

# National Compensation Survey: Employee Benefits in the United States, March 2015

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September 2015

Bulletin 2782

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### Technical note

#### Appendix table 1: Survey establishment response

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

• The U.S. Bureau of Labor Statistics (BLS) corrected the 2017 National Compensation Survey - Benefits participation and take-up rate estimates for retirement benefits on the public database on October 18, 2018. Additionally, 2013–2016 estimates were suppressed pending evaluation of whether errors are present, for more information see [www.bls.gov/bls/errata/ncs-ebs-2017-retirement-benefits-access-participation-and-take-up-rates.htm](http://www.bls.gov/bls/errata/ncs-ebs-2017-retirement-benefits-access-participation-and-take-up-rates.htm).

• Some estimates that include access to paid sick leave benefits were corrected in the BLS database on November 6, 2017. For additional information about this correction, see [www.bls.gov/bls/errata/ebs-errata-07212017.htm](http://www.bls.gov/bls/errata/ebs-errata-07212017.htm).

# Overview

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

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

U. S. Bureau of Labor Statistics (BLS) field economists collected and reviewed the survey data. The Office of Compensation and Working Conditions, in cooperation with the Office of Field Operations and the Office of Technology and Survey Processing (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

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## 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 (Retirement, medical care and paid leave)

**Table 2. Retirement benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	All retirement benefits <sup>3</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	69	53	77	28	24	86	57	39	68
<b>Worker characteristics</b>									
Management, professional, and related .....	83	71	85	42	36	86	66	50	75
Management, business, and financial .....	85	75	88	37	31	84	77	64	83
Professional and related .....	82	69	84	43	37	86	61	44	71
Teachers .....	84	74	87	71	61	87	37	18	50
Primary, secondary, and special education school teachers .....	95	84	88	89	80	90	31	11	35
Registered nurses .....	83	68	82	36	31	87	74	54	73
Service .....	46	30	64	17	15	90	35	17	49
Protective service .....	79	62	79	54	49	91	43	19	45
Sales and office .....	72	52	72	22	18	80	64	43	67
Sales and related .....	68	39	57	12	8	64	63	35	55
Office and administrative support .....	74	60	80	28	23	83	64	47	74
Natural resources, construction, and maintenance	69	56	81	31	29	95	56	41	73
Construction, extraction, farming, fishing, and forestry .....	64	52	82	35	33	95	46	33	71
Installation, maintenance, and repair .....	73	59	81	28	26	95	65	49	74
Production, transportation, and material moving ...	72	54	76	25	21	86	62	42	69
Production .....	75	59	79	22	20	88	70	51	73
Transportation and material moving .....	68	50	73	27	23	85	53	34	64
Full time .....	80	64	81	33	29	87	66	47	72
Part time .....	38	20	54	11	8	75	30	14	46
Union .....	94	85	90	83	75	91	46	29	64
Nonunion .....	65	48	74	19	15	82	59	41	69
Average wage within the following categories: <sup>4</sup>									
Lowest 25 percent .....	42	22	52	8	6	73	37	17	46
Lowest 10 percent .....	31	12	40	4	3	58	28	10	37
Second 25 percent .....	71	53	75	22	19	86	60	40	67
Third 25 percent .....	81	68	83	36	31	87	66	49	74
Highest 25 percent .....	89	79	88	50	44	87	71	56	79
Highest 10 percent .....	90	80	90	49	42	86	75	60	80
<b>Establishment characteristics</b>									
Goods-producing industries .....	75	61	82	26	23	89	70	53	77
Service-providing industries .....	68	52	76	28	24	85	55	37	67
Education and health services .....	77	63	82	41	36	87	53	34	65
Educational services .....	86	76	88	72	62	87	36	19	54
Elementary and secondary schools .....	89	80	89	84	75	89	26	9	36
Junior colleges, colleges, and universities .....	87	76	87	54	43	79	61	42	70
Health care and social assistance .....	71	54	76	21	18	87	64	45	70
Hospitals .....	91	78	85	45	39	85	79	59	75
Public administration .....	91	84	92	87	79	91	34	16	46

See footnotes at end of table.

**Table 2. Retirement benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	All retirement benefits <sup>3</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	52	36	70	11	9	86	47	32	67
1 to 49 workers .....	46	33	71	8	7	88	44	30	68
50 to 99 workers .....	67	46	69	17	14	82	59	38	65
100 workers or more .....	86	69	81	44	38	86	66	46	69
100 to 499 workers .....	81	61	75	29	24	84	69	46	68
500 workers or more .....	91	79	87	60	52	87	64	46	72
<b>Geographic areas</b>									
Northeast .....	70	57	80	32	28	88	56	40	71
New England .....	71	56	79	28	24	87	57	42	73
Middle Atlantic .....	70	57	81	34	30	88	56	39	70
South .....	69	52	75	27	23	85	59	38	65
South Atlantic .....	70	53	75	28	23	84	62	40	65
East South Central .....	72	52	72	26	22	84	56	36	63
West South Central .....	67	50	75	26	22	88	55	37	67
Midwest .....	73	57	78	27	23	85	62	43	69
East North Central .....	71	56	78	28	24	86	61	42	68
West North Central .....	75	58	78	27	22	81	64	46	71
West .....	64	50	77	27	23	87	50	36	71
Mountain .....	65	46	71	22	18	82	53	35	66
Pacific .....	64	51	80	29	25	88	49	36	74

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

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

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

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2015**

Characteristics	All retirement benefits <sup>3</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.6	0.6	0.5	0.6	0.5	0.6	0.6	0.5	0.6
<b>Worker characteristics</b>									
Management, professional, and related .....	0.9	0.9	0.7	1.0	0.9	0.9	1.0	0.9	0.8
Management, business, and financial .....	1.1	1.3	0.9	1.5	1.4	1.6	1.3	1.3	1.0
Professional and related .....	1.1	1.1	0.8	1.2	1.1	0.9	1.2	1.1	1.1
Teachers .....	1.8	1.9	1.4	2.0	1.9	1.3	2.1	1.4	2.5
Primary, secondary, and special education school teachers .....	1.7	2.2	1.7	2.3	2.4	1.3	2.5	1.3	2.8
Registered nurses .....	2.4	2.6	2.3	2.8	2.4	1.9	2.4	2.3	2.5
Service .....	1.7	1.1	1.9	0.8	0.7	0.9	1.6	0.9	2.2
Protective service .....	2.6	2.5	2.5	3.1	2.9	1.0	2.7	1.9	4.0
Sales and office .....	0.9	0.8	0.6	0.8	0.7	1.1	0.9	0.8	0.7
Sales and related .....	1.6	1.3	1.1	0.8	0.6	2.5	1.5	1.2	1.1
Office and administrative support .....	1.2	1.1	0.6	1.0	0.9	1.0	1.2	1.0	0.8
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry .....	1.7	1.6	1.0	1.5	1.5	0.6	1.7	1.6	1.3
Installation, maintenance, and repair .....	2.6	2.5	1.8	2.7	2.7	1.0	2.5	2.4	2.6
Production, transportation, and material moving ... Production .....	2.1	2.0	1.2	1.8	1.7	0.9	2.1	2.0	1.5
Transportation and material moving .....	1.4	1.3	0.9	1.1	0.9	1.3	1.4	1.2	1.0
Production .....	1.8	1.8	1.3	1.4	1.0	2.2	1.8	1.8	1.4
Transportation and material moving .....	1.9	1.6	1.2	1.5	1.2	1.4	1.7	1.3	1.4
Full time .....	0.6	0.6	0.5	0.7	0.7	0.7	0.6	0.5	0.6
Part time .....	1.3	0.8	1.4	0.5	0.4	1.6	1.2	0.7	1.5
Union .....	0.7	0.8	0.6	1.1	1.1	0.6	1.4	1.3	1.6
Nonunion .....	0.7	0.6	0.6	0.6	0.5	0.8	0.7	0.6	0.6
Average wage within the following categories: <sup>4</sup>									
Lowest 25 percent .....	1.4	0.9	1.3	0.6	0.5	1.7	1.3	0.7	1.4
Lowest 10 percent .....	2.1	0.9	2.4	0.5	0.3	3.4	2.0	0.9	2.6
Second 25 percent .....	0.9	1.0	0.9	0.8	0.7	0.7	1.0	1.0	1.1
Third 25 percent .....	0.8	0.8	0.6	1.0	0.9	1.0	0.9	0.8	0.7
Highest 25 percent .....	0.7	0.7	0.5	1.1	1.1	0.8	0.9	0.9	0.7
Highest 10 percent .....	1.1	1.2	0.7	1.6	1.6	1.1	1.3	1.3	0.9
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.1	1.1	0.8	1.3	1.1	1.0	1.2	1.1	0.9
Service-providing industries .....	0.7	0.6	0.6	0.6	0.6	0.7	0.7	0.6	0.8
Education and health services .....	1.5	1.4	1.0	1.4	1.2	1.2	1.6	1.2	1.4
Educational services .....	1.1	1.2	0.8	1.2	1.2	1.2	1.6	1.0	1.7
Elementary and secondary schools .....	1.3	1.4	0.9	1.4	1.5	0.9	1.9	1.1	2.6
Junior colleges, colleges, and universities .....	1.4	1.7	1.5	2.7	1.6	4.5	2.5	1.6	1.9
Health care and social assistance .....	2.3	2.0	1.6	1.7	1.5	2.1	2.2	1.8	1.7
Hospitals .....	0.8	1.3	1.0	2.5	2.2	2.2	1.6	1.5	1.2
Public administration .....	1.4	1.5	0.8	1.6	1.8	0.9	2.7	2.0	4.2

See footnotes at end of table.

**Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2015—continued**

Characteristics	All retirement benefits <sup>3</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	1.1	0.8	1.0	0.6	0.5	1.1	1.0	0.8	1.1
1 to 49 workers .....	1.3	1.0	1.2	0.5	0.5	1.1	1.3	1.0	1.2
50 to 99 workers .....	2.1	1.9	1.7	1.4	1.2	2.3	2.1	1.8	1.9
100 workers or more .....	0.7	0.8	0.5	0.9	0.8	0.7	0.8	0.7	0.7
100 to 499 workers .....	1.2	1.2	0.9	1.1	1.0	1.1	1.2	1.1	1.0
500 workers or more .....	0.8	0.8	0.6	1.2	1.0	0.9	1.1	1.0	0.9
<b>Geographic areas</b>									
Northeast .....	1.5	1.3	0.7	1.7	1.6	1.0	1.2	1.0	1.0
New England .....	3.0	2.7	1.7	2.9	3.0	3.0	2.7	2.1	1.8
Middle Atlantic .....	1.5	1.3	0.8	1.7	1.6	1.1	1.2	1.0	1.2
South .....	1.1	1.0	0.9	0.8	0.8	1.1	1.0	0.8	1.0
South Atlantic .....	1.7	1.5	1.1	1.1	1.2	1.7	1.6	1.3	1.4
East South Central .....	2.4	2.5	3.1	2.5	2.5	3.4	2.0	1.6	3.3
West South Central .....	1.6	1.6	1.2	1.0	0.9	1.1	1.5	1.4	1.4
Midwest .....	1.2	1.3	1.1	1.3	0.9	1.6	1.2	1.2	1.4
East North Central .....	1.5	1.7	1.4	1.3	1.0	1.2	1.5	1.6	1.7
West North Central .....	2.0	1.9	2.0	3.1	2.1	4.0	2.0	1.7	2.4
West .....	1.3	1.1	1.5	1.1	1.0	0.9	1.5	1.0	1.7
Mountain .....	2.4	2.6	3.2	2.3	2.1	1.5	2.8	2.3	3.5
Pacific .....	1.6	1.1	1.7	1.1	1.1	1.2	1.8	1.1	1.7

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

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

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

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 3. Retirement benefit combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers .....	16	12	41
<b>Worker characteristics</b>			
Management, professional, and related .....	24	17	41
Management, business, and financial .....	28	9	48
Professional and related .....	22	21	39
Teachers .....	23	47	14
Primary, secondary, and special education school teachers .....	24	65	7
Registered nurses .....	27	9	47
Service .....	6	11	29
Protective service .....	17	37	26
Sales and office .....	14	8	50
Sales and related .....	8	4	56
Office and administrative support .....	18	10	46
Natural resources, construction, and maintenance .....	19	12	38
Construction, extraction, farming, fishing, and forestry .....	17	18	29
Installation, maintenance, and repair .....	20	8	45
Production, transportation, and material moving .....	15	10	47
Production .....	17	5	53
Transportation and material moving .....	13	15	41
Full time .....	20	14	46
Part time .....	4	7	27
Union .....	34	49	11
Nonunion .....	13	6	46
Average wage within the following categories: <sup>2</sup>			
Lowest 25 percent .....	3	5	34
Lowest 10 percent .....	1	3	26
Second 25 percent .....	11	11	49
Third 25 percent .....	20	16	45
Highest 25 percent .....	32	18	39
Highest 10 percent .....	34	15	41
<b>Establishment characteristics</b>			
Goods-producing industries .....	20	6	49
Service-providing industries .....	15	13	40
Education and health services .....	17	24	36
Educational services .....	22	50	14
Elementary and secondary schools .....	21	63	5
Junior colleges, colleges, and universities .....	28	26	33
Health care and social assistance .....	14	7	50
Hospitals .....	33	13	46
Public administration .....	30	57	4

See footnotes at end of table.



**Table 3. Retirement benefit combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
1 to 99 workers .....	6	4	41
1 to 49 workers .....	6	3	38
50 to 99 workers .....	9	9	50
100 workers or more .....	25	19	42
100 to 499 workers .....	16	12	52
500 workers or more .....	34	27	30
<b>Geographic areas</b>			
Northeast .....	18	14	38
New England .....	14	14	43
Middle Atlantic .....	19	15	36
South .....	16	11	43
South Atlantic .....	19	8	42
East South Central .....	11	16	46
West South Central .....	13	12	42
Midwest .....	17	10	45
East North Central .....	18	10	44
West North Central .....	16	11	48
West .....	13	14	38
Mountain .....	10	12	43
Pacific .....	14	15	35

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 3. Standard errors for retirement benefit combinations:  
Access, civilian workers,<sup>1</sup> National Compensation Survey, March  
2015**

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

See footnotes at end of table.

**Table 3. Standard errors for retirement benefit combinations:  
Access, civilian workers,<sup>1</sup> National Compensation Survey, March  
2015—continued**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
1 to 99 workers .....	0.5	0.4	1.0
1 to 49 workers .....	0.5	0.3	1.2
50 to 99 workers .....	0.9	1.1	2.2
100 workers or more .....	0.7	0.6	0.9
100 to 499 workers .....	0.9	0.7	1.3
500 workers or more .....	1.1	1.0	1.2
<b>Geographic areas</b>			
Northeast .....	1.4	0.6	1.4
New England .....	2.3	1.2	2.4
Middle Atlantic .....	1.5	0.7	1.6
South .....	0.7	0.6	0.9
South Atlantic .....	1.0	0.7	1.4
East South Central .....	1.5	2.9	2.3
West South Central .....	0.8	0.8	1.3
Midwest .....	1.1	0.7	1.5
East North Central .....	0.9	0.8	1.7
West North Central .....	2.8	1.2	2.7
West .....	0.9	1.0	1.6
Mountain .....	0.8	2.2	3.0
Pacific .....	1.2	1.0	1.9

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

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

Characteristics	Open plans <sup>2</sup>	Soft freeze <sup>3</sup>		Hard freeze <sup>4</sup>
		All participants still accruing benefits	Some participants still accruing benefits	
All workers .....	53	40	1	6
<b>Worker characteristics</b>				
Management, professional, and related .....	47	46	1	5
Management, business, and financial .....	52	36	2	10
Professional and related .....	45	50	1	4
Teachers .....	42	58	—	—
Primary, secondary, and special education school teachers .....	42	57	—	—
Registered nurses .....	56	34	—	—
Service .....	54	44	—	—
Protective service .....	46	53	—	—
Sales and office .....	52	36	2	10
Sales and related .....	57	24	4	15
Office and administrative support .....	51	38	1	9
Natural resources, construction, and maintenance .....	65	31	—	—
Construction, extraction, farming, fishing, and forestry .....	79	20	—	—
Installation, maintenance, and repair .....	50	43	—	—
Production, transportation, and material moving ...	62	29	2	8
Production .....	53	32	—	—
Transportation and material moving .....	69	26	2	4
Full time .....	52	41	1	6
Part time .....	60	36	1	3
Union .....	55	43	( <sup>5</sup> )	1
Nonunion .....	50	38	2	10
Average wage within the following categories: <sup>6</sup>				
Lowest 25 percent .....	57	37	1	5
Lowest 10 percent .....	69	28	—	—
Second 25 percent .....	55	36	1	7
Third 25 percent .....	55	38	1	6
Highest 25 percent .....	49	44	2	5
Highest 10 percent .....	46	46	2	7
<b>Establishment characteristics</b>				
Goods-producing industries .....	60	28	3	9
Service-providing industries .....	51	42	1	5
Education and health services .....	45	52	( <sup>5</sup> )	3
Educational services .....	40	60	( <sup>5</sup> )	( <sup>5</sup> )
Elementary and secondary schools .....	40	59	—	—
Junior colleges, colleges, and universities .....	38	60	—	—
Health care and social assistance .....	59	32	—	—
Hospitals .....	56	35	—	—
Public administration .....	41	59	—	—

See footnotes at end of table.

**Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

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

Characteristics	Open plans <sup>2</sup>	Soft freeze <sup>3</sup>		Hard freeze <sup>4</sup>
		All participants still accruing benefits	Some participants still accruing benefits	
1 to 99 workers .....	63	28	1	8
1 to 49 workers .....	62	27	2	9
50 to 99 workers .....	65	29	—	—
100 workers or more .....	50	43	1	6
100 to 499 workers .....	53	37	3	7
500 workers or more .....	49	46	1	5
<b>Geographic areas</b>				
Northeast .....	52	39	2	7
New England .....	47	44	1	8
Middle Atlantic .....	53	38	2	7
South .....	53	42	1	4
South Atlantic .....	58	36	1	5
East South Central .....	45	52	—	—
West South Central .....	48	47	1	4
Midwest .....	57	35	1	7
East North Central .....	59	33	1	8
West North Central .....	53	39	—	—
West .....	48	45	—	—
Mountain .....	51	39	—	—
Pacific .....	47	47	—	—

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

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

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

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

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

<sup>6</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

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

Characteristics	Open plans <sup>2</sup>	Soft freeze <sup>3</sup>		Hard freeze <sup>4</sup>
		All participants still accruing benefits	Some participants still accruing benefits	
All workers .....	1.1	1.0	0.3	0.5
<b>Worker characteristics</b>				
Management, professional, and related .....	1.4	1.3	0.4	0.4
Management, business, and financial .....	2.5	2.2	0.6	1.0
Professional and related .....	1.6	1.6	0.4	0.4
Teachers .....	1.9	1.9	–	–
Primary, secondary, and special education school teachers .....	1.9	2.0	–	–
Registered nurses .....	5.2	3.8	–	–
Service .....	2.1	2.1	–	–
Protective service .....	2.3	2.3	–	–
Sales and office .....	1.8	1.5	0.4	0.9
Sales and related .....	3.7	2.7	1.4	2.1
Office and administrative support .....	1.8	1.6	0.3	1.0
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry .....	2.2	1.9	–	–
Installation, maintenance, and repair .....	2.0	1.9	–	–
Installation, maintenance, and repair .....	3.1	3.1	–	–
Production, transportation, and material moving ...	2.7	2.1	0.7	2.1
Production .....	5.1	3.9	–	–
Transportation and material moving .....	2.4	2.0	0.5	1.7
Full time .....	1.1	1.0	0.3	0.5
Part time .....	2.3	2.1	0.3	0.5
Union .....	1.3	1.3	0.2	0.3
Nonunion .....	1.4	1.3	0.5	0.7
Average wage within the following categories: <sup>5</sup>				
Lowest 25 percent .....	2.8	2.8	0.2	1.0
Lowest 10 percent .....	4.2	4.0	–	–
Second 25 percent .....	1.7	1.6	0.3	0.9
Third 25 percent .....	1.5	1.4	0.3	0.8
Highest 25 percent .....	1.3	1.3	0.5	0.4
Highest 10 percent .....	2.1	2.1	0.9	0.8
<b>Establishment characteristics</b>				
Goods-producing industries .....	3.0	2.5	0.8	1.9
Service-providing industries .....	1.2	1.1	0.3	0.4
Education and health services .....	1.8	1.7	0.1	0.5
Educational services .....	1.6	1.5	0.1	0.1
Elementary and secondary schools .....	1.6	1.6	–	–
Junior colleges, colleges, and universities	2.3	2.3	–	–
Health care and social assistance .....	4.5	3.7	–	–
Hospitals .....	3.5	3.1	–	–
Public administration .....	1.8	1.8	–	–

See footnotes at end of table.

**Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

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

Characteristics	Open plans <sup>2</sup>	Soft freeze <sup>3</sup>		Hard freeze <sup>4</sup>
		All participants still accruing benefits	Some participants still accruing benefits	
1 to 99 workers .....	2.2	1.9	0.5	1.1
1 to 49 workers .....	2.8	2.3	0.8	1.6
50 to 99 workers .....	3.1	2.9	—	—
100 workers or more .....	1.2	1.1	0.3	0.5
100 to 499 workers .....	2.2	1.9	0.9	1.1
500 workers or more .....	1.2	1.2	0.2	0.5
<b>Geographic areas</b>				
Northeast .....	2.5	2.0	0.6	1.0
New England .....	4.8	3.9	0.5	1.8
Middle Atlantic .....	2.8	2.1	0.7	1.2
South .....	1.9	1.9	0.2	0.6
South Atlantic .....	2.9	2.8	0.3	1.0
East South Central .....	3.9	4.1	—	—
West South Central .....	2.2	2.4	0.5	0.9
Midwest .....	1.9	1.6	0.4	1.3
East North Central .....	2.4	1.8	0.4	1.5
West North Central .....	2.8	3.2	—	—
West .....	2.4	2.3	—	—
Mountain .....	4.0	4.2	—	—
Pacific .....	2.9	2.7	—	—

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

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

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

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

<sup>5</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 6. Defined benefit frozen retirement plans:<sup>1</sup> Selected attributes, civilian workers,<sup>2</sup> National Compensation Survey, March 2015**

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>3</sup>		
	1 year	2 to 5 years	Greater than 5 years
All workers .....	2	46	51
<b>Worker characteristics</b>			
Management, professional, and related .....	2	49	49
Management, business, and financial .....	1	42	57
Professional and related .....	2	51	47
Teachers .....	1	61	38
Primary, secondary, and special education school teachers .....	2	60	39
Registered nurses .....	4	42	55
Service .....	5	61	35
Protective service .....	–	73	–
Sales and office .....	2	44	54
Sales and related .....	–	–	88
Office and administrative support .....	2	49	48
Natural resources, construction, and maintenance .....	3	46	51
Construction, extraction, farming, fishing, and forestry .....	3	64	32
Installation, maintenance, and repair .....	2	38	59
Production, transportation, and material moving .....	3	21	76
Production .....	–	–	78
Transportation and material moving .....	2	25	74
Full time .....	2	46	51
Part time .....	–	–	50
Union .....	2	62	36
Nonunion .....	2	35	62
Average wage within the following categories: <sup>4</sup>			
Lowest 25 percent .....	2	35	63
Lowest 10 percent .....	–	–	78
Second 25 percent .....	4	51	46
Third 25 percent .....	2	45	53
Highest 25 percent .....	2	47	51
Highest 10 percent .....	1	46	53
<b>Establishment characteristics</b>			
Goods-producing industries .....	3	22	75
Service-providing industries .....	2	50	48
Education and health services .....	3	57	40
Educational services .....	2	60	37
Elementary and secondary schools .....	2	60	39
Junior colleges, colleges, and universities .....	–	63	–
Health care and social assistance .....	–	–	48
Hospitals .....	4	39	57
Public administration .....	2	70	28

See footnotes at end of table.



**Table 6. Defined benefit frozen retirement plans:<sup>1</sup> Selected attributes, civilian workers,<sup>2</sup> National Compensation Survey, March 2015—continued**

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>3</sup>		
	1 year	2 to 5 years	Greater than 5 years
1 to 99 workers .....	—	—	56
1 to 49 workers .....	—	—	55
50 to 99 workers .....	—	—	56
100 workers or more .....	2	47	50
100 to 499 workers .....	1	38	61
500 workers or more .....	3	52	46
<b>Geographic areas</b>			
Northeast .....	—	—	53
New England .....	—	52	—
Middle Atlantic .....	—	—	54
South .....	4	39	57
South Atlantic .....	4	55	41
East South Central .....	—	—	52
West South Central .....	—	—	83
Midwest .....	1	41	58
East North Central .....	—	—	57
West North Central .....	1	38	61
West .....	2	62	35
Mountain .....	—	54	—
Pacific .....	3	65	32

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

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

<sup>3</sup> The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2014 are included in the "1 year" column. Those frozen between 2010 and 2013 are included in the "2 to 5 year" column and plans frozen before 2010 are included in the "Greater than 5 years" column.

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 6. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Selected attributes, civilian workers,<sup>2</sup> National Compensation Survey,  
March 2015**

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>3</sup>		
	1 year	2 to 5 years	Greater than 5 years
All workers .....	0.5	1.4	1.4
<b>Worker characteristics</b>			
Management, professional, and related .....	0.4	1.8	1.8
Management, business, and financial .....	0.3	2.5	2.5
Professional and related .....	0.5	2.0	1.9
Teachers .....	0.5	2.7	2.7
Primary, secondary, and special education school teachers .....	0.5	2.9	2.8
Registered nurses .....	1.3	4.3	4.4
Service .....	2.2	2.7	2.5
Protective service .....	–	2.6	–
Sales and office .....	0.5	2.1	2.2
Sales and related .....	–	–	3.1
Office and administrative support .....	0.6	2.2	2.3
Natural resources, construction, and maintenance	0.6	4.2	4.3
Construction, extraction, farming, fishing, and forestry .....	1.2	5.6	5.5
Installation, maintenance, and repair .....	0.7	5.3	5.3
Production, transportation, and material moving ...	0.5	2.2	2.4
Production .....	–	–	3.2
Transportation and material moving .....	0.4	2.5	2.7
Full time .....	0.5	1.4	1.4
Part time .....	–	–	3.7
Union .....	0.4	2.0	2.0
Nonunion .....	0.7	1.7	1.7
Average wage within the following categories: <sup>4</sup>			
Lowest 25 percent .....	1.1	3.2	3.2
Lowest 10 percent .....	–	–	4.6
Second 25 percent .....	1.3	2.7	2.7
Third 25 percent .....	0.5	2.0	2.0
Highest 25 percent .....	0.4	1.6	1.5
Highest 10 percent .....	0.2	2.4	2.4
<b>Establishment characteristics</b>			
Goods-producing industries .....	0.6	3.0	3.0
Service-providing industries .....	0.5	1.6	1.6
Education and health services .....	1.0	2.2	2.1
Educational services .....	0.8	2.3	2.2
Elementary and secondary schools .....	0.4	2.4	2.4
Junior colleges, colleges, and universities .....	–	3.9	–
Health care and social assistance .....	–	–	5.2
Hospitals .....	1.5	4.3	4.8
Public administration .....	0.6	3.0	3.0

See footnotes at end of table.

**Table 6. Standard errors for defined benefit frozen retirement plans:<sup>1</sup> Selected attributes, civilian workers,<sup>2</sup> National Compensation Survey, March 2015—continued**

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>3</sup>		
	1 year	2 to 5 years	Greater than 5 years
1 to 99 workers .....	—	—	4.0
1 to 49 workers .....	—	—	4.7
50 to 99 workers .....	—	—	6.4
100 workers or more .....	0.4	1.5	1.4
100 to 499 workers .....	0.5	2.6	2.7
500 workers or more .....	0.5	1.6	1.6
<b>Geographic areas</b>			
Northeast .....	—	—	2.0
New England .....	—	2.9	—
Middle Atlantic .....	—	—	2.4
South .....	1.1	2.7	2.5
South Atlantic .....	0.8	3.4	3.2
East South Central .....	—	—	8.6
West South Central .....	—	—	1.8
Midwest .....	0.3	3.3	3.3
East North Central .....	—	—	3.7
West North Central .....	0.4	6.7	6.5
West .....	0.7	3.5	3.6
Mountain .....	—	4.9	—
Pacific .....	0.9	4.3	4.5

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

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

<sup>3</sup> The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2014 are included in the "1 year" column. Those frozen between 2010 and 2013 are included in the "2 to 5 year" column and plans frozen before 2010 are included in the "Greater than 5 years" column.

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 7. Defined benefit frozen retirement plans:<sup>1</sup> Plan alternatives, civilian workers,<sup>2</sup> National Compensation Survey, March 2015**

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans <sup>3</sup>				
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers .....	5	95	55	15	14	23	( <sup>4</sup> )
<b>Worker characteristics</b>							
Management, professional, and related .....	3	97	62	15	12	22	( <sup>4</sup> )
Management, business, and financial .....	6	94	39	21	21	24	–
Professional and related .....	3	97	69	12	10	21	( <sup>4</sup> )
Teachers:							
Primary, secondary, and special education school teachers .....	–	100	96	4	–	18	–
Service .....	3	97	82	5	3	22	–
Protective service .....	2	98	91	6	–	22	–
Sales and office .....	10	90	44	14	19	23	1
Sales and related .....	22	78	10	7	33	34	–
Office and administrative support .....	8	92	49	15	16	21	1
Natural resources, construction, and maintenance	2	98	41	26	25	13	–
Installation, maintenance, and repair .....	3	97	26	32	32	14	–
Production, transportation, and material moving ...	9	91	22	24	17	38	–
Transportation and material moving .....	6	94	38	22	–	36	–
Full time .....	5	95	55	15	14	23	( <sup>4</sup> )
Part time .....	10	90	57	10	8	22	–
Union .....	1	99	74	14	6	21	–
Nonunion .....	8	92	42	16	19	24	( <sup>4</sup> )
Average wage within the following categories: <sup>5</sup>							
Lowest 25 percent .....	14	86	55	8	10	21	–
Lowest 10 percent .....	32	68	36	–	–	14	–
Second 25 percent .....	6	94	60	11	10	25	–
Third 25 percent .....	6	94	52	16	12	26	( <sup>4</sup> )
Highest 25 percent .....	3	97	55	17	17	20	–
Highest 10 percent .....	3	97	54	17	20	23	–
<b>Establishment characteristics</b>							
Goods-producing industries .....	6	94	7	28	33	34	–
Service-providing industries .....	5	95	62	13	11	21	( <sup>4</sup> )
Education and health services .....	2	98	81	7	4	20	1
Educational services:							
Elementary and secondary schools .....	–	100	96	4	–	17	–
Health care and social assistance .....	10	90	35	–	16	31	2
Hospitals .....	12	88	34	8	15	33	–

See footnotes at end of table.

**Table 7. Defined benefit frozen retirement plans:<sup>1</sup> Plan alternatives, civilian workers,<sup>2</sup> National Compensation Survey, March 2015—continued**

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans <sup>3</sup>				
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
1 to 99 workers .....	6	94	35	18	22	23	—
1 to 49 workers .....	7	93	29	18	28	22	—
50 to 99 workers .....	6	94	46	18	—	24	—
100 workers or more .....	5	95	59	14	12	23	( <sup>4</sup> )
100 to 499 workers .....	9	91	46	21	15	24	—
500 workers or more .....	3	97	64	11	11	23	—
<b>Geographic areas</b>							
Northeast .....	5	95	57	8	16	27	—
New England .....	6	94	57	8	25	10	—
Middle Atlantic .....	5	95	58	8	13	33	—
South .....	5	95	59	16	10	25	—
South Atlantic .....	6	94	52	16	14	40	—
East South Central .....	5	95	69	—	5	—	—
West South Central .....	4	96	63	16	8	11	—
Midwest .....	7	93	45	20	13	25	—
East North Central .....	6	94	46	19	11	29	—
West .....	3	97	58	16	17	15	—
Pacific .....	3	97	57	17	19	14	—

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

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

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

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

<sup>5</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/eps/glossary20142015.htm](http://www.bls.gov/ncs/eps/glossary20142015.htm).

