7	1.7	1.4	1.4
100 to 499 workers .....	2.2	2.5	2.9	3.1	3.1	2.2
500 workers or more .....	1.6	1.8	1.8	1.8	1.6	1.7

See footnotes at end of table.

**Table 41. Standard errors for financial benefits: Access, State and local government workers, March 2016—continued**

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution <sup>3</sup>	Financial planning
		Flexible benefits	Dependent care flexible spending account <sup>1</sup>	Healthcare flexible spending account <sup>2</sup>		
State government .....	3.1	2.8	3.7	3.8	2.8	3.7
Local government .....	1.3	1.7	1.9	1.9	1.6	1.0
<b>Geographic areas</b>						
Northeast .....	1.5	2.6	2.9	3.0	3.0	1.4
New England .....	—	—	6.9	6.4	4.2	—
Middle Atlantic .....	1.0	3.3	3.1	3.3	3.8	1.4
South .....	2.1	2.9	2.8	3.4	2.7	2.1
South Atlantic .....	3.4	4.2	2.8	2.7	4.3	3.2
East South Central .....	7.1	8.2	8.9	12.1	6.9	—
West South Central .....	2.5	4.6	3.4	3.8	2.4	3.3
Midwest .....	3.0	2.7	3.0	2.1	2.9	3.7
East North Central .....	3.4	2.4	2.8	2.0	3.9	2.8
West North Central .....	5.8	6.4	5.8	3.7	4.0	7.9
West .....	3.6	4.0	4.8	4.7	2.2	2.7
Mountain .....	7.1	—	14.2	14.4	4.5	2.6
Pacific .....	4.1	2.4	3.6	2.9	2.2	3.6

<sup>1</sup> Formerly referred to as Dependent care reimbursement account.

<sup>2</sup> Formerly referred to as Healthcare reimbursement account.

<sup>3</sup> Savings plans established by the employer on behalf of the employee, but with no employer contribution. These are cash or deferred arrangement plans or individual retirement accounts used to fund savings and retirement plans authorized by section 401(k), 403(b), or 457 of the Internal Revenue Code. The employees' contributions can be pre- and post-tax. Employees may authorize a payroll deduction by the employer to fund the established plan.

<sup>4</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 42. Health-related benefits: Access, State and local government workers, March 2016**

(All workers = 100 percent)

Characteristics	Long-term care insurance <sup>1</sup>	Retiree healthcare benefits <sup>2</sup>	
		Under age 65	Age 65 and over
All workers .....	28	72	66
<b>Worker characteristics</b>			
Management, professional, and related .....	30	75	69
Professional and related .....	30	74	68
Teachers .....	27	73	66
Primary, secondary, and special education school teachers .....	22	75	66
Service .....	25	66	61
Protective service .....	26	73	66
Sales and office .....	28	71	66
Office and administrative support .....	28	73	68
Natural resources, construction, and maintenance	26	64	60
Production, transportation, and material moving ...	15	69	63
Full time .....	30	75	69
Part time .....	13	49	48
Union .....	26	78	72
Nonunion .....	29	66	61
Average wage within the following categories: <sup>3</sup>			
Lowest 25 percent .....	20	59	54
Lowest 10 percent .....	19	48	44
Second 25 percent .....	31	75	70
Third 25 percent .....	32	76	71
Highest 25 percent .....	29	78	70
Highest 10 percent .....	32	80	76
<b>Establishment characteristics</b>			
Service-providing industries .....	28	71	66
Education and health services .....	31	73	67
Educational services .....	30	73	67
Elementary and secondary schools .....	22	73	66
Junior colleges, colleges, and universities	57	75	71
Health care and social assistance .....	36	73	62
Hospitals .....	34	71	60
Public administration .....	25	73	68
1 to 99 workers .....	16	47	42
1 to 49 workers .....	14	43	41
50 to 99 workers .....	18	52	45
100 workers or more .....	30	75	69
100 to 499 workers .....	15	64	57
500 workers or more .....	34	79	73

See footnotes at end of table.

**Table 42. Health-related benefits: Access, State and local government workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	Long-term care insurance <sup>1</sup>	Retiree healthcare benefits <sup>2</sup>	
		Under age 65	Age 65 and over
State government .....	44	85	84
Local government .....	22	67	60
<b>Geographic areas</b>			
Northeast .....	15	83	77
New England .....	11	78	74
Middle Atlantic .....	17	84	78
South .....	36	71	65
South Atlantic .....	42	75	70
East South Central .....	—	55	49
West South Central .....	23	76	68
Midwest .....	16	59	51
East North Central .....	13	57	53
West North Central .....	—	62	48
West .....	37	76	73
Mountain .....	24	74	73
Pacific .....	42	76	74

<sup>1</sup> A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care. The plan, although sponsored by the employer, may be fully paid for by the employee.

<sup>2</sup> A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 42. Standard errors for health-related benefits: Access, State and local government workers, March 2016**

Characteristics	Long-term care insurance <sup>1</sup>	Retiree healthcare benefits <sup>2</sup>	
		Under age 65	Age 65 and over
All workers .....	1.5	1.4	1.3
<b>Worker characteristics</b>			
Management, professional, and related .....	1.5	1.3	1.3
Professional and related .....	1.6	1.3	1.2
Teachers .....	1.5	1.4	1.5
Primary, secondary, and special education school teachers .....	1.4	1.5	1.8
Service .....	2.0	2.0	2.1
Protective service .....	2.8	2.5	2.9
Sales and office .....	2.2	2.5	2.5
Office and administrative support .....	2.2	2.5	2.4
Natural resources, construction, and maintenance	3.2	4.3	3.8
Production, transportation, and material moving ...	2.8	3.8	4.1
Full time .....	1.6	1.5	1.3
Part time .....	1.2	2.5	2.5
Union .....	1.5	1.4	1.2
Nonunion .....	2.2	2.2	2.1
Average wage within the following categories: <sup>3</sup>			
Lowest 25 percent .....	1.9	2.5	2.5
Lowest 10 percent .....	2.7	3.6	3.5
Second 25 percent .....	2.4	1.9	1.8
Third 25 percent .....	1.8	1.9	2.0
Highest 25 percent .....	1.6	1.4	1.4
Highest 10 percent .....	2.5	2.2	2.0
<b>Establishment characteristics</b>			
Service-providing industries .....	1.5	1.4	1.3
Education and health services .....	1.9	1.5	1.4
Educational services .....	1.9	1.6	1.6
Elementary and secondary schools .....	1.3	1.7	1.7
Junior colleges, colleges, and universities	5.5	3.7	3.7
Health care and social assistance .....	4.3	3.3	4.1
Hospitals .....	6.2	4.4	5.4
Public administration .....	1.8	2.0	2.0
1 to 99 workers .....	2.6	4.4	4.7
1 to 49 workers .....	2.6	4.2	4.8
50 to 99 workers .....	5.0	7.6	7.5
100 workers or more .....	1.6	1.3	1.2
100 to 499 workers .....	1.9	2.9	2.8
500 workers or more .....	1.9	1.3	1.3

See footnotes at end of table.

