National Compensation Survey: Employee Benefits in the United States, March 2013

U.S. Department of Labor
Thomas E. Perez, Secretary of Labor

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Erica L. Groshen, Commissioner

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Employee benefits data tables: United States, March 2013

- Civilian (includes private industry and state and local government establishments)
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- State and local government (excludes Federal employees)

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- 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.
- 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.

Overview

The National Compensation Survey (NCS) provides comprehensive measures of compensation cost trends, as well as incidence and detailed provisions of employee benefit plans. 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, Federal Government, agricultural, and household workers, and workers who are self-employed, are excluded.

Questions regarding these data and recent and historical NCS benefits data can be addressed by calling the information line at (202) 691–6199 or by e-mailing NCSInfo@bls.gov. Information is available to sensory-impaired individuals upon request, telephone: (202) 691–5200; Federal Relay Service: (800) 877–8339. Data requests may also be sent by mail to the 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 (all in the BLS National Office), 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

Types of Benefits:

- Retirement benefits
- Healthcare benefits
- Life, short-term, and long-term disability insurance benefits
- Paid time-off 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,[1] civilian workers,[2] National Compensation Survey, March 2013

(All workers = 100 percent)

Characteristics	All retirement benefits[3]			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	68	54	80	28	26	90	55	38	69
Worker characteristics									
Management, professional, and related	83	73	88	43	39	92	64	48	75
Management, business, and financial	85	76	89	38	35	90	75	61	81
Professional and related	82	72	88	45	41	92	59	43	72
Teachers	86	81	94	73	68	94	36	19	54
Primary, secondary, and special education school teachers	95	91	96	89	86	96	28	11	41
Registered nurses	78	66	84	40	36	90	66	47	71
Service	45	30	67	17	16	94	34	17	50
Protective service	79	63	80	52	49	95	44	20	45
Sales and office	70	54	77	23	19	84	62	44	71
Sales and related	67	43	64	11	8	69	63	39	63
Office and administrative support	73	60	83	29	25	88	62	47	75
Natural resources, construction, and maintenance	69	56	82	30	29	96	57	41	73
Construction, extraction, farming, fishing, and forestry	65	53	81	33	33	98	49	34	70
Installation, maintenance, and repair	73	60	82	27	26	95	64	48	75
Production, transportation, and material moving	69	52	76	26	23	89	57	38	67
Production	73	57	78	22	20	93	66	47	71
Transportation and material moving	65	48	74	29	25	86	48	30	62
Full time	78	65	83	34	31	92	63	46	72
Part time	37	21	57	12	9	80	29	14	47
Union	95	89	93	83	79	94	44	28	65
Nonunion	63	48	76	19	17	87	57	40	70
Average wage within the following categories:[4]									
Lowest 25 percent	40	22	54	9	7	79	35	17	48
Lowest 10 percent	28	11	38	5	3	66	24	8	33
Second 25 percent	70	54	77	23	21	89	59	40	68
Third 25 percent	80	68	85	36	33	92	63	47	74
Highest 25 percent	89	80	90	50	46	92	68	54	79
Highest 10 percent	90	82	91	50	45	91	72	57	79
Establishment characteristics									
Goods-producing industries	75	61	81	25	24	93	69	52	75
Service-providing industries	67	53	79	29	26	90	53	36	68
Education and health services	76	65	86	43	40	93	50	33	66
Educational services	86	80	93	72	66	93	35	20	56
Elementary and secondary schools	90	86	95	84	81	96	25	9	38
Junior colleges, colleges, and universities	87	78	89	54	44	83	62	43	70
Healthcare and social assistance	68	54	79	23	21	92	60	42	70
Hospitals	90	77	86	49	44	90	76	55	72
Public administration	91	87	96	85	82	95	35	17	50

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

Characteristics	All retirement benefits[3]			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	50	36	72	10	9	90	45	31	68
1 to 49 workers	45	33	73	8	7	90	42	29	69
50 to 99 workers	65	46	71	16	15	90	56	36	65
100 workers or more	85	71	84	45	41	90	64	45	70
100 to 499 workers	80	61	76	28	25	89	67	46	68
500 workers or more	89	80	90	62	56	91	61	44	71
Geographic areas									
New England	68	55	81	29	26	90	53	39	73
Middle Atlantic	67	55	83	33	30	91	52	36	70
East North Central	70	56	81	31	28	91	58	40	68
West North Central	73	58	79	27	23	86	60	43	72
South Atlantic	67	52	77	26	22	88	59	38	64
East South Central	72	57	80	31	29	92	53	36	69
West South Central	68	52	77	23	21	92	57	39	68
Mountain	66	51	77	22	20	91	55	38	69
Pacific	65	53	82	30	28	93	48	36	74

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

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

[3] 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.

[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2013

Characteristics	All retirement benefits[3]			Defined benefit			Defined contribution		
	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	0.7	0.7	0.6	0.6
Worker characteristics									
Management, professional, and related	0.8	0.7	0.6	0.9	0.8	0.7	1.0	1.0	0.9
Management, business, and financial	1.2	1.1	0.9	1.2	1.2	1.1	1.3	1.3	1.1
Professional and related	0.8	0.8	0.6	1.2	1.1	0.8	1.1	1.1	1.2
Teachers	1.5	1.3	0.6	1.6	1.5	1.0	2.0	1.5	2.5
Primary, secondary, and special education school teachers	1.6	1.5	0.6	1.5	1.6	0.6	2.2	1.5	3.5
Registered nurses	2.6	2.5	1.6	2.9	2.8	1.7	2.4	2.1	2.0
Service	1.5	1.1	1.6	0.9	0.9	0.7	1.4	0.8	1.8
Protective service	2.5	2.5	2.4	3.0	2.8	0.8	2.7	1.7	3.4
Sales and office	0.9	0.8	0.7	0.6	0.6	1.5	0.9	0.8	0.8
Sales and related	1.3	1.2	1.3	0.6	0.6	3.4	1.2	1.1	1.3
Office and administrative support	1.3	1.1	0.7	0.9	0.8	1.3	1.2	1.0	0.9
Natural resources, construction, and maintenance	1.6	1.6	1.2	1.5	1.5	0.9	1.7	1.6	1.5
Construction, extraction, farming, fishing, and forestry	2.5	2.4	2.0	2.3	2.3	0.8	2.6	2.2	2.5
Installation, maintenance, and repair	2.1	2.3	1.5	2.0	2.0	1.4	2.2	2.3	1.8
Production, transportation, and material moving	1.8	1.4	1.2	1.3	1.0	1.5	1.6	1.2	1.3
Production	1.8	1.6	1.5	1.5	1.4	1.6	1.8	1.5	1.5
Transportation and material moving	2.3	1.8	1.6	1.6	1.3	2.1	2.1	1.6	2.1
Full time	0.6	0.6	0.5	0.7	0.6	0.7	0.6	0.6	0.6
Part time	1.5	0.8	1.5	0.6	0.4	2.3	1.3	0.6	1.6
Union	0.4	0.7	0.6	1.0	1.2	0.7	1.3	1.2	1.6
Nonunion	0.8	0.7	0.6	0.5	0.5	0.9	0.7	0.6	0.6
Average wage within the following categories:[4]									
Lowest 25 percent	1.4	0.9	1.5	0.7	0.6	2.4	1.2	0.7	1.4
Lowest 10 percent	1.8	0.8	2.2	0.7	0.5	6.4	1.7	0.7	2.1
Second 25 percent	1.0	1.1	0.9	0.7	0.6	0.9	1.2	1.2	1.0
Third 25 percent	0.8	0.8	0.6	0.9	0.9	0.9	1.0	0.8	0.8
Highest 25 percent	0.8	0.8	0.5	1.0	1.0	0.6	1.0	1.0	0.8
Highest 10 percent	1.0	1.0	0.6	1.3	1.3	0.9	1.2	1.3	1.1
Establishment characteristics									
Goods-producing industries	1.1	1.2	1.0	1.2	1.2	1.1	1.4	1.3	1.0
Service-providing industries	0.7	0.7	0.6	0.6	0.5	0.8	0.8	0.6	0.7
Education and health services	1.5	1.4	0.9	1.7	1.5	1.2	1.5	1.2	1.5
Educational services	1.0	0.9	0.5	1.2	1.1	1.3	1.6	1.0	1.8
Elementary and secondary schools	0.7	0.7	0.5	0.8	0.9	0.6	1.9	1.1	3.0
Junior colleges, colleges, and universities	1.4	1.5	1.0	2.4	1.5	4.8	2.3	1.6	1.9
Healthcare and social assistance	2.4	2.2	1.6	2.1	2.0	1.5	2.2	1.8	1.9
Hospitals	0.9	1.3	1.0	3.0	2.8	2.0	1.6	1.7	1.8
Public administration	1.4	1.4	0.7	1.6	1.6	0.7	2.5	1.7	4.0

See footnotes at end of table.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2013—Continued

Characteristics	All retirement benefits[3]			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	0.9	0.9	1.1	0.5	0.5	1.7	0.9	0.9	1.2
1 to 49 workers	1.1	1.0	1.3	0.6	0.5	1.7	1.0	0.9	1.4
50 to 99 workers	2.2	2.0	1.8	1.3	1.4	2.9	2.2	1.7	1.7
100 workers or more	0.7	0.7	0.5	0.9	0.8	0.7	0.8	0.7	0.7
100 to 499 workers	1.2	1.1	0.8	1.1	1.1	1.0	1.2	1.0	1.0
500 workers or more	0.9	0.8	0.5	1.5	1.2	0.9	1.3	1.1	1.0
Geographic areas									
New England	3.3	3.9	2.1	3.7	3.7	1.7	2.7	2.8	2.1
Middle Atlantic	2.1	2.2	1.1	1.7	1.6	0.9	1.6	1.6	1.6
East North Central	1.4	1.0	1.1	1.5	1.4	1.0	1.5	1.0	1.7
West North Central	1.3	2.5	3.0	2.5	1.3	6.3	1.6	2.2	3.0
South Atlantic	2.0	1.6	0.9	1.2	1.0	1.5	1.8	1.4	1.1
East South Central	2.4	1.6	1.4	1.7	1.9	1.7	3.0	2.1	1.2
West South Central	1.9	1.6	1.8	0.9	0.8	0.5	1.9	1.5	1.9
Mountain	2.0	2.0	3.0	3.3	2.8	1.7	2.4	1.6	3.2
Pacific	1.9	1.3	1.2	1.1	1.0	1.2	2.0	1.5	1.1

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

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

[3] 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.

[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,[1] National Compensation Survey, March 2013

(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
Worker characteristics				
Management, professional, and related	67	33	83	17
Management, business, and financial	69	31	84	16
Professional and related	66	34	83	17
Teachers	60	40	80	20
Primary, secondary, and special education school teachers	53	47	80	20
Registered nurses	67	33	82	18
Service	62	38	78	22
Protective service	78	22	86	14
Sales and office	67	33	81	19
Sales and related	73	27	84	16
Office and administrative support	65	35	80	20
Natural resources, construction, and maintenance	62	38	79	21
Construction, extraction, farming, fishing, and forestry	48	52	73	27
Installation, maintenance, and repair	71	29	82	18
Production, transportation, and material moving	69	31	84	16
Production	69	31	83	17
Transportation and material moving	70	30	85	15
Full time	67	33	82	18
Part time	67	33	80	20
Union	60	40	81	19
Nonunion	67	33	82	18
Average wage within the following categories:[2]				
Lowest 25 percent	72	28	83	17
Lowest 10 percent	72	28	83	17
Second 25 percent	65	35	79	21
Third 25 percent	66	34	82	18
Highest 25 percent	67	33	84	16
Highest 10 percent	68	32	84	16
Establishment characteristics				
Goods-producing industries	66	34	82	18
Service-providing industries	67	33	82	18
Education and health services	61	39	80	20
Educational services	60	40	83	17
Elementary and secondary schools	52	48	81	19
Junior colleges, colleges, and universities	65	35	85	15
Healthcare and social assistance	61	39	80	20
Hospitals	66	34	81	19
Public administration	60	40	83	17

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,[1] National Compensation Survey, March 2013—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	63	37	79	21
1 to 49 workers	63	37	78	22
50 to 99 workers	64	36	82	18
100 workers or more	69	31	84	16
100 to 499 workers	72	28	85	15
500 workers or more	66	34	82	18
Geographic areas				
New England	69	31	88	12
Middle Atlantic	66	34	87	13
East North Central	63	37	80	20
West North Central	65	35	77	23
South Atlantic	66	34	80	20
East South Central	75	25	86	14
West South Central	71	29	84	16
Mountain	69	31	83	17
Pacific	65	35	80	20

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,[1] National Compensation Survey, March 2013

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	1.1	1.1	0.8	0.8
Worker characteristics				
Management, professional, and related	1.4	1.4	1.0	1.0
Management, business, and financial	1.8	1.8	1.4	1.4
Professional and related	1.6	1.6	1.3	1.3
Teachers	3.5	3.5	3.5	3.5
Primary, secondary, and special education school teachers	6.0	6.0	6.0	6.0
Registered nurses	2.6	2.6	2.1	2.1
Service	3.1	3.1	3.3	3.3
Protective service	3.7	3.7	3.0	3.0
Sales and office	1.3	1.3	1.1	1.1
Sales and related	2.0	2.0	1.6	1.6
Office and administrative support	1.6	1.6	1.4	1.4
Natural resources, construction, and maintenance	2.6	2.6	2.6	2.6
Construction, extraction, farming, fishing, and forestry	3.4	3.4	3.1	3.1
Installation, maintenance, and repair	3.3	3.3	3.5	3.5
Production, transportation, and material moving	1.4	1.4	1.3	1.3
Production	1.8	1.8	1.6	1.6
Transportation and material moving	1.9	1.9	1.5	1.5
Full time	1.1	1.1	0.9	0.9
Part time	2.1	2.1	2.0	2.0
Union	2.6	2.6	1.9	1.9
Nonunion	1.1	1.1	0.9	0.9
Average wage within the following categories:[2]				
Lowest 25 percent	1.6	1.6	1.6	1.6
Lowest 10 percent	2.6	2.6	2.6	2.6
Second 25 percent	1.9	1.9	2.0	2.0
Third 25 percent	1.3	1.3	0.9	0.9
Highest 25 percent	1.3	1.3	0.9	0.9
Highest 10 percent	1.8	1.8	1.3	1.3
Establishment characteristics				
Goods-producing industries	1.4	1.4	1.2	1.2
Service-providing industries	1.3	1.3	1.0	1.0
Education and health services	2.3	2.3	1.8	1.8
Educational services	2.8	2.8	2.4	2.4
Elementary and secondary schools	5.3	5.3	5.6	5.6
Junior colleges, colleges, and universities	3.0	3.0	2.1	2.1
Healthcare and social assistance	2.9	2.9	2.3	2.3
Hospitals	2.2	2.2	1.8	1.8
Public administration	5.3	5.3	2.8	2.8

See footnotes at end of table.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,[1] National Compensation Survey, March 2013—Continued

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers	1.9	1.9	1.6	1.6
1 to 49 workers	2.4	2.4	2.1	2.1
50 to 99 workers	2.2	2.2	2.3	2.3
100 workers or more	0.9	0.9	0.8	0.8
100 to 499 workers	1.2	1.2	0.9	0.9
500 workers or more	1.3	1.3	1.2	1.2
Geographic areas				
New England	3.4	3.4	2.4	2.4
Middle Atlantic	4.9	4.9	2.4	2.4
East North Central	1.7	1.7	1.7	1.7
West North Central	5.7	5.7	5.6	5.6
South Atlantic	1.7	1.7	1.7	1.7
East South Central	1.5	1.5	2.8	2.8
West South Central	2.7	2.7	2.3	2.3
Mountain	3.3	3.3	3.4	3.4
Pacific	2.4	2.4	1.7	1.7

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 9. Healthcare benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2013

(All workers = 100 percent)

Characteristics	Healthcare[3]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	72	59	81	72	54	75
Worker characteristics						
Management, professional, and related	88	76	86	88	69	79
Management, business, and financial	94	81	87	94	73	78
Professional and related	86	74	86	85	68	79
Teachers	86	75	88	86	70	81
Primary, secondary, and special education school teachers	97	86	88	97	79	82
Registered nurses	81	67	83	81	60	74
Service	47	33	72	46	31	67
Protective service	70	61	87	70	58	83
Sales and office	73	58	79	73	53	74
Sales and related	62	46	75	62	43	69
Office and administrative support	79	64	81	79	59	75
Natural resources, construction, and maintenance	79	64	81	79	60	77
Construction, extraction, farming, fishing, and forestry	73	60	82	73	58	79
Installation, maintenance, and repair	84	67	80	84	63	75
Production, transportation, and material moving	76	63	82	76	58	76
Production	84	70	83	84	64	77
Transportation and material moving	69	56	81	69	52	75
Full time	88	73	83	88	67	77
Part time	24	15	62	24	13	56
Union	95	85	89	95	79	83
Nonunion	69	54	79	68	50	73
Average wage within the following categories:[4]						
Lowest 25 percent	38	25	65	38	23	60
Lowest 10 percent	21	12	55	21	11	52
Second 25 percent	78	62	80	78	58	74
Third 25 percent	88	75	85	88	70	79
Highest 25 percent	94	82	87	94	75	80
Highest 10 percent	95	84	89	95	76	80
Establishment characteristics						
Goods-producing industries	86	73	84	86	68	79
Service-providing industries	70	57	81	70	52	74
Education and health services	79	65	82	79	60	76
Educational services	86	75	87	85	68	80
Elementary and secondary schools	88	77	87	88	70	80
Junior colleges, colleges, and universities	86	76	88	86	71	82
Healthcare and social assistance	75	58	78	74	54	72
Hospitals	89	77	86	89	69	78
Public administration	88	82	93	88	78	88

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2013—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	47	37	79	27	21	79	71	53	75
Worker characteristics									
Management, professional, and related	62	51	82	36	29	81	86	68	79
Management, business, and financial	68	56	83	38	31	83	92	72	78
Professional and related	59	49	82	36	28	80	84	66	79
Teachers	53	45	85	35	28	81	85	68	81
Primary, secondary, and special education school teachers	59	51	85	39	32	82	95	78	82
Registered nurses	62	47	77	31	24	77	81	60	75
Service	26	19	73	17	12	74	46	31	67
Protective service	46	39	84	30	24	81	69	57	83
Sales and office	46	36	78	23	18	78	71	52	74
Sales and related	39	29	74	15	11	76	60	42	70
Office and administrative support	50	40	79	27	22	79	77	58	75
Natural resources, construction, and maintenance	46	36	79	31	25	81	77	59	77
Construction, extraction, farming, fishing, and forestry	42	35	83	32	27	85	71	55	78
Installation, maintenance, and repair	50	38	75	30	23	77	82	62	75
Production, transportation, and material moving	48	38	80	26	22	82	75	56	76
Production	53	43	82	28	23	83	82	63	77
Transportation and material moving	43	33	77	25	20	80	68	50	74
Full time	57	46	81	32	26	80	86	66	77
Part time	14	9	63	9	6	69	23	13	55
Union	74	63	86	57	48	84	93	77	83
Nonunion	42	33	77	21	16	77	67	49	73
Average wage within the following categories:[4]									
Lowest 25 percent	18	12	65	10	7	70	37	22	60
Lowest 10 percent	10	6	58	6	4	62	21	11	51
Second 25 percent	47	36	76	24	18	77	76	57	74
Third 25 percent	58	48	82	33	27	82	87	68	79
Highest 25 percent	70	59	84	43	35	81	92	73	80
Highest 10 percent	76	64	84	46	38	82	93	74	80
Establishment characteristics									
Goods-producing industries	57	47	83	33	27	84	84	66	79
Service-providing industries	45	35	79	26	20	78	69	51	74
Education and health services	48	38	80	27	21	78	78	59	76
Educational services	53	44	83	34	26	78	84	67	80
Elementary and secondary schools	53	44	84	35	27	79	86	69	80
Junior colleges, colleges, and universities	57	47	84	33	25	76	86	71	82
Healthcare and social assistance	44	34	77	23	18	77	73	53	72
Hospitals	70	56	80	38	29	78	89	69	77
Public administration	62	55	89	45	39	87	86	76	88

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

Characteristics	Healthcare[3]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	58	44	76	57	41	72
1 to 49 workers	54	41	76	53	38	72
50 to 99 workers	70	54	76	70	50	71
100 workers or more	86	73	84	86	66	77
100 to 499 workers	83	67	81	83	62	75
500 workers or more	89	78	87	89	70	79
Geographic areas						
New England	73	59	82	73	52	72
Middle Atlantic	72	60	83	72	56	77
East North Central	74	58	79	73	53	72
West North Central	70	57	81	70	51	73
South Atlantic	73	58	80	73	54	74
East South Central	77	62	82	76	60	78
West South Central	73	59	80	73	55	75
Mountain	70	56	80	69	51	74
Pacific	71	61	85	71	56	79

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2013—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	23	77	17	13	76	56	40	72
1 to 49 workers	26	20	78	13	10	77	52	37	72
50 to 99 workers	43	31	73	28	21	75	69	49	71
100 workers or more	62	50	80	36	29	80	84	65	77
100 to 499 workers	55	44	79	28	22	80	81	61	75
500 workers or more	69	56	82	44	35	80	88	70	79
Geographic areas									
New England	51	41	79	19	14	75	69	49	71
Middle Atlantic	50	41	82	32	26	83	71	55	77
East North Central	49	38	78	26	19	76	72	52	72
West North Central	47	37	78	21	16	77	68	50	73
South Atlantic	42	32	76	23	17	73	71	53	74
East South Central	38	28	74	17	14	82	74	58	78
West South Central	38	30	78	18	15	82	72	54	75
Mountain	48	38	80	25	20	79	68	50	73
Pacific	55	46	83	43	35	83	70	55	78

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

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

[3] 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.

[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2013

Characteristics	Healthcare[3]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.7	0.6	0.3	0.7	0.6	0.4
Worker characteristics						
Management, professional, and related	0.6	0.7	0.5	0.6	0.6	0.5
Management, business, and financial	0.8	0.9	0.6	0.8	1.0	0.8
Professional and related	0.8	0.8	0.6	0.8	0.8	0.6
Teachers	1.0	1.0	0.8	1.0	1.1	0.8
Primary, secondary, and special education school teachers	0.6	1.0	0.8	0.6	1.1	0.9
Registered nurses	2.2	2.1	1.4	2.2	2.0	1.6
Service	1.5	1.2	1.4	1.5	1.1	1.5
Protective service	2.7	2.5	1.4	2.7	2.4	1.5
Sales and office	0.8	0.8	0.6	0.8	0.8	0.7
Sales and related	1.1	1.2	1.1	1.1	1.1	1.2
Office and administrative support	1.1	1.2	0.8	1.1	1.2	0.9
Natural resources, construction, and maintenance	1.5	1.5	0.9	1.5	1.4	0.9
Construction, extraction, farming, fishing, and forestry	2.7	2.4	1.6	2.7	2.3	1.5
Installation, maintenance, and repair	1.8	1.9	1.3	1.8	1.8	1.3
Production, transportation, and material moving	1.9	1.6	0.6	1.9	1.4	0.8
Production	1.7	1.7	1.0	1.6	1.4	1.1
Transportation and material moving	2.5	2.0	1.0	2.5	1.9	1.3
Full time	0.6	0.5	0.3	0.6	0.5	0.4
Part time	1.1	0.6	1.7	1.1	0.6	1.7
Union	0.5	0.6	0.5	0.5	0.7	0.6
Nonunion	0.8	0.7	0.4	0.8	0.7	0.4
Average wage within the following categories:[4]						
Lowest 25 percent	1.2	1.0	1.3	1.2	0.9	1.4
Lowest 10 percent	1.5	1.0	2.7	1.5	0.9	2.7
Second 25 percent	0.9	1.0	0.7	0.9	0.9	0.7
Third 25 percent	0.7	0.7	0.5	0.7	0.7	0.6
Highest 25 percent	0.5	0.5	0.4	0.4	0.5	0.5
Highest 10 percent	0.4	0.7	0.6	0.4	0.8	0.7
Establishment characteristics						
Goods-producing industries	0.9	1.0	0.8	0.9	1.0	0.9
Service-providing industries	0.8	0.7	0.4	0.8	0.6	0.4
Education and health services	1.3	1.2	0.8	1.3	1.2	0.9
Educational services	0.8	0.9	0.7	0.8	0.9	0.8
Elementary and secondary schools	0.5	0.7	0.8	0.5	0.8	0.9
Junior colleges, colleges, and universities	1.4	1.7	1.1	1.4	1.8	1.4
Healthcare and social assistance	2.1	1.9	1.4	2.1	1.8	1.4
Hospitals	0.8	0.9	0.6	0.8	0.9	0.7
Public administration	1.5	1.4	0.6	1.5	1.4	0.7

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2013—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	0.4	0.7	0.6	0.5	0.7	0.6	0.4
Worker characteristics									
Management, professional, and related	1.1	0.9	0.5	1.1	0.9	0.7	0.7	0.7	0.5
Management, business, and financial	1.4	1.2	0.7	1.4	1.2	0.9	0.8	1.0	0.8
Professional and related	1.2	1.0	0.7	1.2	1.1	0.9	0.8	0.8	0.6
Teachers	1.6	1.3	1.0	1.7	1.4	1.8	1.0	1.2	0.8
Primary, secondary, and special education school teachers	2.1	1.8	1.3	2.3	1.9	2.1	0.7	1.1	0.9
Registered nurses	2.7	2.3	2.0	3.3	2.8	1.9	2.2	1.9	1.4
Service	1.2	0.9	1.3	1.0	0.8	1.4	1.5	1.1	1.5
Protective service	2.7	2.4	1.9	2.7	2.1	2.4	2.8	2.5	1.5
Sales and office	0.9	0.7	0.6	0.8	0.7	0.9	0.8	0.8	0.8
Sales and related	1.1	0.9	1.2	1.0	0.9	2.4	1.1	1.2	1.2
Office and administrative support	1.1	0.9	0.8	1.0	0.8	1.1	1.1	1.2	1.0
Natural resources, construction, and maintenance	1.9	1.5	1.4	1.7	1.4	1.7	1.4	1.4	0.9
Construction, extraction, farming, fishing, and forestry	2.7	2.3	1.9	2.6	2.4	2.0	2.6	2.2	1.5
Installation, maintenance, and repair	2.6	2.2	2.0	1.9	1.6	2.2	1.8	1.8	1.3
Production, transportation, and material moving	1.7	1.6	1.1	1.4	1.2	1.2	1.9	1.4	0.8
Production	2.2	2.0	1.5	1.8	1.5	2.1	1.8	1.6	1.1
Transportation and material moving	2.0	1.7	1.6	1.6	1.4	1.5	2.4	1.9	1.3
Full time	0.8	0.7	0.4	0.8	0.7	0.5	0.6	0.5	0.4
Part time	0.8	0.5	1.6	0.6	0.4	2.0	1.0	0.6	1.8
Union	1.0	1.0	0.7	1.3	1.2	0.8	0.6	0.8	0.6
Nonunion	0.8	0.6	0.5	0.7	0.6	0.7	0.8	0.7	0.5
Average wage within the following categories:[4]									
Lowest 25 percent	1.0	0.7	1.5	0.8	0.6	1.9	1.2	0.9	1.4
Lowest 10 percent	1.1	0.7	2.6	0.8	0.5	4.1	1.5	0.9	2.8
Second 25 percent	1.1	0.9	0.6	1.0	0.8	0.9	0.9	0.9	0.7
Third 25 percent	0.9	0.8	0.7	1.1	0.9	0.7	0.8	0.7	0.6
Highest 25 percent	0.9	0.9	0.7	0.9	0.8	0.7	0.5	0.5	0.5
Highest 10 percent	1.1	1.1	0.7	1.3	1.2	0.8	0.6	0.9	0.7
Establishment characteristics									
Goods-producing industries	1.4	1.1	1.0	1.6	1.5	1.4	0.9	1.0	0.9
Service-providing industries	0.8	0.6	0.5	0.7	0.6	0.6	0.8	0.6	0.5
Education and health services	1.6	1.2	0.7	1.4	1.1	1.0	1.3	1.1	0.9
Educational services	1.4	1.3	0.8	1.4	1.2	1.4	0.8	0.9	0.7
Elementary and secondary schools	1.8	1.5	1.2	1.8	1.4	1.8	0.6	0.9	0.8
Junior colleges, colleges, and universities	2.3	2.2	1.0	2.3	2.0	2.1	1.4	1.8	1.4
Healthcare and social assistance	2.3	1.8	1.1	2.1	1.7	1.5	2.0	1.7	1.4
Hospitals	2.3	1.9	0.9	3.1	2.6	1.3	0.9	1.0	0.8
Public administration	2.6	2.3	0.9	2.4	2.2	1.1	1.6	1.6	0.7

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2013—Continued

Characteristics	Healthcare[3]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	1.1	0.9	0.7	1.1	0.9	0.8
1 to 49 workers	1.2	1.1	0.9	1.2	1.0	0.9
50 to 99 workers	2.1	1.8	1.4	2.1	1.7	1.4
100 workers or more	0.6	0.5	0.4	0.6	0.5	0.5
100 to 499 workers	1.0	1.1	0.6	1.0	1.0	0.7
500 workers or more	0.7	0.8	0.6	0.7	0.9	0.8
Geographic areas						
New England	4.1	3.2	0.7	4.2	3.5	0.9
Middle Atlantic	2.3	1.9	0.8	2.3	1.4	1.2
East North Central	1.5	1.5	0.7	1.6	1.3	0.7
West North Central	1.9	1.6	1.6	1.9	1.5	1.5
South Atlantic	2.1	1.7	0.6	2.1	1.6	0.7
East South Central	3.2	3.6	2.0	3.2	3.5	1.9
West South Central	1.6	1.8	1.2	1.5	1.6	1.2
Mountain	1.4	1.9	2.0	1.5	1.9	1.9
Pacific	1.9	1.3	0.8	1.8	1.2	0.9

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2013—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	1.0	0.7	0.6	1.2	1.0	0.9	0.8
1 to 49 workers	1.0	0.8	1.2	0.7	0.6	1.7	1.2	1.1	1.0
50 to 99 workers	2.1	1.5	1.6	1.9	1.5	1.8	2.1	1.7	1.4
100 workers or more	0.8	0.7	0.4	1.0	0.8	0.6	0.6	0.6	0.5
100 to 499 workers	1.3	1.2	0.8	1.3	1.1	1.3	1.1	1.1	0.7
500 workers or more	1.1	1.0	0.7	1.3	1.1	0.8	0.7	0.9	0.8
Geographic areas									
New England	3.6	2.4	1.7	1.2	0.9	3.0	3.7	3.1	0.9
Middle Atlantic	2.4	2.1	0.8	2.6	2.0	1.4	2.3	1.3	1.3
East North Central	2.0	1.5	0.7	1.6	1.2	1.4	1.6	1.3	0.8
West North Central	2.4	1.4	1.8	1.4	1.1	1.9	1.8	1.6	1.6
South Atlantic	1.6	1.3	1.1	1.2	1.0	1.5	1.9	1.5	0.7
East South Central	2.3	1.8	2.4	2.1	1.8	1.4	3.2	3.6	2.1
West South Central	2.1	1.7	1.4	2.0	1.7	2.6	1.5	1.6	1.3
Mountain	2.4	1.6	1.7	4.7	3.7	1.7	1.8	2.1	1.9
Pacific	1.1	1.0	0.7	1.0	0.8	0.7	1.7	1.1	0.8

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

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

[3] 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.

[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,[1] National Compensation Survey, March 2013

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	81	19	69	31
Worker characteristics				
Management, professional, and related	82	18	70	30
Management, business, and financial	81	19	70	30
Professional and related	83	17	70	30
Teachers	87	13	67	33
Primary, secondary, and special education school teachers	87	13	66	34
Registered nurses	80	20	71	29
Service	80	20	64	36
Protective service	85	15	74	26
Sales and office	78	22	67	33
Sales and related	72	28	62	38
Office and administrative support	81	19	69	31
Natural resources, construction, and maintenance	82	18	69	31
Construction, extraction, farming, fishing, and forestry	84	16	71	29
Installation, maintenance, and repair	80	20	67	33
Production, transportation, and material moving	80	20	72	28
Production	79	21	73	27
Transportation and material moving	80	20	71	29
Full time	81	19	69	31
Part time	74	26	64	36
Union	87	13	80	20
Nonunion	79	21	65	35
Average wage within the following categories:[2]				
Lowest 25 percent	75	25	59	41
Lowest 10 percent	72	28	57	43
Second 25 percent	79	21	66	34
Third 25 percent	81	19	70	30
Highest 25 percent	83	17	73	27
Highest 10 percent	83	17	74	26
Establishment characteristics				
Goods-producing industries	81	19	74	26
Service-providing industries	81	19	67	33
Education and health services	83	17	66	34
Educational services	85	15	66	34
Elementary and secondary schools	86	14	64	36
Junior colleges, colleges, and universities	85	15	71	29
Healthcare and social assistance	81	19	67	33
Hospitals	82	18	74	26
Public administration	88	12	77	23

See footnotes at end of table.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,[1] National Compensation Survey, March 2013—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	79	21	63	37
1 to 49 workers	80	20	63	37
50 to 99 workers	78	22	64	36
100 workers or more	81	19	72	28
100 to 499 workers	79	21	68	32
500 workers or more	83	17	74	26
Geographic areas				
New England	78	22	74	26
Middle Atlantic	83	17	75	25
East North Central	80	20	74	26
West North Central	81	19	67	33
South Atlantic	79	21	64	36
East South Central	80	20	61	39
West South Central	80	20	62	38
Mountain	82	18	68	32
Pacific	82	18	69	31

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,[1] National Compensation Survey, March 2013

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.2	0.2	0.4	0.4
Worker characteristics				
Management, professional, and related	0.4	0.4	0.5	0.5
Management, business, and financial	0.4	0.4	0.6	0.6
Professional and related	0.4	0.4	0.6	0.6
Teachers	0.6	0.6	1.1	1.1
Primary, secondary, and special education school teachers	0.7	0.7	1.3	1.3
Registered nurses	0.8	0.8	1.5	1.5
Service	0.6	0.6	1.3	1.3
Protective service	0.7	0.7	1.6	1.6
Sales and office	0.3	0.3	0.5	0.5
Sales and related	0.5	0.5	0.7	0.7
Office and administrative support	0.4	0.4	0.6	0.6
Natural resources, construction, and maintenance	0.6	0.6	1.2	1.2
Construction, extraction, farming, fishing, and forestry	1.0	1.0	1.5	1.5
Installation, maintenance, and repair	0.7	0.7	1.7	1.7
Production, transportation, and material moving	0.5	0.5	0.6	0.6
Production	0.6	0.6	0.7	0.7
Transportation and material moving	0.7	0.7	1.0	1.0
Full time	0.2	0.2	0.4	0.4
Part time	0.9	0.9	0.8	0.8
Union	0.4	0.4	0.6	0.6
Nonunion	0.3	0.3	0.5	0.5
Average wage within the following categories:[2]				
Lowest 25 percent	0.7	0.7	0.9	0.9
Lowest 10 percent	1.5	1.5	2.2	2.2
Second 25 percent	0.4	0.4	0.8	0.8
Third 25 percent	0.3	0.3	0.5	0.5
Highest 25 percent	0.3	0.3	0.5	0.5
Highest 10 percent	0.5	0.5	0.6	0.6
Establishment characteristics				
Goods-producing industries	0.5	0.5	0.6	0.6
Service-providing industries	0.3	0.3	0.5	0.5
Education and health services	0.5	0.5	0.8	0.8
Educational services	0.5	0.5	0.9	0.9
Elementary and secondary schools	0.6	0.6	1.0	1.0
Junior colleges, colleges, and universities	0.8	0.8	2.1	2.1
Healthcare and social assistance	0.7	0.7	1.1	1.1
Hospitals	0.7	0.7	0.6	0.6
Public administration	0.5	0.5	0.8	0.8

See footnotes at end of table.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,[1] National Compensation Survey, March 2013—Continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	0.5	0.5	0.8	0.8
1 to 49 workers	0.6	0.6	1.1	1.1
50 to 99 workers	0.7	0.7	1.1	1.1
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	0.4	0.4	0.4	0.4
Geographic areas				
New England	0.4	0.4	1.0	1.0
Middle Atlantic	0.6	0.6	0.4	0.4
East North Central	0.4	0.4	0.8	0.8
West North Central	0.9	0.9	2.9	2.9
South Atlantic	0.6	0.6	0.9	0.9
East South Central	1.5	1.5	2.5	2.5
West South Central	0.7	0.7	1.2	1.2
Mountain	1.0	1.0	0.8	0.8
Pacific	0.7	0.7	1.2	1.2

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2013

(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	$387.58	19	$492.33	81	$362.85	$111.00
Worker characteristics							
Management, professional, and related	100	408.20	20	477.39	80	391.21	109.29
Management, business, and financial	100	389.34	15	483.66	85	372.58	108.37
Professional and related	100	416.69	22	475.43	78	400.31	109.74
Teachers	100	461.16	32	502.49	68	441.99	113.98
Primary, secondary, and special education school teachers	100	465.45	33	502.59	67	446.94	118.46
Registered nurses	100	399.34	10	512.43	90	386.37	108.46
Service	100	373.73	19	476.95	81	348.90	105.37
Protective service	100	439.13	24	506.68	76	418.16	103.86
Sales and office	100	358.94	16	458.73	84	339.75	114.50
Sales and related	100	299.39	10	385.38	90	289.98	122.67
Office and administrative support	100	383.73	19	474.81	81	362.74	110.73
Natural resources, construction, and maintenance	100	417.69	29	590.67	71	346.61	117.89
Construction, extraction, farming, fishing, and forestry	100	460.93	39	637.77	61	346.62	116.78
Installation, maintenance, and repair	100	383.54	21	521.49	79	346.60	118.57
Production, transportation, and material moving	100	379.42	17	509.67	83	353.13	110.48
Production	100	374.52	14	516.06	86	351.36	110.50
Transportation and material moving	100	384.97	20	504.56	80	355.28	110.46
Full time	100	391.18	19	495.56	81	366.31	109.27
Part time	100	330.92	17	434.56	83	309.90	137.33
Union	100	491.72	36	572.20	64	447.37	113.25
Nonunion	100	359.78	15	440.88	85	345.79	110.54
Average wage within the following categories:[2]							
Lowest 25 percent	100	324.54	15	421.95	85	307.00	119.20
Lowest 10 percent	100	310.42	16	458.28	84	282.93	124.58
Second 25 percent	100	363.03	17	459.19	83	344.02	109.41
Third 25 percent	100	398.09	20	494.95	80	373.39	109.90
Highest 25 percent	100	421.08	22	528.88	78	391.55	110.07
Highest 10 percent	100	426.46	21	522.33	79	400.79	108.34
Establishment characteristics							
Goods-producing industries	100	393.99	19	565.07	81	354.97	107.42
Service-providing industries	100	386.17	19	476.89	81	364.59	111.79
Education and health services	100	417.67	21	483.60	79	399.92	109.31
Educational services	100	444.81	27	494.93	73	425.99	111.97
Elementary and secondary schools	100	454.50	31	500.51	69	433.83	117.85
Junior colleges, colleges, and universities	100	431.63	18	483.93	82	420.44	97.94
Healthcare and social assistance	100	393.07	16	465.73	84	379.55	107.22
Hospitals	100	420.83	14	518.58	86	405.50	108.25
Public administration	100	477.82	27	529.43	73	458.66	94.35

See footnotes at end of table.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2013—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	$369.87	24	$486.58	76	$332.95	$118.05
1 to 49 workers	100	371.43	25	484.31	75	333.76	116.61
50 to 99 workers	100	366.01	22	493.07	78	331.04	121.46
100 workers or more	100	397.65	16	497.16	84	378.28	107.35
100 to 499 workers	100	374.69	14	491.83	86	354.90	110.52
500 workers or more	100	418.07	18	500.98	82	399.96	104.41
Geographic areas							
New England	100	416.00	12	584.29	88	393.29	124.33
Middle Atlantic	100	422.76	26	509.82	74	391.85	115.91
East North Central	100	390.53	17	489.31	83	370.92	106.76
West North Central	100	369.63	18	484.61	82	343.92	100.57
South Atlantic	100	366.29	13	470.59	87	351.16	111.52
East South Central	100	353.95	13	461.04	87	337.28	100.73
West South Central	100	358.63	21	434.77	79	338.33	109.52
Mountain	100	390.88	23	469.28	77	367.90	110.39
Pacific	100	408.03	24	529.08	76	368.75	116.30

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2013

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	$2.93	0.6	$7.62	0.6	$2.40	$1.05
Worker characteristics						
Management, professional, and related	3.04	1.0	7.82	1.0	2.97	1.65
Management, business, and financial	4.77	1.1	19.69	1.1	4.27	2.09
Professional and related	3.37	1.3	8.82	1.3	3.65	2.06
Teachers	6.10	1.9	14.13	1.9	6.25	3.75
Primary, secondary, and special education school teachers	7.40	2.2	13.88	2.2	7.68	4.52
Registered nurses	7.72	1.7	24.03	1.7	7.62	2.96
Service	9.01	1.4	19.36	1.4	7.80	2.14
Protective service	9.38	2.1	18.04	2.1	10.53	4.05
Sales and office	3.83	0.7	12.86	0.7	3.43	1.36
Sales and related	4.63	0.9	15.97	0.9	4.47	1.94
Office and administrative support	4.16	0.9	13.87	0.9	3.98	1.74
Natural resources, construction, and maintenance	10.69	1.7	29.75	1.7	6.19	3.78
Construction, extraction, farming, fishing, and forestry	20.95	2.6	44.53	2.6	11.60	5.19
Installation, maintenance, and repair	8.72	2.2	25.50	2.2	6.47	5.10
Production, transportation, and material moving	5.42	1.4	17.88	1.4	4.49	2.05
Production	5.75	1.7	22.91	1.7	5.87	2.98
Transportation and material moving	8.82	1.9	22.52	1.9	7.66	3.08
Full time	3.00	0.7	7.90	0.7	2.44	1.12
Part time	6.35	1.4	22.02	1.4	5.38	3.33
Union	6.29	1.5	13.39	1.5	4.17	2.10
Nonunion	2.54	0.6	6.73	0.6	2.60	1.15
Average wage within the following categories:[2]						
Lowest 25 percent	4.86	1.3	17.95	1.3	4.45	2.84
Lowest 10 percent	10.76	2.1	32.72	2.1	9.05	6.40
Second 25 percent	4.64	1.0	9.51	1.0	4.94	1.96
Third 25 percent	4.51	0.9	12.06	0.9	3.45	1.59
Highest 25 percent	3.84	0.9	11.10	0.9	2.68	1.71
Highest 10 percent	6.46	1.5	22.52	1.5	3.73	2.22
Establishment characteristics						
Goods-producing industries	6.66	1.3	23.48	1.3	5.17	2.45
Service-providing industries	3.08	0.7	7.80	0.7	2.70	1.08
Education and health services	4.99	1.5	9.61	1.5	4.98	2.41
Educational services	4.86	1.8	10.50	1.8	4.95	3.60
Elementary and secondary schools	6.11	1.8	13.10	1.8	6.19	4.33
Junior colleges, colleges, and universities	6.85	3.9	15.47	3.9	5.63	4.85
Healthcare and social assistance	7.22	2.0	14.48	2.0	7.68	2.82
Hospitals	5.77	2.5	12.15	2.5	5.08	2.74
Public administration	10.78	2.1	32.27	2.1	6.29	2.88

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,[1] National Compensation Survey, March 2013—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	$5.59	1.1	$12.61	1.1	$4.85	$1.87
1 to 49 workers	7.64	1.5	15.33	1.5	6.89	2.38
50 to 99 workers	7.62	2.0	22.49	2.0	6.27	3.67
100 workers or more	3.15	0.8	8.83	0.8	2.46	1.22
100 to 499 workers	4.09	1.0	12.68	1.0	3.61	1.78
500 workers or more	3.64	1.2	10.04	1.2	3.13	1.58
Geographic areas						
New England	14.14	0.6	100.65	0.6	9.60	1.60
Middle Atlantic	6.55	1.7	14.00	1.7	3.96	2.06
East North Central	7.02	1.9	21.74	1.9	5.15	2.02
West North Central	10.43	3.2	21.66	3.2	7.13	3.76
South Atlantic	6.43	0.9	11.57	0.9	7.30	2.52
East South Central	6.43	2.0	22.53	2.0	6.60	7.66
West South Central	6.16	1.6	10.52	1.6	7.27	2.54
Mountain	9.75	3.6	23.45	3.6	7.90	3.32
Pacific	11.53	1.3	21.13	1.3	7.95	2.85

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,[1] National Compensation Survey, March 2013

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate[2]	Varies[3]	Flexible benefits[4]	Percent of earnings	Exists, but unknown	Other
All workers	100	71	([5])	15	1	([5])	12	([5])
Worker characteristics								
Management, professional, and related	100	72	([5])	15	1	([5])	11	([5])
Management, business, and financial	100	74	–	13	2	–	11	([5])
Professional and related	100	71	1	15	1	1	11	1
Teachers	100	74	–	16	1	1	6	–
Primary, secondary, and special education school teachers	100	74	–	14	–	2	7	–
Registered nurses	100	65	–	20	1	–	11	–
Service	100	73	–	11	1	1	12	–
Protective service	100	77	–	11	3	2	7	–
Sales and office	100	65	([5])	22	1	([5])	11	([5])
Sales and related	100	57	([5])	30	–	–	12	–
Office and administrative support	100	69	([5])	17	1	([5])	11	([5])
Natural resources, construction, and maintenance	100	75	–	8	–	([5])	15	1
Construction, extraction, farming, fishing, and forestry	100	75	–	9	–	–	12	–
Installation, maintenance, and repair	100	75	–	8	–	([5])	16	1
Production, transportation, and material moving	100	75	–	8	([5])	–	15	–
Production	100	77	–	9	–	–	13	–
Transportation and material moving	100	74	–	7	–	–	18	–
Full time	100	72	([5])	14	1	([5])	12	([5])
Part time	100	60	–	24	([5])	–	13	–
Union	100	73	–	10	2	2	11	–
Nonunion	100	71	–	15	1	–	12	([5])
Average wage within the following categories:[6]								
Lowest 25 percent	100	70	–	18	–	–	12	–
Lowest 10 percent	100	82	–	7	–	–	11	–
Second 25 percent	100	69	–	17	1	–	13	([5])
Third 25 percent	100	73	–	12	1	1	12	–
Highest 25 percent	100	72	([5])	14	1	1	11	1
Highest 10 percent	100	71	–	14	1	1	12	–
Establishment characteristics								
Goods-producing industries	100	76	–	10	([5])	–	12	–
Service-providing industries	100	70	([5])	16	1	1	12	([5])
Education and health services	100	71	–	17	1	1	9	–
Educational services	100	72	–	19	1	1	5	–
Elementary and secondary schools	100	75	–	15	1	2	6	–
Junior colleges, colleges, and universities	100	69	–	27	1	–	3	–
Healthcare and social assistance	100	70	–	15	1	–	12	–
Hospitals	100	64	–	21	1	–	11	([5])
Public administration	100	74	–	12	5	2	5	–

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,[1] National Compensation Survey, March 2013—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate[2]	Varies[3]	Flexible benefits[4]	Percent of earnings	Exists, but unknown	Other
1 to 99 workers	100	74	–	9	([5])	–	15	1
1 to 49 workers	100	74	–	9	([5])	–	16	1
50 to 99 workers	100	75	–	8	–	–	14	–
100 workers or more	100	69	1	17	1	1	11	([5])
100 to 499 workers	100	71	1	17	–	1	11	–
500 workers or more	100	68	–	18	2	1	10	–
Geographic areas								
New England	100	82	–	8	–	–	–	–
Middle Atlantic	100	68	–	14	([5])	3	13	–
East North Central	100	71	–	15	([5])	–	13	([5])
West North Central	100	63	–	13	–	–	22	–
South Atlantic	100	75	–	14	–	–	10	–
East South Central	100	74	–	16	–	–	9	–
West South Central	100	71	–	17	–	–	11	–
Mountain	100	67	–	17	1	–	15	–
Pacific	100	69	–	14	3	–	10	1

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

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

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

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

[5] Less than 0.5.

[6] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,[1] National Compensation Survey, March 2013

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate[2]	Varies[3]	Flexible benefits[4]	Percent of earnings	Exists, but unknown	Other
All workers	0.0	0.9	0.2	0.6	0.1	0.1	0.7	0.1
Worker characteristics								
Management, professional, and related	0.0	1.1	0.2	1.0	0.2	0.1	0.7	0.2
Management, business, and financial	0.0	1.6	–	1.3	0.6	–	0.9	0.1
Professional and related	0.0	1.5	0.3	1.3	0.1	0.2	0.9	0.2
Teachers	0.0	2.1	–	2.1	0.5	0.4	1.2	–
Primary, secondary, and special education school teachers	0.0	2.3	–	2.0	–	0.6	1.5	–
Registered nurses	0.0	4.5	–	4.9	0.3	–	1.5	–
Service	0.0	2.5	–	1.1	0.2	0.1	2.4	–
Protective service	0.0	2.6	–	1.8	0.9	0.5	1.4	–
Sales and office	0.0	1.4	0.2	1.2	0.2	0.1	0.9	0.1
Sales and related	0.0	2.2	0.1	1.9	–	–	1.2	–
Office and administrative support	0.0	1.5	0.2	1.2	0.2	0.1	1.0	0.2
Natural resources, construction, and maintenance	0.0	2.4	–	1.0	–	0.1	2.3	0.3
Construction, extraction, farming, fishing, and forestry	0.0	3.2	–	2.0	–	–	3.0	–
Installation, maintenance, and repair	0.0	3.1	–	1.0	–	0.1	3.0	0.3
Production, transportation, and material moving	0.0	1.6	–	0.8	([5])	–	1.5	–
Production	0.0	2.1	–	1.2	–	–	1.9	–
Transportation and material moving	0.0	2.0	–	1.1	–	–	2.1	–
Full time	0.0	0.9	0.2	0.6	0.1	0.1	0.7	0.1
Part time	0.0	2.4	–	1.9	0.2	–	1.7	–
Union	0.0	1.6	–	0.8	0.4	0.3	1.0	–
Nonunion	0.0	1.0	–	0.7	0.1	–	0.8	0.1
Average wage within the following categories:[6]								
Lowest 25 percent	0.0	1.8	–	1.4	–	–	1.1	–
Lowest 10 percent	0.0	2.8	–	1.4	–	–	2.2	–
Second 25 percent	0.0	1.6	–	1.2	0.2	–	1.8	0.1
Third 25 percent	0.0	1.1	–	0.7	0.1	0.1	0.9	–
Highest 25 percent	0.0	1.0	0.1	0.8	0.2	0.1	0.8	0.3
Highest 10 percent	0.0	1.4	–	1.0	0.3	0.2	1.2	–
Establishment characteristics								
Goods-producing industries	0.0	1.5	–	1.1	0.2	–	1.4	–
Service-providing industries	0.0	1.0	0.2	0.8	0.1	0.1	0.8	0.2
Education and health services	0.0	1.9	–	1.8	0.1	0.2	0.9	–
Educational services	0.0	2.1	–	2.1	0.3	0.3	0.8	–
Elementary and secondary schools	0.0	2.2	–	1.9	0.4	0.5	1.2	–
Junior colleges, colleges, and universities	0.0	3.9	–	3.9	0.2	–	0.6	–
Healthcare and social assistance	0.0	3.1	–	2.7	0.1	–	1.5	–
Hospitals	0.0	4.5	–	4.6	0.2	–	1.7	0.1
Public administration	0.0	2.5	–	1.8	1.3	0.4	1.1	–

See footnotes at end of table.

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,[1] National Compensation Survey, March 2013—Continued

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate[2]	Varies[3]	Flexible benefits[4]	Percent of earnings	Exists, but unknown	Other
1 to 99 workers	0.0	1.8	–	1.0	0.2	–	1.6	0.2
1 to 49 workers	0.0	2.4	–	1.1	0.2	–	2.3	0.2
50 to 99 workers	0.0	2.7	–	1.4	–	–	2.3	–
100 workers or more	0.0	1.1	0.2	0.9	0.2	0.1	0.6	0.1
100 to 499 workers	0.0	1.5	0.3	0.9	–	0.2	1.1	–
500 workers or more	0.0	1.6	–	1.3	0.3	0.1	0.8	–
Geographic areas								
New England	0.0	3.7	–	1.1	–	–	–	–
Middle Atlantic	0.0	2.6	–	1.6	0.2	0.5	1.2	–
East North Central	0.0	2.2	–	1.8	0.1	–	1.2	0.1
West North Central	0.0	4.2	–	2.1	–	–	5.9	–
South Atlantic	0.0	1.4	–	1.6	–	–	1.4	–
East South Central	0.0	4.2	–	3.2	–	–	1.7	–
West South Central	0.0	2.4	–	2.3	–	–	2.0	–
Mountain	0.0	3.4	–	2.3	0.3	–	2.1	–
Pacific	0.0	2.1	–	1.2	0.7	–	1.6	0.6

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

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

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

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

[5] Less than 0.05.

[6] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2013

(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	$901.06	9	$1,164.15	91	$874.44	$442.55
Worker characteristics							
Management, professional, and related	100	952.61	8	1,234.18	92	926.91	441.09
Management, business, and financial	100	962.92	7	1,328.05	93	935.10	426.27
Professional and related	100	947.97	9	1,200.73	91	923.14	447.90
Teachers	100	920.38	13	1,228.72	87	875.58	519.91
Primary, secondary, and special education school teachers	100	909.25	15	1,227.53	85	853.68	551.76
Registered nurses	100	991.54	4	1,214.85	96	982.16	419.15
Service	100	819.94	9	1,120.26	91	790.74	490.98
Protective service	100	1,014.50	9	1,183.27	91	998.20	–
Sales and office	100	845.08	7	1,003.16	93	832.45	447.66
Sales and related	100	720.06	5	860.50	95	712.43	454.43
Office and administrative support	100	897.02	8	1,039.75	92	884.03	444.75
Natural resources, construction, and maintenance	100	909.77	17	1,245.15	83	839.29	464.24
Construction, extraction, farming, fishing, and forestry	100	926.89	25	1,234.12	75	824.31	464.19
Installation, maintenance, and repair	100	896.11	11	1,264.73	89	849.39	464.27
Production, transportation, and material moving	100	929.63	10	1,173.26	90	902.53	385.89
Production	100	944.06	8	1,195.56	92	923.18	367.27
Transportation and material moving	100	913.08	13	1,157.83	87	877.46	408.50
Full time	100	910.66	9	1,193.19	91	882.20	439.50
Part time	100	751.52	10	740.48	90	752.72	490.23
Union	100	1,102.64	25	1,194.11	75	1,072.58	385.56
Nonunion	100	847.24	5	1,124.90	95	832.51	454.60
Average wage within the following categories:[2]							
Lowest 25 percent	100	693.27	6	803.09	94	686.64	526.89
Lowest 10 percent	100	619.94	8	638.39	92	618.30	–
Second 25 percent	100	835.41	7	1,083.72	93	816.28	446.41
Third 25 percent	100	928.65	9	1,115.14	91	909.09	423.49
Highest 25 percent	100	1,004.74	12	1,301.11	88	965.04	423.60
Highest 10 percent	100	1,047.71	12	1,309.71	88	1,011.51	405.63
Establishment characteristics							
Goods-producing industries	100	962.77	12	1,216.47	88	926.59	377.00
Service-providing industries	100	887.68	8	1,147.45	92	863.62	456.13
Education and health services	100	892.17	8	1,144.46	92	869.52	489.38
Educational services	100	893.02	10	1,240.29	90	855.99	507.65
Elementary and secondary schools	100	871.69	12	1,253.29	88	817.90	553.96
Junior colleges, colleges, and universities	100	966.83	4	1,200.92	96	958.13	401.22
Healthcare and social assistance	100	891.38	7	1,022.41	93	881.59	473.07
Hospitals	100	1,057.23	5	1,267.03	95	1,046.26	398.53
Public administration	100	1,066.46	10	1,115.78	90	1,061.22	355.56

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2013—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	$798.59	11	$1,123.20	89	$759.76	$497.01
1 to 49 workers	100	793.47	12	1,125.99	88	749.22	501.98
50 to 99 workers	100	811.24	8	1,113.14	92	784.79	485.23
100 workers or more	100	957.91	8	1,193.19	92	936.45	413.09
100 to 499 workers	100	892.89	7	1,135.65	93	875.69	438.23
500 workers or more	100	1,015.21	10	1,227.11	90	991.94	390.13
Geographic areas							
New England	100	1,052.17	9	1,248.87	91	1,033.86	398.33
Middle Atlantic	100	1,035.86	19	1,226.42	81	989.93	416.96
East North Central	100	968.76	11	1,130.91	89	948.34	381.20
West North Central	100	859.18	8	1,101.17	92	839.37	431.64
South Atlantic	100	817.18	3	1,178.96	97	804.06	471.46
East South Central	100	761.48	5	1,228.67	95	739.17	465.85
West South Central	100	784.69	3	998.03	97	777.60	487.49
Mountain	100	867.45	8	1,020.48	92	853.92	447.02
Pacific	100	925.24	12	1,155.65	88	894.53	462.68

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2013

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	$7.51	0.5	$15.67	0.5	$7.69	$5.43
Worker characteristics						
Management, professional, and related	9.38	0.7	33.25	0.7	9.14	6.46
Management, business, and financial	13.50	1.0	113.18	1.0	10.77	7.50
Professional and related	11.19	0.7	27.69	0.7	11.37	8.31
Teachers	18.99	1.5	37.13	1.5	18.66	14.02
Primary, secondary, and special education school teachers	22.23	1.9	40.27	1.9	22.08	16.33
Registered nurses	28.91	1.1	85.85	1.1	29.43	20.34
Service	25.25	1.2	36.65	1.2	24.18	22.27
Protective service	27.97	1.3	56.98	1.3	30.35	–
Sales and office	9.80	0.6	31.97	0.6	10.05	6.26
Sales and related	13.95	0.7	79.69	0.7	13.48	8.57
Office and administrative support	11.16	0.7	35.04	0.7	11.83	8.25
Natural resources, construction, and maintenance	18.73	1.7	49.91	1.7	20.56	12.21
Construction, extraction, farming, fishing, and forestry	30.75	2.8	67.46	2.8	36.55	18.57
Installation, maintenance, and repair	25.96	1.9	73.47	1.9	26.04	15.81
Production, transportation, and material moving	12.90	1.1	18.91	1.1	14.73	9.51
Production	18.83	0.9	28.26	0.9	20.92	10.34
Transportation and material moving	18.74	1.5	25.48	1.5	20.99	15.38
Full time	7.71	0.5	15.70	0.5	7.99	5.70
Part time	15.46	1.1	58.52	1.1	14.27	11.08
Union	13.19	1.4	27.69	1.4	11.25	7.55
Nonunion	7.98	0.5	41.21	0.5	8.15	6.10
Average wage within the following categories:[2]						
Lowest 25 percent	13.17	0.8	59.45	0.8	13.31	22.88
Lowest 10 percent	23.47	1.9	124.93	1.9	23.20	–
Second 25 percent	14.62	0.7	31.81	0.7	15.61	8.70
Third 25 percent	10.65	0.7	27.00	0.7	10.55	5.20
Highest 25 percent	8.39	0.8	20.62	0.8	8.14	5.53
Highest 10 percent	12.40	1.1	35.77	1.1	11.06	7.75
Establishment characteristics						
Goods-producing industries	14.76	1.1	29.69	1.1	15.97	8.12
Service-providing industries	8.66	0.5	19.78	0.5	8.91	6.32
Education and health services	15.24	0.7	35.88	0.7	15.16	10.37
Educational services	14.94	0.7	29.53	0.7	15.03	10.76
Elementary and secondary schools	18.42	1.0	30.81	1.0	18.13	11.07
Junior colleges, colleges, and universities	28.40	0.6	59.54	0.6	29.17	21.05
Healthcare and social assistance	21.98	1.2	53.03	1.2	22.26	15.06
Hospitals	15.54	0.8	46.13	0.8	15.71	10.89
Public administration	16.43	0.8	31.66	0.8	18.08	11.14

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,[1] National Compensation Survey, March 2013—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	$13.27	0.9	$31.28	0.9	$13.24	$8.86
1 to 49 workers	18.98	1.2	41.30	1.2	18.18	11.25
50 to 99 workers	19.28	1.2	59.93	1.2	18.21	14.11
100 workers or more	7.65	0.5	18.74	0.5	7.83	6.61
100 to 499 workers	12.60	0.7	39.88	0.7	13.52	11.80
500 workers or more	8.15	0.6	18.54	0.6	8.91	6.52
Geographic areas						
New England	24.22	1.2	102.33	1.2	29.90	12.39
Middle Atlantic	16.71	1.3	17.79	1.3	21.21	7.60
East North Central	17.50	1.6	30.78	1.6	17.63	8.04
West North Central	41.26	1.3	46.89	1.3	40.64	26.00
South Atlantic	14.39	0.9	129.53	0.9	16.05	12.59
East South Central	31.71	1.1	89.11	1.1	30.64	27.79
West South Central	21.12	0.8	99.42	0.8	20.95	28.48
Mountain	19.80	2.2	57.49	2.2	22.47	10.10
Pacific	23.31	1.5	27.59	1.5	22.92	9.39

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,[1] National Compensation Survey, March 2013

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate[2]	Varies[3]	Flexible benefits[4]	Percent of earnings	Exists, but unknown	Other
All workers	100	71	([5])	14	1	([5])	12	([5])
Worker characteristics								
Management, professional, and related	100	73	([5])	14	1	([5])	11	([5])
Management, business, and financial	100	74	–	12	2	([5])	11	–
Professional and related	100	72	1	14	1	1	11	([5])
Teachers	100	76	–	14	1	1	7	–
Primary, secondary, and special education school teachers	100	76	–	12	–	1	8	–
Registered nurses	100	66	–	20	1	–	11	–
Service	100	75	–	11	1	1	12	–
Protective service	100	79	–	9	3	2	6	–
Sales and office	100	66	([5])	21	1	([5])	12	([5])
Sales and related	100	56	([5])	30	–	–	13	–
Office and administrative support	100	70	([5])	17	1	([5])	12	([5])
Natural resources, construction, and maintenance	100	75	–	8	–	([5])	15	1
Construction, extraction, farming, fishing, and forestry	100	75	–	9	–	–	13	–
Installation, maintenance, and repair	100	74	–	8	–	([5])	17	1
Production, transportation, and material moving	100	73	–	10	([5])	–	16	–
Production	100	73	–	12	–	–	14	–
Transportation and material moving	100	74	–	7	–	–	18	–
Full time	100	72	([5])	13	1	([5])	12	([5])
Part time	100	63	([5])	23	([5])	–	13	–
Union	100	72	–	11	2	2	12	–
Nonunion	100	71	–	15	1	–	13	([5])
Average wage within the following categories:[6]								
Lowest 25 percent	100	70	–	17	([5])	–	12	–
Lowest 10 percent	100	81	–	7	–	–	12	–
Second 25 percent	100	68	–	17	1	–	13	([5])
Third 25 percent	100	74	–	11	1	1	13	–
Highest 25 percent	100	73	([5])	13	1	1	12	1
Highest 10 percent	100	72	–	13	1	1	12	–
Establishment characteristics								
Goods-producing industries	100	74	–	11	([5])	–	13	–
Service-providing industries	100	71	([5])	15	1	([5])	12	([5])
Education and health services	100	73	–	15	1	1	9	–
Educational services	100	75	–	16	1	1	6	–
Elementary and secondary schools	100	77	–	13	1	1	7	–
Junior colleges, colleges, and universities	100	72	–	24	1	–	3	–
Healthcare and social assistance	100	71	–	15	1	–	12	([5])
Hospitals	100	66	–	20	1	–	11	–
Public administration	100	74	–	12	5	2	7	–

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,[1] National Compensation Survey, March 2013—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate[2]	Varies[3]	Flexible benefits[4]	Percent of earnings	Exists, but unknown	Other
1 to 99 workers	100	75	–	8	([5])	–	16	([5])
1 to 49 workers	100	74	–	9	([5])	–	17	([5])
50 to 99 workers	100	77	–	8	–	–	14	–
100 workers or more	100	70	([5])	17	1	1	11	([5])
100 to 499 workers	100	71	1	16	([5])	1	11	([5])
500 workers or more	100	69	–	18	2	1	10	–
Geographic areas								
New England	100	83	–	7	–	–	–	–
Middle Atlantic	100	68	–	14	1	3	13	–
East North Central	100	71	–	16	([5])	–	13	([5])
West North Central	100	63	–	14	–	–	22	–
South Atlantic	100	76	–	13	–	–	10	1
East South Central	100	75	–	15	–	–	9	–
West South Central	100	73	–	15	–	–	11	–
Mountain	100	69	–	14	1	–	16	–
Pacific	100	69	–	14	3	–	12	–

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

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

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

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

[5] Less than 0.5.

[6] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,[1] National Compensation Survey, March 2013

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate[2]	Varies[3]	Flexible benefits[4]	Percent of earnings	Exists, but unknown	Other
All workers	0.0	0.8	0.2	0.6	0.1	0.1	0.6	0.1
Worker characteristics								
Management, professional, and related	0.0	1.1	0.2	0.9	0.2	0.1	0.7	0.1
Management, business, and financial	0.0	1.5	–	1.1	0.5	0.1	1.0	–
Professional and related	0.0	1.4	0.3	1.2	0.1	0.2	0.8	0.1
Teachers	0.0	1.7	–	1.7	0.4	0.3	1.0	–
Primary, secondary, and special education school teachers	0.0	1.9	–	1.6	–	0.5	1.2	–
Registered nurses	0.0	4.4	–	4.7	0.3	–	1.5	–
Service	0.0	2.2	–	1.0	0.2	0.1	2.1	–
Protective service	0.0	2.3	–	1.6	0.9	0.4	1.2	–
Sales and office	0.0	1.3	0.1	1.0	0.1	0.1	0.8	0.2
Sales and related	0.0	2.1	([5])	1.9	–	–	1.2	–
Office and administrative support	0.0	1.5	0.2	1.0	0.2	0.1	0.9	0.2
Natural resources, construction, and maintenance	0.0	2.1	–	0.9	–	0.1	2.0	0.3
Construction, extraction, farming, fishing, and forestry	0.0	2.7	–	1.8	–	–	2.6	–
Installation, maintenance, and repair	0.0	2.8	–	1.1	–	0.1	2.7	0.2
Production, transportation, and material moving	0.0	1.6	–	1.0	([5])	–	1.5	–
Production	0.0	2.1	–	1.7	–	–	1.9	–
Transportation and material moving	0.0	2.0	–	1.0	–	–	2.0	–
Full time	0.0	0.8	0.2	0.6	0.1	0.1	0.7	0.1
Part time	0.0	2.2	0.1	1.8	0.1	–	1.5	–
Union	0.0	1.7	–	1.0	0.3	0.3	1.2	–
Nonunion	0.0	1.0	–	0.7	0.1	–	0.8	0.1
Average wage within the following categories:[6]								
Lowest 25 percent	0.0	1.6	–	1.3	([5])	–	1.1	–
Lowest 10 percent	0.0	3.1	–	1.4	–	–	2.5	–
Second 25 percent	0.0	1.6	–	1.1	0.2	–	1.7	0.1
Third 25 percent	0.0	1.1	–	0.7	0.1	0.1	0.9	–
Highest 25 percent	0.0	1.0	0.1	0.7	0.2	0.1	0.7	0.2
Highest 10 percent	0.0	1.3	–	1.1	0.3	0.2	1.2	–
Establishment characteristics								
Goods-producing industries	0.0	1.5	–	1.3	0.2	–	1.4	–
Service-providing industries	0.0	0.9	0.2	0.7	0.1	0.1	0.8	0.1
Education and health services	0.0	1.7	–	1.6	0.1	0.2	0.8	–
Educational services	0.0	1.8	–	1.8	0.2	0.3	0.8	–
Elementary and secondary schools	0.0	1.9	–	1.6	0.4	0.4	1.1	–
Junior colleges, colleges, and universities	0.0	3.4	–	3.4	0.2	–	0.6	–
Healthcare and social assistance	0.0	2.7	–	2.5	0.1	–	1.4	0.1
Hospitals	0.0	4.3	–	4.3	0.2	–	1.6	–
Public administration	0.0	2.4	–	1.6	1.0	0.3	1.6	–

See footnotes at end of table.

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,[1] National Compensation Survey, March 2013—Continued

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate[2]	Varies[3]	Flexible benefits[4]	Percent of earnings	Exists, but unknown	Other
1 to 99 workers	0.0	1.7	–	0.8	0.2	–	1.5	0.1
1 to 49 workers	0.0	2.2	–	0.9	0.2	–	2.0	0.2
50 to 99 workers	0.0	2.5	–	1.0	–	–	2.2	–
100 workers or more	0.0	1.0	0.2	0.8	0.1	0.1	0.6	0.1
100 to 499 workers	0.0	1.4	0.3	0.9	0.1	0.2	1.0	0.2
500 workers or more	0.0	1.5	–	1.3	0.2	0.1	0.7	–
Geographic areas								
New England	0.0	3.2	–	1.0	–	–	–	–
Middle Atlantic	0.0	2.3	–	1.6	0.1	0.5	0.9	–
East North Central	0.0	2.3	–	2.0	0.1	–	1.2	0.1
West North Central	0.0	3.7	–	1.4	–	–	4.5	–
South Atlantic	0.0	1.3	–	1.4	–	–	1.3	0.2
East South Central	0.0	4.2	–	3.1	–	–	1.7	–
West South Central	0.0	1.7	–	1.8	–	–	1.5	–
Mountain	0.0	3.2	–	2.0	0.3	–	2.5	–
Pacific	0.0	2.0	–	1.1	0.6	–	1.5	–

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

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

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

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

[5] Less than 0.05.

[6] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,[1] National Compensation Survey, March 2013

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

Characteristics	Single coverage[2]					Family coverage[2]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	$33.52	$59.80	$94.42	$135.21	$197.62	$139.44	$233.69	$363.44	$566.47	$844.04
Worker characteristics										
Management, professional, and related	31.88	56.46	92.20	133.10	200.40	145.48	239.00	366.96	569.31	848.76
Management, business, and financial	37.18	61.69	98.74	132.36	190.65	157.87	250.80	363.70	540.47	791.60
Professional and related	28.46	54.94	88.53	133.58	202.71	144.02	233.55	373.14	577.75	865.00
Teachers	22.76	46.41	82.23	139.34	227.94	138.36	241.00	459.17	667.00	991.44
Primary, secondary, and special education school teachers	22.76	44.24	84.15	142.32	235.00	122.88	244.32	491.00	737.01	1045.41
Registered nurses	37.22	62.83	88.01	132.72	190.94	144.02	237.30	352.60	496.13	802.02
Service	29.26	54.16	89.31	133.02	181.99	147.63	246.98	383.32	622.51	887.42
Protective service	–	52.39	85.00	125.10	181.11	130.20	209.65	306.56	449.44	709.24
Sales and office	34.98	60.00	98.50	136.22	197.77	136.54	240.43	370.97	559.00	845.24
Sales and related	39.88	70.43	104.99	150.00	216.33	154.32	256.09	370.97	574.97	811.88
Office and administrative support	32.71	55.57	95.00	133.00	190.00	136.54	235.46	370.92	558.02	848.00
Natural resources, construction, and maintenance	37.99	62.83	97.29	152.37	217.73	144.57	237.24	383.00	633.15	864.08
Construction, extraction, farming, fishing, and forestry	38.00	60.00	92.35	142.33	217.73	161.49	236.00	352.85	589.01	801.60
Installation, maintenance, and repair	36.83	66.00	100.00	159.00	220.45	129.99	238.32	407.74	643.02	886.20
Production, transportation, and material moving	38.01	62.83	94.80	134.44	189.42	120.98	203.13	318.00	480.96	767.79
Production	38.00	61.75	97.50	135.81	187.81	129.99	203.11	314.11	452.19	697.61
Transportation and material moving	38.50	65.00	91.91	132.54	194.77	116.53	204.53	330.00	523.95	843.30
Full time	34.62	59.90	94.24	134.06	192.83	141.24	234.91	362.50	557.02	841.50
Part time	31.17	53.96	99.69	174.03	265.08	96.47	213.96	386.26	636.12	909.35
Union	30.33	54.11	83.87	132.54	192.79	95.66	171.04	272.11	460.61	811.16
Nonunion	34.67	60.22	96.63	135.68	197.81	155.58	253.29	378.92	584.39	848.00
Average wage within the following categories:[3]										
Lowest 25 percent	32.00	59.68	99.48	151.46	217.74	169.09	273.74	449.90	673.23	960.26
Lowest 10 percent	31.43	62.21	108.00	171.63	233.98	175.96	268.77	451.67	663.00	1024.01
Second 25 percent	35.00	60.22	93.51	132.98	197.69	140.00	232.35	364.33	572.72	841.77
Third 25 percent	32.50	59.00	91.29	133.02	191.02	136.49	225.49	351.00	536.27	805.00
Highest 25 percent	34.67	59.00	94.96	134.92	195.66	138.00	228.06	351.00	526.49	824.50
Highest 10 percent	35.00	58.31	96.35	136.87	202.26	138.36	224.98	343.75	506.47	767.78
Establishment characteristics										
Goods-producing industries	36.94	61.75	95.33	135.00	189.42	133.94	216.65	316.97	478.56	705.48
Service-providing industries	32.50	58.02	94.24	135.28	200.40	140.82	238.32	373.58	585.54	865.00
Education and health services	25.00	51.67	86.66	133.02	204.90	139.60	247.98	409.57	666.18	961.25
Educational services	22.48	43.76	79.26	136.04	218.00	138.36	246.08	441.50	667.00	925.00
Elementary and secondary schools	22.03	41.92	81.22	140.72	235.00	120.62	255.54	501.30	714.00	1006.65
Junior colleges, colleges, and universities	22.76	46.06	77.00	125.98	189.35	173.13	232.00	377.24	548.71	667.00
Healthcare and social assistance	33.06	56.97	88.83	131.18	190.94	141.46	249.94	376.62	626.90	1000.51
Hospitals	37.60	56.15	85.85	125.66	193.96	132.57	236.11	340.57	452.04	684.06
Public administration	22.76	46.30	72.76	108.09	152.36	115.78	186.48	295.36	449.44	657.53

See footnotes at end of table.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,[1] National Compensation Survey, March 2013—Continued

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

Characteristics	Single coverage[2]					Family coverage[2]				
	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	$66.75	$102.72	$146.70	$213.49	$165.64	$267.15	$413.97	$661.26	$935.76
1 to 49 workers	38.59	65.00	101.76	144.98	209.00	159.00	262.56	411.84	673.98	954.88
50 to 99 workers	43.33	74.08	104.60	151.66	219.28	173.32	277.68	416.79	642.56	892.52
100 workers or more	31.25	54.17	89.31	128.85	186.32	130.00	215.68	339.47	506.47	743.11
100 to 499 workers	32.50	57.50	92.94	132.43	189.26	134.00	224.97	355.17	540.44	771.00
500 workers or more	28.43	52.32	85.23	125.62	182.50	121.87	209.65	326.00	476.58	692.74
Geographic areas										
New England	43.55	75.12	110.03	159.74	224.16	133.55	237.21	350.17	503.18	675.95
Middle Atlantic	42.21	71.69	97.72	140.82	217.23	141.18	227.48	334.68	540.47	865.00
East North Central	39.61	61.75	91.48	127.82	188.99	122.12	209.65	316.44	489.44	754.22
West North Central	37.82	61.10	90.54	123.88	174.00	146.48	238.03	358.00	540.49	756.09
South Atlantic	29.32	55.57	94.79	134.73	196.60	145.48	238.32	389.74	623.45	946.70
East South Central	20.00	42.17	86.66	129.22	182.81	151.83	262.12	431.46	667.00	779.60
West South Central	36.60	62.21	95.00	136.87	187.48	172.75	277.50	409.57	596.06	860.00
Mountain	33.16	51.70	87.00	129.00	200.00	148.83	230.75	358.18	576.00	834.00
Pacific	29.24	52.75	89.10	136.16	202.61	116.71	222.00	365.26	573.62	892.96

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

[2] The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of 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.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,[1] National Compensation Survey, March 2013

Characteristics	Single coverage[2]					Family coverage[2]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	$1.91	$2.16	$1.73	$1.68	$3.57	$3.89	$4.76	$5.50	$13.25	$12.92
Worker characteristics										
Management, professional, and related	3.24	2.07	2.73	3.74	5.15	4.47	7.78	7.73	16.20	20.47
Management, business, and financial	2.10	3.43	2.31	5.21	7.78	7.35	5.96	3.49	18.16	33.21
Professional and related	3.44	2.45	1.32	4.04	6.34	6.20	8.09	12.58	20.43	27.19
Teachers	0.89	5.47	6.18	8.44	9.87	14.61	17.94	26.58	13.22	62.56
Primary, secondary, and special education school teachers	1.69	4.85	7.91	11.44	8.00	17.46	24.17	25.16	44.56	63.33
Registered nurses	4.14	6.32	4.37	11.29	12.66	22.74	8.66	19.18	37.61	141.07
Service	3.76	2.56	2.67	3.03	4.24	11.26	9.35	8.88	32.15	25.50
Protective service	–	4.34	7.26	4.56	20.97	8.63	13.52	18.38	17.65	57.98
Sales and office	2.56	3.33	2.03	2.20	7.14	7.59	7.87	6.49	24.83	20.54
Sales and related	3.26	4.75	2.42	4.37	7.85	20.18	9.24	11.56	41.64	70.97
Office and administrative support	3.55	1.89	2.63	2.40	7.03	4.28	8.87	7.85	27.08	20.86
Natural resources, construction, and maintenance	6.11	2.13	3.19	5.96	5.97	16.34	13.11	20.07	24.53	42.07
Construction, extraction, farming, fishing, and forestry	4.90	3.01	5.88	14.63	18.86	6.08	14.17	35.56	24.82	83.82
Installation, maintenance, and repair	6.90	3.33	3.16	9.17	16.60	20.17	20.09	32.20	18.68	55.71
Production, transportation, and material moving	1.87	2.09	2.66	3.64	5.93	8.03	6.40	7.57	17.11	51.21
Production	1.96	1.71	3.05	5.15	8.69	10.73	9.06	10.41	11.39	27.68
Transportation and material moving	4.16	2.52	2.39	4.79	13.64	10.21	12.73	15.32	25.67	31.15
Full time	2.84	2.08	1.85	1.75	3.42	5.31	4.84	5.71	16.11	16.41
Part time	1.64	6.46	5.73	9.11	12.15	16.06	15.80	14.64	16.48	42.57
Union	1.22	1.93	1.92	3.99	10.65	4.91	6.70	7.46	12.73	44.52
Nonunion	2.46	1.21	1.69	1.89	3.85	6.58	3.97	5.71	14.75	13.00
Average wage within the following categories:[3]										
Lowest 25 percent	3.96	5.05	2.95	4.42	10.34	15.10	9.77	14.50	18.14	29.54
Lowest 10 percent	7.10	4.64	9.89	7.01	22.92	13.92	14.47	34.84	58.70	66.25
Second 25 percent	3.01	1.79	3.61	2.66	6.48	8.36	12.24	13.20	14.85	23.87
Third 25 percent	1.78	2.50	1.24	2.67	4.33	5.79	6.29	5.53	15.94	25.67
Highest 25 percent	2.21	2.56	2.23	2.74	6.50	3.69	5.49	4.81	12.21	25.73
Highest 10 percent	1.45	2.62	3.05	3.68	9.05	3.20	7.22	10.47	18.21	35.83
Establishment characteristics										
Goods-producing industries	1.75	1.07	2.83	4.29	6.13	5.66	8.47	7.62	16.45	24.48
Service-providing industries	1.69	2.53	2.27	1.82	3.52	5.29	5.22	6.01	15.31	19.86
Education and health services	2.74	2.42	2.51	3.83	5.73	7.13	11.56	6.73	19.51	38.14
Educational services	2.91	5.84	5.21	6.28	8.40	9.65	13.42	27.16	0.70	24.85
Elementary and secondary schools	2.78	4.86	7.75	7.81	9.71	6.59	19.49	19.72	34.47	35.62
Junior colleges, colleges, and universities	4.68	10.55	5.29	5.94	14.55	11.46	15.53	34.15	80.59	21.69
Healthcare and social assistance	4.00	3.33	4.62	5.57	6.49	8.79	15.57	20.18	32.73	41.84
Hospitals	2.32	2.41	3.14	4.74	8.06	4.60	6.87	11.32	15.58	24.42
Public administration	1.42	5.99	1.12	6.22	8.22	13.45	17.85	14.60	7.94	34.53

See footnotes at end of table.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,[1] National Compensation Survey, March 2013—Continued

Characteristics	Single coverage[2]					Family coverage[2]				
	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	$2.70	$2.63	$2.09	$4.09	$3.74	$18.47	$10.27	$14.46	$16.54	$28.72
1 to 49 workers	4.02	3.17	2.72	5.26	5.93	23.68	11.17	21.77	25.43	40.76
50 to 99 workers	1.22	4.93	2.79	5.50	6.38	7.21	13.20	13.46	19.19	27.09
100 workers or more	2.09	1.42	1.43	2.67	3.11	4.58	4.66	4.86	9.42	17.69
100 to 499 workers	1.87	2.64	2.37	4.20	4.99	7.50	7.79	8.69	21.99	34.72
500 workers or more	2.61	1.62	1.77	3.06	4.33	4.09	3.76	6.44	18.39	18.49
Geographic areas										
New England	2.33	6.74	2.07	5.96	11.38	32.31	2.80	13.20	10.09	14.86
Middle Atlantic	1.74	4.05	2.55	3.51	7.52	8.18	8.68	11.00	41.13	30.88
East North Central	1.01	1.67	4.40	4.64	2.75	7.34	6.40	12.19	12.35	37.46
West North Central	7.18	1.73	2.56	3.29	5.18	14.64	11.01	20.64	26.94	39.11
South Atlantic	5.08	2.38	4.51	3.30	8.28	7.97	19.84	18.81	27.02	43.85
East South Central	0.63	11.71	17.96	9.95	19.89	10.50	17.59	49.67	37.93	84.97
West South Central	4.42	2.66	2.02	4.79	10.68	18.23	18.04	6.95	34.88	33.66
Mountain	1.62	6.15	5.99	6.52	17.94	21.60	14.25	22.58	19.81	67.01
Pacific	1.90	2.89	2.50	4.28	8.68	3.95	10.79	10.03	50.48	47.37

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

[2] The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of 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.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 16. Insurance benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2013

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	60	59	97	37	36	98	33	32	96
Worker characteristics									
Management, professional, and related	79	78	98	45	44	98	53	51	96
Management, business, and financial	86	85	99	59	58	99	62	61	98
Professional and related	76	75	98	39	39	98	49	47	96
Teachers	74	72	97	22	22	99	39	38	97
Primary, secondary, and special education school teachers	82	81	98	20	19	98	39	38	98
Registered nurses	76	76	99	36	36	99	50	48	96
Service	34	33	96	21	20	96	12	12	96
Protective service	70	67	96	28	27	96	22	22	96
Sales and office	59	57	96	36	35	97	33	32	96
Sales and related	47	44	93	28	27	95	20	18	92
Office and administrative support	65	64	97	41	40	97	41	39	97
Natural resources, construction, and maintenance	61	60	97	38	38	99	29	28	98
Construction, extraction, farming, fishing, and forestry	55	53	97	34	34	100	22	21	98
Installation, maintenance, and repair	67	66	98	42	41	99	35	34	97
Production, transportation, and material moving	65	62	96	46	45	98	29	28	97
Production	72	69	96	53	52	99	33	32	97
Transportation and material moving	58	56	96	40	39	98	26	25	97
Full time	75	73	98	44	43	98	42	41	97
Part time	15	13	88	15	14	95	5	5	94
Union	86	85	98	48	48	98	34	33	97
Nonunion	56	54	97	35	34	98	33	32	96
Average wage within the following categories:[3]									
Lowest 25 percent	26	23	91	18	17	95	8	8	96
Lowest 10 percent	12	11	89	14	13	96	2	2	92
Second 25 percent	63	61	97	36	35	97	30	29	96
Third 25 percent	76	74	98	47	46	99	44	42	97
Highest 25 percent	86	85	99	52	51	99	57	55	97
Highest 10 percent	89	88	99	55	55	99	60	58	97
Establishment characteristics									
Goods-producing industries	73	71	97	53	52	99	36	35	97
Service-providing industries	58	57	97	34	33	97	33	32	96
Education and health services	68	66	98	28	27	98	37	36	96
Educational services	76	74	98	24	24	99	40	39	96
Elementary and secondary schools	76	75	98	21	21	99	35	35	97
Junior colleges, colleges, and universities	83	80	96	31	30	99	55	52	95
Healthcare and social assistance	62	61	98	30	29	97	35	34	96
Hospitals	86	85	98	45	44	98	61	58	96
Public administration	83	82	99	27	26	99	31	30	96

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2013—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	40	39	97	28	27	98	22	21	97
1 to 49 workers	36	34	96	26	25	98	19	18	97
50 to 99 workers	55	53	97	35	34	97	30	29	97
100 workers or more	79	77	97	45	44	98	44	42	96
100 to 499 workers	73	70	97	43	42	97	38	36	97
500 workers or more	85	83	98	47	47	99	50	48	96
Geographic areas									
New England	61	59	97	39	39	98	37	36	97
Middle Atlantic	59	58	99	69	69	99	32	30	96
East North Central	66	64	97	40	39	97	37	35	97
West North Central	59	57	96	32	31	97	38	37	98
South Atlantic	60	59	97	33	32	97	34	33	96
East South Central	67	64	95	29	28	97	30	29	97
West South Central	63	60	96	28	27	97	31	30	96
Mountain	59	57	97	27	26	98	37	35	95
Pacific	53	52	98	24	24	98	28	27	97

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

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

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2013

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	0.2	0.7	0.7	0.3
Worker characteristics									
Management, professional, and related	0.8	0.8	0.1	1.1	1.1	0.2	1.1	1.1	0.4
Management, business, and financial	1.1	1.0	0.1	1.9	1.9	0.3	1.6	1.6	0.3
Professional and related	1.0	1.0	0.2	1.2	1.2	0.3	1.3	1.3	0.5
Teachers	1.4	1.4	0.4	1.6	1.6	0.6	2.0	2.0	0.9
Primary, secondary, and special education school teachers	1.9	1.9	0.4	1.8	1.8	1.0	2.4	2.4	0.9
Registered nurses	2.4	2.3	0.2	3.1	3.0	0.4	2.7	2.7	0.6
Service	1.4	1.4	0.6	1.2	1.2	1.2	0.7	0.7	0.6
Protective service	2.5	2.5	1.3	2.7	2.6	2.2	2.4	2.2	1.0
Sales and office	0.9	0.9	0.4	1.0	0.9	0.4	0.9	0.8	0.5
Sales and related	1.2	1.2	0.9	1.4	1.3	0.8	1.0	0.9	1.3
Office and administrative support	1.3	1.3	0.3	1.1	1.1	0.4	1.1	1.1	0.3
Natural resources, construction, and maintenance	1.8	1.8	0.4	1.8	1.8	0.2	1.4	1.4	0.4
Construction, extraction, farming, fishing, and forestry	2.9	2.9	0.8	2.6	2.6	0.2	2.4	2.4	0.6
Installation, maintenance, and repair	2.6	2.6	0.4	2.5	2.5	0.4	2.2	2.2	0.5
Production, transportation, and material moving	2.0	1.9	0.7	1.7	1.6	0.4	1.4	1.4	0.5
Production	2.2	2.1	0.9	2.3	2.2	0.3	2.2	2.1	0.8
Transportation and material moving	2.3	2.3	0.7	1.7	1.7	0.7	1.5	1.5	0.8
Full time	0.8	0.8	0.2	0.8	0.8	0.2	0.9	0.9	0.3
Part time	0.9	0.8	2.1	1.0	1.0	1.2	0.4	0.4	1.3
Union	1.2	1.1	0.2	1.3	1.2	0.4	1.3	1.3	0.5
Nonunion	0.9	0.9	0.3	0.8	0.8	0.3	0.7	0.7	0.3
Average wage within the following categories:[3]									
Lowest 25 percent	1.2	1.1	0.9	1.1	1.1	0.9	0.6	0.5	0.6
Lowest 10 percent	1.3	1.2	1.3	1.5	1.4	1.3	0.4	0.3	3.7
Second 25 percent	1.4	1.3	0.4	1.3	1.2	0.6	1.1	1.1	0.5
Third 25 percent	0.8	0.8	0.2	1.1	1.1	0.2	1.1	1.1	0.4
Highest 25 percent	0.8	0.8	0.1	1.2	1.2	0.2	1.1	1.1	0.4
Highest 10 percent	0.7	0.7	0.2	1.6	1.6	0.2	1.4	1.5	0.4
Establishment characteristics									
Goods-producing industries	1.3	1.3	0.3	1.7	1.7	0.2	1.7	1.7	0.6
Service-providing industries	0.9	0.9	0.2	0.8	0.8	0.3	0.7	0.7	0.3
Education and health services	1.6	1.5	0.3	1.1	1.1	0.6	1.6	1.6	0.6
Educational services	1.1	1.1	0.4	1.3	1.3	0.5	1.8	1.8	0.9
Elementary and secondary schools	1.5	1.4	0.3	1.6	1.6	0.8	2.0	2.0	1.1
Junior colleges, colleges, and universities	1.6	1.6	1.2	2.2	2.2	0.4	3.5	3.3	0.9
Healthcare and social assistance	2.4	2.4	0.3	1.7	1.7	0.9	2.2	2.2	0.6
Hospitals	1.0	1.0	0.3	2.9	2.9	0.5	2.6	2.6	0.7
Public administration	2.0	2.0	0.3	1.9	1.9	0.5	1.8	1.7	0.8

See footnotes at end of table.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2013—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	0.5	1.0	0.9	0.5	0.9	0.9	0.4
1 to 49 workers	1.3	1.2	0.7	1.1	1.1	0.6	1.0	1.0	0.5
50 to 99 workers	2.4	2.4	0.5	2.3	2.2	0.6	1.7	1.6	0.5
100 workers or more	0.8	0.8	0.2	1.0	0.9	0.3	0.9	0.9	0.4
100 to 499 workers	1.3	1.3	0.4	1.3	1.3	0.4	1.2	1.2	0.5
500 workers or more	1.0	0.9	0.2	1.4	1.4	0.3	1.2	1.1	0.4
Geographic areas									
New England	3.6	3.1	1.2	2.5	2.6	0.9	3.2	3.5	1.4
Middle Atlantic	3.0	2.9	0.3	3.0	3.0	0.2	2.1	2.0	0.6
East North Central	1.7	1.6	0.4	1.3	1.2	0.5	1.6	1.7	0.8
West North Central	3.0	2.9	1.5	2.9	2.8	0.6	3.5	3.3	0.5
South Atlantic	2.3	2.2	0.3	1.6	1.4	0.6	1.9	1.9	0.7
East South Central	4.4	4.3	1.4	2.1	1.8	2.2	3.1	3.0	0.7
West South Central	1.4	1.6	0.6	1.6	1.8	1.3	1.9	1.8	0.9
Mountain	2.2	2.3	0.6	1.8	1.8	0.5	2.7	2.8	1.7
Pacific	1.6	1.6	0.4	1.4	1.5	1.1	1.5	1.5	0.6

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

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

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 17. Life insurance plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2013

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

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

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2013—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	7	93
1 to 49 workers	7	93
50 to 99 workers	6	94
100 workers or more	5	95
100 to 499 workers	5	95
500 workers or more	5	95
Geographic areas		
New England	9	91
Middle Atlantic	4	96
East North Central	6	94
West North Central	4	96
South Atlantic	6	94
East South Central	13	87
West South Central	5	95
Mountain	7	93
Pacific	4	96

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2013

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.4	0.4
Worker characteristics		
Management, professional, and related	0.5	0.5
Management, business, and financial	0.6	0.6
Professional and related	0.6	0.6
Teachers	1.2	1.2
Primary, secondary, and special education school teachers	1.0	1.0
Registered nurses	0.8	0.8
Service	1.0	1.0
Protective service	1.8	1.8
Sales and office	0.6	0.6
Sales and related	1.0	1.0
Office and administrative support	0.7	0.7
Natural resources, construction, and maintenance	1.0	1.0
Construction, extraction, farming, fishing, and forestry	1.4	1.4
Installation, maintenance, and repair	1.4	1.4
Production, transportation, and material moving	0.7	0.7
Production	1.0	1.0
Transportation and material moving	0.7	0.7
Full time	0.4	0.4
Part time	0.9	0.9
Union	0.5	0.5
Nonunion	0.5	0.5
Average wage within the following categories:[2]		
Lowest 25 percent	1.1	1.1
Lowest 10 percent	1.8	1.8
Second 25 percent	0.6	0.6
Third 25 percent	0.6	0.6
Highest 25 percent	0.4	0.4
Highest 10 percent	0.5	0.5
Establishment characteristics		
Goods-producing industries	0.6	0.6
Service-providing industries	0.5	0.5
Education and health services	0.9	0.9
Educational services	1.6	1.6
Elementary and secondary schools	1.4	1.4
Healthcare and social assistance	0.8	0.8
Hospitals	0.6	0.6
Public administration	1.3	1.3

See footnotes at end of table.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2013—Continued

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	0.8	0.8
1 to 49 workers	1.0	1.0
50 to 99 workers	1.3	1.3
100 workers or more	0.5	0.5
100 to 499 workers	0.6	0.6
500 workers or more	0.7	0.7
Geographic areas		
New England	1.7	1.7
Middle Atlantic	0.8	0.8
East North Central	1.1	1.1
West North Central	0.9	0.9
South Atlantic	0.7	0.7
East South Central	3.3	3.3
West South Central	1.3	1.3
Mountain	1.6	1.6
Pacific	0.8	0.8

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2013

(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	56	2	39	3	1
Worker characteristics					
Management, professional, and related	63	2	31	2	1
Management, business, and financial	70	2	25	2	1
Professional and related	60	2	34	2	1
Teachers	38	1	54	5	2
Primary, secondary, and special education school teachers	32	1	60	5	2
Registered nurses	74	2	23	–	–
Service	46	1	49	3	1
Protective service	38	3	54	4	1
Sales and office	61	2	34	2	([2])
Sales and related	58	–	35	3	–
Office and administrative support	61	2	34	2	([2])
Natural resources, construction, and maintenance	38	1	56	4	1
Construction, extraction, farming, fishing, and forestry	21	–	72	4	–
Installation, maintenance, and repair	50	1	45	4	([2])
Production, transportation, and material moving	46	1	47	6	([2])
Production	45	1	47	7	([2])
Transportation and material moving	47	–	47	4	–
Full time	56	2	39	3	1
Part time	55	2	38	4	1
Union	37	1	52	9	1
Nonunion	61	2	35	1	1
Average wage within the following categories:[3]					
Lowest 25 percent	47	–	51	2	–
Lowest 10 percent	32	–	65	2	–
Second 25 percent	52	1	42	3	1
Third 25 percent	54	2	40	3	1
Highest 25 percent	62	3	31	3	([2])
Highest 10 percent	65	3	29	2	([2])
Establishment characteristics					
Goods-producing industries	45	2	47	5	([2])
Service-providing industries	58	2	37	3	1
Education and health services	53	1	42	3	1
Educational services	42	1	51	4	2
Elementary and secondary schools	32	1	60	4	2
Junior colleges, colleges, and universities	60	2	33	4	1
Healthcare and social assistance	63	–	34	1	–
Hospitals	79	2	18	1	([2])
Public administration	36	3	53	7	2

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2013—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	46	1	50	2	1
1 to 49 workers	45	1	51	2	1
50 to 99 workers	48	1	49	2	([2])
100 workers or more	60	2	33	4	1
100 to 499 workers	59	2	36	3	([2])
500 workers or more	61	3	31	4	1
Geographic areas					
New England	64	–	32	3	–
Middle Atlantic	59	–	33	5	–
East North Central	50	–	44	4	–
West North Central	58	1	37	4	([2])
South Atlantic	61	2	33	2	2
East South Central	57	–	39	2	–
West South Central	52	–	44	2	–
Mountain	55	–	43	–	–
Pacific	51	3	43	3	([2])

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

[2] Less than 0.5.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 18. Standard errors for life insurance plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2013

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	0.8	0.2	0.8	0.2	0.1
Worker characteristics					
Management, professional, and related	1.1	0.3	1.1	0.2	0.2
Management, business, and financial	1.6	0.3	1.5	0.3	0.2
Professional and related	1.3	0.3	1.3	0.3	0.2
Teachers	2.2	0.3	2.1	0.8	0.6
Primary, secondary, and special education school teachers	2.3	0.3	2.3	1.0	0.7
Registered nurses	3.3	0.6	3.5	–	–
Service	1.7	0.2	1.7	0.4	0.3
Protective service	3.2	0.6	3.3	1.2	0.2
Sales and office	1.2	0.4	1.1	0.3	0.2
Sales and related	1.9	–	1.8	0.7	–
Office and administrative support	1.3	0.4	1.3	0.2	0.2
Natural resources, construction, and maintenance	1.8	0.4	1.8	0.7	0.2
Construction, extraction, farming, fishing, and forestry	2.3	–	2.4	1.2	–
Installation, maintenance, and repair	2.4	0.2	2.4	0.9	0.1
Production, transportation, and material moving	1.7	0.3	1.7	0.8	0.1
Production	2.0	0.2	2.1	1.5	0.2
Transportation and material moving	2.4	–	2.4	0.4	–
Full time	0.8	0.2	0.8	0.2	0.1
Part time	2.3	0.6	2.3	0.6	0.5
Union	1.4	0.2	1.3	0.8	0.2
Nonunion	0.9	0.2	0.9	0.1	0.2
Average wage within the following categories:[2]					
Lowest 25 percent	2.0	–	2.0	0.2	–
Lowest 10 percent	4.5	–	4.6	0.6	–
Second 25 percent	1.3	0.2	1.2	0.6	0.2
Third 25 percent	1.1	0.3	1.2	0.2	0.2
Highest 25 percent	1.0	0.3	0.9	0.3	0.1
Highest 10 percent	1.2	0.7	1.2	0.3	0.1
Establishment characteristics					
Goods-producing industries	2.0	0.5	1.9	0.9	0.2
Service-providing industries	0.9	0.2	0.8	0.2	0.1
Education and health services	1.6	0.2	1.5	0.4	0.4
Educational services	2.1	0.4	2.1	0.6	0.7
Elementary and secondary schools	2.2	0.3	2.3	0.7	0.9
Junior colleges, colleges, and universities	3.8	0.9	3.8	0.9	0.5
Healthcare and social assistance	2.2	–	2.2	0.5	–
Hospitals	2.2	0.5	2.2	0.5	0.2
Public administration	2.7	0.5	2.7	0.6	0.5

See footnotes at end of table.

Table 18. Standard errors for life insurance plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2013—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	1.4	0.2	1.4	0.3	0.2
1 to 49 workers	1.7	0.3	1.8	0.4	0.2
50 to 99 workers	2.3	0.3	2.3	0.6	0.2
100 workers or more	0.9	0.3	0.8	0.3	0.2
100 to 499 workers	1.3	0.3	1.3	0.4	0.1
500 workers or more	1.2	0.5	1.1	0.4	0.3
Geographic areas					
New England	1.3	–	1.3	0.8	–
Middle Atlantic	1.7	–	1.9	0.5	–
East North Central	2.3	–	2.2	0.7	–
West North Central	3.4	0.2	2.2	1.7	0.2
South Atlantic	1.7	0.4	1.4	0.3	0.6
East South Central	4.6	–	4.1	0.7	–
West South Central	2.9	–	2.9	0.6	–
Mountain	2.9	–	2.4	–	–
Pacific	1.5	0.5	1.5	0.4	0.1

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,[1] National Compensation Survey, March 2013

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

Characteristics	Multiple of annual earnings amounts[2]					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	1	61	13	22	4	1.3	1.0
Worker characteristics							
Management, professional, and related	1	58	13	24	5	1.4	1.0
Management, business, and financial	1	57	10	26	5	1.4	1.0
Professional and related	1	58	14	23	4	1.4	1.0
Teachers	–	49	24	23	–	1.4	–
Primary, secondary, and special education school teachers	–	48	28	23	2	1.4	–
Registered nurses	–	75	10	10	–	1.2	1.0
Service	1	63	14	19	3	1.3	1.0
Protective service	–	57	19	17	7	1.4	1.0
Sales and office	([3])	66	10	20	4	1.3	1.0
Sales and related	–	78	8	11	3	1.2	1.0
Office and administrative support	1	61	11	24	4	1.4	1.0
Natural resources, construction, and maintenance	1	61	15	20	3	1.3	1.0
Construction, extraction, farming, fishing, and forestry	–	58	16	23	2	1.4	1.0
Installation, maintenance, and repair	1	61	15	19	3	1.3	1.0
Production, transportation, and material moving	([3])	64	15	18	2	1.3	1.0
Production	–	59	14	25	–	1.4	1.0
Transportation and material moving	1	69	16	12	2	1.2	1.0
Full time	1	61	13	22	4	1.4	1.0
Part time	1	74	10	9	6	1.3	1.0
Union	1	64	17	13	5	1.3	1.0
Nonunion	([3])	61	12	23	4	1.4	1.0
Average wage within the following categories:[4]							
Lowest 25 percent	–	68	11	18	–	1.3	1.0
Lowest 10 percent	–	70	–	–	–	1.3	1.0
Second 25 percent	1	66	13	19	2	1.3	1.0
Third 25 percent	1	61	13	22	3	1.3	1.0
Highest 25 percent	1	58	13	24	5	1.4	1.0
Highest 10 percent	1	54	13	27	6	1.4	1.0
Establishment characteristics							
Goods-producing industries	–	53	13	28	–	1.4	1.0
Service-providing industries	1	63	13	20	4	1.3	1.0
Education and health services	1	62	15	19	3	1.3	1.0
Educational services	1	48	21	26	4	1.4	–
Elementary and secondary schools	–	45	28	25	2	1.4	1.5
Junior colleges, colleges, and universities	2	51	14	28	4	1.4	–
Healthcare and social assistance	1	71	11	15	2	1.2	1.0
Hospitals	2	73	12	11	1	1.2	1.0
Public administration	–	59	18	17	–	1.4	1.0

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,[1] National Compensation Survey, March 2013—Continued

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

Characteristics	Multiple of annual earnings amounts[2]					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
1 to 99 workers	–	61	12	21	–	1.4	1.0
1 to 49 workers	–	66	10	18	–	1.4	1.0
50 to 99 workers	–	53	16	27	–	1.4	1.0
100 workers or more	1	61	13	22	3	1.3	1.0
100 to 499 workers	–	63	12	22	–	1.4	1.0
500 workers or more	1	60	14	21	3	1.3	1.0
Geographic areas							
New England	1	65	13	17	4	1.3	1.0
Middle Atlantic	1	56	18	19	6	1.4	1.0
East North Central	–	60	14	24	–	1.4	1.0
West North Central	–	54	17	23	–	1.4	1.0
South Atlantic	–	64	11	22	–	1.3	1.0
East South Central	–	56	9	30	–	1.4	1.0
West South Central	–	63	11	23	–	1.3	1.0
Mountain	–	75	12	12	–	1.2	1.0
Pacific	–	63	7	23	–	1.4	1.0

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

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

[3] Less than 0.5.

[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,[1] National Compensation Survey, March 2013

Characteristics	Multiple of annual earnings amounts[2]					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	0.1	1.1	0.7	1.0	0.3	([3])	0.0
Worker characteristics							
Management, professional, and related	0.1	1.8	0.9	1.6	0.5	([3])	0.0
Management, business, and financial	0.3	2.5	1.1	1.9	0.8	([3])	0.0
Professional and related	0.2	1.9	1.0	1.7	0.6	([3])	0.0
Teachers	–	3.9	2.6	4.2	–	([3])	–
Primary, secondary, and special education school teachers	–	4.4	3.4	4.3	0.3	([3])	–
Registered nurses	–	3.9	1.6	2.7	–	([3])	0.0
Service	0.4	2.7	1.7	2.2	0.8	([3])	0.0
Protective service	–	5.8	5.6	4.2	2.3	0.1	0.0
Sales and office	0.1	1.1	0.9	0.9	0.4	([3])	0.0
Sales and related	–	2.1	1.5	1.4	0.7	([3])	0.0
Office and administrative support	0.1	1.3	1.0	1.2	0.5	([3])	0.0
Natural resources, construction, and maintenance	0.2	2.9	2.0	2.9	0.8	([3])	0.0
Construction, extraction, farming, fishing, and forestry	–	5.5	3.8	4.6	0.9	([3])	0.0
Installation, maintenance, and repair	0.3	3.4	2.2	3.5	1.0	([3])	0.0
Production, transportation, and material moving	0.2	2.2	1.7	1.8	0.6	([3])	0.0
Production	–	3.0	2.3	2.8	–	([3])	0.0
Transportation and material moving	0.4	2.6	2.3	1.4	0.8	([3])	0.0
Full time	0.1	1.1	0.7	1.0	0.3	([3])	0.0
Part time	0.4	2.8	1.6	1.4	2.2	([3])	0.0
Union	0.5	2.1	1.9	1.7	0.9	([3])	0.0
Nonunion	0.1	1.2	0.7	1.1	0.4	([3])	0.0
Average wage within the following categories:[4]							
Lowest 25 percent	–	3.0	1.5	2.8	–	([3])	0.0
Lowest 10 percent	–	7.0	–	–	–	0.1	0.0
Second 25 percent	0.2	1.4	1.2	1.1	0.3	([3])	0.0
Third 25 percent	0.1	1.5	1.0	1.3	0.5	([3])	0.0
Highest 25 percent	0.1	1.5	0.8	1.3	0.6	([3])	0.0
Highest 10 percent	0.2	2.1	1.1	1.6	0.6	([3])	0.0
Establishment characteristics							
Goods-producing industries	–	2.4	1.9	2.5	–	([3])	0.0
Service-providing industries	0.1	1.2	0.7	1.1	0.4	([3])	0.0
Education and health services	0.3	2.7	1.4	2.8	0.6	([3])	0.0
Educational services	0.1	3.9	2.4	5.0	1.0	([3])	–
Elementary and secondary schools	–	3.6	3.0	4.3	0.6	([3])	0.1
Junior colleges, colleges, and universities	0.2	6.3	2.4	8.1	0.5	0.1	–
Healthcare and social assistance	0.4	3.1	1.5	2.4	0.8	([3])	0.0
Hospitals	0.8	3.0	1.8	2.4	0.4	([3])	0.0
Public administration	–	4.1	2.3	3.1	–	([3])	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,[1] National Compensation Survey, March 2013—Continued

Characteristics	Multiple of annual earnings amounts[2]					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
1 to 99 workers	–	1.8	1.4	1.7	–	([3])	0.0
1 to 49 workers	–	2.2	1.4	1.6	–	([3])	0.0
50 to 99 workers	–	3.6	3.2	3.6	–	([3])	0.1
100 workers or more	0.1	1.3	0.8	1.2	0.4	([3])	0.0
100 to 499 workers	–	1.8	1.2	1.5	–	([3])	0.0
500 workers or more	0.2	1.9	1.1	1.8	0.3	([3])	0.0
Geographic areas							
New England	0.1	0.9	1.7	1.4	0.4	([3])	0.0
Middle Atlantic	0.2	3.0	1.8	1.9	0.8	([3])	0.0
East North Central	–	3.4	2.2	2.2	–	([3])	0.0
West North Central	–	3.7	3.7	5.8	–	0.1	0.0
South Atlantic	–	1.4	1.4	1.4	–	([3])	0.0
East South Central	–	6.6	2.2	7.5	–	0.1	0.2
West South Central	–	3.0	2.0	3.1	–	([3])	0.0
Mountain	–	4.6	2.9	2.6	–	([3])	0.0
Pacific	–	3.3	1.6	1.6	–	([3])	0.0

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

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

[3] Less than 0.05.

[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,[1] National Compensation Survey, March 2013

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

Characteristics	With maximum benefit amount	Maximum benefit amount[2]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	74	$50,000	$50,000	$200,000	$500,000	$1,000,000	26
Worker characteristics							
Management, professional, and related	75	50,000	100,000	250,000	600,000	1,000,000	25
Management, business, and financial	80	50,000	100,000	300,000	750,000	–	20
Professional and related	72	50,000	–	250,000	500,000	1,000,000	28
Teachers	59	50,000	50,000	100,000	250,000	400,000	41
Primary, secondary, and special education school teachers	49	–	50,000	–	–	300,000	51
Registered nurses	69	50,000	–	300,000	500,000	1,000,000	31
Service	68	50,000	50,000	–	500,000	1,000,000	32
Protective service	49	50,000	50,000	–	280,000	–	51
Sales and office	79	50,000	50,000	200,000	500,000	1,000,000	21
Sales and related	83	50,000	50,000	–	500,000	1,000,000	17
Office and administrative support	77	50,000	–	200,000	500,000	–	23
Natural resources, construction, and maintenance	67	50,000	–	200,000	–	2,000,000	33
Construction, extraction, farming, fishing, and forestry	59	50,000	–	170,000	–	–	41
Installation, maintenance, and repair	69	50,000	–	200,000	–	2,000,000	31
Production, transportation, and material moving	68	50,000	–	200,000	500,000	1,000,000	32
Production	65	50,000	100,000	250,000	500,000	1,000,000	35
Transportation and material moving	71	50,000	–	100,000	400,000	–	29
Full time	74	50,000	50,000	200,000	500,000	1,000,000	26
Part time	69	50,000	–	–	500,000	850,000	31
Union	61	50,000	50,000	100,000	300,000	1,000,000	39
Nonunion	76	50,000	–	245,000	500,000	1,000,000	24
Average wage within the following categories:[3]							
Lowest 25 percent	70	50,000	50,000	–	500,000	1,000,000	30
Lowest 10 percent	75	50,000	50,000	–	–	–	25
Second 25 percent	77	50,000	50,000	150,000	500,000	1,000,000	23
Third 25 percent	73	50,000	75,000	200,000	500,000	1,000,000	27
Highest 25 percent	74	50,000	100,000	300,000	750,000	1,500,000	26
Highest 10 percent	76	50,000	100,000	300,000	750,000	–	24
Establishment characteristics							
Goods-producing industries	68	50,000	100,000	300,000	700,000	–	32
Service-providing industries	75	50,000	50,000	200,000	500,000	1,000,000	25
Education and health services	69	50,000	50,000	200,000	500,000	–	31
Educational services	63	50,000	50,000	100,000	250,000	500,000	37
Elementary and secondary schools	48	–	50,000	–	200,000	300,000	52
Junior colleges, colleges, and universities	78	50,000	50,000	–	–	500,000	22
Healthcare and social assistance	73	50,000	–	250,000	500,000	1,000,000	27
Hospitals	70	50,000	100,000	350,000	500,000	1,000,000	30
Public administration	49	50,000	50,000	100,000	200,000	500,000	51

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,[1] National Compensation Survey, March 2013—Continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount[2]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	76	$50,000	–	$200,000	$500,000	$1,000,000	24
1 to 49 workers	77	50,000	–	200,000	500,000	1,000,000	23
50 to 99 workers	73	50,000	$100,000	245,000	500,000	–	27
100 workers or more	73	50,000	50,000	200,000	500,000	1,000,000	27
100 to 499 workers	79	50,000	50,000	200,000	500,000	1,000,000	21
500 workers or more	68	50,000	100,000	250,000	750,000	1,000,000	32
Geographic areas							
New England	73	50,000	–	200,000	500,000	1,000,000	27
Middle Atlantic	73	50,000	–	200,000	500,000	1,000,000	27
East North Central	65	50,000	100,000	250,000	500,000	1,000,000	35
West North Central	66	50,000	–	245,000	500,000	1,000,000	34
South Atlantic	74	50,000	–	250,000	–	1,500,000	26
East South Central	83	50,000	–	–	500,000	1,000,000	17
West South Central	78	50,000	–	250,000	750,000	–	22
Mountain	82	50,000	50,000	–	500,000	1,000,000	18
Pacific	79	50,000	50,000	200,000	500,000	1,000,000	21

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

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

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 20. Standard errors for life insurance plans: Maximum benefit amounts, civilian workers,[1] National Compensation Survey, March 2013

Characteristics	With maximum benefit amount	Maximum benefit amount[2]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.0	$0.00	$8,411.90	$0.00	$0.00	$0.00	1.0
Worker characteristics							
Management, professional, and related	1.4	0.00	4,418.14	55,820.07	118,448.30	0.00	1.4
Management, business, and financial	1.5	0.00	0.00	61,991.93	31,241.00	–	1.5
Professional and related	1.9	0.00	–	46,978.51	78,004.81	0.00	1.9
Teachers	3.4	0.00	0.00	8,411.90	25,726.45	15,620.50	3.4
Primary, secondary, and special education school teachers	4.9	–	0.00	–	–	36,633.32	4.9
Registered nurses	5.6	0.00	–	61,497.97	0.00	0.00	5.6
Service	2.6	0.00	0.00	–	84,812.26	134,372.62	2.6
Protective service	5.4	0.00	0.00	–	66,027.80	–	5.4
Sales and office	1.2	0.00	0.00	13,883.80	0.00	23,430.75	1.2
Sales and related	2.2	0.00	0.00	–	0.00	0.00	2.2
Office and administrative support	1.4	0.00	–	10,878.42	6,718.63	–	1.4
Natural resources, construction, and maintenance	3.3	0.00	–	3,124.10	–	0.00	3.3
Construction, extraction, farming, fishing, and forestry	5.5	0.00	–	35,327.89	–	–	5.5
Installation, maintenance, and repair	3.8	0.00	–	50,760.61	–	0.00	3.8
Production, transportation, and material moving	2.3	0.00	–	37,659.66	11,045.36	287,921.86	2.3
Production	3.3	0.00	15,620.50	37,456.64	103,614.67	0.00	3.3
Transportation and material moving	3.1	0.00	–	0.00	80,031.24	–	3.1
Full time	1.0	0.00	9,629.12	15,756.59	0.00	0.00	1.0
Part time	3.9	0.00	–	–	60,497.93	201,861.34	3.9
Union	2.3	0.00	0.00	0.00	61,000.00	123,737.63	2.3
Nonunion	1.1	0.00	–	39,977.49	35,577.38	0.00	1.1
Average wage within the following categories:[3]							
Lowest 25 percent	3.2	0.00	0.00	–	0.00	59,991.67	3.2
Lowest 10 percent	4.8	0.00	0.00	–	–	–	4.8
Second 25 percent	1.2	0.00	0.00	16,557.73	0.00	0.00	1.2
Third 25 percent	1.4	0.00	13,254.43	3,905.12	0.00	0.00	1.4
Highest 25 percent	1.1	0.00	0.00	3,220.25	11,045.36	378,947.65	1.1
Highest 10 percent	1.3	0.00	0.00	27,055.50	60,497.93	–	1.3
Establishment characteristics							
Goods-producing industries	2.6	0.00	22,770.60	19,131.13	90,072.19	–	2.6
Service-providing industries	1.1	0.00	0.00	0.00	0.00	0.00	1.1
Education and health services	2.5	0.00	3,492.85	0.00	51,167.57	–	2.5
Educational services	3.2	0.00	0.00	4,418.14	50,070.95	62,482.00	3.2
Elementary and secondary schools	4.7	–	0.00	–	41,512.05	82,286.09	4.7
Junior colleges, colleges, and universities	2.5	0.00	0.00	–	–	110,453.61	2.5
Healthcare and social assistance	3.5	0.00	–	30,248.97	0.00	0.00	3.5
Hospitals	4.9	0.00	24,744.07	70,183.69	49,550.48	0.00	4.9
Public administration	4.0	0.00	0.00	0.00	42,778.50	100,930.67	4.0

See footnotes at end of table.

Table 20. Standard errors for life insurance plans: Maximum benefit amounts, civilian workers,[1] National Compensation Survey, March 2013—Continued

Characteristics	With maximum benefit amount	Maximum benefit amount[2]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	2.1	$0.00	–	$5,001.00	$0.00	$205,645.52	2.1
1 to 49 workers	2.4	0.00	–	0.00	0.00	278,592.82	2.4
50 to 99 workers	3.3	0.00	$25,844.73	54,375.27	7,810.25	–	3.3
100 workers or more	1.1	0.00	1,562.05	22,076.91	6,718.63	0.00	1.1
100 to 499 workers	1.4	0.00	0.00	15,620.50	0.00	0.00	1.4
500 workers or more	1.7	0.00	23,155.78	37,909.89	160,443.14	50,010.00	1.7
Geographic areas							
New England	4.1	0.00	–	40,800.61	0.00	0.00	4.1
Middle Atlantic	2.1	0.00	–	34,612.71	0.00	0.00	2.1
East North Central	4.0	0.00	0.00	16,787.50	66,730.80	0.00	4.0
West North Central	2.9	0.00	–	55,425.26	0.00	0.00	2.9
South Atlantic	1.9	0.00	–	27,224.07	–	191,311.26	1.9
East South Central	2.7	0.00	–	–	127,141.65	0.00	2.7
West South Central	3.0	0.00	–	61,745.45	112,166.17	–	3.0
Mountain	2.9	0.00	3,905.12	–	0.00	0.00	2.9
Pacific	2.5	0.00	0.00	3,124.10	0.00	0.00	2.5

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

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

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,[1] civilian workers,[2] National Compensation Survey, March 2013

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

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

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,[1] civilian workers,[2] National Compensation Survey, March 2013—Continued

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

Characteristics	Flat dollar amounts[3]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	$10,000	$10,000	$20,000	$25,000	$50,000
1 to 49 workers	10,000	–	20,000	25,000	50,000
50 to 99 workers	10,000	10,000	20,000	25,000	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	25,000	50,000
500 workers or more	5,000	10,000	20,000	40,000	50,000
Geographic areas					
New England	5,000	–	20,000	50,000	50,000
Middle Atlantic	5,000	10,000	–	40,000	50,000
East North Central	10,000	15,000	20,000	25,000	50,000
West North Central	10,000	15,000	20,000	–	50,000
South Atlantic	10,000	10,000	20,000	25,000	50,000
East South Central	10,000	10,000	20,000	25,000	50,000
West South Central	5,000	10,000	20,000	25,000	50,000
Mountain	10,000	–	20,000	–	50,000
Pacific	5,000	10,000	20,000	40,000	50,000

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

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

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

[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,[1] civilian workers,[2] National Compensation Survey, March 2013

Characteristics	Flat dollar amounts[3]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	$0.00	$0.00	$0.00	$1,288.10	$0.00
Worker characteristics					
Management, professional, and related	2,992.91	–	5,597.29	0.00	0.00
Management, business, and financial	0.00	0.00	0.00	0.00	0.00
Professional and related	–	2,017.10	4,969.19	0.00	0.00
Teachers	–	500.10	1,126.41	1,000.20	0.00
Primary, secondary, and special education school teachers	–	500.10	1,361.76	4,061.33	0.00
Registered nurses	–	781.02	–	–	0.00
Service	–	0.00	0.00	0.00	0.00
Protective service	0.00	0.00	4,289.24	4,132.80	0.00
Sales and office	–	0.00	0.00	0.00	0.00
Sales and related	–	0.00	0.00	6,049.79	0.00
Office and administrative support	–	1,714.70	0.00	3,838.96	0.00
Natural resources, construction, and maintenance	0.00	0.00	4,686.15	4,475.08	0.00
Construction, extraction, farming, fishing, and forestry	–	0.00	2,922.33	3,579.11	3,589.32
Installation, maintenance, and repair	0.00	1,427.38	–	–	0.00
Production, transportation, and material moving	0.00	781.02	0.00	1,760.34	0.00
Production	0.00	781.02	0.00	5,311.54	0.00
Transportation and material moving	312.41	0.00	1,327.74	0.00	1,746.42
Full time	0.00	0.00	0.00	500.10	0.00
Part time	0.00	0.00	0.00	5,297.17	0.00
Union	0.00	0.00	0.00	0.00	0.00
Nonunion	0.00	0.00	0.00	0.00	0.00
Average wage within the following categories:[4]					
Lowest 25 percent	917.50	0.00	0.00	3,548.30	6,476.39
Lowest 10 percent	552.27	0.00	–	2,066.40	0.00
Second 25 percent	0.00	0.00	312.41	0.00	0.00
Third 25 percent	0.00	0.00	0.00	–	0.00
Highest 25 percent	2,199.22	–	0.00	0.00	0.00
Highest 10 percent	0.00	–	8,172.28	0.00	0.00
Establishment characteristics					
Goods-producing industries	0.00	552.27	0.00	4,223.32	0.00
Service-providing industries	–	0.00	0.00	3,549.15	0.00
Education and health services	–	0.00	1,794.66	–	0.00
Educational services	826.56	0.00	2,012.56	7,234.92	0.00
Elementary and secondary schools	–	0.00	5,531.51	5,297.74	0.00
Junior colleges, colleges, and universities	0.00	1,397.14	1,753.40	7,404.71	0.00
Healthcare and social assistance	–	0.00	1,104.54	781.02	0.00
Hospitals	0.00	0.00	3,313.61	3,912.31	0.00
Public administration	0.00	0.00	0.00	4,939.64	0.00

See footnotes at end of table.