**Table 7. Standard errors for frozen defined benefit retirement plans:<sup>1</sup> Plan alternatives, civilian workers,<sup>2</sup> National Compensation Survey, March 2015**

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans				
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers .....	0.5	0.5	1.5	1.0	1.0	1.2	0.2
<b>Worker characteristics</b>							
Management, professional, and related .....	0.5	0.5	1.8	1.5	1.3	1.6	0.2
Management, business, and financial .....	1.2	1.2	2.3	2.3	2.2	2.2	–
Professional and related .....	0.5	0.5	1.8	1.5	1.2	1.7	0.1
Teachers:							
Primary, secondary, and special education school teachers .....	–	0.0	0.8	0.7	–	2.1	–
Service .....	0.5	0.5	2.5	1.0	1.0	2.6	–
Protective service .....	0.7	0.7	2.0	1.7	–	3.2	–
Sales and office .....	1.3	1.3	2.2	1.2	1.6	1.6	0.2
Sales and related .....	3.9	3.9	2.5	2.8	4.5	4.4	–
Office and administrative support .....	1.1	1.1	2.3	1.3	1.6	1.6	0.2
Natural resources, construction, and maintenance							
Installation, maintenance, and repair .....	1.1	1.1	3.5	4.1	5.4	2.3	–
Production, transportation, and material moving ...	2.7	2.7	2.3	2.7	2.1	3.2	–
Transportation and material moving .....	1.6	1.6	4.3	3.6	–	4.1	–
Full time .....	0.5	0.5	1.5	1.1	1.1	1.3	0.2
Part time .....	1.5	1.5	3.3	2.1	1.5	3.0	–
Union .....	0.2	0.2	1.7	1.5	0.9	1.6	–
Nonunion .....	0.8	0.8	2.2	1.4	1.5	1.7	0.2
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	2.4	2.4	4.8	2.2	1.8	3.3	–
Lowest 10 percent .....	7.5	7.5	7.9	–	–	3.8	–
Second 25 percent .....	0.9	0.9	2.3	1.3	1.2	2.3	–
Third 25 percent .....	1.0	1.0	2.1	1.6	1.3	1.8	0.1
Highest 25 percent .....	0.5	0.5	1.8	1.5	1.6	1.4	–
Highest 10 percent .....	0.8	0.8	2.7	2.4	2.5	2.4	–
<b>Establishment characteristics</b>							
Goods-producing industries .....	1.4	1.4	1.7	3.3	4.0	3.1	–
Service-providing industries .....	0.5	0.5	1.5	1.1	0.9	1.3	0.2
Education and health services .....	0.5	0.5	1.9	1.3	0.8	1.6	0.3
Educational services:							
Elementary and secondary schools .....	–	0.0	0.7	0.6	–	1.8	–
Health care and social assistance .....	2.2	2.2	5.1	–	3.3	4.3	1.0
Hospitals .....	2.9	2.9	6.2	1.7	3.0	4.9	–

See footnotes at end of table.

**Table 7. Standard errors for frozen defined benefit retirement plans:<sup>1</sup> Plan alternatives, civilian workers,<sup>2</sup> National Compensation Survey, March 2015—continued**

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans				
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
1 to 99 workers .....	1.4	1.4	3.4	2.7	3.3	3.1	—
1 to 49 workers .....	1.3	1.3	3.8	3.6	4.7	3.9	—
50 to 99 workers .....	2.6	2.6	5.4	3.9	—	4.2	—
100 workers or more .....	0.5	0.5	1.6	1.1	1.1	1.3	0.2
100 to 499 workers .....	1.5	1.5	3.0	2.6	2.3	2.5	—
500 workers or more .....	0.5	0.5	1.7	1.1	1.1	1.4	—
<b>Geographic areas</b>							
Northeast .....	0.9	0.9	2.4	1.1	2.4	1.9	—
New England .....	2.1	2.1	4.7	1.6	6.7	2.5	—
Middle Atlantic .....	1.0	1.0	2.6	1.5	1.7	2.0	—
South .....	0.8	0.8	3.0	2.0	1.1	2.6	—
South Atlantic .....	1.0	1.0	3.8	2.3	1.9	4.2	—
East South Central .....	2.0	2.0	7.8	—	2.3	—	—
West South Central .....	1.4	1.4	5.2	3.5	1.4	2.6	—
Midwest .....	1.4	1.4	2.4	1.7	2.2	2.3	—
East North Central .....	1.0	1.0	2.9	2.2	2.6	3.3	—
West .....	0.8	0.8	3.4	2.8	2.7	2.7	—
Pacific .....	0.7	0.7	4.2	3.5	3.5	3.2	—

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers .....	67	33	82	18
<b>Worker characteristics</b>				
Management, professional, and related .....	69	31	84	16
Management, business, and financial .....	72	28	85	15
Professional and related .....	67	33	83	17
Teachers .....	60	40	81	19
Primary, secondary, and special education school teachers .....	59	41	—	—
Registered nurses .....	60	40	81	19
Service .....	61	39	78	22
Protective service .....	76	24	87	13
Sales and office .....	68	32	82	18
Sales and related .....	74	26	83	17
Office and administrative support .....	66	34	81	19
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry .....	63	37	78	22
Installation, maintenance, and repair .....	50	50	70	30
Production, transportation, and material moving ... Production .....	71	29	82	18
Transportation and material moving .....	68	32	83	17
Production .....	69	31	83	17
Transportation and material moving .....	67	33	82	18
Full time .....	68	32	82	18
Part time .....	63	37	80	20
Union .....	63	37	80	20
Nonunion .....	68	32	82	18
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	70	30	81	19
Lowest 10 percent .....	67	33	77	23
Second 25 percent .....	65	35	80	20
Third 25 percent .....	66	34	82	18
Highest 25 percent .....	69	31	84	16
Highest 10 percent .....	71	29	85	15
<b>Establishment characteristics</b>				
Goods-producing industries .....	67	33	80	20
Service-providing industries .....	67	33	82	18
Education and health services .....	59	41	80	20
Educational services .....	62	38	83	17
Elementary and secondary schools .....	62	38	—	—
Junior colleges, colleges, and universities .....	62	38	82	18
Health care and social assistance .....	58	42	79	21
Hospitals .....	64	36	79	21
Public administration .....	56	44	83	17

See footnotes at end of table.



**Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—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 .....	65	35	80	20
1 to 49 workers .....	63	37	79	21
50 to 99 workers .....	69	31	85	15
100 workers or more .....	69	31	83	17
100 to 499 workers .....	71	29	85	15
500 workers or more .....	67	33	81	19
<b>Geographic areas</b>				
Northeast .....	67	33	86	14
New England .....	71	29	89	11
Middle Atlantic .....	66	34	85	15
South .....	71	29	82	18
South Atlantic .....	69	31	81	19
East South Central .....	71	29	83	17
West South Central .....	74	26	84	16
Midwest .....	64	36	80	20
East North Central .....	63	37	80	20
West North Central .....	67	33	79	21
West .....	66	34	82	18
Mountain .....	67	33	83	17
Pacific .....	66	34	81	19

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 8. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers .....	0.8	0.8	0.7	0.7
<b>Worker characteristics</b>				
Management, professional, and related .....	1.1	1.1	1.0	1.0
Management, business, and financial .....	1.4	1.4	1.2	1.2
Professional and related .....	1.4	1.4	1.2	1.2
Teachers .....	3.6	3.6	3.6	3.6
Primary, secondary, and special education school teachers .....	6.0	6.0	–	–
Registered nurses .....	2.5	2.5	2.6	2.6
Service .....	2.8	2.8	3.0	3.0
Protective service .....	4.0	4.0	2.9	2.9
Sales and office .....	0.8	0.8	0.9	0.9
Sales and related .....	1.3	1.3	1.4	1.4
Office and administrative support .....	1.1	1.1	1.0	1.0
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry .....	2.2	2.2	2.3	2.3
Installation, maintenance, and repair .....	3.3	3.3	4.0	4.0
Production, transportation, and material moving ... Production .....	3.0	3.0	2.9	2.9
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 .....	2.1	2.1	1.8	1.8
Full time .....	0.8	0.8	0.7	0.7
Part time .....	1.8	1.8	1.8	1.8
Union .....	2.5	2.5	1.8	1.8
Nonunion .....	0.8	0.8	0.7	0.7
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	1.4	1.4	1.6	1.6
Lowest 10 percent .....	3.3	3.3	2.7	2.7
Second 25 percent .....	1.6	1.6	1.6	1.6
Third 25 percent .....	1.1	1.1	0.9	0.9
Highest 25 percent .....	1.0	1.0	0.8	0.8
Highest 10 percent .....	1.3	1.3	1.0	1.0
<b>Establishment characteristics</b>				
Goods-producing industries .....	1.4	1.4	1.3	1.3
Service-providing industries .....	0.9	0.9	0.8	0.8
Education and health services .....	1.9	1.9	1.7	1.7
Educational services .....	2.8	2.8	2.4	2.4
Elementary and secondary schools .....	5.4	5.4	–	–
Junior colleges, colleges, and universities .....	3.1	3.1	2.3	2.3
Health care and social assistance .....	2.3	2.3	2.1	2.1
Hospitals .....	1.5	1.5	1.7	1.7
Public administration .....	6.9	6.9	3.5	3.5

See footnotes at end of table.

**Table 8. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers .....	1.4	1.4	1.3	1.3
1 to 49 workers .....	1.7	1.7	1.7	1.7
50 to 99 workers .....	2.0	2.0	1.9	1.9
100 workers or more .....	0.9	0.9	0.8	0.8
100 to 499 workers .....	1.2	1.2	1.0	1.0
500 workers or more .....	1.2	1.2	1.1	1.1
<b>Geographic areas</b>				
Northeast .....	1.4	1.4	1.2	1.2
New England .....	2.1	2.1	1.2	1.2
Middle Atlantic .....	1.7	1.7	1.6	1.6
South .....	1.2	1.2	1.0	1.0
South Atlantic .....	1.6	1.6	1.1	1.1
East South Central .....	3.6	3.6	4.2	4.2
West South Central .....	1.9	1.9	1.5	1.5
Midwest .....	1.9	1.9	1.7	1.7
East North Central .....	1.8	1.8	1.8	1.8
West North Central .....	4.5	4.5	3.7	3.7
West .....	1.7	1.7	1.5	1.5
Mountain .....	2.9	2.9	2.9	2.9
Pacific .....	2.0	2.0	1.7	1.7

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	Health care <sup>3</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	72	59	81	72	53	74
<b>Worker characteristics</b>						
Management, professional, and related .....	88	75	85	87	68	78
Management, business, and financial .....	94	80	85	94	72	76
Professional and related .....	85	73	86	85	66	78
Teachers .....	83	73	88	83	67	80
Primary, secondary, and special education school teachers .....	97	85	88	97	77	80
Registered nurses .....	85	70	82	85	61	72
Service .....	47	33	71	46	31	66
Protective service .....	70	61	87	70	58	83
Sales and office .....	72	57	79	71	51	73
Sales and related .....	59	44	75	59	40	69
Office and administrative support .....	79	64	81	78	58	74
Natural resources, construction, and maintenance .....	78	65	84	78	62	80
Construction, extraction, farming, fishing, and forestry .....	74	63	86	73	61	83
Installation, maintenance, and repair .....	82	67	82	81	63	78
Production, transportation, and material moving .....	77	61	80	76	56	74
Production .....	84	68	81	83	62	74
Transportation and material moving .....	70	56	79	70	51	72
Full time .....	89	73	82	88	67	76
Part time .....	22	14	64	22	13	59
Union .....	95	85	90	95	79	84
Nonunion .....	69	54	79	68	49	72
Average wage within the following categories: <sup>4</sup>						
Lowest 25 percent .....	38	24	65	37	22	60
Lowest 10 percent .....	24	13	54	23	12	51
Second 25 percent .....	78	61	79	77	56	73
Third 25 percent .....	88	75	84	88	69	78
Highest 25 percent .....	94	82	87	94	74	79
Highest 10 percent .....	95	83	88	94	75	80
<b>Establishment characteristics</b>						
Goods-producing industries .....	87	72	83	86	67	78
Service-providing industries .....	70	56	80	70	51	74
Education and health services .....	80	66	82	80	59	75
Educational services .....	85	75	88	85	68	80
Elementary and secondary schools .....	87	76	87	87	69	79
Junior colleges, colleges, and universities .....	87	78	90	87	72	83
Health care and social assistance .....	77	60	78	76	54	70
Hospitals .....	91	78	86	91	68	75
Public administration .....	88	81	92	88	77	87

See footnotes at end of table.

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2015—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	26	21	79	71	52	74
<b>Worker characteristics</b>									
Management, professional, and related .....	62	51	82	34	28	80	86	67	78
Management, business, and financial .....	67	56	83	36	29	80	93	71	76
Professional and related .....	59	49	82	34	27	80	83	65	78
Teachers .....	54	45	84	32	26	82	81	66	81
Primary, secondary, and special education school teachers .....	63	53	84	37	30	83	94	76	81
Registered nurses .....	68	52	77	34	26	77	84	60	71
Service .....	26	19	71	17	12	74	45	30	66
Protective service .....	48	39	81	30	24	81	68	56	82
Sales and office .....	46	35	77	23	18	77	70	51	73
Sales and related .....	37	27	74	16	12	77	58	40	69
Office and administrative support .....	51	40	78	27	21	77	77	57	74
Natural resources, construction, and maintenance .....	43	36	83	29	24	81	76	61	80
Construction, extraction, farming, fishing, and forestry .....	39	34	86	28	25	89	72	60	83
Installation, maintenance, and repair .....	47	38	80	30	22	75	79	61	77
Production, transportation, and material moving .....	48	38	79	26	21	80	75	55	74
Production .....	52	40	78	27	21	79	82	61	75
Transportation and material moving .....	45	36	80	26	21	81	68	50	72
Full time .....	57	46	80	32	25	79	86	65	76
Part time .....	14	9	64	8	6	70	21	12	58
Union .....	75	64	85	58	48	84	93	78	84
Nonunion .....	42	32	77	21	16	76	67	48	72
Average wage within the following categories: <sup>4</sup>									
Lowest 25 percent .....	18	12	64	10	7	67	36	21	60
Lowest 10 percent .....	11	6	56	6	4	59	23	12	51
Second 25 percent .....	47	36	76	24	18	76	75	55	73
Third 25 percent .....	57	47	82	32	26	82	87	68	78
Highest 25 percent .....	70	58	83	42	34	81	93	73	79
Highest 10 percent .....	74	61	83	44	36	81	93	75	80
<b>Establishment characteristics</b>									
Goods-producing industries .....	54	45	82	33	26	81	85	66	78
Service-providing industries .....	45	35	78	25	19	78	68	50	74
Education and health services .....	51	40	79	27	21	79	78	58	75
Educational services .....	54	45	82	32	26	80	84	67	80
Elementary and secondary schools .....	54	44	82	33	27	81	86	67	79
Junior colleges, colleges, and universities .....	58	48	84	32	25	77	87	72	83
Health care and social assistance .....	49	37	76	24	19	78	74	52	70
Hospitals .....	70	56	79	36	28	78	90	67	75
Public administration .....	62	54	86	46	39	85	86	75	87

See footnotes at end of table.

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Health care <sup>3</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	58	44	76	58	41	71
1 to 49 workers .....	53	41	76	53	38	72
50 to 99 workers .....	71	54	76	71	50	71
100 workers or more .....	86	72	84	85	65	76
100 to 499 workers .....	82	66	81	81	60	73
500 workers or more .....	90	78	87	90	71	79
<b>Geographic areas</b>						
Northeast .....	73	59	81	72	54	75
New England .....	71	55	77	71	50	70
Middle Atlantic .....	73	60	82	73	55	76
South .....	73	58	79	73	53	73
South Atlantic .....	73	58	79	73	52	72
East South Central .....	75	59	79	75	56	75
West South Central .....	73	58	79	72	53	73
Midwest .....	73	58	80	72	53	73
East North Central .....	73	58	80	73	53	73
West North Central .....	72	59	81	72	53	73
West .....	70	59	84	70	54	78
Mountain .....	69	57	83	68	52	77
Pacific .....	71	60	85	71	55	78

See footnotes at end of table.