**Table 42. Standard errors for health-related benefits: Access, State and local government workers, March 2016—continued**

Characteristics	Long-term care insurance <sup>1</sup>	Retiree healthcare benefits <sup>2</sup>	
		Under age 65	Age 65 and over
State government .....	4.2	2.4	2.3
Local government .....	1.1	1.5	1.4
<b>Geographic areas</b>			
Northeast .....	1.0	1.4	1.6
New England .....	2.9	2.8	2.5
Middle Atlantic .....	0.8	1.6	2.0
South .....	3.1	3.0	2.8
South Atlantic .....	3.0	2.4	2.6
East South Central .....	—	10.4	8.5
West South Central .....	2.9	3.3	3.5
Midwest .....	3.9	2.4	2.7
East North Central .....	2.5	3.0	2.9
West North Central .....	—	3.7	5.6
West .....	2.7	2.9	2.2
Mountain .....	3.4	5.6	5.3
Pacific .....	3.4	3.4	2.2

<sup>1</sup> A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care. The plan, although sponsored by the employer, may be fully paid for by the employee.

<sup>2</sup> A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

<sup>3</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 43. Nonproduction bonuses: Access, State and local government workers, March 2016**

(All workers = 100 percent)

Characteristics	All nonproduction bonuses <sup>1</sup>	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus <sup>2</sup>
All workers .....	33	4	1	1	15	6	1	13
<b>Worker characteristics</b>								
Management, professional, and related .....	33	4	1	1	15	4	1	14
Professional and related .....	31	4	( <sup>3</sup> )	1	14	4	( <sup>3</sup> )	13
Teachers .....	29	2	—	—	15	2	—	13
Primary, secondary, and special education school teachers .....	32	2	—	—	17	3	—	14
Service .....	33	4	1	2	13	7	—	12
Protective service .....	44	6	—	3	16	12	—	16
Sales and office .....	35	4	1	2	16	6	1	14
Office and administrative support .....	36	4	1	2	16	6	1	14
Natural resources, construction, and maintenance .....	38	3	—	2	16	14	—	10
Production, transportation, and material moving ...	30	2	—	—	17	5	—	8
Full time .....	37	4	1	1	17	7	1	15
Part time .....	10	1	1	1	4	1	—	3
Union .....	40	5	—	—	25	6	—	12
Nonunion .....	28	3	1	2	5	6	1	14
Average wage within the following categories: <sup>4</sup>								
Lowest 25 percent .....	24	1	1	3	7	5	( <sup>3</sup> )	10
Lowest 10 percent .....	18	( <sup>3</sup> )	1	2	4	4	—	8
Second 25 percent .....	37	6	1	1	15	8	—	14
Third 25 percent .....	37	5	1	1	16	7	1	15
Highest 25 percent .....	36	5	( <sup>3</sup> )	—	21	4	( <sup>3</sup> )	13
Highest 10 percent .....	41	5	—	—	22	4	—	15
<b>Establishment characteristics</b>								
Service-providing industries .....	33	4	1	1	15	6	1	13
Education and health services .....	29	3	1	1	13	4	1	12
Educational services .....	27	2	( <sup>3</sup> )	—	13	3	—	11
Elementary and secondary schools .....	27	1	—	—	15	3	—	11
Junior colleges, colleges, and universities .....	26	6	—	—	9	3	—	11
Health care and social assistance .....	43	9	3	6	13	6	4	18
Hospitals .....	44	6	—	6	15	6	4	20
Public administration .....	42	6	1	2	18	9	—	16
1 to 99 workers .....	35	—	3	7	12	10	—	10
1 to 49 workers .....	31	—	—	8	8	—	—	9
50 to 99 workers .....	41	—	—	5	18	10	—	12
100 workers or more .....	33	4	1	1	15	5	1	13
100 to 499 workers .....	31	1	2	—	15	6	1	12
500 workers or more .....	34	5	—	( <sup>3</sup> )	15	5	1	14

See footnotes at end of table.

**Table 43. Nonproduction bonuses: Access, State and local government workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	All nonproduction bonuses <sup>1</sup>	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus <sup>2</sup>
State government .....	46	11	—	—	17	8	2	22
Local government .....	29	2	1	2	14	5	( <sup>3</sup> )	10
<b>Geographic areas</b>								
Northeast .....	39	—	( <sup>3</sup> )	—	25	6	—	19
New England .....	41	—	—	—	25	10	—	—
Middle Atlantic .....	39	—	—	—	25	4	—	20
South .....	35	4	2	3	5	7	1	18
South Atlantic .....	44	6	2	3	5	7	2	25
West South Central .....	32	3	—	—	7	7	—	16
Midwest .....	25	1	1	—	15	7	—	5
East North Central .....	30	1	—	—	20	8	—	6
West North Central .....	17	—	—	—	5	—	—	5
West .....	35	11	—	—	22	1	—	7
Mountain .....	17	—	—	—	—	1	—	—
Pacific .....	41	14	—	—	30	1	—	6

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

<sup>2</sup> Includes all other bonuses provided to employees and not published separately.

<sup>3</sup> Less than 0.5.

<sup>4</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 43. Standard errors for nonproduction bonuses: Access, State and local government workers, March 2016**

Characteristics	All nonproduction bonuses	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus <sup>1</sup>
All workers .....	1.3	0.4	0.2	0.3	0.8	0.6	0.2	0.9
<b>Worker characteristics</b>								
Management, professional, and related .....	1.5	0.3	0.2	0.3	1.0	0.6	0.1	1.0
Professional and related .....	1.5	0.4	0.2	0.3	1.0	0.6	0.1	0.9
Teachers .....	1.6	0.4	–	–	1.2	0.5	–	1.1
Primary, secondary, and special education school teachers .....	1.9	0.4	–	–	1.5	0.6	–	1.4
Service .....	1.9	0.9	0.5	0.7	1.4	0.9	–	1.4
Protective service .....	2.9	1.7	–	1.3	2.1	1.7	–	2.7
Sales and office .....	1.8	0.7	0.4	0.7	1.4	0.9	0.3	1.4
Office and administrative support .....	1.9	0.7	0.4	0.6	1.4	0.9	0.3	1.4
Natural resources, construction, and maintenance .....	3.5	0.7	–	0.9	1.8	3.6	–	1.6
Production, transportation, and material moving ...	3.6	0.7	–	–	2.8	1.3	–	1.7
Full time .....	1.5	0.4	0.2	0.4	0.9	0.7	0.2	1.0
Part time .....	1.2	0.2	0.3	0.5	0.8	0.5	–	0.8
Union .....	1.6	0.6	–	–	1.4	0.8	–	0.9
Nonunion .....	1.9	0.4	0.4	0.6	0.7	0.9	0.4	1.4
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	1.9	0.3	0.4	0.8	0.8	1.0	0.1	1.4
Lowest 10 percent .....	2.5	0.2	0.4	1.0	0.8	1.3	–	1.5
Second 25 percent .....	2.0	0.9	0.4	0.4	1.2	1.2	–	1.4
Third 25 percent .....	2.0	0.7	0.3	0.5	1.5	0.8	0.2	1.3
Highest 25 percent .....	1.4	0.5	0.1	–	1.2	0.5	0.2	1.0
Highest 10 percent .....	2.2	0.8	–	–	1.5	0.8	–	1.3
<b>Establishment characteristics</b>								
Service-providing industries .....	1.3	0.4	0.2	0.3	0.9	0.6	0.2	0.9
Education and health services .....	1.5	0.3	0.2	0.3	1.0	0.5	0.1	0.8
Educational services .....	1.5	0.3	0.2	–	1.1	0.5	–	1.0
Elementary and secondary schools .....	1.7	0.3	–	–	1.2	0.6	–	1.2
Junior colleges, colleges, and universities .....	3.1	0.7	–	–	1.8	1.4	–	1.9
Health care and social assistance .....	4.1	1.4	0.9	1.7	2.0	1.1	1.0	2.3
Hospitals .....	6.1	1.2	–	2.8	2.9	1.1	1.6	2.9
Public administration .....	2.3	0.9	0.5	0.8	1.8	1.3	–	2.0
1 to 99 workers .....	3.6	–	1.3	2.0	1.7	2.9	–	1.5
1 to 49 workers .....	4.7	–	–	2.8	2.1	–	–	1.8
50 to 99 workers .....	6.5	–	–	2.2	4.2	2.9	–	2.9
100 workers or more .....	1.3	0.4	0.2	0.2	0.9	0.5	0.2	1.0
100 to 499 workers .....	2.7	0.2	0.7	–	1.8	1.1	0.2	1.7
500 workers or more .....	1.4	0.5	–	0.2	0.9	0.5	0.3	1.1