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,[1] civilian workers,[2] National Compensation Survey, March 2013—Continued

Characteristics	Flat dollar amounts[3]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	$0.00	$2,792.10	$0.00	$0.00	$0.00
1 to 49 workers	0.00	–	0.00	1,104.54	0.00
50 to 99 workers	0.00	1,377.35	1,229.96	5,056.80	0.00
100 workers or more	390.51	0.00	0.00	5,174.77	0.00
100 to 499 workers	0.00	0.00	0.00	2,171.47	0.00
500 workers or more	0.00	0.00	0.00	5,344.17	0.00
Geographic areas					
New England	0.00	–	0.00	0.00	0.00
Middle Atlantic	811.66	0.00	–	5,095.25	0.00
East North Central	0.00	873.21	0.00	2,252.82	0.00
West North Central	0.00	3,478.85	0.00	–	0.00
South Atlantic	434.01	468.61	1,104.54	0.00	0.00
East South Central	0.00	441.81	2,343.07	4,570.83	0.00
West South Central	1,104.54	0.00	4,524.56	156.20	0.00
Mountain	0.00	–	781.02	–	0.00
Pacific	413.28	0.00	1,352.77	6,409.68	0.00

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

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

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

[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 22. Short-term disability plans: Method of funding, civilian workers,[1] National Compensation Survey, March 2013

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

Characteristics	Non-commercially insured[2]	Commercially insured	Legally required	Other
All workers	45	37	16	1
Worker characteristics				
Management, professional, and related	50	36	–	–
Management, business, and financial	52	36	11	1
Professional and related	49	36	13	2
Teachers	45	37	16	2
Primary, secondary, and special education school teachers	43	40	14	3
Registered nurses	52	31	–	–
Service	33	31	35	1
Protective service	38	43	–	–
Sales and office	47	35	17	1
Sales and related	47	33	19	1
Office and administrative support	47	36	16	1
Natural resources, construction, and maintenance	42	44	11	2
Construction, extraction, farming, fishing, and forestry	35	48	13	4
Installation, maintenance, and repair	47	42	–	–
Production, transportation, and material moving	43	43	13	2
Production	38	51	10	1
Transportation and material moving	49	33	16	2
Full time	46	39	14	1
Part time	40	18	40	2
Union	47	34	15	4
Nonunion	45	38	17	1
Average wage within the following categories:[3]				
Lowest 25 percent	32	32	35	1
Lowest 10 percent	29	–	49	–
Second 25 percent	43	41	16	1
Third 25 percent	46	39	–	–
Highest 25 percent	52	35	12	2
Highest 10 percent	53	33	13	2
Establishment characteristics				
Goods-producing industries	41	47	10	1
Service-providing industries	46	34	18	1
Education and health services	42	35	21	2
Educational services	46	36	14	4
Elementary and secondary schools	40	44	10	6
Junior colleges, colleges, and universities	62	23	–	–
Healthcare and social assistance	39	35	24	1
Hospitals	55	28	15	1
Public administration	52	37	9	2

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, civilian workers,[1] National Compensation Survey, March 2013—Continued

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

Characteristics	Non-commercially insured[2]	Commercially insured	Legally required	Other
1 to 99 workers	31	40	28	1
1 to 49 workers	31	38	31	1
50 to 99 workers	34	45	21	1
100 workers or more	53	35	10	2
100 to 499 workers	44	44	11	1
500 workers or more	61	27	10	2
Geographic areas				
New England	54	45	–	–
Middle Atlantic	20	24	56	1
East North Central	56	40	–	4
South Atlantic	53	47	–	1
East South Central	48	50	–	–
West South Central	61	39	–	–
Mountain	52	47	–	1
Pacific	52	36	12	1

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

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

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 22. Standard errors for short-term disability plans: Method of funding, civilian workers,[1] National Compensation Survey, March 2013

Characteristics	Non-commercially insured[2]	Commercially insured	Legally required	Other
All workers	1.3	1.1	1.1	0.2
Worker characteristics				
Management, professional, and related	1.8	1.7	–	–
Management, business, and financial	2.2	2.1	0.8	0.3
Professional and related	2.1	2.0	1.5	0.5
Teachers	3.2	3.8	2.7	0.5
Primary, secondary, and special education school teachers	3.7	4.2	3.1	0.9
Registered nurses	5.7	4.5	–	–
Service	2.9	1.8	2.3	0.2
Protective service	5.6	6.9	–	–
Sales and office	1.4	1.4	1.4	0.2
Sales and related	2.5	2.5	2.2	0.4
Office and administrative support	1.6	1.5	1.3	0.3
Natural resources, construction, and maintenance	2.7	2.9	1.3	0.7
Construction, extraction, farming, fishing, and forestry	4.3	4.5	3.4	1.6
Installation, maintenance, and repair	3.3	3.9	–	–
Production, transportation, and material moving	1.7	1.8	1.3	0.5
Production	2.5	2.6	1.2	0.5
Transportation and material moving	2.4	2.3	1.7	1.0
Full time	1.3	1.2	1.0	0.3
Part time	3.0	2.1	2.6	0.6
Union	2.3	2.5	2.0	0.7
Nonunion	1.3	1.2	1.1	0.2
Average wage within the following categories:[3]				
Lowest 25 percent	3.0	2.2	2.9	0.2
Lowest 10 percent	3.7	–	3.1	–
Second 25 percent	1.9	1.7	2.1	0.3
Third 25 percent	1.6	1.4	–	–
Highest 25 percent	1.7	1.5	1.1	0.5
Highest 10 percent	2.2	2.0	0.9	0.9
Establishment characteristics				
Goods-producing industries	2.0	2.1	1.4	0.4
Service-providing industries	1.5	1.2	1.2	0.3
Education and health services	2.5	2.1	1.8	0.4
Educational services	2.7	2.6	1.3	0.9
Elementary and secondary schools	3.8	3.8	1.8	1.5
Junior colleges, colleges, and universities	2.5	2.1	–	–
Healthcare and social assistance	3.7	3.0	2.6	0.4
Hospitals	4.9	3.8	2.3	0.7
Public administration	4.2	3.9	2.1	0.7

See footnotes at end of table.

Table 22. Standard errors for short-term disability plans: Method of funding, civilian workers,[1] National Compensation Survey, March 2013—Continued

Characteristics	Non-commercially insured[2]	Commercially insured	Legally required	Other
1 to 99 workers	1.9	1.9	1.6	0.2
1 to 49 workers	2.1	2.3	2.0	0.4
50 to 99 workers	2.9	3.3	3.5	0.3
100 workers or more	1.4	1.1	1.2	0.3
100 to 499 workers	1.8	1.7	0.9	0.3
500 workers or more	2.1	1.4	1.7	0.5
Geographic areas				
New England	6.2	7.0	–	–
Middle Atlantic	1.9	1.6	2.5	0.3
East North Central	3.4	2.8	–	1.3
South Atlantic	3.1	3.1	–	0.2
East South Central	4.6	5.3	–	–
West South Central	3.9	3.9	–	–
Mountain	5.2	5.0	–	0.4
Pacific	3.0	2.8	1.5	0.4

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

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

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2013

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	18	82
Worker characteristics		
Management, professional, and related	13	87
Management, business, and financial	10	90
Professional and related	14	86
Teachers	13	87
Primary, secondary, and special education school teachers	11	89
Registered nurses	16	84
Service	36	64
Protective service	21	79
Sales and office	19	81
Sales and related	24	76
Office and administrative support	17	83
Natural resources, construction, and maintenance	15	85
Construction, extraction, farming, fishing, and forestry	15	85
Installation, maintenance, and repair	14	86
Production, transportation, and material moving	17	83
Production	14	86
Transportation and material moving	21	79
Full time	16	84
Part time	37	63
Union	17	83
Nonunion	18	82
Average wage within the following categories:[2]		
Lowest 25 percent	40	60
Lowest 10 percent	51	49
Second 25 percent	18	82
Third 25 percent	15	85
Highest 25 percent	12	88
Highest 10 percent	12	88
Establishment characteristics		
Goods-producing industries	12	88
Service-providing industries	20	80
Education and health services	21	79
Educational services	9	91
Elementary and secondary schools	7	93
Junior colleges, colleges, and universities	9	91
Healthcare and social assistance	28	72
Hospitals	19	81
Public administration	18	82

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2013—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	26	74
1 to 49 workers	29	71
50 to 99 workers	20	80
100 workers or more	14	86
100 to 499 workers	16	84
500 workers or more	11	89
Geographic areas		
New England	4	96
Middle Atlantic	47	53
East North Central	7	93
South Atlantic	7	93
East South Central	8	92
West South Central	5	95
Mountain	5	95
Pacific	13	87

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 23. Standard errors for short-term disability plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2013

Characteristics	Employee contribution required	Employee contribution not required
All workers	1.2	1.2
Worker characteristics		
Management, professional, and related	1.5	1.5
Management, business, and financial	0.9	0.9
Professional and related	2.1	2.1
Teachers	2.9	2.9
Primary, secondary, and special education school teachers	2.7	2.7
Registered nurses	3.1	3.1
Service	4.1	4.1
Protective service	5.1	5.1
Sales and office	1.2	1.2
Sales and related	2.3	2.3
Office and administrative support	1.1	1.1
Natural resources, construction, and maintenance	2.4	2.4
Construction, extraction, farming, fishing, and forestry	4.5	4.5
Installation, maintenance, and repair	2.2	2.2
Production, transportation, and material moving	2.2	2.2
Production	1.9	1.9
Transportation and material moving	3.0	3.0
Full time	1.0	1.0
Part time	3.1	3.1
Union	1.7	1.7
Nonunion	1.2	1.2
Average wage within the following categories:[2]		
Lowest 25 percent	4.5	4.5
Lowest 10 percent	7.4	7.4
Second 25 percent	2.2	2.2
Third 25 percent	0.9	0.9
Highest 25 percent	1.6	1.6
Highest 10 percent	1.2	1.2
Establishment characteristics		
Goods-producing industries	1.6	1.6
Service-providing industries	1.4	1.4
Education and health services	1.9	1.9
Educational services	1.4	1.4
Elementary and secondary schools	1.6	1.6
Junior colleges, colleges, and universities	0.9	0.9
Healthcare and social assistance	3.1	3.1
Hospitals	2.9	2.9
Public administration	2.7	2.7

See footnotes at end of table.

Table 23. Standard errors for short-term disability plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2013—Continued

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	1.8	1.8
1 to 49 workers	2.3	2.3
50 to 99 workers	3.4	3.4
100 workers or more	0.9	0.9
100 to 499 workers	1.1	1.1
500 workers or more	1.4	1.4
Geographic areas		
New England	1.8	1.8
Middle Atlantic	2.7	2.7
East North Central	1.3	1.3
South Atlantic	1.4	1.4
East South Central	1.6	1.6
West South Central	1.9	1.9
Mountain	1.9	1.9
Pacific	2.1	2.1

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 24. Short-term disability plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2013

(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
Worker characteristics					
Management, professional, and related	2	1	67	30	1
Management, business, and financial	2	1	59	37	1
Professional and related	1	1	71	25	1
Teachers	–	–	84	8	2
Primary, secondary, and special education school teachers	–	–	85	6	–
Registered nurses	2	–	83	13	–
Service	4	1	88	6	1
Protective service	–	–	82	14	–
Sales and office	3	1	68	27	1
Sales and related	4	–	71	25	–
Office and administrative support	3	1	68	28	1
Natural resources, construction, and maintenance	16	–	60	18	–
Construction, extraction, farming, fishing, and forestry	29	–	54	8	–
Installation, maintenance, and repair	7	–	64	25	–
Production, transportation, and material moving	16	–	69	11	–
Production	18	–	62	13	–
Transportation and material moving	13	–	76	8	–
Full time	6	2	68	23	1
Part time	4	–	85	10	–
Union	17	7	62	13	1
Nonunion	3	1	71	24	1
Average wage within the following categories:[2]					
Lowest 25 percent	5	2	84	9	1
Lowest 10 percent	1	–	94	4	–
Second 25 percent	7	1	74	17	1
Third 25 percent	7	2	68	22	([3])
Highest 25 percent	4	2	62	31	1
Highest 10 percent	2	1	62	33	2
Establishment characteristics					
Goods-producing industries	17	–	59	18	–
Service-providing industries	3	1	72	23	1
Education and health services	4	1	85	9	2
Educational services	4	–	86	8	–
Elementary and secondary schools	–	–	89	4	2
Junior colleges, colleges, and universities	1	–	82	16	–
Healthcare and social assistance	4	–	85	10	–
Hospitals	1	–	82	14	–
Public administration	2	–	84	12	–

See footnotes at end of table.

Table 24. Short-term disability plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2013—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	6	2	75	16	([3])
1 to 49 workers	6	–	74	17	–
50 to 99 workers	6	–	77	14	–
100 workers or more	6	2	66	25	1
100 to 499 workers	7	1	71	20	([3])
500 workers or more	4	3	62	29	2
Geographic areas					
New England	5	–	65	27	–
Middle Atlantic	4	–	85	10	–
East North Central	11	4	60	25	([3])
South Atlantic	6	1	68	25	([3])
East South Central	9	–	65	21	–
West South Central	6	–	58	34	–
Mountain	4	–	68	27	–
Pacific	2	2	69	24	3

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

[3] Less than 0.5.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 24. Standard errors for short-term disability plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2013

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	0.4	0.3	1.2	0.9	0.2
Worker characteristics					
Management, professional, and related	0.4	0.4	1.8	1.8	0.2
Management, business, and financial	0.8	0.5	2.5	2.5	0.2
Professional and related	0.5	0.3	1.8	1.8	0.3
Teachers	–	–	2.8	1.0	0.7
Primary, secondary, and special education school teachers	–	–	4.8	2.0	–
Registered nurses	0.9	–	3.3	2.7	–
Service	1.3	0.5	1.7	0.8	0.2
Protective service	–	–	4.2	3.8	–
Sales and office	0.4	0.3	1.4	1.4	0.2
Sales and related	0.9	–	2.2	2.1	–
Office and administrative support	0.5	0.4	1.5	1.5	0.2
Natural resources, construction, and maintenance	2.4	–	2.8	1.8	–
Construction, extraction, farming, fishing, and forestry	4.4	–	5.2	2.4	–
Installation, maintenance, and repair	1.5	–	2.6	2.3	–
Production, transportation, and material moving	1.6	–	2.2	1.2	–
Production	1.9	–	2.9	1.9	–
Transportation and material moving	2.3	–	2.9	1.4	–
Full time	0.5	0.3	1.2	1.0	0.2
Part time	1.0	–	1.4	1.2	–
Union	1.6	1.0	1.9	1.1	0.5
Nonunion	0.4	0.2	1.3	1.1	0.1
Average wage within the following categories:[2]					
Lowest 25 percent	1.8	0.8	2.5	1.5	0.2
Lowest 10 percent	0.7	–	1.5	1.2	–
Second 25 percent	0.9	0.3	1.6	1.3	0.2
Third 25 percent	0.7	0.5	1.4	1.2	0.1
Highest 25 percent	0.6	0.3	1.7	1.5	0.3
Highest 10 percent	0.6	0.3	2.0	1.9	0.5
Establishment characteristics					
Goods-producing industries	1.4	–	2.3	1.6	–
Service-providing industries	0.4	0.3	1.3	1.1	0.1
Education and health services	1.2	0.2	1.6	1.0	0.5
Educational services	1.5	–	1.6	0.8	–
Elementary and secondary schools	–	–	2.3	1.0	0.8
Junior colleges, colleges, and universities	0.3	–	1.6	1.5	–
Healthcare and social assistance	1.7	–	2.5	1.6	–
Hospitals	0.3	–	3.1	2.4	–
Public administration	0.8	–	2.5	2.1	–

See footnotes at end of table.

Table 24. Standard errors for short-term disability plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2013—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	0.5	1.4	1.1	0.1
1 to 49 workers	0.9	–	1.8	1.4	–
50 to 99 workers	1.2	–	2.0	1.6	–
100 workers or more	0.6	0.3	1.3	1.1	0.3
100 to 499 workers	0.9	0.3	2.0	1.5	0.2
500 workers or more	0.6	0.6	1.7	1.6	0.4
Geographic areas					
New England	2.5	–	5.9	4.4	–
Middle Atlantic	0.7	–	1.4	0.8	–
East North Central	1.1	0.5	2.5	2.2	0.2
South Atlantic	1.0	0.3	3.2	2.5	0.1
East South Central	2.8	–	5.8	6.0	–
West South Central	1.1	–	4.7	4.8	–
Mountain	1.2	–	4.7	4.1	–
Pacific	0.7	0.5	2.6	2.6	0.8

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 25. Short-term disability plans: Duration of benefits, civilian workers,[1] National Compensation Survey, March 2013

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

Characteristics	Fixed duration	Number of weeks[2]					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	92	12	21	26	26	26	8
Worker characteristics							
Management, professional, and related	90	12	18	26	26	26	10
Management, business, and financial	92	12	18	26	26	26	8
Professional and related	89	12	20	26	26	26	11
Teachers	83	12	22	26	26	52	17
Primary, secondary, and special education school teachers	80	13	22	26	–	52	20
Registered nurses	93	12	18	26	26	26	7
Service	95	13	26	26	26	52	5
Protective service	92	12	24	26	26	26	8
Sales and office	93	12	18	26	26	26	7
Sales and related	91	12	13	26	26	26	9
Office and administrative support	93	12	20	26	26	26	7
Natural resources, construction, and maintenance	90	13	24	26	26	36	10
Installation, maintenance, and repair	88	13	24	26	26	–	12
Production, transportation, and material moving	92	13	25	26	26	26	8
Production	92	13	–	26	26	26	8
Transportation and material moving	93	13	26	26	26	26	7
Full time	91	12	20	26	26	26	9
Part time	95	18	26	26	26	52	5
Union	87	13	26	26	26	52	13
Nonunion	93	12	18	26	26	26	7
Average wage within the following categories:[3]							
Lowest 25 percent	94	12	25	26	26	–	6
Lowest 10 percent	97	21	26	26	26	52	3
Second 25 percent	94	12	20	26	26	26	6
Third 25 percent	92	12	20	26	26	26	8
Highest 25 percent	88	13	22	26	26	26	12
Highest 10 percent	87	12	21	26	26	26	13
Establishment characteristics							
Goods-producing industries	92	13	24	26	26	26	8
Service-providing industries	92	12	21	26	26	26	8
Education and health services	91	12	21	26	26	26	9
Educational services	84	13	22	26	26	52	16
Elementary and secondary schools	78	13	21	26	–	52	22
Junior colleges, colleges, and universities	91	18	26	26	26	26	9
Healthcare and social assistance	95	12	18	26	26	26	5
Hospitals	92	12	20	26	26	26	8
Public administration	87	–	24	26	26	52	13

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, civilian workers,[1] National Compensation Survey, March 2013—Continued

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

Characteristics	Fixed duration	Number of weeks[2]					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	94	12	18	26	26	26	6
1 to 49 workers	94	12	21	26	26	26	6
50 to 99 workers	93	12	13	26	26	26	7
100 workers or more	91	13	22	26	26	26	9
100 to 499 workers	94	12	13	26	26	26	6
500 workers or more	88	13	25	26	26	26	12
Geographic areas							
New England	90	12	13	26	26	26	10
Middle Atlantic	93	21	26	26	26	26	7
East North Central	87	13	20	26	26	26	13
South Atlantic	95	12	–	26	26	–	5
East South Central	94	11	12	26	26	26	6
West South Central	94	12	13	26	26	26	6
Pacific	94	12	–	26	26	26	6

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

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

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 25. Standard errors for short-term disability plans: Duration of benefits, civilian workers,[1] National Compensation Survey, March 2013

Characteristics	Fixed duration	Number of weeks[2]					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.6	0.0	1.1	0.0	0.0	0.0	0.6
Worker characteristics							
Management, professional, and related	0.9	0.0	2.5	0.0	0.0	0.0	0.9
Management, business, and financial	1.0	0.7	3.4	0.0	0.0	0.0	1.0
Professional and related	1.1	0.0	2.7	0.0	0.0	0.0	1.1
Teachers	2.0	0.9	1.7	0.0	2.2	0.0	2.0
Primary, secondary, and special education school teachers	2.9	0.0	2.0	0.0	–	0.0	2.9
Registered nurses	1.4	0.4	4.2	0.0	0.0	0.0	1.4
Service	0.8	0.5	0.0	0.0	0.0	8.4	0.8
Protective service	2.4	1.0	4.6	0.0	0.0	1.6	2.4
Sales and office	0.7	0.0	2.2	0.0	0.0	0.0	0.7
Sales and related	1.2	0.0	0.0	0.0	0.0	0.0	1.2
Office and administrative support	0.7	0.0	1.5	0.0	0.0	0.0	0.7
Natural resources, construction, and maintenance	2.4	0.0	3.4	0.0	0.0	4.0	2.4
Installation, maintenance, and repair	2.6	0.5	3.4	0.0	0.0	–	2.6
Production, transportation, and material moving	1.0	0.0	1.0	0.0	0.0	0.0	1.0
Production	1.2	0.2	–	0.0	0.0	0.0	1.2
Transportation and material moving	1.5	0.2	1.4	0.0	0.0	0.0	1.5
Full time	0.6	0.0	1.9	0.0	0.0	0.0	0.6
Part time	0.8	5.1	0.0	0.0	0.0	4.1	0.8
Union	1.1	0.5	0.0	0.0	0.0	0.0	1.1
Nonunion	0.6	0.0	2.1	0.0	0.0	0.0	0.6
Average wage within the following categories:[3]							
Lowest 25 percent	1.1	0.8	1.6	0.0	0.0	–	1.1
Lowest 10 percent	0.8	4.3	0.0	0.0	0.0	4.1	0.8
Second 25 percent	0.6	0.0	2.9	0.0	0.0	0.0	0.6
Third 25 percent	0.7	0.3	2.2	0.0	0.0	0.0	0.7
Highest 25 percent	1.1	1.5	2.1	0.0	0.0	0.0	1.1
Highest 10 percent	1.3	0.2	1.8	0.0	0.0	0.0	1.3
Establishment characteristics							
Goods-producing industries	1.2	0.0	1.1	0.0	0.0	0.0	1.3
Service-providing industries	0.7	0.0	1.2	0.0	0.0	0.0	0.7
Education and health services	0.9	0.2	1.8	0.0	0.0	0.0	0.9
Educational services	1.8	0.0	0.5	0.0	0.0	0.0	1.8
Elementary and secondary schools	3.0	0.0	1.4	0.0	–	0.0	3.0
Junior colleges, colleges, and universities	1.1	5.1	0.0	0.0	0.0	0.0	1.1
Healthcare and social assistance	0.9	0.7	3.0	0.0	0.0	0.0	0.9
Hospitals	1.6	1.3	2.9	0.0	0.0	0.0	1.6
Public administration	2.1	–	3.2	0.0	0.0	1.8	2.1

See footnotes at end of table.

Table 25. Standard errors for short-term disability plans: Duration of benefits, civilian workers,[1] National Compensation Survey, March 2013—Continued

Characteristics	Fixed duration	Number of weeks[2]					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	0.7	0.0	3.8	0.0	0.0	0.0	0.7
1 to 49 workers	0.6	0.0	4.6	0.0	0.0	0.0	0.6
50 to 99 workers	1.5	0.6	0.0	0.0	0.0	0.0	1.5
100 workers or more	0.8	1.0	1.9	0.0	0.0	0.0	0.8
100 to 499 workers	1.0	0.0	2.5	0.0	0.0	0.0	1.0
500 workers or more	0.9	0.0	0.0	0.0	0.0	0.6	0.9
Geographic areas							
New England	1.1	0.0	0.0	0.0	0.0	1.2	1.1
Middle Atlantic	1.2	6.0	0.0	0.0	0.0	0.0	1.2
East North Central	2.0	0.2	3.0	0.0	0.0	4.7	2.0
South Atlantic	0.8	0.0	–	0.0	0.0	–	0.8
East South Central	2.1	1.6	1.2	0.5	0.0	5.2	2.1
West South Central	1.7	0.0	3.4	0.2	0.0	0.0	1.7
Pacific	0.8	0.7	–	0.0	0.0	7.7	0.8

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

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

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,[1] National Compensation Survey, March 2013

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	1	19	2	39	26	13	62.7	60.0
Worker characteristics								
Management, professional, and related	1	19	2	39	21	18	63.7	60.0
Management, business, and financial	1	17	2	41	20	19	64.5	60.0
Professional and related	1	20	2	39	21	17	63.3	60.0
Teachers	–	28	4	30	16	22	64.6	60.0
Primary, secondary, and special education school teachers	–	34	3	27	16	20	62.5	60.0
Registered nurses	2	21	2	51	15	9	60.0	60.0
Service	–	27	–	33	33	4	60.1	60.0
Protective service	–	41	–	29	25	4	58.6	60.0
Sales and office	1	19	2	36	28	14	62.8	60.0
Sales and related	1	16	2	39	29	13	63.0	60.0
Office and administrative support	1	20	2	35	28	14	62.7	60.0
Natural resources, construction, and maintenance	1	16	1	44	28	9	62.2	60.0
Construction, extraction, farming, fishing, and forestry	–	14	–	37	35	–	64.2	60.0
Installation, maintenance, and repair	–	18	–	48	23	7	61.0	60.0
Production, transportation, and material moving	–	15	–	44	26	14	63.2	60.0
Production	–	13	–	43	27	14	62.6	60.0
Transportation and material moving	–	16	–	45	25	13	63.8	60.0
Full time	1	19	2	40	25	14	63.0	60.0
Part time	–	24	–	32	35	5	61.1	60.0
Union	1	18	5	32	33	10	61.8	60.0
Nonunion	1	19	1	40	25	14	62.9	60.0
Average wage within the following categories:[2]								
Lowest 25 percent	–	22	–	33	35	5	61.0	60.0
Lowest 10 percent	–	24	–	29	42	2	60.9	60.0
Second 25 percent	1	19	2	40	26	12	62.5	60.0
Third 25 percent	1	21	2	39	23	14	62.5	60.0
Highest 25 percent	1	17	2	40	23	18	64.1	60.0
Highest 10 percent	1	18	2	38	20	21	64.9	60.0
Establishment characteristics								
Goods-producing industries	1	12	1	44	24	17	63.9	60.0
Service-providing industries	1	21	2	38	26	12	62.5	60.0
Education and health services	1	27	4	36	19	13	61.5	60.0
Educational services	–	32	8	26	12	22	63.8	60.0
Elementary and secondary schools	–	37	4	29	13	17	61.1	60.0
Junior colleges, colleges, and universities	–	24	12	21	9	33	69.4	60.0
Healthcare and social assistance	2	23	2	42	23	8	60.1	60.0
Hospitals	2	22	3	48	18	8	59.8	60.0
Public administration	–	29	–	31	32	5	60.0	60.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,[1] National Compensation Survey, March 2013—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	1	23	1	36	30	9	61.6	60.0
1 to 49 workers	–	23	–	33	33	8	61.6	60.0
50 to 99 workers	–	23	–	43	22	11	61.5	60.0
100 workers or more	1	17	2	40	24	16	63.5	60.0
100 to 499 workers	1	12	2	47	24	14	63.0	60.0
500 workers or more	1	21	3	34	23	18	64.0	60.0
Geographic areas								
New England	–	8	–	60	–	21	65.1	60.0
Middle Atlantic	1	31	1	16	46	5	61.2	66.0
East North Central	–	13	–	48	20	17	63.1	60.0
South Atlantic	–	19	–	52	9	18	62.6	60.0
East South Central	–	15	–	55	11	–	64.4	60.0
West South Central	–	9	–	58	14	17	64.3	60.0
Mountain	–	7	–	51	23	19	65.2	60.0
Pacific	–	12	14	42	20	–	61.3	60.0

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, civilian workers,[1] National Compensation Survey, March 2013

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	0.2	1.5	1.5	0.7	0.2	0.0
Worker characteristics								
Management, professional, and related	0.1	1.6	0.3	1.9	2.0	1.1	0.5	0.0
Management, business, and financial	0.3	2.1	0.6	2.3	1.9	1.7	0.6	0.0
Professional and related	0.2	2.6	0.3	2.3	3.1	1.4	0.6	0.0
Teachers	–	3.1	0.6	3.6	2.3	2.5	0.9	0.0
Primary, secondary, and special education school teachers	–	4.5	0.7	2.9	2.9	3.1	1.2	0.0
Registered nurses	0.7	3.4	0.5	6.8	2.9	2.6	0.5	0.0
Service	–	2.3	–	3.6	3.7	0.7	0.4	0.0
Protective service	–	6.2	–	6.9	7.3	1.2	1.0	0.0
Sales and office	0.4	1.1	0.4	1.6	1.8	1.1	0.3	0.0
Sales and related	0.5	1.5	0.8	3.2	3.3	2.2	0.6	0.0
Office and administrative support	0.5	1.3	0.4	1.7	1.7	1.2	0.4	0.0
Natural resources, construction, and maintenance	0.5	2.3	0.7	3.6	2.6	1.8	0.7	0.0
Construction, extraction, farming, fishing, and forestry	–	2.7	–	6.1	5.5	–	1.5	3.5
Installation, maintenance, and repair	–	3.5	–	4.2	4.3	1.4	0.7	0.0
Production, transportation, and material moving	–	2.0	–	2.8	1.9	1.5	0.5	0.0
Production	–	2.6	–	3.5	2.8	2.5	0.5	0.0
Transportation and material moving	–	1.9	–	3.6	2.0	2.1	0.7	0.0
Full time	0.2	1.0	0.2	1.5	1.5	0.7	0.3	0.0
Part time	–	2.8	–	3.4	3.5	1.0	0.5	0.0
Union	0.3	1.6	0.8	2.2	2.4	1.2	0.4	0.0
Nonunion	0.2	1.0	0.2	1.6	1.4	0.8	0.3	0.0
Average wage within the following categories:[2]								
Lowest 25 percent	–	2.1	–	2.8	3.7	1.0	0.4	0.0
Lowest 10 percent	–	6.0	–	4.5	7.6	0.8	1.1	3.2
Second 25 percent	0.3	1.7	0.6	2.7	3.5	1.4	0.5	0.0
Third 25 percent	0.2	1.3	0.3	1.8	1.1	1.1	0.4	0.0
Highest 25 percent	0.1	1.0	0.3	1.8	1.8	1.0	0.4	0.0
Highest 10 percent	0.1	1.7	0.3	2.5	1.6	1.5	0.7	0.0
Establishment characteristics								
Goods-producing industries	0.4	2.0	0.4	2.5	2.6	2.0	0.5	0.0
Service-providing industries	0.2	1.0	0.2	1.7	1.7	0.7	0.3	0.0
Education and health services	0.3	2.1	0.6	3.3	2.0	1.7	0.4	0.0
Educational services	–	2.8	1.5	2.2	1.2	2.3	0.9	0.0
Elementary and secondary schools	–	3.6	0.8	3.3	1.6	2.8	0.9	0.0
Junior colleges, colleges, and universities	–	2.7	0.8	2.2	1.0	3.8	1.7	0.0
Healthcare and social assistance	0.5	2.6	0.3	4.7	3.1	2.3	0.4	0.0
Hospitals	0.6	3.8	0.4	6.4	2.8	1.8	0.6	0.0
Public administration	–	4.4	–	5.3	3.7	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,[1] National Compensation Survey, March 2013—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	0.4	1.8	0.5	2.1	2.8	1.2	0.4	0.0
1 to 49 workers	–	1.8	–	2.9	3.7	1.3	0.5	0.0
50 to 99 workers	–	3.1	–	3.8	2.9	2.1	0.6	0.0
100 workers or more	0.2	1.2	0.3	1.7	1.3	0.8	0.3	0.0
100 to 499 workers	0.3	1.4	0.5	2.2	1.5	1.2	0.3	0.0
500 workers or more	0.2	1.6	0.3	2.6	2.0	1.4	0.5	0.0
Geographic areas								
New England	–	1.5	–	6.0	–	4.8	1.5	0.0
Middle Atlantic	0.2	1.9	0.1	2.5	3.1	0.6	0.4	5.2
East North Central	–	2.7	–	3.3	2.3	2.5	0.6	0.0
South Atlantic	–	2.1	–	3.6	1.7	1.1	0.5	0.0
East South Central	–	3.8	–	7.7	2.3	–	1.8	0.0
West South Central	–	2.2	–	4.2	2.9	3.5	1.4	0.0
Mountain	–	2.0	–	5.5	3.8	2.8	1.1	0.0
Pacific	–	2.1	2.9	3.5	4.2	–	0.4	0.0

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,[1] National Compensation Survey, March 2013

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[2]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	75	$170	$300	$572	$1,000	$2,307	25
Worker characteristics							
Management, professional, and related	71	170	500	692	1,500	2,500	29
Management, business, and financial	73	170	500	750	1,500	2,500	27
Professional and related	71	170	–	692	1,500	2,500	29
Teachers	73	170	500	692	831	1,500	27
Primary, secondary, and special education school teachers	73	170	500	692	831	–	27
Registered nurses	59	170	–	600	–	2,800	41
Service	85	170	200	524	584	1,300	15
Protective service	76	135	185	–	–	2,500	24
Sales and office	76	170	250	561	1,250	2,500	24
Sales and related	77	170	–	561	1,500	4,615	23
Office and administrative support	76	170	220	572	1,155	2,309	24
Natural resources, construction, and maintenance	76	200	500	572	1,000	–	24
Construction, extraction, farming, fishing, and forestry	74	200	500	550	–	1,500	26
Installation, maintenance, and repair	77	200	500	584	1,000	1,730	23
Production, transportation, and material moving	73	170	300	500	600	1,500	27
Production	68	170	250	515	–	1,500	32
Transportation and material moving	78	170	385	500	584	1,385	22
Full time	74	170	350	584	1,200	2,310	26
Part time	86	170	170	–	572	584	14
Union	79	170	200	500	584	1,385	21
Nonunion	75	170	315	584	1,155	2,310	25
Average wage within the following categories:[3]							
Lowest 25 percent	85	170	170	546	584	1,300	15
Lowest 10 percent	94	170	–	546	584	750	6
Second 25 percent	75	170	300	561	1,000	2,000	25
Third 25 percent	74	170	300	572	1,100	2,308	26
Highest 25 percent	72	170	500	600	1,500	2,500	28
Highest 10 percent	70	170	–	692	1,500	2,500	30
Establishment characteristics							
Goods-producing industries	68	170	350	572	1,000	2,000	32
Service-providing industries	77	170	300	572	1,000	2,309	23
Education and health services	70	170	300	584	1,000	2,307	30
Educational services	67	170	–	692	831	1,500	33
Elementary and secondary schools	70	185	500	692	831	–	30
Junior colleges, colleges, and universities	58	170	185	584	1,000	1,500	42
Healthcare and social assistance	72	170	300	561	1,000	2,308	28
Hospitals	61	170	–	700	1,500	2,423	39
Public administration	72	135	200	584	–	1,662	28

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,[1] National Compensation Survey, March 2013—Continued

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[2]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	83	$170	–	$559	–	$1,731	17
1 to 49 workers	85	170	–	559	$750	1,500	15
50 to 99 workers	79	170	$300	546	1,000	2,300	21
100 workers or more	70	170	350	584	1,500	2,400	30
100 to 499 workers	75	170	315	584	1,500	2,400	25
500 workers or more	65	170	350	584	1,200	2,350	35
Geographic areas							
New England	71	250	500	1,000	1,000	2,308	29
Middle Atlantic	90	170	170	546	584	831	10
East North Central	51	200	350	577	1,250	2,308	49
South Atlantic	74	300	500	750	1,500	2,500	26
West South Central	70	250	500	692	–	2,300	30
Mountain	72	–	500	1,000	–	2,500	28
Pacific	84	170	–	–	2,000	2,350	16

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

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

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, civilian workers,[1] National Compensation Survey, March 2013

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[2]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.3	$0.00	$23.09	$9.46	$41.31	$172.57	1.3
Worker characteristics							
Management, professional, and related	1.8	0.00	17.73	67.66	77.18	86.39	1.8
Management, business, and financial	2.0	0.00	8.32	76.41	395.45	115.17	2.0
Professional and related	2.4	0.00	–	60.22	49.98	129.86	2.4
Teachers	2.7	10.99	0.00	14.37	6.64	206.65	2.7
Primary, secondary, and special education school teachers	3.2	16.06	52.01	0.00	0.00	–	3.2
Registered nurses	8.4	0.00	–	157.95	–	500.27	8.4
Service	2.1	0.00	58.39	34.56	2.21	238.45	2.1
Protective service	5.2	27.88	52.06	–	–	140.63	5.2
Sales and office	1.3	0.00	24.47	18.76	176.66	140.26	1.3
Sales and related	2.7	0.00	–	9.44	169.27	1,288.08	2.7
Office and administrative support	1.6	0.00	49.69	12.69	137.25	60.24	1.6
Natural resources, construction, and maintenance	2.9	19.34	7.82	16.52	31.24	–	2.9
Construction, extraction, farming, fishing, and forestry	5.7	30.37	0.00	17.01	–	343.02	5.7
Installation, maintenance, and repair	3.6	31.53	34.31	26.64	214.94	493.85	3.6
Production, transportation, and material moving	2.4	0.00	40.33	5.17	86.81	91.20	2.4
Production	3.3	0.78	33.46	29.42	–	257.04	3.3
Transportation and material moving	2.5	0.00	111.74	0.00	4.16	396.20	2.5
Full time	1.3	0.00	61.02	7.63	137.11	61.91	1.3
Part time	2.4	0.00	23.36	–	6.45	68.07	2.4
Union	1.8	0.00	0.27	0.00	35.15	404.50	1.8
Nonunion	1.4	0.00	50.31	9.19	155.79	82.83	1.4
Average wage within the following categories:[3]							
Lowest 25 percent	2.4	0.00	44.75	22.98	0.00	264.26	2.4
Lowest 10 percent	2.4	0.00	–	91.72	2.65	107.20	2.4
Second 25 percent	1.9	0.00	29.49	7.08	0.00	101.11	1.9
Third 25 percent	1.6	0.00	61.40	12.64	168.17	51.88	1.6
Highest 25 percent	1.5	0.00	0.00	91.21	40.24	125.29	1.5
Highest 10 percent	2.1	0.00	–	136.97	348.62	129.11	2.1
Establishment characteristics							
Goods-producing industries	2.6	19.38	32.46	16.17	0.00	335.80	2.6
Service-providing industries	1.4	0.00	22.88	10.89	106.33	57.82	1.4
Education and health services	3.2	0.00	63.51	19.95	10.47	331.72	3.2
Educational services	2.6	0.00	–	54.00	5.94	152.43	2.6
Elementary and secondary schools	3.1	12.83	0.00	0.00	2.97	–	3.1
Junior colleges, colleges, and universities	3.7	0.00	0.00	4.00	100.73	390.10	3.7
Healthcare and social assistance	4.9	0.00	53.48	25.13	130.57	67.77	4.9
Hospitals	7.4	0.00	–	101.62	391.51	145.75	7.4
Public administration	4.0	29.44	0.00	11.07	–	78.84	4.0

See footnotes at end of table.

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, civilian workers,[1] National Compensation Survey, March 2013—Continued

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[2]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	1.6	$0.00	–	$16.01	–	$340.09	1.6
1 to 49 workers	1.9	0.00	–	12.58	$66.50	220.32	1.9
50 to 99 workers	3.0	0.00	$33.02	45.95	84.66	412.49	3.0
100 workers or more	1.7	0.00	39.20	2.94	234.61	136.44	1.7
100 to 499 workers	1.5	5.00	78.17	17.04	92.52	151.46	1.5
500 workers or more	2.8	0.00	68.57	2.66	136.98	172.09	2.8
Geographic areas							
New England	4.8	61.89	135.36	206.64	0.00	304.28	4.8
Middle Atlantic	1.2	0.00	0.00	4.58	0.00	181.17	1.2
East North Central	5.4	33.51	61.80	105.65	229.49	307.49	5.4
South Atlantic	2.7	26.73	26.06	52.39	70.61	67.13	2.7
West South Central	2.7	46.15	3.49	200.93	–	608.12	2.7
Mountain	4.9	–	0.00	107.73	–	580.01	4.9
Pacific	1.7	0.00	–	–	445.83	75.50	1.7

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

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

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2013

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	10	90
Worker characteristics		
Management, professional, and related	10	90
Management, business, and financial	8	92
Professional and related	12	88
Teachers	18	82
Primary, secondary, and special education school teachers	21	79
Registered nurses	11	89
Service	13	87
Protective service	20	80
Sales and office	9	91
Sales and related	9	91
Office and administrative support	9	91
Natural resources, construction, and maintenance	10	90
Installation, maintenance, and repair	11	89
Production, transportation, and material moving	6	94
Production	7	93
Transportation and material moving	5	95
Full time	10	90
Part time	7	93
Union	13	87
Nonunion	9	91
Average wage within the following categories:[2]		
Lowest 25 percent	11	89
Lowest 10 percent	6	94
Second 25 percent	9	91
Third 25 percent	9	91
Highest 25 percent	10	90
Highest 10 percent	10	90
Establishment characteristics		
Goods-producing industries	8	92
Service-providing industries	10	90
Education and health services	12	88
Educational services	17	83
Elementary and secondary schools	20	80
Junior colleges, colleges, and universities	13	87
Healthcare and social assistance	8	92
Hospitals	10	90
Public administration	17	83

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2013—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	7	93
1 to 49 workers	6	94
50 to 99 workers	8	92
100 workers or more	11	89
100 to 499 workers	9	91
500 workers or more	12	88
Geographic areas		
New England	5	95
Middle Atlantic	8	92
East North Central	12	88
West North Central	9	91
South Atlantic	10	90
East South Central	8	92
West South Central	9	91
Pacific	6	94

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 28. Standard errors for long-term disability plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2013

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.7	0.7
Worker characteristics		
Management, professional, and related	0.9	0.9
Management, business, and financial	0.9	0.9
Professional and related	1.3	1.3
Teachers	2.7	2.7
Primary, secondary, and special education school teachers	3.8	3.8
Registered nurses	3.1	3.1
Service	1.7	1.7
Protective service	4.5	4.5
Sales and office	0.8	0.8
Sales and related	1.6	1.6
Office and administrative support	0.9	0.9
Natural resources, construction, and maintenance	1.9	1.9
Installation, maintenance, and repair	2.4	2.4
Production, transportation, and material moving	0.8	0.8
Production	1.4	1.4
Transportation and material moving	1.1	1.1
Full time	0.8	0.8
Part time	1.2	1.2
Union	1.4	1.4
Nonunion	0.8	0.8
Average wage within the following categories:[2]		
Lowest 25 percent	1.9	1.9
Lowest 10 percent	2.8	2.8
Second 25 percent	1.1	1.1
Third 25 percent	1.0	1.0
Highest 25 percent	0.7	0.7
Highest 10 percent	0.8	0.8
Establishment characteristics		
Goods-producing industries	1.2	1.2
Service-providing industries	0.9	0.9
Education and health services	1.7	1.7
Educational services	2.8	2.8
Elementary and secondary schools	4.4	4.4
Junior colleges, colleges, and universities	2.1	2.1
Healthcare and social assistance	1.8	1.8
Hospitals	1.9	1.9
Public administration	2.8	2.8

See footnotes at end of table.

Table 28. Standard errors for long-term disability plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2013—Continued

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	1.0	1.0
1 to 49 workers	0.9	0.9
50 to 99 workers	2.4	2.4
100 workers or more	0.8	0.8
100 to 499 workers	1.0	1.0
500 workers or more	1.2	1.2
Geographic areas		
New England	0.8	0.8
Middle Atlantic	2.0	2.0
East North Central	1.3	1.3
West North Central	2.2	2.2
South Atlantic	1.5	1.5
East South Central	1.5	1.5
West South Central	2.8	2.8
Pacific	1.3	1.3

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2013

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	95	4	1	1
Worker characteristics				
Management, professional, and related	96	4	–	–
Management, business, and financial	96	4	([2])	([2])
Professional and related	96	4	–	–
Teachers	97	2	–	–
Primary, secondary, and special education school teachers	97	–	2	–
Registered nurses	98	2	–	–
Service	95	3	–	–
Protective service	94	5	–	–
Sales and office	95	4	1	([2])
Sales and related	90	10	–	–
Office and administrative support	96	3	1	([2])
Natural resources, construction, and maintenance	91	6	2	2
Construction, extraction, farming, fishing, and forestry	89	7	–	–
Installation, maintenance, and repair	92	5	1	2
Production, transportation, and material moving	91	3	4	2
Production	90	2	6	2
Transportation and material moving	93	4	2	2
Full time	95	4	1	1
Part time	88	9	–	–
Union	85	6	6	3
Nonunion	96	3	([2])	([2])
Average wage within the following categories:[3]				
Lowest 25 percent	95	4	–	–
Lowest 10 percent	87	–	–	–
Second 25 percent	95	3	1	1
Third 25 percent	94	4	2	1
Highest 25 percent	95	4	1	([2])
Highest 10 percent	95	5	–	–
Establishment characteristics				
Goods-producing industries	91	3	4	1
Service-providing industries	95	4	1	([2])
Education and health services	97	2	–	–
Educational services	96	2	–	–
Elementary and secondary schools	97	–	1	–
Junior colleges, colleges, and universities	96	4	([2])	–
Healthcare and social assistance	98	2	–	–
Hospitals	97	2	–	–
Public administration	93	6	–	–

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2013—Continued

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

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

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

[2] Less than 0.5.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 29. Standard errors for long-term disability plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2013

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	0.3	0.3	0.2	0.1
Worker characteristics				
Management, professional, and related	0.4	0.4	–	–
Management, business, and financial	0.5	0.5	0.2	0.1
Professional and related	0.5	0.5	–	–
Teachers	0.9	0.7	–	–
Primary, secondary, and special education school teachers	1.3	–	0.9	–
Registered nurses	0.6	0.6	–	–
Service	0.9	0.7	–	–
Protective service	1.6	1.6	–	–
Sales and office	0.4	0.4	0.1	0.1
Sales and related	1.2	1.2	–	–
Office and administrative support	0.5	0.4	0.2	0.1
Natural resources, construction, and maintenance	1.4	1.3	0.5	0.5
Construction, extraction, farming, fishing, and forestry	2.4	2.5	–	–
Installation, maintenance, and repair	1.7	1.5	0.5	0.8
Production, transportation, and material moving	1.2	0.5	1.2	0.5
Production	2.1	0.6	2.0	0.6
Transportation and material moving	1.1	0.8	0.5	0.7
Full time	0.4	0.3	0.2	0.1
Part time	1.9	1.8	–	–
Union	1.5	0.9	1.4	0.7
Nonunion	0.3	0.3	0.1	([2])
Average wage within the following categories:[3]				
Lowest 25 percent	1.2	1.0	–	–
Lowest 10 percent	5.3	–	–	–
Second 25 percent	0.5	0.4	0.2	0.1
Third 25 percent	0.7	0.4	0.6	0.2
Highest 25 percent	0.6	0.5	0.3	0.1
Highest 10 percent	0.7	0.7	–	–
Establishment characteristics				
Goods-producing industries	1.4	0.8	1.1	0.4
Service-providing industries	0.3	0.3	0.2	0.1
Education and health services	0.5	0.4	–	–
Educational services	0.9	0.8	–	–
Elementary and secondary schools	1.0	–	0.6	–
Junior colleges, colleges, and universities	1.7	1.7	([2])	–
Healthcare and social assistance	0.5	0.5	–	–
Hospitals	0.7	0.7	–	–
Public administration	2.0	1.9	–	–

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2013—Continued

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
1 to 99 workers	0.5	0.5	0.3	0.1
1 to 49 workers	0.7	0.6	–	–
50 to 99 workers	0.8	0.7	–	–
100 workers or more	0.5	0.4	0.3	0.1
100 to 499 workers	0.7	0.6	0.2	0.2
500 workers or more	0.7	0.5	0.5	0.1
Geographic areas				
New England	0.7	0.7	–	–
Middle Atlantic	0.9	0.5	–	–
East North Central	0.8	0.8	0.9	0.5
West North Central	1.5	0.8	–	–
South Atlantic	0.7	0.7	–	–
East South Central	2.2	2.2	–	–
West South Central	1.0	0.7	–	–
Mountain	1.0	0.9	–	–
Pacific	1.2	1.1	0.2	0.2

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

[2] Less than 0.05.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,[1] National Compensation Survey, March 2013

(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	22	61	8	7	2	58.6	60.0
Worker characteristics							
Management, professional, and related	23	58	10	8	2	58.6	60.0
Management, business, and financial	23	61	7	9	1	58.5	60.0
Professional and related	23	56	11	8	2	58.6	60.0
Teachers	14	47	20	14	6	61.0	60.0
Primary, secondary, and special education school teachers	16	38	24	16	6	61.2	60.0
Registered nurses	45	48	5	–	–	55.2	60.0
Service	26	59	9	4	2	58.4	60.0
Protective service	19	56	13	–	–	59.9	60.0
Sales and office	24	60	8	7	1	58.4	60.0
Sales and related	22	67	5	4	2	58.6	60.0
Office and administrative support	24	59	8	8	1	58.4	60.0
Natural resources, construction, and maintenance	18	66	8	5	3	59.1	60.0
Construction, extraction, farming, fishing, and forestry	22	63	–	–	–	58.7	60.0
Installation, maintenance, and repair	16	68	7	6	4	59.4	60.0
Production, transportation, and material moving	18	71	5	5	1	58.5	60.0
Production	17	70	5	7	1	58.9	60.0
Transportation and material moving	20	71	4	–	–	58.1	60.0
Full time	22	61	8	7	1	58.6	60.0
Part time	29	50	–	7	–	58.5	60.0
Union	26	50	10	10	4	59.1	60.0
Nonunion	22	62	8	7	1	58.5	60.0
Average wage within the following categories:[2]							
Lowest 25 percent	24	64	6	5	1	58.1	60.0
Lowest 10 percent	28	63	–	–	–	58.3	60.0
Second 25 percent	22	63	9	6	1	58.5	60.0
Third 25 percent	21	62	9	7	1	58.6	60.0
Highest 25 percent	24	58	8	8	2	58.6	60.0
Highest 10 percent	25	59	8	8	2	58.3	60.0
Establishment characteristics							
Goods-producing industries	19	70	5	6	1	58.7	60.0
Service-providing industries	23	59	9	7	2	58.5	60.0
Education and health services	24	56	10	7	2	58.5	60.0
Educational services	13	50	19	12	5	60.9	60.0
Elementary and secondary schools	16	38	25	15	6	61.3	60.0
Junior colleges, colleges, and universities	10	68	12	7	3	60.2	60.0
Healthcare and social assistance	33	61	3	–	–	56.5	60.0
Hospitals	46	50	2	–	–	54.9	60.0
Public administration	19	45	22	12	3	60.3	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,[1] National Compensation Survey, March 2013—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	18	67	6	7	2	59.1	60.0
1 to 49 workers	20	66	6	7	1	58.8	60.0
50 to 99 workers	15	67	7	9	2	59.8	60.0
100 workers or more	25	58	9	7	1	58.3	60.0
100 to 499 workers	18	66	7	6	2	58.7	60.0
500 workers or more	29	52	11	7	1	58.0	60.0
Geographic areas							
New England	20	69	4	5	1	58.6	60.0
Middle Atlantic	23	62	5	9	1	58.9	60.0
East North Central	27	61	4	6	2	58.0	60.0
West North Central	15	65	7	9	3	59.9	60.0
South Atlantic	23	58	14	4	1	58.1	60.0
East South Central	23	63	–	6	–	57.9	60.0
West South Central	23	68	4	5	1	57.7	60.0
Mountain	19	54	16	–	–	59.6	60.0
Pacific	23	53	12	11	1	59.1	60.0

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, civilian workers,[1] National Compensation Survey, March 2013

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	1.1	0.5	0.6	0.2	0.2	0.0
Worker characteristics							
Management, professional, and related	1.6	1.7	0.8	0.8	0.3	0.2	0.0
Management, business, and financial	1.6	1.8	0.7	1.2	0.2	0.3	0.0
Professional and related	2.0	2.0	1.0	0.8	0.5	0.3	0.0
Teachers	1.8	3.4	2.6	1.9	1.7	0.5	0.0
Primary, secondary, and special education school teachers	2.5	4.5	3.4	2.7	1.9	0.7	1.2
Registered nurses	5.3	4.8	2.7	–	–	0.6	1.7
Service	2.4	2.8	1.9	0.7	0.6	0.4	0.0
Protective service	4.6	6.2	2.9	–	–	0.7	0.0
Sales and office	1.2	1.4	0.7	0.8	0.2	0.2	0.0
Sales and related	2.4	2.7	0.9	1.0	0.7	0.4	0.0
Office and administrative support	1.5	1.7	0.8	0.8	0.2	0.2	0.0
Natural resources, construction, and maintenance	2.3	2.5	1.8	1.7	1.2	0.5	0.0
Construction, extraction, farming, fishing, and forestry	4.2	4.5	–	–	–	0.9	0.0
Installation, maintenance, and repair	2.3	3.3	2.0	1.9	1.4	0.5	0.0
Production, transportation, and material moving	1.8	2.2	0.9	1.1	0.3	0.3	0.0
Production	2.4	3.2	1.3	1.8	0.5	0.3	0.0
Transportation and material moving	2.6	2.9	1.2	–	–	0.4	0.0
Full time	1.1	1.1	0.5	0.6	0.2	0.2	0.0
Part time	3.1	3.5	–	1.7	–	0.5	0.0
Union	2.1	2.1	1.7	1.6	1.1	0.4	0.0
Nonunion	1.1	1.2	0.6	0.6	0.2	0.2	0.0
Average wage within the following categories:[2]							
Lowest 25 percent	3.5	3.9	1.5	1.0	0.5	0.5	0.0
Lowest 10 percent	8.1	8.4	–	–	–	1.3	0.0
Second 25 percent	1.4	1.8	1.0	0.8	0.2	0.2	0.0
Third 25 percent	1.4	1.6	0.8	0.8	0.3	0.2	0.0
Highest 25 percent	1.4	1.4	0.7	0.8	0.4	0.2	0.0
Highest 10 percent	1.8	2.1	0.7	1.0	0.3	0.2	0.0
Establishment characteristics							
Goods-producing industries	1.9	2.5	0.9	1.1	0.4	0.3	0.0
Service-providing industries	1.2	1.2	0.6	0.6	0.3	0.2	0.0
Education and health services	2.3	2.4	1.4	0.9	0.5	0.3	0.0
Educational services	1.7	2.7	2.4	1.5	1.1	0.4	0.0
Elementary and secondary schools	2.6	3.9	3.7	2.0	1.7	0.7	1.3
Junior colleges, colleges, and universities	1.4	2.5	1.5	1.8	1.1	0.2	0.0
Healthcare and social assistance	3.7	3.7	1.0	–	–	0.4	0.0
Hospitals	4.6	4.5	0.6	–	–	0.5	1.6
Public administration	3.3	3.8	3.5	2.8	1.1	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,[1] National Compensation Survey, March 2013—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	1.3	1.7	0.9	1.1	0.3	0.2	0.0
1 to 49 workers	1.8	2.1	1.2	1.4	0.3	0.3	0.0
50 to 99 workers	2.1	3.2	2.4	1.5	0.7	0.4	0.0
100 workers or more	1.3	1.3	0.7	0.7	0.3	0.2	0.0
100 to 499 workers	1.5	1.7	0.9	0.8	0.5	0.2	0.0
500 workers or more	1.9	1.6	1.0	1.1	0.3	0.3	0.0
Geographic areas							
New England	2.8	4.4	1.0	2.2	0.4	0.3	0.0
Middle Atlantic	3.0	1.4	0.9	2.9	0.3	0.5	0.0
East North Central	3.7	2.9	0.8	0.9	0.7	0.5	0.0
West North Central	2.1	2.2	2.4	2.4	1.4	0.5	0.0
South Atlantic	1.7	2.6	2.1	0.5	0.6	0.3	0.0
East South Central	5.0	5.3	–	1.7	–	0.9	0.0
West South Central	2.9	3.5	1.2	1.4	0.3	0.5	0.0
Mountain	2.5	6.1	3.0	–	–	0.4	0.0
Pacific	3.7	3.0	1.0	1.6	0.3	0.4	0.0

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,[1] National Compensation Survey, March 2013

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[2]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	83	$3,000	$5,000	$7,500	$10,000	$15,000	17
Worker characteristics							
Management, professional, and related	83	3,000	5,000	8,000	10,000	15,000	17
Management, business, and financial	87	3,900	5,000	10,000	12,250	20,000	13
Professional and related	80	3,000	5,000	7,500	10,000	15,000	20
Teachers	70	–	3,900	5,000	7,000	10,000	30
Primary, secondary, and special education school teachers	65	–	3,900	5,000	6,000	8,000	35
Registered nurses	88	–	5,000	7,500	10,000	15,000	12
Service	80	3,000	5,000	6,000	10,000	10,000	20
Protective service	73	–	–	5,000	8,000	10,000	27
Sales and office	87	3,000	5,000	8,000	12,000	20,000	13
Sales and related	91	4,000	5,000	7,500	12,000	20,000	9
Office and administrative support	85	3,000	5,000	8,000	11,200	17,500	15
Natural resources, construction, and maintenance	83	3,000	4,000	5,000	10,000	15,000	17
Construction, extraction, farming, fishing, and forestry	76	–	–	5,000	–	15,000	24
Installation, maintenance, and repair	86	3,000	4,000	6,000	10,000	12,500	14
Production, transportation, and material moving	83	–	5,000	6,000	10,000	15,000	17
Production	82	2,500	5,000	7,000	10,000	15,000	18
Transportation and material moving	84	–	3,000	5,000	10,000	13,000	16
Full time	84	3,000	5,000	7,500	10,000	15,000	16
Part time	76	2,500	5,000	6,000	10,000	15,000	24
Union	73	–	3,000	5,000	7,500	10,000	27
Nonunion	85	3,000	5,000	7,500	10,000	15,000	15
Average wage within the following categories:[3]							
Lowest 25 percent	85	3,000	5,000	6,000	10,000	15,000	15
Second 25 percent	84	3,000	5,000	7,000	10,000	15,000	16
Third 25 percent	83	3,000	5,000	7,000	10,000	15,000	17
Highest 25 percent	83	3,000	5,000	8,000	10,500	16,000	17
Highest 10 percent	83	4,000	5,000	10,000	12,500	20,000	17
Establishment characteristics							
Goods-producing industries	83	3,000	5,000	7,000	10,000	15,000	17
Service-providing industries	84	3,000	5,000	7,500	10,000	15,000	16
Education and health services	82	2,500	5,000	6,000	10,000	12,500	18
Educational services	71	–	3,900	5,000	7,500	10,000	29
Elementary and secondary schools	66	–	3,900	5,000	6,000	8,000	34
Junior colleges, colleges, and universities	79	–	5,000	7,000	10,000	14,000	21
Healthcare and social assistance	90	3,000	5,000	6,000	10,000	15,000	10
Hospitals	89	3,000	5,000	7,000	10,000	15,000	11
Public administration	65	–	3,333	5,000	6,000	9,000	35

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,[1] National Compensation Survey, March 2013—Continued

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[2]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	88	$3,000	$5,000	$7,000	$10,000	$15,000	12
1 to 49 workers	89	3,000	5,000	–	10,000	15,000	11
50 to 99 workers	84	–	5,000	7,500	10,000	15,000	16
100 workers or more	82	2,917	5,000	7,500	10,000	15,000	18
100 to 499 workers	87	3,000	5,000	7,500	10,000	15,000	13
500 workers or more	77	2,500	5,000	7,500	12,000	16,000	23
Geographic areas							
New England	92	3,000	5,000	7,500	11,000	15,000	8
Middle Atlantic	86	2,500	5,000	6,000	10,000	15,000	14
East North Central	77	3,000	5,000	6,000	10,000	15,000	23
West North Central	74	3,500	5,000	7,500	10,000	16,000	26
South Atlantic	86	2,500	4,000	7,500	10,000	15,000	14
West South Central	90	3,000	5,000	7,500	10,000	15,000	10
Mountain	78	3,000	5,000	7,500	10,000	20,000	22
Pacific	84	3,000	5,000	10,000	10,208	17,300	16

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

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

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, civilian workers,[1] National Compensation Survey, March 2013

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[2]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.9	$0.00	$0.00	$234.31	$0.00	$0.00	0.9
Worker characteristics							
Management, professional, and related	1.1	860.84	0.00	694.19	0.00	341.47	1.1
Management, business, and financial	1.4	381.90	373.65	0.00	584.20	441.81	1.4
Professional and related	1.3	347.95	0.00	641.40	0.00	0.00	1.3
Teachers	3.1	–	15.62	0.00	466.27	0.00	3.1
Primary, secondary, and special education school teachers	4.1	–	325.53	0.00	174.64	302.09	4.1
Registered nurses	3.1	–	0.00	1,190.92	1,259.36	0.00	3.1
Service	2.3	408.66	0.00	312.41	932.78	653.45	2.3
Protective service	5.2	–	–	680.88	773.18	0.00	5.2
Sales and office	1.2	12.97	0.00	512.11	1,409.67	1,721.13	1.2
Sales and related	1.6	1,141.13	0.00	649.90	1,868.45	853.25	1.6
Office and administrative support	1.2	135.90	0.00	417.31	1,566.48	4,324.66	1.2
Natural resources, construction, and maintenance	2.3	66.11	977.57	1,335.16	0.00	3,252.29	2.3
Construction, extraction, farming, fishing, and forestry	4.2	–	–	0.00	–	3,689.88	4.2
Installation, maintenance, and repair	2.7	107.29	1,175.94	545.49	0.00	2,024.65	2.7
Production, transportation, and material moving	2.2	–	923.59	349.28	0.00	487.75	2.2
Production	2.8	644.05	0.00	594.81	174.64	0.00	2.8
Transportation and material moving	3.0	–	896.10	1,448.59	234.31	3,182.84	3.0
Full time	0.9	0.00	0.00	139.12	0.00	0.00	0.9
Part time	4.0	135.28	0.00	399.15	0.00	340.44	4.0
Union	2.0	–	569.39	0.00	156.20	0.00	2.0
Nonunion	0.9	81.19	0.00	574.77	90.62	0.00	0.9
Average wage within the following categories:[3]							
Lowest 25 percent	1.8	219.85	0.00	800.31	156.20	1,517.17	1.8
Second 25 percent	1.3	575.42	0.00	976.94	0.00	0.00	1.3
Third 25 percent	1.3	0.00	0.00	507.26	0.00	0.00	1.3
Highest 25 percent	1.1	0.00	0.00	156.20	1,635.47	1,720.91	1.1
Highest 10 percent	1.5	291.40	0.00	1,107.47	495.66	1,300.26	1.5
Establishment characteristics							
Goods-producing industries	2.0	106.12	0.00	732.67	599.87	0.00	2.0
Service-providing industries	1.0	0.00	0.00	209.18	0.00	0.00	1.0
Education and health services	2.2	529.72	0.00	504.80	653.55	1,548.72	2.2
Educational services	3.5	–	102.43	0.00	0.00	0.00	3.5
Elementary and secondary schools	4.4	–	421.06	0.00	174.64	1,114.31	4.4
Junior colleges, colleges, and universities	5.2	–	0.00	982.41	0.00	1,302.23	5.2
Healthcare and social assistance	1.8	357.91	0.00	697.51	0.00	406.70	1.8
Hospitals	2.3	420.59	0.00	928.20	0.00	0.00	2.3
Public administration	3.9	–	864.49	0.00	493.96	1,168.93	3.9

See footnotes at end of table.

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, civilian workers,[1] National Compensation Survey, March 2013—Continued

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[2]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	1.5	$233.31	$0.00	$752.70	$0.00	$0.00	1.5
1 to 49 workers	1.6	0.00	0.00	–	0.00	0.00	1.6
50 to 99 workers	2.4	–	0.00	493.22	0.00	300.32	2.4
100 workers or more	1.0	348.14	0.00	0.00	194.05	220.91	1.0
100 to 499 workers	1.3	442.09	0.00	573.93	0.00	0.00	1.3
500 workers or more	1.5	220.73	0.00	448.66	460.13	1,823.97	1.5
Geographic areas							
New England	1.4	473.36	0.00	0.00	1,509.84	0.00	1.4
Middle Atlantic	3.1	468.61	0.00	10.47	0.00	0.00	3.1
East North Central	2.4	375.25	0.00	685.87	0.00	0.00	2.4
West North Central	3.8	762.42	0.00	493.96	1,976.65	1,285.73	3.8
South Atlantic	2.0	734.25	1,164.75	206.64	0.00	0.00	2.0
West South Central	1.0	261.85	0.00	518.75	0.00	0.00	1.0
Mountain	4.6	78.10	0.00	1,367.01	1,816.48	3,147.02	4.6
Pacific	2.0	589.26	174.64	546.72	2,178.22	2,421.86	2.0

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

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

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 32. Leave benefits: Access, civilian workers,[1] National Compensation Survey, March 2013

(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[2]	
								Paid	Unpaid
All workers	76	65	74	41	64	66	39	12	87
Worker characteristics									
Management, professional, and related	79	85	75	58	82	84	56	19	92
Management, business, and financial	95	89	95	59	85	87	54	24	92
Professional and related	73	84	68	58	81	83	56	17	92
Teachers	34	85	17	63	81	87	64	16	93
Primary, secondary, and special education school teachers	29	95	12	73	87	94	68	18	97
Registered nurses	82	79	80	64	84	85	54	23	93
Service	57	47	58	26	41	46	25	8	80
Protective service	83	74	81	45	73	75	56	13	91
Sales and office	80	67	79	42	65	67	37	13	88
Sales and related	67	52	68	34	52	55	28	8	87
Office and administrative support	87	75	86	47	72	73	42	15	89
Natural resources, construction, and maintenance	85	57	82	30	55	57	31	9	81
Construction, extraction, farming, fishing, and forestry	77	44	71	21	42	43	25	7	79
Installation, maintenance, and repair	92	68	92	38	65	68	37	11	83
Production, transportation, and material moving	84	55	82	33	62	65	34	7	85
Production	92	55	91	31	67	68	34	8	87
Transportation and material moving	76	56	74	36	58	63	33	6	84
Full time	88	78	87	49	74	76	46	15	90
Part time	38	26	34	17	31	35	18	5	77
Union	81	84	75	59	87	90	62	15	94
Nonunion	75	62	74	38	60	62	35	12	85
Average wage within the following categories:[3]									
Lowest 25 percent	51	34	51	19	35	39	18	5	79
Lowest 10 percent	37	21	39	10	23	28	11	4	75
Second 25 percent	84	69	83	42	66	68	37	11	86
Third 25 percent	90	79	89	49	76	79	48	15	90
Highest 25 percent	82	87	79	60	85	86	58	20	93
Highest 10 percent	81	90	78	61	88	90	64	22	93
Establishment characteristics									
Goods-producing industries	91	57	89	31	66	67	37	9	86
Service-providing industries	73	67	72	43	63	66	39	13	87
Education and health services	71	80	65	55	77	80	51	16	91
Educational services	52	86	40	59	82	88	67	15	93
Elementary and secondary schools	41	90	27	68	84	92	68	16	94
Junior colleges, colleges, and universities	78	85	67	44	87	89	74	13	95
Healthcare and social assistance	84	75	82	52	73	74	39	17	89
Hospitals	91	87	90	70	89	88	58	25	96
Public administration	88	90	89	53	86	91	82	16	94

See footnotes at end of table.

Table 32. Leave benefits: Access, civilian workers,[1] National Compensation Survey, March 2013—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[2]	
								Paid	Unpaid
1 to 99 workers	68	52	69	28	47	51	22	9	79
1 to 49 workers	67	51	66	27	43	47	21	8	76
50 to 99 workers	74	59	76	34	60	63	27	10	89
100 workers or more	82	77	79	53	79	81	54	16	94
100 to 499 workers	82	69	81	47	71	73	42	13	92
500 workers or more	82	85	78	59	87	89	67	19	95
Geographic areas									
New England	73	69	72	50	69	76	47	13	89
Middle Atlantic	75	68	73	54	69	75	43	11	87
East North Central	76	60	74	43	66	67	35	12	86
West North Central	75	64	73	33	60	61	35	11	84
South Atlantic	79	66	77	41	64	66	43	14	86
East South Central	78	65	75	38	64	71	46	8	89
West South Central	76	67	76	39	66	71	42	13	87
Mountain	71	61	73	36	57	57	33	10	84
Pacific	73	67	72	34	56	56	33	14	88

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

[2] The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 32. Standard errors for leave benefits: Access, civilian workers,[1] National Compensation Survey, March 2013

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

See footnotes at end of table.

Table 32. Standard errors for leave benefits: Access, civilian workers,[1] National Compensation Survey, March 2013—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	1.1	1.1	1.1	1.1	1.1	1.0	0.7	0.7	1.0
1 to 49 workers	1.2	1.3	1.3	1.4	1.2	1.3	0.9	0.7	1.2
50 to 99 workers	2.0	1.9	1.8	1.9	2.0	2.3	1.7	1.1	1.5
100 workers or more	0.7	0.6	0.6	0.9	0.8	0.7	0.9	0.7	0.5
100 to 499 workers	1.0	1.2	1.0	1.4	1.3	1.3	1.2	0.8	0.8
500 workers or more	0.9	0.9	0.8	1.1	1.1	0.9	1.2	1.0	0.7
Geographic areas									
New England	2.8	1.9	2.6	1.5	4.2	3.0	4.1	1.2	3.8
Middle Atlantic	1.5	2.0	2.2	2.4	2.3	1.9	2.4	1.4	0.8
East North Central	1.9	1.8	1.4	1.9	1.6	1.5	1.6	1.0	1.1
West North Central	1.4	2.2	2.2	1.7	3.5	2.4	2.9	3.3	2.8
South Atlantic	1.7	1.5	1.3	1.7	1.7	1.9	1.5	1.0	1.1
East South Central	1.2	3.2	2.7	2.5	4.8	4.4	0.8	1.6	3.0
West South Central	1.5	1.8	1.6	2.2	1.4	1.7	1.7	1.8	1.1
Mountain	1.7	1.8	1.7	2.0	2.8	3.1	3.6	1.7	1.3
Pacific	2.6	1.6	2.6	1.8	1.3	1.3	1.2	1.6	1.0

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 33. Paid holidays: Number of days provided, civilian workers,[1] National Compensation Survey, March 2013

(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	22	12	12	9	14	8	6	3	2	2	8	8
Worker characteristics														
Management, professional, and related	3	1	15	10	13	11	18	11	9	5	2	3	9	9
Management, business, and financial	1	1	10	9	15	12	23	11	9	4	2	3	9	10
Professional and related	3	1	18	10	12	10	15	10	9	6	2	4	9	9
Teachers	8	2	10	6	6	10	13	12	8	7	6	12	10	10
Primary, secondary, and special education school teachers	11	2	15	6	–	7	11	12	5	–	–	–	10	10
Registered nurses	5	–	41	13	10	7	5	5	4	–	1	–	8	7
Service	17	3	26	13	9	6	7	6	5	4	2	2	7	7
Protective service	3	([2])	12	10	7	10	10	17	13	12	3	2	10	10
Sales and office	10	2	26	14	12	8	14	6	4	2	1	1	8	7
Sales and related	21	4	37	12	11	5	6	3	1	([2])	–	–	6	6
Office and administrative support	5	2	21	15	12	9	17	7	6	3	1	2	8	8
Natural resources, construction, and maintenance	5	4	30	14	10	8	11	8	5	2	1	2	8	7
Construction, extraction, farming, fishing, and forestry	7	4	30	13	11	10	10	7	5	1	([2])	1	8	7
Installation, maintenance, and repair	3	4	31	15	9	7	12	8	5	2	1	2	8	7
Production, transportation, and material moving	6	4	22	11	16	10	14	7	5	2	1	2	8	8
Production	3	3	19	9	15	13	17	9	6	–	–	3	9	9
Transportation and material moving	8	5	25	13	17	7	11	6	4	2	1	1	8	7
Full time	5	2	21	12	13	10	15	8	6	4	2	2	9	8
Part time	27	5	30	11	9	4	7	3	1	2	1	1	6	6
Union	2	1	13	7	12	9	13	14	13	8	4	6	10	10
Nonunion	9	3	24	13	12	9	14	7	5	3	1	2	8	8
Average wage within the following categories:[3]														
Lowest 25 percent	23	5	33	14	9	5	6	3	2	1	1	1	6	6
Lowest 10 percent	39	8	27	10	7	3	3	2	–	([2])	–	–	5	6
Second 25 percent	7	3	28	13	13	8	13	6	5	3	1	1	8	7
Third 25 percent	3	2	18	12	13	10	16	10	7	4	2	3	9	9
Highest 25 percent	2	1	13	10	13	12	19	10	9	5	2	4	9	9
Highest 10 percent	2	1	10	8	13	13	22	10	10	6	2	4	10	10
Establishment characteristics														
Goods-producing industries	3	3	18	10	13	14	18	9	6	2	1	2	9	9
Service-providing industries	9	3	23	13	12	8	13	7	6	4	2	2	8	8
Education and health services	4	2	25	12	8	6	11	8	7	7	3	6	9	8
Educational services	4	2	6	3	7	8	14	12	10	11	8	14	11	11
Elementary and secondary schools	7	3	11	4	5	7	14	11	8	8	8	14	11	10
Junior colleges, colleges, and universities	1	1	1	2	9	8	12	15	13	14	9	15	12	12
Healthcare and social assistance	4	2	36	17	9	5	9	6	5	4	1	2	8	7
Hospitals	2	–	40	15	11	7	7	–	8	6	([2])	–	8	7
Public administration	([2])	([2])	–	–	2	9	13	27	25	16	5	1	11	11

See footnotes at end of table.

Table 33. Paid holidays: Number of days provided, civilian workers,[1] National Compensation Survey, March 2013—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	8	12	5	3	2	1	1	7	7
1 to 49 workers	10	4	28	16	13	6	11	5	3	1	1	1	7	7
50 to 99 workers	10	3	23	15	11	12	13	6	4	3	–	–	8	7
100 workers or more	6	2	18	9	12	10	15	10	8	5	2	3	9	9
100 to 499 workers	9	2	24	11	12	10	13	8	5	3	1	1	8	8
500 workers or more	2	1	13	7	12	10	18	11	12	6	3	5	10	10
Geographic areas														
New England	6	2	15	13	10	11	14	12	9	5	1	2	9	9
Middle Atlantic	7	2	17	14	12	10	15	7	9	4	2	3	9	8
East North Central	7	1	27	12	10	10	15	5	5	3	2	4	8	8
West North Central	4	2	30	12	15	9	10	–	5	2	–	1	8	8
South Atlantic	11	4	25	11	11	8	13	8	6	3	1	1	8	7
East South Central	11	4	15	12	14	9	15	9	5	1	1	4	8	8
West South Central	7	3	26	13	11	8	12	8	4	4	1	2	8	8
Mountain	9	2	22	11	17	–	16	9	3	2	–	1	8	8
Pacific	7	2	18	12	14	9	15	8	6	5	3	2	9	8

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

[2] Less than 0.5.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 33. Standard errors for paid holidays: Number of days provided, civilian workers,[1] National Compensation Survey, March 2013

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	0.3	0.7	0.7	0.5	0.5	0.6	0.5	0.3	0.3	0.2	0.2	([2])	0.0
Worker characteristics														
Management, professional, and related	0.5	0.2	1.1	0.9	0.8	0.8	1.0	1.1	0.6	0.5	0.4	0.4	0.1	0.2
Management, business, and financial	0.4	0.2	0.8	1.2	1.2	1.0	1.1	1.2	0.9	0.5	0.4	0.3	0.1	0.4
Professional and related	0.6	0.3	1.5	1.1	1.0	0.9	1.2	1.2	0.7	0.8	0.4	0.6	0.1	0.0
Teachers	1.5	0.5	1.5	1.9	1.9	1.8	2.3	2.3	1.0	1.9	2.1	3.2	0.3	0.0
Primary, secondary, and special education school teachers	2.6	0.9	2.6	2.8	–	1.6	2.0	3.6	1.4	–	–	–	0.5	0.7
Registered nurses	2.1	–	5.1	2.4	1.7	1.7	1.6	1.3	0.8	–	0.2	–	0.3	0.9
Service	1.6	0.7	2.1	1.3	1.3	0.9	1.0	0.5	0.5	0.5	0.3	0.5	0.1	0.0
Protective service	1.6	0.2	3.1	2.8	1.9	2.7	1.6	1.6	1.9	1.6	0.8	1.1	0.2	0.4
Sales and office	0.6	0.3	0.9	1.0	0.6	0.6	0.7	0.4	0.4	0.3	0.2	0.2	0.1	([2])
Sales and related	1.3	0.7	1.4	1.2	0.8	0.7	0.6	0.6	0.2	0.2	–	–	0.1	0.0
Office and administrative support	0.4	0.3	1.2	1.2	0.7	0.8	0.9	0.5	0.6	0.4	0.2	0.3	0.1	0.0
Natural resources, construction, and maintenance	0.8	0.8	1.9	1.4	1.0	1.0	1.2	0.8	0.8	0.4	0.1	0.3	0.1	0.0
Construction, extraction, farming, fishing, and forestry	1.6	0.9	3.1	2.3	1.7	1.9	1.7	1.2	0.7	0.2	0.1	0.4	0.1	0.0
Installation, maintenance, and repair	0.7	1.1	2.6	1.7	1.1	0.9	1.8	1.1	1.2	0.6	0.2	0.5	0.1	0.0
Production, transportation, and material moving	0.7	0.6	1.3	0.9	1.1	0.8	1.1	0.9	0.7	0.4	0.4	0.3	0.1	0.0
Production	0.8	0.5	1.6	1.0	1.6	1.2	1.5	1.2	0.8	–	–	0.5	0.1	0.7
Transportation and material moving	1.1	1.0	1.9	1.5	1.6	1.0	1.4	1.0	0.9	0.5	0.2	0.4	0.1	0.2
Full time	0.4	0.2	0.7	0.8	0.5	0.5	0.6	0.5	0.4	0.3	0.2	0.2	([2])	0.0
Part time	1.7	0.7	1.9	1.2	0.8	0.4	0.9	0.6	0.2	0.4	0.1	0.2	0.1	0.0
Union	0.5	0.2	0.9	0.6	0.9	0.9	1.0	1.1	0.9	0.7	0.6	0.6	0.1	0.0
Nonunion	0.5	0.3	0.8	0.8	0.6	0.5	0.7	0.5	0.3	0.3	0.2	0.2	0.1	0.1
Average wage within the following categories:[3]														
Lowest 25 percent	1.3	0.7	1.4	1.0	0.8	0.7	0.8	0.6	0.6	0.2	0.2	0.2	0.1	0.0
Lowest 10 percent	2.9	1.6	2.8	1.4	1.5	1.5	1.0	0.8	–	0.1	–	–	0.2	0.3
Second 25 percent	0.5	0.3	1.4	0.9	0.7	0.5	0.7	0.5	0.4	0.3	0.2	0.2	0.1	0.6
Third 25 percent	0.4	0.3	0.9	1.0	0.8	0.8	0.8	0.7	0.5	0.4	0.3	0.5	0.1	0.0
Highest 25 percent	0.4	0.2	0.7	0.8	0.6	0.9	0.9	0.9	0.7	0.6	0.4	0.4	0.1	0.5
Highest 10 percent	0.7	0.1	1.0	0.8	0.8	1.1	1.2	1.2	0.9	1.0	0.4	0.6	0.1	0.0
Establishment characteristics														
Goods-producing industries	0.6	0.5	1.2	1.0	1.1	1.0	1.3	0.9	0.8	0.5	0.6	0.4	0.1	0.0
Service-providing industries	0.5	0.3	0.8	0.8	0.6	0.6	0.6	0.5	0.3	0.3	0.2	0.3	0.1	0.0
Education and health services	0.9	0.4	2.0	1.7	1.0	0.8	1.4	1.2	0.5	0.9	0.4	0.8	0.1	0.5
Educational services	0.7	0.5	0.6	1.0	1.3	0.9	1.5	2.0	0.8	1.3	0.9	1.2	0.1	0.0
Elementary and secondary schools	1.3	0.7	1.2	1.2	1.3	1.1	1.6	1.7	1.0	1.9	1.4	1.3	0.2	0.7
Junior colleges, colleges, and universities	0.5	0.2	0.3	0.8	2.9	1.5	2.3	4.1	1.4	1.4	1.4	1.9	0.2	1.1
Healthcare and social assistance	1.4	0.6	2.8	2.5	1.4	1.2	1.7	1.1	0.5	1.2	0.2	0.8	0.2	0.0
Hospitals	0.8	–	5.1	2.2	1.5	1.3	1.8	–	1.1	2.5	0.1	–	0.2	0.0
Public administration	0.1	0.1	–	–	0.5	3.0	1.9	2.1	2.4	1.6	0.9	0.4	0.1	0.2

See footnotes at end of table.

Table 33. Standard errors for paid holidays: Number of days provided, civilian workers,[1] National Compensation Survey, March 2013—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	0.7	0.5	1.2	1.4	0.7	0.6	0.7	0.6	0.4	0.4	0.2	0.3	0.1	0.0
1 to 49 workers	0.8	0.7	1.6	1.6	0.8	0.7	0.7	0.8	0.5	0.4	0.3	0.4	0.1	0.0
50 to 99 workers	1.2	0.4	1.5	1.4	1.1	1.3	1.7	0.8	0.8	0.9	–	–	0.1	1.1
100 workers or more	0.5	0.2	0.8	0.6	0.7	0.7	0.9	0.7	0.5	0.4	0.3	0.2	0.1	0.0
100 to 499 workers	0.7	0.4	1.0	1.0	0.9	1.0	1.1	0.7	0.6	0.5	0.3	0.2	0.1	0.0
500 workers or more	0.7	0.2	1.1	0.8	0.8	0.9	1.1	1.3	0.7	0.5	0.4	0.4	0.1	0.0
Geographic areas														
New England	1.8	0.7	3.1	2.9	1.1	3.0	3.2	1.6	0.8	1.4	0.2	0.4	0.2	0.1
Middle Atlantic	1.5	1.0	1.2	2.6	0.9	0.8	1.3	0.5	0.6	0.4	0.6	0.5	0.1	0.1
East North Central	0.9	0.5	1.7	1.2	1.1	1.1	1.0	0.7	0.8	0.7	0.5	0.9	0.1	0.1
West North Central	0.7	0.4	5.3	2.8	2.3	1.1	1.4	–	1.1	0.4	–	0.2	0.2	0.4
South Atlantic	0.8	0.7	1.4	1.0	1.1	1.3	1.3	0.8	0.7	0.6	0.4	0.2	0.1	1.0
East South Central	2.5	0.7	1.8	2.3	1.7	1.2	4.4	2.5	1.1	0.4	0.2	1.2	0.2	0.2
West South Central	1.0	1.0	1.9	1.2	1.3	1.4	1.8	1.9	1.3	1.1	0.3	0.5	0.1	1.0
Mountain	2.1	1.0	1.4	1.5	2.0	–	3.0	1.3	0.4	0.6	–	0.6	0.1	0.0
Pacific	1.0	0.3	1.0	1.9	2.0	1.2	1.3	1.4	1.3	0.9	0.6	0.7	0.1	0.8

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

[2] Less than 0.05.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 34. Paid sick leave: Type of provision, civilian workers,[1] National Compensation Survey, March 2013

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year[2]	As needed[3]	As part of consolidated leave plan[4]
All workers	72	6	22
Worker characteristics			
Management, professional, and related	69	6	25
Management, business, and financial	68	8	23
Professional and related	69	6	25
Teachers	83	5	12
Primary, secondary, and special education school teachers	84	4	12
Registered nurses	45	1	54
Service	70	5	24
Protective service	78	5	17
Sales and office	74	5	21
Sales and related	80	5	15
Office and administrative support	72	5	23
Natural resources, construction, and maintenance	72	10	18
Installation, maintenance, and repair	73	11	16
Production, transportation, and material moving: Production	76	2	22
Full time	72	6	23
Union	83	3	14
Nonunion	69	6	24
Average wage within the following categories:[5]			
Lowest 25 percent	73	5	22
Second 25 percent	73	5	22
Third 25 percent	72	4	23
Highest 25 percent	70	8	22
Highest 10 percent	70	9	20
Service-providing industries	72	5	23
Education and health services	69	3	28
Educational services	86	3	11
Elementary and secondary schools	86	2	12
Junior colleges, colleges, and universities	87	5	8
Healthcare and social assistance	56	2	42
Hospitals	48	1	51
Public administration	82	4	15
1 to 99 workers	70	9	21

See footnotes at end of table.

Table 34. Paid sick leave: Type of provision, civilian workers,[1] National Compensation Survey, March 2013—Continued

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year[2]	As needed[3]	As part of consolidated leave plan[4]
1 to 49 workers	68	11	21
50 to 99 workers	75	4	21
100 workers or more	73	4	23
100 to 499 workers	75	3	21
500 workers or more	72	4	25
Geographic areas			
New England	74	7	19
Middle Atlantic	76	7	17
East North Central	72	6	23
West North Central	63	–	–
South Atlantic	70	4	26
East South Central	71	5	23
West South Central	71	3	26
Mountain	69	4	28
Pacific	76	6	18

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

[2] Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

[3] Plan does not specify maximum number of days.

[4] 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.

[5] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 34. Standard errors for paid sick leave: Type of provision, civilian workers,[1] National Compensation Survey, March 2013

Characteristics	Sick leave provision		
	Fixed number of days per year[2]	As needed[3]	As part of consolidated leave plan[4]
All workers	0.8	0.6	0.7
Worker characteristics			
Management, professional, and related	1.0	0.6	0.8
Management, business, and financial	1.3	1.1	1.0
Professional and related	1.3	0.7	1.1
Teachers	1.3	1.2	1.0
Primary, secondary, and special education school teachers	1.7	1.6	1.3
Registered nurses	3.5	0.4	3.6
Service	2.2	2.3	1.7
Protective service	2.7	1.1	2.6
Sales and office	1.1	0.5	1.0
Sales and related	1.7	0.8	1.3
Office and administrative support	1.4	0.6	1.3
Natural resources, construction, and maintenance	2.4	2.1	1.4
Installation, maintenance, and repair	3.3	3.2	1.7
Production, transportation, and material moving:			
Production	2.2	0.5	2.1
Full time	0.8	0.5	0.7
Union	0.9	0.4	0.8
Nonunion	1.0	0.7	0.8
Average wage within the following categories:[5]			
Lowest 25 percent	1.6	1.1	1.6
Second 25 percent	1.6	1.5	1.2
Third 25 percent	1.0	0.5	0.9
Highest 25 percent	1.0	0.6	0.8
Highest 10 percent	1.6	0.9	1.1
Service-providing industries	0.9	0.7	0.8
Education and health services	1.5	0.5	1.4
Educational services	1.0	0.5	0.8
Elementary and secondary schools	1.2	0.5	1.1
Junior colleges, colleges, and universities	1.3	0.9	1.0
Healthcare and social assistance	2.7	0.9	2.6
Hospitals	3.3	0.2	3.3
Public administration	1.5	0.7	1.3
1 to 99 workers	1.6	1.4	1.3

See footnotes at end of table.

Table 34. Standard errors for paid sick leave: Type of provision, civilian workers,[1] National Compensation Survey, March 2013—Continued

Characteristics	Sick leave provision		
	Fixed number of days per year[2]	As needed[3]	As part of consolidated leave plan[4]
1 to 49 workers	2.0	1.8	1.6
50 to 99 workers	2.2	0.8	2.3
100 workers or more	1.0	0.4	0.8
100 to 499 workers	1.7	0.7	1.4
500 workers or more	1.3	0.4	1.3
Geographic areas			
New England	2.3	1.0	3.0
Middle Atlantic	1.3	0.8	1.0
East North Central	2.4	1.2	2.0
West North Central	4.6	–	–
South Atlantic	2.3	0.6	2.0
East South Central	2.6	1.2	3.3
West South Central	2.1	0.6	2.5
Mountain	2.0	1.0	1.8
Pacific	1.8	1.1	1.3

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

[2] Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

[3] Plan does not specify maximum number of days.

[4] 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.

[5] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 35. Paid sick leave: Number of annual days by service requirement,[1] civilian workers,[2] National Compensation Survey, March 2013

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

Characteristics	Paid sick leave days by length of service[3]					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		
After 1 year							
All workers	18	45	30	6	1	8	6
Full time	17	45	31	6	1	9	6
Union	13	26	48	13	1	10	10
Nonunion	20	50	25	4	1	8	6
1 to 99 workers	25	55	17	2	1	7	5
1 to 49 workers	24	56	17	2	1	7	5
50 to 99 workers	26	52	18	–	–	7	5
100 workers or more	14	39	37	8	1	9	9
100 to 499 workers	18	51	25	5	1	8	6
500 workers or more	12	29	47	11	2	11	10
After 5 years							
All workers	17	45	30	7	2	9	6
Full time	15	45	31	7	2	9	7
Union	11	26	46	15	1	11	10
Nonunion	18	50	25	4	2	9	6
1 to 99 workers	23	55	18	3	1	7	5
1 to 49 workers	23	56	18	3	1	7	5
50 to 99 workers	25	53	18	–	–	8	5
100 workers or more	13	39	37	9	2	10	9
100 to 499 workers	16	52	25	6	1	8	6
500 workers or more	10	29	47	11	3	11	10

See footnotes at end of table.

Table 35. Paid sick leave: Number of annual days by service requirement,[1] civilian workers,[2] National Compensation Survey, March 2013—Continued

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

Characteristics	Paid sick leave days by length of service[3]					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		
After 10 years							
All workers	17	45	30	7	2	9	6
Full time	15	45	31	7	2	10	7
Union	11	26	46	15	1	11	10
Nonunion	18	50	26	5	2	9	6
1 to 99 workers	23	54	18	3	1	7	5
1 to 49 workers	23	55	18	3	1	7	5
50 to 99 workers	25	52	19	–	–	8	6
100 workers or more	13	39	37	9	2	11	9
100 to 499 workers	16	52	25	6	1	9	6
500 workers or more	10	29	46	12	3	12	10
After 20 years							
All workers	16	45	30	7	2	10	6
Full time	15	45	31	7	2	10	7
Union	11	26	46	15	2	12	10
Nonunion	18	50	26	5	2	9	6
1 to 99 workers	23	55	18	3	1	8	5
1 to 49 workers	23	55	18	3	1	7	5
50 to 99 workers	24	53	18	–	–	8	6
100 workers or more	13	39	37	9	2	11	9
100 to 499 workers	15	52	25	6	2	9	6
500 workers or more	10	29	46	12	3	13	10

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

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

[3] Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.

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/glossary20122013.htm.

Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,[1] civilian workers,[2] National Compensation Survey, March 2013

Characteristics	Paid sick leave days by length of service[3]					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		
After 1 year							
All workers	0.8	0.8	0.8	0.5	0.2	0.1	([4])
Full time	0.8	0.8	0.9	0.5	0.2	0.2	([4])
Union	1.3	1.3	1.7	1.2	0.2	0.2	0.0
Nonunion	0.9	0.9	0.9	0.4	0.2	0.2	0.0
1 to 99 workers	1.7	1.7	1.3	0.3	0.2	0.3	0.0
1 to 49 workers	2.0	1.9	1.4	0.4	0.2	0.3	0.0
50 to 99 workers	2.6	2.8	2.2	–	–	0.4	0.7
100 workers or more	0.8	1.0	1.0	0.7	0.2	0.2	0.5
100 to 499 workers	1.3	1.4	1.3	0.6	0.2	0.2	([4])
500 workers or more	1.1	1.4	1.6	1.0	0.3	0.3	0.0
After 5 years							
All workers	0.7	0.8	0.8	0.4	0.2	0.2	0.1
Full time	0.8	0.8	0.9	0.5	0.2	0.2	0.7
Union	1.1	1.3	1.6	1.2	0.3	0.3	([4])
Nonunion	0.9	0.9	0.9	0.4	0.2	0.2	([4])
1 to 99 workers	1.6	1.7	1.3	0.3	0.3	0.3	0.3
1 to 49 workers	2.0	2.0	1.4	0.5	0.3	0.4	0.1
50 to 99 workers	2.6	2.8	2.2	–	–	0.8	1.2
100 workers or more	0.8	1.0	1.1	0.6	0.3	0.2	0.4
100 to 499 workers	1.3	1.4	1.4	0.6	0.4	0.3	([4])
500 workers or more	1.0	1.5	1.7	0.9	0.4	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,[1] civilian workers,[2] National Compensation Survey, March 2013—Continued

Characteristics	Paid sick leave days by length of service[3]					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		
After 10 years							
All workers	0.7	0.8	0.8	0.5	0.2	0.2	0.4
Full time	0.8	0.8	0.8	0.5	0.2	0.3	0.5
Union	1.1	1.3	1.6	1.2	0.3	0.4	([4])
Nonunion	0.9	0.9	0.8	0.4	0.2	0.3	([4])
1 to 99 workers	1.6	1.7	1.3	0.4	0.3	0.4	0.5
1 to 49 workers	2.0	1.9	1.4	0.5	0.3	0.4	0.2
50 to 99 workers	2.6	2.8	2.2	–	–	1.2	0.9
100 workers or more	0.7	1.0	1.0	0.7	0.3	0.2	0.5
100 to 499 workers	1.3	1.4	1.4	0.6	0.4	0.4	([4])
500 workers or more	1.0	1.5	1.6	1.0	0.4	0.4	0.0
After 20 years							
All workers	0.7	0.8	0.8	0.5	0.2	0.3	0.5
Full time	0.8	0.8	0.8	0.5	0.2	0.3	0.5
Union	1.1	1.3	1.8	1.3	0.5	0.4	([4])
Nonunion	0.9	0.9	0.9	0.4	0.2	0.3	([4])
1 to 99 workers	1.6	1.7	1.3	0.4	0.3	0.4	0.5
1 to 49 workers	2.0	2.0	1.5	0.5	0.3	0.4	0.3
50 to 99 workers	2.4	2.7	2.2	–	–	1.2	0.9
100 workers or more	0.7	1.0	1.0	0.7	0.3	0.3	0.7
100 to 499 workers	1.3	1.4	1.4	0.6	0.4	0.5	([4])
500 workers or more	1.0	1.5	1.6	1.1	0.4	0.5	0.0

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

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

[3] Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.

[4] 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/glossary20122013.htm.

Table 36. Paid sick leave: Carryover provisions, civilian workers,[1] National Compensation Survey, March 2013

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

Characteristics	Carryover provision[2]			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	56	23	33	44
Worker characteristics				
Management, professional, and related	65	32	33	35
Management, business, and financial	51	21	31	49
Professional and related	71	37	34	29
Teachers	86	54	32	14
Primary, secondary, and special education school teachers	88	55	33	12
Registered nurses	84	29	55	16
Service	58	25	33	42
Protective service	75	49	26	25
Sales and office	52	16	36	48
Sales and related	53	10	43	47
Office and administrative support	52	19	33	48
Natural resources, construction, and maintenance	43	16	28	57
Installation, maintenance, and repair	44	12	32	56
Production, transportation, and material moving:				
Production	33	8	26	67
Full time	56	23	33	44
Union	72	41	32	28
Nonunion	52	18	34	48
Average wage within the following categories:[3]				
Lowest 25 percent	45	12	33	55
Second 25 percent	55	21	35	45
Third 25 percent	58	24	34	42
Highest 25 percent	60	28	32	40
Highest 10 percent	64	31	33	36
Service-providing industries	59	25	35	41
Education and health services	79	40	38	21
Educational services	87	55	32	13
Elementary and secondary schools	88	57	31	12
Junior colleges, colleges, and universities	89	54	35	11
Healthcare and social assistance	68	22	46	32
Hospitals	85	31	54	15
Public administration	95	67	29	5
1 to 99 workers	36	11	25	64

See footnotes at end of table.

Table 36. Paid sick leave: Carryover provisions, civilian workers,[1] National Compensation Survey, March 2013—Continued

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

Characteristics	Carryover provision[2]			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
1 to 49 workers	34	11	23	66
50 to 99 workers	41	11	31	59
100 workers or more	68	30	38	32
100 to 499 workers	63	18	45	37
500 workers or more	72	40	32	28
Geographic areas				
New England	51	17	34	49
Middle Atlantic	51	19	31	49
East North Central	47	18	30	53
West North Central	58	18	40	42
South Atlantic	58	27	31	42
East South Central	68	33	36	32
West South Central	57	21	37	43
Mountain	67	24	44	33
Pacific	58	27	31	42

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

[2] Plans that allow employees to accumulate unused sick leave from year to year.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 36. Standard errors for paid sick leave: Carryover provisions, civilian workers,[1] National Compensation Survey, March 2013

Characteristics	Carryover provision[2]			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	1.0	0.9	0.8	1.0
Worker characteristics				
Management, professional, and related	1.3	1.4	1.1	1.3
Management, business, and financial	1.4	1.2	1.6	1.4
Professional and related	1.6	1.8	1.3	1.6
Teachers	1.6	2.3	2.0	1.6
Primary, secondary, and special education school teachers	1.6	2.6	2.3	1.6
Registered nurses	2.7	3.4	3.6	2.7
Service	2.6	1.5	2.1	2.6
Protective service	3.7	3.5	2.7	3.7
Sales and office	1.2	1.0	1.1	1.2
Sales and related	2.1	0.9	2.0	2.1
Office and administrative support	1.4	1.4	1.2	1.4
Natural resources, construction, and maintenance	2.0	1.3	1.9	2.0
Installation, maintenance, and repair	2.6	1.3	2.7	2.6
Production, transportation, and material moving:				
Production	2.7	1.3	2.4	2.7
Full time	1.0	1.0	0.8	1.0
Union	1.6	1.8	1.1	1.6
Nonunion	1.2	1.0	1.0	1.2
Average wage within the following categories:[3]				
Lowest 25 percent	2.0	1.4	2.0	2.0
Second 25 percent	1.6	1.5	1.5	1.6
Third 25 percent	1.6	1.4	1.0	1.6
Highest 25 percent	1.0	1.0	1.0	1.0
Highest 10 percent	1.7	1.5	1.8	1.7
Service-providing industries	1.0	1.0	0.9	1.0
Education and health services	1.7	2.0	1.6	1.7
Educational services	1.1	1.8	1.6	1.1
Elementary and secondary schools	1.3	2.2	2.1	1.3
Junior colleges, colleges, and universities	1.6	3.7	3.1	1.6
Healthcare and social assistance	3.2	3.6	3.2	3.2
Hospitals	1.9	3.3	3.3	1.9
Public administration	1.2	2.7	2.4	1.2
1 to 99 workers	1.4	1.2	1.1	1.4

See footnotes at end of table.

Table 36. Standard errors for paid sick leave: Carryover provisions, civilian workers,[1] National Compensation Survey, March 2013—Continued

Characteristics	Carryover provision[2]			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
1 to 49 workers	2.1	1.6	1.6	2.1
50 to 99 workers	2.9	1.7	2.7	2.9
100 workers or more	1.2	1.2	1.1	1.2
100 to 499 workers	1.8	1.2	1.7	1.8
500 workers or more	1.8	1.7	1.2	1.8
Geographic areas				
New England	4.1	2.1	3.1	4.1
Middle Atlantic	1.4	2.2	1.8	1.4
East North Central	2.2	1.2	2.2	2.2
West North Central	3.9	3.8	2.3	3.9
South Atlantic	2.1	2.4	2.6	2.1
East South Central	3.1	5.2	3.9	3.1
West South Central	3.1	2.2	2.3	3.1
Mountain	3.6	4.1	4.2	3.6
Pacific	3.1	2.5	1.4	3.1

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

[2] Plans that allow employees to accumulate unused sick leave from year to year.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 38. Paid vacations:[1] Number of annual days by service requirement, civilian workers,[2] National Compensation Survey, March 2013

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service[3]						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		
After 1 year								
All workers	6	35	38	13	7	2	10	10
Full time	4	33	40	14	7	2	10	10
Part time	21	48	20	5	4	1	8	5
Union	5	36	45	9	4	2	10	10
Nonunion	6	35	36	14	7	2	10	10
1 to 99 workers	8	45	34	10	3	1	9	8
1 to 49 workers	8	46	34	9	3	([4])	8	7
50 to 99 workers	7	44	35	10	–	–	9	9
100 workers or more	5	27	40	16	10	3	11	10
100 to 499 workers	6	37	37	12	6	2	10	10
500 workers or more	3	16	44	19	14	4	13	11
After 5 years								
All workers	2	9	36	35	12	6	14	15
Full time	1	7	35	37	13	7	15	15
Part time	8	20	42	20	6	4	12	10
Union	1	6	39	41	7	5	14	15
Nonunion	2	9	35	34	13	7	14	15
1 to 99 workers	2	13	41	33	8	3	13	11
1 to 49 workers	3	14	41	32	8	2	13	10
50 to 99 workers	1	10	42	35	9	4	13	13
100 workers or more	1	6	32	37	15	9	16	15
100 to 499 workers	1	7	39	34	13	5	14	15
500 workers or more	1	4	24	41	18	13	17	15

See footnotes at end of table.

Table 38. Paid vacations:[1] Number of annual days by service requirement, civilian workers,[2] National Compensation Survey, March 2013—Continued

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service[3]						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		
After 10 years								
All workers	1	6	15	42	23	12	17	15
Full time	1	5	14	43	24	13	17	15
Part time	7	14	21	40	11	8	14	15
Union	([4])	3	10	56	22	9	17	15
Nonunion	2	7	16	40	23	13	17	15
1 to 99 workers	2	11	23	39	18	7	15	15
1 to 49 workers	3	12	24	38	17	7	15	15
50 to 99 workers	1	7	21	44	21	7	16	15
100 workers or more	1	3	9	45	26	16	19	18
100 to 499 workers	1	4	11	50	23	12	17	15
500 workers or more	1	2	7	39	30	21	20	20
After 20 years								
All workers	1	6	12	19	36	26	20	20
Full time	1	5	11	19	37	27	20	20
Part time	7	12	16	22	25	18	17	16
Union	([4])	2	5	12	45	36	22	20
Nonunion	2	6	13	20	34	24	19	20
1 to 99 workers	2	10	20	24	29	14	16	15
1 to 49 workers	3	12	21	25	26	13	16	15
50 to 99 workers	1	6	16	22	37	17	18	20
100 workers or more	1	2	6	15	41	35	22	20
100 to 499 workers	1	3	7	19	41	28	20	20
500 workers or more	([4])	1	4	10	41	43	23	23

[1] Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. 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.

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

[3] 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.

[4] Less than 0.5.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 38. Standard errors for paid vacations: Number of annual days by service requirement,[1] civilian workers,[2] National Compensation Survey, March 2013

Characteristics	Paid vacation days by length of service[3]						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		
After 1 year								
All workers	0.3	0.7	0.7	0.5	0.4	0.2	0.1	0.0
Full time	0.3	0.7	0.7	0.5	0.4	0.2	0.1	0.0
Part time	1.6	2.1	1.6	0.7	0.7	0.3	0.2	0.0
Union	0.5	1.6	2.1	0.8	0.5	0.5	0.1	0.0
Nonunion	0.4	0.9	0.7	0.6	0.4	0.2	0.1	0.0
1 to 99 workers	0.6	1.1	1.1	0.8	0.6	0.2	0.2	0.9
1 to 49 workers	0.7	1.5	1.3	0.9	0.7	0.2	0.2	1.7
50 to 99 workers	1.0	1.9	2.1	1.4	–	–	0.2	1.7
100 workers or more	0.3	0.8	0.8	0.7	0.5	0.2	0.1	0.0
100 to 499 workers	0.6	1.2	1.2	0.8	0.7	0.3	0.1	0.0
500 workers or more	0.5	1.0	1.2	1.1	0.8	0.3	0.1	0.8
After 5 years								
All workers	0.2	0.4	0.7	0.7	0.5	0.4	0.1	0.0
Full time	0.1	0.4	0.7	0.7	0.6	0.4	0.1	0.0
Part time	1.2	1.6	2.1	1.6	0.8	0.6	0.2	0.0
Union	0.1	0.7	1.3	1.6	0.5	0.8	0.2	0.0
Nonunion	0.2	0.4	0.8	0.8	0.6	0.5	0.1	0.0
1 to 99 workers	0.4	0.8	1.1	1.1	0.7	0.6	0.1	1.3
1 to 49 workers	0.6	1.0	1.3	1.5	0.8	0.7	0.2	0.8
50 to 99 workers	0.3	1.3	1.8	1.8	1.3	1.1	0.2	1.4
100 workers or more	0.2	0.4	0.8	0.9	0.8	0.6	0.1	0.0
100 to 499 workers	0.3	0.6	1.2	1.4	1.1	0.6	0.1	0.0
500 workers or more	0.1	0.5	0.9	1.1	1.2	0.9	0.2	0.0

See footnotes at end of table.

Table 38. Standard errors for paid vacations: Number of annual days by service requirement,[1] civilian workers,[2] National Compensation Survey, March 2013—Continued

Characteristics	Paid vacation days by length of service[3]						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		
After 10 years								
All workers	0.2	0.3	0.5	0.7	0.5	0.5	0.1	0.0
Full time	0.1	0.3	0.5	0.7	0.6	0.5	0.1	0.0
Part time	1.2	1.4	1.6	1.8	1.2	1.0	0.3	0.0
Union	0.1	0.6	0.8	1.5	1.0	1.1	0.2	0.0
Nonunion	0.2	0.4	0.6	0.8	0.6	0.6	0.1	0.0
1 to 99 workers	0.4	0.7	1.1	1.3	0.9	0.7	0.2	0.0
1 to 49 workers	0.5	1.0	1.5	1.6	1.0	0.9	0.2	0.0
50 to 99 workers	0.3	1.2	1.6	2.0	1.9	1.2	0.3	0.0
100 workers or more	0.2	0.3	0.5	0.9	0.7	0.7	0.1	0.7
100 to 499 workers	0.3	0.5	0.7	1.2	1.0	0.8	0.2	0.0
500 workers or more	0.1	0.4	0.6	1.2	1.1	1.1	0.2	([4])
After 20 years								
All workers	0.2	0.3	0.6	0.6	0.6	0.6	0.1	0.0
Full time	0.1	0.3	0.6	0.6	0.7	0.7	0.1	0.0
Part time	1.2	1.4	1.5	1.9	1.8	1.3	0.3	0.6
Union	0.1	0.6	0.6	1.0	1.5	1.3	0.2	1.0
Nonunion	0.2	0.4	0.6	0.7	0.7	0.7	0.1	0.0
1 to 99 workers	0.4	0.7	1.1	1.1	1.0	0.9	0.2	0.1
1 to 49 workers	0.5	1.0	1.4	1.4	1.2	0.9	0.3	0.0
50 to 99 workers	0.3	1.2	1.7	1.7	1.9	1.8	0.3	0.0
100 workers or more	0.2	0.3	0.4	0.6	0.9	0.9	0.1	0.0
100 to 499 workers	0.3	0.5	0.6	1.0	1.0	1.0	0.3	0.0
500 workers or more	0.1	0.3	0.3	0.8	1.3	1.4	0.2	0.6

[1] Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. 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.

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

[3] 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.

[4] 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/glossary20122013.htm.

Table 39. Consolidated leave plans:[1] Access, civilian workers,[2] National Compensation Survey, March 2013

(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	25	15	20	23	25	75	8	12	15	18
Worker characteristics										
Management, professional, and related	35	17	21	24	27	65	11	14	17	20
Management, business, and financial	30	17	21	24	26	70	11	15	17	20
Professional and related	38	17	21	24	27	62	11	14	17	20
Teachers	21	15	18	19	21	79	13	15	16	18
Registered nurses	69	18	23	26	28	31	11	15	18	20
Service	25	15	20	23	25	75	7	12	14	16
Protective service	14	15	17	21	24	86	10	13	16	19
Sales and office	23	15	20	23	25	77	8	12	15	18
Sales and related	17	12	17	20	22	83	7	11	14	17
Office and administrative support	26	15	20	23	26	74	9	13	15	18
Natural resources, construction, and maintenance	15	11	16	19	21	85	7	11	13	16
Construction, extraction, farming, fishing, and forestry	18	11	15	18	19	82	7	11	13	14
Installation, maintenance, and repair	14	12	17	20	23	86	8	11	14	16
Production, transportation, and material moving	15	11	16	19	21	85	7	11	14	18
Production	17	12	16	18	22	83	7	11	14	18
Transportation and material moving	13	10	16	19	21	87	7	11	15	18
Full time	26	15	20	23	25	74	9	13	15	18
Part time	21	13	18	20	22	79	6	10	13	15
Union	12	15	20	24	28	88	9	13	16	21
Nonunion	27	15	20	23	25	73	8	12	15	17
Average wage within the following categories:[3]										
Lowest 25 percent	20	13	17	20	22	80	6	11	13	15
Lowest 10 percent	15	12	16	19	21	85	6	10	12	13
Second 25 percent	23	15	19	22	25	77	8	12	15	17
Third 25 percent	25	15	20	23	26	75	9	13	16	19
Highest 25 percent	31	17	21	24	26	69	11	14	17	20
Highest 10 percent	32	17	21	24	26	68	11	15	17	20
Establishment characteristics										
Goods-producing industries	17	12	16	19	22	83	7	12	14	17
Service-providing industries	27	16	20	23	25	73	9	13	15	18
Education and health services	41	18	22	25	28	59	11	14	17	19
Educational services	8	15	17	19	20	92	13	15	17	20
Elementary and secondary schools	6	11	12	13	14	94	11	13	16	18
Junior colleges, colleges, and universities	7	19	22	25	26	93	14	17	19	22
Healthcare and social assistance	53	18	22	26	28	47	9	14	16	18
Hospitals	70	20	24	28	31	30	12	16	19	21
Public administration	8	18	22	26	29	92	12	15	18	22

See footnotes at end of table.

Table 39. Consolidated leave plans:[1] Access, civilian workers,[2] National Compensation Survey, March 2013—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	22	13	17	20	21	78	7	11	13	15
1 to 49 workers	22	13	17	19	21	78	7	11	13	14
50 to 99 workers	22	14	18	21	23	78	7	12	14	17
100 workers or more	27	17	21	25	27	73	9	13	16	20
100 to 499 workers	24	15	20	23	25	76	8	12	16	19
500 workers or more	31	18	23	26	29	69	11	14	17	21
Geographic areas										
New England	25	18	22	24	26	75	9	13	15	18
Middle Atlantic	21	16	20	22	25	79	9	13	16	18
East North Central	23	16	20	23	26	77	8	12	15	19
West North Central	30	15	19	23	25	70	8	12	15	18
South Atlantic	27	16	20	23	25	73	8	12	14	17
East South Central	19	14	18	22	24	81	8	12	15	18
West South Central	27	15	19	22	24	73	8	12	14	17
Mountain	31	14	20	22	24	69	8	13	15	17
Pacific	23	15	20	24	25	77	9	13	16	18

[1] 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.

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

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 39. Standard errors for consolidated leave plans:[1] Access, civilian workers,[2] National Compensation Survey, March 2013

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	0.8	0.2	0.2	0.2	0.2	0.8	0.1	0.1	0.1	0.2
Worker characteristics										
Management, professional, and related	1.2	0.3	0.3	0.3	0.4	1.2	0.1	0.1	0.1	0.2
Management, business, and financial	1.1	0.5	0.3	0.4	0.4	1.1	0.2	0.1	0.1	0.2
Professional and related	1.6	0.3	0.3	0.4	0.4	1.6	0.2	0.2	0.2	0.2
Teachers	5.0	2.1	2.1	2.0	2.0	5.0	0.6	0.7	0.7	0.9
Registered nurses	2.9	0.4	0.6	0.7	0.8	2.9	0.4	0.5	0.6	0.7
Service	1.7	0.5	0.5	0.6	0.7	1.7	0.2	0.2	0.3	0.3
Protective service	2.8	1.0	1.3	1.4	1.3	2.8	0.3	0.3	0.3	0.5
Sales and office	1.0	0.3	0.3	0.3	0.3	1.0	0.1	0.1	0.1	0.2
Sales and related	1.0	0.5	0.5	0.6	0.6	1.0	0.1	0.1	0.1	0.2
Office and administrative support	1.4	0.3	0.3	0.4	0.4	1.4	0.1	0.2	0.2	0.2
Natural resources, construction, and maintenance	1.1	0.6	0.7	0.8	0.9	1.1	0.1	0.1	0.2	0.3
Construction, extraction, farming, fishing, and forestry	2.2	0.8	0.8	1.0	1.0	2.2	0.2	0.2	0.3	0.3
Installation, maintenance, and repair	1.3	0.7	1.0	1.0	1.1	1.3	0.2	0.2	0.3	0.4
Production, transportation, and material moving	1.0	0.4	0.4	0.5	0.5	1.0	0.1	0.1	0.1	0.4
Production	1.4	0.4	0.5	0.6	0.7	1.4	0.1	0.1	0.2	0.6
Transportation and material moving	1.4	0.7	0.7	0.7	0.7	1.4	0.1	0.1	0.2	0.3
Full time	0.8	0.2	0.2	0.2	0.3	0.8	0.1	0.1	0.1	0.2
Part time	1.5	0.5	0.5	0.6	0.6	1.5	0.1	0.2	0.2	0.3
Union	0.9	0.5	1.3	1.6	1.7	0.9	0.1	0.1	0.1	0.2
Nonunion	0.9	0.2	0.2	0.2	0.2	0.9	0.1	0.1	0.1	0.2
Average wage within the following categories:[3]										
Lowest 25 percent	1.3	0.5	0.5	0.6	0.6	1.3	0.2	0.2	0.2	0.2
Lowest 10 percent	1.6	1.2	1.2	1.4	1.5	1.6	0.2	0.3	0.4	0.5
Second 25 percent	1.1	0.4	0.3	0.4	0.4	1.1	0.1	0.1	0.2	0.3
Third 25 percent	0.9	0.3	0.3	0.4	0.4	0.9	0.1	0.1	0.1	0.2
Highest 25 percent	1.2	0.3	0.3	0.3	0.4	1.2	0.1	0.1	0.1	0.1
Highest 10 percent	1.4	0.4	0.4	0.5	0.6	1.4	0.2	0.1	0.1	0.2
Establishment characteristics										
Goods-producing industries	1.1	0.3	0.4	0.4	0.5	1.1	0.1	0.1	0.1	0.4
Service-providing industries	0.9	0.2	0.2	0.2	0.3	0.9	0.1	0.1	0.1	0.1
Education and health services	2.0	0.3	0.3	0.4	0.5	2.0	0.3	0.3	0.3	0.3
Educational services	0.9	0.9	1.1	1.1	1.2	0.9	0.3	0.3	0.2	0.3
Elementary and secondary schools	1.2	0.9	0.9	0.9	1.0	1.2	0.2	0.2	0.2	0.3
Junior colleges, colleges, and universities	1.0	1.3	1.6	1.3	1.2	1.0	0.4	0.4	0.3	0.3
Healthcare and social assistance	2.4	0.4	0.3	0.4	0.5	2.4	0.3	0.4	0.4	0.5
Hospitals	3.1	0.4	0.5	0.6	0.7	3.1	0.4	0.3	0.3	0.3
Public administration	1.2	0.4	0.6	0.9	1.0	1.2	0.2	0.2	0.2	0.2

See footnotes at end of table.

Table 39. Standard errors for consolidated leave plans:[1] Access, civilian workers,[2] National Compensation Survey, March 2013—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	1.2	0.4	0.4	0.5	0.5	1.2	0.1	0.1	0.1	0.2
1 to 49 workers	1.4	0.5	0.5	0.6	0.6	1.4	0.1	0.1	0.2	0.2
50 to 99 workers	1.9	0.6	0.5	0.6	0.7	1.9	0.2	0.2	0.2	0.3
100 workers or more	1.0	0.2	0.2	0.3	0.3	1.0	0.1	0.1	0.1	0.2
100 to 499 workers	1.2	0.4	0.3	0.3	0.4	1.2	0.1	0.1	0.2	0.3
500 workers or more	1.6	0.3	0.3	0.4	0.4	1.6	0.2	0.1	0.1	0.1
Geographic areas										
New England	1.7	0.9	0.8	0.9	1.0	1.7	0.3	0.4	0.4	0.5
Middle Atlantic	2.0	0.6	0.7	0.6	0.7	2.0	0.2	0.1	0.1	0.1
East North Central	1.8	0.4	0.3	0.4	0.5	1.8	0.2	0.1	0.2	0.2
West North Central	1.7	0.4	0.4	0.4	0.6	1.7	0.5	0.4	0.6	1.6
South Atlantic	1.5	0.5	0.4	0.4	0.4	1.5	0.2	0.2	0.2	0.3
East South Central	2.9	1.1	0.9	0.7	0.8	2.9	0.7	0.5	0.5	0.4
West South Central	3.1	0.9	0.9	1.0	1.0	3.1	0.1	0.2	0.3	0.2
Mountain	3.1	0.6	0.6	0.6	0.7	3.1	0.2	0.3	0.2	0.3
Pacific	2.2	0.5	0.6	0.9	1.0	2.2	0.1	0.1	0.1	0.2

[1] 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.

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

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 40. Quality of life benefits: Access, civilian workers,[1] National Compensation Survey, March 2013

(All workers = 100 percent)

Characteristics	Childcare[2]	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	10	6	6	38	52
Worker characteristics					
Management, professional, and related	17	12	11	53	68
Management, business, and financial	19	18	15	56	69
Professional and related	16	9	9	52	68
Teachers	13	3	6	48	65
Primary, secondary, and special education school teachers	10	1	3	46	65
Registered nurses	23	5	9	68	77
Service	9	1	4	23	37
Protective service	10	3	10	42	62
Sales and office	8	5	7	40	54
Sales and related	4	3	3	39	53
Office and administrative support	11	6	9	40	55
Natural resources, construction, and maintenance	6	2	3	28	41
Construction, extraction, farming, fishing, and forestry	3	2	3	20	31
Installation, maintenance, and repair	9	2	3	35	49
Production, transportation, and material moving	5	2	3	30	46
Production	6	3	3	34	48
Transportation and material moving	3	2	3	26	44
Full time	12	7	8	42	57
Part time	6	1	3	25	36
Union	15	2	9	50	78
Nonunion	10	6	6	36	48
Average wage within the following categories:[3]					
Lowest 25 percent	6	1	2	21	32
Lowest 10 percent	6	–	1	15	24
Second 25 percent	8	3	5	35	50
Third 25 percent	11	7	9	43	59
Highest 25 percent	17	12	12	56	72
Highest 10 percent	18	15	14	59	76
Establishment characteristics					
Goods-producing industries	7	5	3	37	49
Service-providing industries	11	6	7	38	53
Education and health services	15	3	6	47	61
Educational services	13	4	8	49	67
Elementary and secondary schools	9	1	3	44	66
Junior colleges, colleges, and universities	26	–	18	67	78
Healthcare and social assistance	15	3	6	45	57
Hospitals	27	3	13	79	90
Public administration	17	6	17	54	77

See footnotes at end of table.

Table 40. Quality of life benefits: Access, civilian workers,[1] National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

Characteristics	Childcare[2]	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
1 to 99 workers	4	4	3	18	29
1 to 49 workers	4	4	3	16	25
50 to 99 workers	5	4	3	26	42
100 workers or more	16	7	9	56	74
100 to 499 workers	9	5	5	46	63
500 workers or more	22	9	14	65	84
Geographic areas					
New England	15	6	9	38	53
Middle Atlantic	12	5	8	37	53
East North Central	11	5	5	39	51
West North Central	10	5	5	37	49
South Atlantic	10	7	5	39	54
East South Central	10	7	4	40	50
West South Central	8	5	3	38	53
Mountain	11	3	9	34	53
Pacific	10	5	11	37	51

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

[2] 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.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 40. Standard errors for quality of life benefits: Access, civilian workers,[1] National Compensation Survey, March 2013

Characteristics	Childcare[2]	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	0.4	0.3	0.4	0.6	0.7
Worker characteristics					
Management, professional, and related	0.8	0.8	0.7	1.0	1.1
Management, business, and financial	1.4	1.7	1.2	1.4	1.5
Professional and related	0.9	0.8	0.8	1.3	1.3
Teachers	1.2	0.7	0.8	1.9	1.7
Primary, secondary, and special education school teachers	1.4	0.3	0.7	2.0	1.9
Registered nurses	2.3	2.3	1.3	3.3	3.0
Service	1.0	0.3	0.5	1.1	1.2
Protective service	1.5	0.7	1.4	2.9	3.3
Sales and office	0.5	0.3	0.5	0.9	1.0
Sales and related	0.5	0.4	0.6	1.5	1.5
Office and administrative support	0.7	0.5	0.7	1.1	1.2
Natural resources, construction, and maintenance	0.7	0.5	0.3	1.5	1.7
Construction, extraction, farming, fishing, and forestry	0.6	0.7	0.7	1.8	2.2
Installation, maintenance, and repair	1.2	0.8	0.5	2.2	2.3
Production, transportation, and material moving	0.5	0.4	0.4	1.1	1.6
Production	0.9	0.5	0.6	1.7	2.1
Transportation and material moving	0.5	0.3	0.4	1.3	2.0
Full time	0.5	0.4	0.5	0.7	0.7
Part time	0.7	0.2	0.4	1.0	1.2
Union	0.9	0.4	0.6	1.2	1.1
Nonunion	0.5	0.4	0.5	0.7	0.8
Average wage within the following categories:[3]					
Lowest 25 percent	0.7	0.2	0.3	0.9	1.1
Lowest 10 percent	1.2	–	0.4	1.2	1.4
Second 25 percent	0.5	0.4	0.5	1.0	1.1
Third 25 percent	0.6	0.6	0.6	0.9	1.0
Highest 25 percent	0.7	0.8	0.7	0.9	1.1
Highest 10 percent	0.9	1.1	0.9	1.1	1.3
Establishment characteristics					
Goods-producing industries	0.8	0.6	0.4	1.4	1.5
Service-providing industries	0.5	0.4	0.5	0.7	0.7
Education and health services	1.0	0.6	0.7	1.6	1.6
Educational services	1.4	1.1	1.1	1.7	1.6
Elementary and secondary schools	1.0	0.4	0.4	1.7	1.8
Junior colleges, colleges, and universities	4.4	–	3.1	3.9	3.8
Healthcare and social assistance	1.4	0.7	0.7	2.4	2.3
Hospitals	2.1	1.3	1.9	2.5	2.0
Public administration	2.1	1.8	1.3	2.3	2.3

See footnotes at end of table.