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2015—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	75	17	13	74	56	40	71
1 to 49 workers .....	26	20	77	14	10	74	52	37	72
50 to 99 workers .....	43	32	74	27	21	75	69	49	71
100 workers or more .....	62	50	81	34	28	80	84	64	76
100 to 499 workers .....	55	43	79	28	22	80	80	59	74
500 workers or more .....	69	57	82	42	34	81	89	70	79
<b>Geographic areas</b>									
Northeast .....	49	39	80	27	22	79	70	53	75
New England .....	46	36	78	15	11	78	69	48	70
Middle Atlantic .....	50	40	80	32	25	80	71	54	76
South .....	42	32	77	21	16	74	71	52	73
South Atlantic .....	45	34	77	24	18	73	71	51	72
East South Central .....	35	27	75	17	13	75	73	55	75
West South Central .....	39	30	77	19	14	76	71	52	73
Midwest .....	48	37	79	23	18	77	71	52	73
East North Central .....	47	37	79	25	19	78	71	52	73
West North Central .....	49	38	79	21	16	75	70	51	73
West .....	51	42	82	36	30	83	69	54	78
Mountain .....	46	38	83	25	20	82	68	52	77
Pacific .....	54	44	82	41	34	83	70	55	78

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

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

<sup>3</sup> Health care 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 health care.

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2015**

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

See footnotes at end of table.



**Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2015—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 .....	0.6	0.5	0.5	0.6	0.4	0.6	0.6	0.5	0.4
<b>Worker characteristics</b>									
Management, professional, and related .....	1.1	0.9	0.6	1.1	0.9	0.7	0.8	0.8	0.6
Management, business, and financial .....	1.5	1.3	0.7	1.4	1.1	1.0	0.9	1.1	0.9
Professional and related .....	1.2	1.1	0.7	1.3	1.1	0.8	1.0	1.0	0.7
Teachers .....	1.9	1.7	1.1	1.6	1.4	1.3	1.8	1.6	0.8
Primary, secondary, and special education school teachers .....	2.2	2.1	1.3	2.1	1.9	1.7	1.9	1.8	1.0
Registered nurses .....	2.5	2.2	1.8	4.1	2.9	2.2	2.0	2.1	1.6
Service .....	1.2	0.9	1.5	1.0	0.7	1.8	1.5	1.2	1.5
Protective service .....	2.8	2.6	2.3	2.8	2.3	2.2	2.9	2.7	1.6
Sales and office .....	1.0	0.8	0.8	0.7	0.6	1.1	1.0	0.9	0.7
Sales and related .....	1.3	1.0	1.5	0.9	0.8	1.9	1.4	1.2	1.0
Office and administrative support .....	1.2	1.0	0.8	1.0	0.8	1.3	1.2	1.1	0.8
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry .....	2.6	2.4	1.4	2.5	2.4	1.8	2.5	2.3	1.3
Installation, maintenance, and repair .....	2.2	1.8	1.5	1.8	1.4	2.4	1.8	1.7	1.3
Production, transportation, and material moving ...	1.5	1.2	0.9	1.2	1.1	1.2	1.4	1.2	0.9
Production .....	2.0	1.6	1.3	1.6	1.4	1.8	1.6	1.4	1.1
Transportation and material moving .....	2.0	1.7	1.0	1.5	1.3	1.5	2.0	1.8	1.3
Full time .....	0.7	0.6	0.4	0.7	0.6	0.6	0.5	0.5	0.4
Part time .....	0.8	0.5	1.7	0.6	0.4	2.1	0.9	0.5	1.5
Union .....	1.2	1.2	0.7	1.2	1.2	0.9	0.7	0.8	0.6
Nonunion .....	0.6	0.5	0.5	0.6	0.5	0.7	0.7	0.6	0.5
Average wage within the following categories: <sup>4</sup>									
Lowest 25 percent .....	0.9	0.5	1.5	0.6	0.4	1.6	1.1	0.9	1.3
Lowest 10 percent .....	1.0	0.6	2.2	0.7	0.4	3.4	1.5	0.9	2.5
Second 25 percent .....	1.1	0.9	0.8	0.9	0.7	0.9	0.8	0.7	0.7
Third 25 percent .....	1.0	0.9	0.5	0.9	0.8	0.8	0.7	0.7	0.5
Highest 25 percent .....	0.9	0.9	0.6	1.1	0.9	0.6	0.6	0.7	0.6
Highest 10 percent .....	1.5	1.5	1.0	1.8	1.5	0.9	1.0	1.1	0.8
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.4	1.2	0.9	1.3	1.1	1.1	0.9	0.9	0.7
Service-providing industries .....	0.6	0.5	0.5	0.6	0.5	0.6	0.7	0.5	0.5
Education and health services .....	1.6	1.2	0.8	1.3	1.1	1.0	1.2	1.0	0.8
Educational services .....	1.5	1.3	0.9	1.4	1.2	1.3	0.9	1.0	0.7
Elementary and secondary schools .....	1.8	1.5	1.2	1.8	1.4	1.6	0.9	0.9	0.8
Junior colleges, colleges, and universities	2.7	2.7	1.2	2.6	2.2	2.0	1.6	1.8	0.9
Health care and social assistance .....	2.4	1.8	1.1	2.0	1.6	1.5	1.9	1.4	1.1
Hospitals .....	2.0	1.7	0.9	2.4	1.9	1.2	0.8	1.2	1.0
Public administration .....	2.5	2.2	1.1	2.4	2.1	1.2	1.7	1.6	0.9

See footnotes at end of table.

**Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2015—continued**

Characteristics	Health care <sup>3</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	0.9	0.8	0.7	0.9	0.8	0.7
1 to 49 workers .....	1.1	0.9	0.8	1.1	0.9	0.8
50 to 99 workers .....	1.9	1.7	1.3	1.9	1.6	1.2
100 workers or more .....	0.5	0.6	0.3	0.5	0.6	0.4
100 to 499 workers .....	0.9	0.9	0.6	0.9	1.0	0.7
500 workers or more .....	0.7	0.7	0.4	0.6	0.7	0.5
<b>Geographic areas</b>						
Northeast .....	1.2	1.0	1.0	1.2	1.0	1.2
New England .....	2.1	1.9	1.2	2.0	1.8	1.5
Middle Atlantic .....	1.4	1.2	1.3	1.4	1.2	1.6
South .....	0.9	0.9	0.6	0.9	0.9	0.7
South Atlantic .....	1.2	1.0	0.8	1.1	1.2	0.9
East South Central .....	2.5	3.1	1.8	2.6	3.1	1.9
West South Central .....	1.7	1.9	1.3	1.7	1.7	1.4
Midwest .....	1.3	1.0	0.6	1.3	1.0	0.6
East North Central .....	1.4	1.2	0.7	1.4	1.2	0.6
West North Central .....	2.9	1.9	1.1	2.9	1.7	1.1
West .....	1.3	1.2	0.9	1.3	1.1	1.0
Mountain .....	1.6	1.6	1.8	1.7	1.8	1.6
Pacific .....	1.7	1.5	1.0	1.7	1.3	1.2

See footnotes at end of table.

**Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2015—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	0.7	0.9	0.7	0.6	1.0	1.0	0.8	0.7
1 to 49 workers .....	1.0	0.8	1.0	0.8	0.6	1.4	1.1	0.9	0.8
50 to 99 workers .....	2.0	1.6	1.8	1.6	1.3	1.9	1.9	1.6	1.2
100 workers or more .....	0.8	0.7	0.5	0.9	0.7	0.6	0.6	0.6	0.4
100 to 499 workers .....	1.2	1.0	0.8	1.2	1.1	1.1	1.0	1.0	0.7
500 workers or more .....	1.1	1.0	0.5	1.1	0.9	0.7	0.7	0.7	0.5
<b>Geographic areas</b>									
Northeast .....	1.4	1.1	1.1	1.5	1.2	1.6	1.3	0.9	1.2
New England .....	2.9	2.3	1.7	1.1	0.9	2.2	2.0	1.7	1.6
Middle Atlantic .....	1.4	1.1	1.3	1.8	1.4	2.0	1.5	1.1	1.6
South .....	0.9	0.8	0.8	0.7	0.5	1.0	1.0	1.0	0.7
South Atlantic .....	1.3	1.1	1.1	1.0	0.7	1.4	1.3	1.3	1.0
East South Central .....	1.9	1.3	2.1	1.3	1.2	2.3	2.5	3.0	2.0
West South Central .....	1.6	1.7	1.7	1.0	0.9	1.7	1.9	1.8	1.2
Midwest .....	1.7	1.3	0.7	1.3	1.0	1.1	1.4	1.0	0.6
East North Central .....	1.6	1.3	0.8	1.5	1.2	1.0	1.4	1.2	0.6
West North Central .....	4.0	3.0	1.4	2.2	1.8	2.7	3.0	1.8	1.2
West .....	1.1	1.2	0.9	1.4	1.2	0.8	1.3	1.0	1.0
Mountain .....	1.7	1.7	1.3	3.2	2.7	1.6	1.6	1.7	1.6
Pacific .....	1.3	1.5	1.2	1.3	1.2	0.9	1.7	1.3	1.2

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

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

<sup>3</sup> Health care 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 health care.

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	80	20	69	31
<b>Worker characteristics</b>				
Management, professional, and related .....	82	18	70	30
Management, business, and financial .....	80	20	70	30
Professional and related .....	83	17	70	30
Teachers .....	87	13	68	32
Primary, secondary, and special education school teachers .....	87	13	67	33
Registered nurses .....	80	20	72	28
Service .....	79	21	65	35
Protective service .....	85	15	75	25
Sales and office .....	78	22	66	34
Sales and related .....	74	26	62	38
Office and administrative support .....	80	20	68	32
Natural resources, construction, and maintenance	80	20	68	32
Construction, extraction, farming, fishing, and forestry .....	83	17	71	29
Installation, maintenance, and repair .....	78	22	66	34
Production, transportation, and material moving ...	80	20	72	28
Production .....	79	21	73	27
Transportation and material moving .....	80	20	72	28
Full time .....	81	19	69	31
Part time .....	74	26	63	37
Union .....	87	13	81	19
Nonunion .....	78	22	65	35
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	75	25	59	41
Lowest 10 percent .....	71	29	57	43
Second 25 percent .....	79	21	66	34
Third 25 percent .....	81	19	70	30
Highest 25 percent .....	82	18	73	27
Highest 10 percent .....	82	18	74	26
<b>Establishment characteristics</b>				
Goods-producing industries .....	80	20	73	27
Service-providing industries .....	80	20	68	32
Education and health services .....	83	17	67	33
Educational services .....	86	14	66	34
Elementary and secondary schools .....	86	14	64	36
Junior colleges, colleges, and universities	86	14	72	28
Health care and social assistance .....	81	19	68	32
Hospitals .....	82	18	73	27
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,<sup>1</sup> National Compensation Survey, March 2015—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 .....	79	21	63	37
50 to 99 workers .....	78	22	63	37
100 workers or more .....	81	19	72	28
100 to 499 workers .....	79	21	69	31
500 workers or more .....	83	17	74	26
<b>Geographic areas</b>				
Northeast .....	82	18	76	24
New England .....	78	22	74	26
Middle Atlantic .....	83	17	77	23
South .....	79	21	63	37
South Atlantic .....	79	21	64	36
East South Central .....	80	20	62	38
West South Central .....	80	20	61	39
Midwest .....	79	21	70	30
East North Central .....	79	21	72	28
West North Central .....	79	21	67	33
West .....	82	18	69	31
Mountain .....	81	19	67	33
Pacific .....	82	18	70	30

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	0.3	0.3	0.4	0.4
<b>Worker characteristics</b>				
Management, professional, and related .....	0.3	0.3	0.4	0.4
Management, business, and financial .....	0.3	0.3	0.6	0.6
Professional and related .....	0.4	0.4	0.5	0.5
Teachers .....	0.5	0.5	1.1	1.1
Primary, secondary, and special education school teachers .....	0.6	0.6	1.2	1.2
Registered nurses .....	0.8	0.8	1.5	1.5
Service .....	0.8	0.8	1.2	1.2
Protective service .....	0.9	0.9	1.4	1.4
Sales and office .....	0.3	0.3	0.5	0.5
Sales and related .....	0.5	0.5	0.8	0.8
Office and administrative support .....	0.4	0.4	0.7	0.7
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry .....	0.9	0.9	1.1	1.1
Installation, maintenance, and repair .....	1.3	1.3	1.6	1.6
Production, transportation, and material moving ... Production .....	1.1	1.1	1.4	1.4
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	1.1	1.1
Full time .....	0.3	0.3	0.4	0.4
Part time .....	0.8	0.8	1.0	1.0
Union .....	0.3	0.3	0.5	0.5
Nonunion .....	0.3	0.3	0.4	0.4
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	0.6	0.6	1.0	1.0
Lowest 10 percent .....	1.3	1.3	1.9	1.9
Second 25 percent .....	0.5	0.5	0.8	0.8
Third 25 percent .....	0.3	0.3	0.5	0.5
Highest 25 percent .....	0.3	0.3	0.4	0.4
Highest 10 percent .....	0.4	0.4	0.6	0.6
<b>Establishment characteristics</b>				
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 .....	0.4	0.4	0.8	0.8
Educational services .....	0.5	0.5	1.0	1.0
Elementary and secondary schools .....	0.5	0.5	1.0	1.0
Junior colleges, colleges, and universities .....	0.8	0.8	2.1	2.1
Health care and social assistance .....	0.6	0.6	1.0	1.0
Hospitals .....	0.6	0.6	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,<sup>1</sup> National Compensation Survey, March 2015—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	1.0	1.0
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	0.5	0.5
500 workers or more .....	0.3	0.3	0.5	0.5
<b>Geographic areas</b>				
Northeast .....	0.3	0.3	0.5	0.5
New England .....	0.6	0.6	1.0	1.0
Middle Atlantic .....	0.4	0.4	0.6	0.6
South .....	0.4	0.4	0.7	0.7
South Atlantic .....	0.5	0.5	0.9	0.9
East South Central .....	1.1	1.1	2.9	2.9
West South Central .....	0.7	0.7	1.0	1.0
Midwest .....	0.7	0.7	1.1	1.1
East North Central .....	0.5	0.5	0.7	0.7
West North Central .....	1.9	1.9	2.9	2.9
West .....	0.5	0.5	0.7	0.7
Mountain .....	1.1	1.1	1.6	1.6
Pacific .....	0.6	0.6	0.7	0.7

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

(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	\$409.81	17	\$518.39	83	\$388.59	\$119.11
<b>Worker characteristics</b>							
Management, professional, and related .....	100	432.89	17	509.89	83	417.02	116.12
Management, business, and financial .....	100	414.81	12	515.92	88	400.63	115.58
Professional and related .....	100	441.27	20	508.11	80	425.27	116.39
Teachers .....	100	486.10	30	515.86	70	473.62	113.08
Primary, secondary, and special education school teachers .....	100	489.60	32	522.18	68	474.54	118.20
Registered nurses .....	100	436.07	11	576.57	89	419.56	118.55
Service .....	100	408.97	18	514.89	82	386.45	123.60
Protective service .....	100	480.07	25	525.75	75	464.92	111.63
Sales and office .....	100	382.08	14	503.96	86	363.51	119.00
Sales and related .....	100	332.53	10	446.16	90	321.08	128.19
Office and administrative support .....	100	402.50	15	518.59	85	382.18	114.95
Natural resources, construction, and maintenance	100	414.21	28	578.44	72	364.07	135.10
Construction, extraction, farming, fishing, and forestry .....	100	428.96	39	580.90	61	363.89	132.52
Installation, maintenance, and repair .....	100	403.54	19	575.56	81	364.18	136.71
Production, transportation, and material moving ...	100	393.84	15	514.60	85	373.17	115.20
Production .....	100	389.85	12	498.63	88	375.62	115.81
Transportation and material moving .....	100	398.38	19	526.21	81	370.15	114.47
Full time .....	100	412.19	17	518.51	83	391.03	117.68
Part time .....	100	370.05	14	515.72	86	350.01	141.69
Union .....	100	511.34	34	578.98	66	480.50	119.25
Nonunion .....	100	383.96	13	479.87	87	370.21	119.08
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	100	348.69	12	460.86	88	334.99	123.82
Lowest 10 percent .....	100	324.64	9	483.68	91	312.20	129.61
Second 25 percent .....	100	391.39	15	496.30	85	373.17	122.64
Third 25 percent .....	100	419.11	19	523.65	81	395.53	116.24
Highest 25 percent .....	100	438.30	19	540.97	81	416.19	116.90
Highest 10 percent .....	100	436.90	17	524.28	83	419.51	117.09
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	393.48	17	526.26	83	370.75	112.42
Service-providing industries .....	100	413.42	17	516.87	83	392.64	120.63
Education and health services .....	100	449.40	19	519.35	81	433.29	115.04
Educational services .....	100	469.55	26	513.36	74	454.54	113.39
Elementary and secondary schools .....	100	477.75	29	518.99	71	460.70	118.84
Junior colleges, colleges, and universities	100	459.65	17	512.41	83	449.04	97.91
Health care and social assistance .....	100	432.16	13	529.50	87	417.75	116.26
Hospitals .....	100	431.91	14	538.67	86	414.92	114.00
Public administration .....	100	509.04	24	537.45	76	500.02	100.98

See footnotes at end of table.



**Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—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	\$394.27	21	\$502.73	79	\$367.62	\$130.20
1 to 49 workers .....	100	394.96	21	498.53	79	368.49	130.88
50 to 99 workers .....	100	392.70	19	513.45	81	365.68	128.68
100 workers or more .....	100	418.89	15	530.96	85	400.08	113.03
100 to 499 workers .....	100	400.42	14	539.47	86	380.62	116.94
500 workers or more .....	100	435.21	16	525.12	84	418.01	109.43
<b>Geographic areas</b>							
Northeast .....	100	453.86	21	560.57	79	428.36	126.47
New England .....	100	444.49	12	593.75	88	424.56	139.46
Middle Atlantic .....	100	456.99	23	554.59	77	429.79	121.58
South .....	100	382.45	14	482.03	86	366.24	113.85
South Atlantic .....	100	392.11	12	498.13	88	377.84	115.86
East South Central .....	100	362.99	10	438.62	90	355.07	103.71
West South Central .....	100	376.63	20	477.00	80	351.54	116.27
Midwest .....	100	400.32	14	521.90	86	382.15	121.86
East North Central .....	100	403.98	13	528.03	87	387.65	119.76
West North Central .....	100	392.99	17	512.81	83	370.55	126.28
West .....	100	425.78	22	521.45	78	400.11	118.56
Mountain .....	100	403.60	19	490.62	81	383.95	110.51
Pacific .....	100	435.36	23	532.43	77	407.44	122.21

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

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 .....	\$2.79	0.6	\$5.52	0.6	\$2.62	\$1.32
<b>Worker characteristics</b>						
Management, professional, and related .....	3.29	1.0	7.00	1.0	3.35	1.59
Management, business, and financial .....	5.41	0.7	10.13	0.7	5.71	1.88
Professional and related .....	3.56	1.3	8.55	1.3	3.41	2.03
Teachers .....	5.85	2.0	11.11	2.0	7.02	3.38
Primary, secondary, and special education school teachers .....	7.04	2.2	12.68	2.2	8.09	4.39
Registered nurses .....	8.24	2.0	23.40	2.0	8.43	4.06
Service .....	7.11	1.2	10.75	1.2	7.33	4.68
Protective service .....	8.39	2.4	17.12	2.4	10.04	4.50
Sales and office .....	3.93	0.8	8.11	0.8	4.04	1.25
Sales and related .....	5.98	0.8	14.46	0.8	6.01	2.13
Office and administrative support .....	4.34	0.9	9.02	0.9	4.48	1.65
Natural resources, construction, and maintenance .....	8.79	2.0	19.92	2.0	6.74	5.44
Construction, extraction, farming, fishing, and forestry .....	16.34	3.2	26.61	3.2	13.98	8.85
Installation, maintenance, and repair .....	9.07	2.0	28.17	2.0	5.98	6.90
Production, transportation, and material moving .....	5.05	1.1	13.28	1.1	4.60	2.36
Production .....	5.51	1.3	16.28	1.3	5.85	4.01
Transportation and material moving .....	7.98	1.6	22.11	1.6	6.51	2.67
Full time .....	2.82	0.6	5.77	0.6	2.62	1.37
Part time .....	7.17	1.0	19.59	1.0	7.17	3.30
Union .....	5.41	1.5	9.48	1.5	5.65	2.09
Nonunion .....	2.65	0.6	6.04	0.6	2.56	1.54
Average wage within the following categories: <sup>2</sup>						
Lowest 25 percent .....	5.13	1.1	13.86	1.1	5.01	2.48
Lowest 10 percent .....	9.10	1.6	27.00	1.6	8.87	4.88
Second 25 percent .....	4.39	0.8	8.04	0.8	4.43	3.39
Third 25 percent .....	4.11	1.0	9.18	1.0	4.02	1.50
Highest 25 percent .....	3.11	0.9	7.69	0.9	3.59	1.56
Highest 10 percent .....	4.26	1.4	8.44	1.4	4.86	2.20
<b>Establishment characteristics</b>						
Goods-producing industries .....	5.75	1.3	14.59	1.3	5.00	2.04
Service-providing industries .....	3.01	0.7	5.89	0.7	2.88	1.57
Education and health services .....	4.58	1.5	9.39	1.5	4.58	2.20
Educational services .....	4.64	2.0	9.34	2.0	5.29	3.30
Elementary and secondary schools .....	6.09	2.1	11.98	2.1	6.65	3.94
Junior colleges, colleges, and universities .....	6.63	3.9	6.90	3.9	7.01	4.34
Health care and social assistance .....	7.10	1.8	20.24	1.8	6.59	2.68
Hospitals .....	5.50	2.6	14.20	2.6	5.07	2.85
Public administration .....	9.65	1.7	8.59	1.7	11.90	3.10

See footnotes at end of table.

**Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers .....	\$4.84	0.9	\$9.33	0.9	\$4.68	\$3.06
1 to 49 workers .....	5.68	1.1	11.07	1.1	5.75	3.95
50 to 99 workers .....	8.49	1.8	21.02	1.8	7.34	3.64
100 workers or more .....	2.87	0.7	6.13	0.7	2.69	1.18
100 to 499 workers .....	4.30	0.9	12.76	0.9	3.84	1.96
500 workers or more .....	3.30	1.2	6.60	1.2	3.10	1.52
<b>Geographic areas</b>						
Northeast .....	3.67	0.8	12.47	0.8	2.93	1.81
New England .....	5.83	1.1	38.49	1.1	6.70	3.70
Middle Atlantic .....	5.49	1.0	13.14	1.0	4.00	2.44
South .....	4.17	0.8	7.42	0.8	4.05	1.94
South Atlantic .....	6.31	0.8	12.58	0.8	6.04	2.04
East South Central .....	6.06	1.5	16.74	1.5	5.55	6.70
West South Central .....	7.12	2.2	9.38	2.2	7.30	3.31
Midwest .....	6.10	1.6	13.83	1.6	4.50	3.76
East North Central .....	6.23	1.4	16.39	1.4	5.59	2.64
West North Central .....	13.34	3.9	24.60	3.9	6.85	10.33
West .....	7.84	1.3	11.57	1.3	8.36	2.02
Mountain .....	12.58	3.2	21.15	3.2	13.13	3.60
Pacific .....	9.68	1.3	13.23	1.3	10.51	2.51

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>2</sup>	Exists, but amount unknown	Other <sup>3</sup>
All workers .....	100	72	15	12	2
<b>Worker characteristics</b>					
Management, professional, and related .....	100	73	14	10	2
Management, business, and financial .....	100	75	12	11	2
Professional and related .....	100	72	15	10	3
Teachers .....	100	73	17	7	3
Primary, secondary, and special education school teachers .....	100	75	14	7	4
Registered nurses .....	100	67	16	14	3
Service .....	100	75	13	10	2
Protective service .....	100	71	13	10	5
Sales and office .....	100	66	20	12	2
Sales and related .....	100	58	27	14	1
Office and administrative support .....	100	70	17	11	2
Natural resources, construction, and maintenance .....	100	74	12	11	2
Construction, extraction, farming, fishing, and forestry .....	100	70	14	11	4
Installation, maintenance, and repair .....	100	77	10	12	1
Production, transportation, and material moving .....	100	74	9	16	1
Production .....	100	76	8	15	1
Transportation and material moving .....	100	71	10	18	2
Full time .....	100	72	14	11	2
Part time .....	100	62	22	14	2
Union .....	100	72	10	12	6
Nonunion .....	100	72	15	11	1
Average wage within the following categories: <sup>4</sup>					
Lowest 25 percent .....	100	71	17	11	1
Lowest 10 percent .....	100	74	16	—	—
Second 25 percent .....	100	70	16	12	2
Third 25 percent .....	100	72	13	12	2
Highest 25 percent .....	100	73	13	11	3
Highest 10 percent .....	100	74	13	11	2
<b>Establishment characteristics</b>					
Goods-producing industries .....	100	74	10	14	1
Service-providing industries .....	100	71	16	11	2
Education and health services .....	100	73	16	9	3
Educational services .....	100	72	20	5	3
Elementary and secondary schools .....	100	75	16	6	3
Junior colleges, colleges, and universities .....	100	68	29	3	1
Health care and social assistance .....	100	73	12	12	3
Hospitals .....	100	62	20	14	4
Public administration .....	100	69	15	7	9

See footnotes at end of table.

**Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>2</sup>	Exists, but amount unknown	Other <sup>3</sup>
1 to 99 workers .....	100	76	10	13	1
1 to 49 workers .....	100	76	10	13	1
50 to 99 workers .....	100	77	9	11	2
100 workers or more .....	100	69	17	11	2
100 to 499 workers .....	100	72	15	11	2
500 workers or more .....	100	67	19	11	3
<b>Geographic areas</b>					
Northeast .....	100	73	14	11	3
New England .....	100	80	—	10	—
Middle Atlantic .....	100	70	16	11	4
South .....	100	74	16	9	1
South Atlantic .....	100	75	17	7	1
East South Central .....	100	78	15	—	—
West South Central .....	100	69	16	—	—
Midwest .....	100	71	13	15	1
East North Central .....	100	71	14	15	1
West North Central .....	100	70	—	16	—
West .....	100	69	15	13	4
Mountain .....	100	68	17	13	2
Pacific .....	100	69	14	12	5

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

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

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

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>2</sup>	Exists, but amount unknown	Other <sup>3</sup>
All workers .....	0.0	0.8	0.5	0.5	0.2
<b>Worker characteristics</b>					
Management, professional, and related .....	0.0	1.1	0.9	0.7	0.3
Management, business, and financial .....	0.0	1.4	0.9	1.2	0.4
Professional and related .....	0.0	1.3	1.1	0.8	0.4
Teachers .....	0.0	2.2	2.1	1.3	0.9
Primary, secondary, and special education school teachers .....	0.0	2.3	1.9	1.5	1.3
Registered nurses .....	0.0	2.8	2.0	2.1	0.9
Service .....	0.0	1.8	1.2	1.3	0.3
Protective service .....	0.0	3.2	2.1	2.8	0.9
Sales and office .....	0.0	1.1	0.9	0.8	0.3
Sales and related .....	0.0	1.9	1.6	1.6	0.3
Office and administrative support .....	0.0	1.4	1.0	0.8	0.4
Natural resources, construction, and maintenance	0.0	2.1	1.2	1.5	0.6
Construction, extraction, farming, fishing, and forestry .....	0.0	3.9	2.4	2.5	1.6
Installation, maintenance, and repair .....	0.0	1.9	1.1	1.6	0.3
Production, transportation, and material moving ...	0.0	1.6	1.0	1.1	0.4
Production .....	0.0	1.6	1.1	1.4	0.2
Transportation and material moving .....	0.0	2.6	1.6	1.8	0.8
Full time .....	0.0	0.8	0.5	0.6	0.2
Part time .....	0.0	2.3	2.0	1.4	0.6
Union .....	0.0	1.6	0.9	1.3	0.7
Nonunion .....	0.0	0.9	0.6	0.6	0.2
Average wage within the following categories: <sup>4</sup>					
Lowest 25 percent .....	0.0	1.9	1.5	1.2	0.1
Lowest 10 percent .....	0.0	2.9	2.5	—	—
Second 25 percent .....	0.0	1.3	1.0	0.8	0.4
Third 25 percent .....	0.0	1.0	0.7	0.8	0.3
Highest 25 percent .....	0.0	1.1	0.7	0.8	0.3
Highest 10 percent .....	0.0	1.4	1.0	1.2	0.2
<b>Establishment characteristics</b>					
Goods-producing industries .....	0.0	1.5	1.1	1.4	0.3
Service-providing industries .....	0.0	0.9	0.6	0.6	0.3
Education and health services .....	0.0	1.7	1.4	1.1	0.5
Educational services .....	0.0	2.2	2.2	0.7	0.5
Elementary and secondary schools .....	0.0	2.3	2.0	1.1	0.6
Junior colleges, colleges, and universities .....	0.0	3.9	3.8	0.7	0.3
Health care and social assistance .....	0.0	2.4	1.6	1.8	0.8
Hospitals .....	0.0	2.6	2.2	1.8	1.1
Public administration .....	0.0	3.1	1.9	2.2	1.5

See footnotes at end of table.

**Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>2</sup>	Exists, but amount unknown	Other <sup>3</sup>
1 to 99 workers .....	0.0	1.3	0.9	0.9	0.3
1 to 49 workers .....	0.0	1.7	1.2	1.2	0.2
50 to 99 workers .....	0.0	2.1	1.3	1.4	1.0
100 workers or more .....	0.0	0.9	0.8	0.7	0.3
100 to 499 workers .....	0.0	1.1	0.9	0.9	0.3
500 workers or more .....	0.0	1.5	1.1	0.8	0.4
<b>Geographic areas</b>					
Northeast .....	0.0	1.5	1.0	1.3	0.6
New England .....	0.0	2.9	—	2.9	—
Middle Atlantic .....	0.0	1.7	1.2	1.4	0.6
South .....	0.0	1.4	1.1	0.8	0.3
South Atlantic .....	0.0	1.9	1.5	0.9	0.3
East South Central .....	0.0	3.9	3.4	—	—
West South Central .....	0.0	2.2	1.7	—	—
Midwest .....	0.0	1.6	1.0	1.3	0.3
East North Central .....	0.0	1.6	1.1	1.5	0.3
West North Central .....	0.0	3.8	—	2.3	—
West .....	0.0	1.5	1.2	1.2	0.7
Mountain .....	0.0	2.9	1.8	2.0	0.9
Pacific .....	0.0	1.8	1.6	1.5	0.9

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

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

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

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

(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	\$976.22	8	\$1,352.37	92	\$946.22	\$471.89
<b>Worker characteristics</b>							
Management, professional, and related .....	100	1,029.87	7	1,331.11	93	1,008.48	470.35
Management, business, and financial .....	100	1,032.34	5	1,394.21	95	1,012.35	460.35
Professional and related .....	100	1,028.73	8	1,310.09	92	1,006.65	475.08
Teachers .....	100	997.87	12	1,290.11	88	960.14	523.11
Primary, secondary, and special education school teachers .....	100	986.83	14	1,286.22	86	939.77	555.69
Registered nurses .....	100	1,110.13	5	1,500.88	95	1,089.80	443.21
Service .....	100	921.54	9	1,372.89	91	884.17	500.96
Protective service .....	100	1,116.75	10	1,303.18	90	1,095.75	415.47
Sales and office .....	100	901.68	5	1,289.23	95	881.58	480.97
Sales and related .....	100	795.46	4	1,346.03	96	772.78	486.33
Office and administrative support .....	100	945.04	6	1,272.02	94	926.63	478.75
Natural resources, construction, and maintenance	100	962.39	19	1,485.00	81	879.87	517.97
Construction, extraction, farming, fishing, and forestry .....	100	993.86	28	1,490.37	72	883.15	535.66
Installation, maintenance, and repair .....	100	939.36	12	1,478.03	88	877.69	506.17
Production, transportation, and material moving ...	100	1,009.70	10	1,325.20	90	976.19	412.83
Production .....	100	1,019.70	8	1,325.75	92	995.98	398.51
Transportation and material moving .....	100	998.28	13	1,324.83	87	952.28	430.13
Full time .....	100	983.42	8	1,352.57	92	953.24	469.16
Part time .....	100	856.72	6	1,346.81	94	833.34	515.78
Union .....	100	1,227.47	24	1,435.82	76	1,171.79	407.45
Nonunion .....	100	912.25	4	1,237.43	96	899.06	485.37
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	100	769.55	4	1,320.87	96	755.28	530.39
Lowest 10 percent .....	100	714.66	4	1,445.93	96	699.42	540.44
Second 25 percent .....	100	911.65	6	1,297.32	94	888.30	488.48
Third 25 percent .....	100	1,003.67	10	1,274.97	90	977.99	458.37
Highest 25 percent .....	100	1,076.90	11	1,445.10	89	1,038.97	447.79
Highest 10 percent .....	100	1,099.90	10	1,404.65	90	1,069.65	435.97
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	1,025.35	13	1,379.14	87	985.79	409.46
Service-providing industries .....	100	965.42	7	1,343.66	93	937.82	485.14
Education and health services .....	100	989.93	7	1,306.76	93	967.53	512.34
Educational services .....	100	970.20	9	1,347.95	91	935.23	520.06
Elementary and secondary schools .....	100	940.73	11	1,353.28	89	891.80	568.67
Junior colleges, colleges, and universities	100	1,042.92	4	1,385.70	96	1,028.51	412.09
Health care and social assistance .....	100	1,006.98	5	1,246.19	95	994.44	505.91
Hospitals .....	100	1,092.31	5	1,394.81	95	1,077.15	410.58
Public administration .....	100	1,145.37	9	1,317.13	91	1,129.07	381.32

See footnotes at end of table.