See footnotes at end of table.

**Table 43. Standard errors for nonproduction bonuses: Access, State and local government workers, March 2016—continued**

Characteristics	All nonproduction bonuses	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus <sup>1</sup>
State government .....	3.2	1.2	—	—	2.2	2.0	0.7	2.6
Local government .....	1.4	0.3	0.3	0.5	0.9	0.6	0.2	0.8
<b>Geographic areas</b>								
Northeast .....	2.4	—	0.1	—	1.5	1.1	—	1.4
New England .....	4.4	—	—	—	2.3	3.1	—	—
Middle Atlantic .....	2.8	—	—	—	1.9	1.0	—	1.0
South .....	2.4	0.8	0.5	0.8	0.7	1.2	0.5	1.9
South Atlantic .....	2.7	1.4	0.8	1.0	0.8	1.6	0.9	2.9
West South Central .....	3.1	0.7	—	—	1.6	1.9	—	2.6
Midwest .....	2.7	0.4	0.2	—	1.9	1.6	—	1.0
East North Central .....	3.3	0.5	—	—	2.6	1.7	—	1.4
West North Central .....	3.8	—	—	—	2.2	—	—	1.2
West .....	2.6	1.1	—	—	2.6	0.5	—	1.3
Mountain .....	4.7	—	—	—	—	0.5	—	—
Pacific .....	2.3	1.5	—	—	3.2	0.7	—	1.2

<sup>1</sup> Includes all other bonuses provided to employees and not published separately.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 44. Unmarried domestic partner benefits: Access<sup>1</sup>, State and local government workers, March 2016**

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers .....	50	49	35	29
<b>Worker characteristics</b>				
Management, professional, and related .....	53	51	35	30
Professional and related .....	53	52	35	29
Teachers .....	52	50	33	27
Primary, secondary, and special education school teachers .....	56	54	31	26
Service .....	43	42	32	25
Protective service .....	44	43	37	28
Sales and office .....	54	53	39	34
Office and administrative support .....	55	55	40	34
Natural resources, construction, and maintenance .....	46	46	33	27
Production, transportation, and material moving ...	39	40	31	30
Full time .....	55	54	39	32
Part time .....	20	21	14	13
Union .....	53	51	55	45
Nonunion .....	47	47	18	15
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	38	39	15	13
Lowest 10 percent .....	32	33	8	7
Second 25 percent .....	51	50	37	31
Third 25 percent .....	52	51	39	33
Highest 25 percent .....	58	55	49	40
Highest 10 percent .....	63	56	59	50
<b>Establishment characteristics</b>				
Service-providing industries .....	50	49	35	29
Education and health services .....	52	50	33	28
Educational services .....	53	52	33	27
Elementary and secondary schools .....	53	52	29	24
Junior colleges, colleges, and universities .....	54	53	48	37
Health care and social assistance .....	40	40	33	30
Hospitals .....	37	40	33	32
Public administration .....	49	48	40	33
1 to 99 workers .....	34	34	18	16
1 to 49 workers .....	28	28	14	13
50 to 99 workers .....	43	42	23	21
100 workers or more .....	52	51	37	31
100 to 499 workers .....	40	41	25	21
500 workers or more .....	56	54	41	34

See footnotes at end of table.

**Table 44. Unmarried domestic partner benefits: Access<sup>1</sup>, State and local government workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
State government .....	58	57	46	36
Local government .....	47	46	31	27
<b>Geographic areas</b>				
Northeast .....	53	47	52	44
New England .....	34	27	35	28
Middle Atlantic .....	61	54	58	51
South .....	53	54	11	9
South Atlantic .....	45	45	13	8
East South Central .....	71	72	—	—
West South Central .....	56	57	12	12
Midwest .....	—	—	23	—
East North Central .....	—	—	25	11
West .....	77	76	76	70
Mountain .....	61	61	49	34
Pacific .....	83	82	86	83

<sup>1</sup> The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer's policy on providing the benefit to unmarried domestic partners. For more information, see the Unmarried Domestic Partners Benefit Fact Sheet at: [www.bls.gov/ncs/ebs\\_domestic2012.pdf](http://www.bls.gov/ncs/ebs_domestic2012.pdf).

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 44. Standard errors for unmarried domestic partner benefits: Access<sup>1</sup>, State and local government workers, March 2016**

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers .....	2.0	2.0	1.3	1.5
<b>Worker characteristics</b>				
Management, professional, and related .....	2.0	2.1	1.5	1.7
Professional and related .....	2.0	2.1	1.6	1.7
Teachers .....	1.9	2.0	1.6	1.5
Primary, secondary, and special education school teachers .....	2.3	2.3	1.7	1.5
Service .....	2.2	2.2	1.5	1.5
Protective service .....	2.9	2.7	2.4	2.5
Sales and office .....	3.0	2.9	2.5	2.6
Office and administrative support .....	3.0	2.9	2.4	2.5
Natural resources, construction, and maintenance .....	3.5	3.5	3.0	2.9
Production, transportation, and material moving ...	4.1	4.2	3.7	3.8
Full time .....	2.1	2.1	1.5	1.7
Part time .....	1.8	1.8	1.3	1.2
Union .....	2.0	2.1	1.7	1.8
Nonunion .....	2.8	2.8	1.7	1.9
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	2.9	2.8	1.1	1.1
Lowest 10 percent .....	4.4	4.3	1.0	1.0
Second 25 percent .....	2.9	2.9	2.0	2.4
Third 25 percent .....	2.7	2.7	2.2	2.4
Highest 25 percent .....	1.6	1.7	1.7	1.6
Highest 10 percent .....	2.2	2.2	2.6	2.4
<b>Establishment characteristics</b>				
Service-providing industries .....	2.0	2.0	1.3	1.5
Education and health services .....	2.1	2.1	1.8	2.0
Educational services .....	2.0	2.0	1.7	1.7
Elementary and secondary schools .....	1.8	1.8	1.4	1.2
Junior colleges, colleges, and universities .....	4.8	4.9	5.3	5.7
Health care and social assistance .....	5.9	6.0	4.3	5.2
Hospitals .....	8.7	8.5	6.0	7.4
Public administration .....	2.5	2.5	1.9	2.2
1 to 99 workers .....	4.2	4.2	2.5	2.3
1 to 49 workers .....	4.4	4.3	2.5	2.2
50 to 99 workers .....	7.0	7.0	4.9	4.5
100 workers or more .....	2.0	2.1	1.5	1.7
100 to 499 workers .....	3.3	3.6	2.1	2.1
500 workers or more .....	2.2	2.2	1.8	1.8

See footnotes at end of table.