Table 40. Standard errors for quality of life benefits: Access, civilian workers,[1] National Compensation Survey, March 2013—Continued

Characteristics	Childcare[2]	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
1 to 99 workers	0.4	0.4	0.3	0.7	0.9
1 to 49 workers	0.5	0.5	0.4	0.8	1.0
50 to 99 workers	0.8	0.8	0.6	1.7	1.9
100 workers or more	0.7	0.5	0.7	0.9	0.8
100 to 499 workers	0.8	0.6	0.6	1.3	1.5
500 workers or more	1.1	0.8	1.1	1.2	1.1
Geographic areas					
New England	0.8	1.2	1.6	1.9	2.0
Middle Atlantic	0.8	0.8	1.9	1.5	2.1
East North Central	1.1	0.9	0.7	1.5	1.5
West North Central	2.0	0.9	2.0	2.2	2.6
South Atlantic	1.3	1.1	0.3	1.6	2.2
East South Central	2.8	2.3	0.8	4.0	3.7
West South Central	1.3	1.0	0.3	1.2	1.4
Mountain	1.6	0.7	1.6	3.7	2.3
Pacific	0.9	0.6	0.8	1.3	1.6

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

[2] 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.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 41. Financial benefits: Access, civilian workers,[1] National Compensation Survey, March 2013

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning
		Flexible benefits	Dependent care reimburse-ment account	Healthcare reimburse-ment account		
All workers	21	20	38	40	24	19
Worker characteristics						
Management, professional, and related	29	31	57	61	34	27
Management, business, and financial	37	32	60	64	29	32
Professional and related	25	31	56	60	37	25
Teachers	20	33	49	57	52	19
Primary, secondary, and special education school teachers	20	34	48	58	53	18
Registered nurses	24	38	68	69	32	25
Service	9	11	23	24	18	11
Protective service	18	24	45	47	39	20
Sales and office	25	18	36	39	21	23
Sales and related	23	9	29	31	15	22
Office and administrative support	25	23	40	43	25	23
Natural resources, construction, and maintenance	17	16	27	31	20	15
Construction, extraction, farming, fishing, and forestry	11	12	17	20	17	9
Installation, maintenance, and repair	21	19	35	41	22	20
Production, transportation, and material moving	17	15	29	31	16	13
Production	18	18	32	35	16	15
Transportation and material moving	16	13	26	27	16	10
Full time	24	24	44	48	27	22
Part time	10	7	19	18	14	11
Union	18	24	49	54	42	26
Nonunion	21	19	36	38	20	18
Average wage within the following categories:[4]						
Lowest 25 percent	9	7	18	18	14	10
Lowest 10 percent	4	3	11	9	10	5
Second 25 percent	22	19	34	38	22	18
Third 25 percent	24	24	44	47	27	22
Highest 25 percent	30	32	60	64	34	29
Highest 10 percent	33	33	65	69	36	31
Establishment characteristics						
Goods-producing industries	19	18	33	36	16	17
Service-providing industries	21	20	39	41	25	20
Education and health services	20	28	47	52	37	18
Educational services	22	33	53	60	54	20
Elementary and secondary schools	20	34	49	57	53	18
Junior colleges, colleges, and universities	30	35	66	74	64	29
Healthcare and social assistance	19	24	44	47	25	17
Hospitals	22	41	73	75	33	29
Public administration	23	32	58	58	62	31

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,[1] National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total[2]	Performance	Signing	Other
All workers	7	2	1	5
Worker characteristics				
Management, professional, and related	9	3	2	6
Management, business, and financial	13	6	4	10
Professional and related	7	2	1	5
Teachers	–	–	–	–
Primary, secondary, and special education school teachers	–	–	–	–
Registered nurses	2	([3])	–	–
Service	2	–	–	2
Protective service	2	–	–	2
Sales and office	9	2	1	7
Sales and related	9	1	1	8
Office and administrative support	8	3	1	6
Natural resources, construction, and maintenance	5	2	–	3
Construction, extraction, farming, fishing, and forestry	2	–	–	2
Installation, maintenance, and repair	8	4	–	4
Production, transportation, and material moving	7	1	1	6
Production	6	2	1	5
Transportation and material moving	7	1	1	6
Full time	7	2	1	6
Part time	4	1	([3])	4
Union	5	3	1	3
Nonunion	7	2	1	6
Average wage within the following categories:[4]				
Lowest 25 percent	4	([3])	–	3
Lowest 10 percent	4	–	–	3
Second 25 percent	6	2	1	5
Third 25 percent	7	2	1	6
Highest 25 percent	11	4	2	7
Highest 10 percent	12	5	3	9
Establishment characteristics				
Goods-producing industries	7	3	1	5
Service-providing industries	7	2	1	5
Education and health services	1	–	([3])	1
Educational services	([3])	–	([3])	([3])
Elementary and secondary schools	–	–	–	–
Junior colleges, colleges, and universities	1	–	1	([3])
Healthcare and social assistance	2	–	–	1
Hospitals	2	([3])	–	2
Public administration	–	–	–	–

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,[1] National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning
		Flexible benefits	Dependent care reimburse-ment account	Healthcare reimburse-ment account		
1 to 99 workers	13	10	19	22	13	9
1 to 49 workers	11	9	18	20	12	8
50 to 99 workers	17	15	24	29	19	14
100 workers or more	28	29	55	58	33	28
100 to 499 workers	27	21	43	45	24	25
500 workers or more	29	36	67	71	42	32
Geographic areas						
New England	16	16	43	43	25	18
Middle Atlantic	14	15	34	37	28	19
East North Central	23	18	35	39	24	21
West North Central	22	26	41	46	18	21
South Atlantic	23	23	38	40	23	20
East South Central	24	29	33	33	26	18
West South Central	20	22	41	44	23	21
Mountain	21	19	43	45	22	18
Pacific	22	17	37	40	23	18

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,[1] National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total[2]	Performance	Signing	Other
1 to 99 workers	4	1	1	3
1 to 49 workers	4	1	1	3
50 to 99 workers	6	1	1	5
100 workers or more	9	3	1	7
100 to 499 workers	8	2	1	6
500 workers or more	10	4	2	7
Geographic areas				
New England	7	2	1	6
Middle Atlantic	7	1	2	6
East North Central	7	2	1	5
West North Central	8	2	([3])	6
South Atlantic	6	2	1	5
East South Central	8	3	1	6
West South Central	6	1	1	5
Mountain	5	2	1	4
Pacific	7	3	2	4

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

[2] The 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.

[3] Less than 0.5.

[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 41. Standard errors for financial benefits: Access, civilian workers,[1] National Compensation Survey, March 2013

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning
		Flexible benefits	Dependent care reimburse-ment account	Healthcare reimburse-ment account		
All workers	0.8	0.6	0.6	0.7	0.7	0.6
Worker characteristics						
Management, professional, and related	1.1	1.1	1.1	1.1	1.2	1.0
Management, business, and financial	1.8	1.3	1.6	1.6	1.3	1.9
Professional and related	1.1	1.3	1.3	1.3	1.4	1.0
Teachers	1.5	1.8	1.9	2.0	2.1	1.3
Primary, secondary, and special education school teachers	1.7	2.3	2.3	2.4	2.6	1.7
Registered nurses	2.9	3.3	3.0	3.1	2.7	2.2
Service	0.9	0.7	1.0	1.3	1.0	1.1
Protective service	2.0	2.1	2.8	3.0	2.6	2.1
Sales and office	1.0	0.8	0.9	0.8	0.8	0.8
Sales and related	1.3	0.8	1.3	1.3	1.0	1.2
Office and administrative support	1.2	1.1	1.2	1.1	1.0	0.9
Natural resources, construction, and maintenance	1.3	1.0	1.4	1.8	1.3	1.0
Construction, extraction, farming, fishing, and forestry	1.6	1.3	1.6	1.5	1.7	1.3
Installation, maintenance, and repair	1.6	1.6	2.0	2.9	1.8	1.5
Production, transportation, and material moving	1.2	1.0	1.5	1.5	1.0	0.9
Production	1.8	1.4	1.8	1.9	1.1	1.4
Transportation and material moving	1.3	1.1	1.9	1.8	1.4	1.0
Full time	0.8	0.7	0.7	0.8	0.8	0.7
Part time	0.7	0.5	0.9	0.7	0.8	0.6
Union	1.1	1.2	1.4	1.2	1.2	1.0
Nonunion	0.8	0.6	0.6	0.8	0.7	0.7
Average wage within the following categories:[2]						
Lowest 25 percent	0.6	0.5	0.9	0.8	0.9	0.7
Lowest 10 percent	0.7	0.4	1.1	0.7	1.1	0.9
Second 25 percent	1.0	0.9	0.9	1.2	0.9	0.9
Third 25 percent	1.1	0.8	0.9	0.9	0.9	0.8
Highest 25 percent	1.1	1.0	1.0	1.1	1.1	0.9
Highest 10 percent	1.4	1.5	1.3	1.3	1.4	1.4
Establishment characteristics						
Goods-producing industries	1.4	1.2	1.3	1.3	0.9	1.2
Service-providing industries	0.8	0.6	0.6	0.8	0.8	0.7
Education and health services	1.3	1.4	1.6	1.7	1.6	1.1
Educational services	1.6	1.6	1.6	1.7	1.6	1.3
Elementary and secondary schools	1.6	2.1	2.3	2.3	1.9	1.3
Junior colleges, colleges, and universities	3.7	2.1	3.8	3.6	2.7	2.9
Healthcare and social assistance	1.7	1.8	2.4	2.4	1.9	1.6
Hospitals	2.2	3.0	2.7	2.6	2.4	2.5
Public administration	1.8	2.2	2.3	2.2	2.3	2.4

See footnotes at end of table.

Table 41. Standard errors for financial benefits: Access, civilian workers,[1] National Compensation Survey, March 2013—Continued

Characteristics	Stock options			
	Total	Performance	Signing	Other
All workers	0.3	0.1	0.1	0.3
Worker characteristics				
Management, professional, and related	0.5	0.3	0.2	0.5
Management, business, and financial	0.9	0.6	0.3	0.7
Professional and related	0.6	0.2	0.2	0.5
Teachers	–	–	–	–
Primary, secondary, and special education school teachers	–	–	–	–
Registered nurses	0.8	0.1	–	–
Service	0.5	–	–	0.4
Protective service	1.1	–	–	1.1
Sales and office	0.5	0.3	0.2	0.5
Sales and related	0.8	0.3	0.3	0.7
Office and administrative support	0.6	0.4	0.2	0.5
Natural resources, construction, and maintenance	0.7	0.3	–	0.7
Construction, extraction, farming, fishing, and forestry	0.7	–	–	0.7
Installation, maintenance, and repair	1.2	0.6	–	1.1
Production, transportation, and material moving	0.7	0.3	0.2	0.6
Production	0.9	0.5	0.3	0.9
Transportation and material moving	1.0	0.3	0.2	0.9
Full time	0.4	0.2	0.2	0.3
Part time	0.4	0.1	0.1	0.4
Union	0.7	0.5	0.4	0.6
Nonunion	0.3	0.2	0.1	0.3
Average wage within the following categories:[2]				
Lowest 25 percent	0.5	0.1	–	0.4
Lowest 10 percent	0.9	–	–	0.7
Second 25 percent	0.5	0.3	0.3	0.5
Third 25 percent	0.5	0.2	0.2	0.5
Highest 25 percent	0.6	0.4	0.2	0.5
Highest 10 percent	0.8	0.5	0.4	0.8
Establishment characteristics				
Goods-producing industries	0.7	0.4	0.2	0.7
Service-providing industries	0.3	0.1	0.2	0.3
Education and health services	0.3	–	0.1	0.3
Educational services	0.1	–	0.1	([3])
Elementary and secondary schools	–	–	–	–
Junior colleges, colleges, and universities	0.1	–	([3])	([3])
Healthcare and social assistance	0.6	–	–	0.5
Hospitals	0.5	0.2	–	0.5
Public administration	–	–	–	–

See footnotes at end of table.

Table 41. Standard errors for financial benefits: Access, civilian workers,[1] National Compensation Survey, March 2013—Continued

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning
		Flexible benefits	Dependent care reimburse-ment account	Healthcare reimburse-ment account		
1 to 99 workers	0.8	0.6	0.7	0.9	0.7	0.6
1 to 49 workers	0.9	0.7	0.8	1.0	0.8	0.6
50 to 99 workers	1.5	1.3	1.5	1.6	1.5	1.4
100 workers or more	0.9	0.9	0.9	0.9	0.9	0.8
100 to 499 workers	1.1	1.0	1.2	1.1	1.1	1.2
500 workers or more	1.4	1.2	1.1	1.1	1.4	1.1
Geographic areas						
New England	2.5	2.6	2.6	2.2	1.7	1.0
Middle Atlantic	2.2	1.8	0.9	1.7	2.3	0.9
East North Central	2.0	1.4	2.0	1.8	1.7	1.5
West North Central	2.8	2.6	1.8	3.1	1.1	1.7
South Atlantic	1.3	1.7	1.6	1.6	1.7	1.8
East South Central	4.1	3.0	2.6	3.1	4.1	2.3
West South Central	1.8	1.9	1.9	1.9	1.7	2.4
Mountain	1.6	2.4	2.7	2.8	2.0	1.6
Pacific	2.5	0.8	1.2	1.2	0.9	1.2

See footnotes at end of table.

Table 41. Standard errors for financial benefits: Access, civilian workers,[1] National Compensation Survey, March 2013—Continued

Characteristics	Stock options			
	Total	Performance	Signing	Other
1 to 99 workers	0.4	0.1	0.2	0.4
1 to 49 workers	0.4	0.2	0.2	0.4
50 to 99 workers	1.0	0.3	0.5	1.0
100 workers or more	0.5	0.2	0.2	0.5
100 to 499 workers	0.6	0.4	0.1	0.5
500 workers or more	0.9	0.4	0.4	0.9
Geographic areas				
New England	0.7	0.7	0.1	0.8
Middle Atlantic	1.1	0.3	0.5	0.8
East North Central	0.7	0.5	0.3	0.6
West North Central	0.7	0.5	0.2	0.7
South Atlantic	0.6	0.3	0.2	0.6
East South Central	1.7	1.2	0.5	1.4
West South Central	0.9	0.2	0.4	0.8
Mountain	1.0	0.5	0.4	1.0
Pacific	0.6	0.4	0.4	0.4

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

[3] 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/glossary20122013.htm.

Table 42. Health-related benefits: Access, civilian workers,[1] National Compensation Survey, March 2013

(All workers = 100 percent)

Characteristics	Long-term care insurance[2]	Retiree healthcare benefits[3]	
		Under age 65	Age 65 and over
All workers	18	24	22
Worker characteristics			
Management, professional, and related	29	38	35
Management, business, and financial	34	36	33
Professional and related	27	38	36
Teachers	26	62	56
Primary, secondary, and special education school teachers	20	66	58
Registered nurses	26	23	18
Service	10	14	12
Protective service	18	47	41
Sales and office	17	22	20
Sales and related	11	15	14
Office and administrative support	21	25	23
Natural resources, construction, and maintenance	13	20	18
Construction, extraction, farming, fishing, and forestry	7	19	17
Installation, maintenance, and repair	19	21	20
Production, transportation, and material moving	11	18	16
Production	10	17	15
Transportation and material moving	13	20	16
Full time	21	28	25
Part time	8	12	11
Union	24	59	52
Nonunion	17	18	17
Average wage within the following categories:[4]			
Lowest 25 percent	7	8	7
Lowest 10 percent	5	5	5
Second 25 percent	14	21	18
Third 25 percent	21	29	26
Highest 25 percent	32	42	39
Highest 10 percent	37	45	42
Establishment characteristics			
Goods-producing industries	13	20	18
Service-providing industries	19	25	23
Education and health services	22	35	31
Educational services	29	62	57
Elementary and secondary schools	20	66	60
Junior colleges, colleges, and universities	53	63	61
Healthcare and social assistance	17	15	12
Hospitals	30	30	23
Public administration	27	73	69

See footnotes at end of table.

Table 42. Health-related benefits: Access, civilian workers,[1] National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

Characteristics	Long-term care insurance[2]	Retiree healthcare benefits[3]	
		Under age 65	Age 65 and over
1 to 99 workers	8	8	7
1 to 49 workers	7	6	6
50 to 99 workers	12	12	11
100 workers or more	27	39	36
100 to 499 workers	18	25	23
500 workers or more	35	53	49
Geographic areas			
New England	16	25	25
Middle Atlantic	15	25	23
East North Central	16	24	22
West North Central	15	22	18
South Atlantic	22	24	20
East South Central	22	29	24
West South Central	18	26	22
Mountain	17	21	21
Pacific	19	23	23

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

[2] 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.

[3] 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.

[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 42. Standard errors for health-related benefits: Access, civilian workers,[1] National Compensation Survey, March 2013

Characteristics	Long-term care insurance[2]	Retiree healthcare benefits[3]	
		Under age 65	Age 65 and over
All workers	0.4	0.5	0.5
Worker characteristics			
Management, professional, and related	0.8	1.0	1.0
Management, business, and financial	1.1	1.6	1.4
Professional and related	1.0	1.1	1.1
Teachers	1.4	1.4	1.6
Primary, secondary, and special education school teachers	1.4	1.6	1.9
Registered nurses	2.6	2.2	1.9
Service	0.6	0.7	0.7
Protective service	1.8	2.9	2.9
Sales and office	0.6	0.7	0.6
Sales and related	0.9	0.9	0.9
Office and administrative support	0.7	0.8	0.7
Natural resources, construction, and maintenance	1.1	1.2	1.2
Construction, extraction, farming, fishing, and forestry	0.8	1.5	1.5
Installation, maintenance, and repair	1.7	1.8	1.6
Production, transportation, and material moving	0.8	1.1	1.0
Production	0.9	1.3	1.3
Transportation and material moving	1.0	1.4	1.2
Full time	0.5	0.6	0.6
Part time	0.5	0.6	0.6
Union	1.1	1.7	1.5
Nonunion	0.5	0.5	0.5
Average wage within the following categories:[4]			
Lowest 25 percent	0.5	0.5	0.5
Lowest 10 percent	0.8	0.7	0.6
Second 25 percent	0.6	0.7	0.7
Third 25 percent	0.8	0.9	0.9
Highest 25 percent	0.8	0.9	0.8
Highest 10 percent	1.3	1.3	1.2
Establishment characteristics			
Goods-producing industries	1.0	1.2	1.2
Service-providing industries	0.5	0.6	0.6
Education and health services	1.1	1.4	1.3
Educational services	1.5	1.5	1.5
Elementary and secondary schools	1.2	1.6	1.7
Junior colleges, colleges, and universities	3.8	2.4	2.4
Healthcare and social assistance	1.5	1.2	1.1
Hospitals	2.7	2.4	2.2
Public administration	1.9	2.0	2.1

See footnotes at end of table.

Table 42. Standard errors for health-related benefits: Access, civilian workers,[1] National Compensation Survey, March 2013—Continued

Characteristics	Long-term care insurance[2]	Retiree healthcare benefits[3]	
		Under age 65	Age 65 and over
1 to 99 workers	0.6	0.5	0.4
1 to 49 workers	0.6	0.4	0.4
50 to 99 workers	1.1	1.3	1.2
100 workers or more	0.7	0.7	0.7
100 to 499 workers	0.9	0.9	1.0
500 workers or more	1.2	1.3	1.2
Geographic areas			
New England	1.9	1.9	1.9
Middle Atlantic	0.7	1.6	1.3
East North Central	0.9	1.2	1.3
West North Central	1.3	1.4	1.6
South Atlantic	1.1	1.4	1.3
East South Central	2.5	2.1	2.1
West South Central	1.7	1.3	1.3
Mountain	1.5	3.0	2.9
Pacific	1.1	1.1	1.0

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

[2] 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.

[3] 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.

[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 43. Nonproduction bonuses: Access, civilian workers,[1] National Compensation Survey, March 2013

(All workers = 100 percent)

Characteristics	All nonproduction bonuses[2]	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[3]
All workers	39	4	3	9	7	6	4	5	11
Worker characteristics									
Management, professional, and related	45	6	5	10	5	9	2	7	15
Management, business, and financial	55	8	6	16	6	8	3	7	18
Professional and related	41	5	4	7	4	10	2	6	14
Teachers	26	–	2	–	1	13	2	([4])	10
Primary, secondary, and special education school teachers	29	–	2	–	–	14	2	–	11
Registered nurses	43	1	3	5	–	14	3	13	18
Service	26	1	2	5	6	3	3	3	7
Protective service	38	–	6	2	4	10	9	3	13
Sales and office	42	4	3	10	11	4	7	6	9
Sales and related	35	3	1	7	12	2	12	3	5
Office and administrative support	47	5	4	12	10	6	4	7	11
Natural resources, construction, and maintenance	38	5	3	10	10	3	2	4	11
Construction, extraction, farming, fishing, and forestry	33	3	1	12	10	2	2	1	8
Installation, maintenance, and repair	42	7	5	9	9	4	3	8	14
Production, transportation, and material moving	41	6	2	9	9	5	2	5	13
Production	47	9	2	12	10	5	3	5	16
Transportation and material moving	35	4	1	6	9	5	2	5	11
Full time	45	5	4	10	8	7	4	6	14
Part time	21	1	2	4	5	2	3	3	4
Union	36	5	4	3	2	14	3	3	15
Nonunion	39	4	3	10	8	4	4	6	11
Average wage within the following categories:[5]									
Lowest 25 percent	26	1	1	6	7	2	4	4	6
Lowest 10 percent	20	([4])	1	5	6	1	1	3	3
Second 25 percent	39	4	3	9	11	5	5	4	9
Third 25 percent	45	5	4	10	8	8	4	6	14
Highest 25 percent	49	8	6	11	4	10	2	7	18
Highest 10 percent	51	8	6	13	4	10	2	6	17
Establishment characteristics									
Goods-producing industries	49	10	2	14	10	5	2	5	16
Service-providing industries	37	3	3	8	7	6	4	5	11
Education and health services	32	1	3	5	4	9	2	5	10
Educational services	24	–	2	1	1	11	3	([4])	8
Elementary and secondary schools	25	–	1	1	1	13	3	–	10
Junior colleges, colleges, and universities	22	–	4	([4])	–	8	2	1	7
Healthcare and social assistance	38	1	3	9	6	8	2	8	11
Hospitals	45	2	3	4	1	17	3	13	17
Public administration	40	–	6	1	2	15	9	–	16

See footnotes at end of table.

Table 43. Nonproduction bonuses: Access, civilian workers,[1] National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

Characteristics	All nonproduction bonuses[2]	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[3]
1 to 99 workers	35	3	2	11	10	3	1	3	8
1 to 49 workers	34	3	2	11	11	3	1	2	6
50 to 99 workers	38	4	3	10	6	4	2	5	12
100 workers or more	43	5	4	7	5	8	6	7	15
100 to 499 workers	42	4	3	7	8	5	8	8	12
500 workers or more	44	7	5	6	2	10	3	7	18
Geographic areas									
New England	34	2	–	9	2	8	2	5	10
Middle Atlantic	40	3	3	10	6	8	2	5	11
East North Central	42	6	3	10	6	8	5	5	14
West North Central	33	5	3	9	4	3	2	6	10
South Atlantic	42	4	4	7	11	4	4	6	13
East South Central	35	4	1	7	9	2	5	5	14
West South Central	46	5	2	12	12	3	5	7	13
Mountain	40	5	5	11	9	4	3	5	8
Pacific	32	4	4	7	5	7	2	3	8

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

[2] The 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.

[3] Includes all other bonuses provided to employees and not published separately.

[4] Less than 0.5.

[5] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 43. Standard errors for nonproduction bonuses: Access, civilian workers,[1] National Compensation Survey, March 2013

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[2]
All workers	0.7	0.3	0.2	0.4	0.3	0.4	0.2	0.3	0.4
Worker characteristics									
Management, professional, and related	1.0	0.5	0.4	0.6	0.5	0.7	0.3	0.5	0.6
Management, business, and financial	1.4	0.7	0.6	1.3	0.6	0.7	0.5	0.7	1.2
Professional and related	1.2	0.6	0.5	0.5	0.6	0.9	0.3	0.6	0.7
Teachers	1.7	–	0.4	–	0.4	1.2	0.4	0.1	0.9
Primary, secondary, and special education school teachers	2.1	–	0.4	–	–	1.3	0.6	–	1.3
Registered nurses	3.3	0.4	0.7	1.5	–	3.5	0.8	2.1	2.3
Service	1.3	0.2	0.3	0.8	0.6	0.4	0.4	0.5	0.8
Protective service	2.6	–	1.2	0.7	1.1	1.4	1.3	1.1	2.4
Sales and office	0.8	0.3	0.3	0.6	0.6	0.3	0.4	0.4	0.5
Sales and related	1.2	0.5	0.3	0.7	0.8	0.4	0.9	0.4	0.6
Office and administrative support	1.0	0.4	0.5	0.7	0.8	0.4	0.3	0.6	0.6
Natural resources, construction, and maintenance	1.5	0.5	0.7	0.9	1.1	0.4	0.4	0.6	1.0
Construction, extraction, farming, fishing, and forestry	2.1	0.6	0.5	1.5	1.4	0.5	0.3	0.2	1.4
Installation, maintenance, and repair	2.0	0.7	1.2	1.5	1.3	0.7	0.6	1.2	1.5
Production, transportation, and material moving	1.4	0.7	0.3	0.7	0.9	0.6	0.4	0.9	0.9
Production	2.1	1.1	0.5	1.3	1.1	0.7	0.7	0.9	1.3
Transportation and material moving	1.7	0.5	0.3	0.8	1.0	0.8	0.4	1.2	1.2
Full time	0.8	0.3	0.3	0.4	0.4	0.4	0.3	0.3	0.4
Part time	1.0	0.1	0.3	0.5	0.5	0.2	0.3	0.6	0.5
Union	1.1	0.4	0.4	0.5	0.2	0.9	0.3	0.4	0.9
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:[3]									
Lowest 25 percent	1.2	0.2	0.2	0.6	0.6	0.3	0.3	0.6	0.6
Lowest 10 percent	1.6	0.1	0.3	1.2	0.9	0.2	0.3	0.8	0.7
Second 25 percent	1.2	0.4	0.3	0.6	0.6	0.4	0.4	0.4	0.5
Third 25 percent	1.0	0.4	0.4	0.5	0.5	0.6	0.3	0.4	0.7
Highest 25 percent	1.0	0.5	0.5	0.8	0.3	0.6	0.2	0.5	0.6
Highest 10 percent	1.3	0.8	0.6	1.2	0.7	0.7	0.2	0.5	1.0
Establishment characteristics									
Goods-producing industries	1.4	0.8	0.6	0.9	1.0	0.7	0.4	0.6	1.1
Service-providing industries	0.7	0.3	0.2	0.4	0.4	0.4	0.3	0.3	0.4
Education and health services	1.5	0.2	0.3	1.0	0.6	1.0	0.3	0.6	0.6
Educational services	1.2	–	0.3	0.1	0.4	0.9	0.4	0.1	0.8
Elementary and secondary schools	1.5	–	0.3	0.2	0.2	1.1	0.5	–	1.1
Junior colleges, colleges, and universities	1.8	–	0.4	0.2	–	0.9	0.9	0.3	1.2
Healthcare and social assistance	2.3	0.3	0.5	1.6	1.0	1.5	0.5	1.0	1.0
Hospitals	3.0	0.7	0.7	1.2	0.5	3.5	0.7	1.9	1.7
Public administration	2.3	–	0.9	0.5	0.7	1.8	1.2	–	2.1

See footnotes at end of table.

Table 43. Standard errors for nonproduction bonuses: Access, civilian workers,[1] National Compensation Survey, March 2013—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[2]
1 to 99 workers	0.9	0.3	0.3	0.6	0.6	0.3	0.2	0.3	0.5
1 to 49 workers	1.1	0.3	0.3	0.8	0.8	0.3	0.2	0.3	0.6
50 to 99 workers	1.8	0.7	0.7	1.2	0.8	0.6	0.5	1.0	1.3
100 workers or more	0.9	0.4	0.3	0.4	0.3	0.6	0.4	0.5	0.5
100 to 499 workers	1.3	0.5	0.3	0.6	0.5	0.5	0.5	0.7	0.8
500 workers or more	1.3	0.7	0.4	0.6	0.4	1.0	0.4	0.7	0.9
Geographic areas									
New England	2.2	0.5	–	1.5	0.4	1.3	0.6	1.2	1.2
Middle Atlantic	1.2	0.5	0.2	1.2	0.8	0.8	0.5	0.6	0.6
East North Central	2.0	0.4	0.6	1.2	0.8	1.5	1.0	0.6	1.0
West North Central	3.0	0.6	0.4	1.6	0.9	0.8	0.7	1.0	1.3
South Atlantic	1.2	0.4	0.6	0.8	1.1	0.5	0.4	1.0	1.2
East South Central	3.8	1.6	0.6	1.8	1.2	0.6	1.2	1.4	2.9
West South Central	2.3	1.2	0.4	1.4	1.1	0.7	0.5	1.1	1.3
Mountain	2.8	1.3	1.2	1.0	1.4	1.4	1.0	1.4	1.1
Pacific	1.0	0.7	0.5	0.3	0.7	0.7	0.4	0.7	0.4

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

[2] Includes all other bonuses provided to employees and not published separately.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 44. Unmarried domestic partner benefits: Access[1], civilian workers,[2] National Compensation Survey, March 2013

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	15	14	32	26
Worker characteristics				
Management, professional, and related	24	23	44	36
Management, business, and financial	22	22	52	44
Professional and related	25	24	40	32
Teachers	42	40	32	26
Primary, secondary, and special education school teachers	50	48	29	25
Registered nurses	19	19	33	24
Service	9	8	20	16
Protective service	27	26	27	19
Sales and office	13	13	32	28
Sales and related	5	5	25	22
Office and administrative support	17	17	36	31
Natural resources, construction, and maintenance	12	12	26	21
Construction, extraction, farming, fishing, and forestry	10	11	18	16
Installation, maintenance, and repair	14	13	33	25
Production, transportation, and material moving	10	9	27	23
Production	6	5	26	22
Transportation and material moving	13	13	28	24
Full time	18	17	38	32
Part time	6	6	12	10
Union	39	37	51	40
Nonunion	11	11	28	24
Average wage within the following categories:[3]				
Lowest 25 percent	4	4	12	11
Lowest 10 percent	2	2	7	6
Second 25 percent	12	12	28	25
Third 25 percent	18	17	39	33
Highest 25 percent	27	26	52	42
Highest 10 percent	28	26	60	49
Establishment characteristics				
Goods-producing industries	7	6	29	25
Service-providing industries	16	16	32	27
Education and health services	25	24	30	25
Educational services	43	42	34	28
Elementary and secondary schools	49	47	28	25
Junior colleges, colleges, and universities	36	35	49	38
Healthcare and social assistance	12	12	27	23
Hospitals	23	23	34	25
Public administration	48	47	38	31

See footnotes at end of table.

Table 44. Unmarried domestic partner benefits: Access[1], civilian workers,[2] National Compensation Survey, March 2013—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	5	5	20	18
1 to 49 workers	4	4	17	15
50 to 99 workers	8	7	29	27
100 workers or more	24	23	43	34
100 to 499 workers	14	14	35	30
500 workers or more	34	32	50	38
Geographic areas				
New England	13	12	39	33
Middle Atlantic	18	17	37	29
East North Central	7	6	22	14
West North Central	11	10	27	24
South Atlantic	14	13	23	18
East South Central	19	19	17	13
West South Central	14	15	19	19
Mountain	14	14	39	32
Pacific	23	23	58	54

[1] 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.

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

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 44. Standard errors for unmarried domestic partner benefits: Access[1], civilian workers,[2] National Compensation Survey, March 2013

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	0.5	0.5	0.7	0.6
Worker characteristics				
Management, professional, and related	0.9	0.9	1.1	1.1
Management, business, and financial	1.0	1.2	1.5	1.5
Professional and related	1.1	1.1	1.2	1.2
Teachers	1.8	1.8	1.3	1.2
Primary, secondary, and special education school teachers	2.3	2.2	1.8	1.6
Registered nurses	2.4	2.3	3.0	2.9
Service	0.7	0.7	1.2	1.1
Protective service	2.1	1.9	1.9	1.6
Sales and office	0.6	0.6	0.8	0.8
Sales and related	0.6	0.6	1.2	1.1
Office and administrative support	0.8	0.8	1.2	1.2
Natural resources, construction, and maintenance	1.0	1.1	1.4	1.3
Construction, extraction, farming, fishing, and forestry	0.9	1.5	1.1	1.3
Installation, maintenance, and repair	1.4	1.4	2.5	2.2
Production, transportation, and material moving	0.8	0.8	1.4	1.3
Production	1.0	0.9	1.5	1.2
Transportation and material moving	1.1	1.1	2.1	2.0
Full time	0.6	0.6	0.7	0.7
Part time	0.4	0.4	0.8	0.7
Union	1.3	1.2	1.4	1.3
Nonunion	0.5	0.5	0.7	0.6
Average wage within the following categories:[3]				
Lowest 25 percent	0.5	0.5	0.7	0.6
Lowest 10 percent	0.4	0.4	0.9	0.8
Second 25 percent	0.6	0.6	1.2	1.2
Third 25 percent	1.0	0.9	1.0	1.0
Highest 25 percent	0.8	0.7	1.0	1.0
Highest 10 percent	1.2	1.2	1.4	1.4
Establishment characteristics				
Goods-producing industries	0.9	0.7	1.2	1.1
Service-providing industries	0.5	0.5	0.7	0.6
Education and health services	1.4	1.4	1.4	1.4
Educational services	1.8	1.8	1.3	1.4
Elementary and secondary schools	1.7	1.7	1.4	1.3
Junior colleges, colleges, and universities	3.5	3.5	2.8	3.2
Healthcare and social assistance	1.7	1.6	2.0	2.0
Hospitals	2.6	2.7	2.2	2.1
Public administration	2.6	2.6	1.9	2.1

See footnotes at end of table.

Table 44. Standard errors for unmarried domestic partner benefits: Access[1], civilian workers,[2] National Compensation Survey, March 2013—Continued

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
1 to 99 workers	0.4	0.4	0.8	0.7
1 to 49 workers	0.4	0.4	0.9	0.9
50 to 99 workers	1.0	1.0	1.8	1.7
100 workers or more	0.8	0.8	0.9	0.8
100 to 499 workers	0.9	0.9	1.2	1.1
500 workers or more	1.3	1.2	1.2	1.3
Geographic areas				
New England	1.1	0.9	3.0	4.1
Middle Atlantic	1.2	1.2	2.5	1.8
East North Central	0.5	0.4	1.7	1.4
West North Central	3.1	2.5	1.6	2.3
South Atlantic	0.8	0.8	1.1	1.1
East South Central	2.7	3.0	1.6	1.5
West South Central	0.9	1.0	1.3	1.1
Mountain	2.3	2.3	2.3	1.7
Pacific	1.1	1.1	2.1	1.7

[1] 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.

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

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 45. Medical care benefit combinations: Access, civilian workers,[1] National Compensation Survey, March 2013

(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	10	6	22	59	13	1	26
Worker characteristics								
Management, professional, and related	80	8	3	9	78	10	1	11
Management, business, and financial	83	10	2	5	85	8	([2])	6
Professional and related	78	7	4	11	75	11	1	13
Teachers	84	2	3	11	74	12	([2])	14
Primary, secondary, and special education school teachers	94	–	–	2	82	15	–	–
Registered nurses	75	6	3	16	75	5	1	18
Service	37	9	8	46	32	14	2	52
Protective service	68	3	11	19	63	7	7	23
Sales and office	62	10	8	19	58	15	1	26
Sales and related	53	10	14	24	46	17	1	37
Office and administrative support	68	11	5	17	65	14	1	21
Natural resources, construction, and maintenance	66	12	3	18	60	19	1	20
Construction, extraction, farming, fishing, and forestry	61	12	4	23	54	–	–	26
Installation, maintenance, and repair	71	13	2	15	66	18	–	–
Production, transportation, and material moving	64	12	4	19	64	12	1	23
Production	70	14	2	14	71	12	1	15
Transportation and material moving	59	10	6	24	57	12	1	30
Full time	76	12	2	10	74	14	1	12
Part time	20	4	17	59	13	12	2	74
Union	93	2	2	3	85	10	1	4
Nonunion	57	11	6	25	55	14	1	30
Average wage within the following categories:[3]								
Lowest 25 percent	28	9	12	50	24	14	2	61
Lowest 10 percent	14	8	14	64	11	10	1	77
Second 25 percent	65	13	5	17	61	17	1	21
Third 25 percent	77	11	2	10	75	13	1	11
Highest 25 percent	87	7	2	5	85	9	1	5
Highest 10 percent	88	6	2	4	88	7	1	4
Establishment characteristics								
Goods-producing industries	73	13	2	12	72	14	1	13
Service-providing industries	61	9	6	24	57	13	1	29
Education and health services	71	8	5	16	66	13	1	20
Educational services	83	2	3	11	75	11	1	13
Elementary and secondary schools	86	2	4	8	75	13	1	11
Junior colleges, colleges, and universities	85	2	2	11	82	4	1	13
Healthcare and social assistance	62	13	6	19	60	14	2	24
Hospitals	87	2	3	8	85	3	1	10
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,[1] National Compensation Survey, March 2013—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	27	45	1	27	50	22	5	23
Worker characteristics								
Management, professional, and related	42	46	1	11	61	26	3	10
Management, business, and financial	38	56	([2])	6	74	20	1	5
Professional and related	43	42	1	13	56	29	3	12
Teachers	71	15	2	12	35	51	1	13
Primary, secondary, and special education school teachers	88	9	1	2	28	69	–	–
Registered nurses	39	42	1	18	63	18	3	16
Service	16	30	1	53	27	20	7	47
Protective service	50	20	2	28	35	36	9	20
Sales and office	22	51	1	26	55	18	7	20
Sales and related	10	52	1	37	49	13	13	25
Office and administrative support	28	51	1	20	58	21	4	17
Natural resources, construction, and maintenance	30	49	([2])	21	54	25	3	18
Construction, extraction, farming, fishing, and forestry	33	40	–	–	44	29	4	23
Installation, maintenance, and repair	27	56	–	–	62	22	2	15
Production, transportation, and material moving	25	51	1	23	53	24	4	20
Production	22	62	–	–	64	20	2	14
Transportation and material moving	27	42	1	29	42	27	6	25
Full time	33	54	([2])	12	61	26	2	11
Part time	9	16	3	73	14	10	15	61
Union	82	13	1	3	43	52	1	4
Nonunion	18	50	1	31	51	17	6	26
Average wage within the following categories:[3]								
Lowest 25 percent	7	30	1	61	24	14	11	51
Lowest 10 percent	3	18	1	77	11	10	13	66
Second 25 percent	22	56	1	21	54	24	4	18
Third 25 percent	36	53	([2])	12	61	27	2	10
Highest 25 percent	50	44	1	6	67	27	2	5
Highest 10 percent	49	45	([2])	5	71	24	1	4
Establishment characteristics								
Goods-producing industries	25	61	([2])	14	66	20	2	12
Service-providing industries	28	42	1	29	47	23	6	25
Education and health services	42	37	1	20	46	33	4	17
Educational services	69	17	3	12	34	51	1	14
Elementary and secondary schools	81	7	4	9	24	64	1	11
Junior colleges, colleges, and universities	52	34	1	12	60	26	1	13
Healthcare and social assistance	23	52	([2])	25	54	21	6	19
Hospitals	49	40	1	11	73	16	3	8
Public administration	83	5	2	9	34	54	1	11

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,[1] National Compensation Survey, March 2013—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	43	15	7	35	39	18	1	42
1 to 49 workers	38	15	7	39	35	19	1	46
50 to 99 workers	57	13	8	22	53	17	2	28
100 workers or more	80	6	4	10	77	9	1	13
100 to 499 workers	74	8	6	11	71	12	2	15
500 workers or more	87	2	2	8	84	5	1	10
Geographic areas								
New England	64	9	4	23	60	13	1	26
Middle Atlantic	61	11	6	22	58	15	1	27
East North Central	63	10	7	20	64	9	1	26
West North Central	64	6	9	21	58	12	1	29
South Atlantic	62	11	5	22	59	14	1	26
East South Central	67	9	4	19	66	–	–	22
West South Central	62	11	6	21	62	11	1	26
Mountain	60	9	6	25	58	12	1	30
Pacific	60	11	5	24	52	19	1	28

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,[1] National Compensation Survey, March 2013—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	48	([2])	42	39	19	7	36
1 to 49 workers	8	46	([2])	46	35	18	7	40
50 to 99 workers	15	55	1	29	49	21	7	23
100 workers or more	44	42	1	13	61	25	3	11
100 to 499 workers	27	55	1	16	62	21	5	12
500 workers or more	60	29	1	10	59	30	2	9
Geographic areas								
New England	28	44	1	27	50	23	3	24
Middle Atlantic	32	40	1	27	47	25	5	23
East North Central	29	44	2	25	53	20	6	21
West North Central	26	45	1	28	53	18	8	22
South Atlantic	25	48	([2])	27	54	19	5	22
East South Central	31	45	–	–	49	28	4	20
West South Central	23	50	([2])	27	51	22	6	21
Mountain	–	48	–	30	49	20	6	25
Pacific	29	42	1	28	44	27	4	25

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

[2] Less than 0.5.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,[1] National Compensation Survey, March 2013

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	0.3	0.3	0.7	0.8	0.5	0.1	0.7
Worker characteristics								
Management, professional, and related	0.8	0.7	0.4	0.5	0.8	0.6	0.2	0.6
Management, business, and financial	1.2	1.1	0.4	0.7	1.1	0.6	0.1	0.8
Professional and related	0.9	0.8	0.5	0.6	1.0	0.8	0.2	0.8
Teachers	1.3	1.0	0.4	1.0	1.4	1.4	0.2	1.0
Primary, secondary, and special education school teachers	1.6	–	–	0.6	1.9	1.9	–	–
Registered nurses	2.5	2.1	0.7	2.2	2.4	1.3	0.4	2.2
Service	1.4	0.8	0.8	1.7	1.4	1.2	0.4	1.6
Protective service	2.8	0.7	2.5	2.5	3.1	1.5	2.1	2.4
Sales and office	0.9	0.5	0.5	0.8	0.9	0.6	0.2	0.8
Sales and related	1.2	0.7	0.9	1.1	1.1	0.9	0.3	1.1
Office and administrative support	1.3	0.6	0.5	1.1	1.3	0.8	0.2	1.1
Natural resources, construction, and maintenance	1.8	1.0	0.6	1.4	1.9	1.6	0.5	1.4
Construction, extraction, farming, fishing, and forestry	2.8	1.7	1.1	2.8	2.9	–	–	2.8
Installation, maintenance, and repair	2.2	1.4	0.5	1.7	2.6	2.4	–	–
Production, transportation, and material moving	1.8	0.9	0.5	1.8	2.0	0.7	0.2	1.8
Production	1.8	1.2	0.4	1.5	2.3	1.2	0.3	1.6
Transportation and material moving	2.3	1.2	0.9	2.4	2.3	0.9	0.3	2.5
Full time	0.6	0.4	0.2	0.5	0.9	0.6	0.1	0.5
Part time	1.0	0.7	1.0	1.6	0.8	0.7	0.3	1.2
Union	0.6	0.4	0.4	0.3	1.2	1.0	0.2	0.4
Nonunion	0.7	0.4	0.3	0.8	0.9	0.6	0.1	0.8
Average wage within the following categories:[3]								
Lowest 25 percent	1.1	0.7	0.7	1.4	1.1	0.8	0.3	1.3
Lowest 10 percent	1.2	1.0	1.2	2.0	1.2	0.9	0.5	1.7
Second 25 percent	1.1	0.7	0.6	0.8	1.3	1.2	0.2	0.9
Third 25 percent	0.8	0.5	0.3	0.7	0.9	0.7	0.2	0.7
Highest 25 percent	0.7	0.7	0.2	0.5	0.7	0.6	0.2	0.5
Highest 10 percent	1.0	1.0	0.3	0.4	0.7	0.6	0.3	0.4
Establishment characteristics								
Goods-producing industries	1.2	1.0	0.4	0.9	1.3	1.0	0.2	0.9
Service-providing industries	0.7	0.4	0.3	0.8	0.9	0.5	0.1	0.8
Education and health services	1.5	0.9	0.6	1.3	1.5	1.2	0.3	1.3
Educational services	0.9	0.4	0.3	0.9	1.1	1.0	0.3	0.8
Elementary and secondary schools	0.7	0.3	0.4	0.5	1.5	1.4	0.2	0.5
Junior colleges, colleges, and universities	1.4	0.4	0.5	1.3	1.6	0.7	0.2	1.4
Healthcare and social assistance	2.4	1.6	0.9	2.1	2.4	1.9	0.5	2.0
Hospitals	1.0	0.5	0.4	0.8	1.0	0.7	0.2	0.8
Public administration	1.5	0.3	0.5	1.3	2.0	1.5	0.2	1.4

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,[1] National Compensation Survey, March 2013—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	0.5	0.7	0.1	0.7	0.7	0.5	0.3	0.7
Worker characteristics								
Management, professional, and related	0.9	1.1	0.1	0.6	1.0	0.9	0.4	0.5
Management, business, and financial	1.2	1.3	0.2	0.8	1.3	1.1	0.3	0.8
Professional and related	1.1	1.4	0.1	0.8	1.2	1.0	0.5	0.6
Teachers	1.5	1.5	0.3	1.0	1.9	1.9	0.2	1.1
Primary, secondary, and special education school teachers	1.6	1.6	0.2	0.6	2.2	2.1	–	–
Registered nurses	2.9	3.4	0.2	2.2	2.4	2.5	0.6	2.2
Service	0.9	1.3	0.1	1.5	1.2	1.1	0.8	1.7
Protective service	2.9	2.3	0.5	2.7	2.4	2.4	2.4	2.6
Sales and office	0.6	0.9	0.2	0.8	0.9	0.5	0.5	0.8
Sales and related	0.6	1.1	0.2	1.1	1.2	0.8	0.9	1.1
Office and administrative support	0.8	1.2	0.2	1.1	1.2	0.8	0.5	1.1
Natural resources, construction, and maintenance	1.5	1.6	0.1	1.5	1.8	1.3	0.6	1.4
Construction, extraction, farming, fishing, and forestry	2.3	2.5	–	–	2.9	2.1	1.1	2.8
Installation, maintenance, and repair	2.0	2.1	–	–	2.2	1.7	0.5	1.7
Production, transportation, and material moving	1.2	1.7	0.2	1.9	1.6	1.3	0.5	1.8
Production	1.5	2.0	–	–	1.9	1.4	0.4	1.5
Transportation and material moving	1.6	2.0	0.3	2.5	2.0	1.7	0.9	2.4
Full time	0.7	0.8	([2])	0.6	0.7	0.6	0.2	0.5
Part time	0.4	0.9	0.3	1.1	0.8	0.7	0.9	1.5
Union	1.0	1.0	0.2	0.4	1.2	1.2	0.3	0.4
Nonunion	0.5	0.8	0.1	0.8	0.7	0.5	0.3	0.8
Average wage within the following categories:[3]								
Lowest 25 percent	0.7	1.1	0.2	1.3	1.0	0.9	0.7	1.4
Lowest 10 percent	0.5	1.3	0.4	1.6	1.1	1.1	1.2	2.0
Second 25 percent	0.7	1.1	0.1	0.9	1.2	0.8	0.5	0.8
Third 25 percent	0.9	1.0	0.1	0.7	1.0	0.8	0.3	0.7
Highest 25 percent	1.0	1.1	0.1	0.4	0.9	0.8	0.3	0.5
Highest 10 percent	1.3	1.3	0.1	0.4	1.2	1.2	0.3	0.4
Establishment characteristics								
Goods-producing industries	1.2	1.4	0.1	0.9	1.4	1.3	0.4	0.9
Service-providing industries	0.6	0.8	0.1	0.8	0.7	0.5	0.3	0.8
Education and health services	1.6	1.3	0.1	1.4	1.4	1.5	0.6	1.3
Educational services	1.0	0.9	0.3	0.9	1.5	1.5	0.2	0.8
Elementary and secondary schools	0.8	0.8	0.4	0.5	1.8	1.6	0.2	0.6
Junior colleges, colleges, and universities	2.2	2.5	0.5	1.4	2.4	2.3	0.3	1.3
Healthcare and social assistance	2.1	1.9	0.1	2.1	2.1	2.0	0.9	2.1
Hospitals	3.0	2.9	0.1	0.9	1.6	1.7	0.4	0.8
Public administration	1.7	0.8	0.5	1.3	2.4	2.6	0.3	1.5

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,[1] National Compensation Survey, March 2013—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	0.9	0.6	0.6	1.1	1.1	0.9	0.2	1.1
1 to 49 workers	1.0	0.8	0.7	1.2	1.3	1.1	0.2	1.2
50 to 99 workers	2.3	1.2	0.9	2.0	2.5	1.5	0.4	2.0
100 workers or more	0.7	0.4	0.3	0.6	0.8	0.5	0.2	0.6
100 to 499 workers	1.2	0.7	0.6	1.0	1.3	0.9	0.4	1.0
500 workers or more	0.9	0.4	0.3	0.7	1.0	0.5	0.1	0.7
Geographic areas								
New England	3.1	1.5	0.6	4.4	3.9	1.5	0.3	3.9
Middle Atlantic	1.8	0.7	0.7	2.5	2.8	1.1	0.3	2.5
East North Central	1.6	0.7	1.1	1.4	1.8	1.0	0.3	1.6
West North Central	1.6	1.3	1.6	1.5	3.0	3.4	0.2	1.8
South Atlantic	2.0	0.8	0.4	2.1	2.5	1.4	0.2	2.0
East South Central	2.9	1.1	1.0	2.9	4.8	–	–	2.8
West South Central	2.0	1.2	0.7	1.5	1.4	1.0	0.5	1.5
Mountain	1.5	1.0	1.6	1.4	2.1	1.2	0.5	1.6
Pacific	1.7	0.9	0.6	2.1	1.5	0.9	0.4	2.0

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,[1] National Compensation Survey, March 2013—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	0.5	1.0	0.1	1.1	0.9	0.8	0.5	1.1
1 to 49 workers	0.5	1.1	0.1	1.2	1.0	0.9	0.7	1.2
50 to 99 workers	1.4	2.1	0.3	2.0	2.2	1.4	0.9	2.1
100 workers or more	0.9	0.8	0.1	0.6	0.8	0.6	0.3	0.6
100 to 499 workers	1.1	1.3	0.2	1.0	1.2	0.9	0.6	1.0
500 workers or more	1.4	1.4	0.1	0.7	1.2	1.0	0.2	0.7
Geographic areas								
New England	3.9	2.0	0.3	3.9	2.4	2.5	0.7	4.6
Middle Atlantic	1.6	1.3	0.2	2.4	1.2	1.4	0.7	2.4
East North Central	1.5	1.8	0.3	1.6	1.8	0.9	1.0	1.3
West North Central	2.0	3.3	0.7	1.9	2.1	1.9	1.3	1.4
South Atlantic	1.1	2.1	([2])	2.1	1.8	0.8	0.4	2.1
East South Central	1.6	4.1	–	–	3.4	2.5	0.9	3.0
West South Central	0.9	1.5	([2])	1.5	1.8	1.3	0.7	1.5
Mountain	–	2.4	–	1.6	2.1	2.2	1.6	1.4
Pacific	1.1	1.7	0.1	1.8	1.9	1.2	0.6	2.1

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

[2] Less than 0.05.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 46. Paid leave combinations: Access, civilian workers,[1] National Compensation Survey, March 2013

(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[2]	Personal leave, sick leave, paid family leave, or vacation[2]	Personal leave, vacation, or holidays[2]
All workers	36	36	59	70	71	82	83
Worker characteristics							
Management, professional, and related	46	54	70	73	90	93	90
Management, business, and financial	57	55	87	94	93	97	97
Professional and related	42	54	62	65	88	91	88
Teachers	11	58	16	15	89	90	76
Primary, secondary, and special education school teachers	8	71	12	10	98	98	82
Registered nurses	60	59	76	79	86	87	87
Service	23	22	42	50	51	64	67
Protective service	43	42	71	77	78	85	88
Sales and office	41	37	64	75	72	83	85
Sales and related	32	27	50	62	59	72	75
Office and administrative support	46	43	73	83	80	89	90
Natural resources, construction, and maintenance	30	25	56	79	63	85	89
Construction, extraction, farming, fishing, and forestry	20	16	41	66	50	75	83
Installation, maintenance, and repair	38	33	68	90	74	93	94
Production, transportation, and material moving	31	25	53	78	65	86	89
Production	31	22	55	89	66	92	95
Transportation and material moving	32	27	51	69	64	81	83
Full time	44	44	71	83	83	94	95
Part time	12	11	19	26	32	45	49
Union	44	53	63	73	90	96	94
Nonunion	35	33	58	69	68	80	82
Average wage within the following categories:[3]							
Lowest 25 percent	15	13	29	42	40	58	62
Lowest 10 percent	8	6	17	28	25	45	50
Second 25 percent	39	36	65	79	75	88	90
Third 25 percent	47	44	75	87	84	94	94
Highest 25 percent	49	57	72	77	91	95	93
Highest 10 percent	49	58	73	75	94	97	93
Establishment characteristics							
Goods-producing industries	30	23	56	86	66	91	94
Service-providing industries	37	38	59	67	72	81	82
Education and health services	39	51	59	61	85	88	86
Educational services	23	56	39	37	90	90	82
Elementary and secondary schools	18	64	26	24	94	94	82
Junior colleges, colleges, and universities	34	41	66	65	88	89	86
Healthcare and social assistance	50	47	74	79	81	86	89
Hospitals	67	64	86	89	93	94	94
Public administration	51	51	88	87	91	91	91

See footnotes at end of table.

Table 46. Paid leave combinations: Access, civilian workers,[1] National Compensation Survey, March 2013—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[2]	Personal leave, sick leave, paid family leave, or vacation[2]	Personal leave, vacation, or holidays[2]
1 to 99 workers	26	24	49	62	58	73	76
1 to 49 workers	25	22	47	60	55	71	74
50 to 99 workers	32	29	55	69	65	81	82
100 workers or more	45	47	67	77	83	90	90
100 to 499 workers	42	40	64	77	76	87	89
500 workers or more	48	54	71	76	90	94	91
Geographic areas							
New England	41	44	59	69	75	83	83
Middle Atlantic	48	47	61	70	75	83	83
East North Central	38	36	54	70	68	82	83
West North Central	28	28	57	69	70	82	82
South Atlantic	37	36	60	72	71	84	86
East South Central	32	33	57	70	70	84	87
West South Central	33	34	60	72	73	85	86
Mountain	31	32	55	65	65	80	83
Pacific	30	32	61	67	70	79	79

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

[2] Includes workers with access to one or more of these leave benefits.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 46. Standard errors for paid leave combinations: Access, civilian workers,[1] National Compensation Survey, March 2013

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[2]	Personal leave, sick leave, paid family leave, or vacation[2]	Personal leave, vacation, or holidays[2]
All workers	0.7	0.6	0.6	0.7	0.7	0.7	0.7
Worker characteristics							
Management, professional, and related	1.0	1.0	0.9	0.8	0.7	0.6	0.6
Management, business, and financial	1.5	1.5	1.2	0.8	0.9	0.7	0.7
Professional and related	1.2	1.1	1.1	1.0	0.8	0.7	0.8
Teachers	1.5	1.7	1.8	1.7	1.0	1.0	1.5
Primary, secondary, and special education school teachers	1.5	2.1	2.1	2.0	0.7	0.7	1.8
Registered nurses	2.9	3.0	2.0	1.8	1.8	1.7	1.7
Service	1.2	1.0	1.5	1.6	1.7	1.9	2.0
Protective service	2.8	2.9	2.4	2.6	2.4	2.2	2.0
Sales and office	1.0	1.0	0.8	0.8	0.8	0.8	0.8
Sales and related	1.3	1.2	1.2	1.3	1.3	1.2	1.1
Office and administrative support	1.3	1.3	1.2	1.1	1.0	0.9	0.9
Natural resources, construction, and maintenance	1.3	1.1	1.7	1.4	1.7	1.2	1.1
Construction, extraction, farming, fishing, and forestry	1.9	1.5	2.5	2.5	2.4	2.1	1.9
Installation, maintenance, and repair	1.9	1.8	2.4	1.5	2.1	1.2	1.1
Production, transportation, and material moving	1.4	1.2	1.5	1.5	1.6	1.5	1.4
Production	1.6	1.4	2.1	1.3	2.0	1.1	0.9
Transportation and material moving	1.8	1.6	1.9	1.9	2.0	2.2	2.0
Full time	0.8	0.8	0.6	0.5	0.6	0.5	0.5
Part time	0.7	0.6	1.0	1.3	1.3	1.6	1.7
Union	1.1	1.2	1.2	1.0	0.9	0.5	0.5
Nonunion	0.8	0.7	0.7	0.8	0.8	0.8	0.9
Average wage within the following categories:[3]							
Lowest 25 percent	0.8	0.7	1.2	1.4	1.3	1.5	1.6
Lowest 10 percent	1.0	0.9	1.6	2.1	1.8	2.2	2.5
Second 25 percent	1.1	1.1	1.0	0.9	0.9	0.7	0.7
Third 25 percent	0.9	1.0	0.9	0.7	0.7	0.5	0.5
Highest 25 percent	1.1	1.0	0.9	0.8	0.6	0.6	0.6
Highest 10 percent	1.4	1.3	1.1	1.0	0.5	0.4	0.6
Establishment characteristics							
Goods-producing industries	1.3	1.2	1.7	0.9	1.5	0.8	0.7
Service-providing industries	0.7	0.7	0.7	0.8	0.8	0.8	0.9
Education and health services	1.4	1.4	1.4	1.4	1.3	1.2	1.1
Educational services	1.2	1.6	1.3	1.2	0.8	0.7	1.1
Elementary and secondary schools	1.1	1.6	1.2	1.2	0.6	0.6	1.2
Junior colleges, colleges, and universities	2.4	2.4	2.1	1.6	1.4	1.4	1.3
Healthcare and social assistance	2.3	2.2	2.0	2.1	2.0	1.9	1.7
Hospitals	2.5	2.7	1.2	0.8	0.8	0.7	0.7
Public administration	2.2	2.3	1.5	1.5	1.3	1.3	1.3

See footnotes at end of table.

Table 46. Standard errors for paid leave combinations: Access, civilian workers,[1] National Compensation Survey, March 2013—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[2]	Personal leave, sick leave, paid family leave, or vacation[2]	Personal leave, vacation, or holidays[2]
1 to 99 workers	1.0	0.9	1.0	1.1	1.1	1.2	1.2
1 to 49 workers	1.3	1.2	1.2	1.3	1.3	1.3	1.3
50 to 99 workers	1.8	1.7	1.9	1.9	2.0	1.8	1.8
100 workers or more	0.9	0.8	0.7	0.7	0.7	0.6	0.6
100 to 499 workers	1.4	1.3	1.2	1.0	1.2	1.0	0.9
500 workers or more	1.1	1.1	0.9	0.8	0.8	0.7	0.7
Geographic areas							
New England	1.4	1.3	1.6	2.3	2.3	2.1	3.1
Middle Atlantic	1.9	1.8	1.8	1.5	2.4	2.7	2.4
East North Central	2.0	1.9	1.7	1.7	2.0	1.5	1.7
West North Central	1.8	1.8	2.4	2.1	2.7	2.0	1.6
South Atlantic	1.7	1.5	1.4	1.7	1.6	1.3	1.3
East South Central	3.0	2.5	4.5	2.2	3.0	1.4	1.0
West South Central	2.3	1.8	1.7	1.5	1.4	1.7	1.5
Mountain	1.7	2.0	1.8	2.2	2.0	1.5	1.1
Pacific	1.6	1.5	1.9	2.5	1.6	2.4	2.6

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

[2] Includes workers with access to one or more of these leave benefits.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Private Industry Tables

Types of Benefits:

- Establishment data (Retirement and healthcare)
- Retirement benefits
- Healthcare benefits
- Life, short-term, and long-term disability insurance benefits
- Paid time-off 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, National Compensation Survey, March 2013

(All establishments = 100 percent)

Characteristics	Retirement benefits			Healthcare benefits
	All plans[1]	Defined benefit	Defined contribution	
All establishments	46	8	44	60
Establishment characteristics				
Goods-producing industries	46	8	43	62
Construction	33	9	30	52
Manufacturing	62	8	61	76
Service-providing industries	46	8	44	59
Trade, transportation, and utilities	51	7	50	67
Wholesale trade	61	5	60	81
Retail trade	47	6	46	62
Transportation and warehousing	47	–	45	58
Utilities	91	69	76	93
Information	79	36	79	82
Financial activities	60	23	60	75
Finance and insurance	72	33	72	82
Credit intermediation and related activities	87	44	86	90
Insurance carriers and related activities	55	21	55	66
Real estate and rental and leasing	40	–	40	63
Professional and business services	46	–	45	63
Professional and technical services	48	–	47	69
Administrative and waste services	36	–	35	45
Education and health services	57	–	56	69
Educational services	48	–	45	60
Junior colleges, colleges, and universities	91	7	90	96
Healthcare and social assistance	59	–	58	70
Leisure and hospitality	18	–	18	25
Accommodation and food services	18	–	18	25
Other services	25	–	23	40
1 to 99 workers	44	7	43	58
1 to 49 workers	42	7	41	57
50 to 99 workers	75	16	72	90
100 workers or more	90	31	86	95
100 to 499 workers	89	29	85	95
500 workers or more	96	49	93	98

See footnotes at end of table.

Table 1. Establishments offering retirement and healthcare benefits: private industry workers, National Compensation Survey, March 2013—Continued

(All establishments = 100 percent)

Characteristics	Retirement benefits			Healthcare benefits
	All plans[1]	Defined benefit	Defined contribution	
Geographic areas				
New England	41	–	40	50
Middle Atlantic	41	9	38	60
East North Central	41	9	39	54
West North Central	53	9	52	57
South Atlantic	47	7	47	63
East South Central	51	8	49	62
West South Central	49	–	48	59
Mountain	53	9	51	68
Pacific	43	8	42	62

[1] 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/glossary20122013.htm.

Table 1. Standard errors for establishments offering retirement and healthcare benefits: private industry workers, National Compensation Survey, March 2013

Characteristics	Retirement benefits			Healthcare benefits
	All plans[1]	Defined benefit	Defined contribution	
All establishments	1.7	0.7	1.7	1.6
Establishment characteristics				
Goods-producing industries	3.6	1.0	3.6	3.5
Construction	4.0	1.6	3.9	3.7
Manufacturing	5.5	1.6	5.1	5.0
Service-providing industries	2.0	0.8	1.9	1.8
Trade, transportation, and utilities	3.3	0.9	3.3	3.0
Wholesale trade	4.8	1.2	4.7	3.1
Retail trade	2.6	1.1	2.6	3.1
Transportation and warehousing	11.6	–	11.3	11.7
Utilities	9.0	10.2	12.8	6.3
Information	5.0	8.6	5.0	7.2
Financial activities	4.0	2.7	4.0	3.7
Finance and insurance	4.1	3.3	4.1	3.6
Credit intermediation and related activities	4.9	4.4	4.9	4.8
Insurance carriers and related activities	6.2	5.8	6.2	6.8
Real estate and rental and leasing	7.7	–	7.7	7.4
Professional and business services	4.5	–	4.4	4.8
Professional and technical services	5.5	–	5.4	5.7
Administrative and waste services	7.7	–	7.6	8.7
Education and health services	7.7	–	7.7	6.9
Educational services	9.4	–	9.5	11.3
Junior colleges, colleges, and universities	6.1	1.7	6.3	3.3
Healthcare and social assistance	8.9	–	8.8	8.1
Leisure and hospitality	3.7	–	3.7	4.9
Accommodation and food services	4.0	–	4.0	5.2
Other services	4.0	–	3.7	5.4
1 to 99 workers	1.8	0.7	1.7	1.7
1 to 49 workers	1.8	0.7	1.8	1.8
50 to 99 workers	3.1	1.6	3.0	1.4
100 workers or more	1.1	3.9	1.1	1.0
100 to 499 workers	1.3	4.7	1.4	1.1
500 workers or more	1.3	3.2	1.8	0.7

See footnotes at end of table.

Table 1. Standard errors for establishments offering retirement and healthcare benefits: private industry workers, National Compensation Survey, March 2013—Continued

Characteristics	Retirement benefits			Healthcare benefits
	All plans[1]	Defined benefit	Defined contribution	
Geographic areas				
New England	7.0	–	7.0	4.8
Middle Atlantic	4.0	1.9	3.3	4.3
East North Central	3.4	1.7	3.3	3.5
West North Central	4.7	2.1	4.6	4.4
South Atlantic	4.8	1.1	4.8	3.8
East South Central	8.5	2.1	8.3	9.7
West South Central	5.8	–	5.7	5.1
Mountain	7.9	1.6	8.0	6.3
Pacific	3.2	1.2	3.2	4.6

[1] 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/glossary20122013.htm.

Table 2. Retirement benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2013

(All workers = 100 percent)

Characteristics	All retirement benefits[2]			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	64	49	76	19	16	87	59	42	71
Worker characteristics									
Management, professional, and related	79	68	85	26	23	89	76	61	80
Management, business, and financial	84	74	88	31	27	88	81	68	83
Professional and related	77	64	83	23	21	90	74	58	78
Service	38	21	56	7	6	91	34	17	51
Protective service	62	29	46	7	4	62	59	27	46
Sales and office	69	51	74	17	14	80	64	46	71
Sales and related	67	43	64	11	7	67	63	39	62
Office and administrative support	70	57	81	21	18	84	66	51	77
Natural resources, construction, and maintenance	66	53	79	24	23	96	59	44	74
Construction, extraction, farming, fishing, and forestry	61	47	77	26	25	98	51	36	71
Installation, maintenance, and repair	71	57	81	22	21	95	66	50	76
Production, transportation, and material moving	68	51	75	23	20	88	58	39	67
Production	72	56	78	21	20	93	66	47	71
Transportation and material moving	64	46	72	25	21	84	50	32	63
Full time	74	59	80	22	19	89	69	51	75
Part time	37	20	53	9	7	74	31	15	47
Union	94	86	92	72	68	94	55	44	80
Nonunion	61	45	73	13	11	83	60	42	70
Average wage within the following categories:[3]									
Lowest 25 percent	38	18	48	6	4	69	34	15	45
Lowest 10 percent	28	10	35	4	2	60	24	8	31
Second 25 percent	65	47	72	13	11	85	61	42	68
Third 25 percent	75	62	82	24	21	89	69	52	76
Highest 25 percent	85	75	89	35	32	91	79	66	83
Highest 10 percent	87	78	90	35	31	89	84	71	85
Establishment characteristics									
Goods-producing industries	75	61	81	25	23	93	69	52	75
Construction	58	46	78	17	17	99	51	37	74
Manufacturing	81	67	83	27	25	91	76	58	76
Service-providing industries	62	46	74	17	15	86	57	40	70
Trade, transportation, and utilities	71	50	69	19	15	78	61	40	65
Wholesale trade	73	58	80	13	13	94	70	53	76
Retail trade	68	42	61	14	10	68	58	34	59
Transportation and warehousing	78	60	77	36	29	81	57	39	69
Utilities	99	96	97	78	75	96	93	83	89

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

Characteristics	All retirement benefits[2]			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	86	79	91	46	40	88	84	72	86
Financial activities	82	74	90	42	36	86	80	67	83
Finance and insurance	91	84	92	53	45	85	90	76	84
Credit intermediation and related activities	94	86	92	54	46	86	93	76	82
Insurance carriers and related activities	88	80	91	48	44	90	86	74	86
Real estate and rental and leasing	52	40	77	–	–	–	50	38	76
Professional and business services	61	48	79	13	12	92	60	46	77
Professional and technical services	72	59	83	12	12	94	71	56	80
Administrative and waste services	44	31	70	6	6	99	42	29	69
Education and health services	67	52	78	18	16	91	61	44	72
Educational services	71	60	84	14	11	82	66	54	81
Junior colleges, colleges, and universities	89	76	85	16	11	70	87	73	85
Healthcare and social assistance	66	51	77	19	17	92	60	43	70
Leisure and hospitality	29	12	41	2	2	88	27	10	36
Accommodation and food services	27	10	36	2	2	86	25	8	32
Other services	47	31	67	9	7	84	43	28	64
1 to 99 workers	49	35	71	8	7	88	46	31	68
1 to 49 workers	45	32	72	7	6	89	43	30	69
50 to 99 workers	63	43	68	11	10	86	58	38	65
100 workers or more	82	65	79	31	27	87	75	55	73
100 to 499 workers	79	58	73	21	18	85	72	50	69
500 workers or more	87	76	87	46	41	89	78	61	78
Geographic areas									
New England	65	50	77	20	17	86	61	44	73
Middle Atlantic	63	51	81	25	23	91	55	41	74
East North Central	68	53	78	23	21	88	60	43	72
West North Central	70	53	76	17	15	85	65	48	73
South Atlantic	63	46	73	15	12	84	61	41	68
East South Central	66	48	73	17	14	85	61	42	69
West South Central	65	46	71	13	11	86	63	43	68
Mountain	63	45	72	13	11	85	59	41	70
Pacific	60	46	77	19	17	89	54	40	73

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

[2] Includes 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.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2013

Characteristics	All retirement benefits[2]			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	0.7	0.6	0.5	0.9	0.7	0.6	0.6
Worker characteristics									
Management, professional, and related	1.1	1.0	0.8	1.1	1.0	0.8	1.1	1.1	0.9
Management, business, and financial	1.3	1.2	1.0	1.3	1.3	1.5	1.4	1.3	1.1
Professional and related	1.2	1.3	1.0	1.3	1.3	0.9	1.3	1.4	1.2
Service	1.7	1.2	2.1	0.7	0.7	1.7	1.5	1.0	2.1
Protective service	5.2	3.4	4.9	1.8	1.2	6.9	5.5	3.5	4.9
Sales and office	1.0	0.9	0.9	0.6	0.6	1.9	0.9	0.8	0.8
Sales and related	1.3	1.2	1.3	0.7	0.6	3.5	1.3	1.1	1.3
Office and administrative support	1.4	1.2	0.9	0.8	0.8	1.6	1.3	1.1	0.8
Natural resources, construction, and maintenance	1.8	1.8	1.4	1.6	1.7	1.1	1.8	1.7	1.6
Construction, extraction, farming, fishing, and forestry	2.9	2.7	2.4	2.6	2.6	1.0	2.8	2.4	2.7
Installation, maintenance, and repair	2.3	2.5	1.7	2.1	2.1	1.8	2.3	2.4	1.9
Production, transportation, and material moving	1.8	1.4	1.3	1.3	1.0	1.7	1.6	1.2	1.4
Production	1.8	1.6	1.5	1.5	1.4	1.7	1.8	1.5	1.5
Transportation and material moving	2.4	1.9	1.7	1.7	1.3	2.6	2.2	1.7	2.1
Full time	0.7	0.7	0.6	0.7	0.6	0.7	0.7	0.7	0.6
Part time	1.6	0.9	1.6	0.6	0.4	2.9	1.4	0.7	1.7
Union	0.8	1.3	1.0	1.7	1.9	1.1	1.8	1.6	1.7
Nonunion	0.8	0.7	0.7	0.5	0.4	1.1	0.8	0.7	0.7
Average wage within the following categories:[3]									
Lowest 25 percent	1.4	0.9	1.5	0.6	0.4	3.5	1.3	0.7	1.5
Lowest 10 percent	2.0	0.9	2.4	0.7	0.4	8.4	1.9	0.7	2.3
Second 25 percent	1.1	1.2	1.1	0.7	0.6	1.6	1.2	1.2	1.2
Third 25 percent	1.0	1.0	0.9	0.9	0.9	1.0	1.0	0.9	0.9
Highest 25 percent	1.0	1.0	0.7	1.1	1.1	0.6	1.1	1.0	0.7
Highest 10 percent	1.3	1.2	0.9	1.4	1.4	1.0	1.3	1.3	0.9
Establishment characteristics									
Goods-producing industries	1.2	1.2	1.0	1.2	1.2	1.2	1.4	1.3	1.0
Construction	2.3	2.3	1.8	2.0	2.0	0.8	2.2	2.0	2.0
Manufacturing	1.3	1.5	1.2	1.7	1.6	1.4	1.6	1.6	1.2
Service-providing industries	0.9	0.8	0.8	0.6	0.5	1.0	0.8	0.7	0.8
Trade, transportation, and utilities	1.3	1.2	1.0	0.8	0.7	2.2	1.2	1.1	1.0
Wholesale trade	2.9	2.9	1.6	1.6	1.5	2.0	2.8	2.9	1.9
Retail trade	1.2	1.2	1.4	0.9	0.8	3.6	1.2	1.0	1.2
Transportation and warehousing	3.0	2.6	2.6	2.9	2.4	3.4	3.2	2.8	3.2
Utilities	0.8	1.6	1.6	5.6	5.4	1.1	1.9	2.4	2.0

See footnotes at end of table.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2013—Continued

Characteristics	All retirement benefits[2]			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	2.3	2.1	1.1	3.4	3.0	2.7	2.4	2.4	1.1
Financial activities	1.7	1.6	0.8	1.8	1.6	1.2	1.6	1.5	0.9
Finance and insurance	0.9	1.1	0.7	1.8	1.6	1.3	0.9	1.2	0.8
Credit intermediation and related activities	0.9	1.4	1.1	2.6	2.2	1.7	1.0	1.5	1.1
Insurance carriers and related activities	1.7	2.1	1.2	3.1	3.1	1.8	1.8	1.9	1.2
Real estate and rental and leasing	5.1	4.9	5.1	–	–	–	4.6	4.3	5.2
Professional and business services	2.1	2.0	1.8	1.7	1.6	2.1	2.0	1.9	1.7
Professional and technical services	2.3	2.1	2.5	2.0	1.9	2.6	2.2	2.1	2.4
Administrative and waste services	3.6	3.6	4.0	2.2	2.2	1.0	3.6	3.7	4.2
Education and health services	2.2	2.1	1.6	1.8	1.7	1.3	2.1	1.8	1.7
Educational services	3.5	2.8	1.2	1.8	1.8	2.6	3.6	2.9	1.6
Junior colleges, colleges, and universities	1.3	1.5	1.1	0.9	0.8	1.9	1.4	1.6	1.1
Healthcare and social assistance	2.6	2.4	1.8	2.1	1.9	1.5	2.4	2.0	2.0
Leisure and hospitality	2.5	1.4	3.3	1.1	0.9	8.7	2.3	0.9	2.4
Accommodation and food services	2.9	1.6	3.9	1.0	0.9	11.2	2.7	1.0	2.7
Other services	3.7	2.7	4.0	1.9	1.5	7.4	3.8	2.7	3.7
1 to 99 workers	1.0	0.9	1.2	0.4	0.4	2.4	1.0	0.9	1.2
1 to 49 workers	1.1	1.0	1.3	0.5	0.5	2.2	1.1	1.0	1.4
50 to 99 workers	2.3	2.1	2.0	1.1	1.2	4.4	2.3	1.9	1.8
100 workers or more	0.9	0.8	0.7	1.0	1.0	0.9	0.9	0.8	0.6
100 to 499 workers	1.4	1.2	1.0	1.1	1.1	1.6	1.3	1.1	1.0
500 workers or more	1.3	1.2	0.8	1.9	1.7	0.9	1.4	1.4	1.0
Geographic areas									
New England	3.4	4.0	2.4	3.3	3.2	1.9	3.4	3.5	2.1
Middle Atlantic	2.5	2.6	1.4	1.8	1.8	1.3	2.0	1.9	1.7
East North Central	1.6	1.1	1.4	1.8	1.6	1.6	1.7	1.2	1.5
West North Central	1.7	3.1	3.8	2.3	1.6	4.3	1.5	2.7	3.4
South Atlantic	2.3	1.7	1.0	0.9	0.9	2.4	2.1	1.6	1.0
East South Central	2.7	1.8	1.7	1.4	1.6	3.5	3.2	2.4	1.7
West South Central	2.3	1.9	2.1	0.9	0.8	1.2	2.3	1.9	2.1
Mountain	1.9	1.8	3.3	2.3	1.8	4.2	1.9	1.6	3.4
Pacific	2.3	1.8	1.5	1.7	1.5	1.9	2.1	1.7	1.3

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

[2] Includes 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.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 4. Defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2013

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

Characteristics	Open plans[1]	Frozen plans[2]
All workers	74	26
Worker characteristics		
Management, professional, and related	69	31
Management, business, and financial	68	32
Professional and related	70	30
Service	87	13
Protective service	54	46
Sales and office	71	29
Sales and related	66	34
Office and administrative support	72	28
Natural resources, construction, and maintenance	83	17
Construction, extraction, farming, fishing, and forestry	95	5
Installation, maintenance, and repair	70	30
Production, transportation, and material moving	76	24
Production	70	30
Transportation and material moving	81	19
Full time	73	27
Part time	81	19
Union	85	15
Nonunion	67	33
Average wage within the following categories:[3]		
Lowest 25 percent	76	24
Lowest 10 percent	81	19
Second 25 percent	75	25
Third 25 percent	78	22
Highest 25 percent	70	30
Highest 10 percent	67	33
Establishment characteristics		
Goods-producing industries	72	28
Manufacturing	64	36
Service-providing industries	75	25
Trade, transportation, and utilities	76	24
Wholesale trade	60	40
Retail trade	73	27
Transportation and warehousing	84	16
Utilities	86	14

See footnotes at end of table.

Table 4. Defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2013—Continued

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

Characteristics	Open plans[1]	Frozen plans[2]
Information	43	57
Financial activities	68	32
Finance and insurance	68	32
Credit intermediation and related activities	68	32
Insurance carriers and related activities	74	26
Professional and business services	81	19
Education and health services	81	19
Educational services	89	11
Junior colleges, colleges, and universities	82	18
Healthcare and social assistance	80	20
1 to 99 workers	79	21
1 to 49 workers	78	22
50 to 99 workers	79	21
100 workers or more	73	27
100 to 499 workers	72	28
500 workers or more	73	27
Geographic areas		
New England	66	34
Middle Atlantic	81	19
East North Central	72	28
West North Central	73	27
South Atlantic	73	27
East South Central	71	29
West South Central	67	33
Mountain	70	30
Pacific	76	24

[1] Plans open to new participants.

[2] Plans closed to new workers or plans that cease accruals for some or all plan participants.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 4. Standard errors for defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2013

Characteristics	Open plans[1]	Frozen plans[2]
All workers	1.3	1.3
Worker characteristics		
Management, professional, and related	2.3	2.3
Management, business, and financial	3.4	3.4
Professional and related	2.6	2.6
Service	2.4	2.4
Protective service	10.4	10.4
Sales and office	1.8	1.8
Sales and related	3.7	3.7
Office and administrative support	1.8	1.8
Natural resources, construction, and maintenance	2.4	2.4
Construction, extraction, farming, fishing, and forestry	1.1	1.1
Installation, maintenance, and repair	4.5	4.5
Production, transportation, and material moving	2.1	2.1
Production	2.8	2.8
Transportation and material moving	2.6	2.6
Full time	1.4	1.4
Part time	2.1	2.1
Union	1.3	1.3
Nonunion	1.9	1.9
Average wage within the following categories:[3]		
Lowest 25 percent	3.4	3.4
Lowest 10 percent	4.5	4.5
Second 25 percent	2.3	2.3
Third 25 percent	1.3	1.3
Highest 25 percent	1.8	1.8
Highest 10 percent	2.7	2.7
Establishment characteristics		
Goods-producing industries	2.0	2.0
Manufacturing	2.5	2.5
Service-providing industries	1.6	1.6
Trade, transportation, and utilities	2.0	2.0
Wholesale trade	8.5	8.5
Retail trade	3.1	3.1
Transportation and warehousing	3.0	3.0
Utilities	3.2	3.2

See footnotes at end of table.

Table 4. Standard errors for defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2013—Continued

Characteristics	Open plans[1]	Frozen plans[2]
Information	5.7	5.7
Financial activities	2.2	2.2
Finance and insurance	2.3	2.3
Credit intermediation and related activities	3.5	3.5
Insurance carriers and related activities	2.9	2.9
Professional and business services	5.4	5.4
Education and health services	3.1	3.1
Educational services	2.9	2.9
Junior colleges, colleges, and universities	1.3	1.3
Healthcare and social assistance	3.6	3.6
1 to 99 workers	2.3	2.3
1 to 49 workers	2.9	2.9
50 to 99 workers	3.5	3.5
100 workers or more	1.7	1.7
100 to 499 workers	3.2	3.2
500 workers or more	1.9	1.9
Geographic areas		
New England	4.9	4.9
Middle Atlantic	3.0	3.0
East North Central	2.3	2.3
West North Central	4.9	4.9
South Atlantic	3.9	3.9
East South Central	5.0	5.0
West South Central	3.5	3.5
Mountain	6.9	6.9
Pacific	3.0	3.0

[1] Plans open to new participants.

[2] Plans closed to new workers or plans that cease accruals for some or all plan participants.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 5. Defined benefit frozen retirement plans:[1] Benefits accrual, private industry workers, National Compensation Survey, March 2013

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

Characteristics	Retirement benefit accrual[2]		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers	67	6	27
Worker characteristics			
Management, professional, and related	72	3	25
Management, business, and financial	69	3	27
Professional and related	74	3	23
Service	74	–	–
Protective service	85	–	–
Sales and office	54	8	38
Sales and related	46	–	–
Office and administrative support	57	7	36
Natural resources, construction, and maintenance	82	–	–
Construction, extraction, farming, fishing, and forestry	78	–	–
Installation, maintenance, and repair	82	–	–
Production, transportation, and material moving	69	12	19
Production	72	–	–
Transportation and material moving	64	–	–
Full time	66	6	27
Part time	78	5	17
Union	79	6	16
Nonunion	64	6	29
Average wage within the following categories:[3]			
Lowest 25 percent	63	–	–
Lowest 10 percent	74	–	–
Second 25 percent	57	10	33
Third 25 percent	63	8	29
Highest 25 percent	73	4	23
Highest 10 percent	70	3	27
Establishment characteristics			
Goods-producing industries	75	7	18
Manufacturing	75	7	18
Service-providing industries	65	6	29
Trade, transportation, and utilities	75	–	–
Wholesale trade	63	–	–
Retail trade	72	–	–
Transportation and warehousing	90	–	–

See footnotes at end of table.

Table 5. Defined benefit frozen retirement plans:[1] Benefits accrual, private industry workers, National Compensation Survey, March 2013—Continued

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

Characteristics	Retirement benefit accrual[2]		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
Utilities	100	–	–
Information	65	–	–
Financial activities	43	7	50
Finance and insurance	41	7	52
Credit intermediation and related activities	39	6	55
Insurance carriers and related activities	50	–	–
Professional and business services	75	–	–
Education and health services	76	–	–
Educational services	94	–	6
Junior colleges, colleges, and universities	92	–	–
Healthcare and social assistance	75	–	–
1 to 99 workers	51	–	–
1 to 49 workers	44	–	–
50 to 99 workers	66	–	–
100 workers or more	71	5	24
100 to 499 workers	72	4	24
500 workers or more	71	5	24
Geographic areas			
New England	58	1	41
Middle Atlantic	63	–	–
East North Central	68	7	25
West North Central	68	–	–
South Atlantic	68	7	25
East South Central	79	–	–
West South Central	72	–	–
Mountain	52	–	–
Pacific	74	–	–

[1] Plans closed to new workers or plans that cease accruals for some or all plan participants.

[2] Benefit accruals are for existing participants since the plan was closed to new workers or stopped accruing benefits.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 5. Standard errors for defined benefit frozen retirement plans:[1] Benefits accrual, private industry workers, National Compensation Survey, March 2013

Characteristics	Retirement benefit accrual[2]		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers	2.1	1.2	1.9
Worker characteristics			
Management, professional, and related	2.8	0.7	2.6
Management, business, and financial	3.5	1.0	3.3
Professional and related	3.5	0.8	3.3
Service	7.9	–	–
Protective service	6.1	–	–
Sales and office	2.7	1.9	3.2
Sales and related	4.6	–	–
Office and administrative support	3.0	2.0	3.2
Natural resources, construction, and maintenance	5.8	–	–
Construction, extraction, farming, fishing, and forestry	11.7	–	–
Installation, maintenance, and repair	6.4	–	–
Production, transportation, and material moving	4.6	3.3	4.0
Production	6.1	–	–
Transportation and material moving	6.6	–	–
Full time	2.2	1.2	2.1
Part time	3.9	1.8	3.1
Union	3.7	1.8	3.6
Nonunion	2.4	1.3	2.3
Average wage within the following categories:[3]			
Lowest 25 percent	5.9	–	–
Lowest 10 percent	8.1	–	–
Second 25 percent	4.2	2.8	3.7
Third 25 percent	3.8	2.4	3.3
Highest 25 percent	2.4	0.9	2.2
Highest 10 percent	3.7	0.7	3.5
Establishment characteristics			
Goods-producing industries	4.0	2.3	3.7
Manufacturing	4.0	2.4	3.7
Service-providing industries	2.2	1.2	2.0
Trade, transportation, and utilities	4.5	–	–
Wholesale trade	9.8	–	–
Retail trade	5.8	–	–
Transportation and warehousing	7.0	–	–

See footnotes at end of table.

Table 5. Standard errors for defined benefit frozen retirement plans:[1] Benefits accrual, private industry workers, National Compensation Survey, March 2013—Continued

Characteristics	Retirement benefit accrual[2]		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
Utilities	0.0	–	–
Information	6.0	–	–
Financial activities	3.0	1.5	3.0
Finance and insurance	3.5	1.6	3.5
Credit intermediation and related activities	5.3	2.1	5.6
Insurance carriers and related activities	6.5	–	–
Professional and business services	10.4	–	–
Education and health services	4.5	–	–
Educational services	2.8	–	2.8
Junior colleges, colleges, and universities	3.3	–	–
Healthcare and social assistance	4.8	–	–
1 to 99 workers	4.6	–	–
1 to 49 workers	5.9	–	–
50 to 99 workers	6.0	–	–
100 workers or more	2.2	1.1	2.0
100 to 499 workers	4.0	1.4	3.5
500 workers or more	2.6	1.2	2.4
Geographic areas			
New England	6.5	0.4	6.6
Middle Atlantic	4.4	–	–
East North Central	5.4	2.7	4.7
West North Central	5.9	–	–
South Atlantic	5.5	2.4	5.1
East South Central	8.8	–	–
West South Central	10.3	–	–
Mountain	7.3	–	–
Pacific	3.4	–	–

[1] Plans closed to new workers or plans that cease accruals for some or all plan participants.

[2] Benefit accruals are for existing participants since the plan was closed to new workers or stopped accruing benefits.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 6. Defined benefit frozen retirement plans:[1] Selected attributes, private industry workers, National Compensation Survey, March 2013

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits[2]		
	1 year	2 to 5 years	Greater than 5 years
All workers	1	43	56
Worker characteristics			
Management, professional, and related	–	–	51
Management, business, and financial	–	53	–
Professional and related	–	–	55
Service	–	–	66
Protective service	–	–	61
Sales and office	1	54	45
Sales and related	–	54	–
Office and administrative support	1	54	45
Natural resources, construction, and maintenance	–	–	56
Construction, extraction, farming, fishing, and forestry	–	–	85
Installation, maintenance, and repair	–	–	51
Production, transportation, and material moving	–	–	78
Production	–	–	81
Transportation and material moving	–	–	76
Full time	1	44	55
Part time	–	–	58
Union	–	–	64
Nonunion	1	45	53
Average wage within the following categories:[3]			
Lowest 25 percent	–	50	50
Lowest 10 percent	–	39	61
Second 25 percent	–	39	61
Third 25 percent	–	–	59
Highest 25 percent	1	46	53
Highest 10 percent	–	50	–
Establishment characteristics			
Goods-producing industries	–	–	74
Manufacturing	3	22	74
Service-providing industries	–	50	–
Trade, transportation, and utilities	–	–	61
Wholesale trade	–	–	54
Retail trade	–	45	55

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:[1] Selected attributes, private industry workers, National Compensation Survey, March 2013—Continued

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits[2]		
	1 year	2 to 5 years	Greater than 5 years
Transportation and warehousing	–	–	81
Utilities	–	45	55
Information	–	45	55
Financial activities	–	66	–
Finance and insurance	–	65	–
Credit intermediation and related activities	–	72	28
Insurance carriers and related activities	–	56	–
Professional and business services	–	54	46
Education and health services:			
Educational services	–	53	–
Junior colleges, colleges, and universities	–	–	51
Healthcare and social assistance	–	50	–
1 to 99 workers	–	–	55
1 to 49 workers	–	–	53
50 to 99 workers	–	41	59
100 workers or more	2	43	56
100 to 499 workers	–	–	52
500 workers or more	–	–	58
Geographic areas			
New England	–	42	58
Middle Atlantic	–	–	54
East North Central	–	–	73
West North Central	–	54	–
South Atlantic	–	–	53
East South Central	–	52	–
West South Central	–	–	64
Mountain	–	44	56
Pacific	–	62	–

[1] Plans closed to new workers or plans that cease accruals for some or all plan participants.

[2] The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2012 are included in the "1 year" column. Those frozen between 2008 and 2011 are included in the "2 to 5 year" column and plans frozen before 2008 are included in the "Greater than 5 years" column.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 6. Standard errors for defined benefit frozen retirement plans:[1] Selected attributes, private industry workers, National Compensation Survey, March 2013

Characteristics	Time since plan closed to new workers or stopped accruing benefits[2]		
	1 year	2 to 5 years	Greater than 5 years
All workers	0.5	2.3	2.3
Worker characteristics			
Management, professional, and related	–	–	2.9
Management, business, and financial	–	3.7	–
Professional and related	–	–	3.1
Service	–	–	6.5
Protective service	–	–	10.4
Sales and office	0.5	3.3	3.3
Sales and related	–	5.3	–
Office and administrative support	0.3	3.6	3.6
Natural resources, construction, and maintenance	–	–	6.2
Construction, extraction, farming, fishing, and forestry	–	–	9.8
Installation, maintenance, and repair	–	–	6.8
Production, transportation, and material moving	–	–	3.8
Production	–	–	4.0
Transportation and material moving	–	–	6.9
Full time	0.5	2.3	2.4
Part time	–	–	5.1
Union	–	–	4.3
Nonunion	0.5	2.5	2.5
Average wage within the following categories:[3]			
Lowest 25 percent	–	7.3	7.3
Lowest 10 percent	–	10.7	10.7
Second 25 percent	–	4.0	4.0
Third 25 percent	–	–	3.9
Highest 25 percent	0.6	2.6	2.5
Highest 10 percent	–	3.6	–
Establishment characteristics			
Goods-producing industries	–	–	3.4
Manufacturing	1.6	2.9	3.5
Service-providing industries	–	2.8	–
Trade, transportation, and utilities	–	–	5.5
Wholesale trade	–	–	13.4
Retail trade	–	6.3	6.3

See footnotes at end of table.

Table 6. Standard errors for defined benefit frozen retirement plans:[1] Selected attributes, private industry workers, National Compensation Survey, March 2013—Continued

Characteristics	Time since plan closed to new workers or stopped accruing benefits[2]		
	1 year	2 to 5 years	Greater than 5 years
Transportation and warehousing	–	–	6.9
Utilities	–	10.9	10.9
Information	–	6.2	6.2
Financial activities	–	3.6	–
Finance and insurance	–	3.6	–
Credit intermediation and related activities	–	4.6	4.6
Insurance carriers and related activities	–	6.7	–
Professional and business services	–	13.0	13.0
Education and health services:			
Educational services	–	7.1	–
Junior colleges, colleges, and universities	–	–	3.5
Healthcare and social assistance	–	6.8	–
1 to 99 workers	–	–	4.6
1 to 49 workers	–	–	5.8
50 to 99 workers	–	7.6	7.6
100 workers or more	0.6	2.5	2.5
100 to 499 workers	–	–	4.3
500 workers or more	–	–	3.0
Geographic areas			
New England	–	10.3	10.3
Middle Atlantic	–	–	6.6
East North Central	–	–	4.9
West North Central	–	8.8	–
South Atlantic	–	–	5.3
East South Central	–	8.0	–
West South Central	–	–	5.9
Mountain	–	12.8	12.8
Pacific	–	3.0	–

[1] Plans closed to new workers or plans that cease accruals for some or all plan participants.

[2] The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2012 are included in the "1 year" column. Those frozen between 2008 and 2011 are included in the "2 to 5 year" column and plans frozen before 2008 are included in the "Greater than 5 years" column.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 7. Defined benefit frozen retirement plans:[1] Plan alternatives, private industry workers, National Compensation Survey, March 2013

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans[2]			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers	11	89	25	33	33	–
Worker characteristics						
Management, professional, and related	8	92	24	42	29	–
Management, business, and financial	8	92	23	46	24	–
Professional and related	8	92	24	39	32	–
Service	13	87	18	28	48	–
Sales and office	18	82	19	39	25	–
Sales and related	27	73	6	42	27	–
Office and administrative support	16	84	24	38	25	–
Natural resources, construction, and maintenance	7	93	49	8	32	–
Production, transportation, and material moving	11	89	30	16	49	–
Production	6	94	30	–	53	–
Full time	11	89	26	34	32	–
Part time	21	79	22	22	40	–
Union	9	91	49	–	38	–
Nonunion	12	88	19	39	31	1
Average wage within the following categories:[3]						
Lowest 25 percent	34	66	4	–	48	–
Lowest 10 percent	41	59	–	–	45	–
Second 25 percent	19	81	14	30	39	–
Third 25 percent	11	89	25	34	36	–
Highest 25 percent	6	94	32	36	27	–
Highest 10 percent	7	93	25	46	24	–
Establishment characteristics						
Goods-producing industries	6	94	29	28	42	–
Manufacturing	6	94	27	29	42	–
Service-providing industries	13	87	24	35	29	–
Trade, transportation, and utilities	26	74	22	18	38	–
Retail trade	47	53	5	15	37	–
Financial activities	9	91	21	60	10	–

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:[1] Plan alternatives, private industry workers, National Compensation Survey, March 2013—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[2]			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
Finance and insurance	9	91	19	62	9	–
Insurance carriers and related activities	5	95	27	56	–	–
Educational services	24	76	–	19	33	–
Junior colleges, colleges, and universities	30	70	–	24	42	–
1 to 99 workers	6	94	24	40	30	–
1 to 49 workers	7	93	20	48	24	–
100 workers or more	13	87	26	31	33	–
100 to 499 workers	18	82	25	29	31	–
500 workers or more	9	91	26	33	35	–
Geographic areas						
Middle Atlantic	16	84	22	30	33	–
East North Central	9	91	31	25	41	–
West North Central	18	82	23	38	–	–
South Atlantic	14	86	18	39	28	–
East South Central	17	83	19	43	27	–

[1] Plans closed to new workers or plans that cease accruals for some or all plan participants.

[2] The sum of the individual components may be greater than the total because some employers offer more than one alternative.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 7. Standard errors for frozen defined benefit retirement plans:[1] Plan alternatives, private industry workers, National Compensation Survey, March 2013

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers	1.2	1.2	1.9	2.2	1.9	–
Worker characteristics						
Management, professional, and related	1.4	1.4	2.7	3.4	2.9	–
Management, business, and financial	2.0	2.0	2.9	3.8	3.6	–
Professional and related	1.9	1.9	3.3	3.7	3.3	–
Service	3.4	3.4	3.3	8.1	7.2	–
Sales and office	2.4	2.4	2.3	3.3	2.5	–
Sales and related	6.5	6.5	2.6	5.8	4.5	–
Office and administrative support	2.0	2.0	2.9	3.4	2.6	–
Natural resources, construction, and maintenance	2.6	2.6	6.3	2.4	5.6	–
Production, transportation, and material moving	2.7	2.7	3.2	4.3	4.5	–
Production	2.0	2.0	4.8	–	5.8	–
Full time	1.2	1.2	2.0	2.3	2.0	–
Part time	4.0	4.0	4.6	3.9	5.7	–
Union	2.0	2.0	4.3	–	3.4	–
Nonunion	1.4	1.4	1.9	2.6	2.3	0.5
Average wage within the following categories:[2]						
Lowest 25 percent	6.8	6.8	1.6	–	7.6	–
Lowest 10 percent	10.7	10.7	–	–	9.3	–
Second 25 percent	3.5	3.5	2.5	4.0	4.5	–
Third 25 percent	2.0	2.0	2.7	3.9	3.0	–
Highest 25 percent	0.9	0.9	2.8	2.7	2.5	–
Highest 10 percent	1.1	1.1	3.5	3.9	3.8	–
Establishment characteristics						
Goods-producing industries	1.7	1.7	3.6	3.5	4.1	–
Manufacturing	1.8	1.8	3.8	3.7	4.3	–
Service-providing industries	1.5	1.5	2.0	2.6	2.4	–
Trade, transportation, and utilities	4.4	4.4	4.3	3.6	4.2	–
Retail trade	6.7	6.7	1.9	4.2	7.2	–
Financial activities	2.1	2.1	2.4	3.8	2.3	–

See footnotes at end of table.

Table 7. Standard errors for frozen defined benefit retirement plans:[1] Plan alternatives, private industry workers, National Compensation Survey, March 2013—Continued

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
Finance and insurance	2.3	2.3	2.2	3.5	2.1	–
Insurance carriers and related activities	0.9	0.9	5.5	6.8	–	–
Educational services	5.3	5.3	–	4.3	6.9	–
Junior colleges, colleges, and universities	2.0	2.0	–	2.5	3.8	–
1 to 99 workers	2.1	2.1	3.8	6.1	5.2	–
1 to 49 workers	2.8	2.8	5.0	8.1	6.0	–
100 workers or more	1.4	1.4	2.0	2.3	2.2	–
100 to 499 workers	3.1	3.1	3.7	4.4	4.1	–
500 workers or more	1.4	1.4	2.5	2.5	2.5	–
Geographic areas						
Middle Atlantic	2.7	2.7	3.5	3.3	5.6	–
East North Central	2.9	2.9	3.7	4.5	4.6	–
West North Central	3.6	3.6	4.8	9.6	–	–
South Atlantic	2.7	2.7	3.8	6.5	4.1	–
East South Central	5.1	5.1	4.8	9.2	7.5	–

[1] Plans closed to new workers or plans that cease accruals for some or all plan participants.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2013

(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
Worker characteristics				
Management, professional, and related	68	32	83	17
Management, business, and financial	70	30	84	16
Professional and related	67	33	83	17
Service	62	38	78	22
Protective service	87	13	–	–
Sales and office	67	33	81	19
Sales and related	73	27	84	16
Office and administrative support	65	35	80	20
Natural resources, construction, and maintenance	63	37	79	21
Construction, extraction, farming, fishing, and forestry	48	52	75	25
Installation, maintenance, and repair	71	29	82	18
Production, transportation, and material moving	70	30	84	16
Production	69	31	83	17
Transportation and material moving	70	30	85	15
Full time	67	33	82	18
Part time	67	33	80	20
Union	62	38	82	18
Nonunion	68	32	82	18
Average wage within the following categories:[1]				
Lowest 25 percent	73	27	84	16
Lowest 10 percent	71	29	84	16
Second 25 percent	66	34	79	21
Third 25 percent	65	35	81	19
Highest 25 percent	67	33	84	16
Highest 10 percent	67	33	84	16
Establishment characteristics				
Goods-producing industries	66	34	82	18
Construction	52	48	76	24
Manufacturing	69	31	83	17
Service-providing industries	67	33	82	18
Trade, transportation, and utilities	73	27	84	16
Wholesale trade	71	29	84	16
Retail trade	76	24	83	17
Transportation and warehousing	67	33	86	14
Utilities	80	20	89	11

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2013—Continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	77	23	87	13
Financial activities	66	34	80	20
Finance and insurance	66	34	80	20
Credit intermediation and related activities	62	38	76	24
Insurance carriers and related activities	75	25	87	13
Real estate and rental and leasing	63	37	80	20
Professional and business services	64	36	80	20
Professional and technical services	66	34	81	19
Administrative and waste services	61	39	–	–
Education and health services	61	39	81	19
Educational services	61	39	87	13
Junior colleges, colleges, and universities	62	38	87	13
Healthcare and social assistance	62	38	80	20
Leisure and hospitality	72	28	86	14
Accommodation and food services	72	28	85	15
Other services	65	35	–	–
1 to 99 workers	63	37	79	21
1 to 49 workers	62	38	78	22
50 to 99 workers	65	35	82	18
100 workers or more	70	30	84	16
100 to 499 workers	72	28	85	15
500 workers or more	67	33	83	17
Geographic areas				
New England	69	31	88	12
Middle Atlantic	66	34	87	13
East North Central	63	37	80	20
West North Central	64	36	76	24
South Atlantic	67	33	81	19
East South Central	76	24	87	13
West South Central	70	30	83	17
Mountain	70	30	84	16
Pacific	67	33	79	21

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2013

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	1.1	1.1	0.9	0.9
Worker characteristics				
Management, professional, and related	1.5	1.5	1.1	1.1
Management, business, and financial	1.8	1.8	1.4	1.4
Professional and related	1.7	1.7	1.3	1.3
Service	3.3	3.3	3.7	3.7
Protective service	3.6	3.6	–	–
Sales and office	1.3	1.3	1.1	1.1
Sales and related	2.1	2.1	1.6	1.6
Office and administrative support	1.6	1.6	1.4	1.4
Natural resources, construction, and maintenance	2.6	2.6	2.7	2.7
Construction, extraction, farming, fishing, and forestry	3.7	3.7	3.3	3.3
Installation, maintenance, and repair	3.5	3.5	3.6	3.6
Production, transportation, and material moving	1.4	1.4	1.3	1.3
Production	1.8	1.8	1.6	1.6
Transportation and material moving	1.9	1.9	1.5	1.5
Full time	1.1	1.1	0.9	0.9
Part time	2.1	2.1	2.0	2.0
Union	2.6	2.6	2.2	2.2
Nonunion	1.1	1.1	0.9	0.9
Average wage within the following categories:[1]				
Lowest 25 percent	1.8	1.8	1.8	1.8
Lowest 10 percent	2.8	2.8	2.8	2.8
Second 25 percent	1.9	1.9	1.7	1.7
Third 25 percent	1.4	1.4	1.2	1.2
Highest 25 percent	1.3	1.3	0.9	0.9
Highest 10 percent	1.9	1.9	1.3	1.3
Establishment characteristics				
Goods-producing industries	1.4	1.4	1.2	1.2
Construction	3.2	3.2	3.0	3.0
Manufacturing	1.5	1.5	1.4	1.4
Service-providing industries	1.3	1.3	1.0	1.0
Trade, transportation, and utilities	1.2	1.2	1.2	1.2
Wholesale trade	2.4	2.4	2.2	2.2
Retail trade	1.7	1.7	1.9	1.9
Transportation and warehousing	3.0	3.0	2.7	2.7
Utilities	3.9	3.9	2.7	2.7

See footnotes at end of table.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2013—Continued

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	3.0	3.0	2.9	2.9
Financial activities	1.4	1.4	1.3	1.3
Finance and insurance	1.3	1.3	1.3	1.3
Credit intermediation and related activities	1.7	1.7	2.2	2.2
Insurance carriers and related activities	2.7	2.7	1.9	1.9
Real estate and rental and leasing	6.5	6.5	4.9	4.9
Professional and business services	3.0	3.0	3.4	3.4
Professional and technical services	2.5	2.5	2.3	2.3
Administrative and waste services	8.1	8.1	–	–
Education and health services	2.6	2.6	2.0	2.0
Educational services	2.3	2.3	2.0	2.0
Junior colleges, colleges, and universities	1.8	1.8	1.0	1.0
Healthcare and social assistance	3.1	3.1	2.4	2.4
Leisure and hospitality	5.0	5.0	3.7	3.7
Accommodation and food services	5.4	5.4	4.1	4.1
Other services	5.4	5.4	–	–
1 to 99 workers	1.9	1.9	1.7	1.7
1 to 49 workers	2.5	2.5	2.1	2.1
50 to 99 workers	2.3	2.3	2.3	2.3
100 workers or more	0.9	0.9	0.9	0.9
100 to 499 workers	1.2	1.2	1.0	1.0
500 workers or more	1.2	1.2	1.3	1.3
Geographic areas				
New England	3.3	3.3	2.5	2.5
Middle Atlantic	5.0	5.0	2.4	2.4
East North Central	1.8	1.8	1.8	1.8
West North Central	5.2	5.2	5.7	5.7
South Atlantic	1.8	1.8	1.8	1.8
East South Central	1.5	1.5	2.4	2.4
West South Central	2.8	2.8	2.4	2.4
Mountain	3.1	3.1	3.3	3.3
Pacific	2.6	2.6	1.7	1.7

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 9. Healthcare benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2013

(All workers = 100 percent)

Characteristics	Healthcare[2]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	70	55	79	70	51	73
Worker characteristics						
Management, professional, and related	88	74	85	87	67	77
Management, business, and financial	94	81	86	94	73	77
Professional and related	84	71	84	84	65	77
Service	41	27	65	40	25	61
Protective service	45	33	74	45	32	71
Sales and office	71	56	78	71	52	72
Sales and related	62	46	74	62	43	69
Office and administrative support	78	62	80	77	57	74
Natural resources, construction, and maintenance	77	61	79	77	58	75
Construction, extraction, farming, fishing, and forestry	70	56	80	70	54	77
Installation, maintenance, and repair	83	65	78	83	61	74
Production, transportation, and material moving	76	62	81	76	57	75
Production	84	69	83	84	64	76
Transportation and material moving	69	55	80	69	51	74
Full time	85	69	81	85	64	75
Part time	24	15	60	24	13	54
Union	95	84	88	95	79	83
Nonunion	67	53	78	67	48	72
Average wage within the following categories:[3]						
Lowest 25 percent	35	21	62	34	20	57
Lowest 10 percent	20	10	52	20	10	50
Second 25 percent	75	57	77	74	53	72
Third 25 percent	86	71	83	86	66	77
Highest 25 percent	93	80	86	93	72	78
Highest 10 percent	94	82	88	94	74	79
Establishment characteristics						
Goods-producing industries	86	73	84	86	68	79
Construction	71	56	78	71	53	75
Manufacturing	92	79	85	92	73	79
Service-providing industries	67	52	78	66	48	72
Trade, transportation, and utilities	72	56	79	71	52	73
Wholesale trade	84	70	83	84	67	80
Retail trade	62	46	74	62	43	69
Transportation and warehousing	85	70	83	84	62	73
Utilities	99	92	93	98	83	85

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2013—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	45	35	78	24	19	78	68	50	73
Worker characteristics									
Management, professional, and related	64	52	81	35	28	80	85	66	77
Management, business, and financial	69	57	83	36	30	82	92	71	77
Professional and related	61	49	80	35	27	79	82	63	77
Service	22	15	68	13	9	69	40	24	60
Protective service	27	19	69	13	8	61	45	32	72
Sales and office	45	34	76	21	16	77	70	51	72
Sales and related	39	29	74	15	11	76	60	42	69
Office and administrative support	49	38	78	25	20	77	76	56	74
Natural resources, construction, and maintenance	44	34	77	30	24	80	75	57	75
Construction, extraction, farming, fishing, and forestry	38	32	82	31	26	85	68	52	76
Installation, maintenance, and repair	49	36	74	29	22	75	81	60	74
Production, transportation, and material moving	47	37	79	26	21	81	74	56	75
Production	53	43	81	27	23	83	82	63	76
Transportation and material moving	42	32	77	24	19	80	67	49	74
Full time	56	44	79	30	24	79	84	63	75
Part time	13	8	60	8	5	68	23	13	54
Union	73	62	84	58	48	83	94	78	83
Nonunion	42	32	76	21	16	77	66	47	72
Average wage within the following categories:[3]									
Lowest 25 percent	16	10	64	9	7	70	33	19	57
Lowest 10 percent	9	5	55	6	3	57	20	10	49
Second 25 percent	45	33	74	21	16	75	73	52	72
Third 25 percent	55	44	80	30	24	81	84	65	77
Highest 25 percent	71	58	83	41	33	80	91	71	78
Highest 10 percent	77	64	83	43	35	81	92	72	79
Establishment characteristics									
Goods-producing industries	57	47	83	32	27	84	84	66	78
Construction	38	31	82	25	23	89	69	52	74
Manufacturing	64	53	83	35	29	83	90	71	79
Service-providing industries	43	32	76	23	17	76	65	47	72
Trade, transportation, and utilities	45	34	76	21	16	79	70	51	73
Wholesale trade	50	41	82	25	21	82	84	67	80
Retail trade	38	27	71	14	11	77	60	42	69
Transportation and warehousing	60	48	80	33	26	78	83	60	73
Utilities	85	77	90	55	49	88	97	83	85

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

Characteristics	Healthcare[2]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	91	73	80	91	66	72
Financial activities	88	72	83	88	65	74
Finance and insurance	93	78	85	92	70	75
Credit intermediation and related activities	94	78	84	94	70	75
Insurance carriers and related activities	90	77	85	90	67	75
Real estate and rental and leasing	71	53	74	71	50	70
Professional and business services	70	57	81	69	52	75
Professional and technical services	84	71	85	84	67	79
Administrative and waste services	49	36	74	48	33	68
Education and health services	74	57	77	74	52	71
Educational services	77	62	80	77	57	74
Junior colleges, colleges, and universities	90	73	82	90	68	76
Healthcare and social assistance	73	56	77	73	52	71
Leisure and hospitality	31	18	58	31	17	55
Accommodation and food services	30	16	53	30	15	50
Other services	51	40	79	50	38	76
1 to 99 workers	57	43	75	57	40	71
1 to 49 workers	53	40	75	53	38	71
50 to 99 workers	69	52	75	69	48	70
100 workers or more	85	70	82	85	63	75
100 to 499 workers	83	66	80	82	61	74
500 workers or more	89	76	86	88	67	76
Geographic areas						
New England	70	56	80	70	49	70
Middle Atlantic	70	56	81	70	52	75
East North Central	72	56	78	72	51	71
West North Central	68	54	79	67	48	72
South Atlantic	70	54	77	70	50	72
East South Central	72	56	78	72	53	74
West South Central	70	55	79	70	51	74
Mountain	67	52	77	67	48	72
Pacific	68	56	83	68	52	77

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2013—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	77	57	74	56	37	66	90	65	72
Financial activities	67	53	79	29	22	77	86	64	74
Finance and insurance	75	60	79	31	24	78	91	68	75
Credit intermediation and related activities	78	60	77	26	20	77	93	69	74
Insurance carriers and related activities	70	57	81	36	28	78	89	66	74
Real estate and rental and leasing	41	31	74	22	17	75	70	49	70
Professional and business services	44	35	80	28	22	80	68	51	74
Professional and technical services	59	49	84	37	30	81	82	65	79
Administrative and waste services	22	16	72	14	11	77	48	32	67
Education and health services	44	33	76	23	17	76	72	51	71
Educational services	51	39	75	27	19	69	76	56	74
Junior colleges, colleges, and universities	64	48	76	34	23	66	90	68	76
Healthcare and social assistance	43	32	76	22	17	77	72	51	70
Leisure and hospitality	18	11	63	12	8	66	30	17	55
Accommodation and food services	17	10	60	11	7	62	29	14	49
Other services	26	21	79	17	14	82	48	37	75
1 to 99 workers	30	22	76	16	12	76	55	39	71
1 to 49 workers	26	20	78	13	10	77	52	37	71
50 to 99 workers	42	30	72	27	20	74	67	47	70
100 workers or more	63	50	79	34	27	80	83	62	75
100 to 499 workers	56	43	78	27	21	79	81	59	73
500 workers or more	74	58	79	45	36	80	87	67	76
Geographic areas									
New England	50	39	78	19	14	75	67	46	69
Middle Atlantic	47	37	80	27	22	81	69	52	75
East North Central	46	35	77	22	17	74	71	51	71
West North Central	46	34	75	22	17	76	67	48	72
South Atlantic	41	31	75	21	16	76	69	49	72
East South Central	41	31	76	20	16	81	69	51	73
West South Central	41	31	77	19	16	81	69	50	73
Mountain	44	34	78	24	18	78	65	47	71
Pacific	50	40	81	36	29	80	66	51	77

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

[2] 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.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2013

Characteristics	Healthcare[2]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.9	0.8	0.4	0.9	0.7	0.4
Worker characteristics						
Management, professional, and related	0.8	0.9	0.6	0.8	0.8	0.6
Management, business, and financial	0.8	1.0	0.7	0.8	1.0	0.9
Professional and related	1.2	1.2	0.8	1.1	1.1	0.9
Service	1.7	1.3	1.8	1.7	1.2	1.8
Protective service	5.1	4.1	4.1	5.1	4.0	4.2
Sales and office	0.9	0.9	0.6	0.9	0.9	0.8
Sales and related	1.1	1.2	1.1	1.1	1.2	1.2
Office and administrative support	1.1	1.2	0.8	1.1	1.2	1.0
Natural resources, construction, and maintenance	1.6	1.6	1.1	1.6	1.6	1.0
Construction, extraction, farming, fishing, and forestry	3.0	2.8	1.8	3.1	2.6	1.7
Installation, maintenance, and repair	1.9	2.0	1.4	1.9	1.9	1.5
Production, transportation, and material moving	2.0	1.6	0.6	1.9	1.4	0.8
Production	1.7	1.8	1.0	1.7	1.5	1.1
Transportation and material moving	2.6	2.1	1.0	2.6	2.0	1.4
Full time	0.7	0.6	0.4	0.7	0.6	0.4
Part time	1.2	0.7	1.9	1.2	0.6	1.9
Union	0.8	1.0	0.8	0.8	1.1	1.0
Nonunion	0.9	0.8	0.5	0.9	0.7	0.5
Average wage within the following categories:[3]						
Lowest 25 percent	1.3	0.9	1.4	1.3	0.9	1.5
Lowest 10 percent	1.6	1.0	3.0	1.5	0.9	2.9
Second 25 percent	1.0	1.1	0.8	1.0	1.0	0.8
Third 25 percent	0.9	0.8	0.5	0.9	0.8	0.6
Highest 25 percent	0.5	0.6	0.5	0.5	0.6	0.6
Highest 10 percent	0.6	0.9	0.6	0.5	0.9	0.8
Establishment characteristics						
Goods-producing industries	0.9	1.0	0.8	0.9	1.0	0.9
Construction	2.4	2.2	1.8	2.4	2.1	1.7
Manufacturing	0.9	1.1	0.8	0.9	1.1	0.9
Service-providing industries	1.0	0.8	0.5	1.0	0.7	0.5
Trade, transportation, and utilities	1.3	1.1	0.6	1.2	1.0	0.7
Wholesale trade	1.5	1.7	1.3	1.5	1.6	1.3
Retail trade	1.4	1.2	0.9	1.4	1.1	1.0
Transportation and warehousing	3.0	2.6	1.6	2.8	2.4	2.1
Utilities	0.6	1.0	1.0	1.1	2.0	2.1

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2013—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	0.4	0.8	0.6	0.6	0.8	0.7	0.4
Worker characteristics									
Management, professional, and related	1.2	1.0	0.7	1.3	1.2	0.8	0.9	0.8	0.6
Management, business, and financial	1.4	1.3	0.8	1.6	1.4	1.0	0.9	1.1	0.9
Professional and related	1.5	1.3	0.9	1.7	1.5	1.2	1.1	1.1	0.9
Service	1.4	1.0	1.6	1.2	0.9	2.0	1.7	1.2	1.9
Protective service	3.5	2.9	6.5	3.1	1.6	4.3	5.1	4.0	4.2
Sales and office	0.9	0.7	0.7	0.9	0.7	1.0	0.8	0.9	0.8
Sales and related	1.1	1.0	1.3	1.0	1.0	2.5	1.2	1.2	1.2
Office and administrative support	1.2	1.0	0.8	1.1	0.9	1.3	1.1	1.2	1.0
Natural resources, construction, and maintenance	2.1	1.6	1.6	1.9	1.6	1.9	1.6	1.5	1.0
Construction, extraction, farming, fishing, and forestry	3.1	2.6	2.3	3.0	2.8	2.3	3.0	2.5	1.7
Installation, maintenance, and repair	2.8	2.4	2.3	2.1	1.7	2.6	1.9	2.0	1.5
Production, transportation, and material moving	1.8	1.6	1.1	1.4	1.2	1.3	2.0	1.5	0.9
Production	2.2	2.0	1.5	1.8	1.5	2.1	1.8	1.6	1.1
Transportation and material moving	2.1	1.8	1.7	1.7	1.4	1.6	2.6	2.0	1.4
Full time	0.9	0.7	0.4	0.9	0.8	0.6	0.7	0.6	0.4
Part time	0.9	0.5	1.8	0.7	0.4	2.4	1.1	0.7	2.0
Union	1.7	1.6	1.3	2.1	1.9	1.4	0.9	1.1	1.0
Nonunion	0.8	0.7	0.5	0.7	0.6	0.7	0.9	0.7	0.5
Average wage within the following categories:[3]									
Lowest 25 percent	1.0	0.7	1.8	0.8	0.6	2.0	1.2	0.8	1.6
Lowest 10 percent	1.1	0.7	2.7	0.9	0.5	4.4	1.5	0.9	3.0
Second 25 percent	1.2	0.9	0.7	1.0	0.9	1.3	1.0	1.0	0.8
Third 25 percent	1.0	0.9	0.8	1.1	1.0	0.8	0.9	0.8	0.6
Highest 25 percent	1.1	1.1	0.7	1.1	1.0	0.8	0.5	0.6	0.6
Highest 10 percent	1.2	1.2	0.9	1.6	1.5	1.0	0.7	1.0	0.9
Establishment characteristics									
Goods-producing industries	1.4	1.1	1.0	1.7	1.5	1.4	0.9	1.0	0.9
Construction	2.4	2.2	1.7	2.5	2.3	1.7	2.4	2.1	1.8
Manufacturing	1.8	1.6	1.1	1.9	1.7	1.7	1.0	1.2	0.9
Service-providing industries	0.9	0.7	0.5	0.8	0.7	0.7	0.9	0.7	0.5
Trade, transportation, and utilities	1.4	1.1	0.9	1.2	1.1	1.4	1.2	1.0	0.7
Wholesale trade	2.9	2.5	1.7	2.6	2.4	2.4	1.5	1.6	1.3
Retail trade	1.5	1.1	1.4	1.2	1.0	2.2	1.4	1.2	1.1
Transportation and warehousing	3.3	2.8	1.9	3.4	3.1	3.1	2.8	2.4	2.1
Utilities	6.8	6.2	1.4	7.3	6.3	2.1	1.2	2.0	2.1

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2013—Continued

Characteristics	Healthcare[2]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	1.5	2.3	2.0	1.5	2.5	2.4
Financial activities	1.3	1.3	0.8	1.3	1.3	0.9
Finance and insurance	0.8	0.9	0.6	0.8	0.9	0.7
Credit intermediation and related activities	1.2	1.3	0.7	1.2	1.5	1.1
Insurance carriers and related activities	1.6	1.9	1.2	1.7	1.7	1.2
Real estate and rental and leasing	4.7	4.3	3.0	4.7	4.3	3.2
Professional and business services	2.1	2.0	1.3	2.1	1.8	1.4
Professional and technical services	2.1	2.2	1.5	2.1	2.2	1.8
Administrative and waste services	3.5	3.3	3.0	3.4	3.1	3.4
Education and health services	1.9	1.7	1.4	1.9	1.7	1.4
Educational services	2.9	2.3	1.5	3.0	2.2	1.5
Junior colleges, colleges, and universities	1.0	1.3	1.3	1.0	1.2	1.2
Healthcare and social assistance	2.1	2.0	1.5	2.1	1.9	1.6
Leisure and hospitality	2.5	1.7	2.4	2.5	1.5	2.3
Accommodation and food services	2.7	1.8	2.8	2.7	1.7	2.8
Other services	3.7	3.3	2.4	3.7	3.1	2.5
1 to 99 workers	1.1	1.0	0.8	1.1	0.9	0.8
1 to 49 workers	1.3	1.1	0.9	1.3	1.0	1.0
50 to 99 workers	2.2	1.9	1.4	2.2	1.8	1.4
100 workers or more	0.7	0.7	0.5	0.7	0.7	0.6
100 to 499 workers	1.2	1.2	0.7	1.1	1.1	0.8
500 workers or more	1.1	1.1	0.8	1.1	1.1	1.0
Geographic areas						
New England	4.5	3.6	1.1	4.6	3.7	1.1
Middle Atlantic	2.9	2.3	0.9	2.8	1.8	1.2
East North Central	1.7	1.7	0.9	1.8	1.6	0.8
West North Central	2.6	2.1	1.8	2.5	2.0	1.5
South Atlantic	2.4	2.0	0.8	2.4	1.9	0.9
East South Central	3.6	4.0	2.1	3.6	3.9	2.1
West South Central	2.0	2.1	1.4	1.8	1.9	1.5
Mountain	1.6	2.3	2.6	1.6	2.1	2.3
Pacific	2.2	1.6	0.9	2.1	1.5	1.1