**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—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	\$881.52	9	\$1,286.61	91	\$845.53	\$550.48
1 to 49 workers .....	100	879.32	10	1,276.13	90	841.43	550.63
50 to 99 workers .....	100	886.58	8	1,317.16	92	854.79	550.13
100 workers or more .....	100	1,030.22	8	1,396.41	92	1,002.88	427.66
100 to 499 workers .....	100	979.01	6	1,453.82	94	953.14	453.86
500 workers or more .....	100	1,075.20	9	1,365.80	91	1,048.17	403.81
<b>Geographic areas</b>							
Northeast .....	100	1,155.32	16	1,394.97	84	1,114.60	432.39
New England .....	100	1,155.12	10	1,475.06	90	1,123.25	449.69
Middle Atlantic .....	100	1,155.39	18	1,379.99	82	1,111.42	426.04
South .....	100	863.75	3	1,339.65	97	851.15	501.35
South Atlantic .....	100	908.03	3	1,419.42	97	893.01	496.08
East South Central .....	100	807.71	3	1,346.19	97	795.28	474.96
West South Central .....	100	819.89	3	1,171.65	97	811.62	524.08
Midwest .....	100	995.87	8	1,355.38	92	967.90	446.49
East North Central .....	100	1,023.08	9	1,350.18	91	995.42	432.09
West North Central .....	100	941.17	7	1,368.85	93	913.59	474.91
West .....	100	980.42	10	1,296.20	90	948.72	481.54
Mountain .....	100	901.23	8	1,257.40	92	874.59	469.62
Pacific .....	100	1,015.85	11	1,308.17	89	983.05	487.06

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

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 .....	\$7.99	0.4	\$21.42	0.4	\$7.78	\$5.03
<b>Worker characteristics</b>						
Management, professional, and related .....	9.03	0.5	27.13	0.5	9.18	6.15
Management, business, and financial .....	13.51	0.5	57.20	0.5	12.77	8.12
Professional and related .....	11.13	0.7	32.87	0.7	11.21	7.84
Teachers .....	19.87	1.5	51.33	1.5	20.05	12.29
Primary, secondary, and special education school teachers .....	22.98	1.9	54.98	1.9	23.56	13.48
Registered nurses .....	37.36	1.7	128.60	1.7	37.63	20.96
Service .....	24.40	1.1	41.53	1.1	24.18	12.23
Protective service .....	28.75	1.9	90.15	1.9	30.74	18.08
Sales and office .....	10.43	0.4	37.84	0.4	10.34	8.15
Sales and related .....	17.08	0.6	50.59	0.6	16.72	9.92
Office and administrative support .....	12.34	0.5	47.88	0.5	12.55	10.93
Natural resources, construction, and maintenance .....	25.31	1.7	58.29	1.7	22.38	13.70
Construction, extraction, farming, fishing, and forestry .....	47.34	2.7	95.74	2.7	43.86	24.07
Installation, maintenance, and repair .....	26.26	1.8	48.73	1.8	24.17	15.66
Production, transportation, and material moving .....	14.17	1.1	30.66	1.1	14.56	8.89
Production .....	19.04	1.1	22.62	1.1	20.19	12.67
Transportation and material moving .....	19.71	1.7	47.56	1.7	19.87	11.69
Full time .....	8.16	0.4	21.91	0.4	7.98	5.24
Part time .....	20.87	0.7	37.12	0.7	21.69	13.22
Union .....	12.28	1.3	27.75	1.3	11.18	8.86
Nonunion .....	8.05	0.3	24.64	0.3	8.10	5.39
Average wage within the following categories: <sup>2</sup>						
Lowest 25 percent .....	16.59	0.6	86.49	0.6	16.23	14.47
Lowest 10 percent .....	28.91	0.9	81.73	0.9	28.24	30.37
Second 25 percent .....	15.47	0.6	33.14	0.6	15.62	7.62
Third 25 percent .....	11.57	0.7	32.18	0.7	11.35	7.49
Highest 25 percent .....	8.66	0.6	23.25	0.6	9.39	5.82
Highest 10 percent .....	13.34	0.8	25.00	0.8	13.70	8.30
<b>Establishment characteristics</b>						
Goods-producing industries .....	16.01	1.2	44.26	1.2	15.49	8.41
Service-providing industries .....	8.76	0.4	19.65	0.4	8.81	5.71
Education and health services .....	15.15	0.6	40.92	0.6	15.67	11.29
Educational services .....	17.09	0.6	32.54	0.6	17.60	11.12
Elementary and secondary schools .....	20.96	0.9	38.61	0.9	20.76	11.95
Junior colleges, colleges, and universities .....	28.69	0.9	36.31	0.9	29.88	22.37
Health care and social assistance .....	21.39	0.9	88.35	0.9	21.97	17.26
Hospitals .....	16.45	0.8	40.72	0.8	16.93	8.96
Public administration .....	18.38	0.8	32.58	0.8	19.52	10.43

See footnotes at end of table.

**Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—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 .....	\$14.76	0.7	\$32.38	0.7	\$14.44	\$10.49
1 to 49 workers .....	17.95	0.9	38.46	0.9	17.54	13.13
50 to 99 workers .....	22.99	1.0	54.12	1.0	22.18	13.99
100 workers or more .....	7.66	0.4	22.21	0.4	7.68	4.60
100 to 499 workers .....	11.19	0.5	36.36	0.5	10.80	6.87
500 workers or more .....	8.94	0.6	23.91	0.6	9.17	6.07
<b>Geographic areas</b>						
Northeast .....	13.91	1.0	46.70	1.0	10.27	7.89
New England .....	20.30	1.3	94.54	1.3	18.22	11.52
Middle Atlantic .....	19.98	1.2	53.70	1.2	15.02	10.40
South .....	14.10	0.4	62.53	0.4	13.61	9.26
South Atlantic .....	18.83	0.7	96.66	0.7	17.88	12.22
East South Central .....	38.12	0.7	67.09	0.7	38.15	27.07
West South Central .....	21.50	0.6	82.14	0.6	21.02	16.68
Midwest .....	17.89	1.0	23.65	1.0	18.06	12.22
East North Central .....	14.73	1.2	30.64	1.2	16.37	14.35
West North Central .....	43.44	2.0	34.63	2.0	40.62	21.90
West .....	16.59	0.7	25.54	0.7	16.83	9.45
Mountain .....	26.22	1.4	69.30	1.4	26.96	22.44
Pacific .....	20.32	0.9	25.29	0.9	20.60	9.27

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>2</sup>	Exists, but amount unknown	Other <sup>3</sup>
All workers .....	100	72	14	12	2
<b>Worker characteristics</b>					
Management, professional, and related .....	100	74	13	10	2
Management, business, and financial .....	100	75	12	11	2
Professional and related .....	100	73	14	10	3
Teachers .....	100	75	15	7	3
Primary, secondary, and special education school teachers .....	100	76	13	8	3
Registered nurses .....	100	67	15	15	3
Service .....	100	76	12	10	2
Protective service .....	100	74	12	9	5
Sales and office .....	100	67	19	12	2
Sales and related .....	100	58	26	14	1
Office and administrative support .....	100	70	16	11	2
Natural resources, construction, and maintenance .....	100	74	11	12	2
Construction, extraction, farming, fishing, and forestry .....	100	70	14	12	4
Installation, maintenance, and repair .....	100	77	10	12	1
Production, transportation, and material moving .....	100	73	10	16	1
Production .....	100	75	10	14	1
Transportation and material moving .....	100	71	10	18	2
Full time .....	100	73	14	12	2
Part time .....	100	65	21	13	1
Union .....	100	72	11	12	5
Nonunion .....	100	72	15	12	1
Average wage within the following categories: <sup>4</sup>					
Lowest 25 percent .....	100	71	16	12	1
Lowest 10 percent .....	100	74	15	—	—
Second 25 percent .....	100	70	16	12	2
Third 25 percent .....	100	72	13	13	2
Highest 25 percent .....	100	74	13	11	3
Highest 10 percent .....	100	75	13	10	2
<b>Establishment characteristics</b>					
Goods-producing industries .....	100	74	11	14	2
Service-providing industries .....	100	72	15	11	2
Education and health services .....	100	74	14	9	2
Educational services .....	100	74	18	6	2
Elementary and secondary schools .....	100	76	14	8	3
Junior colleges, colleges, and universities .....	100	71	25	2	1
Health care and social assistance .....	100	74	12	11	3
Hospitals .....	100	64	18	14	4
Public administration .....	100	71	14	7	8

See footnotes at end of table.

**Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>2</sup>	Exists, but amount unknown	Other <sup>3</sup>
1 to 99 workers .....	100	76	9	13	1
1 to 49 workers .....	100	75	10	14	1
50 to 99 workers .....	100	77	9	12	2
100 workers or more .....	100	70	17	11	2
100 to 499 workers .....	100	73	14	11	2
500 workers or more .....	100	68	19	10	3
<b>Geographic areas</b>					
Northeast .....	100	73	13	11	3
New England .....	100	82	8	10	1
Middle Atlantic .....	100	70	15	11	3
South .....	100	74	15	10	1
South Atlantic .....	100	76	16	7	1
East South Central .....	100	79	14	—	—
West South Central .....	100	70	13	15	1
Midwest .....	100	71	13	15	1
East North Central .....	100	71	14	14	1
West North Central .....	100	69	—	17	—
West .....	100	69	14	13	4
Mountain .....	100	69	15	14	2
Pacific .....	100	69	14	12	5

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

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

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

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>2</sup>	Exists, but amount unknown	Other <sup>3</sup>
All workers .....	0.0	0.8	0.5	0.5	0.2
<b>Worker characteristics</b>					
Management, professional, and related .....	0.0	1.1	0.8	0.7	0.3
Management, business, and financial .....	0.0	1.4	0.9	1.2	0.4
Professional and related .....	0.0	1.3	1.0	0.7	0.4
Teachers .....	0.0	1.9	1.7	1.1	0.7
Primary, secondary, and special education school teachers .....	0.0	2.0	1.5	1.3	1.0
Registered nurses .....	0.0	2.7	1.9	2.1	1.0
Service .....	0.0	1.6	1.0	1.2	0.2
Protective service .....	0.0	2.9	1.9	2.3	1.0
Sales and office .....	0.0	1.1	0.8	0.8	0.3
Sales and related .....	0.0	1.9	1.6	1.5	0.4
Office and administrative support .....	0.0	1.4	0.9	0.9	0.4
Natural resources, construction, and maintenance	0.0	2.0	1.2	1.4	0.6
Construction, extraction, farming, fishing, and forestry .....	0.0	3.6	2.2	2.2	1.4
Installation, maintenance, and repair .....	0.0	2.0	1.0	1.6	0.4
Production, transportation, and material moving ...	0.0	1.6	1.0	1.2	0.4
Production .....	0.0	1.5	1.1	1.3	0.2
Transportation and material moving .....	0.0	2.7	1.6	1.8	0.8
Full time .....	0.0	0.8	0.5	0.6	0.2
Part time .....	0.0	2.2	1.9	1.3	0.5
Union .....	0.0	1.6	0.9	1.2	0.6
Nonunion .....	0.0	0.9	0.6	0.6	0.2
Average wage within the following categories: <sup>4</sup>					
Lowest 25 percent .....	0.0	1.8	1.3	1.2	0.2
Lowest 10 percent .....	0.0	3.0	2.3	—	—
Second 25 percent .....	0.0	1.2	0.9	0.7	0.4
Third 25 percent .....	0.0	1.0	0.6	0.7	0.3
Highest 25 percent .....	0.0	1.1	0.7	0.7	0.3
Highest 10 percent .....	0.0	1.4	1.1	1.1	0.3
<b>Establishment characteristics</b>					
Goods-producing industries .....	0.0	1.4	1.1	1.3	0.3
Service-providing industries .....	0.0	0.9	0.6	0.6	0.2
Education and health services .....	0.0	1.6	1.2	1.0	0.5
Educational services .....	0.0	1.9	1.8	0.7	0.4
Elementary and secondary schools .....	0.0	2.0	1.7	1.1	0.5
Junior colleges, colleges, and universities .....	0.0	3.6	3.5	0.6	0.2
Health care and social assistance .....	0.0	2.3	1.5	1.7	0.8
Hospitals .....	0.0	2.6	2.2	1.8	1.4
Public administration .....	0.0	2.7	1.7	1.9	1.2

See footnotes at end of table.

**Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>2</sup>	Exists, but amount unknown	Other <sup>3</sup>
1 to 99 workers .....	0.0	1.2	0.8	0.9	0.3
1 to 49 workers .....	0.0	1.6	1.1	1.1	0.2
50 to 99 workers .....	0.0	2.0	1.3	1.4	0.9
100 workers or more .....	0.0	0.9	0.7	0.6	0.3
100 to 499 workers .....	0.0	1.1	0.8	0.9	0.3
500 workers or more .....	0.0	1.4	1.1	0.8	0.4
<b>Geographic areas</b>					
Northeast .....	0.0	1.5	1.0	1.2	0.5
New England .....	0.0	3.0	1.7	2.9	0.4
Middle Atlantic .....	0.0	1.7	1.2	1.3	0.6
South .....	0.0	1.3	1.0	0.7	0.3
South Atlantic .....	0.0	1.6	1.3	0.8	0.4
East South Central .....	0.0	3.7	3.3	—	—
West South Central .....	0.0	2.1	1.4	1.7	0.6
Midwest .....	0.0	1.8	1.0	1.4	0.3
East North Central .....	0.0	1.6	1.2	1.4	0.3
West North Central .....	0.0	4.5	—	3.2	—
West .....	0.0	1.7	1.2	1.1	0.7
Mountain .....	0.0	2.7	1.7	1.7	0.8
Pacific .....	0.0	2.2	1.6	1.4	0.9

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

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

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

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

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

Characteristics	Single coverage <sup>2</sup>					Family coverage <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$38.00	\$65.00	\$101.29	\$146.88	\$219.00	\$156.92	\$253.50	\$390.30	\$610.30	\$925.00
<b>Worker characteristics</b>										
Management, professional, and related .....	35.00	62.32	99.32	143.65	221.49	162.25	256.42	390.46	596.78	920.00
Management, business, and financial .....	38.66	65.64	102.81	147.79	205.79	161.88	257.90	388.12	570.15	873.90
Professional and related .....	32.80	60.91	97.49	140.82	229.21	162.25	256.04	392.90	610.75	939.00
Teachers .....	22.76	50.00	85.85	141.92	245.67	144.80	240.48	462.17	714.00	1033.18
Primary, secondary, and special education school teachers .....	23.70	53.10	86.84	149.68	264.26	137.18	250.50	521.50	785.40	1078.26
Registered nurses .....	40.42	69.75	92.00	138.77	190.15	169.81	249.74	361.59	518.76	863.77
Service .....	41.55	68.74	102.67	153.58	226.00	169.81	255.65	422.88	697.02	951.70
Protective service .....	43.33	62.35	90.97	131.37	197.23	147.63	210.13	315.25	501.22	801.00
Sales and office .....	39.99	67.16	101.98	145.62	213.54	160.02	257.25	401.53	633.77	951.83
Sales and related .....	43.33	77.85	108.03	156.92	226.09	195.46	269.54	420.99	635.00	930.70
Office and administrative support .....	37.00	63.11	99.60	140.16	208.25	148.88	254.87	395.30	630.00	955.01
Natural resources, construction, and maintenance .....	45.00	69.33	113.32	168.58	256.92	163.20	264.76	420.30	727.42	990.03
Construction, extraction, farming, fishing, and forestry .....	40.00	59.68	103.34	154.22	228.64	158.92	259.36	420.30	758.79	1116.54
Installation, maintenance, and repair .....	46.76	74.67	117.00	177.14	300.00	170.41	280.90	420.85	721.80	961.46
Production, transportation, and material moving .....	36.92	63.52	100.00	142.45	197.97	129.99	208.61	335.68	500.94	828.23
Production .....	40.00	65.00	102.35	145.00	196.54	134.32	203.08	335.57	459.36	721.83
Transportation and material moving .....	32.42	59.98	97.51	140.87	201.14	119.07	216.11	340.00	552.43	888.58
Full time .....	38.00	65.00	101.00	145.00	214.00	159.74	254.58	388.31	605.95	918.20
Part time .....	33.17	66.87	108.03	194.68	271.16	100.66	220.68	454.20	706.70	1019.82
Union .....	30.34	56.77	88.38	144.33	226.09	94.38	187.74	291.72	498.85	905.09
Nonunion .....	39.37	66.68	103.13	147.32	217.43	173.90	272.91	407.26	628.39	929.79
Average wage within the following categories: <sup>3</sup>										
Lowest 25 percent .....	36.92	69.39	102.46	155.99	226.09	180.00	279.08	472.66	702.31	1020.22
Lowest 10 percent .....	40.96	78.57	112.90	171.00	226.09	183.96	275.29	472.66	746.23	1135.83
Second 25 percent .....	41.74	65.23	103.17	151.64	234.89	155.79	256.09	405.10	644.36	919.81
Third 25 percent .....	37.50	63.67	100.00	142.30	210.70	152.92	244.13	377.62	584.04	918.91
Highest 25 percent .....	35.00	63.00	100.00	142.99	211.78	149.88	250.00	376.79	567.28	878.87
Highest 10 percent .....	35.90	65.34	102.70	144.39	235.10	154.10	252.74	381.00	554.63	844.65
<b>Establishment characteristics</b>										
Goods-producing industries .....	40.00	64.88	100.00	142.02	197.97	147.06	230.20	340.00	503.65	783.00
Service-providing industries .....	37.30	65.00	101.83	148.00	226.09	160.00	255.16	400.00	640.00	949.84
Education and health services .....	29.95	58.21	93.12	140.00	225.44	162.49	267.00	421.86	675.07	1012.33
Educational services .....	20.22	47.71	86.24	138.90	234.32	148.04	241.00	459.52	685.00	1001.92
Elementary and secondary schools .....	20.81	49.00	86.79	146.36	261.82	125.44	256.04	534.07	786.12	1078.26
Junior colleges, colleges, and universities .....	20.00	40.00	79.94	127.00	181.94	179.00	232.00	362.33	562.94	685.00
Health care and social assistance .....	43.71	65.47	98.92	140.00	215.94	169.81	280.28	399.34	654.34	1017.61
Hospitals .....	39.43	65.66	96.00	135.17	188.66	154.64	254.37	358.70	495.74	704.31
Public administration .....	29.25	50.00	80.83	116.62	160.91	129.99	215.60	316.50	486.48	666.18

See footnotes at end of table.



**Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

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

Characteristics	Single coverage <sup>2</sup>					Family coverage <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	\$47.00	\$74.59	\$111.61	\$160.63	\$245.69	\$184.15	\$290.19	\$463.44	\$734.23	\$1053.02
1 to 49 workers .....	46.11	75.83	113.29	163.22	254.36	183.80	293.50	463.63	740.77	1065.15
50 to 99 workers .....	48.17	73.10	106.47	157.50	236.29	184.69	289.42	462.11	717.04	1021.08
100 workers or more .....	32.79	59.68	95.07	138.26	198.90	142.54	232.00	359.43	537.29	813.02
100 to 499 workers .....	34.26	60.91	100.00	145.19	205.93	149.48	247.63	384.57	567.28	872.80
500 workers or more .....	31.53	57.31	91.60	133.92	194.68	133.13	224.71	334.84	500.36	743.03
<b>Geographic areas</b>										
Northeast .....	46.13	74.64	108.33	154.62	225.88	152.15	246.59	355.33	525.37	840.60
New England .....	55.91	89.59	121.32	168.20	240.18	202.81	286.70	385.16	525.37	740.94
Middle Atlantic .....	42.25	71.97	104.40	146.86	218.28	140.00	227.26	340.27	524.26	856.94
South .....	35.00	60.01	99.60	142.45	205.47	170.92	275.29	428.42	661.44	956.46
South Atlantic .....	42.23	65.00	101.48	142.08	206.18	166.25	268.67	415.07	623.45	973.40
East South Central .....	20.00	46.78	86.60	135.00	200.00	172.89	249.39	429.98	667.00	799.71
West South Central .....	35.00	62.00	100.00	149.72	220.05	175.00	307.52	446.60	707.48	998.00
Midwest .....	43.28	72.14	104.64	149.86	236.11	152.92	241.43	362.83	585.76	866.46
East North Central .....	42.83	72.34	101.26	145.22	210.82	140.21	230.00	336.98	524.75	909.85
West North Central .....	44.00	71.94	111.20	163.74	—	178.95	276.06	401.97	650.86	790.94
West .....	30.48	55.53	92.18	141.20	213.05	134.73	234.75	390.17	615.10	967.41
Mountain .....	35.00	56.33	90.30	132.12	183.47	171.79	244.59	389.00	584.31	927.96
Pacific .....	30.33	55.10	94.75	150.39	234.32	116.89	227.00	396.05	627.51	999.50

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

Characteristics	Single coverage <sup>2</sup>					Family coverage <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$1.68	\$1.68	\$1.64	\$2.61	\$7.07	\$5.42	\$4.64	\$5.69	\$11.95	\$17.77
<b>Worker characteristics</b>										
Management, professional, and related .....	2.85	2.41	2.09	3.15	10.16	6.54	6.05	8.21	17.18	24.09
Management, business, and financial .....	2.58	3.64	2.35	4.58	7.51	9.43	7.06	9.08	15.52	49.47
Professional and related .....	2.89	2.62	2.63	3.79	11.22	7.21	7.90	9.32	26.19	31.55
Teachers .....	3.56	4.16	4.15	7.22	15.69	22.29	17.26	32.04	37.55	38.28
Primary, secondary, and special education school teachers .....	3.61	6.72	4.67	8.02	11.34	27.31	27.07	26.64	29.20	30.94
Registered nurses .....	4.20	5.21	4.87	4.08	20.37	5.15	26.51	14.86	29.37	112.71
Service .....	3.35	4.01	4.29	11.31	28.81	7.49	12.12	19.77	39.83	74.29
Protective service .....	3.70	3.73	6.23	5.85	27.12	31.84	16.80	16.23	47.64	84.06
Sales and office .....	2.59	2.68	2.07	3.73	4.41	12.90	5.45	7.16	16.97	34.65
Sales and related .....	2.59	3.00	5.02	5.67	7.80	9.08	11.33	8.63	17.64	48.97
Office and administrative support .....	2.84	3.72	2.32	3.28	6.25	15.76	5.57	7.82	24.96	40.38
Natural resources, construction, and maintenance .....	2.79	3.80	4.73	10.93	36.81	9.25	7.75	19.70	50.88	34.74
Construction, extraction, farming, fishing, and forestry .....	6.72	4.94	7.75	11.47	9.03	11.27	17.49	33.98	75.82	98.91
Installation, maintenance, and repair .....	3.11	3.53	4.94	18.06	71.20	10.59	11.33	22.49	76.67	63.61
Production, transportation, and material moving .....	2.89	2.49	2.21	4.31	5.08	6.50	12.17	7.58	19.66	63.17
Production .....	3.10	2.74	3.83	5.99	6.79	7.11	19.10	8.66	23.58	96.18
Transportation and material moving .....	3.27	4.17	4.91	2.95	9.55	11.67	11.53	18.26	30.38	61.30
Full time .....	1.49	1.72	1.50	2.98	6.38	4.03	3.59	5.18	12.18	19.20
Part time .....	2.22	7.61	7.34	5.57	14.48	7.21	23.09	32.97	66.68	46.69
Union .....	1.53	1.82	1.86	4.74	7.64	7.22	10.21	6.30	17.18	58.69
Nonunion .....	1.81	2.10	1.28	2.94	6.93	4.19	5.17	7.22	16.01	18.64
Average wage within the following categories: <sup>3</sup>										
Lowest 25 percent .....	4.47	3.72	3.38	6.23	7.14	10.21	11.69	12.69	47.82	63.41
Lowest 10 percent .....	6.97	7.23	10.03	20.06	16.39	15.13	33.67	22.71	123.82	166.96
Second 25 percent .....	2.42	2.82	2.13	6.22	23.02	13.37	7.61	12.47	35.27	27.04
Third 25 percent .....	2.63	1.38	1.33	2.74	6.08	4.94	7.38	8.77	13.77	36.66
Highest 25 percent .....	1.07	1.86	1.33	3.24	7.29	4.64	4.67	6.22	11.04	25.27
Highest 10 percent .....	2.14	1.95	3.18	4.29	16.36	5.78	5.77	8.27	18.92	44.03
<b>Establishment characteristics</b>										
Goods-producing industries .....	1.37	2.22	2.59	3.67	4.72	8.90	13.11	9.98	16.65	35.97
Service-providing industries .....	2.70	2.06	1.77	2.90	9.84	5.13	3.32	7.16	19.39	21.41
Education and health services .....	3.40	2.34	2.70	2.47	11.66	12.30	13.13	12.82	19.86	35.86
Educational services .....	3.48	6.39	4.85	5.02	10.39	16.63	18.08	30.35	12.47	24.27
Elementary and secondary schools .....	2.58	6.29	4.86	7.32	10.73	16.08	24.35	25.37	26.08	28.75
Junior colleges, colleges, and universities .....	5.54	9.49	7.69	5.25	6.73	8.37	8.69	40.10	77.90	5.17
Health care and social assistance .....	2.25	4.03	3.15	3.16	16.34	22.57	15.61	22.80	47.32	57.29
Hospitals .....	3.36	4.25	4.77	5.38	8.50	11.91	9.15	7.38	16.71	33.53
Public administration .....	5.08	1.30	5.98	4.57	4.64	20.34	17.98	12.46	26.27	39.60

See footnotes at end of table.

**Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

Characteristics	Single coverage <sup>2</sup>					Family coverage <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	\$2.43	\$3.02	\$3.61	\$5.87	\$11.89	\$7.77	\$7.50	\$11.19	\$23.25	\$37.73
1 to 49 workers .....	2.58	4.40	3.44	9.06	19.93	10.50	10.79	17.62	30.95	44.07
50 to 99 workers .....	2.19	4.26	4.12	7.28	7.97	11.86	8.10	25.30	41.05	44.57
100 workers or more .....	1.47	1.92	2.09	2.12	3.63	7.35	3.91	5.65	13.30	16.93
100 to 499 workers .....	2.66	3.17	1.76	4.92	7.89	3.81	6.29	5.87	21.47	25.41
500 workers or more .....	2.36	2.64	1.99	2.27	4.71	5.58	3.62	8.18	14.26	25.43
<b>Geographic areas</b>										
Northeast .....	3.06	2.00	2.83	5.29	12.43	10.51	6.11	12.31	13.83	20.63
New England .....	3.59	3.58	6.25	7.47	16.72	12.74	13.03	4.99	17.66	57.64
Middle Atlantic .....	3.65	2.24	2.78	5.46	9.33	8.64	3.80	7.25	22.57	34.34
South .....	4.09	3.29	2.64	3.17	5.25	7.12	10.54	12.98	16.13	27.88
South Atlantic .....	2.37	2.71	2.28	3.33	7.37	9.63	14.55	13.57	33.35	33.63
East South Central .....	1.23	13.71	10.02	10.97	8.64	16.58	34.36	63.74	29.16	29.66
West South Central .....	5.07	4.27	1.90	6.57	15.33	14.45	25.05	15.08	52.67	39.53
Midwest .....	2.71	3.17	2.81	5.93	25.06	4.79	9.66	15.71	42.87	83.14
East North Central .....	2.25	3.59	2.51	5.43	13.15	11.24	7.41	8.92	34.77	106.14
West North Central .....	4.74	4.76	5.37	22.32	—	15.56	27.04	27.79	56.10	84.98
West .....	0.86	1.85	3.20	4.22	8.80	13.86	8.75	11.81	21.04	57.45
Mountain .....	5.88	5.94	4.66	2.45	7.24	9.20	12.11	19.79	38.25	147.79
Pacific .....	0.41	1.73	5.19	5.91	10.59	8.41	10.03	14.89	32.24	51.20

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 16. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2015**

(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	38	37	98	34	33	96
<b>Worker characteristics</b>									
Management, professional, and related .....	78	77	99	46	45	99	53	51	97
Management, business, and financial .....	85	84	99	61	60	98	61	59	97
Professional and related .....	75	74	98	39	39	99	49	48	97
Teachers .....	72	71	98	23	22	98	40	39	96
Primary, secondary, and special education school teachers .....	82	81	98	21	20	98	41	40	97
Registered nurses .....	77	76	99	38	38	99	51	49	96
Service .....	35	33	95	21	20	96	13	13	97
Protective service .....	71	68	96	26	25	97	22	21	98
Sales and office .....	58	56	98	37	36	97	33	32	96
Sales and related .....	45	43	96	29	27	94	21	19	94
Office and administrative support .....	65	64	98	42	41	98	41	39	97
Natural resources, construction, and maintenance	60	58	97	38	38	99	28	27	97
Construction, extraction, farming, fishing, and forestry .....	53	52	98	32	32	100	20	19	97
Installation, maintenance, and repair .....	66	64	97	44	43	99	35	34	97
Production, transportation, and material moving ...	66	63	96	46	44	96	31	30	94
Production .....	72	70	97	53	52	98	35	33	96
Transportation and material moving .....	60	57	95	40	37	94	28	26	93
Full time .....	75	74	98	45	44	98	44	42	96
Part time .....	14	12	89	14	13	93	5	5	96
Union .....	86	84	98	49	47	96	36	35	96
Nonunion .....	56	55	97	36	35	98	34	33	97
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	25	23	92	17	16	94	8	8	95
Lowest 10 percent .....	13	11	89	13	12	94	3	3	91
Second 25 percent .....	63	62	98	37	36	97	32	31	96
Third 25 percent .....	76	74	98	47	46	98	45	43	96
Highest 25 percent .....	85	85	99	54	53	99	57	55	97
Highest 10 percent .....	89	88	99	59	58	99	61	60	98
<b>Establishment characteristics</b>									
Goods-producing industries .....	71	70	98	53	53	99	38	37	97
Service-providing industries .....	58	57	97	35	34	97	34	32	96
Education and health services .....	69	67	98	30	30	99	41	40	97
Educational services .....	76	74	98	26	25	98	42	40	95
Elementary and secondary schools .....	76	74	98	23	23	98	37	35	97
Junior colleges, colleges, and universities .....	84	81	97	30	29	97	55	52	94
Health care and social assistance .....	64	63	98	33	33	99	41	39	97
Hospitals .....	88	87	99	45	45	99	60	58	96
Public administration .....	83	81	98	26	25	97	30	29	95

See footnotes at end of table.