**Table 44. Standard errors for unmarried domestic partner benefits: Access<sup>1</sup>, State and local government workers, March 2016—continued**

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
State government .....	4.3	4.3	4.2	4.5
Local government .....	1.6	1.7	1.2	1.0
<b>Geographic areas</b>				
Northeast .....	2.4	2.6	2.7	3.0
New England .....	3.4	3.3	6.2	7.1
Middle Atlantic .....	3.1	3.3	2.9	3.0
South .....	3.0	3.0	1.2	1.0
South Atlantic .....	4.2	4.1	1.6	1.1
East South Central .....	6.9	7.1	—	—
West South Central .....	3.4	3.3	2.3	2.1
Midwest .....	—	—	4.9	—
East North Central .....	—	—	3.2	3.4
West .....	2.3	2.3	2.8	2.7
Mountain .....	4.4	4.3	6.6	4.4
Pacific .....	2.1	2.0	1.0	2.0

<sup>1</sup> The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer's policy on providing the benefit to unmarried domestic partners. For more information, see the Unmarried Domestic Partners Benefit Fact Sheet at: [www.bls.gov/ncs/ebs\\_domestic2012.pdf](http://www.bls.gov/ncs/ebs_domestic2012.pdf).

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 45. Medical care benefit combinations: Access, State and local government workers, March 2016**

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers .....	87	1	3	9	79	9	1	11
<b>Worker characteristics</b>								
Management, professional, and related .....	88	1	3	8	79	10	1	10
Professional and related .....	88	1	3	8	78	11	1	10
Teachers .....	88	—	—	9	78	11	1	11
Primary, secondary, and special education school teachers .....	98	—	1	1	85	12	—	—
Service .....	82	1	4	13	76	7	2	16
Protective service .....	89	—	—	8	85	5	1	9
Sales and office .....	89	—	—	8	81	9	1	10
Office and administrative support .....	89	—	—	7	81	9	1	10
Natural resources, construction, and maintenance .....	95	—	2	—	91	4	—	—
Production, transportation, and material moving ...	80	—	6	—	74	7	3	16
Full time .....	98	( <sup>1</sup> )	1	( <sup>1</sup> )	90	9	( <sup>1</sup> )	1
Part time .....	21	3	19	57	17	7	5	71
Union .....	95	1	3	2	85	10	1	4
Nonunion .....	80	1	4	15	73	8	1	18
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	69	1	7	22	62	9	2	27
Lowest 10 percent .....	54	2	9	35	48	8	2	41
Second 25 percent .....	90	1	3	6	83	9	1	7
Third 25 percent .....	93	—	—	5	84	10	( <sup>1</sup> )	6
Highest 25 percent .....	96	( <sup>1</sup> )	2	2	88	9	1	2
Highest 10 percent .....	96	—	—	2	88	9	1	3
<b>Establishment characteristics</b>								
Service-providing industries .....	87	1	3	9	79	9	1	11
Education and health services .....	88	1	4	8	78	10	1	10
Educational services .....	87	1	4	8	78	10	1	10
Elementary and secondary schools .....	88	1	5	7	76	12	2	10
Junior colleges, colleges, and universities .....	86	1	3	10	83	4	1	12
Health care and social assistance .....	90	—	—	8	82	—	—	9
Hospitals .....	92	—	—	4	90	—	—	6
Public administration .....	88	1	3	9	82	7	1	11
1 to 99 workers .....	75	2	5	19	63	14	2	22
1 to 49 workers .....	66	2	6	25	62	7	2	29
50 to 99 workers .....	87	—	—	10	64	—	—	12
100 workers or more .....	89	1	3	7	81	8	1	10
100 to 499 workers .....	84	1	4	11	73	12	2	13
500 workers or more .....	90	1	3	6	84	7	1	8

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, State and local government workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers .....	82	6	3	9	32	56	1	11
<b>Worker characteristics</b>								
Management, professional, and related .....	84	5	3	8	33	56	1	10
Professional and related .....	84	5	3	8	32	57	1	10
Teachers .....	85	3	3	9	31	57	1	11
Primary, secondary, and special education school teachers .....	97	—	1	—	28	70	—	2
Service .....	75	7	4	14	28	54	1	16
Protective service .....	84	5	2	9	32	57	1	9
Sales and office .....	83	7	2	8	35	55	1	9
Office and administrative support .....	84	6	2	8	34	56	1	9
Natural resources, construction, and maintenance .....	89	7	—	—	33	62	—	—
Production, transportation, and material moving ...	73	8	—	—	24	57	—	—
Full time .....	92	6	1	( <sup>1</sup> )	37	62	( <sup>1</sup> )	1
Part time .....	20	4	17	59	4	20	6	70
Union .....	92	3	3	2	33	63	1	4
Nonunion .....	72	9	3	15	32	50	1	17
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	63	7	7	23	25	46	2	27
Lowest 10 percent .....	49	8	8	36	17	39	3	41
Second 25 percent .....	84	7	3	6	33	59	1	8
Third 25 percent .....	88	6	1	6	35	58	1	6
Highest 25 percent .....	92	4	2	2	36	61	( <sup>1</sup> )	3
Highest 10 percent .....	90	6	2	2	42	54	—	—
<b>Establishment characteristics</b>								
Service-providing industries .....	82	6	3	9	32	56	1	11
Education and health services .....	83	6	4	8	32	57	1	11
Educational services .....	85	3	4	8	28	60	1	11
Elementary and secondary schools .....	87	1	4	7	22	66	1	11
Junior colleges, colleges, and universities .....	76	11	2	11	48	39	1	12
Health care and social assistance .....	68	23	1	9	54	36	1	8
Hospitals .....	68	25	1	5	56	38	2	5
Public administration .....	84	4	2	9	33	55	1	11
1 to 99 workers .....	66	11	4	19	27	50	—	—
1 to 49 workers .....	57	12	5	26	—	47	—	29
50 to 99 workers .....	79	9	3	10	34	54	—	—
100 workers or more .....	84	5	3	8	33	57	1	10
100 to 499 workers .....	77	8	4	11	30	55	1	14
500 workers or more .....	86	5	3	7	34	57	1	8