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2013—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	3.2	3.1	2.4	4.1	3.8	3.3	1.8	2.5	2.4
Financial activities	1.7	1.5	1.1	1.6	1.3	1.2	1.4	1.3	0.9
Finance and insurance	1.5	1.4	0.8	1.9	1.6	1.2	0.9	0.9	0.8
Credit intermediation and related activities	2.3	2.1	1.0	2.2	1.7	1.5	1.3	1.5	1.2
Insurance carriers and related activities	2.6	2.4	1.3	2.8	2.5	2.2	1.8	1.7	1.2
Real estate and rental and leasing	5.4	4.2	6.2	4.4	3.5	4.4	4.8	4.3	3.3
Professional and business services	2.7	2.1	1.4	2.1	1.8	2.3	2.1	1.8	1.5
Professional and technical services	2.9	2.5	1.8	3.0	3.0	2.8	2.3	2.2	1.9
Administrative and waste services	3.3	2.1	4.2	2.6	2.2	4.5	3.5	3.1	3.6
Education and health services	2.1	1.7	1.1	1.9	1.6	1.5	1.9	1.6	1.4
Educational services	2.5	1.9	1.0	2.3	1.9	2.5	2.7	2.2	1.5
Junior colleges, colleges, and universities	2.9	2.3	1.0	1.9	1.5	2.4	1.0	1.2	1.2
Healthcare and social assistance	2.4	1.9	1.3	2.3	1.9	1.7	2.1	1.8	1.6
Leisure and hospitality	2.2	1.7	3.4	1.6	1.2	3.5	2.5	1.5	2.4
Accommodation and food services	2.3	1.8	4.1	1.6	1.2	4.8	2.7	1.7	2.9
Other services	3.5	2.8	3.8	2.8	2.3	5.4	3.6	3.0	2.5
1 to 99 workers	0.9	0.8	1.1	0.7	0.6	1.3	1.1	0.9	0.8
1 to 49 workers	1.0	0.9	1.3	0.8	0.7	1.8	1.2	1.1	1.0
50 to 99 workers	2.2	1.6	1.7	2.0	1.6	2.0	2.3	1.7	1.5
100 workers or more	1.0	0.8	0.5	1.2	1.0	0.8	0.8	0.8	0.6
100 to 499 workers	1.4	1.2	0.9	1.4	1.2	1.5	1.2	1.2	0.8
500 workers or more	1.5	1.4	0.9	1.8	1.5	1.1	1.1	1.2	1.0
Geographic areas									
New England	4.3	2.7	1.9	1.3	1.1	3.0	4.2	3.4	1.2
Middle Atlantic	2.9	2.4	0.8	3.1	2.4	1.6	2.9	1.7	1.3
East North Central	2.3	1.8	0.9	2.0	1.5	1.9	1.8	1.5	0.9
West North Central	2.1	1.4	2.2	1.5	1.2	1.7	2.6	2.0	1.6
South Atlantic	1.8	1.3	1.1	1.3	1.1	1.6	2.2	1.8	1.0
East South Central	3.2	2.3	2.1	2.4	2.1	1.6	3.7	4.0	2.3
West South Central	2.4	1.9	1.6	2.3	2.0	2.8	1.8	1.8	1.6
Mountain	2.5	1.8	2.0	4.0	3.2	2.5	1.9	2.4	2.4
Pacific	1.5	1.3	0.8	1.3	1.0	0.9	1.9	1.4	1.0

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

[2] 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.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2013

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	79	21	68	32
Worker characteristics				
Management, professional, and related	81	19	70	30
Management, business, and financial	79	21	70	30
Professional and related	81	19	70	30
Service	77	23	60	40
Protective service	75	25	60	40
Sales and office	77	23	66	34
Sales and related	72	28	62	38
Office and administrative support	79	21	68	32
Natural resources, construction, and maintenance	81	19	69	31
Construction, extraction, farming, fishing, and forestry	83	17	71	29
Installation, maintenance, and repair	79	21	67	33
Production, transportation, and material moving	79	21	72	28
Production	79	21	73	27
Transportation and material moving	80	20	72	28
Full time	79	21	68	32
Part time	72	28	63	37
Union	87	13	83	17
Nonunion	78	22	66	34
Average wage within the following categories:[1]				
Lowest 25 percent	73	27	58	42
Lowest 10 percent	71	29	56	44
Second 25 percent	78	22	66	34
Third 25 percent	80	20	69	31
Highest 25 percent	81	19	73	27
Highest 10 percent	81	19	73	27
Establishment characteristics				
Goods-producing industries	81	19	74	26
Construction	81	19	68	32
Manufacturing	80	20	75	25
Service-providing industries	78	22	67	33
Trade, transportation, and utilities	76	24	66	34
Wholesale trade	80	20	68	32
Retail trade	71	29	60	40
Transportation and warehousing	81	19	76	24
Utilities	85	15	81	19

See footnotes at end of table.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2013—Continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	82	18	76	24
Financial activities	81	19	70	30
Finance and insurance	80	20	71	29
Credit intermediation and related activities	80	20	69	31
Insurance carriers and related activities	81	19	73	27
Real estate and rental and leasing	84	16	64	36
Professional and business services	79	21	67	33
Professional and technical services	81	19	68	32
Administrative and waste services	76	24	60	40
Education and health services	80	20	66	34
Educational services	81	19	65	35
Junior colleges, colleges, and universities	79	21	69	31
Healthcare and social assistance	80	20	66	34
Leisure and hospitality	74	26	57	43
Accommodation and food services	70	30	58	42
Other services	79	21	64	36
1 to 99 workers	79	21	63	37
1 to 49 workers	79	21	63	37
50 to 99 workers	77	23	63	37
100 workers or more	79	21	72	28
100 to 499 workers	78	22	68	32
500 workers or more	81	19	77	23
Geographic areas				
New England	77	23	73	27
Middle Atlantic	81	19	73	27
East North Central	79	21	72	28
West North Central	78	22	66	34
South Atlantic	76	24	63	37
East South Central	77	23	64	36
West South Central	79	21	65	35
Mountain	81	19	69	31
Pacific	81	19	68	32

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2013

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.3	0.3	0.4	0.4
Worker characteristics				
Management, professional, and related	0.4	0.4	0.5	0.5
Management, business, and financial	0.5	0.5	0.7	0.7
Professional and related	0.5	0.5	0.7	0.7
Service	0.9	0.9	1.8	1.8
Protective service	2.2	2.2	3.6	3.6
Sales and office	0.4	0.4	0.6	0.6
Sales and related	0.5	0.5	0.7	0.7
Office and administrative support	0.4	0.4	0.8	0.8
Natural resources, construction, and maintenance	0.7	0.7	1.3	1.3
Construction, extraction, farming, fishing, and forestry	1.2	1.2	1.7	1.7
Installation, maintenance, and repair	0.8	0.8	1.9	1.9
Production, transportation, and material moving	0.5	0.5	0.6	0.6
Production	0.6	0.6	0.7	0.7
Transportation and material moving	0.8	0.8	1.1	1.1
Full time	0.3	0.3	0.4	0.4
Part time	0.9	0.9	0.9	0.9
Union	0.6	0.6	1.1	1.1
Nonunion	0.3	0.3	0.5	0.5
Average wage within the following categories:[1]				
Lowest 25 percent	0.8	0.8	1.0	1.0
Lowest 10 percent	1.8	1.8	2.3	2.3
Second 25 percent	0.5	0.5	0.8	0.8
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	0.5	0.5	0.7	0.7
Establishment characteristics				
Goods-producing industries	0.5	0.5	0.6	0.6
Construction	1.1	1.1	1.4	1.4
Manufacturing	0.6	0.6	0.6	0.6
Service-providing industries	0.3	0.3	0.5	0.5
Trade, transportation, and utilities	0.5	0.5	0.6	0.6
Wholesale trade	0.8	0.8	1.2	1.2
Retail trade	0.7	0.7	0.7	0.7
Transportation and warehousing	1.1	1.1	1.2	1.2
Utilities	1.3	1.3	1.1	1.1

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, National Compensation Survey, March 2013—Continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	1.2	1.2	1.4	1.4
Financial activities	0.5	0.5	0.8	0.8
Finance and insurance	0.3	0.3	0.5	0.5
Credit intermediation and related activities	0.6	0.6	0.7	0.7
Insurance carriers and related activities	0.5	0.5	0.8	0.8
Real estate and rental and leasing	2.2	2.2	3.6	3.6
Professional and business services	0.8	0.8	1.6	1.6
Professional and technical services	1.1	1.1	1.8	1.8
Administrative and waste services	1.5	1.5	4.3	4.3
Education and health services	0.7	0.7	1.0	1.0
Educational services	0.8	0.8	1.2	1.2
Junior colleges, colleges, and universities	0.5	0.5	0.7	0.7
Healthcare and social assistance	0.8	0.8	1.2	1.2
Leisure and hospitality	2.0	2.0	2.8	2.8
Accommodation and food services	2.5	2.5	3.3	3.3
Other services	1.5	1.5	2.3	2.3
1 to 99 workers	0.5	0.5	0.8	0.8
1 to 49 workers	0.6	0.6	1.2	1.2
50 to 99 workers	0.8	0.8	1.1	1.1
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	0.4	0.4	0.4	0.4
Geographic areas				
New England	0.8	0.8	1.1	1.1
Middle Atlantic	0.8	0.8	0.5	0.5
East North Central	0.5	0.5	0.8	0.8
West North Central	0.5	0.5	3.2	3.2
South Atlantic	0.7	0.7	0.9	0.9
East South Central	1.2	1.2	1.5	1.5
West South Central	1.0	1.0	1.2	1.2
Mountain	1.1	1.1	0.8	0.8
Pacific	0.7	0.7	1.4	1.4

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2013

(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	$368.88	16	$485.70	84	$345.83	$112.63
Worker characteristics							
Management, professional, and related	100	383.88	16	447.33	84	372.21	110.07
Management, business, and financial	100	374.05	13	468.60	87	359.72	111.50
Professional and related	100	389.83	17	437.33	83	380.12	109.17
Service	100	336.88	15	468.30	85	313.80	107.56
Protective service	100	335.33	4	512.59	96	328.50	113.12
Sales and office	100	345.20	14	444.10	86	328.62	116.10
Sales and related	100	297.00	9	381.95	91	288.30	123.15
Office and administrative support	100	368.59	17	460.74	83	349.95	112.38
Natural resources, construction, and maintenance	100	412.66	29	606.08	71	333.51	122.26
Construction, extraction, farming, fishing, and forestry	100	463.99	41	659.26	59	328.09	126.10
Installation, maintenance, and repair	100	374.86	20	526.55	80	336.45	120.18
Production, transportation, and material moving	100	375.24	16	510.56	84	349.27	110.77
Production	100	372.52	14	517.71	86	349.74	110.64
Transportation and material moving	100	378.54	19	504.41	81	348.64	110.93
Full time	100	372.61	17	490.64	83	349.17	110.90
Part time	100	315.71	15	408.99	85	298.98	136.89
Union	100	481.32	38	591.27	62	414.83	106.80
Nonunion	100	350.80	13	436.76	87	337.88	113.30
Average wage within the following categories:[1]							
Lowest 25 percent	100	313.85	13	434.82	87	295.13	122.94
Lowest 10 percent	100	302.40	13	475.78	87	275.35	125.83
Second 25 percent	100	345.13	14	437.18	86	330.16	111.34
Third 25 percent	100	376.41	18	484.78	82	352.72	112.68
Highest 25 percent	100	399.74	18	529.08	82	370.96	109.97
Highest 10 percent	100	397.67	17	509.67	83	375.15	109.79
Establishment characteristics							
Goods-producing industries	100	393.33	19	565.74	81	353.81	107.78
Construction	100	448.72	39	649.50	61	320.29	133.51
Manufacturing	100	376.68	13	492.41	87	359.95	102.71
Service-providing industries	100	361.87	16	458.68	84	343.62	113.98
Trade, transportation, and utilities	100	334.83	15	427.13	85	318.33	119.49
Wholesale trade	100	351.93	19	431.58	81	332.66	108.13
Retail trade	100	290.63	12	356.30	88	281.30	132.36
Transportation and warehousing	100	404.09	15	548.75	85	377.80	106.75
Utilities	100	419.45	18	472.55	82	407.51	89.51

See footnotes at end of table.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2013—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	$378.15	22	$540.94	78	$331.93	$98.70
Financial activities	100	377.59	15	494.94	85	356.20	103.78
Finance and insurance	100	369.09	12	465.59	88	355.99	101.86
Credit intermediation and related activities	100	364.18	13	455.85	87	350.14	101.35
Insurance carriers and related activities	100	376.07	9	489.75	91	364.49	98.42
Real estate and rental and leasing	100	416.32	31	546.10	69	357.37	114.94
Professional and business services	100	364.03	16	443.98	84	348.75	118.84
Professional and technical services	100	378.74	19	442.11	81	363.41	115.91
Administrative and waste services	100	339.75	14	452.29	86	321.10	125.15
Education and health services	100	390.23	14	456.52	86	379.57	108.50
Educational services	100	411.37	18	459.25	82	401.20	117.29
Junior colleges, colleges, and universities	100	413.73	8	478.54	92	407.95	120.94
Healthcare and social assistance	100	386.30	13	455.85	87	375.75	106.95
Leisure and hospitality	100	321.86	19	503.77	81	278.95	113.98
Accommodation and food services	100	296.22	–	–	–	–	–
Other services	100	384.19	24	482.47	76	352.35	126.50
1 to 99 workers	100	363.85	23	484.21	77	328.27	119.60
1 to 49 workers	100	367.16	24	483.72	76	329.61	118.08
50 to 99 workers	100	355.16	19	485.85	81	324.99	123.33
100 workers or more	100	372.64	12	487.86	88	357.29	108.08
100 to 499 workers	100	357.46	12	478.27	88	341.54	111.77
500 workers or more	100	391.95	12	499.82	88	377.39	103.37
Geographic areas							
New England	100	391.86	11	596.42	89	365.38	125.71
Middle Atlantic	100	412.14	23	525.18	77	377.68	117.90
East North Central	100	370.67	16	473.79	84	350.93	110.45
West North Central	100	345.98	10	493.87	90	328.64	102.41
South Atlantic	100	349.29	11	463.87	89	335.51	116.77
East South Central	100	341.81	13	486.85	87	321.05	113.18
West South Central	100	348.58	14	421.42	86	336.25	107.57
Mountain	100	369.38	21	455.96	79	346.82	111.36
Pacific	100	374.64	23	487.54	77	341.72	109.32

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2013

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	$3.14	0.6	$9.35	0.6	$2.57	$1.09
Worker characteristics						
Management, professional, and related	3.17	1.1	6.47	1.1	3.09	1.83
Management, business, and financial	4.91	1.2	23.99	1.2	4.36	2.26
Professional and related	3.57	1.6	8.21	1.6	4.36	2.40
Service	12.30	2.1	36.07	2.1	9.15	2.56
Protective service	16.94	1.3	36.97	1.3	18.19	11.05
Sales and office	4.35	0.8	13.60	0.8	3.79	1.47
Sales and related	4.74	0.9	16.70	0.9	4.48	1.93
Office and administrative support	4.87	1.0	14.97	1.0	4.61	1.94
Natural resources, construction, and maintenance	12.37	1.9	33.94	1.9	7.13	4.30
Construction, extraction, farming, fishing, and forestry	25.27	3.2	50.41	3.2	15.14	6.22
Installation, maintenance, and repair	9.79	2.4	29.60	2.4	7.01	5.60
Production, transportation, and material moving	5.62	1.5	19.52	1.5	4.70	2.10
Production	5.78	1.7	24.18	1.7	5.94	3.06
Transportation and material moving	9.60	2.1	25.15	2.1	8.32	3.25
Full time	3.21	0.7	9.77	0.7	2.62	1.18
Part time	6.27	1.5	22.44	1.5	6.03	3.60
Union	10.97	2.4	20.41	2.4	8.22	2.84
Nonunion	2.67	0.6	8.27	0.6	2.65	1.09
Average wage within the following categories:[1]						
Lowest 25 percent	5.71	1.5	20.35	1.5	5.10	3.30
Lowest 10 percent	12.82	2.4	40.71	2.4	11.23	6.92
Second 25 percent	5.46	1.0	13.37	1.0	5.66	2.18
Third 25 percent	4.78	1.0	14.36	1.0	3.94	1.74
Highest 25 percent	4.52	1.0	16.28	1.0	2.74	1.87
Highest 10 percent	7.62	1.3	35.79	1.3	3.54	2.44
Establishment characteristics						
Goods-producing industries	6.79	1.3	23.82	1.3	5.27	2.47
Construction	21.93	3.2	43.91	3.2	11.26	4.59
Manufacturing	5.51	1.4	19.19	1.4	5.23	2.72
Service-providing industries	3.31	0.7	8.62	0.7	3.00	1.14
Trade, transportation, and utilities	5.17	0.9	15.00	0.9	4.67	1.75
Wholesale trade	6.59	1.9	18.31	1.9	6.31	3.44
Retail trade	5.48	1.4	18.04	1.4	5.39	2.44
Transportation and warehousing	15.16	2.6	49.24	2.6	14.32	5.58
Utilities	11.77	3.6	23.53	3.6	12.69	5.00

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, National Compensation Survey, March 2013—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	$12.86	3.5	$21.55	3.5	$7.81	$3.80
Financial activities	5.24	1.7	21.92	1.7	3.54	2.35
Finance and insurance	2.88	1.2	9.67	1.2	3.07	1.41
Credit intermediation and related activities	5.42	2.2	19.66	2.2	4.27	2.11
Insurance carriers and related activities	5.50	1.3	31.37	1.3	5.86	3.02
Real estate and rental and leasing	25.30	6.7	53.38	6.7	18.73	13.01
Professional and business services	11.03	2.0	18.27	2.0	10.32	3.91
Professional and technical services	14.58	2.9	22.98	2.9	13.15	4.50
Administrative and waste services	16.13	3.9	40.49	3.9	15.63	11.67
Education and health services	6.91	1.8	14.43	1.8	7.20	2.72
Educational services	9.25	2.3	18.10	2.3	9.49	3.20
Junior colleges, colleges, and universities	5.55	1.2	14.58	1.2	5.55	2.98
Healthcare and social assistance	8.05	2.1	17.29	2.1	8.50	3.05
Leisure and hospitality	24.61	4.2	57.97	4.2	17.85	4.08
Accommodation and food services	34.10	–	–	–	–	–
Other services	15.07	4.2	43.01	4.2	12.97	7.12
1 to 99 workers	5.89	1.1	13.97	1.1	4.99	1.94
1 to 49 workers	8.06	1.5	16.29	1.5	7.04	2.48
50 to 99 workers	8.44	2.0	26.23	2.0	6.59	3.85
100 workers or more	3.29	0.7	12.30	0.7	2.64	1.20
100 to 499 workers	4.50	1.0	15.59	1.0	3.89	1.81
500 workers or more	4.01	1.1	18.39	1.1	3.42	1.52
Geographic areas						
New England	20.74	1.3	132.68	1.3	10.43	2.13
Middle Atlantic	8.40	2.2	19.27	2.2	4.43	2.43
East North Central	7.14	1.9	23.11	1.9	4.99	2.39
West North Central	8.88	1.9	40.80	1.9	7.22	4.05
South Atlantic	7.27	1.0	14.90	1.0	7.98	3.09
East South Central	9.91	2.3	31.77	2.3	10.71	4.77
West South Central	8.23	1.6	18.07	1.6	8.45	2.56
Mountain	11.09	4.2	24.50	4.2	8.72	2.83
Pacific	9.71	0.9	17.45	0.9	8.14	3.20

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2013

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate[1]	Varies[2]	Flexible benefits[3]	Percent of earnings	Exists, but unknown	Other
All workers	100	71	1	14	([4])	([4])	14	([4])
Worker characteristics								
Management, professional, and related	100	72	–	13	1	–	13	([4])
Management, business, and financial	100	74	–	13	1	–	12	([4])
Professional and related	100	71	–	13	([4])	–	14	([4])
Service	100	73	–	9	–	–	15	–
Protective service	100	79	–	9	–	–	–	–
Sales and office	100	65	([4])	22	([4])	–	12	–
Sales and related	100	57	([4])	31	–	–	12	–
Office and administrative support	100	69	–	17	1	–	12	–
Natural resources, construction, and maintenance	100	75	–	7	–	–	16	–
Construction, extraction, farming, fishing, and forestry	100	76	–	7	–	–	13	–
Installation, maintenance, and repair	100	75	–	7	–	–	17	1
Production, transportation, and material moving	100	76	–	8	–	–	16	–
Production	100	77	–	9	–	–	13	–
Transportation and material moving	100	74	–	6	–	–	19	–
Full time	100	72	1	13	([4])	([4])	14	([4])
Part time	100	60	–	24	–	–	14	–
Union	100	75	1	6	–	–	15	–
Nonunion	100	71	–	14	([4])	–	13	([4])
Average wage within the following categories:[5]								
Lowest 25 percent	100	69	–	17	–	–	13	–
Second 25 percent	100	69	–	17	([4])	–	13	([4])
Third 25 percent	100	72	–	11	1	–	15	1
Highest 25 percent	100	73	([4])	12	1	([4])	13	1
Highest 10 percent	100	73	–	12	1	–	13	1
Establishment characteristics								
Goods-producing industries	100	77	–	10	([4])	–	12	–
Construction	100	76	–	10	–	–	11	–
Manufacturing	100	77	–	10	([4])	–	13	–
Service-providing industries	100	70	([4])	15	([4])	([4])	14	([4])
Trade, transportation, and utilities	100	63	([4])	21	–	–	15	–
Wholesale trade	100	77	–	6	–	–	16	–
Retail trade	100	53	([4])	35	–	–	12	–
Transportation and warehousing	100	66	–	7	–	–	26	–
Utilities	100	95	–	–	–	–	–	–

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2013—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate[1]	Varies[2]	Flexible benefits[3]	Percent of earnings	Exists, but unknown	Other
Information	100	81	–	9	–	–	10	–
Financial activities	100	72	–	20	1	–	7	–
Finance and insurance	100	70	–	21	–	–	6	–
Credit intermediation and related activities	100	75	–	19	–	–	4	–
Insurance carriers and related activities	100	65	–	22	–	–	11	–
Real estate and rental and leasing	100	79	–	–	–	–	–	–
Professional and business services	100	72	–	9	–	–	18	–
Professional and technical services	100	78	–	8	–	–	14	–
Administrative and waste services	100	62	–	–	–	–	–	–
Education and health services	100	72	–	13	([4])	–	12	–
Educational services	100	79	–	10	1	–	8	–
Junior colleges, colleges, and universities	100	76	–	15	2	–	7	–
Healthcare and social assistance	100	70	–	13	([4])	–	13	–
Leisure and hospitality	100	80	–	9	–	–	–	–
Accommodation and food services	100	78	–	11	–	–	–	–
Other services	100	62	–	6	–	–	25	–
1 to 99 workers	100	75	–	8	–	–	15	1
1 to 49 workers	100	74	–	9	–	–	16	([4])
50 to 99 workers	100	76	–	8	–	–	15	–
100 workers or more	100	69	1	17	1	([4])	12	([4])
100 to 499 workers	100	70	–	17	([4])	–	12	–
500 workers or more	100	67	–	17	1	–	13	1
Geographic areas								
New England	100	80	–	9	–	–	–	–
Middle Atlantic	100	72	–	12	1	1	13	–
East North Central	100	71	–	14	([4])	–	15	([4])
West North Central	100	62	–	12	–	–	24	–
South Atlantic	100	74	–	13	–	–	12	–
East South Central	100	75	–	12	–	–	12	–
West South Central	100	69	–	19	–	–	11	–
Mountain	100	66	–	17	–	–	17	–
Pacific	100	70	–	13	1	–	12	2

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

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

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

[4] Less than 0.5.

[5] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2013

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate[1]	Varies[2]	Flexible benefits[3]	Percent of earnings	Exists, but unknown	Other
All workers	0.0	1.0	0.2	0.7	0.1	0.1	0.9	0.1
Worker characteristics								
Management, professional, and related	0.0	1.4	–	1.2	0.2	–	1.0	0.2
Management, business, and financial	0.0	1.8	–	1.5	0.5	–	1.1	0.1
Professional and related	0.0	2.0	–	1.7	0.1	–	1.3	0.2
Service	0.0	3.4	–	1.3	–	–	3.3	–
Protective service	0.0	5.2	–	2.5	–	–	–	–
Sales and office	0.0	1.5	0.2	1.2	0.1	–	1.0	–
Sales and related	0.0	2.2	0.1	1.9	–	–	1.2	–
Office and administrative support	0.0	1.7	–	1.3	0.2	–	1.2	–
Natural resources, construction, and maintenance	0.0	2.6	–	1.1	–	–	2.6	–
Construction, extraction, farming, fishing, and forestry	0.0	3.9	–	2.4	–	–	3.8	–
Installation, maintenance, and repair	0.0	3.3	–	1.0	–	–	3.4	0.3
Production, transportation, and material moving	0.0	1.7	–	0.8	–	–	1.6	–
Production	0.0	2.1	–	1.2	–	–	1.9	–
Transportation and material moving	0.0	2.2	–	1.1	–	–	2.3	–
Full time	0.0	1.0	0.2	0.7	0.1	0.1	0.9	0.1
Part time	0.0	2.7	–	1.9	–	–	1.9	–
Union	0.0	2.5	0.4	1.0	–	–	2.0	–
Nonunion	0.0	1.0	–	0.8	0.1	–	0.9	0.1
Average wage within the following categories:[4]								
Lowest 25 percent	0.0	1.9	–	1.3	–	–	1.4	–
Second 25 percent	0.0	1.5	–	1.3	0.1	–	1.5	0.1
Third 25 percent	0.0	1.4	–	0.8	0.1	–	1.2	0.1
Highest 25 percent	0.0	1.3	0.2	0.9	0.2	0.1	1.0	0.3
Highest 10 percent	0.0	1.7	–	1.2	0.3	–	1.5	0.3
Establishment characteristics								
Goods-producing industries	0.0	1.5	–	1.1	0.1	–	1.4	–
Construction	0.0	3.5	–	2.9	–	–	2.3	–
Manufacturing	0.0	1.8	–	1.1	0.1	–	1.6	–
Service-providing industries	0.0	1.1	0.2	0.9	0.1	0.1	1.0	0.2
Trade, transportation, and utilities	0.0	1.9	0.1	1.3	–	–	1.3	–
Wholesale trade	0.0	3.5	–	1.4	–	–	3.1	–
Retail trade	0.0	2.6	0.2	2.2	–	–	1.3	–
Transportation and warehousing	0.0	4.0	–	2.0	–	–	3.6	–
Utilities	0.0	2.4	–	–	–	–	–	–

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, National Compensation Survey, March 2013—Continued

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate[1]	Varies[2]	Flexible benefits[3]	Percent of earnings	Exists, but unknown	Other
Information	0.0	4.0	–	2.8	–	–	2.2	–
Financial activities	0.0	1.6	–	1.7	0.4	–	0.9	–
Finance and insurance	0.0	1.5	–	1.8	–	–	0.9	–
Credit intermediation and related activities	0.0	2.6	–	2.7	–	–	0.9	–
Insurance carriers and related activities	0.0	3.1	–	3.7	–	–	2.2	–
Real estate and rental and leasing	0.0	6.9	–	–	–	–	–	–
Professional and business services	0.0	3.7	–	1.9	–	–	3.6	–
Professional and technical services	0.0	3.8	–	2.5	–	–	3.0	–
Administrative and waste services	0.0	9.6	–	–	–	–	–	–
Education and health services	0.0	2.8	–	2.4	0.1	–	1.3	–
Educational services	0.0	2.1	–	1.3	0.1	–	2.0	–
Junior colleges, colleges, and universities	0.0	2.1	–	2.0	0.2	–	1.4	–
Healthcare and social assistance	0.0	3.3	–	2.8	0.1	–	1.6	–
Leisure and hospitality	0.0	4.9	–	2.5	–	–	–	–
Accommodation and food services	0.0	5.7	–	3.0	–	–	–	–
Other services	0.0	5.9	–	2.1	–	–	5.4	–
1 to 99 workers	0.0	1.8	–	1.0	–	–	1.7	0.2
1 to 49 workers	0.0	2.5	–	1.2	–	–	2.4	0.2
50 to 99 workers	0.0	3.0	–	1.4	–	–	2.5	–
100 workers or more	0.0	1.4	0.3	1.0	0.2	0.1	0.9	0.2
100 to 499 workers	0.0	1.6	–	1.0	0.1	–	1.2	–
500 workers or more	0.0	2.2	–	1.8	0.3	–	1.2	0.3
Geographic areas								
New England	0.0	4.1	–	1.0	–	–	–	–
Middle Atlantic	0.0	3.1	–	1.6	0.3	0.5	1.5	–
East North Central	0.0	3.0	–	2.6	0.1	–	1.5	0.1
West North Central	0.0	4.5	–	2.6	–	–	6.6	–
South Atlantic	0.0	1.7	–	1.4	–	–	1.6	–
East South Central	0.0	3.1	–	1.7	–	–	2.8	–
West South Central	0.0	2.7	–	2.8	–	–	2.4	–
Mountain	0.0	3.3	–	2.3	–	–	2.5	–
Pacific	0.0	2.5	–	1.4	0.6	–	2.0	0.7

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

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

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

[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2013

(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	$885.03	9	$1,152.38	91	$858.75	$442.26
Worker characteristics							
Management, professional, and related	100	952.95	8	1,227.78	92	930.12	429.93
Management, business, and financial	100	955.19	7	1,359.38	93	924.68	434.51
Professional and related	100	951.59	8	1,158.26	92	933.46	427.11
Service	100	741.87	8	1,107.39	92	710.80	–
Protective service	100	821.46	2	1,494.46	98	805.08	–
Sales and office	100	826.38	7	976.33	93	814.81	452.67
Sales and related	100	717.28	5	852.77	95	710.19	454.57
Office and administrative support	100	879.35	8	1,012.61	92	867.41	451.72
Natural resources, construction, and maintenance	100	903.73	19	1,247.25	81	824.89	476.44
Construction, extraction, farming, fishing, and forestry	100	925.29	28	1,231.78	72	805.92	485.75
Installation, maintenance, and repair	100	887.71	12	1,274.77	88	836.38	470.81
Production, transportation, and material moving	100	927.99	10	1,176.41	90	900.74	383.04
Production	100	940.45	8	1,199.53	92	919.31	367.41
Transportation and material moving	100	912.62	13	1,159.56	87	876.45	403.48
Full time	100	896.77	9	1,187.83	91	868.34	439.06
Part time	100	719.74	10	692.51	90	722.65	487.69
Union	100	1,096.38	32	1,182.28	68	1,056.70	341.59
Nonunion	100	851.35	5	1,124.19	95	835.96	453.85
Average wage within the following categories:[1]							
Lowest 25 percent	100	675.79	6	730.98	94	672.57	527.49
Lowest 10 percent	100	617.65	7	692.71	93	612.11	–
Second 25 percent	100	816.87	7	1,029.17	93	800.93	450.28
Third 25 percent	100	899.69	9	1,118.62	91	876.96	431.60
Highest 25 percent	100	996.65	11	1,308.10	89	957.16	414.66
Highest 10 percent	100	1,015.76	10	1,342.55	90	980.87	409.30
Establishment characteristics							
Goods-producing industries	100	962.39	13	1,216.40	87	925.93	377.66
Construction	100	878.63	26	1,217.18	74	756.79	534.98
Manufacturing	100	984.13	9	1,230.62	91	960.67	344.12
Service-providing industries	100	863.05	8	1,123.57	92	840.63	459.69
Trade, transportation, and utilities	100	818.21	8	979.06	92	803.78	437.07
Wholesale trade	100	858.66	8	1,056.23	92	840.45	431.41
Retail trade	100	679.26	7	728.67	93	675.59	485.56
Transportation and warehousing	100	1,046.40	10	1,227.08	90	1,025.48	346.30
Utilities	100	1,128.37	13	1,316.30	87	1,101.01	299.96

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2013—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	$1,015.32	15	$1,487.70	85	$934.44	$358.91
Financial activities	100	923.77	6	1,354.87	94	897.72	424.49
Finance and insurance	100	935.36	4	1,262.26	96	922.85	402.52
Credit intermediation and related activities	100	895.67	2	1,163.79	98	888.97	413.68
Insurance carriers and related activities	100	974.76	4	1,311.52	96	960.05	378.37
Real estate and rental and leasing	100	866.09	–	–	–	–	–
Professional and business services	100	901.46	8	1,275.45	92	868.69	467.53
Professional and technical services	100	928.11	10	1,263.14	90	891.67	470.53
Administrative and waste services	100	770.16	8	1,352.80	92	722.39	515.50
Education and health services	100	883.58	7	1,012.22	93	874.58	481.16
Educational services	100	918.68	4	1,100.92	96	911.58	496.51
Junior colleges, colleges, and universities	100	1,002.30	1	1,448.90	99	998.32	456.38
Healthcare and social assistance	100	877.03	7	1,003.42	93	867.43	478.19
Leisure and hospitality	100	661.94	–	–	–	–	–
Accommodation and food services	100	654.67	–	–	–	–	–
Other services	100	819.02	13	961.72	87	797.50	522.95
1 to 99 workers	100	789.92	11	1,120.87	89	749.47	503.05
1 to 49 workers	100	787.05	12	1,127.80	88	740.85	507.99
50 to 99 workers	100	797.54	8	1,093.87	92	771.36	490.50
100 workers or more	100	954.20	8	1,185.50	92	935.35	399.66
100 to 499 workers	100	877.05	6	1,090.00	94	862.98	435.01
500 workers or more	100	1,051.52	9	1,266.40	91	1,029.68	353.57
Geographic areas							
New England	100	1,005.26	8	1,247.35	92	983.03	405.70
Middle Atlantic	100	1,008.50	15	1,266.86	85	961.76	435.01
East North Central	100	921.46	11	1,094.39	89	900.10	394.96
West North Central	100	822.03	6	1,005.43	94	809.61	421.84
South Atlantic	100	811.97	4	1,181.01	96	795.03	477.64
East South Central	100	823.34	6	1,228.95	94	795.17	451.27
West South Central	100	824.93	4	1,009.94	96	817.40	–
Mountain	100	873.65	9	1,038.87	91	856.94	431.94
Pacific	100	869.31	12	1,124.23	88	835.09	459.75

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2013

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	$7.87	0.6	$19.54	0.6	$8.18	$5.76
Worker characteristics						
Management, professional, and related	10.67	0.8	57.92	0.8	9.81	6.98
Management, business, and financial	15.59	1.3	125.47	1.3	12.49	8.52
Professional and related	13.27	1.0	45.61	1.0	13.07	9.49
Service	33.37	1.8	54.40	1.8	30.29	–
Protective service	73.71	0.9	115.45	0.9	76.42	–
Sales and office	10.70	0.7	34.76	0.7	10.93	6.76
Sales and related	13.90	0.7	82.20	0.7	13.47	8.57
Office and administrative support	12.70	0.9	39.84	0.9	13.28	9.30
Natural resources, construction, and maintenance	20.79	1.9	52.13	1.9	23.53	13.65
Construction, extraction, farming, fishing, and forestry	36.62	3.4	70.60	3.4	46.54	24.20
Installation, maintenance, and repair	29.07	2.2	78.84	2.2	29.59	18.34
Production, transportation, and material moving	13.39	1.1	20.33	1.1	15.35	9.67
Production	19.05	0.9	29.94	0.9	21.11	10.52
Transportation and material moving	19.95	1.7	26.02	1.7	22.57	16.35
Full time	8.04	0.6	20.17	0.6	8.47	6.16
Part time	15.43	1.2	65.16	1.2	13.95	11.33
Union	22.78	2.5	37.81	2.5	19.40	10.54
Nonunion	8.28	0.5	44.65	0.5	8.40	6.09
Average wage within the following categories:[1]						
Lowest 25 percent	14.63	0.9	75.42	0.9	14.64	29.21
Lowest 10 percent	25.74	1.8	118.58	1.8	25.47	–
Second 25 percent	15.80	0.8	42.25	0.8	16.75	8.82
Third 25 percent	10.70	0.8	30.25	0.8	11.16	6.44
Highest 25 percent	9.53	1.0	28.52	1.0	8.67	6.04
Highest 10 percent	15.01	1.3	59.76	1.3	12.29	9.06
Establishment characteristics						
Goods-producing industries	15.03	1.1	29.96	1.1	16.22	8.16
Construction	30.18	3.1	72.24	3.1	36.75	15.24
Manufacturing	16.32	1.0	25.76	1.0	17.72	8.60
Service-providing industries	9.44	0.6	28.08	0.6	9.79	7.08
Trade, transportation, and utilities	15.05	0.8	37.30	0.8	14.68	7.33
Wholesale trade	23.25	1.8	46.31	1.8	26.37	14.95
Retail trade	16.16	1.1	98.47	1.1	15.39	9.40
Transportation and warehousing	30.25	2.3	34.45	2.3	32.32	19.62
Utilities	31.42	3.5	44.95	3.5	32.34	11.82

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, National Compensation Survey, March 2013—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	$34.31	3.0	$35.97	3.0	$29.26	$15.13
Financial activities	15.17	0.9	65.24	0.9	13.59	9.91
Finance and insurance	9.19	0.5	87.48	0.5	8.98	7.61
Credit intermediation and related activities	12.31	0.8	120.62	0.8	12.67	10.59
Insurance carriers and related activities	17.82	1.0	155.83	1.0	16.61	11.84
Real estate and rental and leasing	69.99	–	–	–	–	–
Professional and business services	37.31	1.7	101.05	1.7	32.65	14.42
Professional and technical services	50.63	2.5	154.84	2.5	38.36	18.63
Administrative and waste services	71.52	2.7	58.78	2.7	71.24	39.00
Education and health services	21.62	1.1	55.63	1.1	21.71	14.18
Educational services	17.71	1.4	91.78	1.4	17.02	17.69
Junior colleges, colleges, and universities	13.75	0.4	243.23	0.4	13.71	11.18
Healthcare and social assistance	24.38	1.4	56.56	1.4	24.81	16.98
Leisure and hospitality	47.32	–	–	–	–	–
Accommodation and food services	57.67	–	–	–	–	–
Other services	40.99	3.0	106.11	3.0	44.38	29.72
1 to 99 workers	13.80	1.0	32.39	1.0	13.88	9.07
1 to 49 workers	19.81	1.3	43.14	1.3	18.96	11.44
50 to 99 workers	20.05	1.3	65.03	1.3	18.84	15.29
100 workers or more	8.59	0.6	25.59	0.6	8.83	7.67
100 to 499 workers	13.38	0.8	48.02	0.8	14.30	12.25
500 workers or more	9.00	0.9	28.64	0.9	9.82	7.02
Geographic areas						
New England	29.22	1.5	117.37	1.5	33.31	10.85
Middle Atlantic	18.86	1.8	32.76	1.8	24.17	7.51
East North Central	17.62	1.7	36.95	1.7	17.40	8.04
West North Central	43.10	1.7	49.20	1.7	43.75	28.91
South Atlantic	16.73	1.2	132.23	1.2	18.92	13.31
East South Central	20.32	1.7	91.87	1.7	17.49	27.44
West South Central	25.39	0.8	97.02	0.8	25.63	–
Mountain	21.87	2.7	53.40	2.7	23.86	8.21
Pacific	26.10	1.5	37.86	1.5	25.27	10.65

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2013

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate[1]	Varies[2]	Flexible benefits[3]	Percent of earnings	Exists, but unknown	Other
All workers	100	71	([4])	14	([4])	([4])	14	([4])
Worker characteristics								
Management, professional, and related	100	73	–	12	1	([4])	13	–
Management, business, and financial	100	75	–	12	1	([4])	12	–
Professional and related	100	72	–	12	([4])	–	14	([4])
Service	100	74	–	10	([4])	–	15	–
Protective service	100	78	–	10	–	–	–	–
Sales and office	100	65	–	21	([4])	–	13	([4])
Sales and related	100	56	([4])	30	–	–	13	–
Office and administrative support	100	69	–	16	1	–	13	([4])
Natural resources, construction, and maintenance	100	75	–	7	–	–	16	–
Construction, extraction, farming, fishing, and forestry	100	76	–	7	–	–	13	–
Installation, maintenance, and repair	100	74	–	8	–	–	18	–
Production, transportation, and material moving	100	73	–	9	([4])	–	16	–
Production	100	73	–	12	–	–	14	–
Transportation and material moving	100	74	–	6	–	–	19	–
Full time	100	72	([4])	13	([4])	([4])	14	([4])
Part time	100	62	([4])	23	–	–	14	–
Union	100	73	1	8	–	–	15	–
Nonunion	100	71	–	14	([4])	–	14	([4])
Average wage within the following categories:[5]								
Lowest 25 percent	100	69	–	17	–	–	13	–
Second 25 percent	100	67	–	18	([4])	–	14	([4])
Third 25 percent	100	73	–	11	([4])	–	15	([4])
Highest 25 percent	100	73	–	12	1	–	14	([4])
Highest 10 percent	100	73	–	12	1	–	14	([4])
Establishment characteristics								
Goods-producing industries	100	74	–	11	([4])	–	13	–
Construction	100	78	–	7	–	–	12	–
Manufacturing	100	73	–	12	([4])	–	14	–
Service-providing industries	100	70	([4])	14	([4])	([4])	14	([4])
Trade, transportation, and utilities	100	63	([4])	20	–	–	17	–
Wholesale trade	100	75	–	6	–	–	17	–
Retail trade	100	52	([4])	34	–	–	13	–
Transportation and warehousing	100	66	–	7	–	–	27	–
Utilities	100	95	–	–	–	–	–	–

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2013—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate[1]	Varies[2]	Flexible benefits[3]	Percent of earnings	Exists, but unknown	Other
Information	100	81	–	8	–	–	11	–
Financial activities	100	72	–	19	1	–	7	–
Finance and insurance	100	71	–	21	–	–	7	–
Credit intermediation and related activities	100	75	–	18	–	–	5	–
Insurance carriers and related activities	100	66	–	22	–	–	11	–
Real estate and rental and leasing	100	80	–	–	–	–	–	–
Professional and business services	100	73	–	8	–	–	18	–
Professional and technical services	100	79	–	7	–	–	15	–
Administrative and waste services	100	63	–	–	–	–	–	–
Education and health services	100	72	–	13	1	–	12	([4])
Educational services	100	79	–	9	1	–	9	–
Junior colleges, colleges, and universities	100	75	–	15	2	–	7	–
Healthcare and social assistance	100	71	–	13	([4])	–	13	([4])
Leisure and hospitality	100	80	–	10	–	–	9	–
Accommodation and food services	100	78	–	11	–	–	–	–
Other services	100	64	–	7	–	–	23	–
1 to 99 workers	100	75	–	8	–	–	16	([4])
1 to 49 workers	100	74	–	8	–	–	17	([4])
50 to 99 workers	100	77	–	7	–	–	15	–
100 workers or more	100	68	1	17	1	([4])	13	([4])
100 to 499 workers	100	70	1	17	([4])	–	12	–
500 workers or more	100	66	–	18	1	–	13	1
Geographic areas								
New England	100	81	–	8	–	–	–	–
Middle Atlantic	100	72	–	12	1	1	14	–
East North Central	100	70	–	15	([4])	–	14	–
West North Central	100	60	–	14	–	–	25	–
South Atlantic	100	74	–	13	–	–	13	1
East South Central	100	75	–	11	–	–	13	–
West South Central	100	70	–	18	–	–	12	–
Mountain	100	66	–	15	–	–	18	–
Pacific	100	71	–	13	–	–	12	1

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

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

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

[4] Less than 0.5.

[5] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2013

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate[1]	Varies[2]	Flexible benefits[3]	Percent of earnings	Exists, but unknown	Other
All workers	0.0	0.9	0.2	0.6	0.1	0.1	0.8	0.1
Worker characteristics								
Management, professional, and related	0.0	1.4	–	1.1	0.2	0.1	1.0	–
Management, business, and financial	0.0	1.8	–	1.3	0.4	([4])	1.1	–
Professional and related	0.0	1.9	–	1.6	0.1	–	1.3	0.1
Service	0.0	3.1	–	1.2	0.2	–	3.0	–
Protective service	0.0	5.4	–	2.6	–	–	–	–
Sales and office	0.0	1.4	–	1.2	0.1	–	0.9	0.2
Sales and related	0.0	2.1	([4])	2.0	–	–	1.2	–
Office and administrative support	0.0	1.7	–	1.2	0.1	–	1.1	0.2
Natural resources, construction, and maintenance	0.0	2.3	–	1.0	–	–	2.3	–
Construction, extraction, farming, fishing, and forestry	0.0	3.4	–	2.1	–	–	3.3	–
Installation, maintenance, and repair	0.0	3.1	–	1.2	–	–	3.0	–
Production, transportation, and material moving	0.0	1.7	–	1.1	([4])	–	1.6	–
Production	0.0	2.2	–	1.7	–	–	1.9	–
Transportation and material moving	0.0	2.2	–	1.0	–	–	2.2	–
Full time	0.0	0.9	0.2	0.6	0.1	0.1	0.8	0.1
Part time	0.0	2.5	0.1	1.8	–	–	1.8	–
Union	0.0	2.8	0.4	1.7	–	–	2.2	–
Nonunion	0.0	1.0	–	0.7	0.1	–	0.9	0.1
Average wage within the following categories:[5]								
Lowest 25 percent	0.0	1.8	–	1.2	–	–	1.3	–
Second 25 percent	0.0	1.5	–	1.2	0.1	–	1.4	0.1
Third 25 percent	0.0	1.2	–	0.8	0.1	–	1.0	0.1
Highest 25 percent	0.0	1.3	–	0.8	0.2	–	1.0	0.2
Highest 10 percent	0.0	1.7	–	1.3	0.3	–	1.6	([4])
Establishment characteristics								
Goods-producing industries	0.0	1.6	–	1.3	0.1	–	1.4	–
Construction	0.0	2.9	–	1.8	–	–	2.4	–
Manufacturing	0.0	1.9	–	1.5	0.1	–	1.6	–
Service-providing industries	0.0	1.0	0.2	0.8	0.1	0.1	0.9	0.1
Trade, transportation, and utilities	0.0	1.8	([4])	1.3	–	–	1.3	–
Wholesale trade	0.0	3.4	–	1.5	–	–	2.9	–
Retail trade	0.0	2.5	0.1	2.3	–	–	1.2	–
Transportation and warehousing	0.0	3.9	–	1.9	–	–	3.6	–
Utilities	0.0	2.3	–	–	–	–	–	–

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, National Compensation Survey, March 2013—Continued

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate[1]	Varies[2]	Flexible benefits[3]	Percent of earnings	Exists, but unknown	Other
Information	0.0	4.0	–	2.7	–	–	2.1	–
Financial activities	0.0	1.8	–	1.5	0.4	–	1.2	–
Finance and insurance	0.0	1.6	–	1.7	–	–	0.9	–
Credit intermediation and related activities	0.0	2.6	–	2.6	–	–	1.0	–
Insurance carriers and related activities	0.0	3.1	–	3.6	–	–	2.1	–
Real estate and rental and leasing	0.0	6.4	–	–	–	–	–	–
Professional and business services	0.0	3.5	–	1.8	–	–	3.4	–
Professional and technical services	0.0	3.7	–	2.3	–	–	2.8	–
Administrative and waste services	0.0	9.2	–	–	–	–	–	–
Education and health services	0.0	2.4	–	2.2	0.1	–	1.3	0.1
Educational services	0.0	2.1	–	1.4	0.1	–	2.0	–
Junior colleges, colleges, and universities	0.0	2.1	–	2.1	0.2	–	1.3	–
Healthcare and social assistance	0.0	2.9	–	2.6	0.1	–	1.6	0.1
Leisure and hospitality	0.0	4.4	–	2.4	–	–	2.7	–
Accommodation and food services	0.0	5.6	–	2.9	–	–	–	–
Other services	0.0	5.6	–	2.0	–	–	5.0	–
1 to 99 workers	0.0	1.7	–	0.8	–	–	1.6	0.1
1 to 49 workers	0.0	2.2	–	1.0	–	–	2.1	0.2
50 to 99 workers	0.0	2.7	–	1.1	–	–	2.4	–
100 workers or more	0.0	1.3	0.2	1.0	0.1	0.1	0.9	0.1
100 to 499 workers	0.0	1.5	0.3	1.0	0.1	–	1.2	–
500 workers or more	0.0	2.2	–	1.8	0.3	–	1.2	0.3
Geographic areas								
New England	0.0	3.4	–	1.0	–	–	–	–
Middle Atlantic	0.0	2.6	–	1.5	0.2	0.4	1.2	–
East North Central	0.0	2.9	–	2.6	0.1	–	1.5	–
West North Central	0.0	3.9	–	1.7	–	–	5.2	–
South Atlantic	0.0	1.7	–	1.2	–	–	1.6	0.3
East South Central	0.0	3.0	–	1.6	–	–	2.8	–
West South Central	0.0	2.0	–	2.3	–	–	1.9	–
Mountain	0.0	3.9	–	2.1	–	–	3.2	–
Pacific	0.0	2.5	–	1.2	–	–	2.1	0.5

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

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

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

[4] Less than 0.05.

[5] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2013

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

Characteristics	Single coverage[1]					Family coverage[1]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	$38.00	$64.02	$98.53	$138.67	$198.92	$145.48	$243.15	$363.44	$555.17	$846.89
Worker characteristics										
Management, professional, and related	38.28	64.19	98.47	136.50	197.77	151.83	249.94	363.44	539.35	834.60
Management, business, and financial	40.13	67.17	103.16	137.64	197.39	166.44	263.21	364.00	547.96	830.13
Professional and related	36.92	61.23	93.84	135.56	197.98	145.48	237.32	358.48	532.68	840.74
Service	32.71	61.88	96.34	139.75	186.69	173.32	262.79	399.81	643.46	925.00
Protective service	–	70.62	108.33	155.44	198.92	226.33	259.98	372.34	664.12	1012.22
Sales and office	36.69	64.00	100.49	139.23	202.02	137.67	247.90	370.97	561.00	850.00
Sales and related	40.00	70.61	104.99	150.00	216.33	154.32	256.09	370.97	574.97	797.67
Office and administrative support	36.13	60.66	99.06	135.20	192.34	136.54	243.52	370.97	559.90	851.95
Natural resources, construction, and maintenance	42.90	66.14	100.86	159.45	220.49	155.17	245.00	400.00	640.56	886.20
Construction, extraction, farming, fishing, and forestry	49.14	63.85	98.19	155.70	219.63	168.00	243.48	372.71	592.90	852.12
Installation, maintenance, and repair	40.80	68.11	101.00	161.94	220.49	134.41	245.00	416.25	648.50	893.44
Production, transportation, and material moving	38.33	63.62	95.47	135.21	189.42	122.63	203.11	317.03	474.23	750.10
Production	38.00	61.75	97.53	136.57	187.81	130.23	203.13	314.51	452.19	696.63
Transportation and material moving	39.28	66.14	92.90	132.98	194.86	114.16	200.00	325.18	513.42	841.69
Full time	39.13	64.34	98.50	136.87	194.99	147.93	244.28	362.50	549.00	843.30
Part time	31.17	54.09	100.94	181.61	266.22	103.22	214.22	386.26	636.12	891.64
Union	32.07	55.98	90.34	136.90	187.81	93.00	162.29	264.04	423.55	673.23
Nonunion	38.57	65.00	99.48	138.74	200.00	154.68	253.49	372.64	569.14	851.89
Average wage within the following categories:[2]										
Lowest 25 percent	37.71	65.00	102.56	153.06	220.49	151.58	268.34	432.92	653.89	979.15
Second 25 percent	38.50	61.75	96.41	134.32	198.92	145.48	246.08	373.98	583.35	843.57
Third 25 percent	37.00	65.00	96.34	140.74	197.29	145.07	237.32	353.69	530.59	831.94
Highest 25 percent	39.20	65.00	100.16	136.87	192.68	147.58	236.89	351.67	510.12	805.00
Highest 10 percent	39.37	65.00	103.00	137.96	202.26	149.12	238.32	348.20	508.83	782.55
Establishment characteristics										
Goods-producing industries	37.55	61.75	95.66	135.18	190.00	134.40	216.65	316.97	478.13	707.83
Construction	53.12	74.92	118.92	172.50	222.29	179.59	300.34	489.73	687.08	928.66
Manufacturing	35.54	61.70	93.12	127.17	176.94	122.03	201.74	300.61	432.33	631.79
Service-providing industries	38.43	65.00	99.32	139.99	203.04	148.59	249.60	375.81	576.00	880.59
Trade, transportation, and utilities	32.50	65.00	97.49	150.00	218.55	119.17	225.26	363.00	551.75	843.57
Wholesale trade	40.88	65.96	95.54	133.91	192.03	138.57	247.64	368.50	546.60	824.50
Retail trade	32.50	73.01	112.70	172.97	240.15	112.90	250.53	438.00	662.50	952.86
Transportation and warehousing	26.50	52.50	88.75	132.45	192.64	94.12	173.20	264.80	416.25	644.43
Utilities	–	49.74	91.34	122.90	161.24	119.44	182.62	317.03	380.52	488.29

See footnotes at end of table.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2013—Continued

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

Characteristics	Single coverage[1]					Family coverage[1]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information	$33.39	$60.23	$88.00	$118.33	$177.65	$130.67	$199.15	$302.18	$428.07	$654.00
Financial activities	43.53	62.14	98.78	122.99	169.14	169.98	251.33	362.44	519.00	784.00
Finance and insurance	43.64	61.32	100.28	121.40	162.65	161.00	245.57	356.97	487.46	707.48
Credit intermediation and related activities	45.50	62.97	103.00	121.02	162.65	176.98	269.48	363.97	501.75	735.96
Insurance carriers and related activities	40.00	60.58	96.07	124.99	161.62	134.28	228.09	341.26	470.68	669.14
Real estate and rental and leasing	43.12	64.37	89.29	135.28	–	203.96	338.61	461.04	760.98	1022.16
Professional and business services	40.00	68.22	103.99	141.92	211.88	173.32	253.39	378.06	558.02	840.95
Professional and technical services	37.18	67.17	102.79	133.43	188.00	175.49	257.62	378.38	555.50	840.95
Administrative and waste services	40.85	68.11	102.56	169.40	261.86	–	230.75	415.40	677.26	954.88
Education and health services	35.00	60.00	94.15	136.57	200.22	145.48	257.33	393.23	642.56	999.16
Educational services	38.00	65.56	100.03	155.00	217.23	208.00	308.81	435.31	629.00	890.00
Junior colleges, colleges, and universities	43.49	68.29	111.00	168.11	218.28	206.73	300.00	425.23	573.29	729.34
Healthcare and social assistance	33.74	57.46	90.84	133.02	190.94	136.70	249.94	376.13	642.70	1024.01
Leisure and hospitality	45.00	70.07	101.10	150.00	181.99	214.22	304.23	431.25	574.12	898.04
Accommodation and food services	52.88	75.74	102.73	143.21	181.99	214.22	297.21	403.38	546.39	744.93
Other services	57.00	83.98	107.00	161.71	229.59	202.04	277.96	474.93	685.35	921.00
1 to 99 workers	42.07	68.75	103.99	149.45	214.00	175.49	276.85	418.00	661.26	945.99
1 to 49 workers	40.00	66.75	103.16	146.61	210.52	170.46	268.50	421.07	685.00	971.32
50 to 99 workers	43.80	75.10	106.00	154.96	220.49	180.00	287.66	418.00	642.56	892.52
100 workers or more	35.31	60.82	93.28	132.43	186.32	130.00	216.65	336.09	477.41	707.56
100 to 499 workers	34.62	62.52	95.46	135.07	190.00	136.23	228.43	351.00	520.22	762.39
500 workers or more	37.00	59.19	90.86	130.83	181.00	120.14	201.96	317.50	418.28	592.91
Geographic areas										
New England	43.33	79.52	111.01	167.48	229.59	–	249.22	359.12	516.83	675.95
Middle Atlantic	43.08	73.06	100.38	142.02	217.91	162.04	234.91	347.66	570.93	879.82
East North Central	40.69	66.07	99.27	133.00	191.06	134.83	229.55	328.30	505.28	760.98
West North Central	38.10	61.75	93.85	124.73	175.66	156.85	246.01	345.13	519.14	736.91
South Atlantic	38.62	65.00	101.79	144.15	207.75	145.48	255.66	395.47	618.12	968.02
East South Central	36.87	65.00	98.94	149.56	209.91	151.58	251.60	389.22	576.12	844.15
West South Central	36.60	62.21	94.63	134.39	174.79	155.64	247.19	374.24	569.00	820.83
Mountain	34.71	62.26	95.33	129.00	191.02	139.42	236.00	356.97	513.66	822.12
Pacific	30.33	54.17	89.31	130.29	192.68	123.93	241.28	373.58	589.70	862.29

[1] The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of 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.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2013

Characteristics	Single coverage[1]					Family coverage[1]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	$1.47	$1.67	$1.39	$1.96	$3.37	$5.15	$6.22	$4.87	$10.34	$14.66
Worker characteristics										
Management, professional, and related	1.75	2.85	2.73	3.56	6.45	9.67	7.23	5.12	18.29	30.39
Management, business, and financial	1.24	2.45	1.68	4.06	9.55	6.44	7.54	6.97	18.33	53.31
Professional and related	2.80	3.16	4.53	4.49	7.34	6.74	12.61	10.63	24.45	34.18
Service	4.77	4.39	2.29	4.94	6.53	15.76	10.85	17.85	21.97	48.51
Protective service	–	20.87	11.57	24.75	14.31	18.20	56.80	97.29	121.50	170.35
Sales and office	3.00	2.36	1.71	4.32	8.01	12.06	7.18	6.44	23.48	18.59
Sales and related	3.06	4.83	1.87	4.62	7.49	20.00	9.06	10.74	41.70	73.89
Office and administrative support	2.63	3.99	1.83	2.49	8.98	9.83	9.65	10.24	27.10	33.85
Natural resources, construction, and maintenance	4.58	2.48	3.65	4.34	6.02	19.51	8.51	26.06	19.76	50.68
Construction, extraction, farming, fishing, and forestry	3.78	3.22	8.94	6.50	7.82	15.08	16.34	47.10	49.01	119.39
Installation, maintenance, and repair	9.49	4.70	4.22	7.89	19.82	22.71	17.06	30.72	23.84	64.70
Production, transportation, and material moving	1.93	2.16	2.81	3.59	6.06	9.12	6.30	7.68	17.66	48.17
Production	1.95	1.74	2.94	5.15	8.76	8.51	9.08	10.64	11.57	28.92
Transportation and material moving	4.28	2.87	3.23	4.74	14.41	10.75	13.88	16.53	25.88	48.19
Full time	1.69	1.66	1.50	1.85	3.80	4.85	6.26	5.42	10.02	17.04
Part time	1.77	9.19	6.02	11.71	12.73	17.05	24.80	16.21	15.38	43.73
Union	2.73	5.45	3.93	5.50	10.11	4.97	8.54	12.42	18.33	60.16
Nonunion	1.71	1.49	1.24	2.04	3.31	7.82	3.95	4.45	9.78	16.57
Average wage within the following categories:[2]										
Lowest 25 percent	4.76	2.78	2.19	7.04	14.94	22.54	11.49	15.83	35.68	33.96
Second 25 percent	2.63	2.52	3.34	3.22	6.15	11.01	13.91	14.24	16.97	21.15
Third 25 percent	1.47	1.55	1.95	3.94	5.90	8.13	5.88	5.44	16.65	24.88
Highest 25 percent	2.39	1.81	2.38	2.34	5.20	7.53	6.63	4.88	10.92	34.34
Highest 10 percent	1.00	1.98	4.64	3.11	10.08	11.75	12.16	8.37	22.95	54.98
Establishment characteristics										
Goods-producing industries	1.94	1.24	2.91	3.95	5.95	5.38	8.21	7.91	15.94	25.18
Construction	1.23	5.40	8.10	7.70	4.06	29.42	23.45	25.80	21.22	99.30
Manufacturing	0.93	2.73	3.09	4.59	9.74	9.50	7.36	5.64	13.25	22.96
Service-providing industries	1.93	1.72	1.63	1.98	3.94	6.13	3.74	5.70	13.27	23.32
Trade, transportation, and utilities	1.62	2.96	2.50	2.20	6.13	9.69	11.34	10.41	18.08	17.18
Wholesale trade	4.06	3.93	3.54	5.71	10.65	12.23	14.13	18.27	38.31	37.06
Retail trade	1.41	3.24	3.91	5.16	10.05	21.91	17.58	14.49	25.23	74.35
Transportation and warehousing	2.33	7.17	3.44	12.71	46.74	27.07	21.31	17.16	35.28	86.92
Utilities	–	1.55	11.27	4.20	19.94	2.02	23.42	14.53	24.56	34.59

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, National Compensation Survey, March 2013—Continued

Characteristics	Single coverage[1]					Family coverage[1]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information	$8.48	$4.29	$3.36	$2.69	$11.10	$23.98	$13.48	$13.92	$52.62	$90.49
Financial activities	1.41	2.56	2.74	3.81	8.99	3.64	8.93	7.44	23.34	41.61
Finance and insurance	1.07	2.85	2.82	2.60	4.17	9.05	9.33	0.30	12.69	35.22
Credit intermediation and related activities	0.70	2.55	2.33	3.45	5.53	5.15	7.97	7.49	20.72	54.39
Insurance carriers and related activities	1.96	5.03	5.81	5.90	7.41	18.19	15.23	14.82	24.82	66.73
Real estate and rental and leasing	9.43	7.08	11.62	26.37	–	18.75	82.33	79.98	111.25	89.62
Professional and business services	2.16	3.43	3.48	8.21	9.84	9.86	8.26	16.85	29.81	33.64
Professional and technical services	3.24	5.31	6.93	7.31	21.95	15.53	15.14	22.57	30.97	34.29
Administrative and waste services	10.13	4.01	5.93	24.88	75.84	–	27.35	50.63	54.81	83.32
Education and health services	3.43	2.79	4.93	4.70	7.43	11.77	12.96	18.00	26.09	37.31
Educational services	4.75	3.96	6.83	11.45	3.71	8.20	11.31	13.04	20.83	92.79
Junior colleges, colleges, and universities	7.08	2.40	5.19	10.40	5.14	8.32	7.81	9.08	17.21	18.43
Healthcare and social assistance	3.75	3.92	5.55	5.49	5.81	11.07	16.33	19.06	30.17	42.78
Leisure and hospitality	2.24	7.14	2.78	9.14	0.00	54.11	39.15	14.46	124.57	38.97
Accommodation and food services	13.32	11.80	3.05	13.60	1.05	47.31	29.66	22.23	67.67	84.82
Other services	10.71	6.41	8.91	11.20	17.20	13.50	22.38	43.58	88.10	121.30
1 to 99 workers	3.31	2.94	1.78	3.89	3.58	14.68	10.90	15.93	22.20	30.03
1 to 49 workers	4.28	3.46	2.66	4.96	6.13	28.85	13.67	21.55	26.59	40.91
50 to 99 workers	2.99	3.78	3.86	4.09	6.14	9.64	13.65	14.68	17.78	31.84
100 workers or more	1.39	1.77	1.64	2.34	3.75	4.92	4.69	5.85	7.59	21.34
100 to 499 workers	2.73	3.19	2.17	4.33	5.43	10.56	8.46	6.77	17.64	25.86
500 workers or more	1.86	1.92	1.73	3.43	6.81	4.53	6.13	4.02	8.60	28.57
Geographic areas										
New England	3.98	7.38	3.62	11.46	14.72	–	13.56	6.37	40.37	10.73
Middle Atlantic	2.36	4.18	2.40	3.26	4.73	2.06	10.96	11.86	33.94	20.30
East North Central	1.25	3.99	2.79	5.87	4.29	8.89	12.42	9.91	8.75	39.47
West North Central	3.46	1.11	3.58	3.89	6.57	20.99	17.71	14.04	34.16	52.68
South Atlantic	5.13	5.42	3.03	6.02	7.27	14.98	21.49	17.66	31.27	47.37
East South Central	8.27	7.03	9.55	12.92	17.46	4.90	24.15	40.11	70.82	116.59
West South Central	4.76	3.29	2.63	6.45	4.37	25.84	9.51	18.47	32.84	36.83
Mountain	2.49	6.92	8.12	7.31	12.35	17.22	20.62	12.84	42.43	100.04
Pacific	1.81	4.40	2.30	6.46	9.38	13.26	12.19	8.47	55.26	44.70

[1] The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of 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.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 16. Insurance benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2013

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	57	55	97	40	39	98	33	32	96
Worker characteristics									
Management, professional, and related	78	78	99	54	53	98	59	57	97
Management, business, and financial	86	85	99	64	63	99	66	64	98
Professional and related	74	73	99	49	48	98	55	53	96
Service	27	26	95	20	19	96	10	9	96
Protective service	48	43	88	34	33	95	17	17	97
Sales and office	57	55	96	37	36	97	33	31	96
Sales and related	47	44	93	28	27	95	19	18	92
Office and administrative support	63	62	97	43	42	97	41	40	97
Natural resources, construction, and maintenance	58	57	97	40	39	99	27	26	98
Construction, extraction, farming, fishing, and forestry	50	48	97	35	35	100	18	18	98
Installation, maintenance, and repair	65	63	98	43	43	98	34	33	97
Production, transportation, and material moving	64	62	96	47	46	98	29	28	97
Production	72	69	96	53	52	99	33	32	97
Transportation and material moving	57	54	96	41	40	98	26	25	97
Full time	72	70	98	48	47	98	43	41	97
Part time	14	12	87	15	14	95	5	4	94
Union	86	85	98	67	66	98	35	34	96
Nonunion	54	52	97	37	36	98	33	32	96
Average wage within the following categories:[2]									
Lowest 25 percent	22	20	89	18	17	94	7	6	96
Lowest 10 percent	11	10	90	14	14	96	2	2	95
Second 25 percent	58	56	96	35	34	97	27	26	96
Third 25 percent	72	71	98	50	49	99	43	41	96
Highest 25 percent	84	83	99	61	60	99	63	61	97
Highest 10 percent	89	88	99	65	65	99	68	66	97
Establishment characteristics									
Goods-producing industries	72	71	97	53	53	99	36	35	97
Construction	48	46	96	30	30	100	16	15	96
Manufacturing	82	80	98	62	62	99	43	41	97
Service-providing industries	54	52	97	37	36	97	33	31	96
Trade, transportation, and utilities	56	53	95	35	34	96	25	24	95
Wholesale trade	68	67	98	50	49	99	43	42	96
Retail trade	44	40	91	26	24	95	13	12	92
Transportation and warehousing	76	75	98	48	46	95	38	36	96
Utilities	95	94	99	51	50	99	87	83	96

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2013—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	87	86	99	73	71	98	65	64	98
Financial activities	81	81	99	64	64	99	67	65	96
Finance and insurance	89	89	99	73	72	99	76	73	96
Credit intermediation and related activities	92	91	99	73	72	99	80	77	96
Insurance carriers and related activities	86	86	99	71	70	98	73	70	96
Real estate and rental and leasing	55	54	99	35	35	99	39	36	94
Professional and business services	58	56	97	43	42	98	43	41	97
Professional and technical services	72	71	100	53	53	99	57	56	98
Administrative and waste services	36	32	89	27	26	97	20	19	96
Education and health services	61	60	98	32	32	97	38	37	96
Educational services	67	66	99	42	42	100	58	56	96
Junior colleges, colleges, and universities	85	84	99	51	51	99	80	78	97
Healthcare and social assistance	60	59	98	31	30	97	35	34	96
Leisure and hospitality	18	17	94	18	17	96	4	4	100
Accommodation and food services	17	15	93	19	18	95	3	3	100
Other services	37	36	96	28	27	98	18	18	99
1 to 99 workers	39	38	96	28	28	98	21	20	97
1 to 49 workers	35	34	96	26	25	98	19	18	97
50 to 99 workers	54	52	97	36	35	97	29	28	97
100 workers or more	78	76	97	53	52	98	47	45	96
100 to 499 workers	72	70	96	47	45	97	39	37	96
500 workers or more	85	84	99	61	60	99	60	57	96
Geographic areas									
New England	59	58	98	45	44	98	40	39	97
Middle Atlantic	55	54	98	73	73	99	34	32	96
East North Central	63	62	97	42	41	97	35	34	97
West North Central	56	53	95	36	35	97	34	33	98
South Atlantic	56	55	97	34	33	97	33	31	96
East South Central	63	60	96	36	35	97	33	32	97
West South Central	60	57	95	31	30	96	34	33	96
Mountain	56	54	97	28	27	98	33	31	94
Pacific	49	48	98	23	22	97	28	27	97

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2013

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	1.0	0.9	0.2	0.8	0.8	0.3	0.8	0.8	0.3
Worker characteristics									
Management, professional, and related	1.1	1.1	0.1	1.5	1.4	0.3	1.2	1.2	0.4
Management, business, and financial	1.1	1.1	0.1	2.1	2.1	0.3	1.7	1.7	0.3
Professional and related	1.4	1.4	0.2	1.6	1.6	0.3	1.5	1.5	0.6
Service	1.4	1.4	0.8	1.4	1.4	1.4	0.8	0.8	0.7
Protective service	4.7	4.7	4.5	5.6	5.5	4.2	4.5	4.5	1.9
Sales and office	1.0	1.0	0.4	1.1	1.0	0.4	0.9	0.9	0.5
Sales and related	1.2	1.2	0.9	1.4	1.3	0.8	1.0	0.9	1.3
Office and administrative support	1.3	1.4	0.4	1.2	1.2	0.5	1.2	1.2	0.4
Natural resources, construction, and maintenance	2.0	2.0	0.4	1.9	1.9	0.3	1.6	1.6	0.5
Construction, extraction, farming, fishing, and forestry	3.3	3.3	1.0	2.9	2.9	0.2	2.8	2.7	0.8
Installation, maintenance, and repair	2.8	2.8	0.5	2.7	2.7	0.4	2.4	2.3	0.6
Production, transportation, and material moving	2.1	2.0	0.7	1.7	1.7	0.4	1.5	1.5	0.5
Production	2.3	2.1	0.9	2.3	2.2	0.3	2.2	2.2	0.8
Transportation and material moving	2.4	2.4	0.7	1.9	1.9	0.8	1.7	1.6	0.8
Full time	0.9	0.9	0.2	0.9	0.9	0.2	0.9	0.9	0.3
Part time	0.9	0.8	2.4	1.1	1.0	1.3	0.4	0.4	1.5
Union	1.5	1.5	0.3	1.9	1.9	0.5	1.9	1.9	0.7
Nonunion	1.0	0.9	0.3	0.8	0.8	0.3	0.8	0.8	0.3
Average wage within the following categories:[2]									
Lowest 25 percent	1.2	1.1	1.1	1.3	1.3	1.1	0.6	0.6	0.9
Lowest 10 percent	1.4	1.3	1.4	1.9	1.8	1.2	0.4	0.4	2.1
Second 25 percent	1.5	1.4	0.5	1.3	1.3	0.6	1.2	1.1	0.5
Third 25 percent	1.0	1.0	0.2	1.2	1.2	0.2	1.3	1.2	0.4
Highest 25 percent	1.0	1.0	0.1	1.5	1.5	0.2	1.1	1.2	0.4
Highest 10 percent	0.9	0.9	0.2	2.2	2.1	0.2	1.5	1.6	0.6
Establishment characteristics									
Goods-producing industries	1.3	1.3	0.3	1.8	1.8	0.2	1.7	1.7	0.6
Construction	3.0	3.0	1.1	2.5	2.5	0.2	2.0	2.0	1.1
Manufacturing	1.5	1.5	0.4	2.1	2.1	0.3	2.2	2.2	0.7
Service-providing industries	1.0	1.0	0.3	0.9	0.9	0.3	0.8	0.8	0.3
Trade, transportation, and utilities	1.4	1.4	0.5	1.4	1.4	0.5	1.3	1.3	0.6
Wholesale trade	2.2	2.2	0.5	3.0	3.0	0.3	2.9	2.7	1.0
Retail trade	1.4	1.4	1.0	1.3	1.2	0.9	1.1	1.0	1.3
Transportation and warehousing	3.2	3.2	0.6	3.2	3.1	1.6	3.3	3.2	1.2
Utilities	2.1	2.0	0.6	6.2	6.1	0.8	3.8	4.1	1.4

See footnotes at end of table.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2013—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	2.1	2.0	0.5	3.6	3.6	0.7	3.5	3.5	0.6
Financial activities	1.8	1.7	0.1	2.0	2.1	0.3	1.7	1.7	0.5
Finance and insurance	1.1	1.1	0.2	1.7	1.8	0.4	1.4	1.3	0.4
Credit intermediation and related activities	1.3	1.3	0.2	2.2	2.3	0.3	2.1	2.0	0.6
Insurance carriers and related activities	1.9	1.9	0.3	3.0	3.0	0.7	2.4	2.4	0.7
Real estate and rental and leasing	5.0	5.0	0.3	5.1	5.1	0.6	5.7	5.5	2.8
Professional and business services	2.6	2.6	1.0	2.7	2.7	0.7	2.3	2.3	0.8
Professional and technical services	2.7	2.8	0.2	3.5	3.4	0.7	3.0	3.0	0.8
Administrative and waste services	3.5	3.3	3.3	3.2	3.1	1.7	3.1	2.9	2.7
Education and health services	2.3	2.3	0.3	1.6	1.6	0.8	2.0	2.0	0.6
Educational services	2.7	2.7	0.3	2.3	2.3	0.2	2.6	2.6	1.5
Junior colleges, colleges, and universities	1.3	1.3	0.3	2.2	2.2	0.3	1.6	1.7	0.4
Healthcare and social assistance	2.6	2.6	0.3	1.8	1.9	1.0	2.4	2.3	0.7
Leisure and hospitality	2.4	2.3	2.0	2.8	2.7	2.0	0.9	0.9	0.0
Accommodation and food services	2.7	2.6	2.5	3.1	3.1	2.3	0.8	0.8	0.0
Other services	3.4	3.3	1.3	3.2	3.2	1.6	2.6	2.6	0.8
1 to 99 workers	1.1	1.1	0.6	1.0	0.9	0.5	0.9	0.9	0.4
1 to 49 workers	1.3	1.2	0.8	1.1	1.1	0.6	1.0	1.0	0.6
50 to 99 workers	2.6	2.5	0.5	2.5	2.4	0.7	1.7	1.7	0.6
100 workers or more	1.0	1.0	0.2	1.2	1.2	0.3	1.0	1.0	0.4
100 to 499 workers	1.5	1.5	0.4	1.5	1.4	0.4	1.3	1.3	0.6
500 workers or more	1.2	1.2	0.2	1.7	1.7	0.4	1.5	1.5	0.4
Geographic areas									
New England	3.7	3.3	1.1	3.0	3.2	0.9	3.6	3.9	1.7
Middle Atlantic	3.6	3.5	0.4	3.3	3.3	0.2	2.2	2.1	0.6
East North Central	1.9	1.9	0.5	1.5	1.4	0.5	1.9	1.9	0.9
West North Central	3.5	3.3	1.9	3.3	3.2	0.7	4.0	3.8	0.6
South Atlantic	2.5	2.4	0.4	1.7	1.6	0.6	1.8	1.8	0.6
East South Central	4.7	4.8	1.5	2.0	2.0	2.2	4.2	4.3	0.6
West South Central	1.7	1.9	0.7	2.1	2.3	1.4	2.3	2.2	1.0
Mountain	2.6	2.8	0.6	2.0	1.9	0.5	3.1	2.9	1.4
Pacific	2.0	2.0	0.5	1.7	1.9	1.4	1.6	1.6	0.7

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 17. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2013

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

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

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2013—Continued

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

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

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2013

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.4	0.4
Worker characteristics		
Management, professional, and related	0.4	0.4
Management, business, and financial	0.7	0.7
Professional and related	0.5	0.5
Service	1.2	1.2
Sales and office	0.7	0.7
Sales and related	1.0	1.0
Office and administrative support	0.8	0.8
Natural resources, construction, and maintenance	1.2	1.2
Construction, extraction, farming, fishing, and forestry	1.7	1.7
Installation, maintenance, and repair	1.6	1.6
Production, transportation, and material moving	0.7	0.7
Production	1.0	1.0
Transportation and material moving	0.8	0.8
Full time	0.4	0.4
Part time	1.1	1.1
Union	0.5	0.5
Nonunion	0.4	0.4
Average wage within the following categories:[1]		
Lowest 25 percent	1.1	1.1
Lowest 10 percent	1.3	1.3
Second 25 percent	0.7	0.7
Third 25 percent	0.6	0.6
Highest 25 percent	0.4	0.4
Highest 10 percent	0.6	0.6
Establishment characteristics		
Goods-producing industries	0.6	0.6
Construction	1.7	1.7
Manufacturing	0.7	0.7
Service-providing industries	0.5	0.5
Trade, transportation, and utilities	0.9	0.9
Wholesale trade	2.1	2.1
Retail trade	1.1	1.1
Financial activities	0.7	0.7

See footnotes at end of table.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2013—Continued

Characteristics	Employee contribution required	Employee contribution not required
Finance and insurance	0.8	0.8
Credit intermediation and related activities	1.3	1.3
Insurance carriers and related activities	1.0	1.0
Real estate and rental and leasing	2.0	2.0
Professional and business services	1.0	1.0
Professional and technical services	0.9	0.9
Administrative and waste services	2.3	2.3
Education and health services	0.7	0.7
Educational services	1.0	1.0
Junior colleges, colleges, and universities	1.1	1.1
Healthcare and social assistance	0.8	0.8
Leisure and hospitality	2.7	2.7
1 to 99 workers	0.8	0.8
1 to 49 workers	1.1	1.1
50 to 99 workers	1.3	1.3
100 workers or more	0.4	0.4
100 to 499 workers	0.6	0.6
500 workers or more	0.4	0.4
Geographic areas		
New England	0.5	0.5
Middle Atlantic	1.0	1.0
East North Central	0.9	0.9
West North Central	1.0	1.0
South Atlantic	0.9	0.9
East South Central	1.9	1.9
West South Central	1.5	1.5
Mountain	1.9	1.9
Pacific	1.0	1.0

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 18. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2013

(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	60	2	35	2	([1])
Worker characteristics					
Management, professional, and related	74	2	22	1	([1])
Management, business, and financial	76	2	21	2	([1])
Professional and related	73	3	23	1	([1])
Service	48	–	48	2	–
Protective service	42	–	56	–	–
Sales and office	63	2	32	2	([1])
Sales and related	59	3	35	–	–
Office and administrative support	66	2	31	1	([1])
Natural resources, construction, and maintenance	38	–	57	4	–
Construction, extraction, farming, fishing, and forestry	17	–	77	5	–
Installation, maintenance, and repair	51	–	44	4	–
Production, transportation, and material moving	46	1	47	5	([1])
Production	45	1	47	7	([1])
Transportation and material moving	48	–	46	3	–
Full time	61	2	35	2	([1])
Part time	58	–	34	4	–
Union	40	–	48	10	–
Nonunion	64	2	33	1	([1])
Average wage within the following categories:[2]					
Lowest 25 percent	46	–	52	2	–
Lowest 10 percent	32	–	66	2	–
Second 25 percent	55	2	40	3	([1])
Third 25 percent	57	2	38	2	([1])
Highest 25 percent	71	3	23	2	([1])
Highest 10 percent	75	4	20	–	–
Establishment characteristics					
Goods-producing industries	45	2	48	5	([1])
Construction	17	–	80	–	–
Manufacturing	52	1	40	6	([1])
Service-providing industries	65	2	31	2	([1])
Trade, transportation, and utilities	56	3	37	–	–
Wholesale trade	57	–	37	5	–
Retail trade	52	5	39	–	–
Transportation and warehousing	60	2	38	–	–
Utilities	75	–	22	–	–

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2013—Continued

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
Information	83	–	13	–	–
Financial activities	78	2	19	–	–
Finance and insurance	83	2	14	–	–
Credit intermediation and related activities	88	1	9	–	–
Insurance carriers and related activities	75	2	22	–	–
Real estate and rental and leasing	51	–	46	–	–
Professional and business services	69	2	28	–	–
Professional and technical services	70	–	27	–	–
Administrative and waste services	57	–	43	–	–
Education and health services	65	1	32	1	([1])
Educational services	66	2	30	–	–
Junior colleges, colleges, and universities	73	2	23	–	–
Healthcare and social assistance	65	–	32	1	–
Leisure and hospitality	48	–	49	–	–
Accommodation and food services	46	–	51	–	–
Other services	45	–	51	–	–
1 to 99 workers	47	1	49	2	([1])
1 to 49 workers	47	–	50	2	–
50 to 99 workers	49	–	47	2	–
100 workers or more	68	2	26	3	([1])
100 to 499 workers	63	2	33	2	([1])
500 workers or more	74	3	19	3	([1])
Geographic areas					
New England	72	2	26	–	–
Middle Atlantic	64	3	30	–	–
East North Central	51	–	43	4	–
West North Central	61	–	35	4	–
South Atlantic	63	–	33	2	–
East South Central	60	1	37	–	–
West South Central	60	–	35	2	–
Mountain	59	–	39	–	–
Pacific	61	3	33	2	([1])

[1] Less than 0.5.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 18. Standard errors for life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2013

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
Worker characteristics					
Management, professional, and related	1.4	0.3	1.4	0.3	0.1
Management, business, and financial	1.7	0.3	1.6	0.3	0.1
Professional and related	1.8	0.4	1.8	0.3	0.2
Service	2.4	–	2.4	0.5	–
Protective service	8.2	–	8.3	–	–
Sales and office	1.3	0.4	1.3	0.3	0.1
Sales and related	2.0	0.7	1.8	–	–
Office and administrative support	1.5	0.5	1.5	0.3	0.1
Natural resources, construction, and maintenance	2.0	–	2.0	0.8	–
Construction, extraction, farming, fishing, and forestry	2.8	–	3.0	1.4	–
Installation, maintenance, and repair	2.8	–	2.8	1.0	–
Production, transportation, and material moving	1.8	0.3	1.8	0.9	0.1
Production	2.0	0.2	2.2	1.5	0.2
Transportation and material moving	2.6	–	2.5	0.4	–
Full time	1.0	0.2	0.9	0.3	0.1
Part time	2.6	–	2.5	0.6	–
Union	2.1	–	1.9	1.3	–
Nonunion	1.0	0.3	1.0	0.2	0.1
Average wage within the following categories:[1]					
Lowest 25 percent	2.3	–	2.4	0.3	–
Lowest 10 percent	5.3	–	5.4	0.7	–
Second 25 percent	1.4	0.2	1.3	0.7	0.1
Third 25 percent	1.4	0.4	1.3	0.3	0.1
Highest 25 percent	1.1	0.4	1.1	0.3	0.1
Highest 10 percent	1.5	0.8	1.3	–	–
Establishment characteristics					
Goods-producing industries	2.0	0.5	1.9	0.9	0.1
Construction	2.9	–	2.8	–	–
Manufacturing	2.2	0.3	2.2	1.2	0.1
Service-providing industries	1.0	0.2	1.0	0.2	0.1
Trade, transportation, and utilities	1.7	0.5	1.6	–	–
Wholesale trade	3.7	–	3.4	1.0	–
Retail trade	2.0	0.8	1.9	–	–
Transportation and warehousing	3.8	0.9	3.6	–	–
Utilities	4.0	–	3.8	–	–

See footnotes at end of table.

Table 18. Standard errors for life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2013—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
Information	3.7	–	3.5	–	–
Financial activities	1.6	0.3	1.5	–	–
Finance and insurance	1.7	0.3	1.6	–	–
Credit intermediation and related activities	2.0	0.6	1.6	–	–
Insurance carriers and related activities	3.5	0.5	3.5	–	–
Real estate and rental and leasing	6.8	–	6.7	–	–
Professional and business services	2.3	1.0	2.3	–	–
Professional and technical services	3.4	–	3.1	–	–
Administrative and waste services	5.4	–	5.4	–	–
Education and health services	2.1	0.2	2.1	0.5	0.2
Educational services	2.5	0.7	2.3	–	–
Junior colleges, colleges, and universities	2.0	0.2	2.0	–	–
Healthcare and social assistance	2.4	–	2.5	0.5	–
Leisure and hospitality	5.0	–	5.1	–	–
Accommodation and food services	6.1	–	6.2	–	–
Other services	4.4	–	4.7	–	–
1 to 99 workers	1.5	0.2	1.5	0.4	0.1
1 to 49 workers	1.8	–	1.9	0.4	–
50 to 99 workers	2.5	–	2.4	0.6	–
100 workers or more	1.0	0.4	1.0	0.4	0.1
100 to 499 workers	1.5	0.4	1.4	0.4	0.1
500 workers or more	1.5	0.6	1.3	0.6	0.1
Geographic areas					
New England	2.0	0.4	2.1	–	–
Middle Atlantic	2.0	1.1	2.1	–	–
East North Central	2.9	–	2.8	0.8	–
West North Central	3.0	–	1.4	1.8	–
South Atlantic	1.9	–	1.6	0.4	–
East South Central	5.4	0.2	4.5	–	–
West South Central	3.5	–	3.4	0.7	–
Mountain	3.5	–	3.0	–	–
Pacific	1.7	0.6	1.9	0.3	0.1

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2013

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

Characteristics	Multiple of annual earnings amounts[1]					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	1	63	11	21	4	1.3	1.0
Worker characteristics							
Management, professional, and related	1	60	11	24	5	1.4	1.0
Management, business, and financial	1	58	10	26	6	1.4	1.0
Professional and related	1	60	12	22	5	1.4	1.0
Service	1	66	12	18	2	1.3	1.0
Protective service	–	54	–	–	–	1.3	–
Sales and office	([2])	67	9	20	4	1.3	1.0
Sales and related	–	78	8	11	3	1.2	1.0
Office and administrative support	1	62	9	24	4	1.4	1.0
Natural resources, construction, and maintenance	–	63	14	20	–	1.3	1.0
Construction, extraction, farming, fishing, and forestry	–	59	–	–	–	1.3	1.0
Installation, maintenance, and repair	–	63	14	19	–	1.3	1.0
Production, transportation, and material moving	1	65	14	18	2	1.3	1.0
Production	–	59	14	25	–	1.4	1.0
Transportation and material moving	1	71	15	11	2	1.2	1.0
Full time	1	63	11	22	4	1.3	1.0
Part time	1	75	9	9	6	1.3	1.0
Union	2	69	10	14	5	1.3	1.0
Nonunion	([2])	63	11	22	4	1.3	1.0
Average wage within the following categories:[3]							
Lowest 25 percent	–	70	10	16	–	1.3	1.0
Lowest 10 percent	–	72	–	–	–	1.3	1.0
Second 25 percent	1	69	11	17	2	1.3	1.0
Third 25 percent	1	62	12	22	4	1.3	1.0
Highest 25 percent	1	59	11	24	5	1.4	1.0
Highest 10 percent	1	56	10	27	6	1.4	1.0
Establishment characteristics							
Goods-producing industries	–	53	13	28	–	1.4	1.0
Construction	–	58	–	30	–	1.4	1.0
Manufacturing	–	53	13	28	–	1.4	1.0
Service-providing industries	1	65	11	20	4	1.3	1.0
Trade, transportation, and utilities	1	69	12	16	2	1.3	1.0
Wholesale trade	–	50	21	24	–	1.4	–
Retail trade	–	84	7	8	–	1.1	1.0
Transportation and warehousing	–	68	11	19	–	1.3	1.0
Utilities	–	61	–	20	–	1.5	1.0

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2013—Continued

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

Characteristics	Multiple of annual earnings amounts[1]					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
Information	–	65	10	16	–	1.4	1.0
Financial activities	–	65	6	24	–	1.4	1.0
Finance and insurance	–	66	–	24	5	1.4	1.0
Credit intermediation and related activities	–	67	–	21	8	1.4	1.0
Insurance carriers and related activities	–	62	4	31	3	1.4	1.0
Real estate and rental and leasing	–	58	–	–	–	1.3	1.0
Professional and business services	–	56	13	27	4	1.4	1.0
Professional and technical services	–	57	12	25	7	1.4	1.0
Administrative and waste services	–	65	–	–	–	1.3	1.0
Education and health services	2	69	11	15	3	1.3	1.0
Educational services	–	55	18	17	–	1.4	1.0
Junior colleges, colleges, and universities	5	57	16	18	4	1.3	1.0
Healthcare and social assistance	1	72	10	15	2	1.2	1.0
Leisure and hospitality	–	73	–	–	–	1.2	1.0
Accommodation and food services	–	78	–	–	–	1.2	1.0
Other services	–	45	–	40	–	1.6	–
1 to 99 workers	–	62	11	22	–	1.4	1.0
1 to 49 workers	–	66	9	18	–	1.3	1.0
50 to 99 workers	–	53	15	28	–	1.4	1.0
100 workers or more	1	64	11	21	3	1.3	1.0
100 to 499 workers	–	64	10	22	–	1.3	1.0
500 workers or more	1	64	12	20	3	1.3	1.0
Geographic areas							
New England	1	66	12	17	4	1.3	1.0
Middle Atlantic	2	60	13	20	5	1.4	1.0
East North Central	–	58	14	25	–	1.4	1.0
West North Central	–	58	13	22	–	1.4	1.0
South Atlantic	–	67	10	20	–	1.3	1.0
East South Central	–	62	11	–	6	1.3	1.0
West South Central	–	65	9	22	–	1.3	1.0
Mountain	–	76	–	12	1	1.2	1.0
Pacific	–	62	7	24	–	1.4	1.0

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

[2] Less than 0.5.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2013

Characteristics	Multiple of annual earnings amounts[1]					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	0.1	1.1	0.8	0.9	0.4	([2])	0.0
Worker characteristics							
Management, professional, and related	0.1	1.8	1.0	1.3	0.6	([2])	0.0
Management, business, and financial	0.3	2.6	1.2	1.9	0.9	([2])	0.0
Professional and related	0.2	1.9	1.3	1.6	0.7	([2])	0.0
Service	0.6	3.4	2.2	2.6	0.9	([2])	0.0
Protective service	–	12.9	–	–	–	0.1	–
Sales and office	0.1	1.2	1.0	0.9	0.4	([2])	0.0
Sales and related	–	2.2	1.6	1.4	0.7	([2])	0.0
Office and administrative support	0.2	1.4	1.1	1.3	0.6	([2])	0.0
Natural resources, construction, and maintenance	–	3.5	2.2	3.4	–	([2])	0.0
Construction, extraction, farming, fishing, and forestry	–	8.2	–	–	–	0.1	0.1
Installation, maintenance, and repair	–	3.9	2.3	4.0	–	([2])	0.0
Production, transportation, and material moving	0.2	2.3	1.8	1.8	0.6	([2])	0.0
Production	–	3.0	2.3	2.8	–	([2])	0.0
Transportation and material moving	0.4	2.8	2.5	1.5	0.9	([2])	0.0
Full time	0.1	1.1	0.8	0.9	0.4	([2])	0.0
Part time	0.5	3.0	1.8	1.5	2.4	0.1	0.0
Union	0.9	3.0	2.6	1.9	1.4	([2])	0.0
Nonunion	0.1	1.2	0.8	1.0	0.4	([2])	0.0
Average wage within the following categories:[3]							
Lowest 25 percent	–	3.5	2.0	3.3	–	([2])	0.0
Lowest 10 percent	–	8.8	–	–	–	0.1	0.0
Second 25 percent	0.2	1.6	1.3	1.2	0.4	([2])	0.0
Third 25 percent	0.2	1.7	1.1	1.4	0.6	([2])	0.0
Highest 25 percent	0.1	1.5	0.9	1.2	0.6	([2])	0.0
Highest 10 percent	0.2	2.1	1.3	1.8	0.8	([2])	0.0
Establishment characteristics							
Goods-producing industries	–	2.4	1.9	2.5	–	([2])	0.0
Construction	–	8.1	–	8.6	–	0.1	0.2
Manufacturing	–	2.4	2.1	2.4	–	([2])	0.0
Service-providing industries	0.1	1.2	0.8	0.9	0.4	([2])	0.0
Trade, transportation, and utilities	0.4	1.8	1.4	1.4	0.5	([2])	0.0
Wholesale trade	–	4.7	3.8	3.8	–	([2])	–
Retail trade	–	2.0	1.8	1.5	–	([2])	0.0
Transportation and warehousing	–	5.0	2.8	3.4	–	([2])	0.0
Utilities	–	6.1	–	5.1	–	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, private industry workers, National Compensation Survey, March 2013—Continued

Characteristics	Multiple of annual earnings amounts[1]					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
Information	–	3.3	2.4	2.3	–	([2])	0.0
Financial activities	–	2.1	1.1	1.9	–	([2])	0.0
Finance and insurance	–	1.9	–	1.6	0.8	([2])	0.0
Credit intermediation and related activities	–	2.7	–	1.8	1.3	([2])	0.0
Insurance carriers and related activities	–	3.7	1.5	3.5	0.8	([2])	0.0
Real estate and rental and leasing	–	9.9	–	–	–	0.1	0.2
Professional and business services	–	2.8	2.1	2.7	1.1	([2])	0.0
Professional and technical services	–	3.6	2.7	3.0	1.6	([2])	0.0
Administrative and waste services	–	8.0	–	–	–	0.1	0.0
Education and health services	0.4	2.8	1.5	2.1	0.9	([2])	0.0
Educational services	–	3.8	3.8	2.5	–	0.1	0.0
Junior colleges, colleges, and universities	0.3	3.1	2.7	2.4	0.4	([2])	0.0
Healthcare and social assistance	0.5	3.3	1.6	2.5	0.9	([2])	0.0
Leisure and hospitality	–	7.3	–	–	–	0.1	0.0
Accommodation and food services	–	7.3	–	–	–	0.1	0.0
Other services	–	7.9	–	9.8	–	0.1	–
1 to 99 workers	–	1.8	1.4	1.8	–	([2])	0.0
1 to 49 workers	–	2.3	1.4	1.7	–	([2])	0.0
50 to 99 workers	–	3.7	3.3	3.7	–	([2])	0.2
100 workers or more	0.2	1.3	1.0	1.0	0.4	([2])	0.0
100 to 499 workers	–	1.9	1.3	1.5	–	([2])	0.0
500 workers or more	0.3	1.8	1.2	1.4	0.4	([2])	0.0
Geographic areas							
New England	0.1	1.6	2.2	1.3	0.4	([2])	0.0
Middle Atlantic	0.3	3.4	2.2	2.1	0.7	([2])	0.0
East North Central	–	3.6	2.5	2.2	–	([2])	0.0
West North Central	–	2.8	2.6	4.4	–	0.1	0.0
South Atlantic	–	1.8	1.6	1.8	–	([2])	0.0
East South Central	–	5.0	2.9	–	2.0	0.1	0.0
West South Central	–	3.1	1.8	3.2	–	([2])	0.0
Mountain	–	5.1	–	2.7	0.6	([2])	0.0
Pacific	–	3.6	1.9	1.7	–	([2])	0.0

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

[2] Less than 0.05.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 20. Life insurance plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2013

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

Characteristics	With maximum benefit amount	Maximum benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	77	$50,000	$70,000	$250,000	$500,000	$1,000,000	23
Worker characteristics							
Management, professional, and related	79	50,000	100,000	300,000	750,000	1,000,000	21
Management, business, and financial	82	50,000	100,000	300,000	750,000	–	18
Professional and related	77	50,000	100,000	300,000	750,000	1,000,000	23
Service	75	50,000	50,000	200,000	500,000	1,000,000	25
Protective service	49	50,000	50,000	–	–	1,000,000	51
Sales and office	81	50,000	50,000	200,000	500,000	1,000,000	19
Sales and related	84	50,000	50,000	–	500,000	1,000,000	16
Office and administrative support	80	50,000	–	200,000	500,000	1,500,000	20
Natural resources, construction, and maintenance	70	50,000	100,000	200,000	–	2,000,000	30
Construction, extraction, farming, fishing, and forestry	66	50,000	100,000	170,000	–	1,000,000	34
Installation, maintenance, and repair	71	50,000	–	250,000	1,000,000	2,000,000	29
Production, transportation, and material moving	69	50,000	–	200,000	500,000	1,000,000	31
Production	65	50,000	100,000	250,000	500,000	1,000,000	35
Transportation and material moving	73	50,000	–	100,000	400,000	–	27
Full time	78	50,000	70,000	250,000	550,000	1,000,000	22
Part time	71	50,000	–	–	500,000	1,000,000	29
Union	70	50,000	70,000	100,000	500,000	–	30
Nonunion	78	50,000	–	250,000	600,000	1,000,000	22
Average wage within the following categories:[2]							
Lowest 25 percent	73	50,000	50,000	200,000	500,000	1,000,000	27
Lowest 10 percent	80	50,000	50,000	–	–	–	20
Second 25 percent	79	50,000	50,000	150,000	500,000	1,000,000	21
Third 25 percent	77	50,000	75,000	250,000	500,000	1,000,000	23
Highest 25 percent	78	50,000	100,000	300,000	750,000	1,500,000	22
Highest 10 percent	80	50,000	–	350,000	800,000	–	20
Establishment characteristics							
Goods-producing industries	68	50,000	100,000	300,000	700,000	–	32
Construction	82	50,000	–	–	–	500,000	18
Manufacturing	68	50,000	–	300,000	750,000	–	32
Service-providing industries	79	50,000	50,000	200,000	500,000	1,000,000	21
Trade, transportation, and utilities	79	50,000	50,000	100,000	500,000	900,000	21
Wholesale trade	78	50,000	–	200,000	500,000	1,000,000	22
Retail trade	81	50,000	50,000	50,000	500,000	–	19
Utilities	56	50,000	–	–	750,000	1,000,000	44

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2013—Continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	68	$50,000	$200,000	–	$2,000,000	$2,000,000	32
Financial activities	87	50,000	100,000	$250,000	800,000	2,000,000	13
Finance and insurance	86	50,000	100,000	250,000	800,000	2,000,000	14
Credit intermediation and related activities	89	50,000	100,000	245,000	1,000,000	2,000,000	11
Insurance carriers and related activities	79	50,000	100,000	500,000	1,000,000	–	21
Professional and business services	78	50,000	–	350,000	1,000,000	1,000,000	22
Professional and technical services	86	50,000	–	–	750,000	1,000,000	14
Administrative and waste services	65	50,000	–	–	–	–	35
Education and health services	76	50,000	–	250,000	500,000	1,000,000	24
Educational services	85	50,000	50,000	200,000	400,000	500,000	15
Junior colleges, colleges, and universities	84	50,000	50,000	200,000	–	550,000	16
Healthcare and social assistance	75	50,000	–	250,000	500,000	1,000,000	25
Other services	77	50,000	–	–	420,000	–	23
1 to 99 workers	78	50,000	–	200,000	500,000	1,000,000	22
1 to 49 workers	79	50,000	–	200,000	500,000	–	21
50 to 99 workers	76	50,000	–	250,000	500,000	–	24
100 workers or more	77	50,000	–	250,000	600,000	1,000,000	23
100 to 499 workers	82	50,000	50,000	200,000	500,000	1,000,000	18
500 workers or more	73	50,000	100,000	350,000	1,000,000	1,500,000	27
Geographic areas							
New England	74	50,000	–	–	500,000	1,000,000	26
Middle Atlantic	79	50,000	–	250,000	500,000	1,000,000	21
East North Central	68	50,000	100,000	300,000	600,000	1,000,000	32
West North Central	69	50,000	50,000	200,000	500,000	1,000,000	31
South Atlantic	81	50,000	–	250,000	750,000	1,500,000	19
East South Central	80	50,000	–	200,000	–	–	20
West South Central	80	50,000	–	250,000	750,000	–	20
Mountain	84	50,000	–	200,000	–	1,000,000	16
Pacific	79	50,000	50,000	200,000	500,000	1,000,000	21

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 20. Standard errors for life insurance plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2013

Characteristics	With maximum benefit amount	Maximum benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.1	$0.00	$16,441.64	$28,940.11	$93,060.03	$0.00	1.1
Worker characteristics							
Management, professional, and related	1.5	0.00	0.00	0.00	34,044.09	51,807.34	1.5
Management, business, and financial	1.6	0.00	0.00	18,300.00	11,045.36	–	1.6
Professional and related	2.1	0.00	16,063.31	34,044.09	162,050.92	0.00	2.1
Service	3.0	0.00	0.00	11,045.36	0.00	0.00	3.0
Protective service	13.0	0.00	0.00	–	–	56,859.48	13.0
Sales and office	1.3	0.00	0.00	0.00	0.00	123,490.89	1.3
Sales and related	2.2	0.00	0.00	–	0.00	0.00	2.2
Office and administrative support	1.4	0.00	–	45,157.83	140,419.51	358,846.76	1.4
Natural resources, construction, and maintenance	3.8	0.00	18,663.07	53,754.72	–	0.00	3.8
Construction, extraction, farming, fishing, and forestry	8.4	8,732.12	12,951.83	24,400.00	–	170,220.45	8.4
Installation, maintenance, and repair	4.2	0.00	–	72,970.47	245,991.87	0.00	4.2
Production, transportation, and material moving	2.4	0.00	–	24,698.18	0.00	278,498.65	2.4
Production	3.3	0.00	16,568.04	42,059.48	109,343.50	0.00	3.3
Transportation and material moving	3.3	0.00	–	0.00	76,124.90	–	3.3
Full time	1.1	0.00	18,416.30	14,757.03	88,597.29	0.00	1.1
Part time	4.1	0.00	–	–	28,160.26	244,374.71	4.1
Union	3.1	0.00	4,554.12	11,715.37	102,430.46	–	3.1
Nonunion	1.2	0.00	–	1,746.42	101,964.90	0.00	1.2
Average wage within the following categories:[2]							
Lowest 25 percent	4.2	0.00	0.00	32,427.87	0.00	0.00	4.2
Lowest 10 percent	4.9	11,045.36	0.00	–	–	–	4.9
Second 25 percent	1.6	0.00	0.00	25,667.10	0.00	0.00	1.6
Third 25 percent	1.5	0.00	17,039.95	51,777.89	34,709.51	0.00	1.5
Highest 25 percent	1.3	0.00	0.00	7,810.25	124,719.69	180,144.39	1.3
Highest 10 percent	1.5	0.00	–	72,849.16	219,105.00	–	1.5
Establishment characteristics							
Goods-producing industries	2.6	0.00	22,433.23	20,663.98	86,267.03	–	2.6
Construction	5.1	0.00	–	–	–	63,450.77	5.1
Manufacturing	2.7	0.00	–	75,723.18	161,579.70	–	2.7
Service-providing industries	1.2	0.00	7,964.92	30,798.54	26,196.37	0.00	1.2
Trade, transportation, and utilities	2.1	0.00	0.00	0.00	67,186.31	186,221.64	2.1
Wholesale trade	3.9	0.00	–	21,274.87	0.00	0.00	3.9
Retail trade	2.3	0.00	0.00	0.00	109,064.20	–	2.3
Utilities	6.2	0.00	–	–	214,746.36	0.00	6.2

See footnotes at end of table.

Table 20. Standard errors for life insurance plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2013—Continued

Characteristics	With maximum benefit amount	Maximum benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	3.4	$9,007.22	$7,810.25	–	$0.00	$0.00	3.4
Financial activities	1.2	0.00	0.00	$9,306.99	152,249.79	124,963.99	1.2
Finance and insurance	1.2	0.00	0.00	19,400.26	213,892.50	0.00	1.2
Credit intermediation and related activities	1.7	0.00	0.00	5,121.52	287,497.83	0.00	1.7
Insurance carriers and related activities	2.8	11,637.01	17,464.25	114,892.99	31,241.00	–	2.8
Professional and business services	2.6	0.00	–	104,785.50	249,683.80	296,789.49	2.6
Professional and technical services	2.5	0.00	–	–	42,240.38	0.00	2.5
Administrative and waste services	7.2	0.00	–	–	–	–	7.2
Education and health services	3.2	0.00	–	40,281.51	0.00	0.00	3.2
Educational services	2.4	0.00	0.00	6,345.08	106,517.60	0.00	2.4
Junior colleges, colleges, and universities	2.1	0.00	0.00	10,331.99	–	144,436.84	2.1
Healthcare and social assistance	3.8	0.00	–	25,678.98	0.00	0.00	3.8
Other services	4.6	0.00	–	–	31,435.65	–	4.6
1 to 99 workers	2.0	0.00	–	8,626.70	0.00	295,892.01	2.0
1 to 49 workers	2.3	0.00	–	0.00	0.00	–	2.3
50 to 99 workers	3.4	0.00	–	49,525.85	15,620.50	–	3.4
100 workers or more	1.3	0.00	–	0.00	135,700.70	0.00	1.3
100 to 499 workers	1.4	0.00	0.00	0.00	0.00	0.00	1.4
500 workers or more	2.1	0.00	0.00	83,115.88	0.00	414,458.68	2.1
Geographic areas							
New England	4.2	0.00	–	–	0.00	0.00	4.2
Middle Atlantic	2.5	0.00	–	55,359.19	0.00	0.00	2.5
East North Central	4.5	0.00	0.00	46,861.50	145,698.32	0.00	4.5
West North Central	3.4	0.00	9,372.30	32,969.99	97,549.99	22,090.72	3.4
South Atlantic	1.6	0.00	–	53,258.80	106,230.88	183,166.59	1.6
East South Central	3.1	0.00	–	28,823.95	–	–	3.1
West South Central	3.1	0.00	–	62,482.00	192,622.04	–	3.1
Mountain	3.4	0.00	–	53,212.28	–	0.00	3.4
Pacific	2.5	0.00	5,180.73	0.00	0.00	0.00	2.5

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,[1] private industry workers, National Compensation Survey, March 2013

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

Characteristics	Flat dollar amounts[2]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	$10,000	$10,000	$20,000	$25,000	$50,000
Worker characteristics					
Management, professional, and related	10,000	15,000	25,000	50,000	50,000
Management, business, and financial	10,000	15,000	25,000	50,000	50,000
Professional and related	10,000	15,000	25,000	50,000	50,000
Service	10,000	10,000	15,000	–	40,000
Protective service	–	10,000	–	25,000	25,000
Sales and office	10,000	10,000	20,000	25,000	50,000
Sales and related	–	10,000	15,000	20,000	50,000
Office and administrative support	10,000	15,000	20,000	25,000	50,000
Natural resources, construction, and maintenance	10,000	10,000	–	25,000	50,000
Construction, extraction, farming, fishing, and forestry	–	10,000	20,000	25,000	50,000
Installation, maintenance, and repair	10,000	12,000	–	25,000	50,000
Production, transportation, and material moving	10,000	10,000	20,000	25,000	50,000
Production	10,000	15,000	20,000	30,000	50,000
Transportation and material moving	10,000	10,000	20,000	25,000	50,000
Full time	10,000	10,000	20,000	27,000	50,000
Part time	–	5,000	10,000	17,500	25,000
Union	5,000	10,000	15,000	30,000	45,000
Nonunion	10,000	–	20,000	25,000	50,000
Average wage within the following categories:[3]					
Lowest 25 percent	5,000	10,000	15,000	20,000	25,000
Lowest 10 percent	5,000	10,000	–	–	25,000
Second 25 percent	10,000	10,000	–	25,000	50,000
Third 25 percent	10,000	10,000	20,000	30,000	50,000
Highest 25 percent	10,000	15,000	25,000	50,000	50,000
Highest 10 percent	10,000	20,000	–	50,000	50,000
Establishment characteristics					
Goods-producing industries	10,000	15,000	20,000	30,000	50,000
Construction	10,000	10,000	20,000	25,000	50,000
Manufacturing	10,000	15,000	20,000	35,000	50,000
Service-providing industries	10,000	10,000	20,000	25,000	50,000
Trade, transportation, and utilities	–	10,000	15,000	25,000	50,000
Wholesale trade	10,000	15,000	–	–	50,000
Retail trade	5,000	10,000	–	20,000	25,000
Transportation and warehousing	10,000	10,000	20,000	–	50,000
Utilities	10,000	10,000	12,500	20,000	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,[1] private industry workers, National Compensation Survey, March 2013—Continued

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

Characteristics	Flat dollar amounts[2]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information	–	–	$20,000	$25,000	$50,000
Financial activities	$10,000	$15,000	–	50,000	50,000
Finance and insurance	–	–	50,000	50,000	50,000
Credit intermediation and related activities	–	15,000	–	50,000	50,000
Insurance carriers and related activities	–	–	50,000	50,000	50,000
Real estate and rental and leasing	10,000	–	–	–	50,000
Professional and business services	10,000	15,000	25,000	–	50,000
Professional and technical services	–	20,000	25,000	50,000	–
Administrative and waste services	–	10,000	20,000	25,000	–
Education and health services	10,000	10,000	15,000	25,000	50,000
Educational services	10,000	10,000	–	–	50,000
Junior colleges, colleges, and universities	10,000	10,000	–	50,000	50,000
Healthcare and social assistance	10,000	10,000	15,000	25,000	50,000
Leisure and hospitality	10,000	10,000	–	20,000	–
Accommodation and food services	10,000	10,000	–	–	25,000
Other services	10,000	10,000	15,000	25,000	–
1 to 99 workers	10,000	–	20,000	25,000	50,000
1 to 49 workers	10,000	–	20,000	25,000	50,000
50 to 99 workers	10,000	10,000	20,000	25,000	50,000
100 workers or more	10,000	10,000	20,000	30,000	50,000
100 to 499 workers	10,000	10,000	20,000	25,000	50,000
500 workers or more	–	10,000	20,000	45,000	50,000
Geographic areas					
New England	–	10,000	25,000	50,000	50,000
Middle Atlantic	–	10,000	18,000	38,000	50,000
East North Central	10,000	–	20,000	25,000	50,000
West North Central	10,000	–	20,000	–	50,000
South Atlantic	10,000	–	20,000	25,000	50,000
East South Central	10,000	–	20,000	–	50,000
West South Central	–	15,000	20,000	30,000	50,000
Mountain	10,000	10,000	20,000	–	50,000
Pacific	10,000	10,000	15,000	30,000	50,000

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

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

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,[1] private industry workers, National Compensation Survey, March 2013

Characteristics	Flat dollar amounts[2]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	$0.00	$0.00	$0.00	$3,195.53	$0.00
Worker characteristics					
Management, professional, and related	0.00	0.00	1,104.54	0.00	0.00
Management, business, and financial	0.00	0.00	0.00	1,562.05	0.00
Professional and related	0.00	0.00	3,919.16	0.00	0.00
Service	0.00	0.00	2,209.07	–	7,701.71
Protective service	–	2,066.40	–	6,300.70	6,985.70
Sales and office	390.51	0.00	0.00	0.00	0.00
Sales and related	–	0.00	0.00	5,354.44	5,152.40
Office and administrative support	0.00	3,115.30	0.00	4,758.49	0.00
Natural resources, construction, and maintenance	0.00	698.57	–	3,789.38	0.00
Construction, extraction, farming, fishing, and forestry	–	0.00	4,486.65	2,705.55	10,836.84
Installation, maintenance, and repair	0.00	3,047.00	–	7,084.98	0.00
Production, transportation, and material moving	0.00	1,006.28	0.00	1,988.16	0.00
Production	0.00	781.02	0.00	5,333.32	0.00
Transportation and material moving	312.41	0.00	1,836.65	0.00	6,059.87
Full time	0.00	667.31	0.00	4,646.93	0.00
Part time	–	0.00	0.00	4,091.26	5,590.74
Union	0.00	0.00	781.02	2,959.66	6,758.46
Nonunion	0.00	–	0.00	1,104.54	0.00
Average wage within the following categories:[3]					
Lowest 25 percent	390.51	0.00	781.02	0.00	2,951.41
Lowest 10 percent	1,408.01	0.00	–	–	4,277.85
Second 25 percent	0.00	0.00	–	0.00	0.00
Third 25 percent	0.00	2,873.92	0.00	2,332.64	0.00
Highest 25 percent	0.00	0.00	0.00	0.00	0.00
Highest 10 percent	0.00	3,745.66	–	0.00	0.00
Establishment characteristics					
Goods-producing industries	0.00	390.51	0.00	4,323.24	0.00
Construction	0.00	1,481.89	4,058.32	781.02	7,810.25
Manufacturing	0.00	0.00	1,163.70	5,894.54	0.00
Service-providing industries	0.00	0.00	4,006.89	0.00	0.00
Trade, transportation, and utilities	–	0.00	1,645.72	0.00	0.00
Wholesale trade	0.00	2,279.74	–	–	0.00
Retail trade	0.00	0.00	–	0.00	1,179.32
Transportation and warehousing	1,361.76	0.00	4,624.56	–	0.00
Utilities	0.00	0.00	1,656.80	3,865.88	0.00

See footnotes at end of table.

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,[1] private industry workers, National Compensation Survey, March 2013—Continued

Characteristics	Flat dollar amounts[2]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information	–	–	$5,844.66	$7,012.28	$0.00
Financial activities	$0.00	$0.00	–	0.00	0.00
Finance and insurance	–	–	0.00	0.00	0.00
Credit intermediation and related activities	–	1,352.77	–	0.00	0.00
Insurance carriers and related activities	–	–	0.00	0.00	0.00
Real estate and rental and leasing	0.00	–	–	–	5,411.10
Professional and business services	0.00	3,124.10	2,209.07	–	0.00
Professional and technical services	–	3,905.12	1,746.42	0.00	–
Administrative and waste services	–	1,746.42	5,121.52	1,104.54	–
Education and health services	0.00	0.00	0.00	0.00	0.00
Educational services	0.00	1,913.11	–	–	0.00
Junior colleges, colleges, and universities	0.00	0.00	–	0.00	0.00
Healthcare and social assistance	624.82	0.00	0.00	781.02	2,705.55
Leisure and hospitality	0.00	0.00	–	4,348.56	–
Accommodation and food services	0.00	0.00	–	–	4,814.56
Other services	0.00	781.02	1,913.11	1,352.77	–
1 to 99 workers	0.00	–	0.00	0.00	0.00
1 to 49 workers	0.00	–	781.02	312.41	0.00
50 to 99 workers	0.00	2,500.50	1,615.80	4,564.82	0.00
100 workers or more	0.00	0.00	0.00	3,372.91	0.00
100 to 499 workers	468.61	0.00	897.33	0.00	0.00
500 workers or more	–	0.00	1,562.05	8,727.93	0.00
Geographic areas					
New England	–	0.00	2,816.03	0.00	0.00
Middle Atlantic	–	0.00	4,623.25	10,452.90	0.00
East North Central	0.00	–	1,854.83	0.00	0.00
West North Central	0.00	–	3,492.85	–	0.00
South Atlantic	0.00	–	0.00	0.00	0.00
East South Central	0.00	–	2,209.07	–	0.00
West South Central	–	3,024.90	0.00	4,286.40	0.00
Mountain	0.00	0.00	4,939.64	–	0.00
Pacific	390.51	0.00	0.00	8,764.20	0.00

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

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

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 22. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2013

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

Characteristics	Non-commercially insured[1]	Commercially insured	Legally required	Other
All workers	44	37	17	1
Worker characteristics				
Management, professional, and related	49	37	13	1
Management, business, and financial	51	37	11	1
Professional and related	48	36	14	1
Service	–	30	41	–
Sales and office	47	35	18	1
Sales and related	47	33	19	1
Office and administrative support	47	35	17	1
Natural resources, construction, and maintenance	41	45	12	2
Construction, extraction, farming, fishing, and forestry	32	49	14	5
Installation, maintenance, and repair	47	42	–	–
Production, transportation, and material moving	42	43	13	2
Production	38	51	10	1
Transportation and material moving	48	33	–	–
Full time	45	39	15	1
Part time	39	17	43	1
Union	47	33	16	4
Nonunion	44	38	18	1
Average wage within the following categories:[2]				
Lowest 25 percent	–	31	39	–
Lowest 10 percent	29	–	49	–
Second 25 percent	41	42	17	1
Third 25 percent	44	40	15	1
Highest 25 percent	52	35	12	1
Highest 10 percent	54	32	–	–
Establishment characteristics				
Goods-producing industries	41	48	10	1
Construction	20	54	21	5
Manufacturing	45	46	8	1
Service-providing industries	45	34	19	1
Trade, transportation, and utilities	47	35	17	1
Wholesale trade	43	44	–	–
Retail trade	41	35	23	1
Transportation and warehousing	58	24	–	–
Utilities	72	26	–	–

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2013—Continued

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

Characteristics	Non-commercially insured[1]	Commercially insured	Legally required	Other
Information	66	25	–	–
Financial activities	66	23	–	–
Finance and insurance	72	21	–	–
Credit intermediation and related activities	74	20	–	–
Insurance carriers and related activities	73	21	6	–
Real estate and rental and leasing	–	42	35	–
Professional and business services	40	42	–	–
Professional and technical services	35	52	–	–
Administrative and waste services	34	40	–	–
Education and health services	38	36	25	1
Educational services	39	37	–	–
Junior colleges, colleges, and universities	56	29	–	–
Healthcare and social assistance	37	36	26	1
Leisure and hospitality	31	29	41	–
Accommodation and food services	32	30	38	–
Other services	–	42	44	–
1 to 99 workers	31	40	29	1
1 to 49 workers	30	38	32	1
50 to 99 workers	33	45	21	1
100 workers or more	53	36	10	1
100 to 499 workers	43	45	11	1
500 workers or more	62	26	10	2
Geographic areas				
New England	53	45	–	–
Middle Atlantic	20	21	58	1
East North Central	57	40	–	3
South Atlantic	50	49	–	–
East South Central	48	51	–	–
West South Central	61	38	–	–
Mountain	54	45	–	–
Pacific	45	41	13	1

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 22. Standard errors for short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2013

Characteristics	Non-commercially insured[1]	Commercially insured	Legally required	Other
All workers	1.4	1.2	1.2	0.2
Worker characteristics				
Management, professional, and related	2.0	1.9	1.3	0.5
Management, business, and financial	2.3	2.3	0.9	0.3
Professional and related	2.5	2.3	1.8	0.7
Service	–	2.2	2.6	–
Sales and office	1.5	1.4	1.5	0.2
Sales and related	2.5	2.4	2.2	0.4
Office and administrative support	1.8	1.6	1.4	0.2
Natural resources, construction, and maintenance	2.8	3.1	1.3	0.7
Construction, extraction, farming, fishing, and forestry	4.6	5.1	3.8	1.8
Installation, maintenance, and repair	3.5	4.1	–	–
Production, transportation, and material moving	1.8	1.9	1.3	0.5
Production	2.5	2.6	1.2	0.5
Transportation and material moving	2.5	2.4	–	–
Full time	1.4	1.3	1.1	0.3
Part time	3.3	2.2	2.8	0.5
Union	2.8	3.2	2.6	0.9
Nonunion	1.4	1.2	1.1	0.2
Average wage within the following categories:[2]				
Lowest 25 percent	–	2.4	3.7	–
Lowest 10 percent	4.6	–	3.6	–
Second 25 percent	2.1	2.1	2.4	0.2
Third 25 percent	1.8	1.6	1.5	0.4
Highest 25 percent	1.8	1.6	0.9	0.5
Highest 10 percent	2.4	2.1	–	–
Establishment characteristics				
Goods-producing industries	2.0	2.1	1.4	0.4
Construction	4.6	5.2	4.9	1.7
Manufacturing	2.1	2.0	1.0	0.3
Service-providing industries	1.6	1.4	1.4	0.3
Trade, transportation, and utilities	1.8	1.8	1.1	0.4
Wholesale trade	3.9	3.7	–	–
Retail trade	3.0	2.9	1.9	0.4
Transportation and warehousing	3.5	3.2	–	–
Utilities	6.8	6.2	–	–

See footnotes at end of table.

Table 22. Standard errors for short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2013—Continued

Characteristics	Non-commercially insured[1]	Commercially insured	Legally required	Other
Information	5.2	4.2	–	–
Financial activities	3.6	2.7	–	–
Finance and insurance	2.4	2.1	–	–
Credit intermediation and related activities	2.7	2.7	–	–
Insurance carriers and related activities	4.3	3.6	1.9	–
Real estate and rental and leasing	–	11.6	9.2	–
Professional and business services	4.8	3.6	–	–
Professional and technical services	5.4	5.4	–	–
Administrative and waste services	8.2	5.8	–	–
Education and health services	3.3	2.6	2.4	0.4
Educational services	2.1	2.8	–	–
Junior colleges, colleges, and universities	2.5	2.3	–	–
Healthcare and social assistance	4.1	3.2	2.9	0.4
Leisure and hospitality	7.7	4.2	7.1	–
Accommodation and food services	8.6	4.5	7.9	–
Other services	–	5.6	6.2	–
1 to 99 workers	1.9	2.0	1.6	0.2
1 to 49 workers	2.2	2.3	2.1	0.4
50 to 99 workers	3.0	3.4	3.6	0.3
100 workers or more	1.5	1.2	1.3	0.3
100 to 499 workers	1.8	1.8	0.9	0.2
500 workers or more	2.5	1.5	2.1	0.6
Geographic areas				
New England	6.8	7.6	–	–
Middle Atlantic	2.1	1.6	2.6	0.4
East North Central	3.5	3.1	–	1.2
South Atlantic	3.4	3.3	–	–
East South Central	4.0	4.6	–	–
West South Central	3.9	3.9	–	–
Mountain	6.2	6.2	–	–
Pacific	2.9	3.1	1.7	0.4

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2013

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	19	81
Worker characteristics		
Management, professional, and related	13	87
Management, business, and financial	11	89
Professional and related	15	85
Service	41	59
Sales and office	19	81
Sales and related	24	76
Office and administrative support	17	83
Natural resources, construction, and maintenance	15	85
Installation, maintenance, and repair	14	86
Production, transportation, and material moving	17	83
Production	14	86
Transportation and material moving	22	78
Full time	17	83
Part time	40	60
Union	18	82
Nonunion	19	81
Average wage within the following categories:[1]		
Lowest 25 percent	44	56
Lowest 10 percent	50	50
Second 25 percent	18	82
Third 25 percent	16	84
Highest 25 percent	12	88
Highest 10 percent	12	88
Establishment characteristics		
Goods-producing industries	12	88
Construction	20	80
Manufacturing	11	89
Service-providing industries	21	79
Trade, transportation, and utilities	21	79
Wholesale trade	17	83
Retail trade	27	73
Transportation and warehousing	16	84
Information	14	86

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2013—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
Financial activities	9	91
Finance and insurance	6	94
Credit intermediation and related activities	5	95
Insurance carriers and related activities	6	94
Professional and business services	15	85
Administrative and waste services	28	72
Education and health services	25	75
Educational services	12	88
Junior colleges, colleges, and universities	10	90
Healthcare and social assistance	28	72
Leisure and hospitality	43	57
Accommodation and food services	43	57
Other services	46	54
1 to 99 workers	27	73
1 to 49 workers	30	70
50 to 99 workers	20	80
100 workers or more	14	86
100 to 499 workers	16	84
500 workers or more	11	89
Geographic areas		
New England	4	96
Middle Atlantic	48	52
East North Central	6	94
South Atlantic	8	92
East South Central	7	93
West South Central	6	94
Mountain	5	95
Pacific	15	85

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 23. Standard errors for short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2013

Characteristics	Employee contribution required	Employee contribution not required
All workers	1.3	1.3
Worker characteristics		
Management, professional, and related	1.7	1.7
Management, business, and financial	1.0	1.0
Professional and related	2.5	2.5
Service	4.8	4.8
Sales and office	1.3	1.3
Sales and related	2.3	2.3
Office and administrative support	1.2	1.2
Natural resources, construction, and maintenance	2.5	2.5
Installation, maintenance, and repair	2.3	2.3
Production, transportation, and material moving	2.2	2.2
Production	1.8	1.8
Transportation and material moving	3.1	3.1
Full time	1.1	1.1
Part time	3.2	3.2
Union	2.2	2.2
Nonunion	1.3	1.2
Average wage within the following categories:[1]		
Lowest 25 percent	5.9	5.9
Lowest 10 percent	10.1	10.1
Second 25 percent	2.7	2.7
Third 25 percent	1.3	1.3
Highest 25 percent	1.5	1.5
Highest 10 percent	1.4	1.4
Establishment characteristics		
Goods-producing industries	1.6	1.6
Construction	5.8	5.8
Manufacturing	1.1	1.1
Service-providing industries	1.5	1.5
Trade, transportation, and utilities	1.3	1.3
Wholesale trade	2.7	2.7
Retail trade	1.8	1.8
Transportation and warehousing	2.0	2.0
Information	3.3	3.3

See footnotes at end of table.

Table 23. Standard errors for short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2013—Continued

Characteristics	Employee contribution required	Employee contribution not required
Financial activities	1.5	1.5
Finance and insurance	0.8	0.8
Credit intermediation and related activities	1.1	1.1
Insurance carriers and related activities	1.7	1.7
Professional and business services	2.1	2.1
Administrative and waste services	4.8	4.8
Education and health services	2.6	2.6
Educational services	2.9	2.9
Junior colleges, colleges, and universities	1.2	1.2
Healthcare and social assistance	3.4	3.4
Leisure and hospitality	8.7	8.7
Accommodation and food services	9.9	9.9
Other services	4.7	4.7
1 to 99 workers	1.9	1.9
1 to 49 workers	2.4	2.4
50 to 99 workers	3.5	3.5
100 workers or more	1.0	1.0
100 to 499 workers	1.2	1.2
500 workers or more	1.7	1.7
Geographic areas		
New England	1.9	1.9
Middle Atlantic	3.0	3.0
East North Central	1.3	1.3
South Atlantic	1.6	1.6
East South Central	1.9	1.9
West South Central	2.0	2.0
Mountain	2.4	2.4
Pacific	2.7	2.7

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 24. Short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2013

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	6	2	68	23	1
Worker characteristics					
Management, professional, and related	1	1	63	33	1
Management, business, and financial	2	1	57	39	1
Professional and related	1	1	68	29	1
Service	5	–	88	5	–
Sales and office	3	1	67	28	([1])
Sales and related	4	–	70	25	–
Office and administrative support	3	1	66	29	1
Natural resources, construction, and maintenance	17	–	58	19	–
Construction, extraction, farming, fishing, and forestry	32	8	50	–	–
Installation, maintenance, and repair	7	–	63	26	–
Production, transportation, and material moving	15	–	68	11	–
Production	18	–	62	13	–
Transportation and material moving	13	–	77	8	–
Full time	7	2	66	25	1
Part time	4	–	85	10	–
Union	22	–	54	14	–
Nonunion	4	1	70	25	1
Average wage within the following categories:[2]					
Lowest 25 percent	5	–	85	8	–
Lowest 10 percent	–	–	95	4	–
Second 25 percent	8	2	73	17	1
Third 25 percent	8	2	67	22	([1])
Highest 25 percent	4	2	59	33	1
Highest 10 percent	2	1	59	37	1
Establishment characteristics					
Goods-producing industries	17	–	59	19	–
Construction	27	4	57	–	–
Manufacturing	15	5	59	19	1
Service-providing industries	3	1	71	25	1
Trade, transportation, and utilities	7	–	75	17	–
Wholesale trade	5	–	73	20	–
Retail trade	4	–	78	17	–
Transportation and warehousing	–	–	76	8	–
Utilities	–	–	50	48	–

See footnotes at end of table.

Table 24. Short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2013—Continued

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
Information	–	–	36	61	–
Financial activities	–	–	48	51	–
Finance and insurance	–	1	43	57	–
Credit intermediation and related activities	–	–	32	67	–
Insurance carriers and related activities	–	–	56	44	–
Real estate and rental and leasing	–	–	87	–	–
Professional and business services	–	–	68	30	–
Professional and technical services	–	–	71	28	–
Administrative and waste services	–	–	79	–	–
Education and health services	4	–	84	10	–
Educational services	–	–	83	12	–
Junior colleges, colleges, and universities	–	–	80	18	–
Healthcare and social assistance	4	–	85	9	–
Leisure and hospitality	4	–	90	–	–
Accommodation and food services	4	–	90	–	–
Other services	2	–	92	–	–
1 to 99 workers	6	–	75	17	–
1 to 49 workers	6	–	74	18	–
50 to 99 workers	6	–	77	14	–
100 workers or more	6	2	63	27	1
100 to 499 workers	8	1	70	21	([1])
500 workers or more	5	4	56	34	1
Geographic areas					
New England	5	–	65	28	–
Middle Atlantic	4	–	84	11	–
East North Central	12	4	59	25	([1])
South Atlantic	6	1	66	27	([1])
East South Central	9	–	64	21	–
West South Central	6	–	56	36	–
Mountain	5	–	66	29	–
Pacific	3	2	65	28	3

[1] Less than 0.5.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 24. Standard errors for short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2013

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	0.5	0.3	1.3	1.0	0.2
Worker characteristics					
Management, professional, and related	0.4	0.4	2.0	2.0	0.2
Management, business, and financial	0.8	0.5	2.7	2.7	0.2
Professional and related	0.3	0.4	2.1	2.1	0.3
Service	1.6	–	2.0	0.8	–
Sales and office	0.4	0.3	1.5	1.5	0.1
Sales and related	0.9	–	2.2	2.2	–
Office and administrative support	0.6	0.4	1.6	1.6	0.2
Natural resources, construction, and maintenance	2.5	–	2.9	2.0	–
Construction, extraction, farming, fishing, and forestry	4.7	2.0	5.4	–	–
Installation, maintenance, and repair	1.5	–	2.7	2.4	–
Production, transportation, and material moving	1.6	–	2.2	1.3	–
Production	1.9	–	2.9	1.9	–
Transportation and material moving	2.3	–	2.9	1.4	–
Full time	0.5	0.3	1.3	1.1	0.2
Part time	1.1	–	1.5	1.3	–
Union	2.0	–	2.4	1.4	–
Nonunion	0.4	0.2	1.4	1.2	0.1
Average wage within the following categories:[1]					
Lowest 25 percent	2.1	–	2.8	1.5	–
Lowest 10 percent	–	–	1.7	1.2	–
Second 25 percent	1.0	0.4	1.8	1.4	0.2
Third 25 percent	0.8	0.5	1.6	1.4	0.1
Highest 25 percent	0.6	0.3	1.7	1.6	0.3
Highest 10 percent	0.7	0.3	2.1	2.1	0.5
Establishment characteristics					
Goods-producing industries	1.4	–	2.2	1.7	–
Construction	4.6	1.7	5.8	–	–
Manufacturing	1.4	1.0	2.3	1.8	0.4
Service-providing industries	0.4	0.3	1.5	1.3	0.1
Trade, transportation, and utilities	1.3	–	1.7	1.3	–
Wholesale trade	1.5	–	3.2	3.1	–
Retail trade	1.2	–	2.7	2.1	–
Transportation and warehousing	–	–	4.5	2.4	–
Utilities	–	–	8.7	9.0	–

See footnotes at end of table.

Table 24. Standard errors for short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2013—Continued

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
Information	–	–	3.7	3.7	–
Financial activities	–	–	2.5	2.4	–
Finance and insurance	–	0.3	2.2	2.1	–
Credit intermediation and related activities	–	–	2.5	2.5	–
Insurance carriers and related activities	–	–	3.6	3.5	–
Real estate and rental and leasing	–	–	6.1	–	–
Professional and business services	–	–	3.7	3.6	–
Professional and technical services	–	–	4.6	4.8	–
Administrative and waste services	–	–	7.8	–	–
Education and health services	1.5	–	2.2	1.4	–
Educational services	–	–	2.6	1.6	–
Junior colleges, colleges, and universities	–	–	1.4	1.4	–
Healthcare and social assistance	1.8	–	2.7	1.7	–
Leisure and hospitality	1.6	–	3.5	–	–
Accommodation and food services	1.8	–	4.1	–	–
Other services	0.8	–	2.9	–	–
1 to 99 workers	0.7	–	1.4	1.1	–
1 to 49 workers	0.9	–	1.9	1.4	–
50 to 99 workers	1.3	–	2.1	1.6	–
100 workers or more	0.6	0.3	1.5	1.2	0.3
100 to 499 workers	0.9	0.3	2.1	1.6	0.2
500 workers or more	0.7	0.7	2.1	1.9	0.5
Geographic areas					
New England	2.6	–	6.0	4.6	–
Middle Atlantic	0.7	–	1.6	0.9	–
East North Central	1.2	0.6	2.8	2.4	0.1
South Atlantic	1.1	0.3	3.6	2.9	0.1
East South Central	2.9	–	6.0	6.2	–
West South Central	1.2	–	5.1	5.2	–
Mountain	1.3	–	5.7	5.0	–
Pacific	0.8	0.4	2.9	3.2	0.9

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 25. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2013

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

Characteristics	Fixed duration	Number of weeks[1]					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	93	12	21	26	26	26	7
Worker characteristics							
Management, professional, and related	91	12	18	26	26	26	9
Management, business, and financial	92	12	–	26	26	26	8
Professional and related	91	12	18	26	26	26	9
Service	97	13	26	26	26	–	3
Sales and office	94	12	18	26	26	26	6
Sales and related	91	12	13	26	26	26	9
Office and administrative support	94	12	20	26	26	26	6
Natural resources, construction, and maintenance	90	13	24	26	26	36	10
Installation, maintenance, and repair	89	13	24	26	26	–	11
Production, transportation, and material moving	93	13	25	26	26	26	7
Production	92	13	–	26	26	26	8
Transportation and material moving	93	13	26	26	26	26	7
Full time	92	12	18	26	26	26	8
Part time	96	–	26	26	26	52	4
Union	90	13	26	26	26	52	10
Nonunion	93	12	18	26	26	26	7
Average wage within the following categories:[2]							
Lowest 25 percent	96	12	26	26	26	–	4
Lowest 10 percent	98	24	26	26	–	52	2
Second 25 percent	94	12	18	26	26	26	6
Third 25 percent	94	12	18	26	26	26	6
Highest 25 percent	89	12	22	26	26	26	11
Highest 10 percent	89	12	21	26	26	26	11
Establishment characteristics							
Goods-producing industries	92	13	24	26	26	26	8
Manufacturing	92	13	25	26	26	26	8
Service-providing industries	93	12	20	26	26	26	7
Trade, transportation, and utilities	92	12	21	26	26	26	8
Wholesale trade	93	12	–	26	26	26	7
Retail trade	89	11	13	26	26	26	11
Transportation and warehousing	97	21	26	26	26	26	3
Utilities	95	–	24	26	26	36	5

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2013—Continued

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

Characteristics	Fixed duration	Number of weeks[1]					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	82	13	25	26	26	52	18
Financial activities	92	12	21	26	26	26	8
Finance and insurance	92	13	25	26	26	26	8
Credit intermediation and related activities	92	13	25	26	26	26	8
Insurance carriers and related activities	92	12	18	26	26	26	8
Professional and business services	92	12	13	26	26	26	8
Professional and technical services	94	12	13	25	26	26	6
Education and health services	95	12	18	26	26	26	5
Educational services	94	13	22	26	26	26	6
Junior colleges, colleges, and universities	93	13	26	26	26	26	7
Healthcare and social assistance	95	12	18	26	26	26	5
Accommodation and food services	100	–	26	26	–	52	–
1 to 99 workers	94	12	18	26	26	26	6
1 to 49 workers	94	12	20	26	26	26	6
50 to 99 workers	93	12	13	26	26	26	7
100 workers or more	92	12	22	26	26	26	8
100 to 499 workers	94	12	13	26	26	26	6
500 workers or more	89	13	25	26	26	26	11
Geographic areas							
New England	90	12	13	26	26	26	10
Middle Atlantic	94	–	26	26	26	26	6
East North Central	90	13	18	26	26	26	10
South Atlantic	95	12	13	26	26	26	5
East South Central	94	11	12	26	26	–	6
West South Central	93	12	–	26	26	26	7
Mountain	89	12	13	26	26	26	11
Pacific	95	12	–	26	26	–	5

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 25. Standard errors for short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2013

Characteristics	Fixed duration	Number of weeks[1]					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.6	0.0	1.8	0.0	0.0	0.0	0.6
Worker characteristics							
Management, professional, and related	1.0	0.0	4.6	0.0	0.0	0.0	1.0
Management, business, and financial	1.1	0.7	–	0.0	0.0	0.0	1.1
Professional and related	1.3	0.0	4.5	0.0	0.0	0.0	1.3
Service	0.7	0.9	0.0	0.0	0.0	–	0.7
Sales and office	0.6	0.0	2.3	0.0	0.0	0.0	0.6
Sales and related	1.2	0.0	0.0	0.0	0.0	0.0	1.2
Office and administrative support	0.6	0.0	1.8	0.0	0.0	0.0	0.6
Natural resources, construction, and maintenance	2.4	0.0	4.1	0.0	0.0	5.3	2.4
Installation, maintenance, and repair	2.7	0.6	4.1	0.0	0.0	–	2.7
Production, transportation, and material moving	1.0	0.0	1.1	0.0	0.0	0.0	1.0
Production	1.2	0.2	–	0.0	0.0	0.0	1.2
Transportation and material moving	1.6	0.3	1.3	0.0	0.0	0.0	1.6
Full time	0.6	0.0	1.8	0.0	0.0	0.0	0.7
Part time	0.7	–	0.0	0.0	0.0	4.1	0.7
Union	1.6	0.0	0.0	0.0	0.0	4.5	1.6
Nonunion	0.6	0.0	1.4	0.0	0.0	0.0	0.6
Average wage within the following categories:[2]							
Lowest 25 percent	1.0	0.7	1.1	0.0	0.0	–	1.0
Lowest 10 percent	0.7	5.8	0.0	0.0	–	0.0	0.7
Second 25 percent	0.7	0.0	3.5	0.0	0.0	0.0	0.7
Third 25 percent	0.7	0.0	1.6	0.0	0.0	0.0	0.7
Highest 25 percent	1.2	1.2	2.7	0.0	0.0	0.0	1.2
Highest 10 percent	1.5	0.0	3.3	0.0	0.0	0.0	1.5
Establishment characteristics							
Goods-producing industries	1.3	0.0	1.0	0.0	0.0	0.0	1.3
Manufacturing	1.2	0.0	3.3	0.0	0.0	0.0	1.2
Service-providing industries	0.7	0.0	2.1	0.0	0.0	0.0	0.7
Trade, transportation, and utilities	0.9	0.0	1.5	0.0	0.0	0.0	0.9
Wholesale trade	1.6	0.5	–	0.0	0.0	0.0	1.6
Retail trade	1.8	0.6	0.0	0.0	0.0	0.0	1.8
Transportation and warehousing	1.1	4.8	0.0	0.0	0.0	0.0	1.1
Utilities	1.9	–	2.1	0.0	0.0	7.5	1.9

See footnotes at end of table.

Table 25. Standard errors for short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2013—Continued

Characteristics	Fixed duration	Number of weeks[1]					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	3.6	0.6	1.7	0.0	7.0	0.0	3.6
Financial activities	1.0	1.1	4.6	0.0	0.0	0.0	1.0
Finance and insurance	1.0	0.6	2.0	0.0	0.0	0.0	1.0
Credit intermediation and related activities	1.7	0.2	1.6	0.0	0.0	0.0	1.7
Insurance carriers and related activities	1.7	0.8	5.1	0.0	0.0	0.0	1.7
Professional and business services	2.0	0.0	0.0	0.0	0.0	0.0	2.0
Professional and technical services	2.5	0.0	0.0	1.2	0.0	0.0	2.5
Education and health services	0.8	0.0	3.8	0.0	0.0	0.0	0.8
Educational services	1.1	1.2	5.2	0.0	0.0	0.0	1.1
Junior colleges, colleges, and universities	1.0	0.3	0.0	0.0	0.0	0.0	1.0
Healthcare and social assistance	0.9	0.8	3.8	0.0	0.0	0.0	0.9
Accommodation and food services	0.0	–	0.0	0.0	–	0.0	–
1 to 99 workers	0.7	0.0	4.7	0.0	0.0	0.0	0.7
1 to 49 workers	0.6	0.0	5.4	0.0	0.0	0.0	0.6
50 to 99 workers	1.5	0.2	0.0	0.0	0.0	0.0	1.5
100 workers or more	0.9	1.3	2.3	0.0	0.0	0.0	0.9
100 to 499 workers	1.0	0.0	1.6	0.0	0.0	0.0	1.0
500 workers or more	1.1	0.0	0.5	0.0	0.0	0.0	1.1
Geographic areas							
New England	0.8	0.0	0.0	0.0	0.0	0.0	0.8
Middle Atlantic	1.4	–	0.0	0.0	0.0	0.0	1.4
East North Central	2.0	0.4	4.0	0.0	0.0	0.0	2.0
South Atlantic	0.9	0.7	0.0	0.0	0.0	0.0	0.9
East South Central	2.2	1.7	1.2	0.8	0.0	–	2.2
West South Central	1.8	0.0	–	0.0	0.0	0.0	1.8
Mountain	2.7	0.0	0.2	0.3	0.0	0.0	2.7
Pacific	0.7	0.0	–	0.0	0.0	–	0.7

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2013

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	1	18	1	40	27	13	63.0	60.0
Worker characteristics								
Management, professional, and related	1	16	1	41	22	18	64.3	60.0
Management, business, and financial	–	14	–	41	22	21	65.3	60.0
Professional and related	1	17	1	42	23	17	63.7	60.0
Service	–	26	–	33	34	4	60.2	60.0
Sales and office	1	19	1	36	28	14	62.9	60.0
Sales and related	1	16	2	39	29	13	63.0	60.0
Office and administrative support	1	20	1	35	27	15	62.9	60.0
Natural resources, construction, and maintenance	–	15	–	46	28	8	62.2	60.0
Construction, extraction, farming, fishing, and forestry	–	10	–	41	36	–	64.2	60.0
Installation, maintenance, and repair	–	18	–	48	24	7	61.1	60.0
Production, transportation, and material moving	–	14	–	44	26	14	63.3	60.0
Production	–	13	–	43	27	14	62.6	60.0
Transportation and material moving	–	15	–	45	26	13	64.0	60.0
Full time	1	17	1	41	26	15	63.2	60.0
Part time	–	23	–	34	36	5	61.5	60.0
Union	1	17	3	31	37	11	62.2	60.0
Nonunion	1	18	1	41	25	14	63.1	60.0
Average wage within the following categories:[1]								
Lowest 25 percent	–	22	–	33	37	4	60.8	60.0
Lowest 10 percent	–	23	–	30	43	2	61.0	60.0
Second 25 percent	1	17	1	41	28	12	62.7	60.0
Third 25 percent	1	18	1	41	24	15	63.0	60.0
Highest 25 percent	1	15	1	41	24	18	64.3	60.0
Highest 10 percent	1	16	1	38	23	21	65.4	60.0
Establishment characteristics								
Goods-producing industries	1	12	1	44	25	17	63.9	60.0
Construction	–	14	–	41	39	3	61.7	60.0
Manufacturing	–	11	–	44	23	20	64.4	60.0
Service-providing industries	1	19	1	39	27	13	62.8	60.0
Trade, transportation, and utilities	–	16	–	40	26	16	64.4	60.0
Wholesale trade	–	15	–	41	28	16	64.5	60.0
Retail trade	–	17	–	37	29	15	63.8	60.0
Transportation and warehousing	–	19	–	49	18	15	63.9	60.0
Utilities	–	–	–	–	–	61	82.3	86.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2013—Continued

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
Information	–	20	–	36	27	17	63.0	60.0
Financial activities	–	20	–	29	25	25	65.3	60.0
Finance and insurance	–	16	–	25	28	29	67.2	66.0
Credit intermediation and related activities	–	22	–	22	37	17	64.2	66.0
Insurance carriers and related activities	–	10	–	34	19	36	67.9	66.0
Real estate and rental and leasing	–	–	–	–	17	–	58.8	60.0
Professional and business services	–	13	–	45	33	8	62.6	60.0
Professional and technical services	–	7	–	50	29	13	64.5	60.0
Administrative and waste services	–	–	–	37	43	–	60.7	60.0
Education and health services	1	25	1	40	21	12	61.4	60.0
Educational services	–	28	–	30	13	29	67.2	60.0
Junior colleges, colleges, and universities	–	26	–	25	10	38	71.2	60.0
Healthcare and social assistance	2	24	1	42	23	8	60.0	60.0
Leisure and hospitality	–	32	–	36	–	3	59.8	60.0
Accommodation and food services	–	30	–	38	–	3	59.9	60.0
Other services	–	14	6	27	41	–	60.5	60.0
1 to 99 workers	1	23	1	36	30	10	61.7	60.0
1 to 49 workers	–	22	–	33	34	9	61.8	60.0
50 to 99 workers	–	23	–	42	22	12	61.5	60.0
100 workers or more	1	14	1	43	24	16	63.9	60.0
100 to 499 workers	1	11	1	48	25	14	63.2	60.0
500 workers or more	1	19	1	36	24	19	64.8	60.0
Geographic areas								
New England	–	8	–	61	–	20	64.9	60.0
Middle Atlantic	1	33	1	15	46	6	61.2	66.0
East North Central	–	10	–	51	21	17	63.5	60.0
South Atlantic	–	13	–	57	10	19	63.3	60.0
East South Central	–	–	–	57	12	–	63.3	60.0
West South Central	–	8	–	58	15	16	64.5	60.0
Mountain	–	7	–	52	23	17	65.0	60.0
Pacific	–	9	–	43	26	13	62.8	60.0

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2013

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	0.2	1.7	1.7	0.8	0.3	0.0
Worker characteristics								
Management, professional, and related	0.2	1.7	0.2	2.1	2.4	1.3	0.6	0.0
Management, business, and financial	–	2.0	–	2.4	2.0	1.9	0.6	0.0
Professional and related	0.2	3.1	0.2	2.8	4.0	1.7	0.7	0.0
Service	–	2.7	–	4.2	4.4	0.8	0.5	0.0
Sales and office	0.4	1.1	0.3	1.7	1.8	1.2	0.4	0.0
Sales and related	0.5	1.5	0.8	3.2	3.3	2.2	0.6	0.0
Office and administrative support	0.6	1.3	0.2	1.8	1.8	1.4	0.4	0.0
Natural resources, construction, and maintenance	–	2.4	–	3.6	2.9	1.6	0.6	0.0
Construction, extraction, farming, fishing, and forestry	–	2.8	–	6.6	5.9	–	1.3	4.0
Installation, maintenance, and repair	–	3.6	–	4.5	4.7	1.6	0.7	0.0
Production, transportation, and material moving	–	2.0	–	2.9	1.9	1.6	0.5	0.0
Production	–	2.6	–	3.5	2.9	2.5	0.5	0.0
Transportation and material moving	–	1.9	–	3.7	2.0	2.2	0.8	0.0
Full time	0.3	1.1	0.2	1.7	1.8	0.8	0.3	0.0
Part time	–	2.9	–	3.6	3.8	1.1	0.6	0.0
Union	0.5	1.9	0.7	2.8	3.6	2.1	0.6	3.8
Nonunion	0.3	1.0	0.2	1.7	1.5	0.8	0.3	0.0
Average wage within the following categories:[1]								
Lowest 25 percent	–	2.5	–	3.1	4.3	1.0	0.5	0.0
Lowest 10 percent	–	6.1	–	5.3	8.2	0.9	1.1	5.3
Second 25 percent	0.4	1.9	0.2	3.0	3.8	1.4	0.5	0.0
Third 25 percent	0.3	1.1	0.2	1.7	1.6	1.3	0.4	0.0
Highest 25 percent	0.1	1.2	0.1	2.0	2.1	1.1	0.5	0.0
Highest 10 percent	0.2	1.7	0.2	2.8	1.7	1.8	0.8	0.0
Establishment characteristics								
Goods-producing industries	0.5	2.0	0.4	2.5	2.7	2.0	0.5	0.0
Construction	–	2.5	–	7.0	5.3	1.2	0.7	0.8
Manufacturing	–	2.5	–	2.8	2.7	2.3	0.6	0.0
Service-providing industries	0.3	1.0	0.2	2.0	2.0	0.8	0.3	0.0
Trade, transportation, and utilities	–	1.4	–	2.0	2.2	1.5	0.6	0.0
Wholesale trade	–	2.5	–	3.9	3.4	3.4	1.1	0.0
Retail trade	–	1.5	–	2.9	2.3	2.1	0.7	0.0
Transportation and warehousing	–	3.3	–	4.3	3.3	3.2	1.0	0.0
Utilities	–	–	–	–	–	12.4	4.6	13.1

See footnotes at end of table.

Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2013—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		
Information	–	5.8	–	6.5	5.0	3.7	1.0	1.2
Financial activities	–	3.8	–	3.7	1.5	2.7	0.8	8.6
Finance and insurance	–	1.8	–	2.7	2.5	2.8	0.6	0.4
Credit intermediation and related activities	–	3.6	–	4.7	4.8	2.7	0.9	2.5
Insurance carriers and related activities	–	2.6	–	4.9	2.9	4.9	1.1	2.8
Real estate and rental and leasing	–	–	–	–	3.8	–	1.9	2.2
Professional and business services	–	3.8	–	4.6	3.3	1.2	0.9	0.0
Professional and technical services	–	2.6	–	6.3	5.1	2.1	1.1	0.0
Administrative and waste services	–	–	–	6.4	9.3	–	1.7	2.2
Education and health services	0.4	2.4	0.2	4.3	2.7	2.2	0.5	0.0
Educational services	–	3.3	–	3.3	2.0	3.2	1.3	0.0
Junior colleges, colleges, and universities	–	2.9	–	2.5	1.3	3.4	1.5	4.6
Healthcare and social assistance	0.5	2.8	0.3	5.1	3.3	2.5	0.5	0.0
Leisure and hospitality	–	5.5	–	7.9	–	0.9	1.0	0.0
Accommodation and food services	–	6.4	–	9.0	–	1.2	1.2	0.0
Other services	–	2.5	2.6	6.1	6.4	–	1.8	3.4
1 to 99 workers	0.4	1.8	0.5	2.1	2.9	1.2	0.4	0.0
1 to 49 workers	–	1.7	–	3.0	3.7	1.4	0.5	0.0
50 to 99 workers	–	3.2	–	3.8	3.0	2.2	0.6	0.0
100 workers or more	0.2	1.3	0.2	2.0	1.5	1.0	0.3	0.0
100 to 499 workers	0.3	1.4	0.3	2.3	1.7	1.3	0.3	0.0
500 workers or more	0.2	2.0	0.2	3.4	2.7	1.9	0.7	0.0
Geographic areas								
New England	–	1.5	–	5.9	–	4.8	1.7	0.0
Middle Atlantic	0.2	2.1	0.1	2.7	3.5	0.7	0.4	5.7
East North Central	–	2.6	–	3.5	2.5	2.8	0.6	0.0
South Atlantic	–	1.8	–	3.8	2.1	1.4	0.7	0.0
East South Central	–	–	–	6.4	2.4	–	0.9	0.0
West South Central	–	1.7	–	4.4	3.1	3.7	1.5	0.0
Mountain	–	2.6	–	5.6	4.5	2.9	1.1	0.0
Pacific	–	2.3	–	4.1	4.9	1.9	0.5	0.0

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2013

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	76	$170	$315	$561	$1,000	$2,308	24
Worker characteristics							
Management, professional, and related	71	170	500	750	1,500	2,500	29
Management, business, and financial	72	170	500	–	1,666	2,500	28
Professional and related	70	170	–	600	1,500	2,500	30
Service	88	170	–	546	584	1,300	12
Sales and office	76	170	250	561	1,385	2,500	24
Sales and related	77	170	300	561	1,500	4,615	23
Office and administrative support	76	170	250	572	1,200	2,350	24
Natural resources, construction, and maintenance	77	200	500	572	1,000	–	23
Construction, extraction, farming, fishing, and forestry	76	260	500	550	–	–	24
Installation, maintenance, and repair	77	200	500	584	1,000	1,730	23
Production, transportation, and material moving	74	170	300	500	600	1,500	26
Production	68	170	250	515	–	1,500	32
Transportation and material moving	79	170	400	500	584	1,385	21
Full time	74	170	350	572	1,250	2,400	26
Part time	88	170	170	500	572	584	12
Union	79	170	225	500	572	1,000	21
Nonunion	75	170	315	572	1,200	2,350	25
Average wage within the following categories:[2]							
Lowest 25 percent	87	170	170	546	584	1,000	13
Second 25 percent	76	170	300	559	1,000	2,000	24
Third 25 percent	74	170	300	572	1,150	2,309	26
Highest 25 percent	72	170	500	600	1,500	2,500	28
Highest 10 percent	70	170	500	–	2,000	2,500	30
Establishment characteristics							
Goods-producing industries	68	170	350	572	1,000	2,000	32
Manufacturing	63	175	350	572	1,000	2,000	37
Service-providing industries	78	170	300	561	1,000	2,350	22
Trade, transportation, and utilities	76	170	200	500	750	1,846	24
Wholesale trade	74	170	–	560	–	2,500	26
Retail trade	78	170	200	546	750	–	22
Transportation and warehousing	79	170	–	500	572	1,000	21
Information	60	170	–	–	2,300	2,308	40

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2013—Continued

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Financial activities	69	$170	–	$1,000	$2,309	$4,039	31
Finance and insurance	64	170	–	1,153	2,500	5,769	36
Credit intermediation and related activities	74	170	$561	1,385	2,500	–	26
Insurance carriers and related activities	53	–	584	–	3,000	3,456	47
Professional and business services	86	–	500	–	1,500	2,500	14
Professional and technical services	83	–	559	1,000	1,750	2,350	17
Education and health services	70	170	–	561	1,000	2,307	30
Educational services	57	170	170	561	1,000	1,500	43
Junior colleges, colleges, and universities	47	170	170	584	1,385	1,500	53
Healthcare and social assistance	73	170	300	561	1,000	2,310	27
1 to 99 workers	84	170	–	550	–	1,800	16
1 to 49 workers	85	170	–	559	750	1,500	15
50 to 99 workers	80	170	300	524	1,000	2,307	20
100 workers or more	70	170	350	584	1,500	2,500	30
100 to 499 workers	76	170	315	584	1,500	2,500	24
500 workers or more	62	170	–	584	1,500	2,650	38
Geographic areas							
New England	71	250	475	1,000	1,000	2,309	29
Middle Atlantic	91	170	170	546	584	–	9
East North Central	54	200	320	560	1,250	2,500	46
South Atlantic	73	260	500	1,000	1,500	2,500	27
East South Central	73	300	500	1,000	–	2,500	27
West South Central	71	250	500	–	1,500	2,500	29
Mountain	71	–	500	1,000	–	3,000	29
Pacific	84	201	500	–	2,080	2,400	16

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2013

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.5	$0.00	$18.75	$13.71	$128.57	$69.56	1.5
Worker characteristics							
Management, professional, and related	2.2	0.00	60.86	85.91	399.19	23.43	2.2
Management, business, and financial	2.3	0.00	10.46	–	472.10	129.76	2.3
Professional and related	3.0	0.00	–	173.67	304.99	36.26	3.0
Service	2.2	0.00	–	34.22	0.00	256.13	2.2
Sales and office	1.4	0.00	21.63	18.72	208.21	71.33	1.4
Sales and related	2.7	0.00	85.75	10.80	180.17	1,199.11	2.7
Office and administrative support	1.7	0.00	31.70	13.02	146.87	133.94	1.7
Natural resources, construction, and maintenance	3.0	32.01	4.06	16.99	73.88	–	3.0
Construction, extraction, farming, fishing, and forestry	5.9	38.43	0.00	16.56	–	–	5.9
Installation, maintenance, and repair	3.9	28.63	48.80	26.38	203.80	493.73	3.9
Production, transportation, and material moving	2.5	0.00	40.80	3.89	60.47	100.10	2.5
Production	3.4	0.78	33.56	28.66	–	237.66	3.4
Transportation and material moving	2.7	0.00	117.79	0.00	2.50	407.80	2.7
Full time	1.5	0.00	54.96	14.39	179.71	116.72	1.5
Part time	2.5	0.00	33.55	143.46	4.77	58.62	2.5
Union	2.8	0.00	45.34	0.00	8.57	283.70	2.8
Nonunion	1.5	0.00	22.30	8.90	163.13	105.78	1.5
Average wage within the following categories:[2]							
Lowest 25 percent	2.4	0.00	22.02	37.32	0.00	284.61	2.4
Second 25 percent	2.2	0.00	22.21	8.38	0.00	217.86	2.2
Third 25 percent	1.8	0.00	47.99	12.49	174.61	117.12	1.8
Highest 25 percent	1.7	0.00	0.00	117.83	157.42	37.04	1.7
Highest 10 percent	2.3	0.00	115.77	–	272.15	392.62	2.3
Establishment characteristics							
Goods-producing industries	2.6	23.26	31.85	17.15	0.00	312.58	2.6
Manufacturing	2.9	35.22	53.23	19.57	24.06	201.02	2.9
Service-providing industries	1.6	0.00	22.10	11.81	250.82	100.22	1.6
Trade, transportation, and utilities	1.7	0.00	41.07	51.62	155.28	340.80	1.7
Wholesale trade	3.8	0.00	–	21.94	–	545.45	3.8
Retail trade	2.2	0.00	42.31	12.12	213.51	–	2.2
Transportation and warehousing	3.0	0.00	–	0.00	19.47	114.01	3.0
Information	6.7	12.15	–	–	428.60	263.35	6.7

See footnotes at end of table.

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2013—Continued

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Financial activities	3.9	$0.00	–	$192.24	$371.25	$1,133.94	3.9
Finance and insurance	3.4	0.00	–	252.74	619.01	520.38	3.4
Credit intermediation and related activities	4.2	0.00	$52.09	200.48	235.80	–	4.2
Insurance carriers and related activities	5.6	–	145.79	–	713.75	848.63	5.6
Professional and business services	2.1	–	21.12	–	301.76	130.73	2.1
Professional and technical services	2.4	–	52.98	70.14	316.48	207.33	2.4
Education and health services	4.3	0.00	–	19.13	115.97	122.35	4.3
Educational services	4.0	0.00	0.00	36.15	218.98	0.00	4.0
Junior colleges, colleges, and universities	3.7	0.00	0.00	7.55	248.12	44.38	3.7
Healthcare and social assistance	5.3	0.00	55.39	21.87	109.61	78.17	5.3
1 to 99 workers	1.7	0.00	–	15.46	–	360.36	1.7
1 to 49 workers	1.9	0.00	–	13.43	67.81	268.04	1.9
50 to 99 workers	3.1	0.00	33.70	39.78	24.21	405.48	3.1
100 workers or more	2.0	0.00	54.57	7.70	40.27	56.09	2.0
100 to 499 workers	1.6	15.04	81.82	15.56	91.60	195.76	1.6
500 workers or more	3.7	0.00	–	9.76	104.87	347.04	3.7
Geographic areas							
New England	5.6	54.87	130.22	200.95	90.59	226.40	5.6
Middle Atlantic	1.5	0.00	0.00	7.82	2.66	–	1.5
East North Central	5.9	21.77	56.01	93.74	200.46	357.83	5.9
South Atlantic	2.8	46.82	0.00	159.30	302.61	334.81	2.8
East South Central	7.8	60.36	103.51	0.00	–	598.29	7.8
West South Central	2.7	29.35	4.69	–	400.99	688.47	2.7
Mountain	6.4	–	49.09	99.70	–	625.79	6.4
Pacific	2.5	46.13	25.07	–	351.41	75.00	2.5

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2013

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	8	92
Worker characteristics		
Management, professional, and related	8	92
Management, business, and financial	7	93
Professional and related	9	91
Service	11	89
Sales and office	8	92
Sales and related	9	91
Office and administrative support	7	93
Natural resources, construction, and maintenance	9	91
Installation, maintenance, and repair	10	90
Production, transportation, and material moving	6	94
Production	7	93
Transportation and material moving	5	95
Full time	8	92
Part time	3	97
Union	8	92
Nonunion	8	92
Average wage within the following categories:[1]		
Lowest 25 percent	8	92
Second 25 percent	8	92
Third 25 percent	9	91
Highest 25 percent	8	92
Highest 10 percent	8	92
Establishment characteristics		
Goods-producing industries	8	92
Manufacturing	8	92
Service-providing industries	8	92
Trade, transportation, and utilities	8	92
Wholesale trade	8	92
Retail trade	8	92
Transportation and warehousing	7	93
Utilities	19	81

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2013—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
Information	4	96
Financial activities	7	93
Finance and insurance	6	94
Credit intermediation and related activities	5	95
Insurance carriers and related activities	8	92
Professional and business services	10	90
Professional and technical services	6	94
Education and health services	8	92
Educational services	9	91
Junior colleges, colleges, and universities	10	90
Healthcare and social assistance	7	93
1 to 99 workers	6	94
1 to 49 workers	6	94
50 to 99 workers	7	93
100 workers or more	9	91
100 to 499 workers	7	93
500 workers or more	10	90
Geographic areas		
New England	5	95
Middle Atlantic	8	92
East North Central	6	94
West North Central	9	91
South Atlantic	11	89
East South Central	7	93
Pacific	6	94

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 28. Standard errors for long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2013

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.7	0.7
Worker characteristics		
Management, professional, and related	1.0	1.0
Management, business, and financial	0.9	0.9
Professional and related	1.4	1.4
Service	2.2	2.2
Sales and office	0.8	0.8
Sales and related	1.7	1.7
Office and administrative support	0.8	0.8
Natural resources, construction, and maintenance	1.9	1.9
Installation, maintenance, and repair	2.5	2.5
Production, transportation, and material moving	0.9	0.9
Production	1.4	1.4
Transportation and material moving	1.0	1.0
Full time	0.7	0.7
Part time	0.7	0.7
Union	1.4	1.4
Nonunion	0.7	0.7
Average wage within the following categories:[1]		
Lowest 25 percent	1.7	1.7
Second 25 percent	0.9	0.9
Third 25 percent	1.0	1.0
Highest 25 percent	0.7	0.7
Highest 10 percent	0.8	0.8
Establishment characteristics		
Goods-producing industries	1.2	1.2
Manufacturing	1.2	1.2
Service-providing industries	0.8	0.8
Trade, transportation, and utilities	1.1	1.1
Wholesale trade	2.3	2.3
Retail trade	1.6	1.6
Transportation and warehousing	1.5	1.5
Utilities	3.5	3.5

See footnotes at end of table.

Table 28. Standard errors for long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2013—Continued

Characteristics	Employee contribution required	Employee contribution not required
Information	1.5	1.5
Financial activities	1.1	1.1
Finance and insurance	0.9	0.9
Credit intermediation and related activities	1.2	1.2
Insurance carriers and related activities	1.7	1.7
Professional and business services	2.1	2.1
Professional and technical services	1.5	1.5
Education and health services	1.6	1.6
Educational services	1.7	1.7
Junior colleges, colleges, and universities	1.6	1.6
Healthcare and social assistance	1.9	1.9
1 to 99 workers	0.8	0.8
1 to 49 workers	0.9	0.9
50 to 99 workers	1.5	1.5
100 workers or more	0.9	0.9
100 to 499 workers	1.1	1.1
500 workers or more	1.4	1.4
Geographic areas		
New England	0.9	0.9
Middle Atlantic	2.1	2.1
East North Central	0.9	0.9
West North Central	2.2	2.2
South Atlantic	1.7	1.7
East South Central	1.5	1.5
Pacific	1.4	1.4

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2013

(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	1
Worker characteristics				
Management, professional, and related	96	4	–	–
Management, business, and financial	96	3	–	–
Professional and related	96	4	–	–
Service	95	3	–	–
Protective service	98	–	–	–
Sales and office	95	4	1	([1])
Sales and related	90	10	–	–
Office and administrative support	96	3	1	([1])
Natural resources, construction, and maintenance	90	6	2	2
Construction, extraction, farming, fishing, and forestry	86	–	4	–
Installation, maintenance, and repair	92	5	1	2
Production, transportation, and material moving	91	3	4	2
Production	90	2	6	2
Transportation and material moving	92	4	2	2
Full time	95	4	1	1
Part time	87	10	–	–
Union	76	9	10	5
Nonunion	96	3	([1])	([1])
Average wage within the following categories:[2]				
Lowest 25 percent	94	4	–	–
Lowest 10 percent	86	–	–	–
Second 25 percent	96	3	1	1
Third 25 percent	94	4	2	1
Highest 25 percent	94	4	1	([1])
Highest 10 percent	94	5	–	–
Establishment characteristics				
Goods-producing industries	91	3	4	2
Construction	91	6	3	–
Manufacturing	92	2	5	2
Service-providing industries	95	4	1	([1])
Trade, transportation, and utilities	88	10	1	2
Wholesale trade	90	7	–	–
Retail trade	81	17	–	–
Transportation and warehousing	97	–	–	–
Utilities	75	20	–	–

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2013—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	92	8	–	–
Financial activities	97	2	–	–
Finance and insurance	97	2	–	–
Credit intermediation and related activities	97	3	–	–
Insurance carriers and related activities	97	2	–	–
Real estate and rental and leasing	94	–	–	–
Professional and business services	97	3	–	–
Professional and technical services	98	–	–	–
Administrative and waste services	98	–	–	–
Education and health services	98	1	([1])	–
Educational services	97	3	–	–
Junior colleges, colleges, and universities	96	4	([1])	–
Healthcare and social assistance	98	1	–	–
Leisure and hospitality	100	–	–	–
Accommodation and food services	100	–	–	–
Other services	100	–	–	–
1 to 99 workers	95	3	1	([1])
1 to 49 workers	95	4	–	–
50 to 99 workers	97	2	–	–
100 workers or more	94	4	1	1
100 to 499 workers	95	4	1	1
500 workers or more	93	4	2	1
Geographic areas				
New England	95	4	–	–
Middle Atlantic	94	4	–	–
East North Central	92	3	3	2
West North Central	95	3	–	–
South Atlantic	95	4	–	–
East South Central	93	6	–	–
West South Central	96	3	–	–
Mountain	94	5	–	–
Pacific	94	5	–	–

[1] Less than 0.5.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 29. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2013

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	0.4	0.3	0.3	0.1
Worker characteristics				
Management, professional, and related	0.5	0.5	–	–
Management, business, and financial	0.5	0.5	–	–
Professional and related	0.6	0.5	–	–
Service	1.1	0.8	–	–
Protective service	1.2	–	–	–
Sales and office	0.5	0.4	0.2	0.1
Sales and related	1.2	1.2	–	–
Office and administrative support	0.5	0.4	0.2	0.1
Natural resources, construction, and maintenance	1.6	1.5	0.6	0.6
Construction, extraction, farming, fishing, and forestry	3.1	–	1.3	–
Installation, maintenance, and repair	1.9	1.7	0.5	0.9
Production, transportation, and material moving	1.3	0.5	1.2	0.6
Production	2.1	0.6	2.0	0.6
Transportation and material moving	1.2	0.8	0.6	0.7
Full time	0.4	0.3	0.3	0.1
Part time	2.4	2.3	–	–
Union	2.7	1.4	2.7	1.2
Nonunion	0.3	0.3	0.1	0.1
Average wage within the following categories:[1]				
Lowest 25 percent	1.6	1.4	–	–
Lowest 10 percent	5.7	–	–	–
Second 25 percent	0.5	0.5	0.2	0.2
Third 25 percent	0.8	0.5	0.7	0.2
Highest 25 percent	0.6	0.6	0.3	0.2
Highest 10 percent	0.9	0.8	–	–
Establishment characteristics				
Goods-producing industries	1.4	0.8	1.1	0.4
Construction	3.1	2.9	1.2	–
Manufacturing	1.5	0.4	1.3	0.5
Service-providing industries	0.4	0.4	0.2	0.1
Trade, transportation, and utilities	1.2	1.1	0.3	0.4
Wholesale trade	2.8	2.5	–	–
Retail trade	2.5	2.4	–	–
Transportation and warehousing	1.3	–	–	–
Utilities	5.3	4.9	–	–

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2013—Continued

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
Information	1.7	1.7	–	–
Financial activities	0.9	0.3	–	–
Finance and insurance	0.4	0.4	–	–
Credit intermediation and related activities	0.6	0.6	–	–
Insurance carriers and related activities	0.9	0.6	–	–
Real estate and rental and leasing	5.6	–	–	–
Professional and business services	0.8	0.9	–	–
Professional and technical services	0.9	–	–	–
Administrative and waste services	1.9	–	–	–
Education and health services	0.4	0.4	0.2	–
Educational services	1.1	1.0	–	–
Junior colleges, colleges, and universities	1.5	1.5	([2])	–
Healthcare and social assistance	0.4	0.4	–	–
Leisure and hospitality	0.0	–	–	–
Accommodation and food services	0.0	–	–	–
Other services	0.0	–	–	–
1 to 99 workers	0.6	0.5	0.3	0.1
1 to 49 workers	0.7	0.6	–	–
50 to 99 workers	0.8	0.7	–	–
100 workers or more	0.6	0.5	0.3	0.2
100 to 499 workers	0.7	0.7	0.2	0.2
500 workers or more	0.9	0.5	0.6	0.2
Geographic areas				
New England	0.8	0.8	–	–
Middle Atlantic	1.0	0.5	–	–
East North Central	0.8	0.8	0.9	0.6
West North Central	2.0	1.0	–	–
South Atlantic	0.8	0.8	–	–
East South Central	1.9	1.9	–	–
West South Central	1.1	0.8	–	–
Mountain	1.3	1.3	–	–
Pacific	1.3	1.2	–	–

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

[2] 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/glossary20122013.htm.

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2013

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	24	64	6	6	1	58.2	60.0
Worker characteristics							
Management, professional, and related	25	62	5	7	1	58.0	60.0
Management, business, and financial	24	62	5	9	1	58.2	60.0
Professional and related	25	62	5	6	1	57.9	60.0
Service	28	64	5	–	–	57.6	60.0
Protective service	–	73	–	–	–	59.6	60.0
Sales and office	24	62	7	6	1	58.3	60.0
Sales and related	22	67	5	4	2	58.5	60.0
Office and administrative support	25	60	7	7	1	58.2	60.0
Natural resources, construction, and maintenance	18	71	5	3	3	58.9	60.0
Construction, extraction, farming, fishing, and forestry	22	70	–	–	–	58.6	60.0
Installation, maintenance, and repair	16	71	4	4	3	59.0	60.0
Production, transportation, and material moving	18	71	4	5	1	58.4	60.0
Production	17	70	5	7	1	58.9	60.0
Transportation and material moving	20	73	4	–	–	57.8	60.0
Full time	23	64	5	6	1	58.2	60.0
Part time	26	57	–	5	–	58.4	60.0
Union	31	58	7	3	1	57.6	60.0
Nonunion	23	64	5	6	1	58.2	60.0
Average wage within the following categories:[1]							
Lowest 25 percent	23	70	3	2	1	57.9	60.0
Lowest 10 percent	–	60	–	–	–	56.6	60.0
Second 25 percent	23	65	6	5	([2])	58.0	60.0
Third 25 percent	21	65	6	6	1	58.4	60.0
Highest 25 percent	25	62	5	7	1	58.1	60.0
Highest 10 percent	25	61	6	7	1	58.2	60.0
Establishment characteristics							
Goods-producing industries	18	70	4	6	1	58.7	60.0
Construction	–	87	–	–	–	59.9	60.0
Manufacturing	19	68	–	7	–	58.7	60.0
Service-providing industries	25	63	6	6	1	58.1	60.0
Trade, transportation, and utilities	19	69	6	4	1	58.4	60.0
Wholesale trade	17	71	7	4	2	58.0	60.0
Retail trade	13	74	–	7	–	59.2	60.0
Transportation and warehousing	23	72	–	3	–	57.9	60.0
Utilities	42	27	23	–	–	58.6	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2013—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	20	61	–	6	–	59.1	60.0
Financial activities	34	51	8	6	1	57.5	60.0
Finance and insurance	37	48	8	6	1	57.2	60.0
Credit intermediation and related activities	40	43	9	–	–	56.8	60.0
Insurance carriers and related activities	28	56	8	–	–	58.1	60.0
Real estate and rental and leasing	–	75	–	–	–	59.9	60.0
Professional and business services	21	62	–	9	–	58.3	60.0
Professional and technical services	22	64	–	7	–	57.8	60.0
Administrative and waste services	–	61	15	–	–	58.2	60.0
Education and health services	29	65	2	4	([2])	57.2	60.0
Educational services	9	75	5	9	2	60.2	60.0
Junior colleges, colleges, and universities	8	77	7	5	2	59.9	60.0
Healthcare and social assistance	34	62	–	3	–	56.4	60.0
Leisure and hospitality	–	75	–	–	–	60.6	60.0
Accommodation and food services	–	62	–	–	–	60.8	60.0
Other services	–	62	–	–	5	60.5	60.0
1 to 99 workers	18	68	5	7	1	58.9	60.0
1 to 49 workers	20	68	5	6	1	58.6	60.0
50 to 99 workers	15	69	5	9	2	59.5	60.0
100 workers or more	26	62	6	5	1	57.8	60.0
100 to 499 workers	18	70	6	5	1	58.6	60.0
500 workers or more	34	54	6	6	([2])	57.0	60.0
Geographic areas							
New England	21	70	4	4	1	58.3	60.0
Middle Atlantic	24	63	4	–	–	58.8	60.0
East North Central	23	69	–	4	–	58.1	60.0
West North Central	16	67	7	9	1	59.5	60.0
South Atlantic	27	64	4	3	2	57.3	60.0
East South Central	24	63	–	7	–	57.7	60.0
West South Central	24	67	–	5	–	57.5	60.0
Mountain	23	60	13	–	–	58.3	60.0
Pacific	25	53	10	11	1	58.7	60.0

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

[2] Less than 0.5.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2013

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	1.3	1.2	0.5	0.6	0.2	0.2	0.0
Worker characteristics							
Management, professional, and related	1.9	2.0	0.7	0.9	0.1	0.3	0.0
Management, business, and financial	1.7	2.0	0.7	1.3	0.2	0.3	0.0
Professional and related	2.6	2.6	0.8	0.9	0.2	0.3	0.0
Service	3.2	3.6	2.5	–	–	0.5	0.0
Protective service	–	9.6	–	–	–	0.9	0.0
Sales and office	1.4	1.5	0.8	0.8	0.2	0.2	0.0
Sales and related	2.4	2.7	0.9	1.0	0.7	0.4	0.0
Office and administrative support	1.7	1.9	0.9	0.9	0.2	0.3	0.0
Natural resources, construction, and maintenance	2.6	2.9	1.8	1.3	1.4	0.6	0.0
Construction, extraction, farming, fishing, and forestry	5.9	6.6	–	–	–	1.3	0.0
Installation, maintenance, and repair	2.5	3.6	1.9	1.8	1.6	0.5	0.0
Production, transportation, and material moving	1.8	2.3	1.0	1.2	0.3	0.3	0.0
Production	2.4	3.2	1.4	1.8	0.5	0.3	0.0
Transportation and material moving	2.7	2.9	1.2	–	–	0.4	0.0
Full time	1.2	1.2	0.5	0.7	0.2	0.2	0.0
Part time	3.7	4.5	–	2.1	–	0.6	0.0
Union	3.0	3.3	2.7	0.8	0.6	0.4	0.0
Nonunion	1.3	1.3	0.6	0.7	0.2	0.2	0.0
Average wage within the following categories:[1]							
Lowest 25 percent	4.1	4.1	1.3	0.8	0.6	0.6	0.0
Lowest 10 percent	–	11.0	–	–	–	1.2	1.6
Second 25 percent	1.9	2.1	0.9	0.8	0.2	0.3	0.0
Third 25 percent	1.5	1.5	0.9	1.0	0.3	0.2	0.0
Highest 25 percent	1.5	1.7	0.7	0.9	0.2	0.2	0.0
Highest 10 percent	2.1	2.4	0.9	1.1	0.3	0.3	0.0
Establishment characteristics							
Goods-producing industries	2.0	2.6	0.9	1.1	0.4	0.3	0.0
Construction	–	4.9	–	–	–	0.8	0.0
Manufacturing	2.2	3.0	–	1.4	–	0.3	0.0
Service-providing industries	1.5	1.3	0.6	0.7	0.2	0.2	0.0
Trade, transportation, and utilities	1.7	1.9	1.2	1.0	0.4	0.3	0.0
Wholesale trade	2.7	3.7	2.2	1.5	0.7	0.5	0.0
Retail trade	3.2	4.2	–	2.4	–	0.7	0.0
Transportation and warehousing	3.6	3.8	–	1.4	–	0.4	0.0
Utilities	4.8	4.5	6.3	–	–	1.3	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, National Compensation Survey, March 2013—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	3.3	4.8	–	2.2	–	0.5	0.0
Financial activities	2.2	1.9	1.1	1.1	0.5	0.3	0.0
Finance and insurance	2.3	2.1	1.2	1.0	0.5	0.3	0.0
Credit intermediation and related activities	3.1	2.8	1.6	–	–	0.4	0.0
Insurance carriers and related activities	3.2	3.5	1.9	–	–	0.4	0.0
Real estate and rental and leasing	–	7.6	–	–	–	0.7	0.0
Professional and business services	3.0	3.0	–	2.2	–	0.5	0.0
Professional and technical services	3.2	3.3	–	1.7	–	0.5	0.0
Administrative and waste services	–	9.9	4.2	–	–	1.1	0.0
Education and health services	3.3	3.3	0.7	0.9	0.1	0.4	0.0
Educational services	1.7	2.5	0.8	1.7	0.3	0.2	0.0
Junior colleges, colleges, and universities	1.4	1.9	1.2	1.0	0.3	0.2	0.0
Healthcare and social assistance	4.0	4.1	–	1.0	–	0.4	0.0
Leisure and hospitality	–	9.3	–	–	–	1.4	0.0
Accommodation and food services	–	12.4	–	–	–	2.2	0.0
Other services	–	7.9	–	–	1.8	1.3	0.0
1 to 99 workers	1.4	1.7	0.9	1.1	0.3	0.3	0.0
1 to 49 workers	1.9	2.2	1.1	1.5	0.3	0.3	0.0
50 to 99 workers	2.3	3.0	1.6	1.7	0.6	0.4	0.0
100 workers or more	1.6	1.6	0.5	0.9	0.2	0.2	0.0
100 to 499 workers	1.5	1.9	0.9	0.8	0.4	0.2	0.0
500 workers or more	2.4	2.0	0.7	1.5	0.1	0.3	0.0
Geographic areas							
New England	3.1	3.9	0.7	1.8	0.3	0.3	0.0
Middle Atlantic	3.2	1.9	1.2	–	–	0.5	0.0
East North Central	4.1	4.1	–	1.0	–	0.5	0.0
West North Central	2.1	3.5	2.5	2.8	0.5	0.4	0.0
South Atlantic	2.1	2.0	1.0	0.8	0.7	0.3	0.0
East South Central	5.6	6.2	–	1.9	–	1.0	0.0
West South Central	3.2	3.8	–	1.6	–	0.5	0.0
Mountain	5.0	6.4	3.8	–	–	0.6	0.0
Pacific	4.3	3.7	1.3	1.5	0.4	0.5	0.0

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2013

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	87	$3,000	$5,000	$8,000	$10,000	$15,000	13
Worker characteristics							
Management, professional, and related	87	4,000	5,000	10,000	12,000	16,000	13
Management, business, and financial	89	4,000	6,000	10,000	13,000	20,000	11
Professional and related	86	4,000	5,000	8,000	10,000	15,000	14
Service	87	3,000	5,000	6,000	10,000	12,500	13
Sales and office	89	3,000	5,000	8,000	12,000	20,000	11
Sales and related	92	4,000	5,000	7,500	12,000	20,000	8
Office and administrative support	88	3,000	5,000	9,000	12,000	20,000	12
Natural resources, construction, and maintenance	86	3,000	5,000	6,000	10,000	15,000	14
Installation, maintenance, and repair	87	3,000	5,000	6,000	10,000	14,000	13
Production, transportation, and material moving	83	–	5,000	6,000	10,000	15,000	17
Production	82	2,500	5,000	7,500	10,000	15,000	18
Transportation and material moving	84	–	–	6,000	10,000	15,000	16
Full time	87	3,000	5,000	8,000	10,000	15,000	13
Part time	84	2,500	5,000	7,000	10,000	15,500	16
Union	86	–	3,000	5,000	8,000	12,500	14
Nonunion	87	3,000	5,000	8,000	11,000	15,000	13
Average wage within the following categories:[2]							
Lowest 25 percent	90	–	5,000	6,000	10,000	15,000	10
Second 25 percent	87	3,000	5,000	7,500	10,000	15,000	13
Third 25 percent	86	3,000	5,000	7,500	10,000	15,000	14
Highest 25 percent	87	3,000	5,000	10,000	12,500	17,300	13
Highest 10 percent	85	4,000	6,000	10,000	15,000	20,000	15
Establishment characteristics							
Goods-producing industries	83	3,000	5,000	7,500	10,000	15,000	17
Construction	93	5,000	5,000	6,000	10,000	15,000	7
Manufacturing	82	3,000	5,000	7,500	10,500	15,000	18
Service-providing industries	88	3,000	5,000	8,000	10,000	16,000	12
Trade, transportation, and utilities	86	–	5,000	6,000	10,000	15,000	14
Wholesale trade	91	–	5,000	6,500	10,000	15,000	9
Retail trade	91	2,800	5,000	5,000	10,000	15,000	9
Transportation and warehousing	81	–	–	7,000	10,000	15,000	19
Utilities	61	5,000	7,000	12,000	15,000	15,000	39

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2013—Continued

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	85	$4,000	$4,000	$7,500	$12,000	$15,000	15
Financial activities	91	2,500	6,000	10,000	18,000	25,000	9
Finance and insurance	90	2,500	7,000	10,208	20,000	27,000	10
Credit intermediation and related activities	92	2,500	6,000	10,000	20,833	30,000	8
Insurance carriers and related activities	85	5,000	8,333	11,000	15,000	25,000	15
Professional and business services	83	5,000	6,000	10,000	10,000	17,300	17
Professional and technical services	92	5,000	6,000	10,000	10,000	20,000	8
Education and health services	92	3,000	5,000	6,667	10,000	15,000	8
Educational services	89	4,000	5,000	7,000	10,000	14,000	11
Junior colleges, colleges, and universities	88	5,000	5,000	7,500	10,000	15,000	12
Healthcare and social assistance	94	3,000	5,000	6,000	10,000	15,000	6
1 to 99 workers	89	3,000	5,000	7,500	10,000	15,000	11
1 to 49 workers	90	3,000	5,000	7,000	10,000	15,000	10
50 to 99 workers	88	4,000	5,000	8,000	10,000	15,000	12
100 workers or more	86	3,000	5,000	8,500	12,000	16,667	14
100 to 499 workers	90	3,333	5,000	7,500	10,000	15,000	10
500 workers or more	81	2,917	5,000	10,000	15,000	20,000	19
Geographic areas							
New England	93	3,000	5,000	7,500	12,000	15,000	7
Middle Atlantic	87	2,500	5,000	6,000	10,000	15,000	13
East North Central	84	3,000	5,000	6,000	10,000	15,000	16
West North Central	79	4,000	5,000	10,000	12,000	16,667	21
South Atlantic	86	3,000	5,000	8,000	10,000	15,000	14
West South Central	91	–	5,000	7,560	10,000	15,000	9
Pacific	88	3,500	6,000	10,000	12,650	17,300	12

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2013

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.0	$0.00	$0.00	$211.36	$891.29	$390.51	1.0
Worker characteristics							
Management, professional, and related	1.2	97.40	281.60	786.25	518.95	1,808.44	1.2
Management, business, and financial	1.5	502.81	682.85	0.00	1,797.02	260.24	1.5
Professional and related	1.4	227.35	0.00	877.08	1,908.94	0.00	1.4
Service	3.2	731.50	0.00	400.82	0.00	1,805.76	3.2
Sales and office	1.3	0.00	0.00	1,037.86	313.77	0.00	1.3
Sales and related	1.6	1,116.51	0.00	697.09	1,975.41	938.30	1.6
Office and administrative support	1.4	0.00	0.00	1,330.04	360.99	1,520.91	1.4
Natural resources, construction, and maintenance	2.7	38.90	1,042.37	774.72	0.00	1,366.24	2.7
Installation, maintenance, and repair	3.2	410.77	816.01	1,294.14	0.00	2,204.93	3.2
Production, transportation, and material moving	2.2	–	599.92	735.90	0.00	234.31	2.2
Production	2.8	624.82	0.00	680.88	234.31	0.00	2.8
Transportation and material moving	3.1	–	–	1,306.90	0.00	3,534.52	3.1
Full time	1.0	0.00	0.00	110.45	1,012.24	398.25	1.0
Part time	4.7	568.59	0.00	821.99	1,426.84	1,298.58	4.7
Union	3.2	–	393.06	0.00	1,669.01	2,116.54	3.2
Nonunion	1.0	705.62	0.00	681.40	1,457.96	921.93	1.0
Average wage within the following categories:[2]							
Lowest 25 percent	2.2	–	0.00	604.98	0.00	1,500.30	2.2
Second 25 percent	1.5	187.45	0.00	174.89	0.00	0.00	1.5
Third 25 percent	1.4	0.00	0.00	340.44	0.00	0.00	1.4
Highest 25 percent	1.2	791.87	0.00	353.49	566.88	2,270.52	1.2
Highest 10 percent	1.6	642.48	708.64	0.00	985.03	0.00	1.6
Establishment characteristics							
Goods-producing industries	2.0	99.59	0.00	606.24	937.08	0.00	2.0
Construction	1.6	1,482.98	0.00	1,405.84	0.00	3,441.83	1.6
Manufacturing	2.3	25.93	0.00	935.77	1,580.00	0.00	2.3
Service-providing industries	1.0	106.26	0.00	114.88	1,239.11	1,362.86	1.0
Trade, transportation, and utilities	2.2	–	0.00	853.21	0.00	0.00	2.2
Wholesale trade	2.6	–	0.00	883.63	0.00	406.13	2.6
Retail trade	2.8	797.89	0.00	1,316.94	410.02	3,240.08	2.8
Transportation and warehousing	4.4	–	–	1,853.17	0.00	1,295.18	4.4
Utilities	7.7	0.00	1,395.33	2,604.46	0.00	0.00	7.7

See footnotes at end of table.

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2013—Continued

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	3.1	$0.00	$220.91	$1,881.40	$1,126.41	$0.00	3.1
Financial activities	1.2	390.51	162.70	0.00	3,478.64	781.02	1.2
Finance and insurance	1.3	156.20	1,088.39	948.87	431.56	5,001.00	1.3
Credit intermediation and related activities	1.4	0.00	748.63	0.00	290.95	781.02	1.4
Insurance carriers and related activities	2.6	1,459.08	1,460.91	1,505.90	416.11	920.52	2.6
Professional and business services	3.0	1,498.27	1,297.54	0.00	2,717.09	3,537.05	3.0
Professional and technical services	2.3	1,361.76	349.28	0.00	1,922.19	5,902.20	2.3
Education and health services	1.2	763.89	0.00	1,026.88	0.00	271.85	1.2
Educational services	2.3	173.04	0.00	498.88	0.00	1,174.14	2.3
Junior colleges, colleges, and universities	2.0	843.78	0.00	0.00	0.00	0.00	2.0
Healthcare and social assistance	1.4	420.59	0.00	1,169.54	0.00	0.00	1.4
1 to 99 workers	1.4	416.54	0.00	375.00	0.00	0.00	1.4
1 to 49 workers	1.6	156.20	0.00	946.12	0.00	0.00	1.6
50 to 99 workers	2.2	764.38	78.10	1,509.97	110.45	0.00	2.2
100 workers or more	1.2	15.31	0.00	1,083.89	384.61	1,477.35	1.2
100 to 499 workers	1.4	674.87	0.00	0.00	0.00	502.05	1.4
500 workers or more	2.0	384.98	0.00	0.00	1,338.67	993.47	2.0
Geographic areas							
New England	1.6	347.90	0.00	0.00	1,305.46	0.00	1.6
Middle Atlantic	3.2	506.16	0.00	584.16	1,001.25	0.00	3.2
East North Central	2.0	577.75	0.00	1,663.27	0.00	0.00	2.0
West North Central	4.3	281.40	382.62	0.00	1,181.49	3,633.16	4.3
South Atlantic	2.6	180.32	0.00	737.96	658.10	2,062.09	2.6
West South Central	1.1	–	0.00	2,043.20	1,324.29	0.00	1.1
Pacific	2.2	852.41	292.23	0.00	2,796.04	1,913.86	2.2

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 32. Leave benefits: Access, private industry workers, National Compensation Survey, March 2013

(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[1]	
								Paid	Unpaid
All workers	77	61	77	38	60	62	32	12	85
Worker characteristics									
Management, professional, and related	89	83	88	56	81	81	48	20	91
Management, business, and financial	97	88	96	59	84	86	50	24	92
Professional and related	85	80	84	55	78	79	47	18	90
Service	53	40	55	22	34	39	17	6	78
Protective service	78	53	72	33	51	52	20	9	83
Sales and office	79	64	79	42	63	65	33	12	88
Sales and related	67	52	68	34	52	55	28	8	88
Office and administrative support	87	73	86	46	71	71	36	15	88
Natural resources, construction, and maintenance	84	53	81	28	51	53	26	8	80
Construction, extraction, farming, fishing, and forestry	75	38	68	18	37	37	17	6	77
Installation, maintenance, and repair	92	66	91	37	63	66	33	10	82
Production, transportation, and material moving	84	54	83	32	62	64	32	7	85
Production	92	55	91	31	67	67	33	8	87
Transportation and material moving	77	53	75	34	57	61	31	5	83
Full time	90	74	91	46	70	72	38	14	88
Part time	39	24	36	16	29	32	16	5	77
Union	92	71	91	50	81	83	44	11	91
Nonunion	76	60	75	37	58	60	31	12	85
Average wage within the following categories:[2]									
Lowest 25 percent	49	30	49	16	31	35	15	5	78
Lowest 10 percent	36	20	39	9	21	26	10	4	76
Second 25 percent	84	63	83	39	62	64	30	10	85
Third 25 percent	90	74	90	45	71	74	39	14	89
Highest 25 percent	92	84	91	58	82	83	50	21	92
Highest 10 percent	92	87	92	59	85	87	59	22	92
Establishment characteristics									
Goods-producing industries	91	57	89	31	66	67	36	8	86
Construction	77	41	70	17	35	38	14	6	73
Manufacturing	96	63	96	36	78	78	44	10	91
Service-providing industries	74	62	74	40	59	61	32	12	85
Trade, transportation, and utilities	77	59	77	36	61	63	33	7	89
Wholesale trade	92	75	90	37	69	72	33	10	85
Retail trade	68	48	69	32	53	55	28	5	89
Transportation and warehousing	83	73	85	46	72	78	42	7	91
Utilities	100	91	99	61	94	91	69	17	98

See footnotes at end of table.

Table 32. Leave benefits: Access, private industry workers, National Compensation Survey, March 2013—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[1]	
								Paid	Unpaid
Information	95	92	94	71	84	89	48	26	96
Financial activities	94	86	93	62	84	86	51	26	91
Finance and insurance	97	91	97	68	91	92	60	30	94
Credit intermediation and related activities	98	91	97	65	92	93	62	24	96
Insurance carriers and related activities	97	89	97	73	88	90	56	35	92
Real estate and rental and leasing	83	72	81	43	64	67	22	12	79
Professional and business services	83	67	79	41	59	59	33	16	81
Professional and technical services	91	81	90	53	75	75	43	19	87
Administrative and waste services	71	48	63	25	33	34	16	9	70
Education and health services	80	74	78	51	73	73	37	16	88
Educational services	62	75	55	46	73	74	44	13	87
Junior colleges, colleges, and universities	80	81	72	52	90	89	63	16	94
Healthcare and social assistance	83	74	82	52	73	72	36	17	89
Leisure and hospitality	39	27	46	13	20	28	11	4	77
Accommodation and food services	36	23	45	11	18	25	10	3	77
Other services	68	53	69	30	46	46	18	9	75
1 to 99 workers	68	51	69	28	46	49	21	9	79
1 to 49 workers	67	50	66	26	42	46	19	8	76
50 to 99 workers	74	56	76	32	57	62	24	10	88
100 workers or more	87	72	86	51	76	77	47	15	93
100 to 499 workers	85	66	84	45	70	71	38	12	92
500 workers or more	91	81	90	58	86	86	59	20	94
Geographic areas									
New England	77	65	75	45	65	73	43	13	88
Middle Atlantic	77	65	76	52	65	72	37	11	85
East North Central	78	56	78	40	64	64	31	10	85
West North Central	76	59	76	30	56	56	28	12	83
South Atlantic	80	61	79	39	61	62	35	13	84
East South Central	80	58	78	38	60	66	35	7	88
West South Central	80	63	80	35	64	67	35	14	86
Mountain	73	58	76	34	52	52	26	10	83
Pacific	73	63	73	29	50	49	25	13	87

[1] The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 32. Standard errors for leave benefits: Access, private industry workers, National Compensation Survey, March 2013

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	0.7	0.8	0.8	0.9	0.8	0.7	0.6	0.6
Worker characteristics									
Management, professional, and related	0.8	1.0	0.8	1.3	1.1	1.2	1.2	1.2	1.0
Management, business, and financial	0.8	1.2	0.7	1.7	1.6	1.3	1.5	1.5	1.2
Professional and related	1.2	1.4	1.1	1.5	1.2	1.5	1.5	1.4	1.1
Service	2.2	1.8	1.9	1.4	1.9	1.8	1.3	0.8	1.7
Protective service	5.2	5.3	5.2	5.3	5.1	5.4	3.9	2.0	4.3
Sales and office	0.7	0.8	0.8	1.2	0.9	1.0	0.9	0.6	0.8
Sales and related	1.2	1.2	1.2	1.3	1.2	1.5	1.3	0.7	0.9
Office and administrative support	0.9	1.2	1.1	1.5	1.1	1.2	1.1	0.9	1.0
Natural resources, construction, and maintenance	1.4	1.9	1.4	1.3	1.9	1.7	1.6	0.9	1.9
Construction, extraction, farming, fishing, and forestry	2.6	2.7	2.6	2.1	2.4	2.4	2.1	1.2	2.2
Installation, maintenance, and repair	1.5	2.6	1.4	1.9	3.1	2.5	2.4	1.1	2.8
Production, transportation, and material moving	1.5	1.6	1.5	1.6	1.8	1.8	1.4	0.8	1.5
Production	1.1	2.1	1.1	1.7	2.0	2.0	1.7	1.3	1.4
Transportation and material moving	2.1	2.0	2.0	2.0	2.3	2.3	2.0	0.8	2.3
Full time	0.6	0.8	0.5	1.0	1.1	0.8	0.9	0.7	0.6
Part time	1.5	1.1	1.7	0.9	1.4	1.3	0.9	0.4	1.1
Union	1.1	2.2	1.1	1.7	1.8	1.8	2.0	1.1	1.4
Nonunion	0.9	0.8	0.9	0.9	1.0	0.9	0.7	0.6	0.6
Average wage within the following categories:[1]									
Lowest 25 percent	1.7	1.3	1.4	0.9	1.5	1.4	0.9	0.5	1.3
Lowest 10 percent	2.3	1.8	2.2	1.1	1.9	2.0	1.3	0.7	2.2
Second 25 percent	0.9	1.1	1.0	1.2	1.3	1.4	1.2	0.7	1.0
Third 25 percent	0.6	1.0	0.7	1.1	1.1	1.1	1.0	0.8	0.8
Highest 25 percent	0.8	0.9	0.7	1.3	1.2	1.2	1.1	1.1	0.8
Highest 10 percent	0.8	0.8	0.7	1.6	1.3	1.2	1.6	1.8	1.2
Establishment characteristics									
Goods-producing industries	0.8	1.6	0.9	1.3	1.4	1.3	1.4	0.8	1.1
Construction	2.1	2.1	2.2	1.7	2.0	2.0	1.5	1.1	2.6
Manufacturing	0.7	2.0	0.7	1.6	1.6	1.6	1.8	1.1	1.0
Service-providing industries	0.9	0.8	1.0	0.9	1.1	1.0	0.9	0.6	0.7
Trade, transportation, and utilities	1.0	1.1	1.0	1.1	1.3	1.2	1.1	0.6	0.7
Wholesale trade	1.0	2.2	1.2	2.8	2.6	2.2	2.4	1.7	1.8
Retail trade	1.2	1.3	1.2	1.3	1.3	1.4	1.4	0.5	0.9
Transportation and warehousing	2.7	3.1	1.9	3.6	3.3	2.9	3.0	1.7	2.9
Utilities	0.2	5.4	0.4	7.4	2.6	2.6	5.1	4.5	1.0

See footnotes at end of table.

Table 32. Standard errors for leave benefits: Access, private industry workers, National Compensation Survey, March 2013—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	1.4	1.6	1.1	2.9	2.5	2.1	3.3	2.8	1.0
Financial activities	0.9	1.3	0.9	2.3	1.5	1.5	1.9	1.4	1.2
Finance and insurance	0.3	0.6	0.4	2.2	0.9	1.0	1.8	1.5	0.8
Credit intermediation and related activities	0.5	1.3	0.5	2.8	1.5	1.7	2.5	1.8	0.8
Insurance carriers and related activities	0.7	1.6	0.7	2.3	1.8	1.7	3.4	3.0	1.5
Real estate and rental and leasing	3.3	4.9	3.3	5.2	5.4	5.1	3.8	3.4	3.9
Professional and business services	2.1	2.3	2.0	3.0	2.8	2.6	2.0	2.0	2.4
Professional and technical services	1.5	2.4	1.7	3.8	3.3	3.0	3.0	2.6	3.1
Administrative and waste services	4.1	5.0	3.5	3.8	3.8	4.0	3.4	2.3	4.3
Education and health services	1.8	1.9	1.8	2.1	1.6	1.9	2.3	1.6	1.5
Educational services	2.8	2.9	2.7	3.9	3.4	3.0	2.1	1.2	2.5
Junior colleges, colleges, and universities	1.4	1.4	1.3	2.2	1.1	1.1	2.1	1.8	1.3
Healthcare and social assistance	2.0	2.1	2.0	2.4	1.9	2.2	2.6	1.8	1.8
Leisure and hospitality	2.8	2.4	2.8	2.0	2.4	2.4	1.5	1.0	2.6
Accommodation and food services	3.0	2.6	3.2	2.2	2.6	2.6	1.7	0.9	3.0
Other services	4.3	3.1	3.7	3.0	3.5	3.6	2.4	2.1	2.5
1 to 99 workers	1.2	1.1	1.1	1.1	1.1	1.0	0.7	0.7	1.0
1 to 49 workers	1.2	1.3	1.3	1.4	1.3	1.3	0.9	0.7	1.2
50 to 99 workers	2.2	2.0	1.9	2.0	2.1	2.4	1.6	1.2	1.6
100 workers or more	0.8	0.9	0.7	1.1	1.0	0.9	1.1	0.8	0.7
100 to 499 workers	1.1	1.3	1.1	1.6	1.4	1.4	1.2	0.9	0.9
500 workers or more	1.0	1.3	1.0	1.6	1.6	1.4	1.7	1.4	1.0
Geographic areas									
New England	3.3	2.1	2.8	1.7	4.9	3.6	4.4	1.6	4.4
Middle Atlantic	1.8	2.3	2.6	2.8	2.8	2.2	2.6	1.6	0.9
East North Central	2.1	2.1	1.7	2.3	2.0	1.9	2.2	1.0	1.4
West North Central	2.0	3.2	2.3	1.8	4.5	2.7	2.6	2.9	3.3
South Atlantic	1.8	1.7	1.5	1.7	2.0	2.1	1.4	1.1	1.3
East South Central	1.8	4.0	2.3	3.6	6.0	5.7	1.2	1.1	3.9
West South Central	1.8	2.2	2.0	2.4	1.9	2.0	1.7	2.1	1.3
Mountain	2.2	1.9	1.7	2.2	2.8	3.0	3.4	1.6	1.6
Pacific	2.9	1.8	2.8	2.3	1.7	1.7	1.6	2.2	1.3

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 33. Paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2013

(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	25	14	13	9	14	6	4	2	1	2	8	7
Worker characteristics														
Management, professional, and related	2	1	17	12	15	11	20	9	7	3	1	3	9	9
Management, business, and financial	2	1	11	10	16	13	25	9	7	2	1	2	9	9
Professional and related	2	1	21	13	14	9	16	8	6	3	1	3	9	8
Service	21	4	32	16	10	5	5	2	2	([1])	1	1	6	6
Protective service	–	–	30	25	–	–	3	1	2	([1])	([1])	–	7	7
Sales and office	10	3	28	15	13	8	14	4	2	1	1	1	7	7
Sales and related	21	4	38	12	11	5	6	2	1	([1])	–	–	6	6
Office and administrative support	5	2	23	17	14	10	18	5	3	2	1	1	8	8
Natural resources, construction, and maintenance	6	5	34	16	11	8	11	5	2	1	–	–	7	7
Construction, extraction, farming, fishing, and forestry	8	5	35	15	12	11	10	3	1	–	–	1	7	7
Installation, maintenance, and repair	4	5	33	17	10	7	11	7	4	2	–	–	8	7
Production, transportation, and material moving	6	4	22	11	16	11	14	7	4	–	–	2	8	8
Production	3	3	19	9	15	13	17	9	5	–	–	3	9	9
Transportation and material moving	8	6	26	14	18	7	10	5	3	1	–	–	7	7
Full time	5	3	24	14	14	10	15	6	4	2	1	2	8	8
Part time	28	5	32	12	9	3	7	2	1	1	–	–	6	6
Union	2	1	18	11	19	10	14	10	6	3	2	4	9	8
Nonunion	9	3	26	14	13	9	14	5	4	2	1	1	8	7
Average wage within the following categories:[2]														
Lowest 25 percent	25	6	34	14	8	5	5	2	–	([1])	–	([1])	6	6
Lowest 10 percent	43	8	25	9	8	–	2	–	–	–	–	–	5	5
Second 25 percent	9	3	32	15	14	7	12	4	2	1	1	1	7	7
Third 25 percent	4	2	22	14	14	11	15	8	4	2	1	2	8	8
Highest 25 percent	1	1	15	12	16	12	21	8	7	3	1	3	9	9
Highest 10 percent	–	–	11	9	15	13	24	9	9	4	1	3	9	9
Establishment characteristics														
Goods-producing industries	3	3	18	10	13	14	18	9	6	2	2	2	9	9
Construction	7	8	38	18	11	9	6	2	–	–	–	–	7	6
Manufacturing	2	1	12	7	14	15	21	11	8	3	2	3	9	9
Service-providing industries	10	3	27	15	13	8	13	5	3	2	1	1	8	7
Trade, transportation, and utilities	15	5	34	12	13	6	6	4	2	1	([1])	1	7	6
Wholesale trade	4	2	22	19	18	11	7	9	3	–	–	2	8	8
Retail trade	25	6	48	9	7	4	1	–	–	–	–	–	6	6
Transportation and warehousing	4	5	17	13	26	5	16	7	–	–	–	–	8	8
Utilities	–	–	–	–	–	21	34	–	9	–	–	–	10	10

See footnotes at end of table.

Table 33. Paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2013—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	–	–	21	29	16	9	14	5	4	([1])	–	–	8	7
Financial activities	1	1	8	9	19	13	37	8	3	1	–	–	9	9
Finance and insurance	1	([1])	5	7	19	14	44	6	2	1	–	–	9	10
Credit intermediation and related activities	1	1	4	4	14	5	63	6	1	–	–	–	9	10
Insurance carriers and related activities	–	–	6	12	29	20	21	6	3	1	–	–	9	9
Real estate and rental and leasing	–	3	19	19	15	7	–	–	7	–	–	–	8	8
Professional and business services	3	1	26	15	15	10	15	5	6	1	–	–	8	8
Professional and technical services	–	–	14	14	20	12	22	6	7	1	–	–	9	9
Administrative and waste services	4	3	48	15	9	7	7	–	–	–	–	–	7	6
Education and health services	4	2	34	16	9	6	10	6	4	3	1	4	8	7
Educational services	([1])	3	2	5	10	7	16	10	14	10	7	16	12	11
Junior colleges, colleges, and universities	1	1	1	1	9	8	10	14	16	13	9	16	12	12
Healthcare and social assistance	5	2	39	18	9	6	9	5	–	2	–	2	7	7
Leisure and hospitality	41	5	14	19	13	4	–	2	–	–	–	–	5	6
Accommodation and food services	48	5	10	19	12	4	–	–	–	–	–	–	5	5
Other services	7	6	23	16	13	5	11	5	3	–	–	–	8	7
1 to 99 workers	10	4	28	16	12	8	12	4	2	1	1	1	7	7
1 to 49 workers	11	4	29	16	13	6	11	4	2	1	1	1	7	7
50 to 99 workers	10	3	24	15	11	12	13	4	3	2	–	–	8	7
100 workers or more	6	2	22	11	14	10	16	7	5	2	1	2	8	8
100 to 499 workers	9	3	26	12	13	10	13	7	4	2	1	1	8	8
500 workers or more	2	1	17	10	16	10	20	7	8	3	2	4	9	9
Geographic areas														
New England	7	3	17	15	11	12	14	11	7	2	1	2	8	8
Middle Atlantic	8	2	19	15	13	10	16	6	5	2	–	–	8	8
East North Central	7	2	30	13	10	9	14	4	3	3	1	4	8	7
West North Central	4	2	34	13	17	10	9	5	1	2	–	–	8	7
South Atlantic	12	5	27	12	12	7	13	5	3	2	–	–	7	7
East South Central	11	4	18	15	13	10	16	8	4	–	1	–	8	8
West South Central	7	4	29	15	12	8	13	7	3	1	([1])	1	8	7
Mountain	10	3	24	13	19	–	13	7	2	1	–	–	8	8
Pacific	8	2	21	14	17	9	16	5	5	2	–	–	8	8

[1] Less than 0.5.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 33. Standard errors for paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2013

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	0.5	0.3	0.7	0.8	0.6	0.5	0.6	0.4	0.3	0.2	0.2	0.2	>0	1
Worker characteristics														
Management, professional, and related	0.5	0.2	1.3	1.1	1.0	0.9	1.2	1.1	0.7	0.5	0.3	0.5	>0	>0
Management, business, and financial	0.5	0.2	1.0	1.3	1.3	1.1	1.2	1.3	1.0	0.5	0.4	0.3	>0	0
Professional and related	0.7	0.3	1.9	1.3	1.3	1.1	1.5	1.2	0.7	0.7	0.4	0.8	>0	>0
Service	2.0	0.9	2.5	1.7	1.6	1.1	1.1	0.3	0.6	0.1	0.4	0.4	>0	0
Protective service	–	–	7.4	6.7	–	–	1.4	0.4	1.0	0.1	0.1	–	>0	0
Sales and office	0.6	0.4	1.0	1.1	0.6	0.6	0.7	0.4	0.4	0.2	0.1	0.2	>0	0
Sales and related	1.4	0.7	1.4	1.2	0.8	0.7	0.6	0.6	0.2	0.2	–	–	>0	0
Office and administrative support	0.5	0.3	1.3	1.4	0.8	0.8	1.0	0.5	0.5	0.4	0.2	0.3	>0	0
Natural resources, construction, and maintenance	0.9	0.9	2.2	1.6	1.1	1.1	1.4	0.8	0.8	0.4	–	–	>0	0
Construction, extraction, farming, fishing, and forestry	1.9	1.0	3.7	2.7	1.9	2.2	2.1	0.9	0.4	–	–	0.2	>0	1
Installation, maintenance, and repair	0.8	1.2	2.9	1.8	1.2	1.0	1.9	1.2	1.3	0.6	–	–	>0	0
Production, transportation, and material moving	0.7	0.6	1.3	1.0	1.1	0.8	1.1	0.9	0.7	–	–	0.3	>0	0
Production	0.8	0.6	1.7	1.0	1.6	1.2	1.5	1.2	0.8	–	–	0.5	>0	1
Transportation and material moving	1.1	1.0	1.9	1.5	1.7	1.1	1.5	0.9	1.0	0.5	–	–	>0	0
Full time	0.4	0.3	0.8	0.9	0.6	0.6	0.7	0.5	0.4	0.3	0.2	0.3	>0	0
Part time	1.8	0.8	2.0	1.3	0.8	0.5	1.0	0.5	0.2	0.2	–	–	>0	0
Union	0.7	0.3	1.4	1.0	1.5	1.1	1.5	1.3	0.9	0.8	0.8	0.8	>0	1
Nonunion	0.5	0.3	0.8	0.9	0.6	0.5	0.6	0.5	0.4	0.2	0.1	0.2	>0	0
Average wage within the following categories:[1]														
Lowest 25 percent	1.6	0.8	1.7	1.1	0.9	0.8	0.8	0.5	–	0.1	–	0.1	>0	0
Lowest 10 percent	3.5	1.8	3.1	1.5	1.7	–	0.7	–	–	–	–	–	>0	1
Second 25 percent	0.7	0.4	1.3	1.0	0.8	0.5	0.8	0.4	0.3	0.3	0.2	0.2	>0	0
Third 25 percent	0.5	0.3	1.2	1.1	0.9	0.8	0.9	0.7	0.5	0.5	0.3	0.5	>0	0
Highest 25 percent	0.4	0.2	0.8	0.9	0.7	1.0	0.9	0.9	0.7	0.5	0.3	0.4	>0	0
Highest 10 percent	–	–	1.1	0.9	1.0	1.2	1.3	1.4	1.0	0.7	0.4	0.6	>0	1
Establishment characteristics														
Goods-producing industries	0.6	0.5	1.2	1.0	1.2	1.0	1.3	0.9	0.8	0.5	0.7	0.4	>0	0
Construction	1.5	1.6	3.1	2.8	1.8	1.6	2.1	0.7	–	–	–	–	>0	>0
Manufacturing	0.7	0.4	1.5	0.9	1.4	1.3	1.6	1.2	1.1	0.8	0.9	0.5	>0	>0
Service-providing industries	0.6	0.3	1.0	0.9	0.7	0.6	0.7	0.5	0.4	0.2	0.2	0.3	>0	0
Trade, transportation, and utilities	0.9	0.7	1.2	1.0	0.9	0.6	0.7	0.6	0.6	0.4	0.2	0.2	>0	0
Wholesale trade	0.8	0.7	2.2	2.3	2.1	1.7	1.3	2.0	0.9	–	–	0.9	>0	>0
Retail trade	1.3	1.0	1.5	1.0	0.9	0.7	0.3	–	–	–	–	–	>0	0
Transportation and warehousing	1.6	1.7	2.5	2.5	3.1	1.3	2.2	1.7	–	–	–	–	>0	0
Utilities	–	–	–	–	–	3.8	6.7	–	2.5	–	–	–	>0	0

See footnotes at end of table.

Table 33. Standard errors for paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2013—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	–	–	3.3	3.2	2.6	2.4	2.3	1.4	1.2	0.2	–	–	>0	1
Financial activities	0.5	0.4	1.2	1.2	1.8	0.9	1.7	1.5	0.6	0.4	–	–	>0	1
Finance and insurance	0.2	0.1	0.8	0.8	1.8	1.1	1.7	0.6	0.5	0.2	–	–	>0	>0
Credit intermediation and related activities	0.3	0.3	1.3	0.8	2.0	1.1	2.5	0.9	0.5	–	–	–	>0	0
Insurance carriers and related activities	–	–	1.4	2.0	2.9	2.1	2.3	1.0	0.9	0.4	–	–	>0	1
Real estate and rental and leasing	–	1.4	4.3	4.9	4.1	1.6	–	–	2.4	–	–	–	>0	1
Professional and business services	1.1	0.4	3.0	1.7	1.7	2.2	1.6	1.4	1.0	0.4	–	–	>0	0
Professional and technical services	–	–	2.0	1.9	2.7	2.7	2.8	1.4	1.5	0.6	–	–	>0	1
Administrative and waste services	1.4	0.9	5.9	3.0	2.1	2.9	2.0	–	–	–	–	–	>0	1
Education and health services	1.4	0.6	2.7	2.5	1.4	1.1	2.0	0.9	0.4	0.9	0.3	1.0	>0	0
Educational services	0.1	1.1	0.5	1.8	1.7	1.2	3.5	1.5	1.7	1.3	1.2	3.0	>0	>0
Junior colleges, colleges, and universities	0.2	0.3	0.5	0.2	1.2	1.0	1.1	1.9	1.7	1.8	1.3	2.9	>0	>0
Healthcare and social assistance	1.6	0.7	3.0	2.7	1.5	1.3	1.9	1.0	–	1.0	–	0.9	>0	>0
Leisure and hospitality	4.4	1.6	2.9	2.9	2.5	1.3	–	0.7	–	–	–	–	>0	>0
Accommodation and food services	5.0	1.9	2.8	3.3	2.5	1.7	–	–	–	–	–	–	>0	1
Other services	2.1	2.8	3.1	3.0	3.4	1.2	2.3	1.1	1.1	–	–	–	>0	>0
1 to 99 workers	0.7	0.5	1.2	1.4	0.8	0.6	0.7	0.6	0.4	0.4	0.2	0.3	>0	0
1 to 49 workers	0.9	0.7	1.6	1.7	0.9	0.7	0.7	0.8	0.5	0.4	0.3	0.4	>0	0
50 to 99 workers	1.3	0.4	1.7	1.5	1.2	1.4	1.8	0.8	0.8	0.9	–	–	>0	0
100 workers or more	0.6	0.3	0.9	0.8	0.8	0.8	1.0	0.7	0.5	0.3	0.3	0.3	>0	0
100 to 499 workers	0.8	0.5	1.2	1.0	1.0	1.1	1.1	0.7	0.6	0.3	0.3	0.2	>0	1
500 workers or more	1.0	0.3	1.6	1.2	1.1	1.1	1.4	1.3	0.8	0.5	0.4	0.4	>0	0
Geographic areas														
New England	2.0	0.7	3.5	3.1	1.2	3.4	3.4	1.8	1.4	0.7	0.2	0.3	>0	1
Middle Atlantic	1.7	1.1	1.4	2.9	1.0	0.9	1.3	0.6	0.5	0.4	–	–	>0	0
East North Central	1.0	0.5	1.8	1.4	1.3	1.1	1.1	0.7	0.9	0.7	0.4	1.0	>0	>0
West North Central	0.9	0.4	5.8	2.6	2.4	1.1	1.5	1.5	0.4	0.5	–	–	>0	>0
South Atlantic	1.0	0.8	1.7	1.2	1.2	1.3	1.3	0.6	0.8	0.6	–	–	>0	0
East South Central	2.9	0.8	2.2	3.1	1.1	1.4	3.5	2.6	1.3	–	0.3	–	>0	1
West South Central	1.1	1.1	2.4	1.3	1.3	1.4	1.9	2.0	1.5	0.4	0.2	0.5	>0	0
Mountain	2.5	1.1	1.6	1.8	2.4	–	3.1	1.6	0.4	0.2	–	–	>0	1
Pacific	1.1	0.3	1.0	2.2	2.5	1.3	1.6	1.1	1.3	0.8	–	–	>0	0

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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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/glossary20122013.htm.

Table 34. Paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2013

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year[1]	As needed[2]	As part of consolidated leave plan[3]
All workers	69	6	25
Worker characteristics			
Management, professional, and related	62	8	29
Management, business, and financial	65	9	25
Professional and related	60	7	32
Service	66	–	–
Protective service	71	–	–
Sales and office	73	5	22
Sales and related	79	5	15
Office and administrative support	70	5	25
Natural resources, construction, and maintenance	70	12	19
Installation, maintenance, and repair	72	–	–
Production, transportation, and material moving:			
Production	75	2	22
Full time	68	7	25
Nonunion	67	7	26
Average wage within the following categories:[4]			
Second 25 percent	71	5	24
Third 25 percent	70	5	25
Highest 25 percent	64	9	27
Highest 10 percent	64	11	25
Establishment characteristics			
Goods-producing industries:			
Manufacturing	72	7	21
Service-providing industries	68	6	25
Trade, transportation, and utilities	80	6	14
Wholesale trade	75	10	15
Retail trade	83	4	12
Utilities	84	–	–
Information	74	10	15
Financial activities	64	6	30
Finance and insurance	63	5	32

See footnotes at end of table.

Table 34. Paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2013—Continued

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year[1]	As needed[2]	As part of consolidated leave plan[3]
Credit intermediation and related activities	73	3	24
Insurance carriers and related activities	49	5	46
Real estate and rental and leasing	68	6	25
Professional and business services	66	–	–
Professional and technical services	63	8	29
Education and health services	58	3	39
Educational services	79	9	12
Junior colleges, colleges, and universities	79	9	12
Healthcare and social assistance	54	2	44
Leisure and hospitality	71	5	24
Other services	72	11	17
1 to 99 workers	69	9	21
1 to 49 workers	67	11	22
50 to 99 workers	74	4	21
100 workers or more	68	4	27
100 to 499 workers	72	4	24
Geographic areas			
New England	70	8	22
Middle Atlantic	72	8	20
East North Central	68	6	26
West North Central	58	–	–
South Atlantic	68	5	27
East South Central	66	6	27
West South Central	67	4	29
Mountain	65	4	30
Pacific	76	6	18

[1] Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

[2] Plan does not specify maximum number of days.

[3] 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.

[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 34. Standard errors for paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2013

Characteristics	Sick leave provision		
	Fixed number of days per year[1]	As needed[2]	As part of consolidated leave plan[3]
All workers	1.0	0.7	0.9
Worker characteristics			
Management, professional, and related	1.5	0.9	1.2
Management, business, and financial	1.5	1.2	1.2
Professional and related	2.0	1.0	1.8
Service	3.0	–	–
Protective service	7.8	–	–
Sales and office	1.3	0.5	1.1
Sales and related	1.7	0.8	1.3
Office and administrative support	1.6	0.7	1.5
Natural resources, construction, and maintenance	2.8	2.5	1.8
Installation, maintenance, and repair	3.7	–	–
Production, transportation, and material moving:			
Production	2.2	0.5	2.1
Full time	1.0	0.6	0.9
Nonunion	1.1	0.8	1.0
Average wage within the following categories:[4]			
Second 25 percent	1.6	1.3	1.3
Third 25 percent	1.2	0.8	1.1
Highest 25 percent	1.3	0.8	1.0
Highest 10 percent	2.1	1.1	1.5
Establishment characteristics			
Goods-producing industries:			
Manufacturing	2.3	1.0	1.8
Service-providing industries	1.2	0.9	1.0
Trade, transportation, and utilities	1.4	0.6	1.2
Wholesale trade	3.2	2.0	2.3
Retail trade	1.6	0.8	1.4
Utilities	4.1	–	–
Information	3.5	2.8	2.9
Financial activities	1.9	0.6	2.0
Finance and insurance	2.0	0.7	2.1

See footnotes at end of table.

Table 34. Standard errors for paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2013—Continued

Characteristics	Sick leave provision		
	Fixed number of days per year[1]	As needed[2]	As part of consolidated leave plan[3]
Credit intermediation and related activities	2.3	0.7	2.3
Insurance carriers and related activities	3.6	1.2	3.7
Real estate and rental and leasing	5.2	1.5	5.6
Professional and business services	3.6	–	–
Professional and technical services	3.6	2.1	3.2
Education and health services	2.5	0.8	2.5
Educational services	2.3	1.4	1.9
Junior colleges, colleges, and universities	1.7	1.8	1.1
Healthcare and social assistance	2.9	1.0	2.8
Leisure and hospitality	4.9	1.4	4.7
Other services	4.9	2.9	4.0
1 to 99 workers	1.7	1.5	1.4
1 to 49 workers	2.1	1.9	1.6
50 to 99 workers	2.4	0.9	2.5
100 workers or more	1.4	0.6	1.1
100 to 499 workers	2.0	0.8	1.7
Geographic areas			
New England	2.4	1.5	3.5
Middle Atlantic	1.9	1.1	1.3
East North Central	2.7	1.4	2.5
West North Central	4.7	–	–
South Atlantic	2.9	0.8	2.5
East South Central	3.9	1.8	5.0
West South Central	3.0	0.6	3.3
Mountain	2.6	1.5	2.1
Pacific	2.2	1.3	1.6

[1] Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

[2] Plan does not specify maximum number of days.

[3] 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.

[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 35. Paid sick leave: Number of annual days by service requirement,[1] private industry workers, National Compensation Survey, March 2013

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

Characteristics	Paid sick leave days by length of service[2]					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		
After 1 year							
All workers	21	55	20	2	1	7	6
Full time	20	55	21	3	1	8	6
Nonunion	21	56	19	2	1	7	6
1 to 99 workers	26	57	15	1	1	6	5
1 to 49 workers	25	58	15	1	1	6	5
50 to 99 workers	29	56	14	–	–	6	5
100 workers or more	17	52	25	4	2	8	6
100 to 499 workers	20	61	17	2	1	7	6
After 5 years							
All workers	20	55	21	2	2	8	6
Full time	18	56	22	2	2	8	6
Nonunion	20	56	20	2	2	8	6
1 to 99 workers	25	58	15	2	1	7	5
1 to 49 workers	24	58	16	2	1	7	5
50 to 99 workers	27	56	14	–	–	7	5
100 workers or more	16	53	26	3	3	9	6
100 to 499 workers	18	61	18	2	2	7	6

See footnotes at end of table.

Table 35. Paid sick leave: Number of annual days by service requirement,[1] private industry workers, National Compensation Survey, March 2013—Continued

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

Characteristics	Paid sick leave days by length of service[2]					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		
After 10 years							
All workers	20	54	21	3	2	9	6
Full time	18	55	22	3	2	9	6
Nonunion	20	55	20	2	2	9	6
1 to 99 workers	25	57	16	2	1	7	5
1 to 49 workers	24	57	16	2	1	7	5
50 to 99 workers	27	55	15	–	–	8	5
100 workers or more	15	52	26	3	3	10	6
100 to 499 workers	17	61	18	2	2	8	6
After 20 years							
All workers	19	55	21	3	2	9	6
Full time	18	55	22	3	2	10	6
Nonunion	20	55	20	2	2	9	6
1 to 99 workers	24	57	15	2	1	7	5
1 to 49 workers	24	58	16	2	1	7	5
50 to 99 workers	27	56	14	–	–	8	5
100 workers or more	15	52	26	3	3	11	6
100 to 499 workers	17	61	18	2	2	9	6

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

[2] Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.

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/glossary20122013.htm.

Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,[1] private industry workers, National Compensation Survey, March 2013

Characteristics	Paid sick leave days by length of service[2]					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		
After 1 year							
All workers	0.9	0.9	0.8	0.3	0.2	0.2	0.0
Full time	1.0	1.0	0.8	0.4	0.2	0.2	0.0
Nonunion	1.0	1.0	0.9	0.4	0.2	0.2	0.0
1 to 99 workers	1.8	1.8	1.3	0.3	0.3	0.3	0.0
1 to 49 workers	2.1	1.9	1.4	0.4	0.2	0.4	0.0
50 to 99 workers	2.8	3.1	2.2	–	–	0.5	0.0
100 workers or more	1.1	1.2	1.0	0.5	0.3	0.2	([3])
100 to 499 workers	1.6	1.7	1.5	0.6	0.2	0.2	0.0
After 5 years							
All workers	0.9	0.9	0.7	0.3	0.3	0.2	0.0
Full time	1.0	1.0	0.8	0.3	0.3	0.2	0.0
Nonunion	1.0	1.0	0.9	0.3	0.3	0.2	0.0
1 to 99 workers	1.7	1.8	1.3	0.3	0.3	0.4	0.0
1 to 49 workers	2.1	2.0	1.5	0.4	0.3	0.4	0.0
50 to 99 workers	2.8	3.1	2.2	–	–	0.9	([3])
100 workers or more	1.0	1.2	1.1	0.4	0.4	0.2	([3])
100 to 499 workers	1.6	1.7	1.6	0.4	0.5	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,[1] private industry workers, National Compensation Survey, March 2013—Continued

Characteristics	Paid sick leave days by length of service[2]					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		
After 10 years							
All workers	0.9	0.9	0.8	0.3	0.2	0.3	0.0
Full time	1.0	1.0	0.8	0.3	0.3	0.3	0.0
Nonunion	1.0	1.0	0.9	0.3	0.3	0.3	0.0
1 to 99 workers	1.8	1.8	1.3	0.3	0.3	0.5	0.0
1 to 49 workers	2.1	2.0	1.5	0.4	0.3	0.4	0.0
50 to 99 workers	2.9	3.1	2.2	–	–	1.4	([3])
100 workers or more	1.0	1.3	1.0	0.4	0.4	0.4	([3])
100 to 499 workers	1.6	1.7	1.6	0.4	0.5	0.4	0.0
After 20 years							
All workers	0.9	0.9	0.8	0.3	0.3	0.3	0.0
Full time	1.0	1.0	0.8	0.4	0.3	0.4	0.0
Nonunion	1.0	1.0	0.9	0.3	0.3	0.3	0.0
1 to 99 workers	1.8	1.8	1.3	0.4	0.3	0.5	0.0
1 to 49 workers	2.2	2.0	1.5	0.5	0.3	0.4	0.0
50 to 99 workers	2.7	3.0	2.2	–	–	1.4	([3])
100 workers or more	1.0	1.3	1.0	0.4	0.4	0.5	([3])
100 to 499 workers	1.6	1.7	1.6	0.4	0.5	0.6	0.0

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

[2] Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.

[3] 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/glossary20122013.htm.

Table 36. Paid sick leave: Carryover provisions, private industry workers, National Compensation Survey, March 2013

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

Characteristics	Carryover provision[1]			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	44	10	35	56
Worker characteristics				
Management, professional, and related	49	14	35	51
Management, business, and financial	42	11	31	58
Professional and related	54	16	38	46
Service	43	6	36	57
Protective service	34	7	27	66
Sales and office	46	9	37	54
Sales and related	53	9	44	47
Office and administrative support	43	10	34	57
Natural resources, construction, and maintenance	32	5	27	68
Installation, maintenance, and repair	37	6	32	63
Production, transportation, and material moving:				
Production	32	6	25	68
Full time	44	10	34	56
Nonunion	45	10	35	55
Average wage within the following categories:[2]				
Second 25 percent	47	10	37	53
Third 25 percent	45	10	35	55
Highest 25 percent	45	11	34	55
Highest 10 percent	48	12	35	52
Establishment characteristics				
Goods-producing industries:				
Manufacturing	32	9	24	68
Service-providing industries	47	10	37	53
Trade, transportation, and utilities	52	9	43	48
Wholesale trade	31	7	24	69
Retail trade	56	9	47	44
Utilities	61	22	39	39
Information	32	9	23	68
Financial activities	40	9	31	60
Finance and insurance	40	9	31	60

See footnotes at end of table.

Table 36. Paid sick leave: Carryover provisions, private industry workers, National Compensation Survey, March 2013—Continued

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

Characteristics	Carryover provision[1]			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
Credit intermediation and related activities	38	8	31	62
Insurance carriers and related activities	51	12	39	49
Real estate and rental and leasing	43	–	–	57
Professional and business services	32	8	24	68
Professional and technical services	37	11	26	63
Education and health services	64	16	48	36
Educational services	62	16	46	38
Junior colleges, colleges, and universities	80	20	60	20
Healthcare and social assistance	65	16	48	35
Leisure and hospitality	32	6	27	68
Other services	57	–	–	43
1 to 99 workers	32	8	25	68
1 to 49 workers	31	9	23	69
50 to 99 workers	35	5	30	65
100 workers or more	55	11	43	45
100 to 499 workers	56	10	46	44
Geographic areas				
New England	38	8	31	62
Middle Atlantic	38	6	32	62
East North Central	33	7	27	67
West North Central	43	7	36	57
South Atlantic	48	14	34	52
East South Central	57	18	39	43
West South Central	48	9	40	52
Mountain	59	10	49	41
Pacific	48	12	36	52

[1] Plans that allow employees to accumulate unused sick leave from year to year.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 36. Standard errors for paid sick leave: Carryover provisions, private industry workers, National Compensation Survey, March 2013

Characteristics	Carryover provision[1]			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	1.2	0.8	1.0	1.2
Worker characteristics				
Management, professional, and related	1.8	1.4	1.6	1.8
Management, business, and financial	1.6	1.1	1.9	1.6
Professional and related	2.5	2.1	2.1	2.5
Service	3.3	1.1	3.0	3.3
Protective service	8.2	2.9	7.6	8.2
Sales and office	1.3	1.0	1.2	1.3
Sales and related	2.2	0.9	2.0	2.2
Office and administrative support	1.6	1.5	1.4	1.6
Natural resources, construction, and maintenance	2.2	0.9	2.2	2.2
Installation, maintenance, and repair	2.9	1.0	3.0	2.9
Production, transportation, and material moving:				
Production	2.7	1.3	2.4	2.7
Full time	1.1	0.8	1.0	1.1
Nonunion	1.3	0.9	1.1	1.3
Average wage within the following categories:[2]				
Second 25 percent	2.0	2.0	1.9	2.0
Third 25 percent	1.9	0.9	1.4	1.9
Highest 25 percent	1.3	0.8	1.4	1.3
Highest 10 percent	2.3	1.3	2.4	2.3
Establishment characteristics				
Goods-producing industries:				
Manufacturing	2.3	1.2	2.0	2.3
Service-providing industries	1.3	0.9	1.1	1.3
Trade, transportation, and utilities	1.5	0.6	1.5	1.5
Wholesale trade	2.6	1.5	2.5	2.6
Retail trade	2.3	1.0	2.2	2.3
Utilities	5.0	3.8	5.1	5.0
Information	4.0	2.2	3.6	4.0
Financial activities	2.0	1.3	1.7	2.0
Finance and insurance	2.1	1.1	2.1	2.1

See footnotes at end of table.

Table 36. Standard errors for paid sick leave: Carryover provisions, private industry workers, National Compensation Survey, March 2013—Continued

Characteristics	Carryover provision[1]			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
Credit intermediation and related activities	3.2	1.4	3.1	3.2
Insurance carriers and related activities	4.2	2.4	4.2	4.2
Real estate and rental and leasing	6.9	–	–	6.9
Professional and business services	3.5	1.5	3.0	3.5
Professional and technical services	4.2	2.0	4.3	4.2
Education and health services	3.2	3.3	3.1	3.2
Educational services	3.9	2.4	3.9	3.9
Junior colleges, colleges, and universities	2.4	1.5	2.5	2.4
Healthcare and social assistance	3.6	4.1	3.6	3.6
Leisure and hospitality	4.2	1.4	4.0	4.2
Other services	5.5	–	–	5.5
1 to 99 workers	1.4	1.2	1.1	1.4
1 to 49 workers	2.1	1.6	1.7	2.1
50 to 99 workers	3.0	0.8	2.8	3.0
100 workers or more	1.5	0.8	1.4	1.5
100 to 499 workers	2.2	1.1	2.1	2.2
Geographic areas				
New England	5.0	1.9	4.7	5.0
Middle Atlantic	1.8	1.7	2.1	1.8
East North Central	2.6	1.0	2.8	2.6
West North Central	3.2	0.8	3.1	3.2
South Atlantic	3.0	3.1	3.1	3.0
East South Central	4.1	4.0	4.5	4.1
West South Central	3.2	1.3	3.0	3.2
Mountain	4.6	3.0	3.8	4.6
Pacific	3.6	2.2	2.5	3.6

[1] Plans that allow employees to accumulate unused sick leave from year to year.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 37. Paid sick leave: Limit on days accumulated, private industry workers, National Compensation Survey, March 2013

(Includes workers in sick leave plans[1] that specify a fixed number of days and limit the number of accumulated carryover days)

Characteristics	Limit on paid sick leave days accumulated (in number of days)[2]					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	6	15	30	60	120	48
Worker characteristics						
Management, professional, and related	10	20	40	75	130	56
Management, business, and financial	–	15	30	70	128	51
Professional and related	10	24	45	75	130	58
Service	10	15	30	60	118	43
Protective service	10	10	–	–	–	35
Sales and office	10	20	24	60	120	44
Sales and related	10	24	24	30	70	32
Office and administrative support	–	19	30	75	130	52
Natural resources, construction, and maintenance	5	10	25	65	130	46
Installation, maintenance, and repair	6	12	30	–	130	48
Production, transportation, and material moving:						
Production	5	9	15	30	60	24
Full time	–	15	30	60	120	47
Nonunion	6	15	28	60	120	43
Average wage within the following categories:[3]						
Second 25 percent	–	15	24	60	110	41
Third 25 percent	8	15	30	60	130	48
Highest 25 percent	–	19	40	90	144	61
Highest 10 percent	–	20	42	100	150	64
Establishment characteristics						
Goods-producing industries:						
Manufacturing	5	5	10	25	–	24
Service-providing industries	10	19	30	65	130	51
Trade, transportation, and utilities	–	–	24	56	135	48
Wholesale trade	5	10	–	30	–	32
Retail trade	–	–	24	27	33	26
Utilities	65	87	110	120	125	101
Information	–	15	–	90	130	57
Financial activities	14	20	40	87	90	52
Finance and insurance	14	20	45	90	100	55

See footnotes at end of table.

Table 37. Paid sick leave: Limit on days accumulated, private industry workers, National Compensation Survey, March 2013—Continued

(Includes workers in sick leave plans[1] that specify a fixed number of days and limit the number of accumulated carryover days)

Characteristics	Limit on paid sick leave days accumulated (in number of days)[2]					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Credit intermediation and related activities	15	20	50	–	90	55
Insurance carriers and related activities	10	–	–	90	–	58
Real estate and rental and leasing	–	–	–	–	–	41
Professional and business services	–	15	30	60	130	46
Professional and technical services	–	–	25	–	–	36
Education and health services	12	30	60	90	130	62
Educational services	10	30	60	120	140	78
Junior colleges, colleges, and universities	16	–	90	130	150	87
Healthcare and social assistance	12	30	59	72	120	58
Leisure and hospitality	10	10	–	–	60	26
Other services	–	–	–	–	–	40
1 to 99 workers	10	13	30	45	90	36
1 to 49 workers	–	12	30	40	90	36
50 to 99 workers	10	14	25	50	87	37
100 workers or more	6	16	30	75	130	54
100 to 499 workers	6	15	24	45	90	38
Geographic areas						
New England	–	–	30	–	130	52
Middle Atlantic	10	24	45	100	150	64
East North Central	–	15	30	67	130	51
West North Central	–	15	30	60	120	46
South Atlantic	10	15	25	60	105	42
East South Central	–	15	24	–	105	39
West South Central	5	–	25	65	130	48
Mountain	–	–	30	60	110	44
Pacific	6	12	24	60	110	43

[1] Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

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

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 37. Standard errors for paid sick leave: Limit on days accumulated, private industry workers, National Compensation Survey, March 2013

Characteristics	Limit on paid sick leave days accumulated (in number of days)[1]					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.5	0.0	0.0	1.8	6.6	1.5
Worker characteristics						
Management, professional, and related	0.3	1.0	4.0	12.1	10.8	2.4
Management, business, and financial	–	2.1	3.2	9.3	12.2	2.9
Professional and related	1.9	3.2	7.5	16.3	9.5	2.8
Service	0.3	2.7	4.5	2.3	24.0	3.4
Protective service	0.0	0.0	–	–	–	9.5
Sales and office	2.9	2.1	0.2	1.6	11.0	2.1
Sales and related	0.0	6.1	0.0	0.0	13.0	2.7
Office and administrative support	–	3.3	0.0	15.8	13.9	2.6
Natural resources, construction, and maintenance	0.7	1.7	6.6	17.5	3.5	4.1
Installation, maintenance, and repair	1.4	3.0	7.6	–	3.5	4.6
Production, transportation, and material moving:						
Production	0.0	2.6	3.0	0.0	13.2	1.8
Full time	–	0.2	0.0	0.0	2.3	1.6
Nonunion	1.8	0.2	3.9	0.0	16.6	1.4
Average wage within the following categories:[2]						
Second 25 percent	–	1.8	0.0	11.9	6.9	1.6
Third 25 percent	1.8	0.6	0.0	2.8	14.4	1.9
Highest 25 percent	–	3.4	5.4	3.1	11.8	2.3
Highest 10 percent	–	4.4	11.4	14.7	10.0	3.9
Establishment characteristics						
Goods-producing industries:						
Manufacturing	0.0	1.1	1.7	6.5	–	3.9
Service-providing industries	0.0	2.4	0.0	3.3	12.3	1.6
Trade, transportation, and utilities	–	–	0.0	15.7	14.2	2.4
Wholesale trade	0.8	0.0	–	4.2	–	4.0
Retail trade	–	–	0.0	3.4	4.8	1.4
Utilities	0.0	14.3	13.3	0.0	8.1	3.6
Information	–	0.0	–	20.4	31.9	7.7
Financial activities	3.1	3.2	6.8	19.9	15.4	3.0
Finance and insurance	4.1	2.3	9.0	7.6	27.5	3.9

See footnotes at end of table.

Table 37. Standard errors for paid sick leave: Limit on days accumulated, private industry workers, National Compensation Survey, March 2013—Continued

Characteristics	Limit on paid sick leave days accumulated (in number of days)[1]					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Credit intermediation and related activities	0.0	4.7	8.4	–	22.6	4.1
Insurance carriers and related activities	2.7	–	–	6.9	–	10.2
Real estate and rental and leasing	–	–	–	–	–	5.9
Professional and business services	–	4.2	0.0	9.7	37.0	6.5
Professional and technical services	–	–	5.5	–	–	4.9
Education and health services	1.6	2.4	3.5	13.5	4.9	3.2
Educational services	2.4	4.8	1.6	7.2	24.8	4.7
Junior colleges, colleges, and universities	1.4	–	5.7	1.1	21.1	3.0
Healthcare and social assistance	3.0	2.9	10.3	8.3	12.5	3.8
Leisure and hospitality	0.9	0.0	–	–	1.6	4.2
Other services	–	–	–	–	–	5.6
1 to 99 workers	2.3	1.8	6.1	6.2	9.8	1.7
1 to 49 workers	–	2.3	4.6	8.2	10.8	2.0
50 to 99 workers	0.0	2.6	5.0	9.6	24.4	3.3
100 workers or more	0.5	2.3	0.0	9.6	5.3	2.0
100 to 499 workers	1.0	2.2	0.0	11.4	15.2	1.8
Geographic areas						
New England	–	–	3.4	–	7.1	5.4
Middle Atlantic	0.0	2.1	11.1	16.6	14.3	5.3
East North Central	–	3.3	0.0	9.7	7.3	3.1
West North Central	–	4.3	0.4	4.9	12.8	4.3
South Atlantic	2.1	1.5	1.9	3.8	20.5	2.6
East South Central	–	4.4	2.5	–	25.8	4.7
West South Central	0.8	–	6.7	6.3	16.5	4.7
Mountain	–	–	1.8	8.0	20.8	5.4
Pacific	1.2	2.0	0.7	0.6	8.8	3.7

[1] The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of 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.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 38. Paid vacations: Number of annual days by service requirement,[1] private industry workers, National Compensation Survey, March 2013

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service[2]						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		
After 1 year								
All workers	6	38	35	12	7	2	10	10
Full time	4	37	37	14	7	2	10	10
Part time	21	50	19	4	4	2	7	5
Union	6	48	36	6	–	–	8	6
Nonunion	6	37	34	13	7	2	10	10
1 to 99 workers	8	46	33	9	3	1	8	6
1 to 49 workers	8	46	33	10	3	([3])	8	6
50 to 99 workers	7	46	34	9	–	–	9	7
100 workers or more	5	31	36	15	10	3	11	10
100 to 499 workers	6	40	35	12	6	2	10	10
500 workers or more	3	20	38	20	16	4	13	10
After 5 years								
All workers	2	9	37	33	12	6	14	15
Full time	1	8	36	35	13	7	14	15
Part time	8	20	42	19	7	4	12	10
Union	([3])	6	49	34	6	4	13	10
Nonunion	2	10	35	33	13	7	14	15
1 to 99 workers	2	13	41	32	8	3	13	10
1 to 49 workers	3	14	41	31	8	3	13	10
50 to 99 workers	1	10	43	33	9	4	13	12
100 workers or more	1	6	33	35	16	10	16	15
100 to 499 workers	1	7	40	32	13	6	14	15
500 workers or more	([3])	4	24	38	19	15	17	15

See footnotes at end of table.

Table 38. Paid vacations: Number of annual days by service requirement,[1] private industry workers, National Compensation Survey, March 2013—Continued

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service[2]						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		
After 10 years								
All workers	1	7	16	41	22	12	17	15
Full time	1	6	15	41	24	13	17	15
Part time	7	15	21	39	11	8	14	15
Union	([3])	3	11	59	19	8	17	15
Nonunion	2	7	16	39	23	13	17	15
1 to 99 workers	2	11	23	39	18	7	15	15
1 to 49 workers	3	12	24	38	17	7	14	15
50 to 99 workers	1	7	21	42	22	7	16	15
100 workers or more	1	3	9	43	26	18	19	17
100 to 499 workers	1	4	11	49	23	12	17	15
500 workers or more	([3])	2	6	35	31	25	20	20
After 20 years								
All workers	1	6	13	20	34	25	19	20
Full time	1	6	12	19	36	26	20	20
Part time	7	13	16	22	24	18	16	15
Union	([3])	2	5	12	44	36	21	20
Nonunion	2	7	14	20	33	24	19	20
1 to 99 workers	2	11	20	25	29	13	16	15
1 to 49 workers	3	12	22	25	26	12	16	15
50 to 99 workers	1	7	17	22	36	17	18	20
100 workers or more	1	2	6	15	40	36	22	20
100 to 499 workers	1	3	7	19	41	28	20	20
500 workers or more	([3])	1	4	9	38	48	24	23

[1] Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. 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.

[2] 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.

[3] Less than 0.5.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 38. Standard errors for paid vacations: Number of annual days by service requirement,[1] private industry workers, National Compensation Survey, March 2013

Characteristics	Paid vacation days by length of service[2]						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		
After 1 year								
All workers	0.4	0.8	0.7	0.5	0.4	0.2	0.1	0.0
Full time	0.3	0.9	0.8	0.6	0.5	0.2	0.1	0.0
Part time	1.7	2.1	1.6	0.7	0.7	0.4	0.2	0.0
Union	0.8	2.0	2.7	0.9	–	–	0.2	1.6
Nonunion	0.4	0.9	0.8	0.6	0.5	0.2	0.1	0.0
1 to 99 workers	0.7	1.1	1.2	0.8	0.6	0.2	0.2	1.5
1 to 49 workers	0.8	1.6	1.3	0.9	0.8	0.2	0.2	1.4
50 to 99 workers	1.1	2.0	2.3	1.4	–	–	0.2	1.5
100 workers or more	0.4	1.0	0.9	0.8	0.6	0.3	0.1	0.0
100 to 499 workers	0.6	1.3	1.2	0.8	0.7	0.4	0.2	0.0
500 workers or more	0.5	1.2	1.5	1.4	1.1	0.4	0.2	([3])
After 5 years								
All workers	0.2	0.4	0.8	0.7	0.5	0.4	0.1	0.0
Full time	0.1	0.4	0.8	0.8	0.6	0.5	0.1	0.0
Part time	1.3	1.7	2.3	1.6	0.8	0.6	0.2	0.0
Union	0.1	0.9	1.8	2.0	0.7	1.2	0.3	1.4
Nonunion	0.2	0.5	0.9	0.9	0.6	0.5	0.1	0.0
1 to 99 workers	0.4	0.8	1.1	1.2	0.7	0.6	0.2	1.1
1 to 49 workers	0.6	1.1	1.3	1.5	0.8	0.8	0.2	0.4
50 to 99 workers	0.3	1.3	1.9	1.9	1.4	1.1	0.2	1.0
100 workers or more	0.2	0.4	1.0	1.0	0.8	0.6	0.1	0.0
100 to 499 workers	0.3	0.6	1.3	1.5	1.1	0.6	0.2	0.2
500 workers or more	0.1	0.6	1.3	1.4	1.4	1.1	0.2	0.0

See footnotes at end of table.