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, State and local government workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
State government .....	93	1	1	6	86	8	( <sup>1</sup> )	6
Local government .....	85	1	4	10	76	9	2	13
<b>Geographic areas</b>								
Northeast .....	87	1	4	8	79	9	2	10
New England .....	83	—	—	11	70	17	—	—
Middle Atlantic .....	88	—	—	7	82	5	2	10
South .....	90	1	2	8	82	9	1	9
South Atlantic .....	89	1	1	9	83	7	1	10
East South Central .....	94	—	—	4	89	6	—	5
West South Central .....	90	1	2	8	76	15	—	—
Midwest .....	81	1	6	12	77	5	2	16
East North Central .....	78	1	7	14	76	3	3	18
West North Central .....	85	—	—	9	78	8	1	13
West .....	88	—	—	8	75	13	1	11
Mountain .....	85	—	—	10	79	—	—	13
Pacific .....	89	—	—	7	74	16	1	10

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, State and local government workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
State government .....	87	7	( <sup>1</sup> )	6	44	50	( <sup>1</sup> )	6
Local government .....	80	6	4	10	28	58	1	13
<b>Geographic areas</b>								
Northeast .....	83	5	4	8	29	59	1	12
New England .....	80	—	—	11	—	75	—	13
Middle Atlantic .....	84	4	5	7	36	52	1	11
South .....	85	6	1	8	36	55	1	9
South Atlantic .....	87	3	1	9	49	40	1	10
East South Central .....	86	—	—	4	27	69	—	—
West South Central .....	81	9	2	8	20	71	—	—
Midwest .....	73	8	6	13	38	44	2	16
East North Central .....	73	6	6	14	41	38	3	18
West North Central .....	75	—	—	10	32	54	—	—
West .....	84	5	3	8	22	67	1	11
Mountain .....	80	6	2	11	23	64	1	12
Pacific .....	85	5	3	8	21	69	—	—

<sup>1</sup> Less than 0.5.

<sup>2</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, March 2016**

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers .....	0.7	0.1	0.3	0.6	1.2	1.0	0.2	0.6
<b>Worker characteristics</b>								
Management, professional, and related .....	0.7	0.2	0.3	0.6	1.3	1.2	0.2	0.7
Professional and related .....	0.6	0.2	0.4	0.5	1.4	1.3	0.2	0.6
Teachers .....	0.9	–	–	0.8	1.6	1.4	0.4	0.8
Primary, secondary, and special education school teachers .....	0.5	–	0.5	0.2	1.8	1.7	–	–
Service .....	1.5	0.2	0.4	1.4	1.7	0.9	0.3	1.4
Protective service .....	1.2	–	–	1.1	1.7	1.0	0.4	1.2
Sales and office .....	1.7	–	–	1.2	2.2	1.9	0.2	1.5
Office and administrative support .....	1.6	–	–	1.2	2.2	1.9	0.2	1.5
Natural resources, construction, and maintenance .....	1.6	–	0.3	–	2.0	1.2	–	–
Production, transportation, and material moving ...	4.8	–	2.1	–	4.7	2.0	1.6	4.7
Full time .....	0.2	0.1	0.1	0.1	1.2	1.1	0.1	0.1
Part time .....	1.6	0.6	1.4	2.0	1.4	1.1	0.8	1.8
Union .....	0.5	0.2	0.4	0.4	1.6	1.6	0.3	0.4
Nonunion .....	1.2	0.2	0.4	1.1	1.7	1.3	0.2	1.2
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	1.9	0.4	0.7	1.7	1.9	1.1	0.4	1.7
Lowest 10 percent .....	3.3	0.7	1.0	3.0	3.1	1.7	0.5	3.1
Second 25 percent .....	1.0	0.3	0.5	0.7	1.5	1.3	0.3	0.9
Third 25 percent .....	1.4	–	–	1.4	1.9	1.5	0.1	1.4
Highest 25 percent .....	0.5	0.1	0.4	0.3	1.4	1.2	0.4	0.4
Highest 10 percent .....	0.8	–	–	0.7	1.5	1.3	0.4	0.8
<b>Establishment characteristics</b>								
Service-providing industries .....	0.7	0.1	0.3	0.6	1.2	1.0	0.2	0.6
Education and health services .....	0.6	0.2	0.3	0.5	1.3	1.2	0.2	0.6
Educational services .....	0.6	0.2	0.4	0.5	1.4	1.2	0.2	0.6
Elementary and secondary schools .....	0.6	0.2	0.4	0.4	1.7	1.6	0.3	0.5
Junior colleges, colleges, and universities .....	1.9	0.2	0.8	1.6	2.1	1.1	0.3	1.8
Health care and social assistance .....	1.4	–	–	1.4	2.6	–	–	1.4
Hospitals .....	1.6	–	–	1.6	1.7	–	–	1.5
Public administration .....	1.6	0.2	0.5	1.4	2.1	1.4	0.2	1.5
1 to 99 workers .....	3.4	0.8	1.3	2.8	4.1	3.6	0.6	3.1
1 to 49 workers .....	4.8	1.2	1.8	4.4	4.8	2.2	0.9	4.6
50 to 99 workers .....	2.0	–	–	1.5	7.9	–	–	1.8
100 workers or more .....	0.6	0.1	0.3	0.6	1.1	0.9	0.2	0.6
100 to 499 workers .....	1.6	0.4	0.5	1.5	2.4	2.0	0.4	1.5
500 workers or more .....	0.6	0.1	0.3	0.5	1.1	0.8	0.2	0.5

See footnotes at end of table.

**Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, March 2016—continued**

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers .....	1.0	0.7	0.2	0.6	1.6	1.6	0.1	0.7
<b>Worker characteristics</b>								
Management, professional, and related .....	1.0	0.8	0.3	0.6	1.9	1.8	0.1	0.7
Professional and related .....	1.0	0.8	0.3	0.5	1.8	1.7	0.1	0.6
Teachers .....	1.2	0.9	0.5	0.8	1.9	1.9	0.2	0.9
Primary, secondary, and special education school teachers .....	0.6	–	0.5	–	2.1	2.1	–	0.5
Service .....	1.7	1.2	0.4	1.4	1.9	2.2	0.2	1.4
Protective service .....	2.1	1.8	0.4	1.1	2.9	3.1	0.4	1.1
Sales and office .....	2.1	1.2	0.5	1.3	2.5	2.5	0.4	1.5
Office and administrative support .....	2.0	1.1	0.6	1.3	2.6	2.6	0.4	1.5
Natural resources, construction, and maintenance .....	2.4	1.8	–	–	3.6	3.9	–	–
Production, transportation, and material moving ...	4.8	2.5	–	–	3.7	4.2	–	–
Full time .....	0.8	0.8	0.1	0.1	1.8	1.9	0.1	0.2
Part time .....	1.5	0.7	1.3	2.0	0.7	1.7	0.8	1.8
Union .....	0.7	0.6	0.4	0.4	2.2	2.1	0.1	0.5
Nonunion .....	1.7	1.1	0.4	1.1	2.1	2.2	0.2	1.2
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	2.0	1.1	0.7	1.7	2.3	2.8	0.4	1.7
Lowest 10 percent .....	3.7	1.7	1.0	3.0	2.3	4.3	0.5	3.1
Second 25 percent .....	1.5	1.0	0.5	0.7	2.2	2.3	0.2	0.9
Third 25 percent .....	1.5	0.9	0.2	1.4	2.4	2.3	0.2	1.4
Highest 25 percent .....	1.0	0.9	0.4	0.3	1.8	1.8	0.1	0.5
Highest 10 percent .....	2.0	2.0	0.4	0.7	2.7	2.6	–	–
<b>Establishment characteristics</b>								
Service-providing industries .....	1.0	0.7	0.2	0.6	1.6	1.6	0.1	0.7
Education and health services .....	1.0	0.8	0.3	0.5	2.0	1.8	0.2	0.6
Educational services .....	0.8	0.6	0.4	0.5	1.8	1.7	0.2	0.6
Elementary and secondary schools .....	0.6	0.3	0.4	0.4	1.9	1.7	0.2	0.6
Junior colleges, colleges, and universities .....	3.0	2.5	0.6	1.7	4.2	3.7	0.4	1.7
Health care and social assistance .....	3.9	3.3	0.3	1.4	4.3	4.4	0.3	1.4
Hospitals .....	4.9	4.2	0.4	1.6	5.0	5.4	0.5	1.5
Public administration .....	1.7	0.8	0.5	1.4	2.6	2.6	0.3	1.6
1 to 99 workers .....	3.8	2.1	1.2	2.9	3.3	4.7	–	–
1 to 49 workers .....	5.0	2.9	1.7	4.5	–	5.1	–	4.5
50 to 99 workers .....	2.8	2.7	1.0	1.5	6.5	5.6	–	–
100 workers or more .....	0.9	0.7	0.3	0.6	1.7	1.6	0.1	0.6
100 to 499 workers .....	1.9	1.4	0.5	1.5	2.5	2.7	0.2	1.6
500 workers or more .....	0.9	0.7	0.3	0.5	1.9	1.8	0.1	0.5

See footnotes at end of table.

**Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, March 2016—continued**

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
State government .....	0.9	0.2	0.2	0.8	2.4	2.2	0.1	0.9
Local government .....	0.8	0.2	0.3	0.7	1.2	1.0	0.2	0.7
<b>Geographic areas</b>								
Northeast .....	1.3	0.5	0.5	1.1	1.6	1.1	0.4	1.3
New England .....	3.0	—	—	2.7	3.6	3.8	—	—
Middle Atlantic .....	1.7	—	—	1.2	2.0	0.8	0.7	1.5
South .....	1.1	0.2	0.3	1.0	2.1	1.7	0.2	1.0
South Atlantic .....	1.9	0.3	0.2	1.6	3.3	2.7	0.1	1.7
East South Central .....	2.1	—	—	0.9	3.4	2.3	—	1.6
West South Central .....	1.6	0.2	0.7	1.6	3.6	2.6	—	—
Midwest .....	1.9	0.3	0.8	1.7	1.9	0.9	0.5	1.8
East North Central .....	2.8	0.3	1.0	2.5	2.7	1.2	0.7	2.5
West North Central .....	1.9	—	—	1.5	2.3	1.4	0.5	2.0
West .....	0.8	—	—	0.9	3.2	3.3	0.2	0.8
Mountain .....	2.0	—	—	1.7	5.5	—	—	1.5
Pacific .....	0.8	—	—	1.1	4.0	4.2	0.3	0.9

See footnotes at end of table.

**Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, March 2016—continued**

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
State government .....	1.7	1.5	0.1	0.9	3.3	3.2	0.2	0.8
Local government .....	1.0	0.7	0.3	0.7	1.5	1.6	0.2	0.8
<b>Geographic areas</b>								
Northeast .....	1.8	1.4	0.5	1.1	2.3	2.3	0.2	1.3
New England .....	5.2	—	—	2.7	—	5.1	—	3.1
Middle Atlantic .....	1.7	0.7	0.6	1.3	2.8	2.8	0.3	1.5
South .....	1.4	0.9	0.2	1.0	3.0	2.9	0.1	1.0
South Atlantic .....	1.9	0.7	0.2	1.6	4.4	3.8	0.1	1.7
East South Central .....	4.1	—	—	1.4	6.8	7.5	—	—
West South Central .....	1.9	1.6	0.7	1.6	1.9	1.9	—	—
Midwest .....	2.6	1.9	0.8	1.7	3.4	3.3	0.5	1.8
East North Central .....	2.9	1.9	1.0	2.4	3.7	3.5	0.7	2.7
West North Central .....	4.9	—	—	1.6	6.7	6.7	—	—
West .....	1.5	1.3	0.5	0.8	4.0	3.7	0.2	0.9
Mountain .....	3.3	2.9	0.6	1.7	5.1	5.8	0.5	1.7
Pacific .....	1.7	1.5	0.6	0.9	5.2	4.6	—	—

<sup>1</sup> 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 wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 46. Paid leave combinations: Access, State and local government workers, March 2016**

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave <sup>1</sup>	Personal leave, sick leave, paid family leave, or vacation <sup>1</sup>	Personal leave, vacation, or holidays <sup>1</sup>
All workers .....	34	56	58	57	92	93	87
<b>Worker characteristics</b>							
Management, professional, and related .....	25	61	42	40	94	94	85
Professional and related .....	21	62	35	33	94	94	84
Teachers .....	8	65	10	8	93	93	79
Primary, secondary, and special education school teachers .....	7	77	9	7	99	99	86
Service .....	43	50	76	74	88	88	86
Protective service .....	50	51	88	85	91	92	92
Sales and office .....	48	51	85	83	93	93	91
Office and administrative support .....	49	53	85	84	93	94	92
Natural resources, construction, and maintenance .....	46	46	95	96	97	97	97
Production, transportation, and material moving ...	37	60	59	59	91	95	92
Full time .....	38	63	65	64	99	100	95
Part time .....	8	21	19	18	52	53	45
Union .....	38	69	57	55	98	98	92
Nonunion .....	30	46	60	59	87	88	83
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	25	41	56	54	81	82	78
Lowest 10 percent .....	15	30	42	41	70	70	65
Second 25 percent .....	47	54	83	82	96	96	94
Third 25 percent .....	41	62	64	64	95	95	92
Highest 25 percent .....	24	69	35	33	98	98	86
Highest 10 percent .....	23	61	32	31	98	98	78
<b>Establishment characteristics</b>							
Service-providing industries .....	33	56	58	57	92	93	87
Education and health services .....	24	60	41	40	94	94	85
Educational services .....	20	61	35	32	94	94	84
Elementary and secondary schools .....	18	69	26	23	95	95	84
Junior colleges, colleges, and universities .....	27	37	62	62	91	91	84
Health care and social assistance .....	52	53	89	89	93	94	92
Hospitals .....	47	46	92	93	95	95	94
Public administration .....	51	51	87	87	91	91	91
1 to 99 workers .....	34	45	66	65	83	83	82
1 to 49 workers .....	31	37	67	66	76	76	76
50 to 99 workers .....	38	57	64	62	92	93	90
100 workers or more .....	33	58	57	56	94	94	88
100 to 499 workers .....	34	57	59	56	91	92	87
500 workers or more .....	33	58	57	56	95	95	88

See footnotes at end of table.