Table 38. Standard errors for paid vacations: Number of annual days by service requirement,[1] private industry workers, National Compensation Survey, March 2013—Continued

Characteristics	Paid vacation days by length of service[2]						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		
After 10 years								
All workers	0.2	0.3	0.6	0.8	0.6	0.5	0.1	0.0
Full time	0.1	0.3	0.6	0.8	0.7	0.6	0.1	0.0
Part time	1.3	1.5	1.7	2.0	1.3	1.0	0.3	0.0
Union	0.1	0.6	1.3	2.1	1.3	1.6	0.3	0.0
Nonunion	0.2	0.4	0.7	0.8	0.7	0.6	0.1	0.0
1 to 99 workers	0.4	0.7	1.2	1.4	0.9	0.7	0.2	0.0
1 to 49 workers	0.6	1.0	1.5	1.7	1.1	0.9	0.2	0.0
50 to 99 workers	0.3	1.2	1.7	2.1	2.0	1.3	0.3	0.0
100 workers or more	0.2	0.4	0.6	1.0	0.8	0.8	0.1	0.9
100 to 499 workers	0.3	0.5	0.8	1.3	1.1	0.9	0.2	0.0
500 workers or more	0.1	0.5	0.8	1.3	1.3	1.3	0.2	0.0
After 20 years								
All workers	0.2	0.4	0.6	0.6	0.7	0.7	0.1	0.0
Full time	0.1	0.3	0.7	0.7	0.7	0.8	0.1	0.0
Part time	1.3	1.5	1.6	1.9	1.8	1.4	0.3	1.1
Union	0.1	0.6	0.8	1.5	1.6	1.7	0.4	0.0
Nonunion	0.2	0.4	0.7	0.7	0.7	0.7	0.2	0.0
1 to 99 workers	0.4	0.7	1.1	1.1	1.1	0.9	0.2	([3])
1 to 49 workers	0.6	1.0	1.5	1.4	1.2	1.0	0.3	0.0
50 to 99 workers	0.3	1.2	1.8	1.7	2.0	1.9	0.4	0.0
100 workers or more	0.2	0.3	0.4	0.7	0.9	1.0	0.2	0.0
100 to 499 workers	0.3	0.5	0.6	1.1	1.1	1.1	0.3	0.0
500 workers or more	0.1	0.4	0.4	1.0	1.5	1.7	0.3	1.1

[1] Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. 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.

[2] 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.

[3] 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/glossary20122013.htm.

Table 39. Consolidated leave plans:[1] Access, private industry workers, National Compensation Survey, March 2013

(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	27	15	20	23	25	73	8	12	15	17
Worker characteristics										
Management, professional, and related	40	17	21	24	26	60	10	14	17	19
Management, business, and financial	34	17	21	24	26	66	11	14	17	19
Professional and related	44	17	21	24	27	56	10	14	17	19
Service	28	15	19	22	24	72	6	11	13	14
Protective service	24	13	15	19	22	76	7	11	14	16
Sales and office	24	15	20	22	25	76	8	12	15	17
Sales and related	17	12	17	20	22	83	7	11	14	17
Office and administrative support	28	15	20	23	25	72	8	12	15	17
Natural resources, construction, and maintenance	16	11	16	18	21	84	7	11	13	15
Construction, extraction, farming, fishing, and forestry	19	10	14	17	18	81	6	10	12	13
Installation, maintenance, and repair	14	12	17	20	22	86	7	11	14	16
Production, transportation, and material moving	15	11	16	19	21	85	7	11	14	18
Production	17	12	16	18	22	83	7	11	14	18
Transportation and material moving	13	10	16	19	21	87	7	11	14	18
Full time	28	15	20	23	25	72	8	12	15	17
Part time	21	13	18	20	22	79	6	10	12	15
Union	15	14	19	23	27	85	7	12	16	21
Nonunion	29	15	20	23	25	71	8	12	14	17
Average wage within the following categories:[2]										
Lowest 25 percent	19	12	17	19	21	81	6	10	12	14
Lowest 10 percent	13	12	16	19	21	87	6	10	12	13
Second 25 percent	25	14	19	22	24	75	7	11	14	16
Third 25 percent	26	15	20	23	25	74	8	12	15	18
Highest 25 percent	35	17	21	24	26	65	10	14	17	19
Highest 10 percent	35	17	21	24	26	65	11	15	17	20
Establishment characteristics										
Goods-producing industries	17	12	16	19	22	83	7	12	14	17
Construction	17	10	13	15	16	83	6	10	11	12
Manufacturing	17	12	17	20	23	83	7	12	15	19
Service-providing industries	30	16	20	23	25	70	8	12	15	17
Trade, transportation, and utilities	14	11	15	18	21	86	7	11	14	18
Wholesale trade	18	12	16	19	22	82	8	12	15	17
Retail trade	12	9	14	17	19	88	6	11	14	17
Transportation and warehousing	14	11	16	19	21	86	7	12	16	20
Information	21	15	21	24	27	79	10	14	17	21

See footnotes at end of table.

Table 39. Consolidated leave plans:[1] Access, private industry workers, National Compensation Survey, March 2013—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
Financial activities	36	17	21	25	27	64	11	14	16	19
Finance and insurance	39	18	22	25	28	61	11	15	17	20
Credit intermediation and related activities	28	17	22	25	27	72	12	15	17	20
Insurance carriers and related activities	56	18	23	26	28	44	10	14	16	19
Real estate and rental and leasing	27	13	17	20	21	73	9	12	14	15
Professional and business services	33	15	19	22	24	67	9	12	14	16
Professional and technical services	39	16	19	21	23	61	10	13	15	17
Administrative and waste services	28	13	18	21	22	72	6	10	12	13
Education and health services	52	18	22	26	28	48	9	14	16	18
Educational services	18	15	17	19	20	82	13	16	18	20
Junior colleges, colleges, and universities	12	17	20	23	24	88	14	17	19	22
Healthcare and social assistance	56	18	22	26	28	44	9	14	16	17
Leisure and hospitality	17	13	18	21	22	83	6	10	12	13
Accommodation and food services	16	13	19	22	23	84	6	10	12	13
Other services	18	15	19	22	24	82	8	12	14	15
1 to 99 workers	23	13	17	20	21	77	7	11	13	15
1 to 49 workers	23	12	17	19	21	77	7	11	13	14
50 to 99 workers	23	14	18	21	23	77	7	12	14	16
100 workers or more	31	17	21	24	27	69	8	13	16	19
100 to 499 workers	25	15	20	23	25	75	8	12	15	19
500 workers or more	39	18	23	26	29	61	10	14	17	21
Geographic areas										
New England	27	18	22	24	26	73	9	13	15	17
Middle Atlantic	24	16	20	22	25	76	8	13	15	18
East North Central	24	16	20	23	26	76	8	12	15	18
West North Central	32	15	19	23	25	68	7	12	14	17
South Atlantic	30	15	20	22	24	70	7	11	14	16
East South Central	20	13	18	21	23	80	8	11	14	17
West South Central	28	15	19	22	24	72	8	11	14	16
Mountain	34	14	20	22	24	66	8	12	15	17
Pacific	25	15	20	23	25	75	8	13	15	17

[1] 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.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 39. Standard errors for consolidated leave plans:[1] Access, private industry workers, National Compensation Survey, March 2013

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	0.8	0.2	0.2	0.2	0.3	0.8	0.1	0.1	0.1	0.2
Worker characteristics										
Management, professional, and related	1.2	0.3	0.3	0.3	0.4	1.2	0.1	0.1	0.1	0.2
Management, business, and financial	1.2	0.5	0.4	0.4	0.4	1.2	0.2	0.1	0.1	0.2
Professional and related	1.8	0.3	0.4	0.4	0.4	1.8	0.1	0.2	0.2	0.3
Service	2.0	0.5	0.5	0.6	0.7	2.0	0.2	0.3	0.3	0.3
Protective service	6.7	1.3	1.8	1.8	1.5	6.7	0.4	0.9	1.0	1.1
Sales and office	1.0	0.3	0.3	0.3	0.3	1.0	0.1	0.1	0.1	0.2
Sales and related	1.0	0.5	0.5	0.6	0.6	1.0	0.1	0.1	0.1	0.2
Office and administrative support	1.5	0.3	0.3	0.4	0.4	1.5	0.1	0.2	0.2	0.2
Natural resources, construction, and maintenance	1.3	0.6	0.8	0.8	0.9	1.3	0.1	0.1	0.2	0.3
Construction, extraction, farming, fishing, and forestry	2.6	0.8	0.9	1.1	1.1	2.6	0.2	0.2	0.3	0.4
Installation, maintenance, and repair	1.5	0.8	1.1	1.1	1.2	1.5	0.2	0.2	0.3	0.4
Production, transportation, and material moving	1.0	0.4	0.5	0.5	0.5	1.0	0.1	0.1	0.1	0.4
Production	1.4	0.4	0.5	0.6	0.7	1.4	0.1	0.2	0.2	0.6
Transportation and material moving	1.5	0.7	0.7	0.7	0.7	1.5	0.1	0.1	0.2	0.3
Full time	0.9	0.2	0.2	0.3	0.3	0.9	0.1	0.1	0.1	0.2
Part time	1.6	0.5	0.5	0.6	0.6	1.6	0.1	0.2	0.2	0.3
Union	1.2	0.6	1.6	1.9	2.0	1.2	0.2	0.2	0.2	0.2
Nonunion	0.9	0.2	0.2	0.2	0.3	0.9	0.1	0.1	0.1	0.2
Average wage within the following categories:[2]										
Lowest 25 percent	1.5	0.6	0.6	0.7	0.8	1.5	0.1	0.2	0.2	0.3
Lowest 10 percent	1.8	1.5	1.5	1.6	1.8	1.8	0.2	0.4	0.4	0.5
Second 25 percent	1.2	0.4	0.3	0.4	0.4	1.2	0.1	0.1	0.2	0.3
Third 25 percent	0.9	0.3	0.3	0.4	0.4	0.9	0.1	0.1	0.1	0.2
Highest 25 percent	1.2	0.3	0.3	0.3	0.4	1.2	0.1	0.1	0.1	0.2
Highest 10 percent	1.5	0.4	0.4	0.5	0.6	1.5	0.2	0.1	0.1	0.2
Establishment characteristics										
Goods-producing industries	1.1	0.3	0.4	0.4	0.5	1.1	0.1	0.1	0.1	0.4
Construction	2.5	0.8	0.9	1.1	1.2	2.5	0.2	0.2	0.2	0.3
Manufacturing	1.2	0.4	0.4	0.4	0.5	1.2	0.1	0.1	0.1	0.5
Service-providing industries	1.0	0.2	0.2	0.2	0.3	1.0	0.1	0.1	0.1	0.1
Trade, transportation, and utilities	0.9	0.4	0.3	0.4	0.4	0.9	0.1	0.1	0.1	0.2
Wholesale trade	2.1	0.5	0.5	0.6	0.8	2.1	0.2	0.2	0.3	0.3
Retail trade	1.0	0.5	0.6	0.6	0.6	1.0	0.1	0.1	0.1	0.2
Transportation and warehousing	2.6	0.9	0.7	0.9	1.1	2.6	0.2	0.3	0.4	0.5
Information	2.9	1.7	1.7	1.8	1.9	2.9	0.2	0.2	0.3	0.4

See footnotes at end of table.

Table 39. Standard errors for consolidated leave plans:[1] Access, private industry workers, National Compensation Survey, March 2013—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
Financial activities	1.9	0.3	0.3	0.3	0.3	1.9	0.2	0.1	0.1	0.2
Finance and insurance	1.8	0.2	0.2	0.2	0.2	1.8	0.2	0.1	0.1	0.2
Credit intermediation and related activities	2.2	0.4	0.4	0.5	0.4	2.2	0.2	0.2	0.2	0.2
Insurance carriers and related activities	3.4	0.3	0.3	0.2	0.2	3.4	0.3	0.3	0.4	0.5
Real estate and rental and leasing	6.0	1.1	1.0	1.0	1.2	6.0	0.2	0.4	0.4	0.5
Professional and business services	2.5	0.5	0.4	0.4	0.6	2.5	0.3	0.2	0.3	0.4
Professional and technical services	3.2	0.7	0.5	0.4	0.6	3.2	0.3	0.3	0.3	0.4
Administrative and waste services	4.7	0.9	0.9	1.0	0.9	4.7	0.3	0.3	0.5	0.6
Education and health services	2.4	0.4	0.3	0.4	0.5	2.4	0.3	0.3	0.4	0.4
Educational services	2.3	0.7	1.0	1.1	1.2	2.3	0.4	0.4	0.4	0.4
Junior colleges, colleges, and universities	1.4	0.7	0.9	0.8	0.9	1.4	0.3	0.3	0.4	0.4
Healthcare and social assistance	2.6	0.4	0.4	0.4	0.5	2.6	0.3	0.4	0.4	0.5
Leisure and hospitality	3.2	1.6	1.6	1.8	2.1	3.2	0.2	0.3	0.4	0.5
Accommodation and food services	3.0	1.8	1.8	2.0	2.4	3.0	0.2	0.3	0.4	0.5
Other services	3.4	1.5	1.6	1.6	1.8	3.4	0.4	0.4	0.5	0.5
1 to 99 workers	1.2	0.4	0.4	0.5	0.5	1.2	0.1	0.1	0.2	0.2
1 to 49 workers	1.4	0.5	0.5	0.6	0.6	1.4	0.1	0.1	0.2	0.2
50 to 99 workers	2.1	0.6	0.5	0.6	0.7	2.1	0.2	0.2	0.2	0.3
100 workers or more	1.1	0.2	0.3	0.3	0.3	1.1	0.1	0.1	0.1	0.2
100 to 499 workers	1.3	0.4	0.3	0.4	0.4	1.3	0.1	0.2	0.2	0.4
500 workers or more	1.9	0.3	0.3	0.4	0.4	1.9	0.2	0.1	0.1	0.2
Geographic areas										
New England	1.8	0.9	0.8	0.9	1.0	1.8	0.3	0.4	0.4	0.5
Middle Atlantic	2.2	0.6	0.7	0.6	0.7	2.2	0.2	0.1	0.1	0.1
East North Central	2.1	0.4	0.3	0.4	0.5	2.1	0.2	0.2	0.2	0.2
West North Central	2.1	0.6	0.5	0.5	0.7	2.1	0.3	0.3	0.6	1.7
South Atlantic	1.6	0.5	0.4	0.4	0.4	1.6	0.2	0.2	0.3	0.3
East South Central	3.9	1.0	0.8	0.6	0.7	3.9	0.4	0.3	0.3	0.3
West South Central	3.4	1.0	0.9	1.1	1.1	3.4	0.1	0.2	0.3	0.3
Mountain	3.1	0.6	0.6	0.6	0.7	3.1	0.1	0.3	0.2	0.3
Pacific	2.4	0.5	0.7	0.9	1.0	2.4	0.2	0.1	0.1	0.2

[1] 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.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 40. Quality of life benefits: Access, private industry workers, National Compensation Survey, March 2013

(All workers = 100 percent)

Characteristics	Childcare[1]	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	10	6	6	35	48
Worker characteristics					
Management, professional, and related	18	15	11	53	66
Management, business, and financial	18	20	15	56	68
Professional and related	18	12	10	52	65
Service	9	1	3	19	30
Protective service	7	–	6	22	37
Sales and office	8	5	6	39	53
Sales and related	4	3	3	39	53
Office and administrative support	11	7	8	39	52
Natural resources, construction, and maintenance	5	2	3	25	37
Construction, extraction, farming, fishing, and forestry	2	–	2	16	26
Installation, maintenance, and repair	8	2	3	33	47
Production, transportation, and material moving	5	2	2	30	45
Production	6	3	3	34	48
Transportation and material moving	3	2	2	25	42
Full time	11	7	7	40	53
Part time	6	1	2	23	34
Union	14	2	5	44	72
Nonunion	9	6	6	34	46
Average wage within the following categories:[2]					
Lowest 25 percent	6	1	2	20	30
Lowest 10 percent	7	–	1	14	23
Second 25 percent	7	3	4	32	46
Third 25 percent	10	7	7	39	53
Highest 25 percent	18	15	12	55	69
Highest 10 percent	19	19	15	60	75
Establishment characteristics					
Goods-producing industries	7	5	3	36	48
Construction	2	1	2	16	25
Manufacturing	10	7	3	44	57
Service-providing industries	10	6	6	35	48
Trade, transportation, and utilities	3	2	2	38	55
Wholesale trade	6	7	4	27	47
Retail trade	2	1	1	41	55
Transportation and warehousing	2	2	3	35	61
Utilities	15	3	19	72	84

See footnotes at end of table.

Table 40. Quality of life benefits: Access, private industry workers, National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

Characteristics	Childcare[1]	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
Information	30	7	12	66	79
Financial activities	21	15	19	56	66
Finance and insurance	27	19	23	67	77
Credit intermediation and related activities	27	12	22	65	77
Insurance carriers and related activities	20	25	21	67	77
Real estate and rental and leasing	–	–	5	19	31
Professional and business services	10	15	9	30	43
Professional and technical services	11	28	17	40	52
Administrative and waste services	6	3	–	11	23
Education and health services	16	3	6	44	54
Educational services	18	7	14	42	48
Junior colleges, colleges, and universities	26	10	22	69	78
Healthcare and social assistance	15	2	5	44	55
Leisure and hospitality	8	–	3	14	25
Accommodation and food services	8	–	3	13	26
Other services	6	4	5	13	26
1 to 99 workers	4	4	3	18	28
1 to 49 workers	4	4	3	15	24
50 to 99 workers	4	4	3	25	40
100 workers or more	16	8	9	56	73
100 to 499 workers	9	5	5	47	64
500 workers or more	27	11	14	69	84
Geographic areas					
New England	14	6	9	39	50
Middle Atlantic	11	6	9	36	48
East North Central	11	6	4	38	49
West North Central	9	6	4	36	46
South Atlantic	10	7	5	35	49
East South Central	7	6	4	39	51
West South Central	8	6	2	37	52
Mountain	10	3	7	30	48
Pacific	9	5	8	31	45

[1] 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.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 40. Standard errors for quality of life benefits: Access, private industry workers, National Compensation Survey, March 2013

Characteristics	Childcare[1]	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	0.5	0.4	0.5	0.7	0.8
Worker characteristics					
Management, professional, and related	1.0	1.1	0.9	1.2	1.3
Management, business, and financial	1.5	2.0	1.3	1.5	1.7
Professional and related	1.2	1.0	1.0	1.7	1.6
Service	1.1	0.2	0.6	1.2	1.3
Protective service	2.5	–	2.6	4.4	6.1
Sales and office	0.5	0.4	0.6	1.0	1.0
Sales and related	0.5	0.4	0.6	1.5	1.5
Office and administrative support	0.7	0.5	0.8	1.3	1.4
Natural resources, construction, and maintenance	0.7	0.6	0.3	1.6	1.9
Construction, extraction, farming, fishing, and forestry	0.5	–	0.6	1.9	2.5
Installation, maintenance, and repair	1.3	0.8	0.5	2.3	2.6
Production, transportation, and material moving	0.5	0.4	0.3	1.1	1.6
Production	0.9	0.6	0.6	1.7	2.1
Transportation and material moving	0.5	0.3	0.3	1.4	2.0
Full time	0.5	0.5	0.5	0.7	0.8
Part time	0.8	0.2	0.5	1.1	1.3
Union	1.1	0.5	0.6	1.9	1.6
Nonunion	0.5	0.4	0.5	0.7	0.9
Average wage within the following categories:[2]					
Lowest 25 percent	0.7	0.2	0.4	1.0	1.1
Lowest 10 percent	1.3	–	0.4	1.3	1.7
Second 25 percent	0.5	0.3	0.5	1.1	1.2
Third 25 percent	0.7	0.6	0.7	1.1	1.2
Highest 25 percent	0.8	1.0	0.8	1.2	1.2
Highest 10 percent	1.1	1.4	1.1	1.4	1.4
Establishment characteristics					
Goods-producing industries	0.8	0.6	0.4	1.4	1.5
Construction	0.6	0.4	0.5	1.7	2.7
Manufacturing	1.1	0.8	0.5	1.8	1.8
Service-providing industries	0.5	0.4	0.5	0.8	0.9
Trade, transportation, and utilities	0.4	0.3	0.5	1.1	1.4
Wholesale trade	1.3	1.1	0.9	2.1	2.8
Retail trade	0.4	0.3	0.6	1.5	1.5
Transportation and warehousing	0.6	0.8	0.7	3.1	3.0
Utilities	3.1	1.2	5.3	5.9	4.8

See footnotes at end of table.

Table 40. Standard errors for quality of life benefits: Access, private industry workers, National Compensation Survey, March 2013—Continued

Characteristics	Childcare[1]	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
Information	3.4	1.4	2.1	3.5	2.9
Financial activities	1.0	1.1	1.2	1.8	1.8
Finance and insurance	1.2	1.1	1.2	1.6	1.4
Credit intermediation and related activities	2.0	1.2	1.8	2.5	2.1
Insurance carriers and related activities	2.0	2.2	2.6	3.0	2.7
Real estate and rental and leasing	–	–	1.9	4.2	5.8
Professional and business services	1.7	1.5	1.9	2.2	2.2
Professional and technical services	2.2	2.6	2.6	3.2	3.1
Administrative and waste services	2.2	1.0	–	2.7	3.3
Education and health services	1.4	0.6	0.6	2.1	2.2
Educational services	1.5	1.0	1.6	2.7	2.7
Junior colleges, colleges, and universities	1.4	1.0	1.2	1.8	2.3
Healthcare and social assistance	1.6	0.7	0.6	2.5	2.5
Leisure and hospitality	1.5	–	1.0	2.0	2.3
Accommodation and food services	1.6	–	1.1	2.2	2.5
Other services	2.2	1.1	1.3	2.7	3.2
1 to 99 workers	0.5	0.4	0.3	0.7	1.0
1 to 49 workers	0.5	0.5	0.4	0.8	1.0
50 to 99 workers	0.8	0.9	0.6	1.8	1.9
100 workers or more	0.8	0.6	0.8	1.1	1.0
100 to 499 workers	0.9	0.7	0.6	1.5	1.7
500 workers or more	1.4	0.9	1.6	1.5	1.4
Geographic areas					
New England	1.0	1.4	1.6	2.3	2.3
Middle Atlantic	0.8	0.9	2.2	1.9	2.6
East North Central	1.3	1.0	0.8	1.7	1.7
West North Central	1.7	1.3	0.7	3.1	3.5
South Atlantic	1.4	1.2	0.3	1.9	2.5
East South Central	1.9	1.8	0.7	3.3	3.5
West South Central	1.5	1.2	0.4	1.6	1.7
Mountain	1.8	0.7	1.7	3.1	2.1
Pacific	0.9	0.6	1.1	1.4	2.0

[1] 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.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 41. Financial benefits: Access, private industry workers, National Compensation Survey, March 2013

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Payroll deduction IRA[1]	Financial planning
		Flexible benefits	Dependent care reimburse-ment account	Healthcare reimburse-ment account			
All workers	20	17	35	37	17	5	19
Worker characteristics							
Management, professional, and related	30	29	58	60	24	8	28
Management, business, and financial	38	32	59	63	23	9	33
Professional and related	26	28	57	59	25	7	25
Service	7	9	19	19	12	3	9
Protective service	–	17	27	30	11	3	8
Sales and office	25	17	35	37	18	4	23
Sales and related	23	9	29	31	15	3	22
Office and administrative support	26	22	38	41	20	5	23
Natural resources, construction, and maintenance	16	13	24	28	15	3	14
Construction, extraction, farming, fishing, and forestry	10	9	12	15	11	2	8
Installation, maintenance, and repair	21	17	33	39	19	4	19
Production, transportation, and material moving	17	14	29	30	14	3	12
Production	18	18	32	34	16	5	15
Transportation and material moving	15	11	25	27	13	2	10
Full time	24	21	41	44	19	5	21
Part time	9	6	18	16	12	2	10
Union	17	17	41	46	24	7	23
Nonunion	21	17	34	36	17	4	18
Average wage within the following categories:[3]							
Lowest 25 percent	8	6	16	16	12	2	10
Lowest 10 percent	4	3	10	8	8	2	5
Second 25 percent	21	16	29	33	16	4	17
Third 25 percent	23	22	39	43	18	5	21
Highest 25 percent	32	29	60	63	24	8	30
Highest 10 percent	36	34	68	71	27	10	33
Establishment characteristics							
Goods-producing industries	19	18	32	36	16	5	17
Construction	10	10	10	15	10	2	8
Manufacturing	24	22	41	44	18	6	21
Service-providing industries	20	17	35	37	17	5	19
Trade, transportation, and utilities	24	13	32	33	17	3	20
Wholesale trade	25	23	33	35	14	5	17
Retail trade	24	7	28	29	17	2	22
Transportation and warehousing	22	17	38	39	18	2	15
Utilities	47	50	81	79	10	5	49

See footnotes at end of table.

Table 41. Financial benefits: Access, private industry workers, National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total[2]	Performance	Signing	Other
All workers	8	2	1	6
Worker characteristics				
Management, professional, and related	12	5	3	9
Management, business, and financial	16	7	4	11
Professional and related	10	4	2	7
Service	3	–	–	2
Protective service	6	–	–	6
Sales and office	9	2	1	8
Sales and related	9	1	1	8
Office and administrative support	10	3	2	7
Natural resources, construction, and maintenance	6	2	–	3
Construction, extraction, farming, fishing, and forestry	2	–	–	2
Installation, maintenance, and repair	9	4	–	5
Production, transportation, and material moving	7	1	1	6
Production	6	2	1	5
Transportation and material moving	8	1	1	7
Full time	9	3	2	7
Part time	5	1	1	4
Union	10	5	3	5
Nonunion	8	2	1	6
Average wage within the following categories:[3]				
Lowest 25 percent	4	([4])	–	4
Lowest 10 percent	4	–	–	3
Second 25 percent	6	2	1	5
Third 25 percent	9	2	1	7
Highest 25 percent	14	6	3	9
Highest 10 percent	16	6	4	11
Establishment characteristics				
Goods-producing industries	7	3	1	5
Construction	2	–	–	1
Manufacturing	10	4	2	7
Service-providing industries	8	2	1	6
Trade, transportation, and utilities	9	1	1	8
Wholesale trade	6	1	–	6
Retail trade	9	1	([4])	8
Transportation and warehousing	12	2	3	8
Utilities	13	2	–	10

See footnotes at end of table.

Table 41. Financial benefits: Access, private industry workers, National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Payroll deduction IRA[1]	Financial planning
		Flexible benefits	Dependent care reimburse-ment account	Healthcare reimburse-ment account			
Information	35	22	73	72	28	6	33
Financial activities	42	38	61	63	21	10	40
Finance and insurance	50	43	73	75	22	12	50
Credit intermediation and related activities	56	48	73	77	25	16	50
Insurance carriers and related activities	45	38	71	71	20	7	49
Real estate and rental and leasing	–	21	21	23	17	5	–
Professional and business services	22	21	38	43	17	4	20
Professional and technical services	34	27	49	53	21	8	26
Administrative and waste services	10	10	20	27	12	2	8
Education and health services	19	22	44	46	24	7	16
Educational services	15	23	50	51	33	12	18
Junior colleges, colleges, and universities	23	32	72	76	47	16	31
Healthcare and social assistance	19	22	43	46	22	6	16
Leisure and hospitality	3	5	12	9	8	2	7
Accommodation and food services	3	4	12	9	7	1	8
Other services	7	5	12	18	12	4	7
1 to 99 workers	12	10	19	21	12	3	9
1 to 49 workers	11	8	17	19	11	3	8
50 to 99 workers	17	14	24	27	17	5	13
100 workers or more	29	26	54	56	23	6	30
100 to 499 workers	28	20	43	45	19	5	26
500 workers or more	31	35	69	72	28	8	36
Geographic areas							
New England	16	18	43	44	20	7	17
Middle Atlantic	15	15	34	36	20	7	17
East North Central	23	19	34	38	20	4	20
West North Central	22	23	36	42	11	3	18
South Atlantic	21	19	34	35	17	5	19
East South Central	22	23	32	30	15	3	20
West South Central	20	18	37	39	15	2	22
Mountain	20	16	39	42	16	3	17
Pacific	21	11	32	34	17	5	16

See footnotes at end of table.

Table 41. Financial benefits: Access, private industry workers, National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total[2]	Performance	Signing	Other
Information	31	18	2	14
Financial activities	19	7	5	16
Finance and insurance	23	9	6	20
Credit intermediation and related activities	24	13	9	21
Insurance carriers and related activities	23	6	2	19
Real estate and rental and leasing	–	–	–	–
Professional and business services	11	4	3	8
Professional and technical services	12	4	3	9
Administrative and waste services	6	2	2	4
Education and health services	2	–	([4])	1
Educational services	1	–	1	([4])
Junior colleges, colleges, and universities	2	–	1	([4])
Healthcare and social assistance	2	–	–	2
Leisure and hospitality	2	–	–	2
Accommodation and food services	3	–	–	2
Other services	–	–	–	–
1 to 99 workers	5	1	1	4
1 to 49 workers	4	1	1	3
50 to 99 workers	7	2	1	5
100 workers or more	12	4	2	9
100 to 499 workers	9	3	1	7
500 workers or more	15	6	4	11
Geographic areas				
New England	8	3	1	7
Middle Atlantic	8	2	2	7
East North Central	8	3	1	6
West North Central	9	3	1	7
South Atlantic	7	2	1	6
East South Central	11	4	2	8
West South Central	7	2	1	5
Mountain	5	2	1	5
Pacific	8	3	2	5

[1] 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.

[2] 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.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

[4] 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/glossary20122013.htm.

Table 41. Standard errors for financial benefits: Access, private industry workers, National Compensation Survey, March 2013

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Payroll deduction IRA[1]	Financial planning
		Flexible benefits	Dependent care reimburse-ment account	Healthcare reimburse-ment account			
All workers	0.8	0.6	0.7	0.8	0.6	0.3	0.6
Worker characteristics							
Management, professional, and related	1.3	1.2	1.3	1.3	1.4	0.8	1.3
Management, business, and financial	2.0	1.4	1.8	1.7	1.4	0.9	2.2
Professional and related	1.5	1.5	1.6	1.6	1.7	1.0	1.3
Service	0.9	0.7	1.1	1.3	1.1	0.5	1.2
Protective service	–	4.2	5.0	5.4	2.5	1.2	2.4
Sales and office	1.0	0.8	1.0	0.9	0.8	0.3	0.9
Sales and related	1.3	0.8	1.3	1.3	1.0	0.5	1.2
Office and administrative support	1.3	1.1	1.3	1.2	0.9	0.4	1.0
Natural resources, construction, and maintenance	1.3	1.1	1.5	1.9	1.2	0.6	1.1
Construction, extraction, farming, fishing, and forestry	1.7	1.3	1.7	1.6	1.4	0.6	1.3
Installation, maintenance, and repair	1.7	1.7	2.1	3.1	1.8	1.1	1.7
Production, transportation, and material moving	1.2	1.0	1.5	1.5	1.0	0.5	0.9
Production	1.8	1.5	1.8	1.9	1.1	0.8	1.5
Transportation and material moving	1.4	1.1	1.9	1.9	1.4	0.4	1.1
Full time	0.9	0.7	0.7	0.9	0.7	0.4	0.7
Part time	0.7	0.4	0.9	0.7	0.8	0.3	0.7
Union	1.7	1.2	1.8	1.8	1.7	1.2	1.4
Nonunion	0.8	0.6	0.7	0.8	0.7	0.3	0.7
Average wage within the following categories:[2]							
Lowest 25 percent	0.6	0.5	1.0	0.9	0.8	0.3	0.8
Lowest 10 percent	0.8	0.4	1.2	0.8	1.1	0.5	1.0
Second 25 percent	1.0	0.9	0.9	1.2	0.9	0.4	0.9
Third 25 percent	1.2	0.9	1.0	1.1	0.8	0.4	0.9
Highest 25 percent	1.4	1.0	1.1	1.2	1.2	0.7	1.2
Highest 10 percent	1.7	1.5	1.4	1.2	1.8	1.2	1.8
Establishment characteristics							
Goods-producing industries	1.4	1.2	1.3	1.3	0.9	0.6	1.2
Construction	1.9	1.4	1.5	1.7	1.3	0.5	1.1
Manufacturing	1.8	1.6	1.6	1.6	1.1	0.8	1.5
Service-providing industries	0.9	0.6	0.7	0.8	0.8	0.4	0.7
Trade, transportation, and utilities	1.1	0.8	1.1	1.3	1.1	0.4	1.1
Wholesale trade	2.4	2.4	2.6	2.4	1.8	1.2	2.0
Retail trade	1.3	0.8	1.4	1.4	1.2	0.5	1.3
Transportation and warehousing	2.5	2.0	3.1	3.4	3.4	0.9	2.3
Utilities	6.3	5.4	5.0	4.8	2.3	1.6	5.3

See footnotes at end of table.

Table 41. Standard errors for financial benefits: Access, private industry workers, National Compensation Survey, March 2013—Continued

Characteristics	Stock options			
	Total	Performance	Signing	Other
All workers	0.4	0.2	0.1	0.3
Worker characteristics				
Management, professional, and related	0.7	0.4	0.3	0.6
Management, business, and financial	1.0	0.7	0.4	0.8
Professional and related	0.9	0.4	0.4	0.8
Service	0.6	–	–	0.5
Protective service	2.7	–	–	2.7
Sales and office	0.6	0.3	0.2	0.5
Sales and related	0.8	0.3	0.3	0.7
Office and administrative support	0.7	0.4	0.2	0.6
Natural resources, construction, and maintenance	0.8	0.4	–	0.8
Construction, extraction, farming, fishing, and forestry	0.9	–	–	0.8
Installation, maintenance, and repair	1.3	0.7	–	1.2
Production, transportation, and material moving	0.7	0.3	0.2	0.7
Production	0.9	0.5	0.3	0.9
Transportation and material moving	1.0	0.3	0.2	1.0
Full time	0.4	0.2	0.2	0.4
Part time	0.5	0.2	0.1	0.5
Union	1.2	0.9	0.8	1.1
Nonunion	0.4	0.2	0.1	0.3
Average wage within the following categories:[2]				
Lowest 25 percent	0.5	0.1	–	0.5
Lowest 10 percent	1.0	–	–	0.8
Second 25 percent	0.5	0.4	0.3	0.5
Third 25 percent	0.7	0.2	0.2	0.6
Highest 25 percent	0.7	0.5	0.3	0.6
Highest 10 percent	0.9	0.6	0.4	0.9
Establishment characteristics				
Goods-producing industries	0.8	0.4	0.2	0.7
Construction	1.0	–	–	0.7
Manufacturing	1.0	0.6	0.3	0.9
Service-providing industries	0.4	0.2	0.2	0.4
Trade, transportation, and utilities	0.7	0.2	0.2	0.6
Wholesale trade	1.1	0.7	–	1.1
Retail trade	0.9	0.2	0.1	0.8
Transportation and warehousing	1.8	0.4	0.6	1.7
Utilities	2.8	1.1	–	2.1

See footnotes at end of table.

Table 41. Standard errors for financial benefits: Access, private industry workers, National Compensation Survey, March 2013—Continued

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Payroll deduction IRA[1]	Financial planning
		Flexible benefits	Dependent care reimburse-ment account	Healthcare reimburse-ment account			
Information	3.6	3.1	3.6	3.5	3.5	1.6	3.2
Financial activities	2.0	1.8	2.0	1.8	1.7	1.1	1.6
Finance and insurance	1.8	1.9	1.4	1.5	1.6	1.1	1.5
Credit intermediation and related activities	2.7	2.7	2.4	2.3	2.3	1.9	2.5
Insurance carriers and related activities	2.9	3.5	2.5	3.0	2.5	1.5	2.5
Real estate and rental and leasing	–	4.4	5.8	5.1	3.9	2.3	–
Professional and business services	2.6	1.9	2.2	2.4	1.6	1.1	2.5
Professional and technical services	3.9	3.2	3.1	3.1	2.8	2.0	4.1
Administrative and waste services	2.8	2.3	3.1	4.6	1.9	0.7	2.3
Education and health services	1.6	1.6	2.1	2.1	1.7	0.9	1.4
Educational services	1.6	2.3	2.6	2.8	2.7	1.6	1.5
Junior colleges, colleges, and universities	1.9	2.4	2.0	2.1	2.1	1.9	1.8
Healthcare and social assistance	1.8	1.9	2.5	2.5	2.0	1.0	1.6
Leisure and hospitality	0.9	1.0	1.7	1.7	1.4	0.6	1.2
Accommodation and food services	1.0	1.0	2.0	1.8	1.7	0.6	1.3
Other services	2.0	1.4	2.2	2.8	2.1	1.5	1.6
1 to 99 workers	0.8	0.6	0.7	0.9	0.7	0.4	0.6
1 to 49 workers	0.9	0.7	0.8	1.1	0.8	0.4	0.6
50 to 99 workers	1.6	1.4	1.5	1.6	1.5	0.9	1.4
100 workers or more	1.1	1.0	1.0	1.0	0.9	0.4	1.0
100 to 499 workers	1.3	1.0	1.3	1.2	1.0	0.6	1.4
500 workers or more	1.8	1.5	1.7	1.6	1.4	0.7	1.6
Geographic areas							
New England	3.4	2.4	2.6	2.3	2.3	0.7	1.3
Middle Atlantic	2.6	2.0	1.0	2.0	2.5	1.7	1.0
East North Central	2.2	1.5	2.2	2.1	1.5	0.6	1.7
West North Central	3.0	2.4	2.3	3.4	1.0	1.2	1.8
South Atlantic	1.3	1.4	1.9	1.8	1.2	0.6	2.0
East South Central	4.2	4.3	2.5	3.5	3.1	1.0	2.3
West South Central	2.4	1.9	1.7	1.9	1.9	0.5	2.5
Mountain	1.7	1.8	2.2	2.6	2.7	0.9	1.5
Pacific	2.7	0.6	1.6	1.7	0.8	0.4	1.3

See footnotes at end of table.

Table 41. Standard errors for financial benefits: Access, private industry workers, National Compensation Survey, March 2013—Continued

Characteristics	Stock options			
	Total	Performance	Signing	Other
Information	2.8	2.0	0.6	2.3
Financial activities	1.5	0.6	1.0	1.6
Finance and insurance	1.6	0.8	0.6	1.5
Credit intermediation and related activities	2.1	1.5	1.2	1.9
Insurance carriers and related activities	3.0	1.0	0.5	3.0
Real estate and rental and leasing	–	–	–	–
Professional and business services	1.7	0.8	0.7	1.5
Professional and technical services	2.0	1.3	0.9	1.8
Administrative and waste services	2.1	0.6	1.2	1.9
Education and health services	0.5	–	0.1	0.5
Educational services	0.4	–	0.4	0.1
Junior colleges, colleges, and universities	0.3	–	0.1	0.1
Healthcare and social assistance	0.6	–	–	0.5
Leisure and hospitality	1.0	–	–	0.8
Accommodation and food services	1.1	–	–	0.9
Other services	–	–	–	–
1 to 99 workers	0.4	0.1	0.2	0.4
1 to 49 workers	0.4	0.2	0.2	0.4
50 to 99 workers	1.0	0.3	0.5	1.1
100 workers or more	0.7	0.3	0.3	0.7
100 to 499 workers	0.7	0.5	0.1	0.5
500 workers or more	1.3	0.6	0.6	1.3
Geographic areas				
New England	0.8	0.8	0.1	0.9
Middle Atlantic	1.3	0.4	0.6	1.0
East North Central	0.8	0.6	0.4	0.7
West North Central	0.9	0.6	0.2	0.8
South Atlantic	0.7	0.3	0.3	0.7
East South Central	2.0	1.5	0.6	1.8
West South Central	1.1	0.3	0.4	0.9
Mountain	1.2	0.5	0.5	1.2
Pacific	0.7	0.4	0.5	0.5

[1] 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.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 42. Health-related benefits: Access, private industry workers, National Compensation Survey, March 2013

(All workers = 100 percent)

Characteristics	Long-term care insurance[1]	Retiree healthcare benefits[2]	
		Under age 65	Age 65 and over
All workers	16	16	14
Worker characteristics			
Management, professional, and related	28	23	22
Management, business, and financial	34	29	27
Professional and related	26	20	19
Service	7	5	4
Protective service	7	–	7
Sales and office	16	17	16
Sales and related	11	15	14
Office and administrative support	19	19	17
Natural resources, construction, and maintenance	11	15	14
Construction, extraction, farming, fishing, and forestry	4	12	11
Installation, maintenance, and repair	18	17	16
Production, transportation, and material moving	11	16	13
Production	10	16	15
Transportation and material moving	12	16	12
Full time	19	18	17
Part time	8	8	8
Union	22	42	34
Nonunion	15	13	12
Average wage within the following categories:[3]			
Lowest 25 percent	6	6	5
Lowest 10 percent	5	4	4
Second 25 percent	11	12	10
Third 25 percent	18	18	16
Highest 25 percent	32	30	28
Highest 10 percent	38	33	32
Establishment characteristics			
Goods-producing industries	12	19	17
Construction	3	9	8
Manufacturing	16	23	21
Service-providing industries	17	15	14
Trade, transportation, and utilities	14	18	16
Wholesale trade	12	11	8
Retail trade	10	16	15
Transportation and warehousing	23	30	25
Utilities	51	69	65

See footnotes at end of table.

Table 42. Health-related benefits: Access, private industry workers, National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

Characteristics	Long-term care insurance[1]	Retiree healthcare benefits[2]	
		Under age 65	Age 65 and over
Information	47	43	42
Financial activities	40	37	36
Finance and insurance	49	47	46
Credit intermediation and related activities	53	49	47
Insurance carriers and related activities	42	41	40
Real estate and rental and leasing	12	–	4
Professional and business services	18	13	12
Professional and technical services	27	16	16
Administrative and waste services	5	6	4
Education and health services	16	12	10
Educational services	26	24	24
Junior colleges, colleges, and universities	48	45	44
Healthcare and social assistance	15	10	8
Leisure and hospitality	4	2	2
Accommodation and food services	5	2	2
Other services	5	4	4
1 to 99 workers	8	6	6
1 to 49 workers	7	5	5
50 to 99 workers	11	9	9
100 workers or more	26	27	24
100 to 499 workers	19	19	18
500 workers or more	35	38	34
Geographic areas			
New England	17	16	17
Middle Atlantic	15	15	14
East North Central	16	19	18
West North Central	13	14	13
South Atlantic	18	14	12
East South Central	18	21	17
West South Central	17	17	14
Mountain	16	13	13
Pacific	14	13	13

[1] 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.

[2] 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.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 42. Standard errors for health-related benefits: Access, private industry workers, National Compensation Survey, March 2013

Characteristics	Long-term care insurance[1]	Retiree healthcare benefits[2]	
		Under age 65	Age 65 and over
All workers	0.5	0.5	0.5
Worker characteristics			
Management, professional, and related	1.0	1.0	1.0
Management, business, and financial	1.3	1.7	1.6
Professional and related	1.3	1.0	1.0
Service	0.7	0.5	0.5
Protective service	1.6	–	1.6
Sales and office	0.6	0.6	0.6
Sales and related	0.9	0.9	0.9
Office and administrative support	0.8	0.7	0.7
Natural resources, construction, and maintenance	1.1	1.3	1.2
Construction, extraction, farming, fishing, and forestry	0.8	1.6	1.6
Installation, maintenance, and repair	1.8	1.8	1.6
Production, transportation, and material moving	0.8	1.1	1.0
Production	0.9	1.3	1.3
Transportation and material moving	1.1	1.4	1.3
Full time	0.5	0.6	0.5
Part time	0.6	0.5	0.5
Union	1.7	2.3	2.0
Nonunion	0.5	0.5	0.5
Average wage within the following categories:[3]			
Lowest 25 percent	0.5	0.5	0.4
Lowest 10 percent	0.9	0.8	0.7
Second 25 percent	0.6	0.6	0.6
Third 25 percent	0.7	0.9	0.9
Highest 25 percent	1.0	0.9	0.9
Highest 10 percent	1.6	1.3	1.2
Establishment characteristics			
Goods-producing industries	1.0	1.2	1.2
Construction	0.8	1.2	1.5
Manufacturing	1.2	1.6	1.6
Service-providing industries	0.5	0.5	0.5
Trade, transportation, and utilities	0.8	0.9	0.9
Wholesale trade	1.7	1.5	1.2
Retail trade	0.9	1.0	0.9
Transportation and warehousing	2.5	2.9	2.4
Utilities	6.1	4.5	4.5

See footnotes at end of table.

Table 42. Standard errors for health-related benefits: Access, private industry workers, National Compensation Survey, March 2013—Continued

Characteristics	Long-term care insurance[1]	Retiree healthcare benefits[2]	
		Under age 65	Age 65 and over
Information	3.9	3.6	3.2
Financial activities	1.4	1.7	1.5
Finance and insurance	1.6	1.8	1.5
Credit intermediation and related activities	2.5	2.3	2.6
Insurance carriers and related activities	2.4	2.9	2.9
Real estate and rental and leasing	2.9	–	1.8
Professional and business services	1.6	1.8	1.7
Professional and technical services	2.6	2.9	2.8
Administrative and waste services	1.2	1.6	1.3
Education and health services	1.2	0.9	0.9
Educational services	2.1	2.0	1.9
Junior colleges, colleges, and universities	2.6	2.1	1.9
Healthcare and social assistance	1.4	1.0	1.0
Leisure and hospitality	1.0	0.6	0.6
Accommodation and food services	1.1	0.7	0.7
Other services	1.5	1.3	1.0
1 to 99 workers	0.6	0.4	0.3
1 to 49 workers	0.6	0.4	0.4
50 to 99 workers	1.1	1.0	0.9
100 workers or more	0.7	0.8	0.8
100 to 499 workers	0.8	0.8	0.9
500 workers or more	1.5	1.6	1.4
Geographic areas			
New England	2.1	1.8	1.9
Middle Atlantic	0.8	1.6	1.5
East North Central	0.9	1.2	1.4
West North Central	1.8	2.3	2.0
South Atlantic	1.2	0.9	0.8
East South Central	2.1	2.2	2.1
West South Central	1.7	1.1	1.0
Mountain	1.9	1.6	1.8
Pacific	1.2	1.0	0.9

[1] 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.

[2] 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.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 43. Nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2013

(All workers = 100 percent)

Characteristics	All nonproduction bonuses[1]	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[2]
All workers	40	5	3	10	9	4	3	6	11
Worker characteristics									
Management, professional, and related	51	8	5	13	6	8	2	9	16
Management, business, and financial	58	10	6	18	6	7	2	8	18
Professional and related	47	7	5	11	6	9	1	9	15
Service	25	1	2	6	6	2	2	3	7
Protective service	32	–	6	–	5	–	–	4	–
Sales and office	43	5	3	11	12	4	7	6	9
Sales and related	35	3	1	7	12	2	12	3	5
Office and administrative support	49	6	4	14	12	5	4	8	11
Natural resources, construction, and maintenance	38	6	3	11	11	2	1	5	11
Construction, extraction, farming, fishing, and forestry	33	3	–	13	11	1	([3])	1	8
Installation, maintenance, and repair	43	8	5	9	10	3	2	8	15
Production, transportation, and material moving	41	6	2	9	9	5	2	5	14
Production	47	9	2	12	10	5	2	5	16
Transportation and material moving	36	4	1	7	9	4	1	5	11
Full time	47	6	4	12	10	5	3	7	14
Part time	23	1	2	4	5	1	3	4	4
Union	36	10	4	6	3	8	1	5	18
Nonunion	41	5	3	11	9	4	3	6	11
Average wage within the following categories:[4]									
Lowest 25 percent	26	1	1	6	7	1	3	4	5
Lowest 10 percent	19	([3])	1	5	6	1	1	3	3
Second 25 percent	40	4	2	9	13	4	5	5	9
Third 25 percent	46	6	3	12	9	6	3	6	13
Highest 25 percent	54	10	6	14	5	8	1	9	20
Highest 10 percent	57	11	7	17	5	7	1	8	20
Establishment characteristics									
Goods-producing industries	49	10	2	14	10	5	2	5	16
Construction	38	4	–	17	11	1	1	1	7
Manufacturing	53	13	3	12	9	7	2	6	19
Service-providing industries	39	4	3	9	8	4	3	6	10
Trade, transportation, and utilities	39	4	1	7	13	3	8	3	8
Wholesale trade	50	6	2	14	10	5	–	4	16
Retail trade	35	2	1	5	16	2	13	4	2
Transportation and warehousing	37	9	2	7	7	3	–	–	14
Utilities	58	–	6	19	–	5	–	–	22

See footnotes at end of table.

Table 43. Nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

Characteristics	All nonproduction bonuses[1]	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[2]
Information	59	15	13	14	1	9	–	19	26
Financial activities	68	11	7	21	7	4	2	11	20
Finance and insurance	75	13	8	24	5	5	2	13	23
Credit intermediation and related activities	76	14	5	22	5	5	–	14	23
Insurance carriers and related activities	74	10	14	24	5	4	5	11	25
Real estate and rental and leasing	43	3	4	10	15	–	–	5	8
Professional and business services	43	7	5	11	7	5	2	9	12
Professional and technical services	51	9	7	16	9	5	–	8	14
Administrative and waste services	29	5	3	4	4	3	1	9	8
Education and health services	36	1	2	8	6	8	2	8	10
Educational services	25	–	3	3	5	11	1	1	3
Junior colleges, colleges, and universities	21	–	1	–	–	13	–	3	2
Healthcare and social assistance	37	1	2	9	6	8	2	9	11
Leisure and hospitality	21	–	2	4	7	–	1	2	6
Accommodation and food services	19	–	2	3	6	–	–	2	6
Other services	31	–	2	14	7	4	–	2	4
1 to 99 workers	35	3	2	11	10	3	1	3	7
1 to 49 workers	34	3	2	11	11	3	1	2	6
50 to 99 workers	38	4	3	10	7	4	2	6	12
100 workers or more	47	7	4	9	6	6	6	10	16
100 to 499 workers	43	4	3	8	9	4	8	9	12
500 workers or more	52	12	5	10	3	9	2	11	21
Geographic areas									
New England	33	2	–	11	2	6	–	5	8
Middle Atlantic	41	4	3	11	7	7	2	6	10
East North Central	44	6	4	12	7	7	4	6	15
West North Central	36	6	3	10	5	3	2	7	10
South Atlantic	43	5	4	8	13	4	4	6	11
East South Central	40	5	2	8	11	2	4	6	16
West South Central	48	6	2	13	13	2	4	8	13
Mountain	44	6	5	13	10	4	3	6	8
Pacific	31	5	2	8	6	3	2	4	9

[1] 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.
[2] Includes all other bonuses provided to employees and not published separately.
[3] Less than 0.5.
[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 43. Standard errors for nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2013

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[1]
All workers	0.7	0.3	0.2	0.5	0.4	0.4	0.3	0.4	0.4
Worker characteristics									
Management, professional, and related	1.3	0.7	0.5	0.8	0.6	0.9	0.3	0.7	0.9
Management, business, and financial	1.5	0.8	0.7	1.5	0.7	0.8	0.6	0.8	1.3
Professional and related	1.6	0.9	0.7	0.7	0.9	1.2	0.3	1.0	1.0
Service	1.5	0.3	0.4	0.9	0.7	0.3	0.4	0.6	0.8
Protective service	4.8	–	1.7	–	1.9	–	–	1.5	–
Sales and office	0.9	0.4	0.3	0.6	0.7	0.3	0.5	0.5	0.5
Sales and related	1.2	0.5	0.3	0.7	0.8	0.4	0.9	0.4	0.6
Office and administrative support	1.1	0.5	0.5	0.8	0.9	0.5	0.4	0.6	0.7
Natural resources, construction, and maintenance	1.6	0.5	0.8	1.0	1.2	0.4	0.4	0.7	1.1
Construction, extraction, farming, fishing, and forestry	2.4	0.7	–	1.7	1.5	0.4	0.2	0.3	1.6
Installation, maintenance, and repair	2.1	0.8	1.3	1.6	1.4	0.7	0.7	1.3	1.7
Production, transportation, and material moving	1.5	0.7	0.3	0.8	0.9	0.6	0.4	1.0	0.9
Production	2.1	1.1	0.5	1.3	1.1	0.7	0.7	0.9	1.3
Transportation and material moving	1.8	0.5	0.3	0.9	1.0	0.9	0.4	1.3	1.3
Full time	0.9	0.4	0.3	0.5	0.4	0.5	0.3	0.4	0.5
Part time	1.1	0.2	0.3	0.6	0.6	0.2	0.3	0.6	0.5
Union	1.8	0.8	0.8	1.0	0.3	1.1	0.3	0.8	1.5
Nonunion	0.7	0.3	0.2	0.5	0.4	0.4	0.3	0.4	0.4
Average wage within the following categories:[2]									
Lowest 25 percent	1.2	0.2	0.3	0.7	0.6	0.2	0.4	0.7	0.6
Lowest 10 percent	1.8	0.2	0.4	1.3	1.0	0.2	0.2	0.9	0.8
Second 25 percent	1.4	0.4	0.3	0.7	0.8	0.4	0.5	0.5	0.6
Third 25 percent	1.1	0.6	0.4	0.7	0.6	0.6	0.4	0.5	0.8
Highest 25 percent	1.2	0.6	0.6	1.0	0.4	0.7	0.3	0.7	0.8
Highest 10 percent	1.5	1.0	0.8	1.5	0.8	0.8	0.2	0.7	1.3
Establishment characteristics									
Goods-producing industries	1.4	0.8	0.6	0.9	1.0	0.7	0.5	0.6	1.1
Construction	2.3	0.7	–	1.6	1.5	0.3	0.3	0.3	1.5
Manufacturing	2.0	1.2	0.7	1.2	1.2	1.0	0.7	0.7	1.3
Service-providing industries	0.8	0.3	0.3	0.5	0.5	0.4	0.3	0.4	0.4
Trade, transportation, and utilities	1.0	0.5	0.3	0.6	0.7	0.3	0.6	0.5	0.6
Wholesale trade	3.0	1.4	0.8	2.5	1.5	1.1	–	1.3	2.0
Retail trade	1.3	0.4	0.3	0.6	0.9	0.3	1.0	0.6	0.4
Transportation and warehousing	3.1	1.5	0.7	1.4	1.4	1.2	–	–	2.2
Utilities	5.4	–	1.5	4.3	–	1.7	–	–	3.6

See footnotes at end of table.

Table 43. Standard errors for nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2013—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[1]
Information	3.0	2.3	2.8	2.2	0.3	2.0	–	2.8	2.9
Financial activities	1.7	0.7	0.8	1.2	0.8	0.8	0.5	1.0	1.3
Finance and insurance	1.5	1.0	0.9	1.7	0.6	0.7	0.6	0.9	1.3
Credit intermediation and related activities	2.0	1.6	0.9	1.8	1.0	0.8	–	1.6	2.0
Insurance carriers and related activities	2.0	1.5	2.3	2.3	1.2	1.0	1.5	1.6	2.5
Real estate and rental and leasing	5.6	0.9	1.7	2.3	3.0	–	–	2.6	2.9
Professional and business services	2.0	1.3	0.9	1.2	1.0	0.9	0.7	1.2	1.3
Professional and technical services	3.6	1.8	1.4	2.2	1.9	1.6	–	1.6	2.0
Administrative and waste services	3.5	2.3	1.0	1.1	1.2	1.2	0.7	2.2	2.4
Education and health services	2.2	0.3	0.5	1.5	1.0	1.4	0.4	1.0	0.9
Educational services	2.5	–	1.3	0.5	1.7	1.4	0.5	0.3	1.1
Junior colleges, colleges, and universities	1.7	–	0.2	–	–	1.4	–	0.5	0.4
Healthcare and social assistance	2.5	0.3	0.5	1.8	1.1	1.6	0.5	1.1	1.0
Leisure and hospitality	2.0	–	0.6	1.2	1.4	–	0.5	0.7	1.3
Accommodation and food services	2.3	–	0.6	1.2	1.6	–	–	0.8	1.5
Other services	3.4	–	0.7	2.6	1.7	1.4	–	0.8	1.2
1 to 99 workers	0.9	0.3	0.3	0.7	0.6	0.3	0.2	0.3	0.6
1 to 49 workers	1.1	0.3	0.3	0.8	0.8	0.3	0.2	0.3	0.6
50 to 99 workers	1.9	0.7	0.8	1.3	0.8	0.6	0.6	1.1	1.3
100 workers or more	1.1	0.6	0.3	0.6	0.4	0.8	0.5	0.6	0.7
100 to 499 workers	1.4	0.5	0.4	0.7	0.6	0.5	0.6	0.8	0.9
500 workers or more	1.8	1.1	0.5	0.9	0.6	1.4	0.6	1.0	1.3
Geographic areas									
New England	2.3	0.6	–	1.7	0.5	1.5	–	1.5	1.4
Middle Atlantic	1.6	0.5	0.2	1.4	0.9	1.0	0.6	0.7	0.7
East North Central	2.2	0.5	0.7	1.4	0.9	1.7	1.1	0.6	1.1
West North Central	3.0	0.8	0.6	1.8	1.0	0.8	0.6	1.1	1.4
South Atlantic	1.5	0.5	0.6	1.0	1.2	0.5	0.5	1.1	1.2
East South Central	3.1	1.6	0.7	2.2	1.8	0.7	1.1	1.7	3.3
West South Central	2.5	1.5	0.5	1.5	1.3	0.7	0.7	1.3	1.5
Mountain	3.1	1.6	1.3	1.4	1.5	1.5	1.2	1.5	1.0
Pacific	0.9	0.8	0.5	0.4	0.8	0.5	0.4	0.8	0.5

[1] Includes all other bonuses provided to employees and not published separately.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 44. Unmarried domestic partner benefits: Access[1], private industry workers, National Compensation Survey, March 2013

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	9	8	31	26
Worker characteristics				
Management, professional, and related	13	12	47	39
Management, business, and financial	18	17	54	46
Professional and related	10	10	43	35
Service	3	3	19	15
Protective service	3	3	16	10
Sales and office	9	9	31	28
Sales and related	5	5	25	22
Office and administrative support	12	12	35	31
Natural resources, construction, and maintenance	8	9	25	21
Construction, extraction, farming, fishing, and forestry	5	7	16	15
Installation, maintenance, and repair	11	10	33	25
Production, transportation, and material moving	9	8	27	23
Production	6	5	26	22
Transportation and material moving	11	11	27	24
Full time	10	10	38	32
Part time	4	4	12	10
Union	27	24	48	36
Nonunion	7	7	30	25
Average wage within the following categories:[2]				
Lowest 25 percent	3	3	12	11
Lowest 10 percent	2	2	7	6
Second 25 percent	7	7	27	24
Third 25 percent	10	10	38	32
Highest 25 percent	17	16	53	43
Highest 10 percent	18	17	62	50
Establishment characteristics				
Goods-producing industries	7	6	29	25
Construction	4	6	18	17
Manufacturing	7	6	34	28
Service-providing industries	9	9	32	26
Trade, transportation, and utilities	9	9	30	25
Wholesale trade	6	5	32	28
Retail trade	6	6	24	21
Transportation and warehousing	19	18	44	32
Utilities	37	36	65	59

See footnotes at end of table.

Table 44. Unmarried domestic partner benefits: Access[1], private industry workers, National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
Information	26	24	63	42
Financial activities	28	27	56	52
Finance and insurance	35	34	67	62
Credit intermediation and related activities	37	36	66	62
Insurance carriers and related activities	31	29	63	57
Real estate and rental and leasing	–	–	20	20
Professional and business services	7	6	36	31
Professional and technical services	7	7	49	40
Administrative and waste services	–	–	20	21
Education and health services	9	8	30	25
Educational services	7	7	42	35
Junior colleges, colleges, and universities	7	7	57	44
Healthcare and social assistance	9	9	27	23
Leisure and hospitality	–	–	17	12
Accommodation and food services	–	–	17	11
Other services	5	5	16	14
1 to 99 workers	4	4	20	18
1 to 49 workers	4	4	17	15
50 to 99 workers	5	5	29	27
100 workers or more	14	14	45	36
100 to 499 workers	9	9	37	32
500 workers or more	21	19	56	41
Geographic areas				
New England	9	9	40	33
Middle Atlantic	11	11	33	26
East North Central	7	5	22	15
West North Central	8	7	29	25
South Atlantic	8	8	25	20
East South Central	5	5	22	16
West South Central	6	7	21	20
Mountain	7	7	38	32
Pacific	12	12	53	49

[1] 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.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 44. Standard errors for unmarried domestic partner benefits: Access[1], private industry workers, National Compensation Survey, March 2013

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	0.4	0.4	0.8	0.7
Worker characteristics				
Management, professional, and related	0.7	0.7	1.4	1.3
Management, business, and financial	1.1	1.3	1.7	1.5
Professional and related	0.9	0.9	1.6	1.6
Service	0.6	0.6	1.4	1.3
Protective service	1.2	1.2	2.4	2.2
Sales and office	0.5	0.5	0.9	0.8
Sales and related	0.6	0.6	1.2	1.1
Office and administrative support	0.7	0.7	1.2	1.2
Natural resources, construction, and maintenance	0.9	1.1	1.6	1.5
Construction, extraction, farming, fishing, and forestry	0.7	1.6	1.3	1.5
Installation, maintenance, and repair	1.5	1.5	2.7	2.5
Production, transportation, and material moving	0.8	0.8	1.5	1.3
Production	1.0	0.9	1.5	1.2
Transportation and material moving	1.1	1.1	2.2	2.1
Full time	0.4	0.4	0.8	0.8
Part time	0.4	0.4	0.9	0.7
Union	1.7	1.6	2.3	1.9
Nonunion	0.3	0.3	0.8	0.7
Average wage within the following categories:[2]				
Lowest 25 percent	0.4	0.4	0.8	0.7
Lowest 10 percent	0.3	0.4	1.0	0.8
Second 25 percent	0.5	0.5	1.2	1.1
Third 25 percent	0.7	0.6	1.1	1.1
Highest 25 percent	0.7	0.7	1.2	1.2
Highest 10 percent	1.2	1.1	1.5	1.5
Establishment characteristics				
Goods-producing industries	0.8	0.7	1.3	1.1
Construction	0.8	1.6	1.6	1.6
Manufacturing	1.1	0.8	1.7	1.5
Service-providing industries	0.4	0.4	0.9	0.7
Trade, transportation, and utilities	0.7	0.8	1.2	1.1
Wholesale trade	1.4	1.3	2.3	2.4
Retail trade	0.8	0.8	1.4	1.2
Transportation and warehousing	2.3	2.3	3.8	3.4
Utilities	5.1	5.1	4.8	5.3

See footnotes at end of table.

Table 44. Standard errors for unmarried domestic partner benefits: Access[1], private industry workers, National Compensation Survey, March 2013—Continued

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
Information	3.3	3.3	3.4	2.9
Financial activities	1.4	1.4	1.9	1.8
Finance and insurance	1.5	1.5	1.7	1.7
Credit intermediation and related activities	2.6	2.5	2.3	2.3
Insurance carriers and related activities	2.9	2.8	3.0	3.2
Real estate and rental and leasing	–	–	3.5	3.5
Professional and business services	1.3	1.4	2.6	2.4
Professional and technical services	2.0	2.1	3.3	3.4
Administrative and waste services	–	–	4.4	4.4
Education and health services	1.3	1.3	2.0	2.0
Educational services	2.1	2.2	2.8	2.7
Junior colleges, colleges, and universities	0.7	0.7	2.3	1.9
Healthcare and social assistance	1.6	1.5	2.2	2.1
Leisure and hospitality	–	–	1.9	1.4
Accommodation and food services	–	–	2.1	1.6
Other services	1.5	1.5	2.4	2.3
1 to 99 workers	0.3	0.3	0.8	0.8
1 to 49 workers	0.4	0.4	0.9	0.9
50 to 99 workers	0.7	0.7	1.9	1.8
100 workers or more	0.7	0.7	1.2	0.9
100 to 499 workers	0.7	0.8	1.4	1.2
500 workers or more	1.2	1.2	1.7	1.7
Geographic areas				
New England	1.4	1.3	2.8	3.9
Middle Atlantic	1.3	1.3	2.6	2.0
East North Central	0.7	0.6	1.7	1.3
West North Central	1.4	0.8	2.5	3.2
South Atlantic	0.7	0.8	1.3	1.3
East South Central	0.6	0.9	2.0	1.8
West South Central	0.7	0.9	1.7	1.5
Mountain	1.8	1.8	2.8	2.0
Pacific	1.4	1.3	2.6	2.0

[1] 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.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2013

(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	11	6	24	56	14	1	29
Worker characteristics								
Management, professional, and related	76	11	3	9	77	10	1	12
Management, business, and financial	82	12	2	4	86	8	([1])	6
Professional and related	73	11	4	12	73	11	1	15
Service	30	11	8	51	25	15	2	57
Protective service	39	6	22	33	35	–	–	42
Sales and office	60	11	9	20	56	16	1	28
Sales and related	52	9	14	24	45	17	1	37
Office and administrative support	65	12	5	18	63	15	1	22
Natural resources, construction, and maintenance	63	14	3	20	57	20	1	22
Construction, extraction, farming, fishing, and forestry	56	14	5	25	49	–	–	28
Installation, maintenance, and repair	69	14	2	16	64	19	–	–
Production, transportation, and material moving	64	12	4	20	63	13	1	23
Production	70	14	2	14	71	12	1	16
Transportation and material moving	58	11	6	25	56	13	1	31
Full time	71	14	2	13	71	15	1	14
Part time	20	5	17	59	12	12	2	74
Union	92	3	2	3	86	9	([1])	4
Nonunion	55	12	7	26	53	14	1	32
Average wage within the following categories:[2]								
Lowest 25 percent	25	9	12	53	21	14	2	64
Lowest 10 percent	13	7	14	65	10	10	1	78
Second 25 percent	59	15	6	20	57	18	1	24
Third 25 percent	73	13	2	12	71	15	1	13
Highest 25 percent	83	9	2	5	83	9	1	6
Highest 10 percent	85	8	2	4	87	6	1	5
Establishment characteristics								
Goods-producing industries	72	14	2	12	72	14	1	13
Construction	53	18	5	24	46	–	–	27
Manufacturing	79	13	2	7	81	10	1	8
Service-providing industries	55	11	7	27	52	14	1	32
Trade, transportation, and utilities	61	10	10	18	55	17	1	28
Wholesale trade	70	14	3	12	67	18	1	15
Retail trade	53	9	15	23	43	19	1	37
Transportation and warehousing	75	9	3	13	76	–	–	15
Utilities	98	–	–	–	94	4	–	–

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2013—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	18	52	([1])	30	53	16	6	25
Worker characteristics								
Management, professional, and related	25	62	([1])	12	73	14	3	9
Management, business, and financial	31	63	–	–	80	15	2	4
Professional and related	23	61	([1])	16	69	14	4	12
Service	6	34	([1])	59	27	14	8	52
Protective service	–	39	–	53	38	7	21	34
Sales and office	16	55	1	28	56	15	8	21
Sales and related	10	52	1	37	49	13	13	25
Office and administrative support	21	57	1	22	61	16	4	18
Natural resources, construction, and maintenance	24	53	–	–	56	21	3	20
Construction, extraction, farming, fishing, and forestry	–	44	–	30	46	24	5	25
Installation, maintenance, and repair	22	61	–	–	64	18	2	16
Production, transportation, and material moving	23	53	1	23	54	22	4	20
Production	21	62	–	–	64	19	2	14
Transportation and material moving	24	44	1	30	44	24	6	25
Full time	22	64	([1])	15	67	19	2	13
Part time	7	17	2	74	15	9	16	60
Union	72	23	1	4	54	42	1	3
Nonunion	13	54	([1])	32	53	14	6	27
Average wage within the following categories:[2]								
Lowest 25 percent	5	30	1	65	23	12	12	54
Lowest 10 percent	3	18	1	78	11	9	13	67
Second 25 percent	13	61	([1])	25	55	19	6	20
Third 25 percent	23	62	([1])	14	66	20	2	12
Highest 25 percent	35	58	([1])	7	77	15	2	5
Highest 10 percent	35	59	([1])	6	82	12	2	4
Establishment characteristics								
Goods-producing industries	24	62	([1])	14	67	19	2	12
Construction	–	54	–	29	46	25	5	24
Manufacturing	27	64	([1])	8	74	17	2	7
Service-providing industries	17	50	1	33	51	16	6	27
Trade, transportation, and utilities	18	54	1	27	52	19	9	19
Wholesale trade	–	72	–	15	67	17	3	12
Retail trade	12	50	2	36	45	17	13	25
Transportation and warehousing	35	49	–	–	54	30	3	13
Utilities	78	20	–	–	92	6	–	–

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2013—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	84	7	2	7	87	4	1	8
Financial activities	79	8	3	10	80	8	1	11
Finance and insurance	88	4	3	5	88	5	1	6
Credit intermediation and related activities	91	3	3	3	90	–	–	5
Insurance carriers and related activities	85	5	2	8	85	5	1	9
Real estate and rental and leasing	49	23	4	25	53	–	–	27
Professional and business services	56	13	4	26	56	13	2	29
Professional and technical services	69	15	3	13	71	–	–	15
Administrative and waste services	37	11	7	45	33	15	3	49
Education and health services	61	13	6	20	59	14	2	25
Educational services	69	8	2	21	65	–	–	21
Junior colleges, colleges, and universities	87	2	2	8	84	5	([1])	10
Healthcare and social assistance	59	14	7	20	58	15	2	25
Leisure and hospitality	21	10	7	61	17	14	1	68
Accommodation and food services	20	9	7	63	16	–	–	69
Other services	38	12	9	41	35	15	2	48
1 to 99 workers	41	15	7	36	38	18	1	42
1 to 49 workers	37	16	7	40	34	19	1	46
50 to 99 workers	55	14	8	23	52	16	2	30
100 workers or more	78	7	5	11	76	9	2	14
100 to 499 workers	73	9	6	12	70	12	2	16
500 workers or more	85	4	2	9	84	4	1	11
Geographic areas								
New England	61	10	4	26	58	12	1	29
Middle Atlantic	57	12	6	25	54	16	1	29
East North Central	61	11	7	21	62	10	1	27
West North Central	61	7	9	23	55	13	1	32
South Atlantic	58	12	5	24	55	15	2	28
East South Central	61	11	5	23	61	–	–	26
West South Central	58	12	7	24	59	11	2	29
Mountain	56	10	7	27	54	12	1	32
Pacific	55	13	5	27	48	20	1	31

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2013—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	45	46	–	–	82	10	2	7
Financial activities	42	46	([1])	12	78	10	3	10
Finance and insurance	52	40	([1])	7	87	5	2	5
Credit intermediation and related activities	54	40	–	–	90	4	3	3
Insurance carriers and related activities	48	42	–	–	84	6	2	8
Real estate and rental and leasing	–	63	–	29	46	25	4	25
Professional and business services	–	57	–	31	55	14	4	26
Professional and technical services	12	72	–	16	68	17	3	13
Administrative and waste services	–	42	–	52	36	13	7	45
Education and health services	18	56	([1])	26	55	18	6	20
Educational services	–	64	–	22	64	13	2	21
Junior colleges, colleges, and universities	16	74	–	–	85	5	2	8
Healthcare and social assistance	18	55	([1])	27	54	19	7	20
Leisure and hospitality	–	29	–	69	20	12	7	62
Accommodation and food services	–	27	–	70	19	11	7	64
Other services	–	42	–	49	35	15	8	41
1 to 99 workers	7	49	([1])	43	39	18	7	36
1 to 49 workers	6	47	([1])	47	36	18	7	40
50 to 99 workers	–	58	–	31	51	18	7	24
100 workers or more	31	54	1	15	70	14	4	11
100 to 499 workers	20	62	1	17	66	16	6	12
500 workers or more	45	43	([1])	11	76	12	2	10
Geographic areas								
New England	–	50	–	29	57	14	4	26
Middle Atlantic	24	46	1	30	49	21	5	25
East North Central	22	50	1	27	54	18	6	22
West North Central	–	51	–	32	57	11	9	24
South Atlantic	14	56	([1])	30	55	15	5	25
East South Central	–	56	–	28	56	16	5	23
West South Central	–	57	–	30	56	14	7	24
Mountain	–	54	–	33	53	13	6	27
Pacific	19	49	([1])	32	49	19	5	27

[1] Less than 0.5.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2013

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	0.3	0.9	1.0	0.6	0.1	0.9
Worker characteristics								
Management, professional, and related	1.1	1.0	0.6	0.7	1.1	0.8	0.2	0.8
Management, business, and financial	1.3	1.3	0.4	0.7	1.1	0.7	0.1	0.8
Professional and related	1.3	1.1	0.8	0.9	1.4	1.1	0.3	1.1
Service	1.5	0.9	0.9	1.8	1.4	1.4	0.5	1.7
Protective service	4.9	1.8	5.8	5.2	5.0	–	–	5.2
Sales and office	1.0	0.5	0.6	0.8	1.0	0.7	0.2	0.9
Sales and related	1.3	0.7	0.9	1.1	1.2	0.9	0.3	1.1
Office and administrative support	1.4	0.7	0.6	1.1	1.3	0.8	0.2	1.1
Natural resources, construction, and maintenance	1.9	1.1	0.7	1.6	2.0	1.7	0.6	1.6
Construction, extraction, farming, fishing, and forestry	3.2	2.0	1.3	3.2	3.3	–	–	3.1
Installation, maintenance, and repair	2.4	1.5	0.5	1.8	2.8	2.6	–	–
Production, transportation, and material moving	1.8	1.0	0.5	1.9	2.1	0.8	0.2	1.9
Production	1.8	1.2	0.4	1.6	2.3	1.2	0.3	1.6
Transportation and material moving	2.4	1.3	0.9	2.6	2.4	1.0	0.3	2.6
Full time	0.7	0.5	0.3	0.6	1.0	0.7	0.2	0.7
Part time	1.1	0.7	1.1	1.7	0.8	0.8	0.3	1.3
Union	1.0	0.7	0.6	0.5	1.5	1.2	0.2	0.8
Nonunion	0.8	0.4	0.4	0.9	1.0	0.7	0.2	0.9
Average wage within the following categories:[2]								
Lowest 25 percent	1.1	0.8	0.8	1.5	1.1	0.9	0.3	1.3
Lowest 10 percent	1.3	1.1	1.4	2.2	1.2	1.1	0.6	1.7
Second 25 percent	1.1	0.7	0.6	0.9	1.5	1.2	0.2	1.0
Third 25 percent	1.0	0.6	0.3	0.9	1.0	0.9	0.2	0.9
Highest 25 percent	0.9	0.8	0.4	0.6	0.9	0.7	0.2	0.6
Highest 10 percent	1.2	1.2	0.4	0.6	0.9	0.7	0.4	0.5
Establishment characteristics								
Goods-producing industries	1.2	1.0	0.4	0.9	1.3	1.0	0.2	0.9
Construction	2.3	1.8	1.2	2.5	2.9	–	–	2.4
Manufacturing	1.4	1.2	0.3	0.8	1.6	1.2	0.1	0.8
Service-providing industries	0.9	0.4	0.4	1.0	1.0	0.6	0.2	1.0
Trade, transportation, and utilities	1.4	0.6	0.6	1.1	1.4	0.7	0.2	1.3
Wholesale trade	2.8	2.1	0.7	1.4	2.2	1.6	0.4	1.5
Retail trade	1.3	0.8	0.9	1.2	1.4	1.2	0.2	1.4
Transportation and warehousing	2.9	2.0	0.9	2.9	3.1	–	–	3.0
Utilities	1.2	–	–	–	2.2	1.9	–	–

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2013—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	0.7	0.5	0.3	0.9
Worker characteristics								
Management, professional, and related	1.0	1.3	0.1	0.8	1.2	1.0	0.6	0.7
Management, business, and financial	1.3	1.4	–	–	1.4	1.3	0.4	0.7
Professional and related	1.3	1.7	0.1	1.2	1.4	1.2	0.8	0.9
Service	0.7	1.5	0.1	1.7	1.4	1.2	0.9	1.8
Protective service	–	4.8	–	4.9	4.9	2.1	5.7	5.4
Sales and office	0.6	0.9	0.2	0.8	1.0	0.6	0.5	0.8
Sales and related	0.6	1.1	0.2	1.1	1.2	0.8	0.9	1.1
Office and administrative support	0.9	1.4	0.3	1.1	1.3	0.8	0.6	1.1
Natural resources, construction, and maintenance	1.6	1.7	–	–	1.9	1.3	0.7	1.6
Construction, extraction, farming, fishing, and forestry	–	2.7	–	3.1	3.1	2.2	1.3	3.2
Installation, maintenance, and repair	2.1	2.3	–	–	2.4	1.7	0.5	1.8
Production, transportation, and material moving	1.2	1.8	0.1	2.0	1.7	1.3	0.5	1.9
Production	1.5	2.0	–	–	1.9	1.4	0.4	1.6
Transportation and material moving	1.6	2.2	0.3	2.6	2.1	1.9	0.9	2.6
Full time	0.7	0.9	([1])	0.7	0.8	0.6	0.3	0.6
Part time	0.5	1.0	0.3	1.2	0.9	0.8	1.0	1.7
Union	1.8	1.7	0.1	0.8	1.7	1.8	0.6	0.5
Nonunion	0.5	0.9	0.1	0.9	0.8	0.5	0.4	0.9
Average wage within the following categories:[2]								
Lowest 25 percent	0.5	1.2	0.2	1.3	1.1	0.9	0.8	1.5
Lowest 10 percent	0.4	1.4	0.5	1.6	1.2	1.2	1.3	2.2
Second 25 percent	0.7	1.2	0.1	1.0	1.2	0.8	0.5	0.9
Third 25 percent	0.9	1.2	([1])	0.9	1.0	0.8	0.4	0.9
Highest 25 percent	1.1	1.2	0.1	0.5	1.0	0.9	0.4	0.6
Highest 10 percent	1.4	1.4	0.1	0.6	1.3	1.3	0.4	0.6
Establishment characteristics								
Goods-producing industries	1.2	1.4	0.1	0.9	1.4	1.3	0.4	0.9
Construction	–	2.2	–	2.4	2.2	1.7	1.2	2.5
Manufacturing	1.7	1.8	0.1	0.9	1.6	1.5	0.3	0.8
Service-providing industries	0.6	0.9	0.1	1.0	0.8	0.6	0.4	1.0
Trade, transportation, and utilities	0.8	1.1	0.3	1.2	1.2	0.8	0.6	1.2
Wholesale trade	–	2.1	–	1.5	2.8	2.2	0.7	1.4
Retail trade	0.9	1.2	0.5	1.3	1.2	1.1	0.9	1.3
Transportation and warehousing	2.9	3.8	–	–	3.1	2.6	0.9	2.9
Utilities	5.6	5.7	–	–	2.1	1.8	–	–

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2013—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	2.3	1.7	0.7	1.5	2.1	1.4	0.2	1.5
Financial activities	1.6	1.1	0.5	1.3	1.7	0.9	0.5	1.4
Finance and insurance	1.1	0.6	0.5	0.6	1.1	0.6	0.6	0.8
Credit intermediation and related activities	1.4	0.6	1.1	0.7	1.6	–	–	0.7
Insurance carriers and related activities	2.0	1.0	0.8	1.3	1.9	0.9	0.4	1.6
Real estate and rental and leasing	5.1	3.9	1.4	4.6	5.1	–	–	4.6
Professional and business services	2.1	1.5	0.8	2.0	2.6	2.0	0.5	2.1
Professional and technical services	2.3	2.1	0.9	1.8	2.8	–	–	2.0
Administrative and waste services	3.6	2.2	1.6	3.4	3.5	3.8	1.1	3.4
Education and health services	2.2	1.4	0.9	2.0	2.2	1.8	0.5	1.9
Educational services	3.2	1.9	0.6	3.2	2.9	–	–	2.8
Junior colleges, colleges, and universities	1.2	1.1	0.5	1.0	1.3	0.9	0.2	1.0
Healthcare and social assistance	2.5	1.7	1.0	2.2	2.6	2.1	0.5	2.1
Leisure and hospitality	2.2	1.4	1.2	2.7	2.2	1.8	0.4	2.6
Accommodation and food services	2.4	1.5	1.3	3.1	2.4	–	–	2.9
Other services	3.5	1.9	1.8	3.8	3.3	2.7	0.7	3.8
1 to 99 workers	1.0	0.6	0.6	1.1	1.1	1.0	0.2	1.1
1 to 49 workers	1.1	0.8	0.7	1.2	1.3	1.2	0.1	1.2
50 to 99 workers	2.4	1.3	1.0	2.1	2.6	1.7	0.5	2.2
100 workers or more	0.9	0.5	0.4	0.8	0.9	0.6	0.3	0.8
100 to 499 workers	1.4	0.8	0.7	1.1	1.4	0.9	0.5	1.2
500 workers or more	1.3	0.6	0.4	1.1	1.2	0.6	0.2	1.0
Geographic areas								
New England	3.2	1.8	0.6	4.9	3.9	1.7	0.3	4.4
Middle Atlantic	2.2	0.8	0.8	3.0	3.4	1.3	0.2	3.0
East North Central	1.8	0.8	1.2	1.6	2.1	1.1	0.4	1.8
West North Central	2.2	1.5	1.8	2.0	3.6	3.7	0.3	2.4
South Atlantic	2.2	0.9	0.5	2.4	2.7	1.7	0.3	2.3
East South Central	3.2	1.3	1.2	3.3	5.1	–	–	3.1
West South Central	2.3	1.4	0.8	1.9	1.7	0.9	0.6	1.9
Mountain	1.6	1.1	1.8	1.4	2.6	1.7	0.6	1.8
Pacific	2.1	1.0	0.8	2.5	1.8	1.2	0.5	2.3

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2013—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	3.4	3.4	–	–	2.4	1.8	0.7	1.5
Financial activities	1.7	1.7	0.1	1.4	1.6	1.1	0.5	1.3
Finance and insurance	1.7	1.6	0.2	0.8	1.1	0.7	0.5	0.6
Credit intermediation and related activities	2.6	2.4	–	–	1.5	0.7	1.1	0.7
Insurance carriers and related activities	3.1	3.0	–	–	2.1	1.1	0.8	1.3
Real estate and rental and leasing	–	5.0	–	4.7	4.6	4.0	1.4	4.6
Professional and business services	–	2.3	–	2.1	2.0	1.4	0.8	2.0
Professional and technical services	2.0	2.5	–	2.1	2.2	2.0	0.9	1.8
Administrative and waste services	–	3.9	–	3.5	3.6	2.1	1.6	3.4
Education and health services	1.7	1.7	0.1	1.9	2.0	1.8	0.9	2.0
Educational services	–	2.9	–	3.0	3.3	2.3	0.5	3.1
Junior colleges, colleges, and universities	0.9	1.5	–	–	1.3	1.2	0.5	1.0
Healthcare and social assistance	2.0	2.0	0.1	2.1	2.4	2.1	1.0	2.2
Leisure and hospitality	–	2.3	–	2.5	1.9	1.6	1.2	2.7
Accommodation and food services	–	2.4	–	2.7	2.0	1.8	1.3	3.1
Other services	–	4.1	–	3.7	3.7	2.1	1.7	3.8
1 to 99 workers	0.4	1.0	0.1	1.1	1.0	0.8	0.6	1.1
1 to 49 workers	0.5	1.2	0.1	1.3	1.0	0.9	0.7	1.2
50 to 99 workers	–	2.2	–	2.1	2.3	1.4	0.9	2.2
100 workers or more	1.0	1.0	0.1	0.7	0.9	0.7	0.4	0.8
100 to 499 workers	1.1	1.3	0.2	1.2	1.3	1.0	0.7	1.1
500 workers or more	1.9	1.9	0.1	1.1	1.4	1.0	0.3	1.1
Geographic areas								
New England	–	2.0	–	4.3	3.0	2.0	0.8	5.1
Middle Atlantic	1.8	1.5	0.2	2.9	1.6	1.9	0.8	3.0
East North Central	1.7	2.1	0.3	1.9	2.0	1.1	1.2	1.5
West North Central	–	3.1	–	2.7	2.2	1.7	1.7	1.9
South Atlantic	0.9	2.4	0.1	2.4	2.0	1.1	0.5	2.4
East South Central	–	4.5	–	3.5	3.5	1.9	1.2	3.4
West South Central	–	1.9	–	1.8	2.3	1.4	0.8	1.9
Mountain	–	1.8	–	1.7	1.7	1.3	1.9	1.4
Pacific	1.6	1.8	0.1	2.2	2.0	1.4	0.7	2.4

[1] Less than 0.05.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 46. Paid leave combinations: Access, private industry workers, National Compensation Survey, March 2013

(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[1]	Personal leave, sick leave, paid family leave, or vacation[1]	Personal leave, vacation, or holidays[1]
All workers	37	33	59	72	67	81	83
Worker characteristics							
Management, professional, and related	54	52	80	86	88	92	93
Management, business, and financial	59	55	88	95	93	97	98
Professional and related	52	50	76	81	86	90	90
Service	20	17	37	45	45	61	64
Protective service	32	26	48	67	59	77	84
Sales and office	40	36	63	75	70	82	84
Sales and related	32	27	50	61	59	72	75
Office and administrative support	45	42	71	83	78	88	90
Natural resources, construction, and maintenance	28	23	51	77	59	83	89
Construction, extraction, farming, fishing, and forestry	17	13	34	62	44	73	82
Installation, maintenance, and repair	36	31	65	89	72	92	94
Production, transportation, and material moving	31	23	52	79	64	86	89
Production	30	21	54	88	65	92	95
Transportation and material moving	32	25	51	70	63	80	83
Full time	45	40	72	87	80	93	95
Part time	12	10	19	27	31	44	49
Union	49	40	70	89	82	94	95
Nonunion	35	32	57	70	66	79	82
Average wage within the following categories:[2]							
Lowest 25 percent	14	11	27	40	36	55	60
Lowest 10 percent	7	6	16	27	24	45	49
Second 25 percent	38	32	61	79	71	86	89
Third 25 percent	44	40	72	87	80	93	93
Highest 25 percent	56	53	82	89	89	94	95
Highest 10 percent	57	54	85	90	92	95	95
Establishment characteristics							
Goods-producing industries	30	23	56	86	65	91	94
Construction	16	13	38	64	46	74	84
Manufacturing	36	27	62	94	73	97	98
Service-providing industries	38	35	59	69	68	79	81
Trade, transportation, and utilities	34	29	57	72	67	81	83
Wholesale trade	36	33	74	89	80	93	94
Retail trade	30	24	46	62	57	73	77
Transportation and warehousing	43	38	70	80	80	91	90
Utilities	60	58	91	99	93	100	100

See footnotes at end of table.

Table 46. Paid leave combinations: Access, private industry workers, National Compensation Survey, March 2013—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[1]	Personal leave, sick leave, paid family leave, or vacation[1]	Personal leave, vacation, or holidays[1]
Information	70	70	90	93	94	97	97
Financial activities	61	58	86	92	92	95	96
Finance and insurance	67	64	90	96	95	98	98
Credit intermediation and related activities	64	61	91	97	96	98	99
Insurance carriers and related activities	72	67	89	97	95	98	98
Real estate and rental and leasing	42	38	70	76	79	86	88
Professional and business services	40	37	64	76	72	82	86
Professional and technical services	52	48	80	90	87	92	93
Administrative and waste services	23	22	44	59	51	68	76
Education and health services	47	46	70	74	80	84	86
Educational services	32	42	52	53	80	81	75
Junior colleges, colleges, and universities	43	46	68	71	87	89	86
Healthcare and social assistance	50	46	73	78	80	85	88
Leisure and hospitality	12	10	23	32	31	51	53
Accommodation and food services	10	8	20	31	27	50	51
Other services	29	26	49	64	58	74	73
1 to 99 workers	26	23	48	62	57	73	76
1 to 49 workers	25	22	47	60	55	71	74
50 to 99 workers	31	27	54	69	63	80	82
100 workers or more	49	44	71	84	80	89	91
100 to 499 workers	44	38	64	80	74	87	89
500 workers or more	56	53	79	89	87	93	94
Geographic areas							
New England	41	38	61	72	72	82	83
Middle Atlantic	49	44	61	72	73	81	83
East North Central	38	32	54	73	65	81	83
West North Central	29	24	57	72	66	80	81
South Atlantic	37	33	59	74	67	82	85
East South Central	36	31	55	73	64	82	86
West South Central	34	30	62	76	69	83	85
Mountain	33	30	56	67	61	78	82
Pacific	29	27	60	68	66	76	78

[1] Includes workers with access to one or more of these leave benefits.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 46. Standard errors for paid leave combinations: Access, private industry workers, National Compensation Survey, March 2013

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[1]	Personal leave, sick leave, paid family leave, or vacation[1]	Personal leave, vacation, or holidays[1]
All workers	0.8	0.7	0.7	0.8	0.8	0.8	0.9
Worker characteristics							
Management, professional, and related	1.3	1.3	1.0	0.8	0.9	0.8	0.7
Management, business, and financial	1.7	1.6	1.3	0.8	0.9	0.7	0.7
Professional and related	1.5	1.6	1.4	1.2	1.2	1.0	1.0
Service	1.3	1.1	1.6	1.8	1.9	2.2	2.3
Protective service	5.3	4.9	4.9	5.4	5.1	5.1	4.6
Sales and office	1.1	1.0	0.9	0.9	0.9	0.8	0.8
Sales and related	1.3	1.2	1.3	1.3	1.3	1.2	1.2
Office and administrative support	1.4	1.4	1.2	1.1	1.1	0.9	0.9
Natural resources, construction, and maintenance	1.3	1.2	1.9	1.5	1.8	1.3	1.2
Construction, extraction, farming, fishing, and forestry	2.0	1.6	2.7	2.9	2.6	2.3	2.1
Installation, maintenance, and repair	1.9	1.8	2.6	1.6	2.3	1.2	1.2
Production, transportation, and material moving	1.5	1.2	1.6	1.5	1.6	1.6	1.4
Production	1.6	1.4	2.1	1.3	2.0	1.1	0.9
Transportation and material moving	1.9	1.6	2.0	2.0	2.1	2.3	2.2
Full time	1.0	0.9	0.8	0.6	0.7	0.6	0.5
Part time	0.7	0.6	1.1	1.5	1.3	1.7	1.8
Union	1.7	1.7	2.2	1.3	1.7	1.0	0.7
Nonunion	0.8	0.8	0.8	0.8	0.9	0.9	0.9
Average wage within the following categories:[2]							
Lowest 25 percent	0.8	0.7	1.3	1.5	1.3	1.6	1.8
Lowest 10 percent	1.2	1.0	1.6	2.1	1.8	2.3	2.5
Second 25 percent	1.2	1.1	1.2	1.0	1.1	0.9	0.9
Third 25 percent	1.0	1.1	0.9	0.7	0.9	0.7	0.6
Highest 25 percent	1.3	1.2	0.9	0.8	0.8	0.7	0.7
Highest 10 percent	1.5	1.6	0.9	0.8	0.7	0.7	0.7
Establishment characteristics							
Goods-producing industries	1.3	1.2	1.7	0.9	1.5	0.8	0.7
Construction	1.7	1.5	2.1	2.2	2.3	2.1	1.9
Manufacturing	1.6	1.5	2.0	0.7	1.8	0.6	0.6
Service-providing industries	0.9	0.8	0.8	0.9	0.9	1.0	1.0
Trade, transportation, and utilities	1.1	1.0	1.2	1.1	1.2	1.0	1.0
Wholesale trade	2.8	2.6	2.3	1.4	2.1	1.1	0.9
Retail trade	1.2	1.1	1.3	1.3	1.4	1.3	1.2
Transportation and warehousing	3.4	3.3	3.2	2.4	3.2	2.3	2.4
Utilities	7.3	7.1	5.4	0.4	5.2	0.3	0.2

See footnotes at end of table.

Table 46. Standard errors for paid leave combinations: Access, private industry workers, National Compensation Survey, March 2013—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[1]	Personal leave, sick leave, paid family leave, or vacation[1]	Personal leave, vacation, or holidays[1]
Information	2.8	2.8	1.7	1.4	1.3	0.9	0.9
Financial activities	2.3	2.1	1.4	1.2	1.3	0.8	0.7
Finance and insurance	2.2	2.1	0.7	0.4	0.6	0.4	0.3
Credit intermediation and related activities	2.7	2.7	1.3	0.6	1.2	0.5	0.4
Insurance carriers and related activities	2.3	2.5	1.6	0.7	1.1	0.6	0.6
Real estate and rental and leasing	5.3	4.3	4.9	4.3	4.8	2.9	2.8
Professional and business services	3.0	2.9	2.1	1.9	2.3	2.1	2.1
Professional and technical services	3.8	3.8	2.4	1.6	1.9	1.4	1.4
Administrative and waste services	3.5	3.8	4.2	3.3	4.7	4.1	4.2
Education and health services	2.1	2.0	1.9	1.9	1.9	1.7	1.5
Educational services	2.6	3.6	2.6	2.4	3.1	3.1	3.4
Junior colleges, colleges, and universities	1.9	2.0	1.3	1.4	1.2	1.3	1.2
Healthcare and social assistance	2.4	2.3	2.1	2.2	2.2	1.9	1.7
Leisure and hospitality	1.9	1.5	2.0	2.4	2.4	3.0	3.1
Accommodation and food services	2.1	1.6	2.3	2.6	2.8	3.5	3.5
Other services	3.0	3.1	3.5	4.4	3.0	3.0	3.6
1 to 99 workers	1.0	1.0	1.0	1.1	1.2	1.2	1.3
1 to 49 workers	1.3	1.2	1.2	1.3	1.3	1.3	1.3
50 to 99 workers	1.9	1.8	2.1	2.1	2.1	1.9	2.0
100 workers or more	1.1	1.1	0.9	0.8	0.8	0.7	0.7
100 to 499 workers	1.6	1.4	1.3	1.1	1.4	1.1	1.0
500 workers or more	1.6	1.5	1.2	1.0	1.3	1.1	1.0
Geographic areas							
New England	1.6	1.3	1.7	2.3	2.6	2.2	3.5
Middle Atlantic	2.2	2.1	2.2	1.8	2.8	3.2	2.9
East North Central	2.3	2.3	2.0	2.0	2.2	1.8	2.0
West North Central	1.8	1.8	3.1	2.4	3.8	2.6	2.5
South Atlantic	1.7	1.5	1.6	1.9	1.8	1.4	1.4
East South Central	3.5	3.7	4.7	1.6	3.8	1.9	1.2
West South Central	2.6	2.1	2.2	1.9	1.6	2.0	1.7
Mountain	2.1	1.9	1.8	2.4	2.2	1.8	1.3
Pacific	2.2	1.9	2.0	2.7	2.0	2.8	3.0

[1] Includes workers with access to one or more of these leave benefits.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

State and Local Government Tables

Types of Benefits:

- Retirement benefits
- Healthcare benefits
- Life, short-term, and long-term disability insurance benefits
- Paid time-off 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,[1] State and local government workers, National Compensation Survey, March 2013

(All workers = 100 percent)

Characteristics	All retirement benefits[2]			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	89	85	95	83	78	94	32	15	48
Worker characteristics									
Management, professional, and related	91	87	95	86	81	93	32	15	46
Professional and related	91	87	95	87	81	93	31	14	44
Teachers	91	86	95	88	82	94	29	12	40
Primary, secondary, and special education school teachers	99	95	97	98	95	96	24	7	31
Service	83	79	95	76	73	95	28	13	45
Protective service	90	87	96	84	81	97	33	15	45
Sales and office	89	85	96	81	76	95	35	19	54
Office and administrative support	90	86	96	82	78	95	35	19	53
Natural resources, construction, and maintenance	95	92	96	89	85	96	34	19	56
Production, transportation, and material moving	86	82	95	78	75	96	24	11	45
Full time	99	94	95	92	87	94	36	17	48
Part time	39	35	91	36	33	92	9	4	40
Union	97	93	95	95	90	94	32	11	36
Nonunion	83	78	95	73	69	94	32	18	58
Average wage within the following categories:[3]									
Lowest 25 percent	73	69	95	65	62	95	26	13	49
Lowest 10 percent	58	55	94	50	47	95	20	10	52
Second 25 percent	93	88	95	85	81	94	33	16	50
Third 25 percent	95	90	95	89	84	94	33	16	48
Highest 25 percent	98	93	95	94	88	94	35	16	45
Highest 10 percent	98	92	94	92	84	92	42	16	38
Establishment characteristics									
Service-providing industries	89	85	95	83	78	94	32	15	48
Education and health services	90	85	94	85	79	93	30	13	44
Educational services	90	86	95	87	82	93	27	10	39
Elementary and secondary schools	92	88	96	91	87	96	21	6	28
Junior colleges, colleges, and universities	86	79	91	76	64	84	47	26	55
Healthcare and social assistance	89	82	92	67	61	91	53	33	61
Hospitals	95	85	89	70	62	88	57	35	61
Public administration	91	87	96	85	82	95	35	17	50
1 to 99 workers	77	74	96	66	63	95	29	19	66
1 to 49 workers	69	66	95	56	52	93	26	17	65
50 to 99 workers	89	86	97	80	78	97	33	22	67
100 workers or more	91	86	95	86	81	94	32	15	45
100 to 499 workers	87	84	96	80	77	96	30	14	48
500 workers or more	92	87	95	88	82	93	33	15	45

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

Characteristics	All retirement benefits[2]			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	93	87	93	86	78	90	43	22	51
Local government	88	84	96	82	78	96	28	13	46
Geographic areas									
New England	86	82	96	83	79	96	–	7	–
Middle Atlantic	91	84	92	87	79	91	33	8	25
East North Central	84	82	97	79	76	96	44	15	34
West North Central	91	83	92	79	68	87	32	21	65
South Atlantic	90	84	93	87	80	91	48	17	35
East South Central	92	89	97	84	82	97	23	16	69
West South Central	89	86	97	76	74	97	24	17	70
Mountain	88	86	97	83	81	97	22	14	63
Pacific	91	88	98	86	84	98	19	17	89

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

[2] Includes 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.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2013

Characteristics	All retirement benefits[2]			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.8	0.8	0.4	1.0	1.0	1.0	1.6	1.1	2.4
Worker characteristics									
Management, professional, and related	0.6	0.7	0.5	0.9	1.1	1.2	1.8	1.2	2.7
Professional and related	0.6	0.6	0.5	0.9	1.1	1.2	1.8	1.2	2.8
Teachers	0.8	0.9	0.5	1.1	1.3	1.0	2.0	1.4	3.2
Primary, secondary, and special education school teachers	0.3	0.6	0.5	0.4	0.7	0.6	2.0	1.3	3.7
Service	1.8	1.8	0.6	2.0	1.9	0.8	1.8	1.2	3.0
Protective service	1.2	1.3	0.8	2.1	2.1	0.7	2.9	1.9	4.7
Sales and office	2.1	2.0	0.6	2.5	2.1	1.6	2.5	2.0	3.7
Office and administrative support	1.9	1.8	0.6	2.3	2.0	1.6	2.5	2.0	3.8
Natural resources, construction, and maintenance	1.9	2.2	1.3	2.6	2.6	1.4	3.6	2.7	4.6
Production, transportation, and material moving	4.6	4.4	1.0	4.7	4.6	0.9	3.8	2.6	6.1
Full time	0.4	0.6	0.4	0.9	1.0	1.1	1.8	1.3	2.5
Part time	2.0	1.9	1.2	2.0	1.9	1.1	1.0	0.5	4.0
Union	0.4	0.6	0.5	0.6	0.9	0.9	2.0	1.6	3.5
Nonunion	1.3	1.4	0.6	1.8	1.6	1.4	2.2	1.4	3.2
Average wage within the following categories:[3]									
Lowest 25 percent	2.0	2.1	0.7	2.3	2.3	0.8	2.5	1.5	3.3
Lowest 10 percent	3.1	3.2	1.2	3.6	3.7	1.2	2.6	1.8	5.2
Second 25 percent	0.8	0.9	0.6	1.4	1.6	1.5	2.2	1.7	3.4
Third 25 percent	1.3	1.4	0.6	1.5	1.6	1.5	2.2	1.5	3.0
Highest 25 percent	0.3	0.5	0.5	0.9	1.1	1.0	1.7	1.3	2.7
Highest 10 percent	0.6	0.8	0.6	1.9	2.2	1.6	2.5	2.0	3.8
Establishment characteristics									
Service-providing industries	0.8	0.8	0.4	1.0	1.0	1.0	1.6	1.1	2.4
Education and health services	0.7	0.8	0.5	1.1	1.4	1.6	1.9	1.4	2.8
Educational services	0.6	0.8	0.6	0.8	1.2	1.4	1.8	1.1	2.7
Elementary and secondary schools	0.5	0.7	0.5	0.5	0.7	0.6	1.8	0.9	3.0
Junior colleges, colleges, and universities	1.9	2.2	1.6	3.0	3.1	5.5	3.7	2.9	3.7
Healthcare and social assistance	3.1	3.0	1.4	4.7	4.3	4.3	4.3	3.9	4.8
Hospitals	1.4	2.1	1.9	5.2	5.1	6.1	4.6	4.9	5.8
Public administration	1.4	1.4	0.7	1.6	1.6	0.7	2.5	1.7	4.0
1 to 99 workers	3.0	3.1	0.9	3.6	3.7	1.1	3.6	2.8	4.3
1 to 49 workers	4.8	4.7	1.5	5.1	5.0	1.9	4.0	3.4	7.3
50 to 99 workers	2.2	2.3	1.2	3.0	3.3	0.9	5.5	4.1	6.7
100 workers or more	0.7	0.7	0.4	1.0	1.0	1.2	1.6	1.1	2.6
100 to 499 workers	1.8	1.7	0.5	2.0	1.9	0.6	2.6	1.8	4.1
500 workers or more	0.6	0.8	0.5	1.0	1.2	1.4	1.8	1.2	2.6

See footnotes at end of table.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2013—Continued

Characteristics	All retirement benefits[2]			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	1.1	1.5	0.9	1.8	2.7	3.2	3.1	2.7	4.8
Local government	0.8	0.9	0.4	1.0	1.0	0.5	1.5	1.0	2.1
Geographic areas									
New England	2.7	3.2	2.1	4.6	5.6	2.2	–	2.9	–
Middle Atlantic	1.5	2.3	1.3	1.0	2.3	2.1	2.5	1.4	3.3
East North Central	2.3	2.3	0.7	2.9	2.8	1.0	3.9	3.3	6.1
West North Central	1.6	1.7	1.5	4.9	5.6	9.8	7.6	6.2	6.7
South Atlantic	1.6	1.7	1.4	1.7	1.6	1.7	4.6	1.9	3.7
East South Central	3.2	3.8	1.8	5.1	4.6	1.8	6.1	4.1	10.3
West South Central	3.6	3.5	0.7	3.3	3.1	0.7	2.5	2.3	5.4
Mountain	1.7	1.7	1.2	2.8	3.2	1.1	5.2	4.1	7.4
Pacific	1.4	1.0	0.5	1.7	1.5	0.6	3.8	3.7	2.7

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

[2] Includes 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.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2013

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

Characteristics	Employee contribution required	Fixed percent of annual earnings[1]			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers	86	80	6.4	6.4	14
Worker characteristics					
Management, professional, and related	86	81	6.5	6.4	14
Professional and related	87	82	6.5	6.5	13
Teachers	88	84	6.8	6.5	12
Primary, secondary, and special education school teachers	88	83	6.8	6.5	12
Service	86	80	6.7	6.6	14
Protective service	85	80	7.1	7.0	15
Sales and office	85	80	6.1	6.4	15
Office and administrative support	85	80	6.2	6.4	15
Natural resources, construction, and maintenance	81	77	5.8	6.0	19
Production, transportation, and material moving	84	75	6.3	6.4	16
Full time	86	80	6.4	6.4	14
Part time	87	79	6.6	7.0	13
Union	86	77	6.4	6.6	14
Nonunion	85	84	6.5	6.4	15
Average wage within the following categories:[2]					
Lowest 25 percent	86	83	6.3	6.4	14
Lowest 10 percent	86	83	6.6	6.4	14
Second 25 percent	86	79	6.3	6.4	14
Third 25 percent	84	80	6.2	6.4	16
Highest 25 percent	87	80	6.8	6.6	13
Highest 10 percent	88	79	7.0	7.3	12
Establishment characteristics					
Service-providing industries	86	80	6.5	6.4	14
Education and health services	87	82	6.6	6.4	13
Educational services	88	83	6.6	6.5	12
Elementary and secondary schools	88	83	6.7	6.5	12
Junior colleges, colleges, and universities	89	85	6.6	6.5	11
Healthcare and social assistance	79	74	5.9	6.4	21
Hospitals	76	73	6.1	6.4	24
Public administration	83	77	6.3	6.4	17
1 to 99 workers	83	79	6.1	6.0	17
1 to 49 workers	89	85	5.8	6.0	11
50 to 99 workers	77	72	6.5	6.0	23
100 workers or more	86	80	6.5	6.4	14
100 to 499 workers	82	77	6.6	6.5	18
500 workers or more	87	82	6.4	6.4	13

See footnotes at end of table.

Table 3. Defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2013—Continued

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

Characteristics	Employee contribution required	Fixed percent of annual earnings[1]			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
State government	88	80	6.0	6.3	12
Local government	85	80	6.6	6.5	15
Geographic areas					
Middle Atlantic	94	93	5.6	6.5	6
East North Central	74	66	7.7	9.4	26
West North Central	95	95	6.0	5.0	5
South Atlantic	87	87	4.9	5.0	13
Pacific	77	64	6.9	7.0	23

[1] The employee contributes a fixed percentage of his or her earnings to the retirement plan.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 3. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2013

Characteristics	Employee contribution required	Fixed percent of annual earnings[1]			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers	1.4	1.6	0.1	0.1	1.4
Worker characteristics					
Management, professional, and related	1.6	1.7	0.1	0.1	1.6
Professional and related	1.5	1.6	0.1	0.1	1.5
Teachers	1.7	1.9	0.1	([2])	1.7
Primary, secondary, and special education school teachers	1.9	1.9	0.1	0.1	1.9
Service	1.5	1.8	0.1	0.2	1.5
Protective service	2.2	2.7	0.2	0.2	2.2
Sales and office	2.2	2.5	0.2	0.2	2.2
Office and administrative support	2.2	2.5	0.2	0.1	2.2
Natural resources, construction, and maintenance	2.0	2.1	0.2	0.0	2.0
Production, transportation, and material moving	2.7	3.7	0.3	0.4	2.7
Full time	1.5	1.7	0.1	0.1	1.5
Part time	1.9	2.6	0.2	0.5	1.9
Union	1.8	2.1	0.1	0.1	1.8
Nonunion	1.8	1.8	0.2	0.0	1.8
Average wage within the following categories:[3]					
Lowest 25 percent	1.9	2.0	0.2	0.1	1.9
Lowest 10 percent	2.6	2.9	0.3	0.7	2.6
Second 25 percent	1.8	2.1	0.1	0.1	1.8
Third 25 percent	2.1	2.2	0.1	0.1	2.1
Highest 25 percent	1.4	1.7	0.1	0.2	1.4
Highest 10 percent	1.4	2.0	0.1	0.2	1.4
Establishment characteristics					
Service-providing industries	1.5	1.6	0.1	0.1	1.5
Education and health services	1.5	1.6	0.1	0.1	1.5
Educational services	1.5	1.6	0.1	0.1	1.5
Elementary and secondary schools	1.7	1.8	0.1	0.1	1.7
Junior colleges, colleges, and universities	2.7	2.8	0.3	0.2	2.7
Healthcare and social assistance	4.4	4.6	0.2	0.4	4.4
Hospitals	5.7	6.0	0.3	0.1	5.7
Public administration	2.5	2.5	0.2	0.4	2.5
1 to 99 workers	3.4	3.5	0.5	0.3	3.4
1 to 49 workers	2.5	3.1	0.3	0.4	2.5
50 to 99 workers	6.0	6.3	0.8	0.7	6.0
100 workers or more	1.4	1.5	0.1	0.1	1.4
100 to 499 workers	2.9	3.2	0.2	0.1	2.9
500 workers or more	1.2	1.4	0.1	0.1	1.2

See footnotes at end of table.

Table 3. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2013—Continued

Characteristics	Employee contribution required	Fixed percent of annual earnings[1]			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
State government	2.6	2.6	0.2	0.3	2.6
Local government	1.5	1.6	0.1	0.1	1.5
Geographic areas					
Middle Atlantic	1.2	1.2	0.2	0.2	1.2
East North Central	4.0	4.0	0.2	0.2	4.0
West North Central	1.7	1.7	0.4	0.7	1.7
South Atlantic	2.2	2.2	0.2	0.8	2.2
Pacific	5.2	5.4	0.2	0.0	5.2

[1] The employee contributes a fixed percentage of his or her earnings to the retirement plan.

[2] Less than 0.05.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 8. Defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2013

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	60	40	81	19
Worker characteristics				
Management, professional, and related	60	40	81	19
Professional and related	61	39	79	21
Teachers	59	41	79	21
Primary, secondary, and special education school teachers	43	57	–	–
Service	61	39	79	21
Protective service	68	32	81	19
Sales and office	62	38	86	14
Office and administrative support	63	37	86	14
Natural resources, construction, and maintenance	55	45	66	34
Production, transportation, and material moving	55	45	–	–
Full time	60	40	80	20
Part time	68	32	–	–
Union	54	46	75	25
Nonunion	63	37	83	17
Average wage within the following categories:[1]				
Lowest 25 percent	62	38	83	17
Lowest 10 percent	62	38	86	14
Second 25 percent	59	41	80	20
Third 25 percent	57	43	75	25
Highest 25 percent	62	38	84	16
Highest 10 percent	70	30	86	14
Establishment characteristics				
Service-providing industries	60	40	81	19
Education and health services	59	41	77	23
Educational services	59	41	77	23
Elementary and secondary schools	46	54	–	–
Junior colleges, colleges, and universities	70	30	81	19
Healthcare and social assistance	58	42	78	22
Hospitals	65	35	78	22
Public administration	60	40	83	17
1 to 99 workers	61	39	–	–
50 to 99 workers	36	64	–	–
100 workers or more	60	40	79	21
100 to 499 workers	58	42	86	14
500 workers or more	60	40	76	24

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2013—Continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government	64	36	82	18
Local government	58	42	80	20
Geographic areas				
Middle Atlantic	85	15	–	–
East North Central	45	55	77	23
South Atlantic	51	49	70	30
East South Central	62	38	–	–
West South Central	–	–	92	8
Mountain	45	55	–	–
Pacific	46	54	86	14

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2013

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	3.7	3.7	2.4	2.4
Worker characteristics				
Management, professional, and related	4.3	4.3	3.0	3.0
Professional and related	4.6	4.6	3.5	3.5
Teachers	6.4	6.4	5.3	5.3
Primary, secondary, and special education school teachers	7.9	7.9	–	–
Service	4.3	4.3	3.4	3.4
Protective service	6.0	6.0	4.9	4.9
Sales and office	5.6	5.6	2.0	2.0
Office and administrative support	6.0	6.0	2.0	2.0
Natural resources, construction, and maintenance	6.4	6.4	6.4	6.4
Production, transportation, and material moving	9.8	9.8	–	–
Full time	3.8	3.8	2.4	2.4
Part time	6.9	6.9	–	–
Union	7.2	7.2	4.8	4.8
Nonunion	3.3	3.3	2.2	2.2
Average wage within the following categories:[1]				
Lowest 25 percent	3.6	3.6	2.9	2.9
Lowest 10 percent	5.0	5.0	3.8	3.8
Second 25 percent	5.5	5.5	2.8	2.8
Third 25 percent	5.6	5.6	4.5	4.5
Highest 25 percent	4.0	4.0	2.7	2.7
Highest 10 percent	5.1	5.1	3.0	3.0
Establishment characteristics				
Service-providing industries	3.8	3.8	2.4	2.4
Education and health services	5.2	5.2	4.0	4.0
Educational services	6.2	6.2	5.2	5.2
Elementary and secondary schools	7.0	7.0	–	–
Junior colleges, colleges, and universities	7.7	7.7	5.3	5.3
Healthcare and social assistance	5.6	5.6	3.9	3.9
Hospitals	6.5	6.5	4.7	4.7
Public administration	5.3	5.3	2.8	2.8
1 to 99 workers	6.9	6.9	–	–
50 to 99 workers	8.6	8.6	–	–
100 workers or more	4.0	4.0	2.7	2.7
100 to 499 workers	5.7	5.7	3.1	3.1
500 workers or more	4.4	4.4	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, National Compensation Survey, March 2013—Continued

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government	7.6	7.6	4.2	4.2
Local government	3.2	3.2	2.8	2.8
Geographic areas				
Middle Atlantic	4.0	4.0	–	–
East North Central	7.0	7.0	3.5	3.5
South Atlantic	4.2	4.2	5.6	5.6
East South Central	8.7	8.7	–	–
West South Central	–	–	2.8	2.8
Mountain	11.8	11.8	–	–
Pacific	10.7	10.7	3.2	3.2

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 9. Healthcare benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2013

(All workers = 100 percent)

Characteristics	Healthcare[2]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	87	79	90	87	73	84
Worker characteristics						
Management, professional, and related	89	80	90	89	74	83
Professional and related	89	80	90	89	74	83
Teachers	88	79	89	88	73	82
Primary, secondary, and special education school teachers	98	87	89	98	80	82
Service	81	73	91	81	69	85
Protective service	88	81	92	88	77	87
Sales and office	87	78	90	87	73	84
Office and administrative support	87	79	90	87	73	84
Natural resources, construction, and maintenance	95	88	92	95	83	87
Production, transportation, and material moving	83	74	89	82	68	83
Full time	99	90	90	99	84	84
Part time	24	20	82	24	17	73
Union	95	87	91	95	79	84
Nonunion	80	72	89	80	68	84
Average wage within the following categories:[3]						
Lowest 25 percent	69	59	86	68	56	82
Lowest 10 percent	54	44	82	54	42	78
Second 25 percent	91	84	92	91	78	86
Third 25 percent	94	85	91	94	80	86
Highest 25 percent	97	88	91	97	80	83
Highest 10 percent	97	90	93	97	82	85
Establishment characteristics						
Service-providing industries	87	79	90	87	73	84
Education and health services	88	78	89	88	72	82
Educational services	88	78	89	88	72	82
Elementary and secondary schools	89	78	88	89	71	80
Junior colleges, colleges, and universities	84	78	93	84	72	86
Healthcare and social assistance	89	79	89	89	74	83
Hospitals	94	86	91	94	79	84
Public administration	88	82	93	88	78	88
1 to 99 workers	74	66	89	74	64	86
1 to 49 workers	64	58	90	64	55	86
50 to 99 workers	88	78	89	88	76	86
100 workers or more	89	80	90	89	74	84
100 to 499 workers	86	76	89	85	71	84
500 workers or more	90	82	91	90	76	84

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2013—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	56	49	87	39	32	83	85	72	84
Worker characteristics									
Management, professional, and related	56	49	86	38	31	81	88	73	83
Professional and related	56	49	86	37	30	80	88	73	83
Teachers	55	48	86	36	29	81	87	72	82
Primary, secondary, and special education school teachers	61	52	86	39	31	81	96	79	82
Service	52	45	88	37	31	84	79	67	85
Protective service	59	53	89	42	35	85	86	74	87
Sales and office	59	51	87	41	35	85	85	72	84
Office and administrative support	58	51	88	42	35	84	85	72	84
Natural resources, construction, and maintenance	66	59	89	42	36	86	93	81	87
Production, transportation, and material moving	59	50	85	39	33	85	80	67	83
Full time	63	55	87	43	36	83	97	82	84
Part time	18	14	80	14	11	74	23	17	73
Union	74	65	88	56	48	86	92	77	84
Nonunion	41	35	85	24	19	77	80	67	84
Average wage within the following categories:[3]									
Lowest 25 percent	36	30	84	22	17	77	67	55	82
Lowest 10 percent	22	18	79	12	8	72	54	42	78
Second 25 percent	61	54	88	41	35	85	89	76	85
Third 25 percent	60	53	88	40	34	83	93	80	86
Highest 25 percent	70	61	87	52	43	83	95	79	83
Highest 10 percent	73	64	88	55	47	85	95	81	85
Establishment characteristics									
Service-providing industries	56	49	87	38	32	83	85	72	84
Education and health services	54	46	86	35	28	80	86	71	82
Educational services	54	46	85	35	28	80	86	70	82
Elementary and secondary schools	54	45	84	36	28	79	87	70	80
Junior colleges, colleges, and universities	53	47	89	33	27	82	84	72	86
Healthcare and social assistance	56	48	86	33	27	82	87	74	84
Hospitals	58	51	88	30	25	84	94	79	85
Public administration	62	55	89	45	39	87	86	76	88
1 to 99 workers	41	37	91	31	26	84	72	62	87
1 to 49 workers	35	32	93	22	19	85	62	54	87
50 to 99 workers	50	45	89	43	36	83	85	74	87
100 workers or more	58	51	86	40	33	83	87	73	84
100 to 499 workers	53	47	88	32	28	89	83	70	84
500 workers or more	60	52	86	42	34	81	89	74	84

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

Characteristics	Healthcare[2]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	92	86	93	92	82	89
Local government	85	76	89	85	70	82
Geographic areas						
New England	87	77	89	87	70	80
Middle Atlantic	86	81	94	86	77	90
East North Central	81	69	86	80	62	78
West North Central	85	75	88	85	69	81
South Atlantic	89	80	90	89	76	85
East South Central	92	85	93	92	84	92
West South Central	91	76	84	91	74	81
Mountain	87	79	91	87	72	83
Pacific	88	84	95	88	74	84

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2013—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	59	54	91	42	36	85	91	80	89
Local government	55	47	85	38	31	82	84	69	82
Geographic areas									
New England	56	49	88	20	15	76	82	65	79
Middle Atlantic	68	63	92	57	51	90	84	76	90
East North Central	67	56	84	47	38	81	79	62	78
West North Central	55	49	90	12	10	79	77	63	82
South Atlantic	47	39	83	34	22	64	88	75	85
East South Central	28	18	64	7	7	88	92	84	92
West South Central	23	20	85	12	11	88	91	74	81
Mountain	71	63	90	–	–	–	87	72	83
Pacific	82	73	90	78	68	88	88	73	83

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

[2] 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.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2013

Characteristics	Healthcare[2]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.7	0.7	0.5	0.7	0.8	0.6
Worker characteristics						
Management, professional, and related	0.7	0.8	0.6	0.7	0.8	0.7
Professional and related	0.6	0.7	0.7	0.6	0.8	0.8
Teachers	0.8	1.0	0.8	0.8	1.0	0.8
Primary, secondary, and special education school teachers	0.3	0.9	0.9	0.3	1.0	0.9
Service	1.5	1.4	0.7	1.5	1.4	0.8
Protective service	1.1	1.3	0.9	1.1	1.4	1.2
Sales and office	2.1	2.3	0.9	2.1	2.1	1.1
Office and administrative support	2.2	2.3	0.8	2.2	2.2	1.1
Natural resources, construction, and maintenance	1.9	2.1	1.0	1.9	2.1	1.3
Production, transportation, and material moving	4.5	4.2	1.7	4.5	4.5	2.1
Full time	0.2	0.6	0.5	0.2	0.6	0.6
Part time	1.9	1.6	2.6	2.0	1.6	2.8
Union	0.4	0.6	0.5	0.5	0.8	0.7
Nonunion	1.1	1.3	0.8	1.1	1.4	0.9
Average wage within the following categories:[3]						
Lowest 25 percent	1.8	1.8	1.1	1.8	1.8	1.2
Lowest 10 percent	3.2	3.0	2.3	3.2	3.1	2.4
Second 25 percent	0.9	1.2	0.7	0.9	1.2	0.8
Third 25 percent	1.4	1.4	0.7	1.4	1.3	0.8
Highest 25 percent	0.4	0.6	0.6	0.4	0.8	0.8
Highest 10 percent	0.7	0.9	0.7	0.8	1.1	1.0
Establishment characteristics						
Service-providing industries	0.7	0.7	0.5	0.7	0.8	0.6
Education and health services	0.7	0.8	0.7	0.7	0.9	0.8
Educational services	0.6	0.8	0.7	0.6	0.9	0.8
Elementary and secondary schools	0.5	0.8	0.8	0.5	0.8	0.9
Junior colleges, colleges, and universities	2.0	2.7	1.6	2.0	2.8	1.9
Healthcare and social assistance	3.1	3.1	1.4	3.1	3.1	1.8
Hospitals	1.5	2.3	1.7	1.5	2.7	2.2
Public administration	1.5	1.4	0.6	1.5	1.4	0.7
1 to 99 workers	3.3	3.5	1.6	3.3	3.4	1.7
1 to 49 workers	4.8	4.5	2.1	4.8	4.3	2.3
50 to 99 workers	1.8	2.8	2.2	1.8	2.8	2.3
100 workers or more	0.6	0.7	0.5	0.6	0.8	0.6
100 to 499 workers	1.4	1.6	1.1	1.4	1.7	1.4
500 workers or more	0.6	0.7	0.6	0.6	0.9	0.8

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2013—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	1.4	1.3	0.7	1.4	1.2	0.9	0.8	0.9	0.6
Worker characteristics									
Management, professional, and related	1.7	1.5	0.8	1.6	1.3	1.3	0.7	0.9	0.7
Professional and related	1.7	1.5	0.8	1.7	1.4	1.4	0.6	0.8	0.7
Teachers	1.8	1.6	1.1	2.0	1.6	1.7	0.9	1.0	0.8
Primary, secondary, and special education school teachers	2.2	1.8	1.2	2.5	2.0	2.1	0.6	1.0	0.9
Service	2.0	1.9	1.0	2.1	1.8	1.7	1.5	1.4	0.8
Protective service	3.1	3.0	1.2	3.3	2.9	2.3	1.5	1.8	1.2
Sales and office	2.6	2.4	1.3	2.7	2.4	1.2	2.3	2.3	1.1
Office and administrative support	2.6	2.4	1.2	2.6	2.4	1.2	2.4	2.4	1.1
Natural resources, construction, and maintenance	3.3	3.1	1.5	3.0	2.9	1.8	2.0	2.4	1.5
Production, transportation, and material moving	4.2	3.8	2.1	4.3	3.7	2.2	4.4	4.5	2.2
Full time	1.7	1.5	0.7	1.6	1.3	0.9	0.5	0.8	0.6
Part time	1.8	1.6	2.8	1.8	1.6	4.2	2.0	1.6	2.8
Union	1.5	1.4	0.6	1.8	1.6	0.7	0.9	1.0	0.6
Nonunion	2.0	1.7	1.5	1.5	1.2	2.2	1.2	1.4	0.9
Average wage within the following categories:[3]									
Lowest 25 percent	1.9	1.6	1.5	1.8	1.3	2.4	1.9	2.0	1.2
Lowest 10 percent	2.4	1.9	3.0	1.6	1.3	5.1	3.3	3.1	2.4
Second 25 percent	2.3	2.1	1.0	2.1	1.9	1.1	1.4	1.6	0.8
Third 25 percent	2.2	2.0	1.1	2.4	2.0	1.8	1.3	1.3	0.8
Highest 25 percent	1.6	1.5	0.8	1.6	1.4	1.0	0.6	0.8	0.7
Highest 10 percent	2.8	2.5	0.7	2.7	2.4	1.1	1.0	1.2	1.0
Establishment characteristics									
Service-providing industries	1.5	1.3	0.7	1.4	1.2	0.9	0.8	0.9	0.6
Education and health services	1.6	1.4	1.0	1.6	1.3	1.4	0.8	1.0	0.8
Educational services	1.7	1.6	1.0	1.7	1.4	1.6	0.7	1.0	0.8
Elementary and secondary schools	1.9	1.6	1.2	2.0	1.6	1.9	0.7	0.9	0.8
Junior colleges, colleges, and universities	3.8	3.6	1.4	3.6	3.1	2.7	2.0	2.8	1.9
Healthcare and social assistance	4.7	4.2	1.7	3.9	3.2	1.9	3.1	3.2	1.6
Hospitals	6.4	5.8	2.1	5.0	4.0	2.8	1.4	2.8	2.2
Public administration	2.6	2.3	0.9	2.4	2.2	1.1	1.6	1.6	0.7
1 to 99 workers	3.7	3.6	1.5	3.8	3.3	2.0	3.5	3.5	1.8
1 to 49 workers	4.6	4.3	1.6	4.0	3.3	2.5	5.1	4.4	2.4
50 to 99 workers	6.4	6.1	2.5	6.6	6.0	2.7	2.3	3.0	2.2
100 workers or more	1.5	1.3	0.8	1.4	1.1	0.9	0.7	0.9	0.6
100 to 499 workers	3.1	2.8	1.3	2.4	2.3	1.5	1.5	1.7	1.4
500 workers or more	1.7	1.5	0.9	1.7	1.3	1.1	0.7	1.0	0.8

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2013—Continued

Characteristics	Healthcare[2]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	1.2	1.5	0.9	1.2	1.6	1.1
Local government	0.8	0.8	0.5	0.8	0.8	0.6
Geographic areas						
New England	3.2	2.8	1.8	3.2	3.5	2.4
Middle Atlantic	1.5	1.7	0.6	1.5	1.8	0.7
East North Central	2.3	2.0	1.5	2.4	1.7	1.3
West North Central	1.7	2.4	2.4	1.7	3.0	3.1
South Atlantic	1.6	1.4	1.0	1.6	1.7	1.0
East South Central	3.3	4.2	2.6	3.3	4.3	2.9
West South Central	1.3	2.2	1.7	1.3	2.5	2.0
Mountain	1.7	2.6	2.5	1.7	2.3	2.6
Pacific	1.6	1.5	0.6	1.6	1.4	0.9

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2013—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	3.4	3.2	0.7	2.9	2.5	1.7	1.6	2.1	1.0
Local government	1.4	1.2	0.9	1.5	1.2	1.2	0.8	0.8	0.6
Geographic areas									
New England	4.2	3.5	1.1	4.9	3.7	6.2	3.5	3.1	2.4
Middle Atlantic	2.5	2.5	0.9	3.2	3.2	0.9	1.8	2.0	0.6
East North Central	2.7	2.1	1.5	3.9	3.1	2.2	2.2	1.5	1.3
West North Central	7.6	6.5	2.2	2.3	2.1	4.2	4.8	5.9	2.8
South Atlantic	4.1	3.9	1.9	3.4	2.1	3.5	1.6	1.7	0.9
East South Central	6.5	2.7	11.0	2.2	2.1	5.3	3.3	4.3	2.9
West South Central	2.6	2.4	3.2	1.9	1.6	3.0	1.3	2.5	2.0
Mountain	5.9	5.2	2.0	–	–	–	1.7	2.3	2.6
Pacific	1.5	1.6	0.9	1.7	1.7	0.6	1.6	1.4	0.9

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

[2] 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.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2013

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	87	13	70	30
Worker characteristics				
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	87	13	66	34
Service	87	13	72	28
Protective service	87	13	78	22
Sales and office	88	12	72	28
Office and administrative support	88	12	72	28
Natural resources, construction, and maintenance	88	12	72	28
Production, transportation, and material moving	87	13	71	29
Full time	87	13	71	29
Part time	81	19	69	31
Union	87	13	78	22
Nonunion	87	13	63	37
Average wage within the following categories:[1]				
Lowest 25 percent	87	13	63	37
Lowest 10 percent	88	12	56	44
Second 25 percent	87	13	72	28
Third 25 percent	88	12	70	30
Highest 25 percent	87	13	74	26
Highest 10 percent	89	11	79	21
Establishment characteristics				
Service-providing industries	87	13	70	30
Education and health services	86	14	66	34
Educational services	86	14	66	34
Elementary and secondary schools	86	14	64	36
Junior colleges, colleges, and universities	88	12	72	28
Healthcare and social assistance	86	14	70	30
Hospitals	87	13	71	29
Public administration	88	12	77	23
1 to 99 workers	90	10	70	30
1 to 49 workers	91	9	72	28
50 to 99 workers	90	10	68	32
100 workers or more	87	13	70	30
100 to 499 workers	88	12	69	31
500 workers or more	86	14	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, National Compensation Survey, March 2013—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
Geographic areas				
New England	84	16	79	21
Middle Atlantic	89	11	87	13
East North Central	88	12	82	18
West North Central	91	9	69	31
South Atlantic	86	14	65	35
East South Central	87	13	55	45
West South Central	86	14	53	47
Mountain	88	12	64	36
Pacific	85	15	75	25

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2013

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.5	0.5	0.9	0.9
Worker characteristics				
Management, professional, and related	0.5	0.5	0.9	0.9
Professional and related	0.6	0.6	1.0	1.0
Teachers	0.6	0.6	1.1	1.1
Primary, secondary, and special education school teachers	0.7	0.7	1.2	1.2
Service	0.7	0.7	1.3	1.3
Protective service	0.7	0.7	1.1	1.1
Sales and office	0.7	0.7	1.3	1.3
Office and administrative support	0.7	0.7	1.3	1.3
Natural resources, construction, and maintenance	0.7	0.7	1.5	1.5
Production, transportation, and material moving	1.1	1.1	1.9	1.9
Full time	0.5	0.5	0.9	0.9
Part time	2.5	2.5	2.7	2.7
Union	0.5	0.5	0.6	0.6
Nonunion	0.7	0.7	1.5	1.5
Average wage within the following categories:[1]				
Lowest 25 percent	0.7	0.7	1.7	1.7
Lowest 10 percent	1.0	1.0	2.6	2.6
Second 25 percent	0.7	0.7	1.1	1.1
Third 25 percent	0.6	0.6	1.1	1.1
Highest 25 percent	0.5	0.5	0.9	0.9
Highest 10 percent	0.6	0.6	1.1	1.1
Establishment characteristics				
Service-providing industries	0.5	0.5	0.9	0.9
Education and health services	0.7	0.7	1.1	1.1
Educational services	0.6	0.6	1.1	1.1
Elementary and secondary schools	0.6	0.6	1.0	1.0
Junior colleges, colleges, and universities	1.1	1.1	3.2	3.2
Healthcare and social assistance	1.5	1.5	1.7	1.7
Hospitals	2.2	2.2	2.1	2.1
Public administration	0.5	0.5	0.8	0.8
1 to 99 workers	0.8	0.8	2.4	2.4
1 to 49 workers	1.2	1.2	2.5	2.5
50 to 99 workers	1.5	1.5	3.8	3.8
100 workers or more	0.5	0.5	0.9	0.9
100 to 499 workers	0.7	0.7	1.8	1.8
500 workers or more	0.6	0.6	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, National Compensation Survey, March 2013—Continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	1.0	1.0	1.7	1.7
Local government	0.4	0.4	0.9	0.9
Geographic areas				
New England	1.7	1.7	1.0	1.0
Middle Atlantic	0.6	0.6	0.8	0.8
East North Central	0.6	0.6	1.4	1.4
West North Central	2.3	2.3	3.2	3.2
South Atlantic	1.0	1.0	1.8	1.8
East South Central	2.2	2.2	4.8	4.8
West South Central	1.5	1.5	2.0	2.0
Mountain	1.5	1.5	2.5	2.5
Pacific	0.9	0.9	0.8	0.8

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2013

(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	$460.94	29	$506.93	71	$441.80	$103.42
Worker characteristics							
Management, professional, and related	100	464.83	29	514.27	71	444.18	107.11
Professional and related	100	462.80	30	512.27	70	441.48	110.91
Teachers	100	469.93	33	516.00	67	447.27	112.52
Primary, secondary, and special education school teachers	100	470.50	33	512.50	67	449.46	119.00
Service	100	450.04	29	486.30	71	435.51	99.99
Protective service	100	469.92	30	506.46	70	454.54	100.10
Sales and office	100	466.00	30	513.58	70	445.74	99.23
Office and administrative support	100	466.55	29	519.19	71	444.87	100.14
Natural resources, construction, and maintenance	100	449.92	30	494.25	70	431.20	89.65
Production, transportation, and material moving	100	459.70	30	500.58	70	442.11	103.78
Full time	100	461.94	29	506.11	71	443.52	101.93
Part time	100	435.29	28	528.99	72	398.39	140.87
Union	100	503.17	33	548.33	67	480.77	119.87
Nonunion	100	419.76	26	454.87	74	407.61	88.98
Average wage within the following categories:[1]							
Lowest 25 percent	100	421.42	29	455.17	71	407.83	95.25
Lowest 10 percent	100	403.64	26	408.37	74	401.97	86.25
Second 25 percent	100	464.12	29	512.08	71	444.43	100.37
Third 25 percent	100	461.18	31	508.70	69	440.08	100.12
Highest 25 percent	100	485.86	29	537.13	71	464.97	114.30
Highest 10 percent	100	496.91	34	531.98	66	478.70	100.15
Establishment characteristics							
Service-providing industries	100	461.17	30	507.00	70	441.91	103.72
Education and health services	100	450.74	30	498.64	70	430.14	110.50
Educational services	100	452.16	29	499.59	71	432.36	110.61
Elementary and secondary schools	100	456.58	32	502.31	68	435.31	118.62
Junior colleges, colleges, and universities	100	441.42	23	484.98	77	428.57	82.99
Healthcare and social assistance	100	442.02	34	493.56	66	415.63	109.81
Hospitals	100	444.86	37	498.42	63	412.97	113.80
Public administration	100	477.82	27	529.43	73	458.66	94.35
1 to 99 workers	100	462.36	43	506.08	57	429.80	85.92
1 to 49 workers	100	465.18	40	492.19	60	447.50	76.18
50 to 99 workers	100	459.46	46	518.42	54	409.33	97.17
100 workers or more	100	460.77	28	507.09	72	442.97	105.12
100 to 499 workers	100	473.95	31	521.48	69	452.92	101.40
500 workers or more	100	456.49	27	501.75	73	439.90	106.26

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, National Compensation Survey, March 2013—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	$453.54	20	$546.52	80	$430.64	$87.20
Local government	100	463.91	33	497.51	67	447.18	111.23
Geographic areas							
New England	100	521.63	14	540.17	86	518.67	118.10
Middle Atlantic	100	467.66	38	470.06	62	466.18	105.42
East North Central	100	496.10	19	558.40	81	481.30	86.39
West North Central	100	456.97	47	476.99	53	439.21	89.08
South Atlantic	100	429.55	20	484.12	80	416.04	89.76
East South Central	100	381.62	16	413.95	84	375.63	71.34
West South Central	100	395.14	45	450.41	55	350.06	120.57
Mountain	100	485.25	31	507.72	69	474.95	105.46
Pacific	100	533.71	32	640.40	68	484.15	146.11

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2013

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	$5.19	1.6	$13.17	1.6	$4.40	$2.79
Worker characteristics						
Management, professional, and related	5.73	2.0	15.34	2.0	5.31	3.23
Professional and related	5.64	2.0	13.87	2.0	5.57	3.73
Teachers	6.76	2.0	15.21	2.0	7.27	4.49
Primary, secondary, and special education school teachers	7.93	2.1	15.40	2.1	8.21	5.02
Service	6.66	1.8	12.17	1.8	7.12	3.57
Protective service	8.23	2.6	18.46	2.6	9.25	3.87
Sales and office	8.88	3.0	24.19	3.0	6.08	3.62
Office and administrative support	9.09	2.9	24.94	2.9	6.19	3.73
Natural resources, construction, and maintenance	7.30	2.7	12.94	2.7	8.52	5.86
Production, transportation, and material moving	10.92	3.3	19.05	3.3	11.94	6.83
Full time	5.26	1.7	13.52	1.7	4.47	2.78
Part time	21.25	3.3	34.35	3.3	19.86	9.46
Union	7.15	1.8	18.13	1.8	5.45	3.06
Nonunion	5.08	2.2	9.20	2.2	5.63	3.90
Average wage within the following categories:[1]						
Lowest 25 percent	5.74	1.9	13.04	1.9	6.06	4.97
Lowest 10 percent	8.65	2.8	20.61	2.8	10.49	8.48
Second 25 percent	7.37	2.5	17.35	2.5	6.17	3.95
Third 25 percent	8.51	2.3	22.62	2.3	6.13	3.80
Highest 25 percent	5.90	1.9	11.66	1.9	6.06	4.18
Highest 10 percent	7.16	3.0	14.21	3.0	7.16	4.25
Establishment characteristics						
Service-providing industries	5.23	1.6	13.22	1.6	4.43	2.83
Education and health services	5.09	2.4	10.12	2.4	5.42	4.01
Educational services	5.50	2.2	11.19	2.2	5.88	4.44
Elementary and secondary schools	6.29	1.9	13.55	1.9	6.44	4.68
Junior colleges, colleges, and universities	10.74	5.9	17.61	5.9	9.37	6.73
Healthcare and social assistance	10.70	6.2	21.22	6.2	7.59	5.34
Hospitals	12.32	8.1	13.66	8.1	12.91	7.35
Public administration	10.78	2.1	32.27	2.1	6.29	2.88
1 to 99 workers	15.52	4.3	26.79	4.3	16.46	5.69
1 to 49 workers	17.97	4.7	21.08	4.7	25.76	7.96
50 to 99 workers	22.64	7.6	45.77	7.6	16.06	8.51
100 workers or more	4.98	1.7	12.46	1.7	4.51	2.97
100 to 499 workers	9.94	2.9	23.79	2.9	9.94	5.43
500 workers or more	5.22	2.1	11.23	2.1	4.77	3.13

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, National Compensation Survey, March 2013—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	$13.74	4.5	$50.46	4.5	$6.52	$4.19
Local government	5.13	1.3	8.76	1.3	5.05	3.14
Geographic areas						
New England	22.99	3.5	52.56	3.5	23.18	7.21
Middle Atlantic	7.05	2.0	12.21	2.0	8.06	4.99
East North Central	10.09	2.5	33.42	2.5	11.44	3.58
West North Central	21.54	9.5	24.54	9.5	16.33	8.05
South Atlantic	9.15	3.0	17.62	3.0	10.93	4.48
East South Central	10.60	3.1	11.46	3.1	10.08	14.65
West South Central	10.14	5.4	12.42	5.4	9.51	4.30
Mountain	34.12	4.8	59.36	4.8	24.49	11.78
Pacific	19.78	3.9	48.45	3.9	9.76	5.51

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2013

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate[1]	Varies[2]	Flexible benefits[3]	Percent of earnings	Exists, but unknown	Other
All workers	100	71	–	19	3	2	5	–
Worker characteristics								
Management, professional, and related	100	70	–	20	3	1	5	–
Professional and related	100	71	–	20	2	1	5	–
Teachers	100	72	–	19	–	1	5	–
Primary, secondary, and special education school teachers	100	73	–	16	–	1	6	–
Service	100	73	–	16	2	3	6	–
Protective service	100	76	–	11	3	3	6	–
Sales and office	100	70	–	20	3	2	4	–
Office and administrative support	100	70	–	21	4	2	4	–
Natural resources, construction, and maintenance	100	72	–	15	–	3	8	–
Production, transportation, and material moving	100	70	–	18	–	2	8	–
Full time	100	71	–	18	3	2	5	–
Part time	100	62	–	29	2	–	6	–
Union	100	72	–	14	4	3	7	–
Nonunion	100	70	–	23	2	([4])	4	–
Average wage within the following categories:[5]								
Lowest 25 percent	100	74	–	19	–	([4])	4	–
Lowest 10 percent	100	79	–	14	–	–	6	–
Second 25 percent	100	73	–	17	3	1	4	–
Third 25 percent	100	74	–	16	2	2	6	–
Highest 25 percent	100	64	–	22	4	3	6	–
Highest 10 percent	100	65	–	20	3	4	7	–
Establishment characteristics								
Service-providing industries	100	71	–	18	3	2	5	–
Education and health services	100	70	–	23	2	1	4	–
Educational services	100	71	–	22	1	1	5	–
Elementary and secondary schools	100	74	–	17	1	2	6	–
Junior colleges, colleges, and universities	100	65	–	35	–	–	–	–
Healthcare and social assistance	100	63	–	29	–	–	3	–
Hospitals	100	66	–	25	–	–	–	–
Public administration	100	74	–	12	5	2	5	–
1 to 99 workers	100	68	–	17	–	–	9	–
1 to 49 workers	100	65	–	–	–	–	–	–
50 to 99 workers	100	71	–	17	–	–	–	–
100 workers or more	100	71	–	19	3	2	5	–
100 to 499 workers	100	74	–	15	–	4	4	–
500 workers or more	100	71	–	20	3	1	5	–

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2013—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate[1]	Varies[2]	Flexible benefits[3]	Percent of earnings	Exists, but unknown	Other
State government	100	66	–	29	4	–	–	–
Local government	100	74	–	13	2	2	7	–
Geographic areas								
New England	100	90	–	–	–	–	7	–
Middle Atlantic	100	49	–	26	–	12	11	–
East North Central	100	71	–	23	–	–	4	–
West North Central	100	67	–	21	–	–	–	–
South Atlantic	100	78	–	20	–	–	2	–
East South Central	100	71	–	–	–	–	–	–
West South Central	100	84	–	5	–	–	6	–
Mountain	100	75	–	–	–	–	–	–
Pacific	100	64	–	17	13	–	4	–

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

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

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

[4] Less than 0.5.

[5] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2013

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate[1]	Varies[2]	Flexible benefits[3]	Percent of earnings	Exists, but unknown	Other
All workers	0.0	1.8	–	1.7	0.5	0.3	0.7	–
Worker characteristics								
Management, professional, and related	0.0	2.0	–	2.0	0.6	0.3	0.8	–
Professional and related	0.0	2.2	–	2.2	0.4	0.4	0.9	–
Teachers	0.0	2.6	–	2.5	–	0.4	1.3	–
Primary, secondary, and special education school teachers	0.0	2.6	–	2.2	–	0.5	1.5	–
Service	0.0	2.5	–	2.1	0.4	0.4	1.0	–
Protective service	0.0	2.9	–	2.3	1.0	0.6	1.6	–
Sales and office	0.0	2.8	–	2.7	1.1	0.4	0.8	–
Office and administrative support	0.0	2.8	–	2.7	1.1	0.4	0.8	–
Natural resources, construction, and maintenance	0.0	3.4	–	2.2	–	0.9	2.1	–
Production, transportation, and material moving	0.0	4.1	–	2.9	–	1.1	2.2	–
Full time	0.0	1.8	–	1.7	0.5	0.3	0.7	–
Part time	0.0	7.2	–	7.8	0.8	–	2.7	–
Union	0.0	1.6	–	1.2	0.7	0.6	1.0	–
Nonunion	0.0	3.1	–	3.0	0.8	0.1	0.8	–
Average wage within the following categories:[4]								
Lowest 25 percent	0.0	3.2	–	2.7	–	0.1	1.0	–
Lowest 10 percent	0.0	3.7	–	3.2	–	–	2.0	–
Second 25 percent	0.0	2.3	–	2.1	0.5	0.5	0.8	–
Third 25 percent	0.0	2.1	–	2.0	0.6	0.4	1.0	–
Highest 25 percent	0.0	1.8	–	1.7	0.6	0.6	1.1	–
Highest 10 percent	0.0	2.4	–	1.9	0.8	1.2	2.1	–
Establishment characteristics								
Service-providing industries	0.0	1.8	–	1.7	0.4	0.3	0.7	–
Education and health services	0.0	2.3	–	2.4	0.3	0.3	0.8	–
Educational services	0.0	2.6	–	2.6	0.4	0.3	0.9	–
Elementary and secondary schools	0.0	2.4	–	2.1	0.5	0.5	1.3	–
Junior colleges, colleges, and universities	0.0	6.2	–	6.2	–	–	–	–
Healthcare and social assistance	0.0	4.2	–	4.2	–	–	1.6	–
Hospitals	0.0	5.5	–	5.6	–	–	–	–
Public administration	0.0	2.5	–	1.8	1.3	0.4	1.1	–
1 to 99 workers	0.0	4.2	–	3.9	–	–	2.9	–
1 to 49 workers	0.0	6.1	–	–	–	–	–	–
50 to 99 workers	0.0	5.0	–	3.9	–	–	–	–
100 workers or more	0.0	1.8	–	1.7	0.4	0.3	0.7	–
100 to 499 workers	0.0	3.4	–	2.8	–	0.7	0.9	–
500 workers or more	0.0	2.1	–	2.0	0.5	0.3	0.8	–

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, National Compensation Survey, March 2013—Continued

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate[1]	Varies[2]	Flexible benefits[3]	Percent of earnings	Exists, but unknown	Other
State government	0.0	3.9	–	3.7	1.2	–	–	–
Local government	0.0	1.6	–	1.3	0.4	0.4	1.0	–
Geographic areas								
New England	0.0	2.7	–	–	–	–	2.6	–
Middle Atlantic	0.0	3.7	–	4.8	–	2.4	2.9	–
East North Central	0.0	4.7	–	4.2	–	–	1.6	–
West North Central	0.0	5.9	–	6.0	–	–	–	–
South Atlantic	0.0	4.6	–	4.5	–	–	0.8	–
East South Central	0.0	9.6	–	–	–	–	–	–
West South Central	0.0	5.4	–	1.3	–	–	2.7	–
Mountain	0.0	7.0	–	–	–	–	–	–
Pacific	0.0	2.6	–	2.5	1.7	–	1.4	–

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

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

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

[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2013

(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	$962.92	10	$1,204.34	90	$935.75	$443.66
Worker characteristics							
Management, professional, and related	100	951.83	10	1,245.50	90	919.33	467.39
Professional and related	100	941.83	10	1,256.32	90	905.20	484.02
Teachers	100	924.49	13	1,278.81	87	873.06	508.91
Primary, secondary, and special education school teachers	100	916.17	14	1,288.08	86	856.19	538.23
Service	100	979.88	11	1,139.12	89	960.27	417.00
Protective service	100	1,070.49	11	1,163.16	89	1,059.42	352.16
Sales and office	100	989.08	9	1,163.38	91	971.34	408.21
Office and administrative support	100	992.06	9	1,174.12	91	974.18	406.98
Natural resources, construction, and maintenance	100	947.08	9	1,219.08	91	919.13	396.58
Production, transportation, and material moving	100	960.33	12	1,125.87	88	937.07	441.01
Full time	100	962.67	10	1,210.87	90	934.77	441.18
Part time	100	969.58	11	1,042.54	89	961.00	507.82
Union	100	1,109.37	17	1,217.25	83	1,086.71	424.69
Nonunion	100	820.23	3	1,132.99	97	810.35	459.41
Average wage within the following categories:[1]							
Lowest 25 percent	100	816.22	6	1,141.42	94	795.73	486.24
Lowest 10 percent	100	717.19	2	1,278.68	98	704.50	541.31
Second 25 percent	100	982.63	9	1,133.99	91	967.52	412.54
Third 25 percent	100	951.68	9	1,192.32	91	927.40	439.56
Highest 25 percent	100	1,059.50	15	1,263.35	85	1,024.35	441.07
Highest 10 percent	100	1,126.14	20	1,244.89	80	1,096.75	388.25
Establishment characteristics							
Service-providing industries	100	962.59	10	1,204.16	90	935.30	445.04
Education and health services	100	902.33	10	1,244.26	90	863.28	499.51
Educational services	100	887.46	11	1,250.67	89	842.97	510.26
Elementary and secondary schools	100	870.77	13	1,261.88	87	813.76	552.34
Junior colleges, colleges, and universities	100	947.52	5	1,177.29	95	935.30	369.87
Healthcare and social assistance	100	993.16	6	1,175.43	94	981.10	437.11
Hospitals	100	999.99	8	1,172.12	92	985.53	432.04
Public administration	100	1,066.46	10	1,115.78	90	1,061.22	355.56
1 to 99 workers	100	927.81	8	1,173.10	92	907.67	410.23
1 to 49 workers	100	930.88	8	1,065.23	92	919.82	379.39
50 to 99 workers	100	924.66	–	–	–	–	–
100 workers or more	100	967.22	10	1,207.12	90	939.29	447.88
100 to 499 workers	100	983.58	9	1,314.57	91	950.66	457.25
500 workers or more	100	961.92	11	1,178.21	89	935.53	444.78

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, National Compensation Survey, March 2013—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	$1,003.31	3	$1,138.57	97	$999.79	$350.98
Local government	100	946.66	13	1,209.43	87	906.80	485.55
Geographic areas							
New England	100	1,257.37	9	1,255.07	91	1,257.59	365.93
Middle Atlantic	100	1,150.04	37	1,155.65	63	1,146.81	316.43
East North Central	100	1,220.59	12	1,306.14	88	1,208.70	306.89
West North Central	100	996.07	12	1,286.68	88	956.18	470.08
South Atlantic	100	836.04	([2])	1,061.32	100	835.41	450.00
East South Central	100	625.29	–	–	–	–	–
West South Central	100	639.08	–	–	–	–	–
Mountain	100	840.45	3	810.32	97	841.55	508.77
Pacific	100	1,126.86	11	1,272.22	89	1,107.97	473.19

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

[2] Less than 0.5.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2013

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	$14.23	0.7	$19.03	0.7	$15.29	$9.29
Worker characteristics						
Management, professional, and related	15.25	0.8	24.13	0.8	16.27	11.04
Professional and related	16.64	0.9	27.50	0.9	17.56	11.90
Teachers	19.24	1.1	33.61	1.1	19.77	12.80
Primary, secondary, and special education school teachers	22.10	1.3	37.23	1.3	23.03	13.65
Service	21.28	1.1	28.37	1.1	23.33	13.01
Protective service	19.72	1.6	54.27	1.6	21.75	14.77
Sales and office	22.82	2.1	37.97	2.1	23.91	12.03
Office and administrative support	23.41	1.8	38.53	1.8	24.55	11.76
Natural resources, construction, and maintenance	25.41	1.6	58.45	1.6	24.86	22.49
Production, transportation, and material moving	38.60	2.8	63.88	2.8	41.72	27.17
Full time	14.51	0.7	19.17	0.7	15.44	9.41
Part time	56.16	1.7	33.75	1.7	62.51	34.86
Union	11.71	1.2	19.35	1.2	13.68	9.35
Nonunion	21.73	0.4	50.67	0.4	22.14	14.76
Average wage within the following categories:[1]						
Lowest 25 percent	27.81	0.6	46.68	0.6	28.83	17.20
Lowest 10 percent	46.34	0.8	117.07	0.8	45.88	24.06
Second 25 percent	17.68	1.0	22.50	1.0	19.00	12.43
Third 25 percent	18.94	1.1	36.28	1.1	19.65	15.40
Highest 25 percent	16.24	1.3	24.42	1.3	17.72	12.64
Highest 10 percent	20.36	1.6	31.71	1.6	23.94	15.58
Establishment characteristics						
Service-providing industries	14.40	0.7	19.30	0.7	15.47	9.38
Education and health services	16.77	0.8	27.91	0.8	17.63	12.41
Educational services	17.44	0.9	28.65	0.9	18.09	12.72
Elementary and secondary schools	19.07	1.1	29.96	1.1	19.32	11.81
Junior colleges, colleges, and universities	42.26	0.9	56.40	0.9	44.10	33.01
Healthcare and social assistance	30.70	1.5	70.20	1.5	31.42	22.49
Hospitals	41.01	2.1	80.42	2.1	42.55	25.47
Public administration	16.43	0.8	31.66	0.8	18.08	11.14
1 to 99 workers	45.56	2.0	79.11	2.0	46.66	24.46
1 to 49 workers	51.21	2.6	113.42	2.6	54.50	30.74
50 to 99 workers	68.41	–	–	–	–	–
100 workers or more	14.47	0.7	19.87	0.7	15.70	9.52
100 to 499 workers	35.27	1.5	64.29	1.5	35.78	17.92
500 workers or more	14.25	0.7	16.88	0.7	15.91	11.21

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, National Compensation Survey, March 2013—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	$24.86	0.9	$60.56	0.9	$25.46	$18.02
Local government	16.07	0.9	19.28	0.9	17.44	8.89
Geographic areas						
New England	16.53	1.8	129.28	1.8	25.11	23.97
Middle Atlantic	18.18	2.2	29.12	2.2	18.11	16.49
East North Central	27.51	2.2	46.61	2.2	31.43	20.95
West North Central	46.92	3.1	78.48	3.1	45.79	45.01
South Atlantic	26.60	0.1	103.27	0.1	26.56	22.57
East South Central	53.07	–	–	–	–	–
West South Central	29.86	–	–	–	–	–
Mountain	38.27	1.5	99.77	1.5	40.73	31.51
Pacific	19.15	2.6	37.47	2.6	23.38	11.15

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2013

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate[1]	Varies[2]	Flexible benefits[3]	Percent of earnings	Exists, but unknown	Other
All workers	100	73	–	16	2	1	6	–
Worker characteristics								
Management, professional, and related	100	73	–	17	3	1	6	–
Professional and related	100	74	–	17	2	1	6	–
Teachers	100	75	–	16	1	1	7	–
Primary, secondary, and special education school teachers	100	75	–	14	–	1	7	–
Service	100	76	–	13	2	2	6	–
Protective service	100	79	–	9	3	3	5	–
Sales and office	100	71	–	19	3	1	6	–
Office and administrative support	100	71	–	19	3	1	6	–
Natural resources, construction, and maintenance	100	74	–	14	–	2	8	–
Production, transportation, and material moving	100	74	–	16	–	2	7	–
Full time	100	74	–	16	2	1	6	–
Part time	100	68	–	24	2	–	6	–
Union	100	71	–	13	3	3	8	–
Nonunion	100	75	–	18	2	([4])	4	–
Average wage within the following categories:[5]								
Lowest 25 percent	100	77	–	15	–	([4])	6	–
Lowest 10 percent	100	81	–	11	–	–	7	–
Second 25 percent	100	75	–	16	2	1	5	–
Third 25 percent	100	75	–	14	2	1	8	–
Highest 25 percent	100	68	–	19	4	2	6	–
Highest 10 percent	100	70	–	17	3	3	7	–
Establishment characteristics								
Service-providing industries	100	74	–	16	2	1	6	–
Education and health services	100	73	–	19	1	1	5	–
Educational services	100	74	–	18	1	1	6	–
Elementary and secondary schools	100	76	–	14	1	1	7	–
Junior colleges, colleges, and universities	100	70	–	28	–	–	1	–
Healthcare and social assistance	100	69	–	24	–	–	4	–
Hospitals	100	74	–	18	–	–	5	–
Public administration	100	74	–	12	5	2	7	–
1 to 99 workers	100	75	–	11	–	–	10	–
1 to 49 workers	100	74	–	–	–	–	11	–
50 to 99 workers	100	76	–	12	–	–	–	–
100 workers or more	100	73	–	17	2	1	6	–
100 to 499 workers	100	75	–	13	–	3	6	–
500 workers or more	100	73	–	18	3	1	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, National Compensation Survey, March 2013—Continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate[1]	Varies[2]	Flexible benefits[3]	Percent of earnings	Exists, but unknown	Other
State government	100	67	–	27	3	–	–	–
Local government	100	76	–	11	2	2	8	–
Geographic areas								
New England	100	92	–	–	–	–	–	–
Middle Atlantic	100	50	–	26	–	12	10	–
East North Central	100	73	–	22	–	–	4	–
West North Central	100	73	–	–	–	–	12	–
South Atlantic	100	82	–	16	–	–	1	–
East South Central	100	74	–	–	–	–	–	–
West South Central	100	84	–	4	–	–	9	–
Mountain	100	81	–	–	–	–	6	–
Pacific	100	60	–	18	10	–	–	–

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

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

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

[4] Less than 0.5.

[5] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2013

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate[1]	Varies[2]	Flexible benefits[3]	Percent of earnings	Exists, but unknown	Other
All workers	0.0	1.7	–	1.4	0.4	0.2	0.8	–
Worker characteristics								
Management, professional, and related	0.0	1.9	–	1.7	0.5	0.3	0.9	–
Professional and related	0.0	2.0	–	1.8	0.3	0.3	0.9	–
Teachers	0.0	2.1	–	2.0	0.5	0.3	1.2	–
Primary, secondary, and special education school teachers	0.0	2.1	–	1.8	–	0.4	1.3	–
Service	0.0	2.3	–	1.8	0.4	0.3	1.0	–
Protective service	0.0	2.6	–	2.0	1.0	0.5	1.3	–
Sales and office	0.0	2.5	–	2.3	0.8	0.3	1.3	–
Office and administrative support	0.0	2.5	–	2.3	0.9	0.3	1.3	–
Natural resources, construction, and maintenance	0.0	3.0	–	1.9	–	0.7	1.9	–
Production, transportation, and material moving	0.0	3.6	–	2.5	–	0.9	1.9	–
Full time	0.0	1.7	–	1.4	0.4	0.2	0.8	–
Part time	0.0	6.5	–	6.9	0.6	–	2.5	–
Union	0.0	1.7	–	1.1	0.6	0.5	1.3	–
Nonunion	0.0	2.7	–	2.5	0.6	0.1	0.7	–
Average wage within the following categories:[4]								
Lowest 25 percent	0.0	2.7	–	2.2	–	0.1	1.0	–
Lowest 10 percent	0.0	3.1	–	2.5	–	–	1.9	–
Second 25 percent	0.0	2.1	–	1.8	0.4	0.4	0.9	–
Third 25 percent	0.0	2.0	–	1.6	0.5	0.3	1.4	–
Highest 25 percent	0.0	1.8	–	1.6	0.6	0.5	1.0	–
Highest 10 percent	0.0	2.3	–	1.7	0.7	1.0	1.8	–
Establishment characteristics								
Service-providing industries	0.0	1.7	–	1.4	0.3	0.2	0.8	–
Education and health services	0.0	2.1	–	2.0	0.3	0.2	0.8	–
Educational services	0.0	2.3	–	2.2	0.3	0.3	0.9	–
Elementary and secondary schools	0.0	2.1	–	1.8	0.4	0.4	1.2	–
Junior colleges, colleges, and universities	0.0	5.4	–	5.3	–	–	0.3	–
Healthcare and social assistance	0.0	4.3	–	3.9	–	–	1.4	–
Hospitals	0.0	5.2	–	4.7	–	–	2.0	–
Public administration	0.0	2.4	–	1.6	1.0	0.3	1.6	–
1 to 99 workers	0.0	3.4	–	2.7	–	–	2.2	–
1 to 49 workers	0.0	4.8	–	–	–	–	3.3	–
50 to 99 workers	0.0	4.8	–	2.8	–	–	–	–
100 workers or more	0.0	1.7	–	1.5	0.3	0.3	0.7	–
100 to 499 workers	0.0	3.0	–	2.4	–	0.6	1.0	–
500 workers or more	0.0	1.9	–	1.8	0.4	0.2	0.9	–

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, National Compensation Survey, March 2013—Continued

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate[1]	Varies[2]	Flexible benefits[3]	Percent of earnings	Exists, but unknown	Other
State government	0.0	3.7	–	3.3	1.0	–	–	–
Local government	0.0	1.4	–	1.1	0.4	0.3	0.9	–
Geographic areas								
New England	0.0	3.3	–	–	–	–	–	–
Middle Atlantic	0.0	3.7	–	4.7	–	2.3	2.8	–
East North Central	0.0	4.2	–	3.6	–	–	1.6	–
West North Central	0.0	5.9	–	–	–	–	3.6	–
South Atlantic	0.0	3.7	–	3.7	–	–	0.6	–
East South Central	0.0	8.9	–	–	–	–	–	–
West South Central	0.0	3.4	–	1.3	–	–	2.2	–
Mountain	0.0	4.5	–	–	–	–	2.3	–
Pacific	0.0	3.3	–	2.3	1.5	–	–	–

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

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

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

[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2013

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

Characteristics	Single coverage[1]					Family coverage[1]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	$22.51	$41.57	$72.95	$114.34	$183.78	$124.42	$211.00	$363.00	$613.57	$832.85
Worker characteristics										
Management, professional, and related	21.32	40.00	72.95	117.48	204.87	129.99	218.62	407.88	666.18	872.00
Professional and related	21.21	41.27	74.96	126.30	212.00	130.20	226.22	409.57	666.18	909.67
Teachers	22.76	39.99	74.07	133.00	235.00	122.18	220.98	436.83	667.00	934.03
Primary, secondary, and special education school teachers	22.76	42.03	78.37	143.98	239.18	120.62	230.60	490.00	704.94	993.43
Service	22.76	47.00	72.49	113.53	163.00	129.99	201.81	318.64	533.34	744.84
Protective service	35.37	50.00	73.77	114.58	157.24	122.12	180.00	285.68	399.45	612.13
Sales and office	21.40	39.99	72.10	108.52	163.00	126.63	209.65	331.02	543.54	744.76
Office and administrative support	21.40	39.99	72.10	109.18	170.63	126.63	207.88	331.02	543.54	730.00
Natural resources, construction, and maintenance	24.81	38.80	68.83	108.52	136.70	111.86	180.00	310.57	516.08	703.03
Production, transportation, and material moving	26.10	50.83	84.20	115.34	189.53	118.31	214.58	378.57	660.72	872.00
Full time	21.96	40.64	72.95	114.34	181.80	126.63	211.00	363.00	611.83	826.69
Part time	27.51	49.05	91.29	158.28	250.67	96.47	210.47	365.73	671.83	1063.93
Union	27.86	51.67	76.56	124.49	203.81	100.00	180.00	292.80	498.48	877.82
Nonunion	20.00	33.94	62.63	107.00	157.06	159.11	245.34	433.00	666.18	823.00
Average wage within the following categories:[2]										
Lowest 25 percent	20.00	–	62.00	108.52	169.23	159.11	236.00	449.44	666.44	853.00
Lowest 10 percent	20.00	22.76	50.00	105.85	158.28	180.00	282.15	536.80	667.00	896.00
Second 25 percent	22.76	40.03	72.10	114.09	164.70	116.83	201.81	322.15	543.54	741.31
Third 25 percent	22.76	44.56	73.31	113.00	180.32	125.21	212.50	357.00	610.07	830.14
Highest 25 percent	23.45	47.61	75.61	127.83	206.00	110.00	192.00	332.55	559.77	859.86
Highest 10 percent	22.76	47.09	72.95	121.51	187.57	117.94	195.75	318.64	483.71	730.00
Establishment characteristics										
Service-providing industries	22.00	41.17	72.95	114.34	185.00	125.21	211.00	363.72	615.31	834.00
Education and health services	20.00	40.00	73.31	120.36	212.00	130.20	232.00	418.64	667.00	912.54
Educational services	20.00	38.80	73.64	125.08	224.16	122.18	230.60	446.30	667.00	925.00
Elementary and secondary schools	21.62	39.88	79.52	143.65	241.59	119.69	247.18	504.39	707.23	1003.18
Junior colleges, colleges, and universities	20.00	–	64.63	89.22	129.92	165.00	220.20	330.74	–	667.00
Healthcare and social assistance	–	50.00	73.31	115.93	172.52	165.00	239.83	409.57	552.46	746.23
Hospitals	–	52.02	74.20	117.92	176.89	197.16	278.17	409.57	520.67	684.06
Public administration	22.76	46.30	72.76	108.09	152.36	115.78	186.48	295.36	449.44	657.53
1 to 99 workers	22.76	40.04	64.70	96.37	131.25	115.78	175.00	330.11	660.72	849.00
1 to 49 workers	22.72	–	50.00	90.95	117.48	118.31	162.96	–	658.41	805.50
50 to 99 workers	29.19	50.00	79.13	101.00	–	–	194.41	381.91	660.72	894.40
100 workers or more	21.67	41.85	72.95	115.42	185.60	129.99	212.32	365.92	598.98	832.85
100 to 499 workers	20.00	38.80	67.35	119.07	183.78	129.99	209.65	408.95	630.67	849.00
500 workers or more	22.76	44.13	73.64	115.34	187.03	130.20	213.00	353.81	580.23	823.70

See footnotes at end of table.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2013—Continued

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

Characteristics	Single coverage[1]					Family coverage[1]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	$22.76	$47.00	$72.95	$96.37	$131.94	$165.00	$211.00	$304.76	$449.44	$666.18
Local government	21.67	40.00	74.20	124.49	212.00	115.50	210.47	407.81	666.18	909.67
Geographic areas										
New England	49.15	71.91	106.02	148.31	191.43	134.02	223.63	300.24	448.89	630.67
Middle Atlantic	29.12	54.16	72.95	110.12	185.23	74.43	149.36	304.76	372.94	587.06
East North Central	30.90	47.64	72.10	92.19	140.00	95.74	139.60	209.65	332.55	649.00
West North Central	–	50.16	75.00	104.84	148.97	130.20	232.00	381.91	613.57	868.34
South Atlantic	22.76	30.38	56.73	97.68	125.62	132.00	184.02	328.31	638.15	769.48
East South Central	20.00	20.00	–	108.52	137.92	–	301.13	584.25	667.00	685.00
West South Central	–	63.00	101.98	157.00	235.00	313.75	409.57	450.67	690.40	925.00
Mountain	–	39.99	49.00	–	261.23	–	221.00	408.95	681.79	871.55
Pacific	23.40	46.30	83.34	162.15	285.14	78.83	175.00	291.76	533.34	1088.44

[1] The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of 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.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2013

Characteristics	Single coverage[1]					Family coverage[1]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	$3.29	$3.80	$1.04	$2.28	$7.13	$7.32	$6.20	$22.20	$31.60	$21.96
Worker characteristics										
Management, professional, and related	2.40	3.06	1.46	5.06	6.71	11.92	11.80	21.08	39.82	30.98
Professional and related	2.35	3.99	3.15	8.75	16.33	11.52	12.17	16.10	11.13	31.57
Teachers	2.92	3.67	3.98	12.44	10.67	15.05	19.00	39.93	5.75	50.99
Primary, secondary, and special education school teachers	2.75	4.54	7.79	14.18	19.13	9.03	27.36	23.89	26.90	50.19
Service	3.10	5.30	1.24	4.55	7.11	13.32	14.52	15.62	44.85	48.42
Protective service	9.38	1.67	5.04	6.36	8.89	10.71	12.45	18.03	28.80	54.22
Sales and office	2.39	3.77	5.67	5.86	13.48	8.28	11.17	25.21	61.22	58.01
Office and administrative support	2.39	3.99	6.15	6.05	16.58	8.86	12.72	31.24	60.94	45.72
Natural resources, construction, and maintenance	2.95	3.24	5.28	9.52	9.13	5.87	15.65	11.82	51.86	39.97
Production, transportation, and material moving	7.59	5.38	8.06	7.01	48.66	16.10	29.10	42.80	84.46	77.86
Full time	2.77	3.43	1.28	3.53	6.42	8.21	6.95	22.31	31.07	26.49
Part time	5.92	8.60	9.51	15.10	42.57	26.36	15.47	58.07	150.43	113.32
Union	1.87	1.27	3.65	7.10	17.48	11.65	9.67	13.60	22.82	64.36
Nonunion	0.44	9.88	6.23	6.25	7.80	10.46	22.87	29.66	18.28	46.46
Average wage within the following categories:[2]										
Lowest 25 percent	1.09	–	7.71	6.18	13.55	11.94	20.65	22.03	6.74	39.60
Lowest 10 percent	0.00	6.51	8.89	12.53	26.26	16.68	38.03	58.32	12.03	71.40
Second 25 percent	2.58	3.08	1.01	7.62	9.76	6.91	17.42	17.98	46.99	50.42
Third 25 percent	2.06	4.93	1.35	4.59	18.64	10.41	11.11	22.96	42.93	26.32
Highest 25 percent	1.99	3.79	3.55	6.96	11.35	10.38	10.85	14.91	39.17	40.14
Highest 10 percent	3.55	5.22	4.06	7.58	13.87	16.19	13.09	20.10	55.73	72.98
Establishment characteristics										
Service-providing industries	2.77	3.58	1.05	2.38	8.25	7.67	6.31	22.31	31.53	20.65
Education and health services	2.68	4.15	2.88	8.48	14.44	11.55	11.98	35.23	0.90	30.00
Educational services	2.56	4.12	4.46	11.02	17.22	12.39	13.58	36.23	0.43	25.00
Elementary and secondary schools	2.61	4.25	8.66	8.88	15.67	8.04	19.28	19.79	29.56	42.57
Junior colleges, colleges, and universities	2.59	–	12.71	12.42	6.79	23.12	14.37	48.91	–	0.26
Healthcare and social assistance	–	8.04	3.01	7.16	20.90	29.59	19.32	65.94	63.49	91.20
Hospitals	–	13.64	6.64	4.32	19.71	22.42	47.56	50.59	88.48	32.81
Public administration	1.42	5.99	1.12	6.22	8.22	13.45	17.85	14.60	7.94	34.53
1 to 99 workers	0.02	11.26	13.67	5.46	17.30	13.62	15.58	76.35	65.17	81.99
1 to 49 workers	1.40	–	5.90	6.93	20.89	9.94	14.46	–	148.38	111.47
50 to 99 workers	8.46	11.46	6.17	5.81	–	–	47.17	96.07	72.95	81.01
100 workers or more	2.59	4.21	1.01	3.14	10.14	10.59	10.39	21.62	41.64	21.33
100 to 499 workers	0.12	5.57	8.24	8.30	13.65	13.74	16.61	38.15	58.61	51.52
500 workers or more	2.24	5.62	1.91	2.67	12.77	13.13	10.95	23.58	51.61	38.85

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, National Compensation Survey, March 2013—Continued

Characteristics	Single coverage[1]					Family coverage[1]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	$3.87	$9.24	$0.98	$8.15	$3.22	$14.67	$8.03	$28.28	$34.52	$51.25
Local government	2.45	3.11	4.37	5.79	13.31	8.23	14.33	18.19	18.93	32.23
Geographic areas										
New England	8.65	7.56	9.39	13.32	14.01	13.54	9.52	10.77	51.52	131.81
Middle Atlantic	6.72	5.76	0.00	9.34	13.97	20.00	23.34	0.16	34.91	68.50
East North Central	7.38	2.68	1.17	7.16	20.20	14.45	15.74	1.43	59.42	122.15
West North Central	–	12.71	3.89	13.34	27.80	18.19	0.00	55.47	87.15	101.38
South Atlantic	0.00	8.81	6.83	5.19	10.70	23.49	24.79	47.74	64.80	60.59
East South Central	0.00	0.00	–	31.77	11.80	–	56.53	172.34	0.00	0.00
West South Central	–	5.80	6.35	5.79	0.00	36.93	2.76	17.28	73.25	41.50
Mountain	–	3.78	9.38	–	18.52	–	8.58	92.33	93.42	70.95
Pacific	1.28	6.61	11.04	10.35	31.36	13.84	20.68	22.26	16.99	48.80

[1] The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of 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.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 16. Insurance benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2013

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	79	78	98	23	22	99	35	33	96
Worker characteristics									
Management, professional, and related	80	78	98	22	21	99	37	36	96
Professional and related	79	77	97	20	20	99	36	35	96
Teachers	78	76	97	18	18	99	36	35	96
Primary, secondary, and special education school teachers	85	84	98	18	18	98	39	38	98
Service	76	75	98	24	23	98	26	25	96
Protective service	85	85	99	23	22	97	26	25	96
Sales and office	79	78	98	25	24	99	35	34	97
Office and administrative support	80	78	98	25	25	99	35	34	97
Natural resources, construction, and maintenance	91	89	99	28	28	100	45	44	99
Production, transportation, and material moving	78	77	99	22	21	99	29	27	94
Full time	90	88	98	25	24	98	39	38	97
Part time	23	22	96	12	12	99	11	10	93
Union	86	85	98	28	27	99	34	33	97
Nonunion	74	72	97	19	18	98	35	34	96
Average wage within the following categories:[2]									
Lowest 25 percent	62	61	98	19	18	98	27	26	96
Lowest 10 percent	48	46	96	13	13	99	20	19	97
Second 25 percent	84	82	98	25	24	99	34	33	96
Third 25 percent	85	83	98	25	24	98	39	37	96
Highest 25 percent	89	86	97	24	23	99	39	38	97
Highest 10 percent	90	86	96	26	26	100	34	33	97
Establishment characteristics									
Service-providing industries	79	78	98	23	22	99	34	33	96
Education and health services	79	77	97	20	20	98	36	35	96
Educational services	79	77	97	20	19	99	36	34	96
Elementary and secondary schools	78	76	98	19	19	99	34	33	97
Junior colleges, colleges, and universities	81	77	95	18	18	98	40	37	93
Healthcare and social assistance	81	79	97	25	25	97	38	37	97
Hospitals	90	87	97	23	22	97	42	41	98
Public administration	83	82	99	27	26	99	31	30	96
1 to 99 workers	63	63	99	20	20	99	37	35	96
1 to 49 workers	60	59	99	22	22	99	30	30	99
50 to 99 workers	68	67	99	17	17	98	46	43	94
100 workers or more	82	80	98	23	23	99	34	33	96
100 to 499 workers	75	73	98	19	18	98	32	31	98
500 workers or more	84	82	98	25	25	99	35	34	96

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	85	82	97	26	26	98	35	33	94
Local government	77	76	98	22	21	99	35	34	97
Geographic areas									
New England	73	69	94	7	7	100	15	15	97
Middle Atlantic	84	84	100	43	43	100	18	18	98
East North Central	79	76	97	24	23	97	50	48	96
West North Central	79	78	99	13	13	100	58	58	100
South Atlantic	83	81	98	27	25	96	44	41	94
East South Central	85	80	94	–	–	–	19	18	95
West South Central	77	76	98	10	10	100	15	14	94
Mountain	80	79	99	19	19	99	64	61	95
Pacific	73	72	99	30	30	100	29	28	99

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2013

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	1.2	1.1	0.3	1.1	1.1	0.4	1.8	1.7	0.7
Worker characteristics									
Management, professional, and related	1.3	1.3	0.4	1.3	1.3	0.5	1.9	1.8	0.8
Professional and related	1.4	1.4	0.4	1.2	1.2	0.7	1.9	1.9	0.9
Teachers	1.5	1.5	0.5	1.5	1.4	0.9	2.3	2.2	1.1
Primary, secondary, and special education school teachers	1.8	1.8	0.4	1.8	1.8	1.2	2.6	2.6	1.0
Service	1.7	1.7	0.5	1.7	1.6	0.7	1.7	1.6	1.2
Protective service	1.7	1.7	0.3	2.7	2.6	1.4	2.2	2.1	1.3
Sales and office	2.3	2.2	0.4	2.3	2.3	0.3	2.9	2.9	0.6
Office and administrative support	2.4	2.3	0.4	2.2	2.2	0.3	2.9	2.9	0.6
Natural resources, construction, and maintenance	2.1	2.0	0.4	3.0	3.0	0.2	3.6	3.6	0.5
Production, transportation, and material moving	4.6	4.5	0.5	2.4	2.3	1.0	3.7	3.5	1.9
Full time	1.1	1.1	0.3	1.3	1.3	0.4	2.0	2.0	0.7
Part time	1.9	1.8	1.5	1.9	1.9	0.5	1.2	1.2	2.2
Union	1.7	1.6	0.3	1.4	1.3	0.6	1.7	1.6	0.9
Nonunion	1.6	1.6	0.6	1.5	1.5	0.5	2.3	2.3	0.7
Average wage within the following categories:[2]									
Lowest 25 percent	1.7	1.7	0.5	1.7	1.6	0.7	2.5	2.5	1.2
Lowest 10 percent	2.9	2.6	1.1	1.9	1.8	0.5	2.8	2.8	1.3
Second 25 percent	1.6	1.5	0.5	1.7	1.6	0.3	2.4	2.4	0.9
Third 25 percent	1.8	1.7	0.3	1.7	1.6	0.9	2.2	2.2	1.0
Highest 25 percent	1.3	1.3	0.5	1.2	1.2	0.3	1.9	1.8	0.7
Highest 10 percent	1.3	1.4	0.9	1.7	1.7	0.2	2.7	2.6	0.7
Establishment characteristics									
Service-providing industries	1.2	1.1	0.3	1.2	1.1	0.4	1.8	1.7	0.7
Education and health services	1.3	1.2	0.5	1.3	1.3	0.6	2.2	2.2	1.0
Educational services	1.3	1.3	0.5	1.5	1.5	0.8	2.2	2.2	1.1
Elementary and secondary schools	1.6	1.6	0.3	1.7	1.7	1.0	2.2	2.2	1.3
Junior colleges, colleges, and universities	2.2	2.3	1.8	2.5	2.4	0.8	5.1	4.9	1.9
Healthcare and social assistance	3.6	3.6	0.8	3.0	3.0	0.7	4.8	4.8	0.7
Hospitals	1.9	2.2	1.0	4.0	3.9	1.2	6.6	6.6	0.8
Public administration	2.0	2.0	0.3	1.9	1.9	0.5	1.8	1.7	0.8
1 to 99 workers	3.8	3.7	0.5	2.9	2.8	0.5	4.9	4.8	0.8
1 to 49 workers	4.9	4.9	0.5	4.0	4.0	0.7	5.4	5.4	0.7
50 to 99 workers	7.7	7.6	0.8	4.0	4.0	0.4	5.7	5.8	1.4
100 workers or more	1.1	1.1	0.4	1.1	1.1	0.5	1.7	1.7	0.8
100 to 499 workers	2.3	2.3	0.4	2.1	2.0	0.6	2.6	2.5	0.6
500 workers or more	1.1	1.1	0.5	1.3	1.3	0.5	1.9	1.9	1.0

See footnotes at end of table.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2013—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	0.9	2.6	2.5	0.7	3.6	3.5	1.4
Local government	1.2	1.2	0.3	1.1	1.1	0.5	1.7	1.7	0.8
Geographic areas									
New England	3.7	2.6	2.2	2.2	2.2	0.0	3.7	3.5	2.9
Middle Atlantic	1.9	1.9	0.1	3.1	3.1	0.2	2.1	2.0	0.7
East North Central	2.3	2.4	1.1	1.8	1.7	0.7	3.2	3.1	1.6
West North Central	3.0	3.2	0.4	3.4	3.4	0.0	8.0	8.1	0.2
South Atlantic	3.2	3.2	0.3	3.6	3.4	1.7	4.8	4.6	2.1
East South Central	6.1	5.5	3.0	–	–	–	5.2	4.9	3.7
West South Central	3.1	3.1	0.5	2.6	2.6	0.4	2.9	2.9	1.8
Mountain	5.5	4.9	0.8	3.2	3.2	0.8	8.9	9.8	3.1
Pacific	3.7	3.6	0.6	2.4	2.3	0.3	1.7	1.6	0.5

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2013

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

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

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2013—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	15	85
Local government	8	92
Geographic areas		
New England	42	58
Middle Atlantic	7	93
East North Central	16	84
West North Central	5	95
South Atlantic	8	92
West South Central	7	93
Mountain	2	98
Pacific	2	98

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2013

Characteristics	Employee contribution required	Employee contribution not required
All workers	1.4	1.4
Worker characteristics		
Management, professional, and related	1.5	1.5
Professional and related	1.6	1.6
Teachers	1.4	1.4
Primary, secondary, and special education school teachers	1.1	1.1
Service	1.8	1.8
Protective service	1.7	1.7
Sales and office	1.7	1.7
Office and administrative support	1.5	1.5
Natural resources, construction, and maintenance	1.9	1.9
Production, transportation, and material moving	1.8	1.8
Full time	1.4	1.4
Part time	2.2	2.2
Union	1.0	1.0
Nonunion	2.6	2.6
Average wage within the following categories:[1]		
Lowest 25 percent	3.1	3.1
Second 25 percent	1.5	1.5
Third 25 percent	1.4	1.4
Highest 25 percent	1.2	1.2
Highest 10 percent	1.7	1.7
Establishment characteristics		
Service-providing industries	1.4	1.4
Education and health services	1.8	1.8
Educational services	2.0	2.0
Elementary and secondary schools	1.4	1.4
Healthcare and social assistance	2.5	2.5
Hospitals	3.2	3.2
Public administration	1.3	1.3
1 to 99 workers	1.9	1.9
1 to 49 workers	2.6	2.6
50 to 99 workers	2.8	2.8
100 workers or more	1.5	1.5
100 to 499 workers	2.3	2.3
500 workers or more	1.7	1.7

See footnotes at end of table.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2013—Continued

Characteristics	Employee contribution required	Employee contribution not required
State government	3.4	3.4
Local government	1.0	1.0
Geographic areas		
New England	7.4	7.4
Middle Atlantic	1.1	1.1
East North Central	3.6	3.6
West North Central	1.9	1.9
South Atlantic	0.8	0.8
West South Central	2.2	2.2
Mountain	0.8	0.8
Pacific	0.6	0.6

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2013

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	37	2	54	5	2
Worker characteristics					
Management, professional, and related	35	2	56	5	2
Professional and related	35	2	56	5	2
Teachers	33	1	59	5	2
Primary, secondary, and special education school teachers	30	1	62	5	2
Service	40	3	51	5	1
Protective service	37	4	53	6	1
Sales and office	38	–	52	6	–
Office and administrative support	38	–	52	6	–
Natural resources, construction, and maintenance	40	–	53	3	–
Production, transportation, and material moving	36	2	50	–	–
Full time	37	2	54	5	2
Part time	35	–	58	4	–
Union	33	2	56	8	([1])
Nonunion	41	2	51	3	4
Average wage within the following categories:[2]					
Lowest 25 percent	38	1	55	3	3
Lowest 10 percent	45	–	51	–	2
Second 25 percent	39	2	51	5	3
Third 25 percent	40	3	49	6	3
Highest 25 percent	32	2	59	6	1
Highest 10 percent	35	2	59	5	([1])
Establishment characteristics					
Service-providing industries	37	2	54	5	2
Education and health services	37	1	55	5	2
Educational services	36	1	56	5	2
Elementary and secondary schools	30	1	61	5	3
Junior colleges, colleges, and universities	51	–	40	5	–
Healthcare and social assistance	47	–	48	3	–
Hospitals	44	–	52	–	–
Public administration	36	3	53	7	2
1 to 99 workers	31	1	61	3	4
1 to 49 workers	27	–	62	–	–
50 to 99 workers	36	–	60	–	–
100 workers or more	38	2	53	6	2
100 to 499 workers	37	–	57	4	–
500 workers or more	38	2	52	6	2

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2013—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	42	2	47	5	3
Local government	35	2	56	5	2
Geographic areas					
New England	22	–	65	–	–
Middle Atlantic	37	1	47	15	–
East North Central	45	–	49	4	–
West North Central	47	–	46	5	–
South Atlantic	52	2	33	2	10
East South Central	50	–	43	–	–
West South Central	19	–	80	1	–
Mountain	35	–	61	–	–
Pacific	15	4	75	5	–

[1] Less than 0.5.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 18. Standard errors for life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2013

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	2.0	0.3	1.9	0.5	0.6
Worker characteristics					
Management, professional, and related	2.3	0.3	2.2	0.6	0.6
Professional and related	2.4	0.4	2.3	0.6	0.6
Teachers	2.4	0.4	2.4	0.9	0.8
Primary, secondary, and special education school teachers	2.4	0.4	2.4	1.1	0.8
Service	2.3	0.5	2.2	0.9	0.4
Protective service	3.2	0.8	3.2	1.6	0.2
Sales and office	3.2	–	3.0	1.3	–
Office and administrative support	3.2	–	3.0	1.0	–
Natural resources, construction, and maintenance	3.3	–	3.3	1.0	–
Production, transportation, and material moving	4.0	1.1	4.4	–	–
Full time	2.0	0.3	1.9	0.5	0.6
Part time	5.1	–	4.7	1.1	–
Union	2.0	0.3	1.8	0.8	0.1
Nonunion	2.7	0.4	2.7	0.5	1.1
Average wage within the following categories:[1]					
Lowest 25 percent	2.7	0.2	2.7	0.6	1.0
Lowest 10 percent	4.4	–	4.2	–	0.7
Second 25 percent	2.8	0.5	2.7	0.8	1.0
Third 25 percent	2.9	0.6	2.8	1.2	0.8
Highest 25 percent	1.7	0.2	1.7	0.8	0.1
Highest 10 percent	2.8	0.5	2.6	0.8	0.1
Establishment characteristics					
Service-providing industries	2.0	0.3	1.9	0.5	0.5
Education and health services	2.6	0.4	2.5	0.6	0.8
Educational services	2.6	0.4	2.6	0.7	0.9
Elementary and secondary schools	2.3	0.3	2.4	0.7	0.9
Junior colleges, colleges, and universities	6.4	–	6.1	1.5	–
Healthcare and social assistance	5.5	–	5.5	0.6	–
Hospitals	6.7	–	6.7	–	–
Public administration	2.7	0.5	2.7	0.6	0.5
1 to 99 workers	4.8	0.4	5.0	1.1	1.9
1 to 49 workers	5.4	–	5.8	–	–
50 to 99 workers	6.2	–	6.4	–	–
100 workers or more	2.2	0.3	2.0	0.5	0.6
100 to 499 workers	3.2	–	3.3	1.1	–
500 workers or more	2.4	0.4	2.2	0.6	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, National Compensation Survey, March 2013—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	4.8	0.8	4.8	1.2	0.8
Local government	1.7	0.3	1.6	0.5	0.6
Geographic areas					
New England	5.9	–	5.7	–	–
Middle Atlantic	2.4	0.2	2.4	1.3	–
East North Central	4.4	–	4.1	1.0	–
West North Central	11.1	–	10.5	2.1	–
South Atlantic	4.6	0.6	4.7	0.9	2.8
East South Central	10.6	–	10.0	–	–
West South Central	2.8	–	2.7	0.4	–
Mountain	4.1	–	5.9	–	–
Pacific	2.5	0.8	2.7	1.2	–

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2013

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

Characteristics	Multiple of annual earnings amounts[1]					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	–	49	23	25	–	1.4	–
Worker characteristics							
Management, professional, and related	–	47	23	26	–	1.4	1.5
Professional and related	–	47	24	26	3	1.4	1.5
Teachers	–	45	25	27	4	1.5	1.5
Primary, secondary, and special education school teachers	–	47	27	24	2	1.4	–
Service	–	54	19	23	5	1.4	1.0
Protective service	–	58	12	21	–	1.5	1.0
Sales and office	–	52	22	24	2	1.4	–
Office and administrative support	–	52	23	23	2	1.4	–
Natural resources, construction, and maintenance	–	49	23	24	–	1.4	–
Production, transportation, and material moving	–	40	35	22	–	1.5	1.5
Full time	–	49	23	25	–	1.4	1.4
Part time	–	64	–	–	–	1.2	1.0
Union	–	57	27	11	–	1.3	1.0
Nonunion	–	43	19	36	–	1.5	1.5
Average wage within the following categories:[2]							
Lowest 25 percent	–	48	23	29	–	1.4	–
Lowest 10 percent	–	42	21	–	–	1.5	1.5
Second 25 percent	–	53	21	24	3	1.4	1.0
Third 25 percent	–	54	19	24	–	1.4	1.0
Highest 25 percent	–	42	28	22	–	1.5	1.5
Highest 10 percent	–	41	26	21	–	1.6	1.5
Establishment characteristics							
Service-providing industries	–	49	23	25	–	1.4	–
Education and health services	–	47	23	28	2	1.4	1.5
Educational services	–	44	23	30	2	1.5	1.5
Elementary and secondary schools	–	43	28	27	1	1.4	1.5
Junior colleges, colleges, and universities	–	44	–	–	5	1.5	–
Healthcare and social assistance	–	62	21	–	–	1.3	1.0
Hospitals	–	62	–	–	–	1.3	1.0
Public administration	–	59	18	17	–	1.4	1.0
1 to 99 workers	–	55	–	17	7	1.4	–
1 to 49 workers	–	50	–	–	–	1.4	–
50 to 99 workers	–	59	–	–	–	1.4	1.0
100 workers or more	–	49	23	25	–	1.4	–
100 to 499 workers	–	46	26	22	6	1.5	1.5
500 workers or more	–	50	22	26	–	1.4	–

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2013—Continued

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

Characteristics	Multiple of annual earnings amounts[1]					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
State government	–	49	19	–	3	1.4	–
Local government	–	49	24	23	–	1.4	1.3
Geographic areas							
Middle Atlantic	–	27	51	6	15	1.7	1.5
East North Central	–	70	11	16	4	1.3	1.0
West North Central	–	38	–	–	–	1.4	1.5
South Atlantic	–	51	16	32	–	1.4	–
West South Central	–	35	–	–	–	1.5	1.5
Mountain	–	65	–	–	–	1.2	1.0
Pacific	–	81	–	–	–	1.1	1.0

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2013

Characteristics	Multiple of annual earnings amounts[1]					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	–	3.5	2.6	4.8	–	([2])	–
Worker characteristics							
Management, professional, and related	–	4.3	3.1	5.8	–	([2])	0.3
Professional and related	–	4.5	3.3	6.0	0.5	([2])	0.3
Teachers	–	4.8	3.1	5.5	0.7	0.1	0.2
Primary, secondary, and special education school teachers	–	5.0	3.5	4.9	0.3	([2])	–
Service	–	4.3	2.5	4.6	1.6	0.1	0.2
Protective service	–	5.8	2.2	5.4	–	0.1	0.0
Sales and office	–	4.2	3.2	5.5	0.9	([2])	–
Office and administrative support	–	4.2	3.3	5.5	1.0	([2])	–
Natural resources, construction, and maintenance	–	4.7	4.7	4.3	–	([2])	–
Production, transportation, and material moving	–	6.3	6.4	4.8	–	0.1	([2])
Full time	–	3.5	2.6	4.8	–	([2])	0.4
Part time	–	8.7	–	–	–	0.1	0.0
Union	–	3.1	2.9	3.1	–	([2])	0.0
Nonunion	–	5.0	3.3	6.6	–	0.1	0.0
Average wage within the following categories:[3]							
Lowest 25 percent	–	6.2	4.1	7.8	–	0.1	–
Lowest 10 percent	–	9.2	5.7	–	–	0.1	0.2
Second 25 percent	–	3.8	3.1	5.0	1.0	([2])	0.3
Third 25 percent	–	4.6	3.0	5.6	–	([2])	0.2
Highest 25 percent	–	3.1	2.7	3.9	–	([2])	0.0
Highest 10 percent	–	5.2	3.8	6.2	–	0.1	0.0
Establishment characteristics							
Service-providing industries	–	3.5	2.6	4.8	–	([2])	–
Education and health services	–	5.2	3.2	7.0	0.3	0.1	0.3
Educational services	–	5.0	3.3	6.7	0.3	0.1	0.1
Elementary and secondary schools	–	4.1	3.3	4.8	0.2	([2])	0.1
Junior colleges, colleges, and universities	–	9.8	–	–	1.1	0.1	–
Healthcare and social assistance	–	8.4	4.7	–	–	0.1	0.0
Hospitals	–	11.7	–	–	–	0.1	0.1
Public administration	–	4.1	2.3	3.1	–	([2])	0.0
1 to 99 workers	–	8.8	–	4.4	2.6	0.1	–
1 to 49 workers	–	11.2	–	–	–	0.1	–
50 to 99 workers	–	10.6	–	–	–	0.1	0.1
100 workers or more	–	3.7	2.6	5.2	–	([2])	–
100 to 499 workers	–	5.4	4.8	5.5	1.7	0.1	0.3
500 workers or more	–	4.3	2.8	5.9	–	([2])	–

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, National Compensation Survey, March 2013—Continued

Characteristics	Multiple of annual earnings amounts[1]					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
State government	–	7.9	3.9	–	0.7	0.1	–
Local government	–	2.8	2.5	3.0	–	([2])	0.4
Geographic areas							
Middle Atlantic	–	5.5	5.5	2.7	3.5	0.1	0.0
East North Central	–	5.2	2.1	4.3	0.6	([2])	0.0
West North Central	–	10.1	–	–	–	0.1	0.0
South Atlantic	–	4.9	2.6	5.4	–	0.1	–
West South Central	–	5.0	–	–	–	0.1	0.0
Mountain	–	5.9	–	–	–	([2])	0.0
Pacific	–	5.9	–	–	–	0.1	0.0

[1] Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.
[2] Less than 0.05.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2013

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

Characteristics	With maximum benefit amount	Maximum benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	51	$50,000	$50,000	$100,000	–	$400,000	49
Worker characteristics							
Management, professional, and related	52	50,000	50,000	100,000	–	400,000	48
Professional and related	52	50,000	50,000	100,000	–	400,000	48
Teachers	48	50,000	50,000	–	–	350,000	52
Primary, secondary, and special education school teachers	42	50,000	50,000	–	$100,000	–	58
Service	53	50,000	50,000	100,000	250,000	500,000	47
Protective service	49	50,000	50,000	100,000	250,000	–	51
Sales and office	48	50,000	50,000	–	–	500,000	52
Office and administrative support	48	50,000	50,000	–	–	500,000	52
Natural resources, construction, and maintenance	46	–	50,000	100,000	–	400,000	54
Production, transportation, and material moving	47	50,000	–	100,000	–	450,000	53
Full time	51	50,000	50,000	100,000	–	450,000	49
Part time	50	50,000	50,000	–	–	–	50
Union	48	45,000	50,000	–	200,000	400,000	52
Nonunion	53	50,000	50,000	100,000	250,000	500,000	47
Average wage within the following categories:[2]							
Lowest 25 percent	54	50,000	50,000	100,000	150,000	500,000	46
Lowest 10 percent	57	50,000	–	100,000	–	500,000	43
Second 25 percent	55	50,000	50,000	100,000	250,000	400,000	45
Third 25 percent	49	50,000	50,000	100,000	250,000	400,000	51
Highest 25 percent	47	50,000	50,000	100,000	250,000	–	53
Highest 10 percent	52	–	50,000	–	–	400,000	48
Establishment characteristics							
Service-providing industries	52	50,000	50,000	100,000	–	450,000	48
Education and health services	53	50,000	50,000	100,000	–	400,000	47
Educational services	53	50,000	50,000	100,000	–	400,000	47
Elementary and secondary schools	42	50,000	50,000	–	144,000	250,000	58
Junior colleges, colleges, and universities	73	50,000	50,000	100,000	–	–	27
Healthcare and social assistance	57	50,000	–	–	–	–	43
Hospitals	61	50,000	100,000	–	400,000	–	39
Public administration	49	50,000	50,000	100,000	200,000	500,000	51
1 to 99 workers	30	50,000	–	–	250,000	500,000	70
1 to 49 workers	30	–	–	–	–	–	70
50 to 99 workers	30	50,000	–	–	250,000	500,000	70
100 workers or more	53	50,000	50,000	100,000	–	400,000	47
100 to 499 workers	54	50,000	50,000	100,000	150,000	250,000	46
500 workers or more	53	50,000	50,000	100,000	–	500,000	47

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2013—Continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	58	–	$50,000	–	–	$500,000	42
Local government	48	$50,000	50,000	$100,000	$200,000	400,000	52
Geographic areas							
Middle Atlantic	32	–	40,000	50,000	–	–	68
East North Central	46	50,000	50,000	150,000	–	250,000	54
South Atlantic	39	50,000	50,000	200,000	280,000	–	61
West South Central	54	50,000	50,000	–	–	–	46
Mountain	71	–	50,000	–	–	–	29

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 20. Standard errors for life insurance plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2013

Characteristics	With maximum benefit amount	Maximum benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	3.6	$0.00	$0.00	$0.00	–	$94,047.86	3.6
Worker characteristics							
Management, professional, and related	4.2	0.00	0.00	0.00	–	24,698.18	4.2
Professional and related	4.4	0.00	0.00	0.00	–	57,922.36	4.4
Teachers	4.4	0.00	0.00	–	–	83,755.60	4.4
Primary, secondary, and special education school teachers	5.3	6,985.70	0.00	–	$18,184.30	–	5.3
Service	4.2	0.00	0.00	0.00	72,589.12	62,482.00	4.2
Protective service	5.3	0.00	0.00	11,715.37	74,799.20	–	5.3
Sales and office	5.0	0.00	0.00	–	–	44,866.47	5.0
Office and administrative support	5.2	0.00	5,467.17	–	–	28,160.26	5.2
Natural resources, construction, and maintenance	4.4	–	0.00	18,663.07	–	94,371.61	4.4
Production, transportation, and material moving	7.2	0.00	–	0.00	–	54,671.75	7.2
Full time	3.6	0.00	0.00	0.00	–	92,412.12	3.6
Part time	10.7	0.00	0.00	–	–	–	10.7
Union	3.5	8,265.59	0.00	–	45,781.66	15,620.50	3.5
Nonunion	4.8	0.00	9,565.56	0.00	62,691.55	89,050.55	4.8
Average wage within the following categories:[2]							
Lowest 25 percent	5.6	0.00	0.00	0.00	40,486.94	122,933.93	5.6
Lowest 10 percent	8.0	0.00	–	0.00	–	116,501.07	8.0
Second 25 percent	4.1	0.00	0.00	9,501.58	63,243.73	20,663.98	4.1
Third 25 percent	5.2	0.00	0.00	3,124.10	68,258.19	86,971.26	5.2
Highest 25 percent	2.8	1,562.05	0.00	0.00	56,255.49	–	2.8
Highest 10 percent	5.0	–	0.00	–	–	44,181.44	5.0
Establishment characteristics							
Service-providing industries	3.6	0.00	0.00	0.00	–	93,397.00	3.6
Education and health services	4.3	1,562.05	0.00	0.00	–	71,582.12	4.3
Educational services	4.5	5,225.28	0.00	21,545.53	–	55,226.81	4.5
Elementary and secondary schools	5.0	14,103.50	0.00	–	41,794.10	54,811.04	5.0
Junior colleges, colleges, and universities	4.8	10,507.62	0.00	22,850.82	–	–	4.8
Healthcare and social assistance	7.1	0.00	–	–	–	–	7.1
Hospitals	8.9	14,080.13	21,389.25	–	111,552.68	–	8.9
Public administration	4.0	0.00	0.00	0.00	42,778.50	100,930.67	4.0
1 to 99 workers	6.0	0.00	–	–	71,582.12	81,166.50	6.0
1 to 49 workers	8.4	–	–	–	–	–	8.4
50 to 99 workers	7.6	0.00	–	–	59,481.09	0.00	7.6
100 workers or more	3.8	0.00	0.00	0.00	–	80,411.44	3.8
100 to 499 workers	5.6	0.00	0.00	2,343.07	20,663.98	59,095.26	5.6
500 workers or more	4.4	0.00	0.00	0.00	–	104,201.73	4.4

See footnotes at end of table.

Table 20. Standard errors for life insurance plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2013—Continued

Characteristics	With maximum benefit amount	Maximum benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	6.2	–	$0.00	–	–	$115,844.72	6.2
Local government	3.2	$0.00	0.00	$0.00	$34,683.14	89,732.94	3.2
Geographic areas							
Middle Atlantic	4.7	–	0.00	0.00	–	–	4.7
East North Central	4.0	0.00	0.00	26,919.88	–	3,905.12	4.0
South Atlantic	5.2	0.00	0.00	27,613.40	65,401.22	–	5.2
West South Central	6.5	0.00	0.00	–	–	–	6.5
Mountain	7.3	–	0.00	–	–	–	7.3

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,[1] State and local government workers, National Compensation Survey, March 2013

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

Characteristics	Flat dollar amounts[2]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	$5,000	$10,000	$20,000	$40,000	$50,000
Worker characteristics					
Management, professional, and related	5,000	10,000	20,000	42,500	50,000
Professional and related	5,000	10,000	20,000	40,000	50,000
Teachers	5,000	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	–	50,000
Protective service	5,000	10,000	20,000	35,000	50,000
Sales and office	5,000	10,000	20,000	25,000	50,000
Office and administrative support	5,000	10,000	20,000	25,000	50,000
Natural resources, construction, and maintenance	5,000	10,000	20,000	30,000	50,000
Production, transportation, and material moving	–	10,000	20,000	25,000	50,000
Full time	5,000	10,000	20,000	40,000	50,000
Part time	–	15,000	–	50,000	50,000
Union	5,000	10,000	25,000	50,000	50,000
Nonunion	5,000	10,000	–	25,000	50,000
Average wage within the following categories:[3]					
Lowest 25 percent	5,000	10,000	20,000	25,000	50,000
Lowest 10 percent	–	10,000	20,000	25,000	50,000
Second 25 percent	5,000	10,000	20,000	30,000	50,000
Third 25 percent	5,000	10,000	20,000	–	50,000
Highest 25 percent	5,000	10,000	25,000	50,000	50,000
Highest 10 percent	5,000	–	30,000	50,000	50,000
Establishment characteristics					
Service-providing industries	5,000	10,000	20,000	40,000	50,000
Education and health services	5,000	10,000	20,000	42,500	50,000
Educational services	5,000	10,000	20,000	45,000	50,000
Elementary and secondary schools	–	10,000	20,000	50,000	50,000
Junior colleges, colleges, and universities	5,000	–	20,000	25,000	50,000
Healthcare and social assistance	5,000	10,000	20,000	25,000	50,000
Hospitals	5,000	10,000	20,000	25,000	50,000
Public administration	5,000	10,000	20,000	25,000	50,000
1 to 99 workers	–	10,000	20,000	30,000	50,000
1 to 49 workers	10,000	10,000	20,000	30,000	50,000
50 to 99 workers	5,000	10,000	20,000	–	50,000
100 workers or more	5,000	10,000	20,000	40,000	50,000
100 to 499 workers	10,000	10,000	20,000	–	50,000
500 workers or more	5,000	10,000	20,000	40,000	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,[1] State and local government workers, National Compensation Survey, March 2013—Continued

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

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

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

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

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,[1] State and local government workers, National Compensation Survey, March 2013

Characteristics	Flat dollar amounts[2]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	$0.00	$0.00	$0.00	$0.00	$0.00
Worker characteristics					
Management, professional, and related	0.00	0.00	1,000.20	6,530.32	0.00
Professional and related	0.00	0.00	1,000.20	6,569.90	0.00
Teachers	1,021.20	0.00	1,115.53	624.82	0.00
Primary, secondary, and special education school teachers	–	0.00	781.02	781.02	0.00
Service	0.00	0.00	0.00	–	0.00
Protective service	0.00	0.00	3,313.61	7,044.50	0.00
Sales and office	0.00	0.00	0.00	3,220.25	0.00
Office and administrative support	0.00	0.00	0.00	2,705.55	0.00
Natural resources, construction, and maintenance	0.00	0.00	1,352.77	3,865.88	0.00
Production, transportation, and material moving	–	0.00	1,104.54	5,121.52	0.00
Full time	0.00	0.00	0.00	2,069.38	0.00
Part time	–	3,821.24	–	1,171.54	0.00
Union	0.00	0.00	0.00	0.00	0.00
Nonunion	0.00	0.00	–	0.00	0.00
Average wage within the following categories:[3]					
Lowest 25 percent	671.68	0.00	0.00	0.00	0.00
Lowest 10 percent	–	0.00	2,922.33	0.00	10,290.58
Second 25 percent	0.00	0.00	0.00	1,171.54	0.00
Third 25 percent	0.00	0.00	0.00	–	0.00
Highest 25 percent	0.00	390.51	0.00	0.00	0.00
Highest 10 percent	869.71	–	7,111.01	0.00	0.00
Establishment characteristics					
Service-providing industries	0.00	0.00	0.00	0.00	0.00
Education and health services	0.00	0.00	0.00	6,436.23	0.00
Educational services	220.91	0.00	1,963.47	7,221.00	0.00
Elementary and secondary schools	–	0.00	4,684.20	3,390.04	0.00
Junior colleges, colleges, and universities	0.00	–	3,745.66	2,922.33	4,418.14
Healthcare and social assistance	0.00	781.02	0.00	6,036.83	0.00
Hospitals	0.00	781.02	781.02	5,319.08	0.00
Public administration	0.00	0.00	0.00	4,939.64	0.00
1 to 99 workers	–	468.61	0.00	4,686.15	0.00
1 to 49 workers	0.00	2,816.03	781.02	8,870.74	0.00
50 to 99 workers	0.00	937.23	3,982.46	–	0.00
100 workers or more	0.00	0.00	0.00	0.00	0.00
100 to 499 workers	1,418.80	1,015.33	0.00	–	0.00
500 workers or more	0.00	0.00	0.00	3,336.54	0.00

See footnotes at end of table.

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,[1] State and local government workers, National Compensation Survey, March 2013—Continued

Characteristics	Flat dollar amounts[2]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	$0.00	$937.23	$0.00	$0.00	$4,227.08
Local government	–	0.00	0.00	6,603.24	0.00
Geographic areas					
New England	0.00	0.00	749.13	3,579.11	0.00
Middle Atlantic	0.00	–	0.00	0.00	0.00
East North Central	–	0.00	2,363.81	0.00	4,132.80
West North Central	0.00	1,921.07	2,807.35	–	0.00
South Atlantic	–	1,766.84	–	0.00	3,579.11
East South Central	0.00	0.00	–	781.02	11,045.36
West South Central	0.00	0.00	2,488.27	3,558.60	–
Mountain	0.00	1,352.77	0.00	10,594.34	0.00
Pacific	0.00	0.00	6,248.20	0.00	0.00

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

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

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 22. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2013

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

Characteristics	Non-commercially insured[1]	Commercially insured	Legally required	Other
All workers	53	35	8	4
Worker characteristics				
Management, professional, and related	54	32	9	4
Professional and related	53	32	11	5
Teachers	52	34	11	3
Primary, secondary, and special education school teachers	49	39	–	–
Service	54	34	7	4
Protective service	57	33	–	–
Sales and office	48	42	6	4
Office and administrative support	48	42	6	4
Natural resources, construction, and maintenance	56	35	–	–
Production, transportation, and material moving	53	38	–	–
Full time	53	36	8	3
Part time	58	21	–	–
Union	45	39	13	3
Nonunion	63	30	2	5
Average wage within the following categories:[2]				
Lowest 25 percent	54	36	3	8
Lowest 10 percent	49	34	–	–
Second 25 percent	57	34	6	3
Third 25 percent	53	36	8	3
Highest 25 percent:				
Highest 10 percent	44	41	–	–
Establishment characteristics				
Service-providing industries	53	35	8	4
Education and health services	52	34	–	–
Educational services	50	35	8	6
Elementary and secondary schools	44	43	6	8
Junior colleges, colleges, and universities	72	–	15	–
Healthcare and social assistance	61	25	–	–
Hospitals	59	35	–	–
Public administration	52	37	9	2
1 to 99 workers	54	44	–	–
1 to 49 workers	60	–	–	–
50 to 99 workers	45	51	–	–
100 workers or more	53	33	9	4
100 to 499 workers	53	30	11	6
500 workers or more	53	34	9	4
State government	83	–	12	–

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2013—Continued

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

Characteristics	Non-commercially insured[1]	Commercially insured	Legally required	Other
Local government	41	47	7	6
Geographic areas				
New England	76	–	–	–
Middle Atlantic	–	48	27	–
East North Central	48	–	–	–
West North Central	54	42	–	–
South Atlantic	70	28	–	3
West South Central	52	46	–	–
Mountain	–	61	–	–
Pacific	80	13	–	–

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 22. Standard errors for short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2013

Characteristics	Non-commercially insured[1]	Commercially insured	Legally required	Other
All workers	2.4	2.3	1.1	0.7
Worker characteristics				
Management, professional, and related	2.6	2.5	1.2	0.8
Professional and related	2.7	2.4	1.5	1.0
Teachers	4.3	3.9	2.8	0.8
Primary, secondary, and special education school teachers	4.8	4.9	–	–
Service	3.9	3.6	1.8	1.1
Protective service	6.4	6.0	–	–
Sales and office	4.3	3.8	1.2	1.6
Office and administrative support	4.1	3.7	1.3	1.6
Natural resources, construction, and maintenance	6.6	6.1	–	–
Production, transportation, and material moving	7.3	6.8	–	–
Full time	2.5	2.4	1.1	0.6
Part time	7.3	5.0	–	–
Union	3.2	3.0	1.9	0.8
Nonunion	3.3	3.2	0.2	1.1
Average wage within the following categories:[2]				
Lowest 25 percent	4.4	4.0	0.5	2.2
Lowest 10 percent	7.7	6.0	–	–
Second 25 percent	3.4	3.2	0.9	0.8
Third 25 percent	3.4	3.4	1.3	0.9
Highest 25 percent:				
Highest 10 percent	2.8	2.6	–	–
Establishment characteristics				
Service-providing industries	2.3	2.3	1.1	0.7
Education and health services	3.3	3.2	–	–
Educational services	3.9	3.8	1.5	1.4
Elementary and secondary schools	4.4	4.4	1.5	1.9
Junior colleges, colleges, and universities	4.2	–	2.5	–
Healthcare and social assistance	4.5	5.2	–	–
Hospitals	5.8	6.5	–	–
Public administration	4.2	3.9	2.1	0.7
1 to 99 workers	8.5	8.6	–	–
1 to 49 workers	12.4	–	–	–
50 to 99 workers	11.1	10.9	–	–
100 workers or more	2.3	2.2	1.2	0.8
100 to 499 workers	5.6	4.9	3.2	2.3
500 workers or more	2.4	2.5	0.8	0.7
State government	3.1	–	1.6	–

See footnotes at end of table.

Table 22. Standard errors for short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2013—Continued

Characteristics	Non-commercially insured[1]	Commercially insured	Legally required	Other
Local government	2.4	2.6	1.1	1.0
Geographic areas				
New England	21.5	–	–	–
Middle Atlantic	–	3.6	3.5	–
East North Central	4.2	–	–	–
West North Central	11.5	11.1	–	–
South Atlantic	7.5	7.7	–	0.9
West South Central	12.9	13.2	–	–
Mountain	–	12.2	–	–
Pacific	3.3	2.1	–	–

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 23. Short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2013

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	12	88
Worker characteristics		
Management, professional, and related	10	90
Professional and related	11	89
Teachers	9	91
Service	15	85
Protective service	19	81
Sales and office	14	86
Office and administrative support	15	85
Natural resources, construction, and maintenance	15	85
Production, transportation, and material moving	7	93
Full time	13	87
Part time	8	92
Union	15	85
Nonunion	9	91
Average wage within the following categories:[1]		
Lowest 25 percent	10	90
Second 25 percent	11	89
Third 25 percent	10	90
Highest 25 percent:		
Highest 10 percent	17	83
Establishment characteristics		
Service-providing industries	12	88
Education and health services	10	90
Educational services	7	93
Elementary and secondary schools	6	94
Junior colleges, colleges, and universities	6	94
Healthcare and social assistance	22	78
Public administration	18	82
100 workers or more	13	87
100 to 499 workers	19	81
500 workers or more	11	89
State government	14	86

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2013—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
Local government	12	88
Geographic areas		
New England	–	100
Middle Atlantic	30	70
East North Central	19	81
West South Central	–	100

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 23. Standard errors for short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2013

Characteristics	Employee contribution required	Employee contribution not required
All workers	1.4	1.4
Worker characteristics		
Management, professional, and related	1.3	1.3
Professional and related	1.5	1.5
Teachers	2.5	2.5
Service	2.6	2.6
Protective service	5.3	5.3
Sales and office	2.7	2.7
Office and administrative support	2.8	2.8
Natural resources, construction, and maintenance	3.9	3.9
Production, transportation, and material moving	2.8	2.8
Full time	1.5	1.5
Part time	2.3	2.3
Union	2.0	2.0
Nonunion	1.8	1.8
Average wage within the following categories:[1]		
Lowest 25 percent	2.4	2.4
Second 25 percent	1.8	1.8
Third 25 percent	1.6	1.6
Highest 25 percent:		
Highest 10 percent	1.0	1.0
Establishment characteristics		
Service-providing industries	1.4	1.4
Education and health services	1.5	1.5
Educational services	1.3	1.3
Elementary and secondary schools	1.4	1.4
Junior colleges, colleges, and universities	1.1	1.1
Healthcare and social assistance	4.7	4.7
Public administration	2.7	2.7
100 workers or more	1.5	1.5
100 to 499 workers	4.3	4.3
500 workers or more	1.1	1.1
State government	2.2	2.2

See footnotes at end of table.

Table 23. Standard errors for short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2013—Continued

Characteristics	Employee contribution required	Employee contribution not required
Local government	1.6	1.6
Geographic areas		
New England	–	0.0
Middle Atlantic	3.5	3.5
East North Central	4.5	4.5
West South Central	–	0.0

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 24. Short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2013

(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	–	86	9	–
Worker characteristics					
Management, professional, and related	–	–	87	8	2
Professional and related	–	–	87	7	2
Teachers	–	–	85	5	3
Primary, secondary, and special education school teachers	–	–	85	4	–
Service	2	–	85	10	–
Protective service	–	–	81	–	–
Sales and office	1	–	86	11	–
Office and administrative support	1	–	85	11	–
Natural resources, construction, and maintenance	–	–	87	8	–
Production, transportation, and material moving	19	–	72	–	–
Full time	3	–	86	9	–
Part time	–	–	83	8	–
Union	5	1	83	9	2
Nonunion	–	–	89	8	2
Average wage within the following categories:[1]					
Lowest 25 percent	–	–	89	6	3
Lowest 10 percent	–	–	90	3	–
Second 25 percent	3	–	83	11	–
Third 25 percent	–	–	85	9	–
Highest 25 percent:					
Highest 10 percent	–	–	87	6	3
Establishment characteristics					
Service-providing industries	3	–	86	9	–
Education and health services	–	–	87	7	2
Educational services	–	–	88	5	2
Elementary and secondary schools	–	–	89	4	2
Junior colleges, colleges, and universities	–	–	84	12	–
Healthcare and social assistance	–	–	83	13	–
Hospitals	–	–	89	11	–
Public administration	2	–	84	12	–
1 to 99 workers	–	–	88	5	–
1 to 49 workers	–	–	88	–	–
50 to 99 workers	–	–	89	–	–
100 workers or more	3	–	86	9	–
100 to 499 workers	–	–	86	10	–
500 workers or more	3	([2])	85	9	2
State government	–	–	81	17	–

See footnotes at end of table.

Table 24. Short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2013—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
Local government	4	–	88	5	–
Geographic areas					
New England	–	–	89	–	–
Middle Atlantic	4	–	91	–	2
East North Central	3	–	74	19	–
West North Central	–	–	85	–	–
South Atlantic	–	–	84	–	–
West South Central	–	–	92	–	–
Mountain	–	–	90	–	–
Pacific	–	–	86	8	–

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

[2] Less than 0.5.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 24. Standard errors for short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2013

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	1.0	–	1.5	1.0	–
Worker characteristics					
Management, professional, and related	–	–	1.9	0.9	0.6
Professional and related	–	–	2.3	0.9	0.8
Teachers	–	–	4.3	1.0	1.1
Primary, secondary, and special education school teachers	–	–	5.8	1.4	–
Service	1.1	–	3.0	2.7	–
Protective service	–	–	5.7	–	–
Sales and office	0.6	–	2.6	2.4	–
Office and administrative support	0.6	–	2.7	2.5	–
Natural resources, construction, and maintenance	–	–	4.2	2.4	–
Production, transportation, and material moving	5.3	–	6.4	–	–
Full time	1.1	–	1.6	1.2	–
Part time	–	–	3.9	2.4	–
Union	1.8	0.5	2.0	0.9	0.7
Nonunion	–	–	2.1	2.1	0.5
Average wage within the following categories:[1]					
Lowest 25 percent	–	–	3.1	2.7	1.0
Lowest 10 percent	–	–	2.8	1.5	–
Second 25 percent	1.3	–	2.3	1.7	–
Third 25 percent	–	–	3.3	1.1	–
Highest 25 percent:					
Highest 10 percent	–	–	1.8	1.3	1.0
Establishment characteristics					
Service-providing industries	1.0	–	1.5	1.1	–
Education and health services	–	–	1.7	0.7	0.7
Educational services	–	–	2.1	0.8	0.8
Elementary and secondary schools	–	–	2.6	0.9	0.9
Junior colleges, colleges, and universities	–	–	3.4	3.1	–
Healthcare and social assistance	–	–	2.4	1.6	–
Hospitals	–	–	2.1	2.1	–
Public administration	0.8	–	2.5	2.1	–
1 to 99 workers	–	–	3.7	1.2	–
1 to 49 workers	–	–	4.6	–	–
50 to 99 workers	–	–	4.5	–	–
100 workers or more	1.1	–	1.5	1.1	–
100 to 499 workers	–	–	3.1	2.0	–
500 workers or more	1.3	0.1	1.8	1.4	0.6
State government	–	–	2.9	2.8	–

See footnotes at end of table.

Table 24. Standard errors for short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2013—Continued

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
Local government	1.4	–	1.7	0.9	–
Geographic areas					
New England	–	–	11.1	–	–
Middle Atlantic	1.3	–	1.8	–	0.8
East North Central	1.2	–	2.9	1.9	–
West North Central	–	–	9.4	–	–
South Atlantic	–	–	4.4	–	–
West South Central	–	–	5.2	–	–
Mountain	–	–	7.6	–	–
Pacific	–	–	2.8	1.6	–

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 25. Short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2013

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

Characteristics	Fixed duration	Number of weeks[1]					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	84	13	22	26	26	52	16
Worker characteristics							
Management, professional, and related	83	–	22	26	–	52	17
Professional and related	80	–	22	26	–	52	20
Teachers	77	–	22	26	52	52	23
Primary, secondary, and special education school teachers	76	–	22	26	52	52	24
Service	86	–	24	26	26	52	14
Protective service	86	–	25	26	26	52	14
Sales and office	82	–	22	26	26	52	18
Office and administrative support	82	–	22	26	26	52	18
Natural resources, construction, and maintenance	88	13	22	26	26	52	12
Production, transportation, and material moving	78	–	22	26	26	–	22
Full time	84	13	22	26	26	52	16
Union	79	–	25	26	26	52	21
Nonunion	89	13	21	26	–	52	11
Average wage within the following categories:[2]							
Lowest 25 percent	85	18	21	26	26	52	15
Second 25 percent	89	–	22	26	–	52	11
Third 25 percent	83	–	24	26	–	52	17
Highest 25 percent:							
Highest 10 percent	66	–	24	26	26	52	34
Establishment characteristics							
Service-providing industries	83	13	22	26	26	52	17
Education and health services	81	–	22	26	–	52	19
Educational services	78	20	22	26	–	52	22
Elementary and secondary schools	75	–	22	26	52	52	25
Junior colleges, colleges, and universities	88	25	26	26	26	52	12
Healthcare and social assistance	93	13	20	26	26	52	7
Public administration	87	–	24	26	26	52	13
100 workers or more	83	–	22	26	26	52	17
100 to 499 workers	86	12	20	26	26	52	14
500 workers or more	82	–	24	26	26	52	18
State government	94	–	25	26	26	52	6

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2013—Continued

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

Characteristics	Fixed duration	Number of weeks[1]					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Local government	79	13	22	26	26	52	21
Geographic areas							
Middle Atlantic	80	26	26	26	26	–	20
East North Central	56	–	20	26	52	52	44
West North Central	88	13	–	24	26	–	12
South Atlantic	94	22	22	–	52	52	6
Pacific	91	–	21	26	26	26	9

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 25. Standard errors for short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2013

Characteristics	Fixed duration	Number of weeks[1]					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	2.0	3.4	1.4	0.0	0.0	0.0	2.0
Worker characteristics							
Management, professional, and related	1.9	–	1.0	0.0	–	0.0	1.9
Professional and related	2.1	–	1.5	0.0	–	0.0	2.1
Teachers	3.0	–	0.4	0.0	1.9	0.0	3.0
Primary, secondary, and special education school teachers	3.6	–	1.0	0.0	0.0	0.0	3.6
Service	2.9	–	2.5	0.0	0.0	0.0	2.9
Protective service	3.9	–	1.3	0.0	0.0	3.7	3.9
Sales and office	3.4	–	1.4	0.0	0.0	4.5	3.4
Office and administrative support	3.5	–	1.5	0.0	0.0	9.9	3.5
Natural resources, construction, and maintenance	3.1	2.7	2.2	0.0	0.0	3.2	3.1
Production, transportation, and material moving	5.8	–	4.1	0.0	0.0	–	5.8
Full time	1.9	2.3	0.8	0.0	5.4	0.0	1.9
Union	2.2	–	2.5	0.0	0.0	0.0	2.2
Nonunion	2.9	1.2	1.0	0.0	–	0.0	2.9
Average wage within the following categories:[2]							
Lowest 25 percent	4.0	5.2	0.8	0.0	2.2	0.0	4.0
Second 25 percent	2.1	–	3.3	0.0	–	0.0	2.1
Third 25 percent	2.1	–	2.2	0.0	–	0.0	2.1
Highest 25 percent:							
Highest 10 percent	2.9	–	3.5	0.0	0.0	0.0	2.9
Establishment characteristics							
Service-providing industries	2.0	3.2	1.5	0.0	0.0	0.0	2.0
Education and health services	2.6	–	0.0	0.0	–	0.0	2.6
Educational services	3.0	4.4	0.4	0.0	–	0.0	3.0
Elementary and secondary schools	3.7	–	0.4	0.0	3.6	0.0	3.7
Junior colleges, colleges, and universities	2.3	0.6	0.0	0.0	2.7	0.0	2.3
Healthcare and social assistance	2.4	1.8	0.5	0.0	0.0	0.0	2.4
Public administration	2.1	–	3.2	0.0	0.0	1.8	2.1
100 workers or more	2.0	–	1.7	0.0	0.0	0.0	2.0
100 to 499 workers	3.0	0.4	1.3	0.0	0.0	0.0	3.0
500 workers or more	2.2	–	2.5	0.0	2.7	0.0	2.2
State government	1.1	–	1.3	0.0	0.0	0.0	1.1

See footnotes at end of table.

Table 25. Standard errors for short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2013—Continued

Characteristics	Fixed duration	Number of weeks[1]					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Local government	2.7	0.0	0.4	0.0	5.1	0.0	2.7
Geographic areas							
Middle Atlantic	3.2	0.0	0.0	0.0	0.0	–	3.2
East North Central	8.3	–	1.8	0.0	5.6	0.0	8.3
West North Central	2.4	1.7	–	1.8	0.0	–	2.4
South Atlantic	2.2	2.3	1.7	–	0.0	0.0	2.2
Pacific	2.9	–	4.2	0.0	0.0	5.1	2.9

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 26. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2013

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	–	31	8	30	19	12	60.9	60.0
Worker characteristics								
Management, professional, and related	–	33	9	30	14	15	61.1	60.0
Professional and related	–	32	9	28	15	17	62.0	60.0
Teachers	–	35	6	29	10	20	62.7	60.0
Primary, secondary, and special education school teachers	–	39	4	27	10	21	62.2	60.0
Service	–	30	–	30	24	6	59.7	60.0
Protective service	–	38	–	33	24	5	58.8	60.0
Sales and office	–	24	9	30	30	7	60.9	60.0
Office and administrative support	–	23	9	31	30	7	61.0	60.0
Natural resources, construction, and maintenance	–	28	–	33	21	–	62.8	60.0
Production, transportation, and material moving	–	37	–	27	–	–	60.1	60.0
Full time	–	30	6	32	19	12	61.2	60.0
Part time	–	41	–	–	21	–	56.9	55.0
Union	–	20	9	35	26	9	61.1	60.0
Nonunion	–	42	6	25	12	15	60.6	60.0
Average wage within the following categories:[1]								
Lowest 25 percent	–	35	7	29	17	12	60.3	60.0
Lowest 10 percent	–	44	5	30	–	–	59.0	60.0
Second 25 percent	–	32	11	29	20	8	59.8	60.0
Third 25 percent	–	32	5	32	21	9	60.0	60.0
Highest 25 percent:								
Highest 10 percent	–	27	10	37	13	14	60.9	60.0
Establishment characteristics								
Service-providing industries	–	30	8	30	19	12	60.9	60.0
Education and health services	–	32	12	26	13	16	61.7	60.0
Educational services	–	35	12	24	11	18	62.0	60.0
Elementary and secondary schools	–	39	5	27	12	17	61.1	60.0
Junior colleges, colleges, and universities	–	21	29	16	8	–	66.7	60.0
Healthcare and social assistance	–	17	14	40	24	–	60.6	60.0
Hospitals	–	18	23	40	–	–	59.9	60.0
Public administration	–	29	–	31	32	5	60.0	60.0
1 to 99 workers	–	40	–	41	–	–	57.2	60.0
1 to 49 workers	–	55	–	31	–	–	55.4	50.0
50 to 99 workers	–	–	–	58	–	–	60.4	60.0
100 workers or more	–	29	9	29	20	13	61.3	60.0
100 to 499 workers	–	30	–	37	17	8	59.2	60.0
500 workers or more	–	29	9	27	20	14	61.9	60.0
State government	–	19	19	39	–	–	61.9	60.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2013—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		
Local government	–	35	4	27	22	12	60.5	60.0
Geographic areas								
Middle Atlantic	–	19	4	26	47	4	61.7	66.0
East North Central	–	46	–	27	–	–	59.2	60.0
South Atlantic	–	58	–	22	5	15	59.1	50.0
West South Central	–	–	–	55	–	–	62.8	60.0
Mountain	–	–	–	46	–	–	66.6	60.0
Pacific	–	22	33	39	–	–	56.7	58.0

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2013

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	–	2.8	1.4	2.7	1.7	1.7	0.7	0.0
Worker characteristics								
Management, professional, and related	–	3.0	1.2	2.9	1.3	2.1	0.8	0.0
Professional and related	–	3.2	0.9	2.6	1.6	2.5	0.9	0.0
Teachers	–	4.3	0.9	3.2	2.1	3.0	1.2	0.0
Primary, secondary, and special education school teachers	–	5.1	0.9	3.1	2.7	3.5	1.3	0.0
Service	–	3.7	–	4.0	3.4	1.3	0.7	0.0
Protective service	–	6.6	–	6.2	6.1	1.8	1.0	0.0
Sales and office	–	4.6	2.5	4.7	5.4	1.7	0.8	0.0
Office and administrative support	–	4.3	2.5	4.6	4.7	1.7	0.8	0.0
Natural resources, construction, and maintenance	–	5.3	–	7.5	5.8	–	2.6	0.0
Production, transportation, and material moving	–	6.8	–	7.1	–	–	1.5	0.0
Full time	–	2.9	0.9	2.8	1.7	1.8	0.7	0.0
Part time	–	8.4	–	–	5.0	–	0.9	0.0
Union	–	2.4	2.2	3.5	2.5	2.1	0.5	0.0
Nonunion	–	4.5	1.1	3.7	2.5	3.0	1.3	4.0
Average wage within the following categories:[1]								
Lowest 25 percent	–	5.1	2.4	4.5	2.4	3.2	1.3	0.0
Lowest 10 percent	–	8.2	1.7	6.7	–	–	1.7	6.3
Second 25 percent	–	4.4	2.6	4.0	2.9	1.3	0.7	0.0
Third 25 percent	–	3.5	0.6	4.1	2.8	2.2	0.8	0.0
Highest 25 percent:								
Highest 10 percent	–	3.7	1.4	3.1	1.7	2.9	1.0	0.0
Establishment characteristics								
Service-providing industries	–	2.8	1.4	2.7	1.7	1.7	0.7	0.0
Education and health services	–	3.5	1.9	2.8	1.7	2.8	1.1	0.0
Educational services	–	3.9	2.3	3.0	1.5	3.1	1.2	0.8
Elementary and secondary schools	–	4.2	1.0	3.6	1.9	3.2	1.0	0.0
Junior colleges, colleges, and universities	–	5.5	3.9	4.3	1.4	–	4.3	5.3
Healthcare and social assistance	–	3.3	2.4	5.4	5.2	–	1.2	0.0
Hospitals	–	4.6	5.1	6.8	–	–	1.8	0.4
Public administration	–	4.4	–	5.3	3.7	1.3	0.6	0.0
1 to 99 workers	–	9.5	–	8.3	–	–	1.2	2.2
1 to 49 workers	–	11.2	–	9.4	–	–	1.4	8.8
50 to 99 workers	–	–	–	11.8	–	–	1.0	0.0
100 workers or more	–	2.7	1.5	2.6	1.7	1.9	0.7	0.0
100 to 499 workers	–	5.8	–	6.7	4.4	2.8	1.0	0.0
500 workers or more	–	2.8	1.1	2.4	1.7	2.3	0.8	0.0
State government	–	3.1	4.1	6.6	–	–	1.6	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, National Compensation Survey, March 2013—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		
Local government	–	3.1	0.9	2.4	2.1	1.9	0.6	0.0
Geographic areas								
Middle Atlantic	–	3.8	0.3	2.2	3.5	1.4	0.6	5.6
East North Central	–	9.2	–	6.1	–	–	1.6	10.0
South Atlantic	–	6.9	–	5.5	2.3	3.1	1.6	1.6
West South Central	–	–	–	11.7	–	–	2.9	0.0
Mountain	–	–	–	10.8	–	–	2.7	5.9
Pacific	–	4.3	6.9	7.4	–	–	0.5	3.0

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 27. Short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2013

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	72	$170	–	$625	$831	$1,662	28
Worker characteristics							
Management, professional, and related	74	185	$500	692	831	2,000	26
Professional and related	73	170	500	692	831	1,662	27
Teachers	75	185	546	692	831	–	25
Primary, secondary, and special education school teachers	72	–	513	692	831	–	28
Service	69	135	200	500	692	1,500	31
Protective service	62	135	200	500	692	–	38
Sales and office	74	185	200	572	–	1,662	26
Office and administrative support	74	185	200	572	850	1,662	26
Natural resources, construction, and maintenance	66	135	–	584	692	1,500	34
Production, transportation, and material moving	58	170	–	692	1,000	1,500	42
Full time	72	170	–	692	831	1,662	28
Part time	65	–	185	200	476	700	35
Union	80	135	200	513	831	1,662	20
Nonunion	62	450	625	692	987	2,000	38
Average wage within the following categories:[2]							
Lowest 25 percent	68	185	–	692	750	1,500	32
Lowest 10 percent	58	–	500	692	–	–	42
Second 25 percent	72	170	200	572	692	1,500	28
Third 25 percent	75	170	–	692	961	1,662	25
Highest 25 percent:							
Highest 10 percent	73	185	572	831	831	–	27
Establishment characteristics							
Service-providing industries	71	170	–	625	831	1,662	29
Education and health services	71	185	500	692	831	1,662	29
Educational services	73	185	500	692	831	–	27
Elementary and secondary schools	71	–	500	692	831	–	29
Healthcare and social assistance	63	135	–	–	–	2,000	37
Hospitals	64	170	–	987	1,500	2,000	36
Public administration	72	135	200	584	–	1,662	28
1 to 99 workers	69	–	462	692	–	–	31
50 to 99 workers	60	135	–	–	1,662	–	40
100 workers or more	72	170	200	600	831	1,662	28
100 to 499 workers	63	170	–	692	–	2,307	37
500 workers or more	74	170	200	600	831	1,500	26
State government	80	135	185	584	692	1,662	20

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2013—Continued

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Local government	68	$200	$450	$692	$850	–	32
Geographic areas							
Middle Atlantic	86	170	200	546	831	$831	14
East North Central	25	500	600	1,000	–	2,000	75
South Atlantic	79	500	692	692	692	2,000	21
Pacific	81	135	135	–	–	1,662	19

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2013

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	2.3	$2.34	–	$94.90	$67.30	$159.46	2.3
Worker characteristics							
Management, professional, and related	2.3	14.44	$4.26	0.00	168.09	455.33	2.3
Professional and related	2.5	19.32	61.42	0.00	103.00	497.63	2.5
Teachers	3.2	7.77	53.20	0.00	37.69	–	3.2
Primary, secondary, and special education school teachers	3.4	–	85.91	0.00	0.00	–	3.4
Service	4.2	19.71	19.32	37.69	53.83	190.82	4.2
Protective service	7.5	0.00	30.96	114.34	18.88	–	7.5
Sales and office	4.0	15.89	23.22	73.61	–	75.92	4.0
Office and administrative support	3.8	17.38	40.43	64.34	242.71	50.61	3.8
Natural resources, construction, and maintenance	6.8	5.47	–	55.37	56.58	225.14	6.8
Production, transportation, and material moving	8.1	47.03	–	161.81	244.88	420.59	8.1
Full time	2.3	3.31	–	33.10	155.98	204.39	2.3
Part time	7.7	–	0.00	19.60	94.36	140.83	7.7
Union	2.3	7.73	16.73	21.48	23.56	418.91	2.3
Nonunion	4.1	77.79	54.17	0.00	211.22	303.56	4.1
Average wage within the following categories:[2]							
Lowest 25 percent	3.9	16.40	–	73.26	53.11	315.59	3.9
Lowest 10 percent	8.3	–	71.23	15.84	–	–	8.3
Second 25 percent	3.4	18.05	0.00	60.13	186.16	225.72	3.4
Third 25 percent	3.4	5.47	–	35.64	193.39	346.21	3.4
Highest 25 percent:							
Highest 10 percent	2.0	0.00	31.82	0.00	26.87	–	2.0
Establishment characteristics							
Service-providing industries	2.3	5.24	–	101.87	91.53	160.16	2.3
Education and health services	2.7	0.00	124.33	0.00	49.36	497.06	2.7
Educational services	3.2	0.00	104.49	0.00	0.00	–	3.2
Elementary and secondary schools	3.3	–	14.14	0.00	4.20	–	3.3
Healthcare and social assistance	6.3	0.00	–	–	–	478.10	6.3
Hospitals	7.9	29.94	–	0.00	360.01	279.38	7.9
Public administration	4.0	29.44	0.00	11.07	–	78.84	4.0
1 to 99 workers	6.7	–	104.13	61.03	–	–	6.7
50 to 99 workers	11.7	0.00	–	–	209.95	–	11.7
100 workers or more	2.5	0.00	11.05	110.63	76.18	259.74	2.5
100 to 499 workers	6.5	12.17	–	113.64	–	393.46	6.5
500 workers or more	2.5	0.00	0.00	78.25	13.43	187.67	2.5
State government	4.4	0.00	0.00	35.29	12.18	0.00	4.4

See footnotes at end of table.

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2013—Continued

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Local government	2.6	$10.48	$100.12	$0.00	$149.63	–	2.6
Geographic areas							
Middle Atlantic	3.3	0.00	0.00	30.63	126.15	$0.00	3.3
East North Central	5.8	56.32	134.60	93.33	–	114.61	5.8
South Atlantic	4.9	0.00	74.48	0.00	0.00	246.98	4.9
Pacific	2.9	0.00	37.46	–	–	350.22	2.9

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2013

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

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

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2013—Continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	20	80
Local government	18	82
Geographic areas		
Middle Atlantic	8	92
East North Central	38	62
West North Central	8	92
South Atlantic	6	94
Mountain	52	48

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 28. Standard errors for long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2013

Characteristics	Employee contribution required	Employee contribution not required
All workers	2.8	2.8
Worker characteristics		
Management, professional, and related	2.5	2.5
Professional and related	2.6	2.6
Teachers	3.5	3.5
Primary, secondary, and special education school teachers	4.3	4.3
Service	2.5	2.5
Protective service	4.0	4.0
Sales and office	4.7	4.7
Office and administrative support	4.9	4.9
Full time	2.9	2.9
Part time	4.3	4.3
Union	2.3	2.3
Nonunion	3.6	3.6
Average wage within the following categories:[1]		
Second 25 percent	3.2	3.2
Third 25 percent	2.7	2.7
Highest 25 percent	1.9	1.9
Highest 10 percent	2.6	2.6
Establishment characteristics		
Service-providing industries	2.8	2.8
Education and health services	3.3	3.3
Educational services	3.7	3.7
Elementary and secondary schools	4.8	4.8
Junior colleges, colleges, and universities	4.5	4.5
Public administration	2.8	2.8
100 workers or more	2.0	2.0
100 to 499 workers	3.7	3.7
500 workers or more	2.2	2.2

See footnotes at end of table.