**Table 46. Paid leave combinations: Access, State and local government workers, March 2016—continued**

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave <sup>1</sup>	Personal leave, sick leave, paid family leave, or vacation <sup>1</sup>	Personal leave, vacation, or holidays <sup>1</sup>
State government .....	47	51	83	83	95	96	92
Local government .....	29	58	50	48	91	92	85
<b>Geographic areas</b>							
Northeast .....	45	71	54	53	93	93	86
New England .....	44	80	45	45	91	92	88
Middle Atlantic .....	45	67	57	57	93	94	85
South .....	29	51	60	58	94	94	89
South Atlantic .....	34	52	64	63	93	94	89
East South Central .....	17	37	62	60	95	95	89
West South Central .....	27	57	52	48	94	94	89
Midwest .....	31	57	54	53	88	89	86
East North Central .....	36	64	52	52	87	87	84
West North Central .....	23	47	58	56	91	91	88
West .....	35	53	64	62	94	94	87
Mountain .....	23	48	52	51	90	90	87
Pacific .....	39	54	68	67	95	95	87

<sup>1</sup> Includes workers with access to one or more of these leave benefits.

<sup>2</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 46. Standard errors for paid leave combinations: Access, State and local government workers, March 2016**

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave <sup>1</sup>	Personal leave, sick leave, paid family leave, or vacation <sup>1</sup>	Personal leave, vacation, or holidays <sup>1</sup>
All workers .....	1.2	1.4	0.9	1.0	0.6	0.6	0.8
<b>Worker characteristics</b>							
Management, professional, and related .....	1.3	1.5	1.3	1.3	0.7	0.7	1.1
Professional and related .....	1.2	1.6	1.2	1.2	0.6	0.6	1.1
Teachers .....	1.1	1.6	1.3	1.2	0.8	0.8	1.6
Primary, secondary, and special education school teachers .....	1.3	2.0	1.5	1.5	0.5	0.5	1.6
Service .....	2.0	2.1	1.4	1.6	1.3	1.4	1.4
Protective service .....	2.9	2.9	1.2	1.8	1.1	1.1	1.1
Sales and office .....	2.5	2.4	1.7	1.7	1.3	1.2	1.3
Office and administrative support .....	2.4	2.4	1.6	1.7	1.2	1.1	1.3
Natural resources, construction, and maintenance .....	3.5	3.6	1.7	1.6	1.6	1.6	1.6
Production, transportation, and material moving ...	4.1	4.9	3.3	3.5	3.1	1.7	2.0
Full time .....	1.3	1.6	0.9	1.0	0.3	0.2	0.7
Part time .....	1.2	1.8	1.6	1.5	2.3	2.5	2.3
Union .....	1.5	1.3	1.3	1.3	0.2	0.2	0.5
Nonunion .....	1.6	2.0	1.4	1.5	1.0	1.0	1.3
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	1.9	2.1	1.7	1.8	1.5	1.5	1.4
Lowest 10 percent .....	2.3	3.0	2.7	2.9	2.7	2.7	2.5
Second 25 percent .....	2.1	2.1	1.2	1.3	0.6	0.6	0.7
Third 25 percent .....	2.0	2.3	1.9	2.0	1.4	1.4	1.5
Highest 25 percent .....	1.2	1.5	1.4	1.3	0.3	0.3	1.3
Highest 10 percent .....	1.9	2.4	1.9	1.9	0.4	0.4	2.7
<b>Establishment characteristics</b>							
Service-providing industries .....	1.2	1.4	0.9	1.0	0.6	0.6	0.8
Education and health services .....	1.2	1.7	1.3	1.3	0.5	0.5	1.0
Educational services .....	1.2	1.7	1.3	1.4	0.5	0.5	1.1
Elementary and secondary schools .....	1.3	1.8	1.3	1.4	0.7	0.7	1.2
Junior colleges, colleges, and universities .....	3.2	3.8	2.2	2.3	1.5	1.5	2.2
Health care and social assistance .....	3.9	4.2	1.5	1.6	1.1	1.1	1.4
Hospitals .....	5.2	5.2	1.6	1.6	1.6	1.5	1.6
Public administration .....	2.3	2.3	1.5	1.6	1.3	1.4	1.4
1 to 99 workers .....	3.4	3.5	3.1	3.2	2.5	2.5	2.6
1 to 49 workers .....	4.2	4.3	4.5	4.6	4.1	4.1	4.1
50 to 99 workers .....	5.7	5.2	3.8	4.2	1.6	1.6	1.6
100 workers or more .....	1.2	1.5	1.0	1.0	0.5	0.5	0.8
100 to 499 workers .....	2.4	2.8	1.9	2.1	1.3	1.2	1.7
500 workers or more .....	1.3	1.6	1.1	1.2	0.5	0.5	0.9

See footnotes at end of table.

**Table 46. Standard errors for paid leave combinations: Access, State and local government workers, March 2016—continued**

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave <sup>1</sup>	Personal leave, sick leave, paid family leave, or vacation <sup>1</sup>	Personal leave, vacation, or holidays <sup>1</sup>
State government .....	3.0	3.2	1.3	1.3	0.9	0.9	1.2
Local government .....	1.1	1.5	1.1	1.1	0.7	0.7	0.9
<b>Geographic areas</b>							
Northeast .....	1.1	1.2	1.5	1.5	0.9	0.8	0.8
New England .....	2.8	3.4	3.1	4.0	2.3	2.0	1.5
Middle Atlantic .....	1.0	1.3	1.6	1.4	0.9	1.0	1.0
South .....	2.2	2.9	1.6	1.8	0.7	0.7	1.5
South Atlantic .....	3.2	3.9	2.2	2.4	1.1	1.1	2.3
East South Central .....	3.4	6.7	3.5	4.3	1.4	1.5	3.9
West South Central .....	3.4	4.6	2.8	3.2	1.1	1.1	2.1
Midwest .....	2.1	2.3	1.7	1.7	1.8	1.8	1.7
East North Central .....	2.6	2.5	1.9	1.9	2.6	2.6	2.2
West North Central .....	3.0	3.3	3.1	3.0	1.9	1.9	2.6
West .....	3.0	3.1	2.1	2.0	1.1	1.1	1.5
Mountain .....	5.3	6.5	4.7	4.5	2.1	2.1	2.5
Pacific .....	3.6	3.4	2.4	2.3	1.3	1.3	1.9

<sup>1</sup> Includes workers with access to one or more of these leave benefits.

<sup>2</sup> 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 wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Appendix table 1. Survey establishment response, March 2016**

Establishments	Civilian	Private industry	State and local governments
Total in sampling frame <sup>1</sup> .....	6,173,978	5,946,179	227,799
Total in sample .....	11,400	9,811	1,589
Responding <sup>2</sup> .....	8,358	6,886	1,472
Refused <sup>3</sup> .....	2,102	2,009	93
Out of business or not in survey scope .....	940	916	24

<sup>1</sup> The list of establishments from which the survey sample was selected (sampling frame) was developed from State unemployment insurance reports and is based on the 2012 North American Industry Classification System (NAICS). For private industries, an establishment is usually a single physical location. For state and local governments, an establishment is defined as all locations of a government entity.

<sup>2</sup> Establishments that provided data at the initial interview.

<sup>3</sup> Establishments that did not provide data at the initial interview. Data for establishments not responding at the time of update interviews are imputed. Detailed information on nonresponse adjustment and imputation can be found in BLS Handbook of Methods, Chapter 8, "National Compensation Measures," Bureau of Labor Statistics, on the Internet at [www.bls.gov/opub/hom/pdf/homch8.pdf](http://www.bls.gov/opub/hom/pdf/homch8.pdf).

Source: Bureau of Labor Statistics, National Compensation Survey.

**Appendix table 2. Number of workers represented,<sup>1</sup> March 2016**

Occupational group <sup>2</sup>	Civilian workers	Private industry workers	State and local government workers
All workers .....	133,189,200	114,163,700	19,025,500
Management, professional, and related ....	41,161,500	30,594,900	10,566,700
Management, business, and financial ...	12,096,200	10,524,200	–
Professional and related .....	29,065,400	20,070,700	8,994,700
Teachers .....	6,698,400	–	5,045,200
Primary, secondary, and special education school teachers .....	4,466,600	–	3,738,900
Registered nurses .....	3,029,800	–	–
Service .....	28,598,200	24,593,500	4,004,600
Protective service .....	3,265,900	1,394,000	1,871,900
Sales and office .....	33,202,200	30,552,300	2,649,900
Sales and related .....	12,487,200	12,372,400	–
Office and administrative support .....	20,715,000	18,179,900	2,535,100
Natural resources, construction, and maintenance .....	10,523,800	9,531,000	992,800
Construction, extraction, farming, fishing, and forestry .....	5,103,100	4,532,900	–
Installation, maintenance, and repair ....	5,420,700	4,998,100	–
Production, transportation, and material moving .....	19,703,600	18,892,100	811,500
Production .....	9,428,000	9,318,100	–
Transportation and material moving .....	10,275,600	9,574,000	–

<sup>1</sup> The number of workers represented by the survey are rounded to the nearest 100. Estimates of the number of workers provide a description of the size and composition of the labor force included in the survey. Estimates are not intended, however, for comparison to other statistical series to measure employment trends or levels.

<sup>2</sup> The 2010 Standard Occupational Classification system is used to classify workers.

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no estimates for this characteristic are provided in this publication.

Source: Bureau of Labor Statistics, National Compensation Survey.

## Technical Note

Data in this release are from the National Compensation Survey (NCS), conducted by the U.S. Department of Labor, Bureau of Labor Statistics (BLS). This publication contains March 2016 data on civilian, private industry, and state and local government workers in the United States. Excluded are federal government workers, the military, agricultural workers, private household workers, and the self-employed. This release provides data on the incidence and key provisions of selected benefit plans, as well as on premiums paid by employers and employees for medical care and employee contribution requirements in retirement plans.

## Calculation details

Average hourly earnings from sampled occupations within an establishment were used to produce estimates for worker groups within six earnings categories: the lowest 10 percent, the lowest 25 percent, the second 25 percent, the third 25 percent, the highest 25 percent, and the highest 10 percent. The categories are based on unpublished March 2016 wages and salaries from the *Employer Costs for Employee Compensation*.

The percentiles were computed using earnings and scheduled hours of work reported for individual workers in sampled establishment jobs. Establishments in the survey are asked to report only individual worker earnings for each sampled job. For the calculation of the hourly percentile values, the individual worker hourly earnings are weighted and arrayed from lowest to highest. The values corresponding to the percentiles are:

Characteristics	Hourly wage percentiles				
	10	25	50 (median)	75	90
<b>Civilian workers</b>	\$9.54	\$12.40	\$18.52	\$29.80	\$45.36
<b>Private industry workers</b>	\$9.37	\$12.00	\$17.73	\$28.60	\$44.33
<b>State and local government workers</b>	\$12.70	\$16.71	\$24.20	\$35.99	\$49.79

The lowest 10-percent and 25-percent wage categories include those occupations with an average hourly wage less than the 10th percentile value and 25th percentile value, respectively. The second 25-percent category includes those occupations that make at or above the 25th percentile value but less than the 50th percentile value. The third 25-percent category includes those occupations that make at or above the 50th percentile value but less than the 75th percentile value. Finally, the highest 25- and 10-percent wage categories include those occupations with an average wage value greater than or equal to the 75th and 90th percentile value, respectively.

(Note: Individual workers can fall into an earnings category different from the average for the occupation into which they are classified because average hourly earnings for the occupation are used to produce the benefit estimates.)

## Access

Employees are considered to have access to a benefit plan if it is available for their use. For example, if an employee is permitted to participate in a medical care plan offered by the employer, but the employee declines to do so, he or she is placed in a category with those having access to medical care.

## Participation

Employees in contributory plans are considered participants in an insurance or retirement plan if they have paid required contributions and fulfilled any applicable service requirements. Employees in noncontributory plans are counted as participating regardless of whether they have fulfilled the service requirements. (Note: **Incidence** can mean either access or rates of participation in a benefit plan.)

## Take-up rates

Take-up rates are the percentage of workers with access to a plan who participate in the plan. They are computed by using the number of workers participating in a plan divided by the number of workers with access to the plan, multiplied by 100, and rounded to the nearest one percent. Since the computation of take-up rates is based on the number of workers collected rather than rounded percentage estimates, the take-up rates in the tables may not equal the ratio of participation to access estimates.

## Comparing private and public sector data

Incidence of employee benefits in state and local government should not be directly compared to private industry. Differences between these sectors stem from factors such as variation in work activities and occupational structures. Manufacturing and sales, for example, make up a large part of private industry work activities but are rare in state and local government. Administrative support and professional occupations (including teachers) account for two-thirds of the state and local government workforce, compared with one-half of private industry.

## Leave benefits for teachers

Primary, secondary, and special education teachers typically have a work schedule of 37 or 38 weeks per year. Because of this work schedule, they are generally not offered vacations or holidays. In many cases, the time off during winter and spring breaks during the school year are not considered vacation days for the purposes of this survey.

## Medical care premiums

The estimates for medical care premiums are not based on actual decisions regarding medical coverage made by employees; instead they are based on the assumption that all employees in the occupation can opt for single or family coverage. In instances where annual premiums are collected, the values are converted to a monthly premium amount using the annual work schedule. Annual work schedules may be less than twelve months.

## Retirement plans

Differences in retirement plan participation are influenced by type of plan offered. In defined benefit plans participation is often mandatory, after meeting eligibility requirements, while participation in defined contribution plans is often voluntary.

For additional benefit term definitions, see the [glossary](#).

## Sample size

See [appendix table 1](#).

## Survey scope

See [appendix table 2](#).

## Additional information:

For research articles on employee benefits, see the *Monthly Labor Review* at [www.bls.gov/opub/mlr/home.htm](http://www.bls.gov/opub/mlr/home.htm) and *Beyond the Numbers: Pay and Benefits* at [www.bls.gov/opub/btn/](http://www.bls.gov/opub/btn/). For further technical information, see Chapter 8, "National Compensation Measures," of the *BLS Handbook of Methods* at [www.bls.gov/opub/hom/pdf/homch8.pdf](http://www.bls.gov/opub/hom/pdf/homch8.pdf).