Table 28. Standard errors for long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2013—Continued

Characteristics	Employee contribution required	Employee contribution not required
State government	4.3	4.3
Local government	3.5	3.5
Geographic areas		
Middle Atlantic	1.8	1.8
East North Central	3.2	3.2
West North Central	2.9	2.9
South Atlantic	1.4	1.4
Mountain	13.9	13.9

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 29. Long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2013

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	95	4	–	–
Worker characteristics				
Management, professional, and related	95	3	–	–
Professional and related	95	3	–	–
Teachers	96	–	2	–
Primary, secondary, and special education school teachers	96	–	2	–
Service	94	5	–	–
Protective service	93	7	–	–
Sales and office	95	5	–	–
Office and administrative support	94	5	–	–
Natural resources, construction, and maintenance	98	–	–	–
Production, transportation, and material moving	96	–	–	–
Full time	95	4	–	–
Part time	95	–	–	–
Union	95	3	–	–
Nonunion	95	4	–	–
Average wage within the following categories:[1]				
Lowest 25 percent	94	5	–	–
Lowest 10 percent	97	–	–	–
Second 25 percent	94	5	–	–
Third 25 percent	95	4	–	–
Highest 25 percent	96	2	–	–
Highest 10 percent	95	–	2	–
Establishment characteristics				
Service-providing industries	95	4	–	–
Education and health services	96	3	–	–
Educational services	96	2	–	–
Elementary and secondary schools	97	–	2	–
Junior colleges, colleges, and universities	95	–	–	–
Healthcare and social assistance	94	–	–	–
Hospitals	94	–	–	–
Public administration	93	6	–	–
1 to 99 workers	91	6	2	–
1 to 49 workers	89	–	–	–
50 to 99 workers	94	–	–	–
100 workers or more	96	3	–	–
100 to 499 workers	96	–	–	–
500 workers or more	96	4	–	–

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2013—Continued

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
State government	89	–	–	–
Local government	97	2	–	–
Geographic areas				
New England	100	–	–	–
Middle Atlantic	95	–	–	–
East North Central	90	9	–	–
West North Central	96	–	–	–
South Atlantic	98	–	–	–
East South Central	89	–	–	–
West South Central	100	–	–	–
Mountain	98	–	–	–
Pacific	94	–	2	–

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 29. Standard errors for long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2013

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	1.0	0.9	–	–
Worker characteristics				
Management, professional, and related	1.2	1.0	–	–
Professional and related	1.3	1.0	–	–
Teachers	1.2	–	0.8	–
Primary, secondary, and special education school teachers	1.5	–	1.1	–
Service	1.6	1.4	–	–
Protective service	2.3	2.2	–	–
Sales and office	1.5	1.4	–	–
Office and administrative support	1.5	1.5	–	–
Natural resources, construction, and maintenance	1.2	–	–	–
Production, transportation, and material moving	2.0	–	–	–
Full time	1.0	0.9	–	–
Part time	2.2	–	–	–
Union	1.2	0.9	–	–
Nonunion	1.3	1.3	–	–
Average wage within the following categories:[1]				
Lowest 25 percent	1.5	1.4	–	–
Lowest 10 percent	1.4	–	–	–
Second 25 percent	1.4	1.3	–	–
Third 25 percent	1.3	1.3	–	–
Highest 25 percent	1.1	0.8	–	–
Highest 10 percent	1.9	–	1.1	–
Establishment characteristics				
Service-providing industries	1.0	0.9	–	–
Education and health services	1.2	1.0	–	–
Educational services	1.2	1.0	–	–
Elementary and secondary schools	1.2	–	0.7	–
Junior colleges, colleges, and universities	3.3	–	–	–
Healthcare and social assistance	3.2	–	–	–
Hospitals	3.9	–	–	–
Public administration	2.0	1.9	–	–
1 to 99 workers	2.4	2.2	1.0	–
1 to 49 workers	4.1	–	–	–
50 to 99 workers	3.4	–	–	–
100 workers or more	1.0	0.9	–	–
100 to 499 workers	1.7	–	–	–
500 workers or more	1.2	1.2	–	–

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2013—Continued

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
State government	3.3	–	–	–
Local government	0.7	0.6	–	–
Geographic areas				
New England	0.0	–	–	–
Middle Atlantic	2.2	–	–	–
East North Central	3.2	2.8	–	–
West North Central	2.4	–	–	–
South Atlantic	1.2	–	–	–
East South Central	10.7	–	–	–
West South Central	0.0	–	–	–
Mountain	1.7	–	–	–
Pacific	2.6	–	1.0	–

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 30. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2013

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	17	43	23	13	4	60.6	60.0
Worker characteristics							
Management, professional, and related	15	40	27	13	5	60.9	60.0
Professional and related	16	38	27	13	6	60.9	60.0
Teachers	16	36	26	15	8	61.1	60.0
Primary, secondary, and special education school teachers	16	32	28	16	7	61.3	62.0
Service	22	46	17	10	5	60.2	60.0
Protective service	22	48	15	–	–	60.1	60.0
Sales and office	17	50	17	15	1	60.1	60.0
Office and administrative support	17	49	17	16	1	60.1	60.0
Natural resources, construction, and maintenance	18	42	23	–	–	60.3	60.0
Production, transportation, and material moving	17	54	–	–	–	61.1	60.0
Full time	16	44	24	13	4	60.7	60.0
Part time	41	23	10	–	–	59.0	60.0
Union	21	43	12	16	7	60.5	60.0
Nonunion	13	43	32	10	2	60.7	60.0
Average wage within the following categories:[1]							
Lowest 25 percent	18	41	26	12	3	60.7	60.0
Lowest 10 percent	21	38	24	–	–	60.2	60.0
Second 25 percent	17	44	24	11	4	60.5	60.0
Third 25 percent	13	46	24	13	4	61.3	60.0
Highest 25 percent	20	42	19	14	6	60.1	60.0
Highest 10 percent	19	48	17	12	4	59.5	60.0
Establishment characteristics							
Service-providing industries	17	43	23	13	4	60.7	60.0
Education and health services	17	42	24	12	5	60.7	60.0
Educational services	16	39	26	14	6	61.2	60.0
Elementary and secondary schools	17	32	29	16	6	61.4	62.0
Junior colleges, colleges, and universities	12	56	18	–	–	60.5	60.0
Healthcare and social assistance	23	59	–	–	–	57.5	60.0
Hospitals	25	57	–	–	–	57.1	60.0
Public administration	19	45	22	12	3	60.3	60.0
1 to 99 workers	–	42	–	14	6	62.1	60.0
1 to 49 workers	–	36	–	–	–	62.3	62.0
50 to 99 workers	–	47	–	–	–	62.0	60.0
100 workers or more	18	44	22	12	4	60.4	60.0
100 to 499 workers	23	42	16	15	5	60.0	60.0
500 workers or more	16	44	24	12	4	60.5	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2013—Continued

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
State government	11	51	25	–	–	60.9	60.0
Local government	19	41	22	13	5	60.5	60.0
Geographic areas							
Middle Atlantic	11	61	–	19	–	61.0	60.0
East North Central	48	19	–	13	–	57.6	60.0
West North Central	–	61	–	11	–	61.1	60.0
South Atlantic	8	34	53	–	–	61.3	62.0
East South Central	–	58	–	–	–	58.9	60.0
West South Central	–	78	–	–	–	59.4	60.0
Mountain	–	35	–	34	–	63.7	66.0
Pacific	14	52	20	–	–	61.0	60.0

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2013

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	2.4	1.5	1.0	0.4	0.0
Worker characteristics							
Management, professional, and related	1.8	3.0	2.7	1.5	1.5	0.5	0.0
Professional and related	1.9	3.2	2.9	1.6	1.7	0.5	0.7
Teachers	2.4	3.7	3.3	2.0	2.4	0.7	2.3
Primary, secondary, and special education school teachers	2.7	4.4	3.8	2.5	2.2	0.8	2.7
Service	3.3	3.5	2.1	1.6	1.6	0.6	0.0
Protective service	4.9	5.8	3.4	–	–	0.9	0.0
Sales and office	3.2	4.0	4.3	2.1	0.4	0.5	0.0
Office and administrative support	3.2	4.1	4.5	2.2	0.4	0.6	0.0
Natural resources, construction, and maintenance	3.2	5.0	4.7	–	–	0.7	0.0
Production, transportation, and material moving	4.6	7.1	–	–	–	1.3	0.0
Full time	1.9	2.8	2.5	1.6	0.9	0.4	0.0
Part time	6.0	5.1	2.8	–	–	1.3	0.0
Union	2.7	2.7	1.7	2.7	1.8	0.7	0.0
Nonunion	2.1	3.6	3.8	1.7	0.8	0.4	0.0
Average wage within the following categories:[1]							
Lowest 25 percent	3.2	5.4	4.1	3.0	1.2	0.7	0.0
Lowest 10 percent	5.4	6.5	5.6	–	–	0.9	0.0
Second 25 percent	2.9	4.0	3.9	1.6	1.1	0.6	0.0
Third 25 percent	2.0	3.7	2.7	2.0	1.3	0.5	0.0
Highest 25 percent	2.1	2.3	2.3	1.7	1.8	0.5	0.0
Highest 10 percent	2.4	3.9	2.9	1.7	1.5	0.4	0.0
Establishment characteristics							
Service-providing industries	2.1	2.7	2.4	1.6	1.0	0.5	0.0
Education and health services	2.3	3.7	3.0	1.7	1.4	0.5	0.0
Educational services	2.5	3.7	3.4	1.9	1.6	0.6	0.8
Elementary and secondary schools	2.9	3.9	4.0	2.0	1.9	0.7	2.5
Junior colleges, colleges, and universities	2.9	6.0	3.6	–	–	0.4	0.0
Healthcare and social assistance	5.2	7.7	–	–	–	0.8	0.0
Hospitals	7.5	10.6	–	–	–	1.2	0.0
Public administration	3.3	3.8	3.5	2.8	1.1	0.6	0.0
1 to 99 workers	–	7.5	–	3.8	2.7	0.9	3.6
1 to 49 workers	–	8.9	–	–	–	1.3	4.5
50 to 99 workers	–	10.7	–	–	–	1.2	2.6
100 workers or more	1.9	2.6	2.4	1.6	1.1	0.4	0.0
100 to 499 workers	3.5	4.6	3.2	2.9	2.0	0.7	0.0
500 workers or more	2.0	3.0	2.8	2.0	1.2	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, National Compensation Survey, March 2013—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	2.8	6.8	4.6	–	–	0.4	0.0
Local government	2.2	2.7	2.5	1.9	1.3	0.5	0.0
Geographic areas							
Middle Atlantic	2.0	6.1	–	3.0	–	0.5	0.0
East North Central	6.7	2.4	–	2.5	–	1.8	9.8
West North Central	–	7.1	–	2.8	–	0.6	0.0
South Atlantic	2.6	4.6	5.4	–	–	0.6	0.0
East South Central	–	11.4	–	–	–	1.2	0.0
West South Central	–	7.1	–	–	–	0.8	0.0
Mountain	–	10.1	–	6.7	–	0.9	0.0
Pacific	1.7	4.1	2.2	–	–	0.3	0.0

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2013

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	65	–	$3,900	$5,000	$6,000	$9,000	35
Worker characteristics							
Management, professional, and related	66	–	3,900	5,000	6,000	8,000	34
Professional and related	64	–	3,900	5,000	6,000	8,000	36
Teachers	64	–	3,900	5,000	6,000	8,000	36
Primary, secondary, and special education school teachers	61	–	3,500	5,000	5,250	8,000	39
Service	64	–	4,000	5,000	7,500	10,000	36
Protective service	65	–	4,500	5,000	7,500	10,000	35
Sales and office	59	–	–	5,000	6,000	9,000	41
Office and administrative support	59	–	–	5,000	6,000	9,000	41
Natural resources, construction, and maintenance	65	–	3,900	5,000	6,000	7,500	35
Production, transportation, and material moving	79	–	3,000	5,000	7,000	10,000	21
Full time	66	–	3,900	5,000	6,000	9,000	34
Part time	49	–	4,500	5,000	6,000	8,100	51
Union	62	–	3,500	5,000	6,000	9,000	38
Nonunion	67	–	3,900	5,000	6,000	8,750	33
Average wage within the following categories:[2]							
Lowest 25 percent	60	–	3,900	5,000	6,000	8,000	40
Lowest 10 percent	54	–	3,900	5,000	6,500	10,000	46
Second 25 percent	66	–	–	5,000	6,000	9,000	34
Third 25 percent	66	–	3,900	5,000	6,000	9,400	34
Highest 25 percent	66	–	4,000	5,000	6,000	9,100	34
Highest 10 percent	71	$2,500	4,500	5,000	7,000	8,000	29
Establishment characteristics							
Service-providing industries	65	–	3,900	5,000	6,000	9,000	35
Education and health services	63	–	3,900	5,000	6,000	8,000	37
Educational services	64	–	3,900	5,000	6,000	8,000	36
Elementary and secondary schools	63	–	3,500	5,000	–	8,000	37
Junior colleges, colleges, and universities	66	–	3,900	5,500	7,000	10,000	34
Healthcare and social assistance	57	800	4,000	5,000	7,000	8,000	43
Public administration	65	–	–	5,000	6,000	9,000	35
1 to 99 workers	66	–	3,900	5,000	5,000	7,000	34
1 to 49 workers	76	3,000	3,900	5,000	5,000	7,000	24
50 to 99 workers	56	–	–	5,000	5,000	–	44
100 workers or more	65	–	3,900	5,000	6,000	10,000	35
100 to 499 workers	58	–	4,000	5,000	6,000	9,400	42
500 workers or more	67	–	3,900	5,000	6,000	10,000	33

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2013—Continued

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	59	–	$3,500	$5,000	$6,000	$10,000	41
Local government	67	–	3,900	5,000	6,000	9,000	33
Geographic areas							
Middle Atlantic	78	–	–	5,000	6,500	7,500	22
East North Central	44	$3,000	4,500	5,000	7,000	10,000	56
West North Central	58	3,000	4,500	5,000	5,250	7,500	42
South Atlantic	82	800	–	3,900	5,000	8,000	18
Mountain	44	–	5,000	5,000	7,000	10,000	56
Pacific	63	3,000	4,500	5,000	6,000	10,000	37

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2013

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	3.4	–	$367.50	$0.00	$0.00	$540.55	3.4
Worker characteristics							
Management, professional, and related	3.3	–	421.33	0.00	0.00	1,146.54	3.3
Professional and related	3.4	–	683.80	0.00	0.00	961.33	3.4
Teachers	3.8	–	319.42	0.00	135.28	981.86	3.8
Primary, secondary, and special education school teachers	4.5	–	807.74	326.17	632.10	506.16	4.5
Service	3.7	–	371.30	0.00	599.92	0.00	3.7
Protective service	6.1	–	875.45	156.20	685.35	0.00	6.1
Sales and office	5.3	–	–	0.00	0.00	1,239.84	5.3
Office and administrative support	5.6	–	–	0.00	0.00	1,199.83	5.6
Natural resources, construction, and maintenance	5.5	–	864.09	191.31	765.25	477.13	5.5
Production, transportation, and material moving	5.9	–	790.65	493.96	1,012.93	2,034.69	5.9
Full time	3.5	–	397.45	0.00	0.00	572.82	3.5
Part time	5.6	–	1,301.76	0.00	652.28	1,237.67	5.6
Union	3.1	–	793.68	0.00	518.05	530.64	3.1
Nonunion	4.2	–	388.08	382.62	78.10	1,063.94	4.2
Average wage within the following categories:[2]							
Lowest 25 percent	6.0	–	949.13	769.22	1,272.45	569.93	6.0
Lowest 10 percent	7.4	–	732.67	135.28	987.76	2,501.11	7.4
Second 25 percent	5.1	–	–	155.42	441.81	1,182.81	5.1
Third 25 percent	4.1	–	629.64	0.00	234.31	1,038.76	4.1
Highest 25 percent	2.6	–	107.09	0.00	892.37	715.27	2.6
Highest 10 percent	5.4	$564.48	400.99	0.00	874.34	932.40	5.4
Establishment characteristics							
Service-providing industries	3.4	–	327.58	0.00	0.00	564.12	3.4
Education and health services	4.4	–	490.24	0.00	0.00	825.97	4.4
Educational services	4.5	–	543.65	0.00	0.00	1,168.72	4.5
Elementary and secondary schools	4.8	–	944.54	694.54	–	284.30	4.8
Junior colleges, colleges, and universities	9.5	–	966.33	800.31	997.15	195.26	9.5
Healthcare and social assistance	6.5	112.64	817.06	0.00	1,465.33	1,350.52	6.5
Public administration	3.9	–	–	0.00	493.96	1,168.93	3.9
1 to 99 workers	8.9	–	487.00	676.39	0.00	413.28	8.9
1 to 49 workers	6.6	397.63	140.58	1,291.41	950.16	0.00	6.6
50 to 99 workers	12.2	–	–	493.96	0.00	–	12.2
100 workers or more	3.0	–	482.64	0.00	402.88	1,129.49	3.0
100 to 499 workers	4.4	–	537.26	0.00	1,099.00	802.79	4.4
500 workers or more	3.9	–	786.70	0.00	487.11	1,682.38	3.9

See footnotes at end of table.

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2013—Continued

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	8.4	–	$896.24	$171.83	$1,126.41	$2,113.10	8.4
Local government	3.3	–	108.22	0.00	0.00	553.76	3.3
Geographic areas							
Middle Atlantic	5.8	–	–	0.00	785.23	366.33	5.8
East North Central	6.1	$599.92	554.69	666.85	582.10	209.57	6.1
West North Central	7.4	589.33	863.80	0.00	1,053.66	1,370.69	7.4
South Atlantic	4.6	0.00	–	0.00	298.02	1,000.20	4.6
Mountain	12.8	–	0.00	487.75	1,386.18	1,229.96	12.8
Pacific	4.4	246.98	871.19	0.00	0.00	0.00	4.4

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 32. Leave benefits: Access, State and local government workers, National Compensation Survey, March 2013

(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[1]	
								Paid	Unpaid
All workers	67	89	59	58	85	90	75	16	94
Worker characteristics									
Management, professional, and related	55	90	43	63	87	92	75	17	94
Professional and related	50	90	36	64	87	92	75	16	95
Teachers	30	88	12	68	85	92	72	16	94
Primary, secondary, and special education school teachers	26	95	8	77	89	97	74	17	98
Service	78	85	76	49	82	87	72	14	93
Protective service	87	90	88	54	89	92	81	16	96
Sales and office	85	89	84	53	83	89	78	16	94
Office and administrative support	86	90	85	54	84	90	79	16	95
Natural resources, construction, and maintenance	96	95	95	48	85	92	85	15	94
Production, transportation, and material moving	73	87	63	59	79	87	74	15	92
Full time	74	98	67	64	91	97	82	17	97
Part time	29	41	21	26	51	57	42	11	76
Union	69	97	57	70	94	98	81	20	98
Nonunion	66	82	62	48	77	84	70	12	91
Average wage within the following categories:[2]									
Lowest 25 percent	63	75	56	42	71	79	64	13	88
Lowest 10 percent	49	62	41	35	61	68	52	10	82
Second 25 percent	87	93	84	56	88	93	81	16	95
Third 25 percent	74	93	66	62	88	93	80	17	96
Highest 25 percent	49	96	37	71	93	97	78	18	98
Highest 10 percent	46	98	36	63	95	97	80	18	98
Establishment characteristics									
Service-providing industries	67	89	59	58	85	90	75	16	94
Education and health services	55	89	42	62	85	91	73	16	95
Educational services	49	89	35	63	85	92	74	15	95
Elementary and secondary schools	41	90	26	70	85	93	72	16	94
Junior colleges, colleges, and universities	77	87	64	39	86	89	80	12	95
Healthcare and social assistance	89	89	87	55	83	87	70	19	95
Hospitals	94	93	93	53	87	90	74	22	95
Public administration	88	90	89	53	86	91	82	16	94
1 to 99 workers	69	79	66	46	73	79	62	13	88
1 to 49 workers	66	71	64	34	62	72	56	13	83
50 to 99 workers	74	90	69	62	89	90	69	12	94
100 workers or more	67	90	58	59	86	92	77	16	95
100 to 499 workers	64	87	60	59	80	87	67	14	92
500 workers or more	68	92	58	59	88	94	81	17	96

See footnotes at end of table.

Table 32. Leave benefits: Access, State and local government workers, National Compensation Survey, March 2013—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[1]	
								Paid	Unpaid
State government	90	93	84	51	90	93	88	18	97
Local government	59	88	51	60	83	90	71	15	93
Geographic areas									
New England	53	89	48	81	88	90	67	11	95
Middle Atlantic	63	89	59	68	92	91	78	9	94
East North Central	65	85	53	62	79	88	60	28	91
West North Central	69	90	58	48	82	88	72	–	89
South Atlantic	77	92	66	55	85	91	84	22	97
East South Central	71	90	64	40	82	90	86	–	91
West South Central	56	86	54	59	75	89	76	7	94
Mountain	58	83	53	51	86	91	76	–	96
Pacific	73	91	66	55	92	93	75	18	96

[1] The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 32. Standard errors for leave benefits: Access, State and local government workers, National Compensation Survey, March 2013

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	1.3	1.0	0.8	1.1	1.1	0.6
Worker characteristics									
Management, professional, and related	1.5	0.8	1.3	1.4	1.1	0.8	1.0	1.1	0.6
Professional and related	1.6	0.8	1.4	1.4	1.2	0.8	1.0	1.2	0.6
Teachers	2.0	1.1	1.6	1.5	1.3	0.8	1.3	1.3	0.8
Primary, secondary, and special education school teachers	2.0	1.2	1.5	1.7	1.3	0.6	1.4	1.4	0.5
Service	1.4	1.4	1.5	2.2	1.4	1.3	1.7	1.3	1.1
Protective service	1.6	1.1	1.3	3.0	1.7	1.2	1.8	2.2	0.9
Sales and office	1.9	1.9	2.0	2.5	2.1	2.0	2.5	1.9	1.4
Office and administrative support	1.9	1.9	2.0	2.5	1.9	1.8	2.2	1.9	1.1
Natural resources, construction, and maintenance	1.7	1.9	1.9	3.1	2.4	2.2	2.7	2.0	2.0
Production, transportation, and material moving	3.0	3.1	4.0	4.8	4.8	4.8	4.6	2.6	2.2
Full time	1.0	0.4	0.9	1.4	0.9	0.7	1.0	1.1	0.4
Part time	2.1	2.3	2.1	1.8	2.8	2.6	2.5	1.6	2.3
Union	1.2	0.4	1.2	1.4	0.8	0.6	1.2	1.6	0.3
Nonunion	1.5	1.1	1.5	1.8	1.6	1.2	1.6	1.3	1.0
Average wage within the following categories:[1]									
Lowest 25 percent	1.5	1.6	1.8	2.0	1.8	1.8	2.0	1.6	1.2
Lowest 10 percent	2.4	2.8	2.7	2.5	2.4	2.5	2.9	2.0	2.0
Second 25 percent	0.8	0.8	1.1	2.0	1.3	0.8	1.3	1.4	0.7
Third 25 percent	2.0	1.5	2.0	2.1	1.7	1.7	1.8	1.5	1.4
Highest 25 percent	1.8	0.6	1.5	1.4	0.8	0.4	1.3	1.4	0.4
Highest 10 percent	2.8	0.5	2.6	2.2	0.9	0.8	1.6	1.6	0.4
Establishment characteristics									
Service-providing industries	1.0	0.6	1.0	1.3	1.0	0.8	1.1	1.1	0.6
Education and health services	1.4	0.8	1.4	1.6	1.4	1.0	1.2	1.3	0.5
Educational services	1.4	0.7	1.5	1.7	1.2	0.7	1.3	1.2	0.6
Elementary and secondary schools	1.5	1.0	1.3	1.5	1.3	0.6	1.2	1.4	0.7
Junior colleges, colleges, and universities	2.1	2.0	3.2	3.7	2.0	1.7	4.1	2.2	1.3
Healthcare and social assistance	3.2	3.1	3.1	4.4	4.8	5.0	4.0	4.2	1.8
Hospitals	1.5	1.6	1.5	5.9	6.1	6.4	4.4	6.1	2.1
Public administration	1.4	1.4	1.4	2.3	1.6	1.4	1.8	1.9	1.3
1 to 99 workers	3.0	2.8	3.1	3.2	3.0	3.1	3.7	2.1	2.6
1 to 49 workers	4.5	4.5	4.6	4.4	4.7	5.1	5.1	2.8	4.1
50 to 99 workers	2.8	1.8	3.3	4.9	2.2	2.2	4.1	3.1	2.3
100 workers or more	1.1	0.6	1.0	1.4	1.1	0.7	1.1	1.3	0.5
100 to 499 workers	2.3	1.3	2.0	2.5	2.2	1.7	2.4	2.1	1.1
500 workers or more	1.1	0.6	1.2	1.5	1.1	0.8	1.2	1.3	0.5

See footnotes at end of table.

Table 32. Standard errors for leave benefits: Access, State and local government workers, National Compensation Survey, March 2013—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	1.2	1.7	3.0	2.0	1.8	2.3	2.4	0.7
Local government	1.0	0.8	1.1	1.3	1.1	0.9	1.2	1.2	0.7
Geographic areas									
New England	3.6	3.0	3.1	1.7	3.5	1.7	3.6	3.0	2.2
Middle Atlantic	1.0	1.3	1.5	0.7	1.1	1.6	4.4	1.4	0.6
East North Central	2.4	2.6	1.8	2.5	2.5	1.9	3.2	2.1	2.2
West North Central	3.1	1.8	3.3	4.7	3.8	4.1	5.0	–	3.2
South Atlantic	2.5	1.2	2.3	3.4	3.0	1.6	2.2	2.9	1.0
East South Central	5.2	1.6	5.1	4.2	4.8	4.2	3.9	–	2.2
West South Central	3.7	2.2	2.9	5.1	3.7	3.0	2.9	1.8	1.8
Mountain	2.8	3.0	4.1	6.7	2.9	2.3	3.4	–	1.4
Pacific	2.1	1.3	2.9	3.2	1.7	1.5	1.7	3.1	0.8

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 33. Paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2013

(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	20	18	14	6	6	11	11
Worker characteristics														
Management, professional, and related	4	1	6	2	4	10	12	19	16	14	5	6	11	11
Professional and related	6	1	8	3	4	10	12	16	16	14	5	6	11	11
Teachers	11	2	13	4	6	11	11	11	8	8	6	8	10	10
Primary, secondary, and special education school teachers	15	–	19	–	–	7	13	11	4	–	–	7	9	9
Service	2	1	2	2	3	8	13	21	17	16	7	8	11	11
Protective service	–	1	–	–	2	9	15	27	20	19	5	2	11	11
Sales and office	–	–	2	2	4	7	14	20	24	13	6	5	11	11
Office and administrative support	–	–	2	2	4	7	14	20	24	14	6	5	11	11
Natural resources, construction, and maintenance	–	–	1	–	5	7	15	28	22	10	3	7	11	11
Production, transportation, and material moving	6	–	–	5	5	6	14	21	18	9	6	5	11	11
Full time	3	1	4	2	3	8	13	21	19	14	6	6	11	11
Part time	7	1	4	4	–	9	13	13	7	–	7	11	11	11
Union	2	1	5	2	2	7	11	20	22	14	7	8	11	11
Nonunion	3	1	3	3	5	10	15	20	16	13	5	5	11	11
Average wage within the following categories:[1]														
Lowest 25 percent	4	2	5	3	7	9	14	19	16	9	5	6	11	11
Lowest 10 percent	–	3	6	3	8	8	15	18	12	6	4	–	10	10
Second 25 percent	1	([2])	2	2	3	8	15	22	19	15	6	7	11	11
Third 25 percent	2	–	7	–	3	8	15	22	19	13	6	5	11	11
Highest 25 percent	5	1	3	3	3	9	8	17	19	18	6	8	11	12
Highest 10 percent	3	–	–	2	4	14	7	14	17	22	7	10	12	12
Establishment characteristics														
Service-providing industries	3	1	4	2	4	8	13	20	18	14	6	6	11	11
Education and health services	5	2	8	3	5	7	13	14	13	13	7	11	11	11
Educational services	6	2	7	3	6	8	14	13	9	11	8	14	11	11
Elementary and secondary schools	8	3	11	4	4	7	14	12	8	8	8	13	11	10
Junior colleges, colleges, and universities	2	–	1	–	–	9	13	–	11	15	8	15	12	11
Healthcare and social assistance	–	–	8	5	3	5	8	–	29	–	4	–	11	12
Hospitals	–	–	–	7	–	4	–	–	25	–	2	–	11	12
Public administration	([2])	([2])	–	–	2	9	13	27	25	16	5	1	11	11
1 to 99 workers	–	–	2	4	7	11	15	26	18	10	4	2	11	11
1 to 49 workers	–	–	–	–	–	7	18	30	17	10	4	3	11	11
50 to 99 workers	–	–	5	6	–	–	–	23	19	9	–	–	10	11
100 workers or more	3	1	4	2	3	8	13	19	19	14	6	7	11	11
100 to 499 workers	5	2	3	4	3	7	14	20	17	15	6	4	11	11
500 workers or more	3	1	5	2	3	8	13	19	19	14	6	8	11	11

See footnotes at end of table.

Table 33. Paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2013—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	([2])	–	([2])	1	–	11	12	24	20	18	4	5	11	11
Local government	4	1	6	3	4	7	14	18	17	11	6	7	11	11
Geographic areas														
New England	–	–	–	–	–	–	–	–	29	–	–	–	12	12
Middle Atlantic	1	1	–	–	–	3	–	14	33	15	9	14	13	12
East North Central	6	–	–	4	4	17	23	11	14	10	5	3	10	10
West North Central	3	–	5	–	4	–	12	–	–	–	–	–	10	11
South Atlantic	1	–	10	–	3	–	13	24	22	8	6	2	11	11
East South Central	–	3	–	–	–	–	–	13	13	5	–	19	11	11
West South Central	–	–	5	3	4	6	6	20	8	28	8	6	11	11
Mountain	–	–	–	–	–	3	34	24	13	–	–	8	11	11
Pacific	–	–	–	–	3	–	10	25	13	20	10	6	11	11

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

[2] Less than 0.5.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 33. Standard errors for paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2013

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	0.5	0.2	0.4	0.6	0.6	1.4	1.3	1.8	1.3	1.3	0.6	0.5	0.1	0.0
Worker characteristics														
Management, professional, and related	0.7	0.3	0.7	0.8	0.9	1.7	1.3	2.5	1.4	1.8	0.8	0.5	0.1	0.0
Professional and related	0.9	0.4	1.0	1.0	1.1	1.6	1.3	2.8	1.5	2.2	0.9	0.5	0.1	0.0
Teachers	2.1	0.7	2.1	2.2	2.5	2.3	1.7	2.7	1.2	2.7	2.3	2.0	0.3	0.8
Primary, secondary, and special education school teachers	3.0	–	3.1	–	–	1.7	2.3	3.0	1.2	–	–	0.9	0.3	0.7
Service	1.0	0.2	0.5	0.6	0.5	1.5	1.7	1.6	1.8	1.8	0.8	1.5	0.2	0.1
Protective service	–	0.2	–	–	0.8	2.5	2.4	2.5	2.9	2.3	1.2	0.6	0.1	0.1
Sales and office	–	–	0.5	0.5	1.0	1.6	2.4	2.3	2.5	1.5	0.9	1.1	0.1	0.4
Office and administrative support	–	–	0.6	0.5	1.0	1.7	2.5	2.4	2.5	1.6	0.9	1.1	0.1	0.6
Natural resources, construction, and maintenance	–	–	0.6	–	1.9	1.9	2.7	3.3	2.5	1.3	0.7	1.7	0.2	0.0
Production, transportation, and material moving	2.3	–	–	2.5	2.3	1.6	3.8	4.7	3.0	2.0	1.4	1.9	0.3	0.0
Full time	0.5	0.2	0.5	0.5	0.5	1.4	1.3	1.9	1.4	1.3	0.7	0.5	0.1	0.0
Part time	1.6	0.7	1.1	1.7	–	1.9	2.3	3.3	2.1	–	1.3	1.5	0.2	0.7
Union	0.5	0.3	0.7	0.7	0.5	1.6	1.1	2.0	1.8	1.4	0.8	0.7	0.1	0.4
Nonunion	0.9	0.3	0.6	0.6	1.2	1.8	2.3	2.3	1.6	1.9	0.8	0.8	0.1	0.0
Average wage within the following categories:[1]														
Lowest 25 percent	1.5	0.6	0.7	0.7	1.6	1.8	2.8	2.0	1.8	1.4	0.8	1.2	0.2	0.0
Lowest 10 percent	–	1.2	1.2	1.3	2.2	2.1	3.5	2.7	2.0	1.3	1.1	–	0.5	1.1
Second 25 percent	0.3	0.2	0.4	0.6	0.9	1.6	1.3	2.6	1.8	1.6	0.7	1.4	0.1	0.1
Third 25 percent	0.6	–	1.1	–	0.8	2.0	1.7	2.6	1.8	1.7	1.3	0.6	0.1	0.0
Highest 25 percent	1.2	0.4	0.5	1.4	0.7	1.4	0.8	2.2	1.7	2.6	1.2	1.2	0.2	0.8
Highest 10 percent	1.4	–	–	0.6	1.5	2.3	1.1	3.9	2.0	5.1	1.6	2.0	0.2	0.2
Establishment characteristics														
Service-providing industries	0.5	0.2	0.4	0.6	0.6	1.4	1.3	1.8	1.3	1.3	0.6	0.5	0.1	0.0
Education and health services	0.8	0.4	0.9	1.0	1.4	1.0	1.6	3.0	1.2	1.9	1.0	1.0	0.1	0.0
Educational services	1.0	0.5	0.9	1.2	1.7	1.1	1.8	2.6	0.9	1.7	1.2	1.2	0.1	0.0
Elementary and secondary schools	1.4	0.8	1.4	1.2	1.3	1.1	1.7	1.8	0.8	2.0	1.5	1.1	0.2	0.7
Junior colleges, colleges, and universities	0.9	–	0.2	–	–	2.4	3.8	–	2.1	1.9	2.1	2.5	0.2	1.1
Healthcare and social assistance	–	–	2.5	1.5	1.0	1.5	2.2	–	4.3	–	1.0	–	0.3	0.7
Hospitals	–	–	–	2.4	–	1.4	–	–	5.3	–	0.4	–	0.4	1.1
Public administration	0.1	0.1	–	–	0.5	3.0	1.9	2.1	2.4	1.6	0.9	0.4	0.1	0.2
1 to 99 workers	–	–	0.9	1.4	2.4	2.6	2.5	3.7	3.0	1.8	1.1	0.5	0.2	0.0
1 to 49 workers	–	–	–	–	–	2.1	3.3	5.6	4.2	2.8	1.5	0.7	0.2	0.0
50 to 99 workers	–	–	2.0	2.7	–	–	–	4.4	4.0	2.3	–	–	0.3	0.9
100 workers or more	0.5	0.3	0.5	0.6	0.7	1.3	1.3	1.9	1.4	1.4	0.7	0.6	0.1	0.0
100 to 499 workers	1.4	0.7	0.9	1.3	0.8	1.5	2.1	2.6	2.2	3.5	1.2	0.9	0.2	0.0
500 workers or more	0.5	0.2	0.6	0.5	0.9	1.4	1.5	2.4	1.6	1.2	0.8	0.7	0.1	([2])

See footnotes at end of table.

Table 33. Standard errors for paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2013—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	–	0.1	0.4	–	2.9	2.4	4.4	2.8	2.6	0.9	1.1	0.1	0.5
Local government	0.8	0.4	0.7	0.8	0.7	0.8	1.4	1.4	1.1	1.2	0.8	0.6	0.1	0.0
Geographic areas														
New England	–	–	–	–	–	–	–	–	7.6	–	–	–	0.2	0.0
Middle Atlantic	0.2	0.1	–	–	–	0.4	–	2.1	1.8	1.2	1.2	0.6	0.1	0.0
East North Central	1.6	–	–	1.2	0.9	2.7	2.6	2.2	3.4	1.8	1.6	0.8	0.2	0.0
West North Central	1.2	–	1.9	–	2.0	–	3.4	–	–	–	–	–	0.3	0.0
South Atlantic	0.5	–	1.2	–	0.8	–	1.9	3.7	3.2	2.5	1.6	0.9	0.2	0.0
East South Central	–	1.6	–	–	–	–	–	3.2	3.3	2.5	–	4.9	0.3	1.4
West South Central	–	–	1.7	1.3	1.0	1.3	2.1	4.3	3.0	7.1	2.1	1.3	0.5	1.0
Mountain	–	–	–	–	–	1.4	6.5	4.6	2.7	–	–	2.3	0.2	0.9
Pacific	–	–	–	–	0.4	–	2.0	3.0	2.4	2.9	2.1	0.9	0.2	0.9

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

[2] 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/glossary20122013.htm.

Table 34. Paid sick leave: Type of provision, State and local government workers, National Compensation Survey, March 2013

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year[1]	As needed[2]	As part of consolidated leave plan[3]
All workers	84	3	13
Worker characteristics			
Management, professional, and related	85	2	13
Professional and related	85	2	13
Teachers	86	3	11
Primary, secondary, and special education school teachers	86	2	12
Service	82	3	15
Protective service	81	5	14
Sales and office	84	3	13
Office and administrative support	84	3	13
Natural resources, construction, and maintenance	84	1	14
Production, transportation, and material moving	80	–	–
Full time	84	3	14
Part time	86	3	12
Union	85	3	12
Nonunion	83	2	15
Average wage within the following categories:[4]			
Lowest 25 percent	84	1	15
Lowest 10 percent	83	1	16
Second 25 percent	85	2	13
Third 25 percent	80	3	17
Highest 25 percent	87	3	10
Highest 10 percent	88	3	9
Establishment characteristics			
Service-providing industries	84	3	14
Education and health services	86	2	12
Educational services	88	2	10
Elementary and secondary schools	86	2	12
Junior colleges, colleges, and universities	92	3	6
Healthcare and social assistance	72	3	25
Hospitals	70	4	25
Public administration	82	4	15
1 to 99 workers	80	4	16
1 to 49 workers	84	–	–
50 to 99 workers	77	–	–
100 workers or more	85	2	13
100 to 499 workers	87	2	11
500 workers or more	84	3	14

See footnotes at end of table.

Table 34. Paid sick leave: Type of provision, State and local government workers, National Compensation Survey, March 2013—Continued

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year[1]	As needed[2]	As part of consolidated leave plan[3]
State government	91	2	7
Local government	82	3	16
Geographic areas			
New England	93	–	–
Middle Atlantic	94	4	2
East North Central	87	2	11
West North Central	81	–	–
South Atlantic	79	–	–
East South Central	83	2	15
West South Central	86	–	–
Mountain	83	–	–
Pacific	78	4	17

[1] Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

[2] Plan does not specify maximum number of days.

[3] 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.

[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 34. Standard errors for paid sick leave: Type of provision, State and local government workers, National Compensation Survey, March 2013

Characteristics	Sick leave provision		
	Fixed number of days per year[1]	As needed[2]	As part of consolidated leave plan[3]
All workers	0.9	0.4	0.8
Worker characteristics			
Management, professional, and related	0.9	0.4	0.9
Professional and related	1.0	0.4	1.0
Teachers	1.2	0.5	1.1
Primary, secondary, and special education school teachers	1.4	0.6	1.3
Service	1.5	0.5	1.4
Protective service	2.1	0.8	1.9
Sales and office	1.6	0.9	1.3
Office and administrative support	1.6	0.9	1.3
Natural resources, construction, and maintenance	2.2	0.4	2.2
Production, transportation, and material moving	3.9	–	–
Full time	0.8	0.4	0.8
Part time	2.5	0.9	2.4
Union	1.0	0.5	0.9
Nonunion	1.4	0.4	1.3
Average wage within the following categories:[4]			
Lowest 25 percent	1.6	0.4	1.7
Lowest 10 percent	2.5	0.5	2.4
Second 25 percent	1.1	0.6	1.0
Third 25 percent	1.6	0.8	1.4
Highest 25 percent	1.0	0.5	0.9
Highest 10 percent	1.2	0.7	0.9
Establishment characteristics			
Service-providing industries	0.9	0.4	0.8
Education and health services	1.0	0.4	1.0
Educational services	1.0	0.4	1.0
Elementary and secondary schools	1.3	0.5	1.2
Junior colleges, colleges, and universities	1.6	0.7	1.4
Healthcare and social assistance	3.1	0.6	3.1
Hospitals	4.5	0.9	4.6
Public administration	1.5	0.7	1.3
1 to 99 workers	2.5	1.7	2.4
1 to 49 workers	3.9	–	–
50 to 99 workers	4.2	–	–
100 workers or more	0.9	0.3	0.9
100 to 499 workers	1.6	0.7	1.8
500 workers or more	1.1	0.4	1.0

See footnotes at end of table.

Table 34. Standard errors for paid sick leave: Type of provision, State and local government workers, National Compensation Survey, March 2013—Continued

Characteristics	Sick leave provision		
	Fixed number of days per year[1]	As needed[2]	As part of consolidated leave plan[3]
State government	1.1	0.6	1.0
Local government	1.1	0.4	1.0
Geographic areas			
New England	1.5	–	–
Middle Atlantic	1.1	0.9	0.4
East North Central	2.4	0.8	2.6
West North Central	3.3	–	–
South Atlantic	2.3	–	–
East South Central	2.9	0.8	3.5
West South Central	3.1	–	–
Mountain	5.0	–	–
Pacific	2.1	1.3	1.8

[1] Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

[2] Plan does not specify maximum number of days.

[3] 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.

[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 35. Paid sick leave: Number of annual days by service requirement,[1] State and local government workers, National Compensation Survey, March 2013

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

Characteristics	Paid sick leave days by length of service[2]					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		
After 1 year							
All workers	8	15	60	17	([3])	11	12
Full time	8	14	60	17	([3])	11	12
Part time	–	22	53	14	–	10	11
Union	6	10	63	20	1	12	12
Nonunion	10	20	56	14	([3])	11	12
1 to 99 workers	–	21	55	19	–	11	12
1 to 49 workers	–	17	59	19	–	12	12
50 to 99 workers	4	–	49	20	–	11	12
100 workers or more	8	14	60	17	([3])	11	12
100 to 499 workers	–	12	61	18	–	11	12
500 workers or more	8	15	60	16	([3])	11	12
After 5 years							
All workers	8	15	58	19	([3])	12	12
Full time	7	14	58	20	([3])	12	12
Part time	–	22	55	14	–	10	11
Union	6	10	61	23	1	12	12
Nonunion	10	20	55	16	([3])	11	12
1 to 99 workers	–	21	54	22	–	11	12
1 to 49 workers	–	16	57	23	–	12	12
50 to 99 workers	–	–	50	20	–	11	12
100 workers or more	8	14	58	19	([3])	12	12
100 to 499 workers	–	11	57	22	–	12	12
500 workers or more	8	15	59	18	([3])	11	12

See footnotes at end of table.

Table 35. Paid sick leave: Number of annual days by service requirement,[1] State and local government workers, National Compensation Survey, March 2013—Continued

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

Characteristics	Paid sick leave days by length of service[2]					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		
After 10 years							
All workers	8	15	57	20	([3])	12	12
Full time	7	14	57	21	1	12	12
Part time	–	21	55	15	–	10	11
Union	6	10	60	24	1	12	12
Nonunion	10	20	54	16	([3])	11	12
1 to 99 workers	–	19	55	22	–	12	12
1 to 49 workers	–	15	57	24	–	12	12
50 to 99 workers	–	–	52	20	–	11	12
100 workers or more	8	14	57	20	([3])	12	12
100 to 499 workers	–	11	57	23	–	12	12
500 workers or more	8	15	57	19	([3])	12	12
After 20 years							
All workers	7	15	57	20	1	12	12
Full time	7	14	57	20	1	12	12
Part time	–	21	55	15	–	10	11
Union	5	9	61	23	2	12	12
Nonunion	10	20	53	16	1	11	12
1 to 99 workers	–	19	55	21	–	12	12
1 to 49 workers	–	15	57	22	–	13	12
50 to 99 workers	–	–	52	20	–	11	12
100 workers or more	8	14	57	20	1	12	12
100 to 499 workers	8	11	57	21	2	12	12
500 workers or more	8	15	57	19	1	12	12

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

[2] Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.

[3] Less than 0.5.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,[1] State and local government workers, National Compensation Survey, March 2013

Characteristics	Paid sick leave days by length of service[2]					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		
After 1 year							
All workers	0.9	1.1	1.7	1.6	0.1	0.2	0.0
Full time	0.9	1.2	1.7	1.6	0.1	0.2	0.0
Part time	–	1.9	2.8	2.5	–	0.3	0.6
Union	0.7	1.0	2.2	2.0	0.1	0.2	0.0
Nonunion	1.5	1.8	2.3	1.7	0.1	0.2	0.0
1 to 99 workers	–	4.8	4.4	3.1	–	0.3	([3])
1 to 49 workers	–	3.9	5.3	4.0	–	0.5	([3])
50 to 99 workers	2.1	–	7.8	5.2	–	0.5	1.2
100 workers or more	0.9	1.1	1.8	1.7	0.1	0.2	0.0
100 to 499 workers	–	1.9	2.6	2.3	–	0.3	0.0
500 workers or more	1.1	1.4	2.1	1.9	0.1	0.2	0.0
After 5 years							
All workers	0.9	1.1	1.7	1.5	0.1	0.2	0.0
Full time	0.9	1.2	1.7	1.6	0.1	0.2	0.0
Part time	–	2.0	2.7	2.4	–	0.2	1.0
Union	0.7	1.0	2.1	1.9	0.1	0.2	0.0
Nonunion	1.5	1.9	2.3	1.7	0.1	0.2	0.0
1 to 99 workers	–	4.9	4.9	3.3	–	0.3	([3])
1 to 49 workers	–	3.8	5.2	4.2	–	0.5	([3])
50 to 99 workers	–	–	8.4	5.7	–	0.5	0.6
100 workers or more	0.9	1.2	1.8	1.6	0.1	0.2	0.0
100 to 499 workers	–	2.0	2.8	2.7	–	0.3	0.0
500 workers or more	1.2	1.4	2.0	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,[1] State and local government workers, National Compensation Survey, March 2013—Continued

Characteristics	Paid sick leave days by length of service[2]					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		
After 10 years							
All workers	0.9	1.5	1.8	1.6	0.1	0.2	0.0
Full time	0.9	1.6	1.8	1.6	0.1	0.2	0.0
Part time	–	2.1	2.8	2.5	–	0.2	1.1
Union	0.7	1.0	2.1	1.9	0.1	0.2	0.0
Nonunion	1.5	2.7	2.4	1.8	0.2	0.2	0.0
1 to 99 workers	–	5.0	4.9	3.3	–	0.3	([3])
1 to 49 workers	–	3.8	5.4	4.2	–	0.5	([3])
50 to 99 workers	–	–	8.6	5.7	–	0.5	0.5
100 workers or more	0.9	1.6	1.8	1.7	0.1	0.2	0.0
100 to 499 workers	–	2.0	2.9	2.8	–	0.3	0.0
500 workers or more	1.2	1.9	2.1	1.8	0.1	0.2	0.0
After 20 years							
All workers	0.8	1.5	1.8	1.7	0.4	0.2	0.0
Full time	0.9	1.6	1.8	1.8	0.4	0.2	0.0
Part time	–	2.1	2.8	2.5	–	0.2	1.2
Union	0.6	1.0	2.2	2.1	0.7	0.2	0.0
Nonunion	1.5	2.7	2.4	1.8	0.2	0.2	0.0
1 to 99 workers	–	5.0	4.9	3.2	–	0.4	([3])
1 to 49 workers	–	3.8	5.4	4.0	–	0.6	([3])
50 to 99 workers	–	–	8.6	5.7	–	0.5	0.5
100 workers or more	0.9	1.6	1.9	1.8	0.4	0.2	0.0
100 to 499 workers	1.8	2.0	2.8	2.7	0.9	0.3	0.0
500 workers or more	1.1	1.9	2.1	1.9	0.3	0.2	0.0

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

[2] Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.

[3] 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/glossary20122013.htm.

Table 36. Paid sick leave: Carryover provisions, State and local government workers, National Compensation Survey, March 2013

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

Characteristics	Carryover provision[1]			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	92	64	29	8
Worker characteristics				
Management, professional, and related	93	64	29	7
Professional and related	93	63	30	7
Teachers	92	61	31	8
Primary, secondary, and special education school teachers	92	59	32	8
Service	91	65	25	9
Protective service	91	65	26	9
Sales and office	92	64	28	8
Office and administrative support	93	64	29	7
Natural resources, construction, and maintenance	–	58	–	–
Production, transportation, and material moving	97	63	35	3
Full time	92	63	29	8
Part time	94	68	26	6
Union	95	67	28	5
Nonunion	89	60	29	11
Average wage within the following categories:[2]				
Lowest 25 percent	89	59	30	11
Lowest 10 percent	–	56	–	–
Second 25 percent	94	65	29	6
Third 25 percent	93	66	27	7
Highest 25 percent	93	64	29	7
Highest 10 percent	94	66	27	6
Establishment characteristics				
Service-providing industries	92	63	29	8
Education and health services	92	63	29	8
Educational services	92	63	29	8
Elementary and secondary schools	92	61	31	8
Junior colleges, colleges, and universities	93	70	23	7
Healthcare and social assistance	89	62	27	11
Hospitals	–	68	–	–
Public administration	95	67	29	5
1 to 99 workers	86	51	35	14
1 to 49 workers	82	49	33	18
50 to 99 workers	91	53	37	9
100 workers or more	93	65	28	7
100 to 499 workers	91	52	40	9
500 workers or more	94	70	24	6

See footnotes at end of table.

Table 36. Paid sick leave: Carryover provisions, State and local government workers, National Compensation Survey, March 2013—Continued

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

Characteristics	Carryover provision[1]			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
State government	95	76	19	5
Local government	91	59	33	9
Geographic areas				
New England	94	50	44	6
Middle Atlantic	94	64	29	6
East North Central	94	55	39	6
West North Central	95	47	48	5
South Atlantic	90	69	21	10
East South Central	–	60	–	–
West South Central	85	57	28	15
Mountain	–	73	–	–
Pacific	95	83	13	5

[1] Plans that allow employees to accumulate unused sick leave from year to year.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 36. Standard errors for paid sick leave: Carryover provisions, State and local government workers, National Compensation Survey, March 2013

Characteristics	Carryover provision[1]			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	0.9	1.9	1.5	0.9
Worker characteristics				
Management, professional, and related	0.8	2.0	1.8	0.8
Professional and related	0.9	2.2	1.9	0.9
Teachers	1.1	2.3	2.1	1.1
Primary, secondary, and special education school teachers	1.2	2.6	2.4	1.2
Service	1.8	2.4	1.9	1.8
Protective service	2.7	3.5	3.0	2.7
Sales and office	1.5	2.9	2.5	1.5
Office and administrative support	1.4	2.9	2.6	1.4
Natural resources, construction, and maintenance	–	3.7	–	–
Production, transportation, and material moving	0.8	4.3	4.1	0.8
Full time	0.9	2.0	1.6	0.9
Part time	2.0	3.0	2.7	2.0
Union	0.7	1.7	1.6	0.7
Nonunion	1.6	3.0	2.2	1.6
Average wage within the following categories:[2]				
Lowest 25 percent	2.3	3.1	2.0	2.3
Lowest 10 percent	–	4.4	–	–
Second 25 percent	1.0	2.6	2.3	1.0
Third 25 percent	1.3	2.4	2.0	1.3
Highest 25 percent	0.8	1.8	1.6	0.8
Highest 10 percent	1.1	2.2	1.9	1.1
Establishment characteristics				
Service-providing industries	0.9	1.9	1.5	0.9
Education and health services	1.0	2.0	1.7	1.0
Educational services	1.0	2.0	1.8	1.0
Elementary and secondary schools	1.1	2.2	2.2	1.1
Junior colleges, colleges, and universities	2.4	4.6	3.6	2.4
Healthcare and social assistance	2.6	5.3	4.3	2.6
Hospitals	–	6.7	–	–
Public administration	1.2	2.7	2.4	1.2
1 to 99 workers	2.9	5.2	4.0	2.9
1 to 49 workers	4.4	6.2	6.0	4.4
50 to 99 workers	2.8	7.9	6.7	2.8
100 workers or more	0.9	1.8	1.5	0.9
100 to 499 workers	1.8	3.5	3.0	1.8
500 workers or more	1.0	1.8	1.6	1.0

See footnotes at end of table.

Table 36. Standard errors for paid sick leave: Carryover provisions, State and local government workers, National Compensation Survey, March 2013—Continued

Characteristics	Carryover provision[1]			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
State government	1.7	3.5	2.8	1.7
Local government	0.9	1.9	1.6	0.9
Geographic areas				
New England	1.4	5.2	5.8	1.4
Middle Atlantic	1.6	2.1	1.4	1.6
East North Central	1.4	3.4	2.6	1.4
West North Central	1.4	7.3	6.8	1.4
South Atlantic	2.5	5.1	4.8	2.5
East South Central	–	9.0	–	–
West South Central	3.0	6.3	3.8	3.0
Mountain	–	9.0	–	–
Pacific	0.9	4.2	3.5	0.9

[1] Plans that allow employees to accumulate unused sick leave from year to year.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 37. Paid sick leave: Limit on days accumulated, State and local government workers, National Compensation Survey, March 2013

(Includes workers in sick leave plans[1] that specify a fixed number of days and limit the number of accumulated carryover days)

Characteristics	Limit on paid sick leave days accumulated[2]					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	40	90	128	180	240	138
Worker characteristics						
Management, professional, and related	45	92	135	180	230	142
Professional and related	–	100	140	180	230	143
Teachers	–	100	150	180	240	148
Primary, secondary, and special education school teachers	–	100	145	180	240	146
Service	30	60	120	180	225	123
Protective service	–	–	120	180	234	121
Sales and office	40	90	130	180	240	143
Office and administrative support	45	90	130	180	240	143
Natural resources, construction, and maintenance	–	–	–	–	–	125
Production, transportation, and material moving	–	–	130	219	250	147
Full time	37	90	128	180	234	137
Part time	–	105	130	199	255	147
Union	83	120	160	200	250	162
Nonunion	30	60	120	180	212	115
Average wage within the following categories:[3]						
Lowest 25 percent	30	60	120	180	200	119
Lowest 10 percent	–	–	–	–	–	102
Second 25 percent	36	90	120	180	230	135
Third 25 percent	30	75	120	180	240	133
Highest 25 percent	–	120	160	182	240	159
Highest 10 percent	90	135	160	200	250	165
Establishment characteristics						
Service-providing industries	37	90	130	180	240	138
Education and health services	50	100	150	180	240	147
Educational services	45	100	150	180	240	147
Elementary and secondary schools	45	90	145	180	240	144
Junior colleges, colleges, and universities	90	120	180	180	200	162
Healthcare and social assistance	60	90	–	180	–	146
Hospitals	–	–	–	–	–	129
Public administration	30	60	120	180	225	120
1 to 99 workers	30	60	90	120	180	97
1 to 49 workers	–	–	–	120	–	79
50 to 99 workers	60	–	120	–	199	117
100 workers or more	42	90	139	180	240	144
100 to 499 workers	40	80	120	180	219	130
500 workers or more	–	110	156	200	240	152

See footnotes at end of table.

Table 37. Paid sick leave: Limit on days accumulated, State and local government workers, National Compensation Survey, March 2013—Continued

(Includes workers in sick leave plans[1] that specify a fixed number of days and limit the number of accumulated carryover days)

Characteristics	Limit on paid sick leave days accumulated[2]					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	–	120	180	180	240	157
Local government	36	83	120	180	230	133
Geographic areas						
New England	105	120	150	200	250	160
Middle Atlantic	150	160	200	200	300	192
East North Central	43	100	120	180	255	146
West North Central	45	–	120	145	180	112
South Atlantic	–	–	120	180	180	120
East South Central	–	–	–	–	–	144
West South Central	25	–	100	–	–	106
Mountain	–	–	–	–	–	107
Pacific	–	100	125	–	200	125

[1] Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

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

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 37. Standard errors for paid sick leave: Limit on days accumulated, State and local government workers, National Compensation Survey, March 2013

Characteristics	Limit on paid sick leave days accumulated[1]					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	9.4	0.0	8.6	0.0	15.5	2.9
Worker characteristics						
Management, professional, and related	10.9	13.2	9.4	0.0	19.0	4.1
Professional and related	–	11.4	10.8	0.0	26.2	4.5
Teachers	–	11.5	11.8	0.3	22.1	5.6
Primary, secondary, and special education school teachers	–	14.3	13.6	7.4	8.3	6.6
Service	0.0	5.4	6.5	7.4	16.0	5.5
Protective service	–	–	28.1	37.3	24.8	8.9
Sales and office	7.8	0.0	16.7	20.5	5.1	6.2
Office and administrative support	8.3	0.0	15.5	22.4	4.2	6.3
Natural resources, construction, and maintenance	–	–	–	–	–	7.4
Production, transportation, and material moving	–	–	29.2	19.9	17.6	12.0
Full time	8.9	1.3	8.9	0.0	11.8	3.2
Part time	–	16.6	12.2	26.9	26.9	9.6
Union	10.2	0.0	8.0	4.1	5.9	3.9
Nonunion	6.5	0.6	18.0	8.5	32.0	4.2
Average wage within the following categories:[2]						
Lowest 25 percent	0.0	1.6	3.5	1.7	20.6	4.9
Lowest 10 percent	–	–	–	–	–	6.2
Second 25 percent	8.7	8.1	6.0	0.0	14.9	4.8
Third 25 percent	7.2	14.4	3.5	0.0	5.3	6.1
Highest 25 percent	–	0.0	7.1	22.2	15.4	4.6
Highest 10 percent	4.4	13.4	0.0	21.2	23.5	4.9
Establishment characteristics						
Service-providing industries	8.9	0.0	10.6	0.0	14.6	3.0
Education and health services	10.3	9.9	9.5	2.1	17.8	4.1
Educational services	10.9	7.1	8.5	3.2	14.0	4.2
Elementary and secondary schools	12.9	14.0	13.1	4.3	6.2	5.3
Junior colleges, colleges, and universities	9.9	11.2	18.0	26.9	55.9	5.2
Healthcare and social assistance	15.7	0.5	–	16.4	–	13.8
Hospitals	–	–	–	–	–	10.9
Public administration	3.1	8.8	0.0	26.7	18.4	5.7
1 to 99 workers	4.5	4.4	7.7	0.3	3.1	5.5
1 to 49 workers	–	–	–	5.2	–	8.5
50 to 99 workers	0.0	–	10.9	–	42.7	7.4
100 workers or more	5.9	7.2	10.9	4.2	6.3	3.5
100 to 499 workers	9.0	14.4	0.0	0.0	24.1	6.4
500 workers or more	–	14.0	14.5	12.6	4.9	4.8

See footnotes at end of table.

Table 37. Standard errors for paid sick leave: Limit on days accumulated, State and local government workers, National Compensation Survey, March 2013—Continued

Characteristics	Limit on paid sick leave days accumulated[1]					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	–	15.3	10.6	19.3	60.6	7.0
Local government	8.8	10.2	0.8	0.0	12.4	3.4
Geographic areas						
New England	18.0	0.0	31.3	15.5	28.8	8.5
Middle Atlantic	7.3	0.0	25.0	24.4	18.7	4.5
East North Central	8.8	8.6	1.2	6.6	74.5	8.0
West North Central	10.8	–	3.8	26.0	0.0	6.7
South Atlantic	–	–	9.5	0.0	3.6	7.5
East South Central	–	–	–	–	–	13.1
West South Central	6.5	–	18.1	–	–	10.8
Mountain	–	–	–	–	–	20.1
Pacific	–	26.5	7.9	–	40.5	10.6

[1] The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of 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.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 38. Paid vacations: Number of annual days by service requirement,[1] State and local government workers, National Compensation Survey, March 2013

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service[2]						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		
After 1 year								
All workers	4	11	59	16	8	3	12	12
Full time	4	10	59	16	8	3	13	12
Part time	11	21	43	–	6	–	11	10
Union	3	13	60	14	6	4	12	11
Nonunion	4	9	57	18	10	1	13	12
1 to 99 workers	–	15	61	12	5	–	11	11
1 to 49 workers	4	19	63	–	6	–	11	10
50 to 99 workers	6	11	59	18	–	–	12	12
100 workers or more	4	10	58	17	9	3	13	12
100 to 499 workers	4	14	60	16	6	1	12	11
500 workers or more	4	8	58	17	10	4	13	12
After 5 years								
All workers	2	4	27	49	12	6	15	15
Full time	1	4	27	49	12	6	16	15
Part time	8	11	39	35	–	–	13	14
Union	1	6	23	53	9	8	15	15
Nonunion	2	3	31	45	14	4	16	15
1 to 99 workers	–	4	33	52	7	–	14	15
1 to 49 workers	–	2	35	50	9	–	14	15
50 to 99 workers	–	–	30	55	4	–	15	15
100 workers or more	2	4	26	48	13	7	16	15
100 to 499 workers	1	4	35	47	8	4	15	15
500 workers or more	2	5	23	48	14	7	16	15

See footnotes at end of table.

Table 38. Paid vacations: Number of annual days by service requirement,[1] State and local government workers, National Compensation Survey, March 2013—Continued

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service[2]						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		
After 10 years								
All workers	1	2	10	53	26	9	18	18
Full time	1	2	9	53	26	10	18	18
Part time	–	7	22	50	15	–	16	16
Union	([3])	3	10	51	26	11	18	18
Nonunion	2	1	10	54	25	8	18	18
1 to 99 workers	–	–	13	58	19	6	17	17
1 to 49 workers	–	–	15	53	22	5	17	17
50 to 99 workers	–	–	10	66	15	7	17	17
100 workers or more	1	2	9	52	27	10	18	18
100 to 499 workers	–	–	10	56	25	7	18	18
500 workers or more	1	2	9	50	27	11	19	18
After 20 years								
All workers	1	1	6	15	46	31	22	22
Full time	1	1	5	15	46	32	22	22
Part time	–	–	16	16	47	15	20	20
Union	([3])	2	5	11	47	35	22	22
Nonunion	2	1	6	18	45	29	22	22
1 to 99 workers	–	–	11	17	41	28	21	21
1 to 49 workers	–	–	13	14	40	29	20	21
50 to 99 workers	–	–	8	–	41	28	21	22
100 workers or more	1	1	5	14	47	32	22	22
100 to 499 workers	–	–	7	18	44	29	22	21
500 workers or more	1	1	4	13	48	33	22	22

[1] Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. 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.

[2] 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.

[3] Less than 0.5.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 38. Standard errors for paid vacations: Number of annual days by service requirement,[1] State and local government workers, National Compensation Survey, March 2013

Characteristics	Paid vacation days by length of service[2]						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		
After 1 year								
All workers	0.7	0.8	1.6	1.7	1.0	0.2	0.2	0.0
Full time	0.7	0.8	1.7	1.7	1.0	0.3	0.2	0.0
Part time	2.0	2.4	5.9	–	2.5	–	0.4	0.4
Union	0.6	1.4	1.8	1.3	0.6	0.3	0.2	0.6
Nonunion	1.1	0.8	2.6	2.7	1.7	0.3	0.3	([3])
1 to 99 workers	–	2.7	3.3	2.2	1.1	–	0.3	1.3
1 to 49 workers	2.2	3.7	5.1	–	2.2	–	0.5	0.8
50 to 99 workers	1.9	3.0	3.9	3.7	–	–	0.4	0.2
100 workers or more	0.6	0.9	1.7	1.8	1.1	0.3	0.2	0.0
100 to 499 workers	1.3	2.3	3.4	2.8	1.3	0.1	0.3	1.2
500 workers or more	0.8	0.8	1.8	1.9	1.3	0.4	0.2	0.0
After 5 years								
All workers	0.3	0.6	1.5	1.4	1.7	0.5	0.2	0.0
Full time	0.3	0.6	1.6	1.5	1.8	0.6	0.2	0.0
Part time	1.1	2.0	5.8	5.9	–	–	0.4	1.3
Union	0.2	1.0	1.4	1.8	0.8	0.8	0.2	0.0
Nonunion	0.5	0.5	2.3	2.0	2.8	0.7	0.3	([3])
1 to 99 workers	–	1.5	3.6	4.2	1.6	–	0.3	0.0
1 to 49 workers	–	0.9	4.6	5.1	2.6	–	0.5	0.0
50 to 99 workers	–	–	4.3	5.6	1.3	–	0.4	0.0
100 workers or more	0.3	0.6	1.6	1.5	1.9	0.6	0.2	0.0
100 to 499 workers	0.5	1.2	3.8	3.7	1.6	1.1	0.3	0.0
500 workers or more	0.4	0.7	1.6	1.6	2.2	0.8	0.2	0.0

See footnotes at end of table.

Table 38. Standard errors for paid vacations: Number of annual days by service requirement,[1] State and local government workers, National Compensation Survey, March 2013—Continued

Characteristics	Paid vacation days by length of service[2]						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		
After 10 years								
All workers	0.3	0.4	0.9	1.8	1.6	0.7	0.2	([3])
Full time	0.3	0.4	0.9	1.8	1.6	0.8	0.2	([3])
Part time	–	1.4	3.1	5.9	2.7	–	0.4	0.6
Union	0.2	0.8	0.8	2.0	1.4	1.0	0.2	0.0
Nonunion	0.5	0.4	1.5	2.6	2.4	1.0	0.3	([3])
1 to 99 workers	–	–	2.7	4.2	3.0	1.4	0.4	0.9
1 to 49 workers	–	–	3.8	5.4	4.5	2.1	0.6	0.9
50 to 99 workers	–	–	2.5	6.0	3.2	2.7	0.5	1.8
100 workers or more	0.3	0.5	0.8	1.9	1.6	0.8	0.2	([3])
100 to 499 workers	–	–	1.8	3.3	2.2	1.5	0.4	0.2
500 workers or more	0.3	0.5	0.9	1.9	1.9	1.0	0.2	([3])
After 20 years								
All workers	0.3	0.4	0.7	1.3	1.7	1.6	0.2	0.1
Full time	0.3	0.4	0.7	1.4	1.8	1.6	0.2	0.2
Part time	–	–	2.4	2.7	6.4	3.2	0.6	0.7
Union	0.1	0.7	0.5	0.8	2.4	2.0	0.2	1.1
Nonunion	0.5	0.4	1.2	2.2	2.3	2.2	0.3	0.4
1 to 99 workers	–	–	2.7	4.1	3.4	3.4	0.5	0.4
1 to 49 workers	–	–	3.8	3.1	4.9	4.3	0.7	0.6
50 to 99 workers	–	–	2.4	–	6.2	5.8	0.8	1.0
100 workers or more	0.3	0.5	0.5	1.3	2.0	1.7	0.2	0.2
100 to 499 workers	–	–	1.6	3.4	3.5	3.2	0.4	0.6
500 workers or more	0.3	0.5	0.4	1.3	2.1	1.8	0.2	0.7

[1] Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. 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.

[2] 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.

[3] 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/glossary20122013.htm.

Table 39. Consolidated leave plans:[1] Access, State and local government workers, National Compensation Survey, March 2013

(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	10	18	22	25	28	90	12	15	17	21
Worker characteristics										
Management, professional, and related	11	19	23	25	28	89	13	15	18	21
Professional and related	13	19	23	26	28	87	12	15	17	21
Service	11	17	21	25	28	89	11	14	17	21
Protective service	8	18	21	25	29	92	11	14	17	21
Sales and office	9	18	22	26	28	91	12	15	18	21
Office and administrative support	9	18	22	26	28	91	12	15	18	22
Natural resources, construction, and maintenance	8	18	21	25	27	92	11	14	17	21
Production, transportation, and material moving	8	15	19	22	24	92	10	14	17	21
Full time	10	18	22	25	28	90	12	15	18	21
Part time	13	16	18	21	24	87	10	12	15	19
Union	6	18	23	27	30	94	12	15	18	22
Nonunion	13	18	21	24	27	87	12	15	17	21
Average wage within the following categories:[2]										
Lowest 25 percent	13	17	21	24	27	87	11	14	17	20
Lowest 10 percent	22	16	20	23	25	78	11	14	17	19
Second 25 percent	9	18	22	25	28	91	12	15	18	22
Third 25 percent	10	18	22	25	28	90	12	15	18	21
Highest 25 percent	9	20	24	27	30	91	13	15	18	21
Highest 10 percent	8	20	24	26	28	92	13	16	18	21
Establishment characteristics										
Service-providing industries	10	18	22	25	28	90	12	15	17	21
Education and health services	10	19	22	25	27	90	12	15	17	20
Educational services	3	15	17	18	20	97	12	15	17	20
Elementary and secondary schools	3	8	8	9	11	97	11	13	16	18
Junior colleges, colleges, and universities	4	23	27	28	30	96	15	17	19	22
Healthcare and social assistance	28	20	23	27	29	72	12	15	18	22
Hospitals	30	20	23	26	29	70	13	16	18	22
Public administration	8	18	22	26	29	92	12	15	18	22
1 to 99 workers	10	18	21	23	26	90	11	14	16	20
1 to 49 workers	8	17	20	22	24	92	11	14	17	20
50 to 99 workers	12	18	22	24	26	88	11	14	16	21
100 workers or more	10	18	22	25	28	90	12	15	18	21
100 to 499 workers	12	17	22	25	28	88	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:[1] Access, State and local government workers, National Compensation Survey, March 2013—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	5	20	23	26	28	95	13	16	18	22
Local government	13	18	22	25	28	87	11	14	17	20
Geographic areas										
Middle Atlantic	3	18	21	25	28	97	13	16	19	22
East North Central	8	19	23	25	28	92	11	14	17	21
South Atlantic	8	19	21	23	27	92	12	15	17	21
East South Central	13	20	24	27	29	87	12	15	17	21
West South Central	17	15	19	22	25	83	11	14	16	21
Pacific	12	19	24	28	31	88	12	15	17	21

[1] 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.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 39. Standard errors for consolidated leave plans:[1] Access, State and local government workers, National Compensation Survey, March 2013

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	0.9	0.4	0.4	0.5	0.6	0.9	0.2	0.2	0.2	0.2
Worker characteristics										
Management, professional, and related	1.2	0.7	0.6	0.7	0.7	1.2	0.3	0.3	0.3	0.2
Professional and related	1.5	0.9	0.8	0.8	0.9	1.5	0.4	0.3	0.3	0.3
Service	1.4	0.8	0.7	0.9	1.0	1.4	0.2	0.2	0.2	0.3
Protective service	1.7	0.8	1.0	1.4	1.6	1.7	0.3	0.3	0.3	0.4
Sales and office	1.3	0.5	0.6	0.9	0.9	1.3	0.3	0.3	0.2	0.3
Office and administrative support	1.1	0.5	0.6	0.9	0.8	1.1	0.2	0.2	0.2	0.3
Natural resources, construction, and maintenance	1.6	1.1	1.1	1.2	1.3	1.6	0.3	0.3	0.2	0.3
Production, transportation, and material moving	2.3	1.5	1.4	1.9	2.0	2.3	0.5	0.4	0.4	0.4
Full time	1.0	0.5	0.4	0.5	0.6	1.0	0.2	0.2	0.2	0.2
Part time	3.0	1.3	1.6	2.4	2.7	3.0	0.5	0.3	0.3	0.5
Union	1.0	0.6	0.8	1.1	1.2	1.0	0.1	0.1	0.1	0.2
Nonunion	1.4	0.5	0.4	0.5	0.6	1.4	0.3	0.3	0.3	0.3
Average wage within the following categories:[2]										
Lowest 25 percent	1.7	0.5	0.5	0.7	0.7	1.7	0.3	0.3	0.3	0.4
Lowest 10 percent	3.8	0.8	0.8	1.0	1.2	3.8	0.7	0.6	0.6	0.8
Second 25 percent	1.0	0.6	0.6	0.7	0.8	1.0	0.2	0.2	0.2	0.2
Third 25 percent	1.2	0.8	0.7	0.9	1.1	1.2	0.3	0.3	0.3	0.3
Highest 25 percent	1.5	1.0	1.2	1.1	1.0	1.5	0.2	0.2	0.2	0.3
Highest 10 percent	1.7	1.7	2.0	2.0	2.0	1.7	0.4	0.4	0.4	0.4
Establishment characteristics										
Service-providing industries	1.0	0.4	0.4	0.5	0.6	1.0	0.2	0.2	0.2	0.2
Education and health services	1.1	0.8	0.7	0.8	0.8	1.1	0.4	0.4	0.3	0.3
Educational services	0.7	2.3	2.9	2.7	2.6	0.7	0.4	0.4	0.3	0.3
Elementary and secondary schools	0.7	1.0	0.9	1.2	1.6	0.7	0.2	0.2	0.2	0.4
Junior colleges, colleges, and universities	1.4	2.9	3.5	2.9	2.3	1.4	0.7	0.6	0.5	0.5
Healthcare and social assistance	3.2	0.7	0.5	0.8	0.9	3.2	0.4	0.5	0.5	0.5
Hospitals	4.9	0.9	0.7	0.9	1.1	4.9	0.6	0.6	0.6	0.6
Public administration	1.2	0.4	0.6	0.9	1.0	1.2	0.2	0.2	0.2	0.2
1 to 99 workers	2.1	1.0	0.7	1.1	1.2	2.1	0.3	0.3	0.3	0.5
1 to 49 workers	2.7	1.5	1.1	1.6	2.2	2.7	0.4	0.4	0.5	0.7
50 to 99 workers	3.3	1.3	1.0	1.5	1.3	3.3	0.3	0.3	0.3	0.8
100 workers or more	1.0	0.5	0.5	0.6	0.7	1.0	0.2	0.2	0.2	0.2
100 to 499 workers	2.2	1.1	0.8	1.2	1.4	2.2	0.3	0.2	0.3	0.4
500 workers or more	1.1	0.5	0.6	0.7	0.7	1.1	0.3	0.3	0.2	0.2

See footnotes at end of table.

Table 39. Standard errors for consolidated leave plans:[1] Access, State and local government workers, National Compensation Survey, March 2013—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	0.8	1.2	1.4	1.2	1.0	0.8	0.4	0.4	0.3	0.3
Local government	1.4	0.4	0.4	0.6	0.7	1.4	0.1	0.1	0.1	0.2
Geographic areas										
Middle Atlantic	0.8	1.4	1.3	1.7	1.5	0.8	0.3	0.4	0.3	0.3
East North Central	2.2	2.0	2.3	2.1	2.5	2.2	0.4	0.3	0.3	0.3
South Atlantic	1.3	0.7	0.6	0.8	1.2	1.3	0.3	0.3	0.3	0.3
East South Central	2.8	1.6	1.0	0.7	0.8	2.8	1.6	1.5	1.5	1.6
West South Central	2.9	1.1	0.9	1.3	1.3	2.9	0.3	0.4	0.4	0.4
Pacific	2.8	0.4	0.7	1.3	1.3	2.8	0.3	0.4	0.4	0.4

[1] 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.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 40. Quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2013

(All workers = 100 percent)

Characteristics	Childcare[1]	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	13	4	11	52	74
Worker characteristics					
Management, professional, and related	14	4	9	53	74
Professional and related	13	4	8	53	74
Teachers	12	2	5	51	71
Primary, secondary, and special education school teachers	8	1	3	49	71
Service	11	5	10	50	74
Protective service	12	5	13	55	80
Sales and office	15	5	16	50	72
Office and administrative support	16	5	16	51	74
Natural resources, construction, and maintenance	11	3	12	54	74
Production, transportation, and material moving	6	–	13	42	69
Full time	14	5	11	54	77
Part time	8	2	6	39	54
Union	16	2	13	56	84
Nonunion	11	6	8	49	66
Average wage within the following categories:[2]					
Lowest 25 percent	9	4	5	43	62
Lowest 10 percent	8	–	3	38	53
Second 25 percent	16	5	14	53	78
Third 25 percent	15	4	13	57	78
Highest 25 percent	13	3	11	55	78
Highest 10 percent	16	4	10	54	79
Establishment characteristics					
Service-providing industries	13	4	11	52	74
Education and health services	13	4	7	51	73
Educational services	12	3	6	50	72
Elementary and secondary schools	8	1	2	46	70
Junior colleges, colleges, and universities	27	–	–	65	78
Healthcare and social assistance	15	–	15	58	79
Hospitals	18	–	–	62	81
Public administration	17	6	17	54	77
1 to 99 workers	8	5	4	35	49
1 to 49 workers	7	6	5	31	38
50 to 99 workers	–	2	4	41	65
100 workers or more	14	4	12	54	77
100 to 499 workers	9	2	6	38	55
500 workers or more	15	5	13	60	85

See footnotes at end of table.

Table 40. Quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

Characteristics	Childcare[1]	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
State government	27	–	20	69	84
Local government	8	2	7	46	70
Geographic areas					
New England	–	–	5	35	76
Middle Atlantic	19	–	5	44	82
East North Central	9	1	14	48	66
West North Central	–	–	–	46	68
South Atlantic	10	–	5	60	83
East South Central	–	–	–	42	47
West South Central	6	2	5	46	62
Mountain	18	–	21	62	88
Pacific	14	4	26	65	82

[1] 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.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 40. Standard errors for quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2013

Characteristics	Childcare[1]	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	1.3	1.0	1.0	1.7	1.5
Worker characteristics					
Management, professional, and related	1.3	1.1	1.2	1.7	1.6
Professional and related	1.3	1.0	1.2	1.7	1.7
Teachers	1.4	0.8	0.9	1.9	1.8
Primary, secondary, and special education school teachers	1.1	0.3	0.8	1.8	1.7
Service	1.6	1.3	0.9	2.4	1.7
Protective service	1.8	1.2	1.5	2.9	2.5
Sales and office	1.9	1.3	1.9	2.5	2.7
Office and administrative support	2.0	1.3	1.9	2.4	2.5
Natural resources, construction, and maintenance	2.9	1.0	1.8	3.8	2.8
Production, transportation, and material moving	1.3	–	2.5	4.3	5.5
Full time	1.4	1.2	1.1	1.7	1.5
Part time	1.5	0.7	1.4	2.8	2.8
Union	1.3	0.6	1.1	1.9	1.4
Nonunion	1.8	1.7	1.2	2.4	2.1
Average wage within the following categories:[2]					
Lowest 25 percent	1.6	1.3	0.8	2.6	2.4
Lowest 10 percent	2.3	–	0.7	3.5	3.5
Second 25 percent	2.0	1.6	1.8	2.1	1.9
Third 25 percent	1.4	1.0	1.7	2.2	2.1
Highest 25 percent	1.3	0.8	1.0	1.8	1.8
Highest 10 percent	1.9	1.8	1.8	3.0	3.1
Establishment characteristics					
Service-providing industries	1.3	1.0	1.0	1.7	1.5
Education and health services	1.7	1.3	1.6	1.9	1.9
Educational services	1.8	1.4	1.3	1.9	1.8
Elementary and secondary schools	1.0	0.3	0.4	1.8	1.7
Junior colleges, colleges, and universities	6.8	–	–	6.1	6.0
Healthcare and social assistance	2.3	–	3.9	4.8	5.4
Hospitals	3.4	–	–	6.0	7.2
Public administration	2.1	1.8	1.3	2.3	2.3
1 to 99 workers	1.7	1.3	1.2	3.4	4.6
1 to 49 workers	1.9	2.0	2.0	5.0	5.0
50 to 99 workers	–	0.9	0.6	6.2	5.6
100 workers or more	1.3	1.1	1.1	1.8	1.5
100 to 499 workers	1.4	0.6	1.3	3.2	3.0
500 workers or more	1.6	1.4	1.4	1.9	1.4

See footnotes at end of table.

Table 40. Standard errors for quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2013—Continued

Characteristics	Childcare[1]	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
State government	4.2	–	3.8	4.3	3.7
Local government	0.6	0.3	0.5	1.5	1.5
Geographic areas					
New England	–	–	2.1	6.8	2.1
Middle Atlantic	1.2	–	1.0	3.3	2.9
East North Central	0.9	0.6	2.1	3.1	2.4
West North Central	–	–	–	4.2	6.1
South Atlantic	2.6	–	1.0	3.9	2.1
East South Central	–	–	–	10.2	9.4
West South Central	1.3	0.5	1.0	5.3	4.2
Mountain	3.4	–	3.9	6.8	4.2
Pacific	2.8	0.9	2.2	3.1	2.7

[1] 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.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 41. Financial benefits: Access, State and local government workers, National Compensation Survey, March 2013

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning
		Flexible benefits	Dependent care reimburse-ment account	Healthcare reimburse-ment account		
All workers	23	34	54	60	60	24
Worker characteristics						
Management, professional, and related	24	37	56	63	60	24
Professional and related	24	37	55	63	60	24
Teachers	22	36	50	60	56	20
Primary, secondary, and special education school teachers	20	37	51	61	55	19
Service	20	28	50	54	57	23
Protective service	22	29	58	59	59	28
Sales and office	23	35	55	59	61	26
Office and administrative support	23	35	56	60	62	27
Natural resources, construction, and maintenance	24	38	55	59	63	22
Production, transportation, and material moving	21	32	40	43	56	14
Full time	25	38	58	64	64	26
Part time	13	16	29	34	36	14
Union	20	32	57	64	63	29
Nonunion	26	36	51	56	57	20
Average wage within the following categories:[1]						
Lowest 25 percent	21	29	44	49	51	18
Lowest 10 percent	17	24	35	39	48	14
Second 25 percent	24	34	58	61	64	27
Third 25 percent	24	39	59	65	62	28
Highest 25 percent	23	36	56	65	63	23
Highest 10 percent	20	32	49	60	60	26
Establishment characteristics						
Service-providing industries	23	34	54	59	60	24
Education and health services	23	36	54	62	59	22
Educational services	24	36	53	62	60	21
Elementary and secondary schools	21	36	50	58	55	19
Junior colleges, colleges, and universities	34	36	63	73	73	27
Healthcare and social assistance	19	41	56	59	54	28
Hospitals	21	50	56	57	56	27
Public administration	23	32	58	58	62	31
1 to 99 workers	19	22	35	39	43	19
1 to 49 workers	17	19	33	35	41	14
50 to 99 workers	23	25	37	44	46	26
100 workers or more	23	36	57	63	62	25
100 to 499 workers	15	30	41	44	55	18
500 workers or more	26	38	62	69	64	27

See footnotes at end of table.

Table 41. Financial benefits: Access, State and local government workers, National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning
		Flexible benefits	Dependent care reimburse-ment account	Healthcare reimburse-ment account		
State government	31	34	72	74	78	38
Local government	20	34	48	54	53	19
Geographic areas						
New England	–	–	42	41	55	–
Middle Atlantic	3	14	33	46	72	26
East North Central	22	16	40	46	54	24
West North Central	22	40	64	69	54	36
South Atlantic	34	46	64	70	58	24
East South Central	–	51	38	46	67	–
West South Central	19	39	65	67	63	15
Mountain	24	–	65	67	63	26
Pacific	27	46	65	69	54	27

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 41. Standard errors for financial benefits: Access, State and local government workers, National Compensation Survey, March 2013

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning
		Flexible benefits	Dependent care reimburse-ment account	Healthcare reimburse-ment account		
All workers	1.6	1.6	1.7	1.8	1.5	1.3
Worker characteristics						
Management, professional, and related	1.8	1.7	2.0	2.0	1.6	1.5
Professional and related	1.9	1.8	2.0	2.1	1.6	1.5
Teachers	1.9	2.1	2.3	2.4	2.0	1.4
Primary, secondary, and special education school teachers	1.8	2.5	2.5	2.5	2.3	1.7
Service	1.5	1.9	2.0	2.1	2.0	1.4
Protective service	2.5	2.5	2.8	2.8	2.8	2.7
Sales and office	2.2	2.5	2.3	2.6	2.7	2.4
Office and administrative support	2.3	2.6	2.4	2.6	2.6	2.5
Natural resources, construction, and maintenance	3.3	3.0	3.2	3.4	3.5	2.9
Production, transportation, and material moving	3.6	3.4	3.8	3.8	4.6	2.2
Full time	1.7	1.8	1.9	2.0	1.5	1.4
Part time	2.1	2.0	2.1	2.6	2.6	1.4
Union	1.5	1.7	1.9	1.6	1.6	1.5
Nonunion	2.4	2.3	2.3	2.7	2.2	1.7
Average wage within the following categories:[1]						
Lowest 25 percent	2.2	2.6	2.3	3.0	2.6	1.5
Lowest 10 percent	2.2	2.5	2.5	3.4	3.4	1.7
Second 25 percent	1.9	1.9	2.1	2.1	1.9	2.0
Third 25 percent	2.1	2.2	2.3	2.3	2.2	2.4
Highest 25 percent	1.5	1.8	1.9	1.8	1.8	1.2
Highest 10 percent	2.0	2.5	2.6	2.9	3.3	2.0
Establishment characteristics						
Service-providing industries	1.6	1.6	1.7	1.8	1.5	1.3
Education and health services	2.1	2.0	2.1	2.3	1.7	1.6
Educational services	2.2	2.0	2.1	2.3	1.8	1.5
Elementary and secondary schools	1.7	2.3	2.5	2.5	2.0	1.4
Junior colleges, colleges, and universities	6.3	3.3	6.0	5.5	3.7	4.3
Healthcare and social assistance	3.3	4.5	4.9	4.8	5.3	4.1
Hospitals	4.2	6.2	6.2	5.8	7.1	5.4
Public administration	1.8	2.2	2.3	2.2	2.3	2.4
1 to 99 workers	2.6	3.0	3.3	3.4	4.5	2.3
1 to 49 workers	3.3	3.2	4.2	4.0	5.3	2.6
50 to 99 workers	4.5	5.1	5.5	6.4	5.7	4.1
100 workers or more	1.7	1.6	1.6	1.7	1.4	1.4
100 to 499 workers	2.0	2.8	2.8	2.9	2.9	2.3
500 workers or more	1.9	1.8	1.7	1.7	1.7	1.7

See footnotes at end of table.

Table 41. Standard errors for financial benefits: Access, State and local government workers, National Compensation Survey, March 2013—Continued

Characteristics	Health savings account	Section 125 cafeteria benefits			Pre-tax savings with no employer contributions	Financial planning
		Flexible benefits	Dependent care reimburse-ment account	Healthcare reimburse-ment account		
State government	4.0	3.0	3.6	3.7	3.1	3.7
Local government	1.3	1.7	1.8	1.9	1.6	1.0
Geographic areas						
New England	–	–	6.8	6.1	4.5	–
Middle Atlantic	1.0	3.4	2.7	2.8	4.1	1.2
East North Central	3.3	2.3	2.8	2.0	4.2	2.7
West North Central	5.5	6.3	5.7	3.6	4.3	7.5
South Atlantic	3.3	4.4	2.7	2.4	3.9	3.2
East South Central	–	8.3	9.0	12.6	7.2	–
West South Central	2.5	5.2	4.6	4.9	3.2	3.3
Mountain	5.5	–	13.7	14.1	4.7	2.1
Pacific	4.1	2.3	3.6	3.7	3.3	3.3

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 42. Health-related benefits: Access, State and local government workers, National Compensation Survey, March 2013

(All workers = 100 percent)

Characteristics	Long-term care insurance[1]	Retiree healthcare benefits[2]	
		Under age 65	Age 65 and over
All workers	28	71	65
Worker characteristics			
Management, professional, and related	31	75	68
Professional and related	30	74	68
Teachers	27	73	66
Primary, secondary, and special education school teachers	21	74	65
Service	25	65	59
Protective service	25	73	66
Sales and office	29	70	65
Office and administrative support	29	71	66
Natural resources, construction, and maintenance	29	66	58
Production, transportation, and material moving	16	68	62
Full time	31	75	69
Part time	15	48	47
Union	26	78	72
Nonunion	30	65	60
Average wage within the following categories:[3]			
Lowest 25 percent	21	58	53
Lowest 10 percent	17	45	40
Second 25 percent	32	75	69
Third 25 percent	32	77	71
Highest 25 percent	30	77	70
Highest 10 percent	33	80	75
Establishment characteristics			
Service-providing industries	28	71	65
Education and health services	31	73	66
Educational services	30	73	67
Elementary and secondary schools	22	72	66
Junior colleges, colleges, and universities	56	74	71
Healthcare and social assistance	38	72	61
Hospitals	41	73	60
Public administration	27	73	69
1 to 99 workers	17	47	40
1 to 49 workers	13	41	34
50 to 99 workers	24	56	49
100 workers or more	30	75	69
100 to 499 workers	18	63	55
500 workers or more	34	78	73

See footnotes at end of table.

Table 42. Health-related benefits: Access, State and local government workers, National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

Characteristics	Long-term care insurance[1]	Retiree healthcare benefits[2]	
		Under age 65	Age 65 and over
State government	48	86	84
Local government	22	66	59
Geographic areas			
New England	10	–	–
Middle Atlantic	16	85	79
East North Central	15	55	50
West North Central	–	62	48
South Atlantic	43	76	69
East South Central	–	56	49
West South Central	26	75	67
Mountain	23	74	74
Pacific	43	74	72

[1] 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.

[2] 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.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 42. Standard errors for health-related benefits: Access, State and local government workers, National Compensation Survey, March 2013

Characteristics	Long-term care insurance[1]	Retiree healthcare benefits[2]	
		Under age 65	Age 65 and over
All workers	1.5	1.5	1.4
Worker characteristics			
Management, professional, and related	1.5	1.3	1.3
Professional and related	1.7	1.4	1.3
Teachers	1.5	1.4	1.5
Primary, secondary, and special education school teachers	1.4	1.7	1.8
Service	2.0	2.1	2.3
Protective service	2.7	2.6	2.9
Sales and office	2.2	2.9	2.8
Office and administrative support	2.2	2.8	2.7
Natural resources, construction, and maintenance	3.5	3.6	3.8
Production, transportation, and material moving	2.7	3.9	4.1
Full time	1.6	1.5	1.4
Part time	1.8	2.6	2.6
Union	1.4	1.4	1.3
Nonunion	2.3	2.3	2.2
Average wage within the following categories:[3]			
Lowest 25 percent	2.1	2.6	2.6
Lowest 10 percent	2.6	3.3	3.1
Second 25 percent	2.2	1.8	1.8
Third 25 percent	1.8	1.9	2.0
Highest 25 percent	1.8	1.5	1.4
Highest 10 percent	2.9	2.2	2.2
Establishment characteristics			
Service-providing industries	1.5	1.5	1.4
Education and health services	1.9	1.5	1.4
Educational services	1.9	1.5	1.5
Elementary and secondary schools	1.3	1.6	1.6
Junior colleges, colleges, and universities	5.7	3.4	3.4
Healthcare and social assistance	5.4	4.1	4.7
Hospitals	7.1	4.6	5.8
Public administration	1.9	2.0	2.1
1 to 99 workers	2.7	4.2	4.5
1 to 49 workers	2.6	4.4	4.4
50 to 99 workers	4.9	6.1	6.3
100 workers or more	1.6	1.3	1.2
100 to 499 workers	2.5	3.0	2.8
500 workers or more	1.9	1.3	1.2

See footnotes at end of table.

Table 42. Standard errors for health-related benefits: Access, State and local government workers, National Compensation Survey, March 2013—Continued

Characteristics	Long-term care insurance[1]	Retiree healthcare benefits[2]	
		Under age 65	Age 65 and over
State government	4.2	2.2	2.2
Local government	1.0	1.6	1.5
Geographic areas			
New England	2.8	–	–
Middle Atlantic	0.6	0.9	1.5
East North Central	2.5	3.0	2.4
West North Central	–	3.6	5.3
South Atlantic	3.1	2.3	2.8
East South Central	–	11.0	9.0
West South Central	4.1	4.3	4.8
Mountain	3.1	5.9	4.9
Pacific	3.0	4.1	3.3

[1] 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.

[2] 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.

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 43. Nonproduction bonuses: Access, State and local government workers, National Compensation Survey, March 2013

(All workers = 100 percent)

Characteristics	All nonproduction bonuses[1]	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus[2]
All workers	31	4	1	1	12	6	1	12
Worker characteristics								
Management, professional, and related	30	4	([3])	1	12	4	1	13
Professional and related	29	3	([3])	1	12	4	1	12
Teachers	26	2	–	–	13	2	–	11
Primary, secondary, and special education school teachers	29	2	–	–	15	3	–	12
Service	33	4	1	2	11	8	–	12
Protective service	43	7	–	3	14	12	–	16
Sales and office	32	4	2	2	13	5	1	12
Office and administrative support	32	4	2	2	13	6	1	12
Natural resources, construction, and maintenance	34	3	–	2	13	11	–	10
Production, transportation, and material moving	28	2	–	–	12	5	–	9
Full time	35	4	1	2	14	6	1	14
Part time	9	1	–	1	3	1	–	3
Union	36	5	–	–	21	5	–	12
Nonunion	27	3	1	2	5	6	1	12
Average wage within the following categories:[4]								
Lowest 25 percent	24	2	1	3	6	5	–	10
Lowest 10 percent	18	–	1	3	4	4	–	7
Second 25 percent	34	5	1	2	11	8	1	12
Third 25 percent	35	4	1	1	13	6	1	16
Highest 25 percent	32	5	([3])	–	18	4	([3])	11
Highest 10 percent	32	4	–	–	19	3	–	11
Establishment characteristics								
Service-providing industries	31	4	1	2	12	5	1	12
Education and health services	27	3	1	1	11	3	1	11
Educational services	24	2	–	–	11	3	–	10
Elementary and secondary schools	25	1	–	–	13	3	–	10
Junior colleges, colleges, and universities	22	6	–	–	6	3	–	10
Healthcare and social assistance	44	8	4	6	9	5	4	16
Hospitals	43	5	–	5	9	5	5	16
Public administration	40	6	1	2	15	9	–	16
1 to 99 workers	32	2	4	7	9	9	–	12
1 to 49 workers	32	–	3	9	6	9	–	12
50 to 99 workers	33	5	5	3	13	8	–	12
100 workers or more	31	4	([3])	1	13	5	1	12
100 to 499 workers	32	1	2	2	13	7	–	11
500 workers or more	31	5	–	([3])	12	5	1	13

See footnotes at end of table.

Table 43. Nonproduction bonuses: Access, State and local government workers, National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

Characteristics	All nonproduction bonuses[1]	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus[2]
State government	42	11	–	–	12	7	2	21
Local government	27	1	1	2	12	5	([3])	9
Geographic areas								
New England	41	–	–	–	24	9	–	18
Middle Atlantic	31	–	–	–	15	3	–	15
East North Central	29	1	–	–	19	8	–	7
West North Central	19	–	–	–	4	–	–	8
South Atlantic	41	5	–	3	4	6	3	24
West South Central	32	3	2	–	7	9	–	15
Mountain	16	–	–	–	–	1	–	–
Pacific	36	14	–	–	27	1	–	4

[1] 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.
[2] Includes all other bonuses provided to employees and not published separately.
[3] Less than 0.5.
[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 43. Standard errors for nonproduction bonuses: Access, State and local government workers, National Compensation Survey, March 2013

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[1]
All workers	1.3	0.4	0.2	0.4	0.8	0.5	0.2	0.9
Worker characteristics								
Management, professional, and related	1.4	0.3	0.1	0.3	0.9	0.6	0.1	1.1
Professional and related	1.4	0.3	0.1	0.3	0.9	0.6	0.1	1.0
Teachers	1.5	0.4	–	–	1.2	0.5	–	1.0
Primary, secondary, and special education school teachers	1.8	0.5	–	–	1.5	0.7	–	1.3
Service	2.1	0.9	0.4	0.8	1.2	1.1	–	1.3
Protective service	2.8	1.7	–	1.3	2.0	1.5	–	2.7
Sales and office	1.7	0.7	0.6	0.8	1.4	0.8	0.1	1.1
Office and administrative support	1.9	0.7	0.7	0.6	1.4	0.8	0.2	1.2
Natural resources, construction, and maintenance	2.7	0.7	–	0.9	1.5	1.4	–	1.7
Production, transportation, and material moving	3.3	0.7	–	–	2.2	1.2	–	1.6
Full time	1.5	0.4	0.2	0.4	0.9	0.6	0.2	1.0
Part time	1.0	0.2	–	0.4	0.6	0.5	–	0.7
Union	1.5	0.6	–	–	1.3	0.5	–	0.9
Nonunion	1.8	0.4	0.3	0.6	0.6	0.8	0.4	1.3
Average wage within the following categories:[2]								
Lowest 25 percent	2.0	0.6	0.3	0.9	0.8	0.6	–	1.3
Lowest 10 percent	3.2	–	0.3	1.4	0.7	1.1	–	1.2
Second 25 percent	1.7	0.7	0.4	0.4	1.0	1.1	0.2	1.2
Third 25 percent	2.0	0.7	0.2	0.4	1.4	0.7	0.2	1.4
Highest 25 percent	1.4	0.4	0.1	–	1.3	0.4	0.2	1.0
Highest 10 percent	2.0	0.6	–	–	1.6	0.8	–	1.1
Establishment characteristics								
Service-providing industries	1.3	0.4	0.2	0.4	0.8	0.5	0.2	0.9
Education and health services	1.4	0.3	0.2	0.3	1.0	0.5	0.2	0.9
Educational services	1.4	0.3	–	–	1.0	0.5	–	1.0
Elementary and secondary schools	1.6	0.3	–	–	1.2	0.6	–	1.1
Junior colleges, colleges, and universities	2.8	0.7	–	–	1.3	1.3	–	1.9
Healthcare and social assistance	4.6	1.3	1.4	1.6	2.0	0.9	1.1	2.2
Hospitals	6.2	1.1	–	2.5	2.9	1.0	1.7	2.7
Public administration	2.3	0.9	0.5	0.7	1.8	1.2	–	2.1
1 to 99 workers	3.3	0.6	1.2	1.9	1.4	2.0	–	1.8
1 to 49 workers	4.2	–	1.6	2.8	1.9	2.7	–	2.6
50 to 99 workers	4.7	1.4	1.5	1.7	3.3	2.3	–	2.5
100 workers or more	1.3	0.4	0.1	0.2	0.8	0.5	0.2	0.9
100 to 499 workers	3.0	0.2	0.6	0.8	1.5	1.1	–	1.5
500 workers or more	1.3	0.5	–	0.2	0.9	0.5	0.3	1.0

See footnotes at end of table.

Table 43. Standard errors for nonproduction bonuses: Access, State and local government workers, National Compensation Survey, March 2013—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[1]
State government	3.2	1.1	–	–	2.1	1.6	0.7	2.7
Local government	1.4	0.2	0.3	0.5	0.8	0.5	0.1	0.8
Geographic areas								
New England	4.5	–	–	–	2.4	2.6	–	5.4
Middle Atlantic	3.0	–	–	–	1.7	0.9	–	1.0
East North Central	3.4	0.5	–	–	2.5	1.6	–	1.7
West North Central	3.9	–	–	–	2.0	–	–	1.8
South Atlantic	2.5	1.4	–	1.0	0.8	0.8	1.0	3.0
West South Central	4.0	0.8	1.0	–	1.5	1.4	–	2.1
Mountain	3.9	–	–	–	–	0.5	–	–
Pacific	2.8	1.3	–	–	3.4	0.5	–	1.1

[1] Includes all other bonuses provided to employees and not published separately.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 44. Unmarried domestic partner benefits: Access[1], State and local government workers, National Compensation Survey, March 2013

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	50	48	33	28
Worker characteristics				
Management, professional, and related	53	52	34	29
Professional and related	54	52	34	28
Teachers	52	50	31	25
Primary, secondary, and special education school teachers	56	54	30	25
Service	42	41	30	24
Protective service	44	42	35	25
Sales and office	51	50	36	31
Office and administrative support	53	52	37	32
Natural resources, construction, and maintenance	46	46	33	27
Production, transportation, and material moving	40	41	30	28
Full time	55	54	37	31
Part time	21	21	14	13
Union	53	50	54	45
Nonunion	47	47	16	14
Average wage within the following categories:[2]				
Lowest 25 percent	37	37	14	13
Lowest 10 percent	30	30	7	7
Second 25 percent	51	50	35	29
Third 25 percent	53	52	37	32
Highest 25 percent	58	56	48	39
Highest 10 percent	62	55	56	47
Establishment characteristics				
Service-providing industries	50	48	33	28
Education and health services	52	50	32	26
Educational services	53	51	32	27
Elementary and secondary schools	53	51	28	24
Junior colleges, colleges, and universities	53	51	45	34
Healthcare and social assistance	43	43	29	26
Hospitals	42	44	29	28
Public administration	48	47	38	31
1 to 99 workers	34	33	17	15
1 to 49 workers	27	26	11	10
50 to 99 workers	44	43	26	23
100 workers or more	52	51	36	30
100 to 499 workers	42	43	24	20
500 workers or more	55	53	40	33

See footnotes at end of table.

Table 44. Unmarried domestic partner benefits: Access[1], State and local government workers, National Compensation Survey, March 2013—Continued

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
State government	59	58	43	34
Local government	46	45	30	26
Geographic areas				
New England	34	28	35	28
Middle Atlantic	60	53	56	48
East North Central	–	–	25	11
South Atlantic	45	45	11	6
East South Central	70	71	–	2
West South Central	55	56	10	11
Mountain	61	60	49	34
Pacific	82	80	83	81

[1] 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.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 44. Standard errors for unmarried domestic partner benefits: Access[1], State and local government workers, National Compensation Survey, March 2013

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	1.9	1.9	1.2	1.3
Worker characteristics				
Management, professional, and related	1.9	2.0	1.4	1.5
Professional and related	1.9	2.0	1.4	1.5
Teachers	1.9	1.9	1.5	1.5
Primary, secondary, and special education school teachers	2.3	2.3	1.7	1.5
Service	2.3	2.2	1.7	1.6
Protective service	2.8	2.6	2.2	2.1
Sales and office	3.0	3.0	2.6	2.6
Office and administrative support	3.0	3.0	2.5	2.5
Natural resources, construction, and maintenance	3.2	3.1	2.6	2.7
Production, transportation, and material moving	4.0	4.1	3.5	3.5
Full time	2.0	2.0	1.4	1.5
Part time	2.0	2.1	1.8	1.8
Union	2.0	2.1	1.8	1.8
Nonunion	2.6	2.6	1.5	1.6
Average wage within the following categories:[2]				
Lowest 25 percent	2.7	2.7	1.0	1.0
Lowest 10 percent	4.0	4.0	1.0	1.0
Second 25 percent	2.7	2.6	1.9	2.2
Third 25 percent	2.7	2.6	2.0	2.2
Highest 25 percent	1.7	1.7	1.8	1.7
Highest 10 percent	2.5	2.6	2.9	2.5
Establishment characteristics				
Service-providing industries	1.9	1.9	1.2	1.4
Education and health services	1.9	2.0	1.6	1.8
Educational services	1.9	2.0	1.5	1.5
Elementary and secondary schools	1.8	1.8	1.4	1.2
Junior colleges, colleges, and universities	4.4	4.5	4.6	5.0
Healthcare and social assistance	6.1	6.2	4.2	4.8
Hospitals	8.3	8.1	5.6	6.7
Public administration	2.6	2.6	1.9	2.1
1 to 99 workers	3.8	3.9	2.3	2.0
1 to 49 workers	4.0	4.0	1.9	1.5
50 to 99 workers	6.0	6.1	5.0	4.5
100 workers or more	2.0	2.0	1.3	1.5
100 to 499 workers	3.4	3.5	2.1	2.2
500 workers or more	2.1	2.1	1.6	1.6

See footnotes at end of table.

Table 44. Standard errors for unmarried domestic partner benefits: Access[1], State and local government workers, National Compensation Survey, March 2013—Continued

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
State government	3.9	4.0	3.7	4.0
Local government	1.6	1.6	1.1	0.9
Geographic areas				
New England	3.4	3.4	6.3	7.2
Middle Atlantic	2.6	2.9	2.1	2.4
East North Central	–	–	3.2	3.3
South Atlantic	4.3	4.2	1.4	0.7
East South Central	6.4	6.9	–	0.9
West South Central	3.7	3.4	2.2	1.9
Mountain	3.9	3.9	6.1	4.1
Pacific	2.3	2.2	1.3	2.4

[1] 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.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 45. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2013

(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	86	1	3	10	78	9	1	12
Worker characteristics								
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	([1])	3	9	77	11	1	11
Primary, secondary, and special education school teachers	98	–	–	1	85	13	–	–
Service	79	–	–	15	74	7	2	17
Protective service	88	–	–	9	83	5	2	10
Sales and office	86	1	3	10	78	9	1	12
Office and administrative support	87	1	3	9	78	9	1	11
Natural resources, construction, and maintenance	95	–	–	4	90	5	–	–
Production, transportation, and material moving	81	–	6	–	75	7	–	–
Full time	98	1	1	([1])	90	9	([1])	1
Part time	21	2	17	59	17	6	5	71
Union	95	([1])	3	2	85	10	1	4
Nonunion	79	2	4	16	73	8	1	18
Average wage within the following categories:[2]								
Lowest 25 percent	66	2	7	24	60	8	2	29
Lowest 10 percent	50	–	–	38	45	8	2	44
Second 25 percent	90	1	3	6	83	8	1	8
Third 25 percent	93	([1])	2	5	84	10	1	5
Highest 25 percent	97	([1])	1	2	88	9	1	3
Highest 10 percent	96	–	–	2	89	8	1	2
Establishment characteristics								
Service-providing industries	86	1	3	10	78	9	1	12
Education and health services	87	1	3	9	78	10	1	11
Educational services	87	1	4	9	77	10	1	11
Elementary and secondary schools	88	1	4	7	76	12	1	10
Junior colleges, colleges, and universities	83	1	3	13	80	4	1	15
Healthcare and social assistance	88	–	1	–	81	–	–	11
Hospitals	94	–	–	4	90	–	–	5
Public administration	88	1	3	9	82	7	1	11
1 to 99 workers	72	2	5	21	61	13	3	23
1 to 49 workers	62	–	–	29	56	8	4	32
50 to 99 workers	87	–	–	10	67	–	–	11
100 workers or more	88	1	3	8	81	8	1	10
100 to 499 workers	83	–	–	11	73	12	1	13
500 workers or more	90	1	3	7	83	7	1	9

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2013—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	80	7	3	10	31	56	1	12
Worker characteristics								
Management, professional, and related	84	5	3	8	32	58	1	10
Professional and related	84	5	3	8	30	58	1	10
Teachers	85	3	3	9	29	59	([1])	11
Primary, secondary, and special education school teachers	97	–	–	1	24	74	–	2
Service	72	9	4	15	27	54	1	18
Protective service	81	7	2	9	32	56	1	11
Sales and office	78	9	2	11	34	53	2	11
Office and administrative support	80	7	2	10	33	54	2	11
Natural resources, construction, and maintenance	88	7	–	–	34	62	–	–
Production, transportation, and material moving	73	9	–	–	22	60	–	–
Full time	92	7	([1])	1	36	63	–	–
Part time	20	3	15	61	4	20	5	71
Union	93	2	3	2	31	64	1	4
Nonunion	70	10	3	16	30	50	1	18
Average wage within the following categories:[2]								
Lowest 25 percent	59	9	6	25	24	45	3	29
Lowest 10 percent	42	12	8	39	17	37	3	43
Second 25 percent	83	8	3	6	32	59	1	8
Third 25 percent	89	5	1	5	33	61	1	5
Highest 25 percent	93	4	1	2	35	62	([1])	3
Highest 10 percent	90	7	1	2	42	55	–	–
Establishment characteristics								
Service-providing industries	80	7	3	10	31	56	1	12
Education and health services	82	6	3	9	30	58	1	11
Educational services	84	4	4	9	26	62	1	12
Elementary and secondary schools	87	2	4	8	20	68	1	11
Junior colleges, colleges, and universities	73	11	2	14	46	38	1	15
Healthcare and social assistance	67	22	1	11	52	36	–	–
Hospitals	70	25	–	–	56	38	1	4
Public administration	83	5	2	9	34	54	1	11
1 to 99 workers	63	11	3	23	26	48	3	24
1 to 49 workers	52	12	4	32	22	42	4	32
50 to 99 workers	78	10	2	10	32	56	–	–
100 workers or more	83	6	3	8	31	58	1	10
100 to 499 workers	76	9	4	11	29	56	1	14
500 workers or more	85	5	2	7	32	58	1	9

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2013—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	92	1	1	7	85	7	([1])	7
Local government	84	1	4	11	76	9	2	13
Geographic areas								
New England	83	3	3	11	71	16	2	11
Middle Atlantic	86	–	–	9	81	4	3	11
East North Central	79	1	6	14	77	3	2	18
West North Central	85	–	–	9	77	8	2	13
South Atlantic	89	([1])	2	9	82	7	1	10
East South Central	91	–	–	7	85	–	–	–
West South Central	87	–	–	8	77	13	–	–
Mountain	86	–	–	11	79	–	–	13
Pacific	88	–	–	9	72	15	1	11

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2013—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	86	–	–	7	42	50	([1])	7
Local government	78	7	4	11	27	59	1	13
Geographic areas								
New England	80	–	–	11	–	78	–	13
Middle Atlantic	83	3	4	10	32	54	–	–
East North Central	73	7	6	14	42	38	3	17
West North Central	73	–	–	9	31	54	–	–
South Atlantic	86	3	1	10	47	42	1	10
East South Central	84	–	–	–	23	69	–	–
West South Central	75	15	1	8	24	67	–	–
Mountain	81	6	2	11	20	66	2	12
Pacific	83	5	3	9	19	69	–	–

[1] Less than 0.5.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm.

Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2013

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	0.3	0.3	0.6	1.2	1.0	0.2	0.7
Worker characteristics								
Management, professional, and related	0.7	0.2	0.3	0.6	1.4	1.3	0.2	0.7
Professional and related	0.6	0.2	0.3	0.5	1.4	1.3	0.2	0.6
Teachers	0.9	0.1	0.4	0.8	1.6	1.4	0.2	0.8
Primary, secondary, and special education school teachers	0.4	–	–	0.3	1.8	1.7	–	–
Service	1.7	–	–	1.5	1.7	0.9	0.3	1.5
Protective service	1.2	–	–	1.1	1.7	1.0	0.5	1.1
Sales and office	2.3	0.7	0.7	1.8	2.4	1.8	0.5	2.0
Office and administrative support	2.2	0.2	0.7	1.8	2.4	1.9	0.5	2.1
Natural resources, construction, and maintenance	1.9	–	–	1.8	2.1	1.3	–	–
Production, transportation, and material moving	4.5	–	1.7	–	4.5	1.9	–	–
Full time	0.5	0.4	0.2	0.1	1.1	1.1	0.2	0.2
Part time	1.9	0.5	1.2	2.0	1.7	1.1	0.8	2.1
Union	0.5	0.2	0.4	0.3	1.7	1.6	0.3	0.4
Nonunion	1.4	0.6	0.5	1.1	1.6	1.2	0.3	1.1
Average wage within the following categories:[1]								
Lowest 25 percent	2.1	1.0	0.8	1.7	1.8	1.1	0.5	1.8
Lowest 10 percent	3.2	–	–	3.0	3.0	1.3	0.6	3.1
Second 25 percent	1.0	0.3	0.5	0.7	1.6	1.3	0.3	0.8
Third 25 percent	1.4	0.2	0.4	1.3	1.8	1.4	0.3	1.3
Highest 25 percent	0.4	0.1	0.2	0.3	1.3	1.2	0.2	0.4
Highest 10 percent	0.8	–	–	0.6	1.4	1.2	0.4	0.7
Establishment characteristics								
Service-providing industries	0.8	0.3	0.3	0.6	1.2	1.0	0.2	0.7
Education and health services	0.8	0.2	0.3	0.7	1.3	1.2	0.2	0.8
Educational services	0.6	0.2	0.4	0.6	1.3	1.2	0.2	0.6
Elementary and secondary schools	0.6	0.3	0.4	0.4	1.6	1.5	0.2	0.5
Junior colleges, colleges, and universities	1.9	0.2	0.6	1.9	2.2	1.0	0.3	2.0
Healthcare and social assistance	3.1	–	0.3	–	3.6	–	–	3.1
Hospitals	1.5	–	–	1.4	1.9	–	–	1.5
Public administration	1.5	0.3	0.5	1.3	2.0	1.5	0.2	1.4
1 to 99 workers	3.4	0.7	1.5	3.0	3.8	3.5	1.1	3.2
1 to 49 workers	4.8	–	–	4.8	4.8	2.1	1.9	4.9
50 to 99 workers	2.4	–	–	1.8	7.5	–	–	1.8
100 workers or more	0.7	0.4	0.2	0.5	1.1	1.0	0.1	0.6
100 to 499 workers	1.9	–	–	1.3	2.3	1.9	0.3	1.4
500 workers or more	0.6	0.1	0.3	0.5	1.1	0.9	0.1	0.6

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2013—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	1.5	0.2	0.6
Worker characteristics								
Management, professional, and related	0.9	0.7	0.3	0.6	1.8	1.7	0.2	0.7
Professional and related	0.9	0.8	0.3	0.5	1.8	1.7	0.1	0.6
Teachers	1.2	0.8	0.4	0.8	2.0	1.9	0.2	0.8
Primary, secondary, and special education school teachers	0.4	–	–	0.3	2.0	2.0	–	0.3
Service	1.9	1.4	0.4	1.5	1.8	2.0	0.2	1.4
Protective service	2.1	1.8	0.5	1.1	2.9	3.0	0.3	1.1
Sales and office	2.6	1.3	0.4	1.9	2.5	2.6	0.6	2.0
Office and administrative support	2.4	1.1	0.5	2.0	2.5	2.7	0.6	2.0
Natural resources, construction, and maintenance	2.6	1.8	–	–	3.4	4.0	–	–
Production, transportation, and material moving	4.6	2.4	–	–	3.6	4.2	–	–
Full time	0.9	0.8	0.1	0.2	1.8	1.8	–	–
Part time	1.8	0.6	1.1	2.1	0.6	1.9	0.7	2.0
Union	0.7	0.5	0.4	0.3	2.0	1.9	0.2	0.4
Nonunion	1.8	1.2	0.3	1.1	2.1	2.2	0.3	1.1
Average wage within the following categories:[1]								
Lowest 25 percent	2.2	1.4	0.6	1.7	2.3	2.9	0.5	1.7
Lowest 10 percent	3.6	2.6	1.0	3.0	2.3	4.3	0.7	3.1
Second 25 percent	1.5	1.1	0.5	0.7	2.1	2.1	0.2	0.9
Third 25 percent	1.4	0.8	0.3	1.3	2.3	2.4	0.3	1.3
Highest 25 percent	0.9	0.8	0.2	0.3	1.7	1.7	0.1	0.4
Highest 10 percent	1.9	1.8	0.4	0.6	2.5	2.4	–	–
Establishment characteristics								
Service-providing industries	1.0	0.7	0.2	0.6	1.6	1.5	0.2	0.6
Education and health services	1.0	0.8	0.3	0.7	1.9	1.9	0.2	0.7
Educational services	0.8	0.6	0.4	0.6	1.8	1.8	0.2	0.6
Elementary and secondary schools	0.6	0.3	0.4	0.4	1.8	1.6	0.2	0.6
Junior colleges, colleges, and universities	2.6	2.3	0.7	2.1	3.8	4.0	0.4	1.8
Healthcare and social assistance	4.6	3.6	0.3	3.1	4.2	4.3	–	–
Hospitals	5.1	4.7	–	–	4.6	5.1	0.4	1.5
Public administration	1.7	0.8	0.5	1.3	2.4	2.6	0.3	1.5
1 to 99 workers	3.7	2.1	1.0	3.1	3.2	4.4	1.2	3.2
1 to 49 workers	5.0	2.4	1.5	4.8	3.1	4.9	2.0	4.8
50 to 99 workers	3.1	2.7	0.9	1.8	5.4	5.0	–	–
100 workers or more	0.9	0.8	0.2	0.5	1.6	1.6	0.1	0.6
100 to 499 workers	2.0	1.7	0.5	1.3	2.5	2.5	0.2	1.4
500 workers or more	0.9	0.7	0.3	0.6	1.8	1.9	0.1	0.6

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2013—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	1.1	0.1	0.2	1.1	2.4	2.1	([2])	1.2
Local government	0.9	0.4	0.3	0.7	1.2	1.0	0.3	0.7
Geographic areas								
New England	3.3	1.7	1.0	2.4	4.1	4.3	0.9	2.4
Middle Atlantic	1.5	–	–	1.5	1.9	0.8	1.3	1.6
East North Central	2.4	0.5	0.8	2.2	2.4	1.1	0.6	2.2
West North Central	1.8	–	–	1.4	3.0	2.9	0.7	1.5
South Atlantic	1.7	0.2	0.2	1.6	3.2	2.5	0.1	1.6
East South Central	3.8	–	–	2.7	6.1	–	–	–
West South Central	3.6	–	–	1.3	3.1	2.5	–	–
Mountain	1.9	–	–	1.6	5.5	–	–	1.5
Pacific	1.7	–	–	1.3	3.7	4.0	0.2	1.8

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2013—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	–	–	1.2	3.1	3.4	0.2	1.1
Local government	1.0	0.8	0.2	0.7	1.5	1.4	0.2	0.7
Geographic areas								
New England	5.1	–	–	2.4	–	5.2	–	3.2
Middle Atlantic	1.1	0.7	0.6	1.3	3.3	3.2	–	–
East North Central	2.8	2.0	0.8	2.2	3.7	3.4	0.6	2.3
West North Central	4.2	–	–	1.3	7.1	7.5	–	–
South Atlantic	1.7	0.7	0.2	1.5	4.6	4.0	0.2	1.6
East South Central	5.2	–	–	–	5.7	7.5	–	–
West South Central	3.3	2.2	0.2	1.3	2.4	1.9	–	–
Mountain	3.0	2.7	0.5	1.6	5.0	5.6	0.5	1.6
Pacific	2.0	1.5	0.5	1.4	3.8	3.1	–	–

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

[2] 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/glossary20122013.htm.

Table 46. Paid leave combinations: Access, State and local government workers, National Compensation Survey, March 2013

(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[1]	Personal leave, sick leave, paid family leave, or vacation[1]	Personal leave, vacation, or holidays[1]
All workers	34	55	59	57	92	92	86
Worker characteristics							
Management, professional, and related	26	60	43	41	93	93	85
Professional and related	22	61	36	34	93	93	83
Teachers	9	64	12	10	92	92	78
Primary, secondary, and special education school teachers	7	74	8	7	98	98	83
Service	41	47	75	73	87	87	86
Protective service	51	52	88	85	91	91	91
Sales and office	48	51	83	82	91	91	90
Office and administrative support	50	53	84	83	92	92	90
Natural resources, construction, and maintenance	47	47	94	95	96	96	97
Production, transportation, and material moving	36	56	59	59	91	94	89
Full time	39	62	66	65	99	99	94
Part time	7	18	19	18	50	51	45
Union	38	68	56	56	99	99	92
Nonunion	30	44	61	59	86	86	82
Average wage within the following categories:[2]							
Lowest 25 percent	24	38	55	53	79	80	77
Lowest 10 percent	15	29	40	39	68	69	65
Second 25 percent	48	54	84	83	95	95	94
Third 25 percent	41	61	65	64	95	95	90
Highest 25 percent	26	69	37	35	98	98	86
Highest 10 percent	24	63	36	34	99	99	81
Establishment characteristics							
Service-providing industries	34	55	59	57	92	92	86
Education and health services	25	59	42	40	93	93	85
Educational services	20	60	35	33	93	93	83
Elementary and secondary schools	18	66	26	24	94	94	83
Junior colleges, colleges, and universities	28	38	64	62	89	89	85
Healthcare and social assistance	53	53	86	87	91	92	91
Hospitals	52	51	92	93	96	96	95
Public administration	51	51	88	87	91	91	91
1 to 99 workers	35	44	66	64	81	81	80
1 to 49 workers	28	32	64	62	73	73	73
50 to 99 workers	44	61	69	68	92	92	90
100 workers or more	34	57	58	56	93	93	87
100 to 499 workers	33	56	58	57	90	91	87
500 workers or more	34	57	58	56	94	94	88

See footnotes at end of table.

Table 46. Paid leave combinations: Access, State and local government workers, National Compensation Survey, March 2013—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[1]	Personal leave, sick leave, paid family leave, or vacation[1]	Personal leave, vacation, or holidays[1]
State government	47	50	84	83	94	94	93
Local government	29	57	50	49	91	91	84
Geographic areas							
New England	45	78	46	46	92	92	86
Middle Atlantic	44	66	58	57	92	92	84
East North Central	34	60	53	52	87	88	85
West North Central	24	47	57	56	91	91	86
South Atlantic	36	54	65	64	93	94	89
East South Central	19	39	64	59	92	92	90
West South Central	27	53	54	52	93	93	88
Mountain	21	44	53	51	90	90	86
Pacific	40	54	66	65	93	93	85

[1] Includes workers with access to one or more of these leave benefits.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Table 46. Standard errors for paid leave combinations: Access, State and local government workers, National Compensation Survey, March 2013

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[1]	Personal leave, sick leave, paid family leave, or vacation[1]	Personal leave, vacation, or holidays[1]
All workers	1.2	1.3	1.0	1.0	0.6	0.6	0.7
Worker characteristics							
Management, professional, and related	1.4	1.4	1.3	1.3	0.7	0.7	1.0
Professional and related	1.4	1.4	1.4	1.4	0.6	0.6	1.1
Teachers	1.4	1.7	1.6	1.4	0.9	0.9	1.5
Primary, secondary, and special education school teachers	1.5	2.0	1.5	1.4	0.8	0.8	1.7
Service	2.1	2.2	1.5	1.6	1.4	1.4	1.3
Protective service	2.9	2.9	1.3	1.7	1.1	1.1	1.0
Sales and office	2.5	2.5	2.0	2.1	1.8	1.8	1.7
Office and administrative support	2.5	2.5	2.0	2.1	1.8	1.7	1.7
Natural resources, construction, and maintenance	3.1	3.1	2.0	1.9	1.8	1.8	1.6
Production, transportation, and material moving	4.0	4.8	3.2	3.4	2.9	1.7	2.4
Full time	1.4	1.5	0.9	0.9	0.3	0.3	0.6
Part time	0.9	1.6	1.8	1.8	2.3	2.4	2.3
Union	1.4	1.4	1.2	1.2	0.2	0.2	0.6
Nonunion	1.7	1.9	1.5	1.5	1.0	1.0	1.3
Average wage within the following categories:[2]							
Lowest 25 percent	1.8	2.0	1.8	1.9	1.6	1.5	1.5
Lowest 10 percent	1.6	2.4	2.7	2.8	2.8	2.8	2.7
Second 25 percent	2.0	2.0	1.1	1.1	0.6	0.6	0.6
Third 25 percent	2.1	2.1	2.0	2.0	1.4	1.4	1.5
Highest 25 percent	1.5	1.5	1.5	1.5	0.3	0.3	1.2
Highest 10 percent	2.5	2.2	2.6	2.4	0.3	0.3	1.6
Establishment characteristics							
Service-providing industries	1.2	1.3	1.0	1.0	0.6	0.6	0.7
Education and health services	1.4	1.7	1.4	1.4	0.7	0.7	1.0
Educational services	1.3	1.7	1.5	1.4	0.6	0.6	1.1
Elementary and secondary schools	1.2	1.6	1.3	1.3	0.7	0.7	1.2
Junior colleges, colleges, and universities	3.5	3.7	3.2	2.3	2.1	2.1	1.9
Healthcare and social assistance	4.4	4.5	3.1	3.1	3.1	3.1	3.1
Hospitals	6.0	6.0	1.8	1.5	1.4	1.3	1.4
Public administration	2.2	2.3	1.5	1.5	1.3	1.3	1.3
1 to 99 workers	3.1	3.2	3.1	3.2	2.8	2.8	2.9
1 to 49 workers	3.9	4.1	4.6	4.6	4.6	4.6	4.6
50 to 99 workers	5.0	4.9	3.3	3.4	1.8	1.7	1.6
100 workers or more	1.2	1.4	1.0	1.0	0.5	0.5	0.8
100 to 499 workers	2.5	2.5	2.0	2.1	1.2	1.1	1.5
500 workers or more	1.3	1.5	1.2	1.1	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, National Compensation Survey, March 2013—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[1]	Personal leave, sick leave, paid family leave, or vacation[1]	Personal leave, vacation, or holidays[1]
State government	3.0	3.0	1.7	1.5	1.3	1.2	1.1
Local government	1.1	1.4	1.1	1.1	0.7	0.7	0.8
Geographic areas							
New England	2.8	2.5	3.1	3.2	2.3	2.0	2.0
Middle Atlantic	1.3	0.8	1.5	1.4	1.2	1.2	1.0
East North Central	2.6	2.3	1.8	1.9	2.5	2.5	2.1
West North Central	4.2	4.6	3.2	3.0	2.0	1.9	3.1
South Atlantic	3.3	3.4	2.2	2.3	1.2	1.1	2.3
East South Central	2.1	4.2	5.2	4.5	0.9	0.7	2.8
West South Central	4.4	5.2	3.0	3.6	1.2	1.2	2.4
Mountain	5.8	7.6	4.2	4.0	2.0	2.0	2.8
Pacific	3.4	3.1	2.9	2.8	1.3	1.3	1.4

[1] Includes workers with access to one or more of these leave benefits.

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20122013.htm.

Technical note

Estimates in this publication are from the National Compensation Survey (NCS), conducted by the U.S. Department of Labor, Bureau of Labor Statistics (BLS). Data were collected on civilian, private industry and state and local government workers in the United States for the period March 2013. Previous publications containing information on employee benefits for civilian, private industry and state and local government workers are available on the BLS Web site http://www.bls.gov/ncs/ebs.

Survey scope and method

For information on the survey scope, sample design, industry and occupational classification systems, data collection, survey estimation, and reliability of estimates, see the *BLS Handbook of Methods*, Chapter 8, "National Compensation Measures," available online at http://www.bls.gov/opub/hom/homch8.htm. For information on survey establishment response and on the number of workers represented by the survey, see Appendix tables 1 and 2, respectively, linked below.

Appendix table 1

Appendix table 2

Calculation details

For data presented by wage category, average hourly earnings from sampled occupations within an establishment were used to produce estimates for worker groups within the 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 March 2013 wages and salaries from the *Employer Costs for Employee Compensation*.

The percentiles were computed using earnings reported for individual workers in sampled establishment jobs and their scheduled hours of work. Establishments in the survey may report only individual worker earnings for each sampled job. For the calculation of the hourly percentile values, the individual worker hourly earnings are appropriately weighted and arrayed from lowest to highest. The values corresponding to the percentiles are:

Characteristics	Hourly wage percentiles				
	10	25	50 (median)	75	90
Civilian workers	$8.75	$11.53	$17.46	$27.60	$41.80
Private industry workers	$8.50	$11.00	$16.59	$26.18	$40.44
State and local government workers	$12.00	$15.80	$23.01	$34.19	$47.72

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 occupations are used to produce the benefit estimates.)

The tables on employer and employee medical premiums include participants in all medical plans, with calculations for both single and family coverage. The calculations are not based on actual decisions regarding coverage made by employees within the occupations. Rather, the premium calculations are based on the assumption that all employees in the occupation have identical coverage.

Interpreting the tables

The set of workers on which estimates in the tables are based is indicated by the statement directly under each table's title. For example, the statement may indicate that "All workers participating in medical care plans = 100 percent," or "Includes workers participating in medical care benefits with flat dollar amount contributory coverage." All estimates shown in the table are based on the given set of workers and on any subsets indicated by column headers.

Most of the tables in this bulletin exhibit the percentage of employees participating in a particular benefit plan. Some tables provide estimates on other types of percentages, such as the percent of a medical premium cost shared by employers and employees or a medical co-payment percentage. Some tables exhibited estimates on the number of days provided and on dollar amounts; these may be expressed as averages, medians, or percentiles.

Finally, some tables contain data on both percentages of workers and provision estimates. For example, one table indicates the percent of workers with fixed duration short-term disability plans, the number of weeks at the 10th, 25th, 50th, 75th, and 90th percentiles for workers with fixed duration plans, and the percent of workers with variable duration plans. The base of this table is all workers with short-term disability coverage. The non-shaded estimates are percentages of workers with fixed duration and with variable duration plans. To indicate values other than percentages of workers, the columns with the number of weeks at a particular percentile are shaded.

Benefit definitions

For definitions of major plan types, key provisions, and related terms used in these tables, see the *Glossary of Employee Benefit Terms*, September 2013, at the BLS Web site http://www.bls.gov/ncs/ebs/glossary20122013.htm.

Appendix table 1. Survey establishment response, National Compensation Survey, March 2013

Establishments	Total	Private industry	State and local governments
Total in sampling frame[1]	5,361,947	5,138,925	223,023
Total in sample	11,893	10,297	1,596
Responding	7,633	6,268	1,365
Refused or unable to provide data	2,871	2,660	211
Out of business or not in survey scope	1,389	1,369	20

[1] 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 2007 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.

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

Appendix table 2. Number of workers[1] represented, National Compensation Survey, March 2013

Occupational group[2]	Civilian workers	Private industry workers	State and local government workers
All workers	124,992,900	106,145,300	18,847,500
Management, professional, and related	36,976,900	26,611,000	10,365,900
Management, business, and financial	10,870,300	9,322,100	–
Professional and related	26,106,600	17,288,900	8,817,700
Teachers	6,248,800	–	4,915,000
Primary, secondary, and special education school teachers	4,154,200	–	3,598,000
Registered nurses	2,753,700	–	–
Service	27,820,000	23,742,700	4,077,300
Protective service	3,143,400	1,306,100	1,837,300
Sales and office	32,422,000	29,719,400	2,702,600
Sales and related	11,833,100	11,706,200	–
Office and administrative support	20,588,900	18,013,200	2,575,700
Natural resources, construction, and maintenance	9,500,000	8,565,600	934,400
Construction, extraction, farming, fishing, and forestry	4,404,800	3,889,700	–
Installation, maintenance, and repair	5,095,200	4,675,900	–
Production, transportation, and material moving	18,274,000	17,506,600	767,400
Production	8,710,800	8,597,800	–
Transportation and material moving	9,563,200	8,908,800	–

[1] 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.

[2] The 2000 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.