**Table 16. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	41	40	97	28	28	97	23	22	96
1 to 49 workers .....	36	35	97	26	26	97	20	20	96
50 to 99 workers .....	56	53	95	35	34	97	31	30	97
100 workers or more .....	78	76	98	46	45	98	44	43	97
100 to 499 workers .....	71	69	98	44	42	97	38	37	97
500 workers or more .....	85	84	98	49	48	98	51	49	96
<b>Geographic areas</b>									
Northeast .....	60	59	99	61	60	99	34	33	97
New England .....	59	57	98	39	37	97	34	34	98
Middle Atlantic .....	60	60	99	69	68	99	34	33	97
South .....	63	61	97	33	32	97	34	33	96
South Atlantic .....	62	60	98	36	35	96	36	34	96
East South Central .....	64	62	97	31	29	96	34	33	95
West South Central .....	64	61	96	28	28	98	31	30	97
Midwest .....	63	61	97	38	36	97	38	37	97
East North Central .....	63	61	97	40	39	97	37	36	96
West North Central .....	62	61	98	33	32	98	39	38	97
West .....	54	52	98	25	24	97	30	29	96
Mountain .....	57	56	97	30	29	97	36	34	94
Pacific .....	52	51	98	23	23	98	28	27	98

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2015**

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.7	0.6	0.2	0.6	0.6	0.3	0.6	0.6	0.3
<b>Worker characteristics</b>									
Management, professional, and related .....	0.9	0.9	0.2	1.1	1.1	0.3	1.1	1.1	0.3
Management, business, and financial .....	1.2	1.2	0.2	1.7	1.7	0.7	1.5	1.4	0.7
Professional and related .....	1.1	1.1	0.2	1.1	1.1	0.2	1.3	1.3	0.3
Teachers .....	1.8	1.7	0.4	1.5	1.5	0.8	2.1	2.1	0.8
Primary, secondary, and special education school teachers .....	2.0	2.0	0.4	1.8	1.8	1.0	2.7	2.6	0.8
Registered nurses .....	2.0	2.0	0.2	2.5	2.5	0.3	2.5	2.5	0.6
Service .....	1.4	1.3	0.9	1.2	1.2	1.0	0.9	0.9	0.7
Protective service .....	2.6	2.5	1.2	2.6	2.6	2.3	2.2	2.1	0.6
Sales and office .....	1.0	1.0	0.3	1.0	0.9	0.3	0.9	0.8	0.4
Sales and related .....	1.5	1.5	0.7	1.3	1.3	0.8	1.1	1.1	1.0
Office and administrative support .....	1.3	1.3	0.2	1.2	1.2	0.3	1.2	1.2	0.5
Natural resources, construction, and maintenance	1.7	1.7	0.4	1.6	1.6	0.3	1.3	1.3	0.6
Construction, extraction, farming, fishing, and forestry .....	2.8	2.8	0.5	2.1	2.1	0.3	1.7	1.7	0.9
Installation, maintenance, and repair .....	2.2	2.2	0.5	2.3	2.3	0.5	2.0	2.1	0.8
Production, transportation, and material moving ...	1.4	1.4	0.4	1.3	1.3	0.7	1.4	1.3	0.8
Production .....	1.8	1.8	0.6	1.7	1.7	0.5	1.8	1.8	1.0
Transportation and material moving .....	1.8	1.7	0.6	1.6	1.5	1.3	1.6	1.5	1.2
Full time .....	0.7	0.7	0.2	0.7	0.7	0.2	0.8	0.7	0.3
Part time .....	0.7	0.6	1.5	0.9	0.8	1.3	0.5	0.5	0.9
Union .....	1.0	1.0	0.3	1.4	1.4	0.7	1.3	1.3	0.6
Nonunion .....	0.7	0.7	0.2	0.7	0.7	0.3	0.7	0.7	0.3
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	1.1	1.0	0.9	0.9	0.9	1.1	0.6	0.6	1.0
Lowest 10 percent .....	1.2	1.0	2.5	1.0	0.9	1.7	0.5	0.4	4.5
Second 25 percent .....	1.1	1.1	0.2	1.1	1.0	0.3	1.1	1.1	0.4
Third 25 percent .....	0.8	0.8	0.2	1.0	1.0	0.3	1.0	1.0	0.4
Highest 25 percent .....	0.7	0.7	0.2	1.2	1.2	0.3	1.1	1.1	0.3
Highest 10 percent .....	1.0	1.0	0.2	1.7	1.7	0.2	1.5	1.5	0.3
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.0	1.0	0.4	1.3	1.3	0.2	1.3	1.3	0.4
Service-providing industries .....	0.7	0.7	0.2	0.7	0.6	0.3	0.7	0.7	0.3
Education and health services .....	1.5	1.5	0.3	1.2	1.2	0.3	1.7	1.7	0.4
Educational services .....	1.2	1.1	0.5	1.4	1.4	0.7	1.8	1.8	0.7
Elementary and secondary schools .....	1.7	1.6	0.3	1.9	1.9	0.9	2.1	2.1	1.0
Junior colleges, colleges, and universities	1.7	1.8	1.3	2.1	2.0	1.1	3.4	3.2	0.9
Health care and social assistance .....	2.4	2.4	0.3	2.0	2.0	0.3	2.4	2.4	0.4
Hospitals .....	0.8	0.8	0.3	2.4	2.4	0.2	2.2	2.2	0.6
Public administration .....	2.0	2.0	0.3	1.9	1.8	1.2	1.8	1.7	1.2

See footnotes at end of table.

**Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2015—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 .....	1.0	0.9	0.4	0.8	0.8	0.5	0.9	0.9	0.6
1 to 49 workers .....	1.1	1.1	0.4	0.9	0.9	0.6	1.0	1.0	0.8
50 to 99 workers .....	2.2	2.2	0.9	1.8	1.8	0.6	1.8	1.8	0.7
100 workers or more .....	0.6	0.6	0.2	0.9	0.8	0.3	0.9	0.8	0.3
100 to 499 workers .....	1.1	1.0	0.3	1.3	1.3	0.4	1.2	1.2	0.3
500 workers or more .....	0.8	0.8	0.2	1.2	1.2	0.4	1.1	1.1	0.4
<b>Geographic areas</b>									
Northeast .....	1.2	1.2	0.3	1.7	1.8	0.4	1.5	1.5	0.6
New England .....	2.2	2.0	0.6	2.3	2.3	0.8	2.6	2.6	0.5
Middle Atlantic .....	1.4	1.4	0.4	2.3	2.4	0.4	1.8	1.8	0.7
South .....	1.1	1.1	0.3	1.0	1.0	0.5	1.1	1.1	0.6
South Atlantic .....	1.7	1.6	0.4	1.2	1.2	0.7	1.7	1.6	0.7
East South Central .....	2.8	2.7	0.9	2.9	2.9	1.7	2.5	2.9	2.5
West South Central .....	1.7	1.8	0.7	1.7	1.8	0.5	1.5	1.4	0.5
Midwest .....	1.8	1.7	0.5	1.3	1.3	0.6	1.4	1.4	0.5
East North Central .....	1.8	1.7	0.6	1.5	1.4	0.8	1.6	1.5	0.6
West North Central .....	3.9	3.7	0.8	2.6	2.6	0.5	3.0	2.9	0.8
West .....	1.1	1.1	0.3	1.2	1.2	0.8	1.1	1.1	0.5
Mountain .....	2.0	2.0	0.5	2.4	2.5	1.6	2.8	3.0	1.4
Pacific .....	1.3	1.3	0.3	1.4	1.3	1.0	1.0	0.9	0.3

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 17. Life insurance plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

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

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

See footnotes at end of table.



**Table 17. Life insurance plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers .....	7	93
1 to 49 workers .....	8	92
50 to 99 workers .....	5	95
100 workers or more .....	5	95
100 to 499 workers .....	5	95
500 workers or more .....	5	95
<b>Geographic areas</b>		
Northeast .....	5	95
New England .....	10	90
Middle Atlantic .....	3	97
South .....	6	94
South Atlantic .....	5	95
East South Central .....	12	88
West South Central .....	5	95
Midwest .....	5	95
East North Central .....	6	94
West North Central .....	4	96
West .....	4	96
Mountain .....	7	93
Pacific .....	3	97

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 17. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	0.4	0.4
<b>Worker characteristics</b>		
Management, professional, and related .....	0.5	0.5
Management, business, and financial .....	0.7	0.7
Professional and related .....	0.6	0.6
Teachers .....	1.5	1.5
Primary, secondary, and special education school teachers .....	1.0	1.0
Registered nurses .....	0.9	0.9
Service .....	1.2	1.2
Protective service .....	1.5	1.5
Sales and office .....	0.5	0.5
Sales and related .....	1.1	1.1
Office and administrative support .....	0.4	0.4
Natural resources, construction, and maintenance .....	0.8	0.8
Construction, extraction, farming, fishing, and forestry .....	1.0	1.0
Installation, maintenance, and repair .....	1.1	1.1
Production, transportation, and material moving ...	0.6	0.6
Production .....	0.9	0.9
Transportation and material moving .....	0.6	0.6
Full time .....	0.4	0.4
Part time .....	0.7	0.7
Union .....	0.5	0.5
Nonunion .....	0.5	0.5
Average wage within the following categories: <sup>2</sup>		
Lowest 25 percent .....	1.4	1.4
Lowest 10 percent .....	2.3	2.3
Second 25 percent .....	0.6	0.6
Third 25 percent .....	0.5	0.5
Highest 25 percent .....	0.5	0.5
Highest 10 percent .....	0.6	0.6
<b>Establishment characteristics</b>		
Goods-producing industries .....	0.7	0.7
Service-providing industries .....	0.5	0.5
Education and health services .....	0.8	0.8
Educational services .....	1.7	1.7
Elementary and secondary schools .....	1.3	1.3
Health care and social assistance .....	0.4	0.4
Hospitals .....	0.6	0.6
Public administration .....	1.2	1.2

See footnotes at end of table.

**Table 17. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—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 .....	0.9	0.9
100 workers or more .....	0.5	0.5
100 to 499 workers .....	0.5	0.5
500 workers or more .....	0.7	0.7
<b>Geographic areas</b>		
Northeast .....	0.7	0.7
New England .....	1.7	1.7
Middle Atlantic .....	0.7	0.7
South .....	0.9	0.9
South Atlantic .....	0.9	0.9
East South Central .....	3.6	3.6
West South Central .....	1.2	1.2
Midwest .....	0.7	0.7
East North Central .....	0.9	0.9
West North Central .....	0.9	0.9
West .....	0.7	0.7
Mountain .....	1.8	1.8
Pacific .....	0.5	0.5

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 18. Life insurance plans: Method of benefit payment, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers .....	57	2	37	3	1
<b>Worker characteristics</b>					
Management, professional, and related .....	64	2	31	2	1
Management, business, and financial .....	72	1	24	2	1
Professional and related .....	61	2	34	2	1
Teachers .....	40	1	53	4	2
Primary, secondary, and special education school teachers .....	34	1	58	4	3
Registered nurses .....	74	—	23	1	—
Service .....	49	1	46	3	1
Protective service .....	38	3	53	4	1
Sales and office .....	61	2	34	2	1
Sales and related .....	59	2	35	3	1
Office and administrative support .....	62	2	34	2	( <sup>2</sup> )
Natural resources, construction, and maintenance	40	1	55	4	( <sup>2</sup> )
Construction, extraction, farming, fishing, and forestry .....	26	—	68	4	—
Installation, maintenance, and repair .....	49	1	46	4	( <sup>2</sup> )
Production, transportation, and material moving ...	49	1	44	5	( <sup>2</sup> )
Production .....	49	1	45	5	( <sup>2</sup> )
Transportation and material moving .....	50	—	44	4	—
Full time .....	58	2	37	3	1
Part time .....	52	—	41	5	—
Union .....	37	1	52	9	1
Nonunion .....	63	2	34	1	1
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	51	1	46	2	( <sup>2</sup> )
Lowest 10 percent .....	44	—	52	3	—
Second 25 percent .....	52	1	43	3	1
Third 25 percent .....	57	1	37	3	1
Highest 25 percent .....	64	2	31	3	1
Highest 10 percent .....	68	3	27	2	( <sup>2</sup> )
<b>Establishment characteristics</b>					
Goods-producing industries .....	50	2	44	4	( <sup>2</sup> )
Service-providing industries .....	59	2	36	3	1
Education and health services .....	56	1	39	3	1
Educational services .....	43	1	50	4	2
Elementary and secondary schools .....	34	1	59	4	3
Junior colleges, colleges, and universities .....	60	2	34	3	1
Health care and social assistance .....	66	—	31	2	—
Hospitals .....	77	—	19	2	—
Public administration .....	36	3	52	7	2

See footnotes at end of table.

**Table 18. Life insurance plans: Method of benefit payment, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
1 to 99 workers .....	49	( <sup>2</sup> )	48	2	1
1 to 49 workers .....	48	1	49	2	1
50 to 99 workers .....	51	( <sup>2</sup> )	47	2	( <sup>2</sup> )
100 workers or more .....	61	2	32	3	1
100 to 499 workers .....	61	2	34	3	( <sup>2</sup> )
500 workers or more .....	62	2	31	4	1
<b>Geographic areas</b>					
Northeast .....	62	—	32	4	—
New England .....	65	2	31	3	—
Middle Atlantic .....	61	—	32	5	—
South .....	58	2	37	2	1
South Atlantic .....	62	2	32	2	2
East South Central .....	57	—	38	2	—
West South Central .....	53	1	44	2	( <sup>2</sup> )
Midwest .....	55	1	40	4	( <sup>2</sup> )
East North Central .....	53	2	41	3	( <sup>2</sup> )
West North Central .....	57	1	37	5	( <sup>2</sup> )
West .....	54	2	41	3	( <sup>2</sup> )
Mountain .....	57	1	41	—	—
Pacific .....	53	—	42	3	—

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 18. Standard errors for life insurance plans: Method of benefit payment, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

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	0.7	0.2	0.1
<b>Worker characteristics</b>					
Management, professional, and related .....	1.2	0.2	1.1	0.2	0.2
Management, business, and financial .....	1.4	0.3	1.3	0.3	0.3
Professional and related .....	1.5	0.3	1.4	0.3	0.2
Teachers .....	2.4	0.3	2.3	0.7	0.6
Primary, secondary, and special education school teachers .....	2.7	0.4	2.6	0.9	0.7
Registered nurses .....	3.4	–	3.4	0.6	–
Service .....	1.8	0.2	1.7	0.5	0.2
Protective service .....	3.0	0.7	3.1	1.2	0.2
Sales and office .....	1.0	0.3	1.0	0.3	0.2
Sales and related .....	1.6	0.4	1.5	0.6	0.3
Office and administrative support .....	1.2	0.3	1.2	0.2	0.2
Natural resources, construction, and maintenance .....	1.8	0.3	1.7	0.7	0.2
Construction, extraction, farming, fishing, and forestry .....	2.5	–	2.5	1.3	–
Installation, maintenance, and repair .....	2.4	0.4	2.3	0.8	0.1
Production, transportation, and material moving .....	1.6	0.2	1.7	0.6	0.1
Production .....	2.0	0.3	2.1	1.0	0.1
Transportation and material moving .....	2.2	–	2.3	0.6	–
Full time .....	0.8	0.2	0.7	0.2	0.1
Part time .....	2.7	–	2.6	0.9	–
Union .....	1.4	0.2	1.3	0.7	0.2
Nonunion .....	0.8	0.2	0.8	0.2	0.2
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	1.8	0.2	1.8	0.4	0.1
Lowest 10 percent .....	4.3	–	4.3	0.8	–
Second 25 percent .....	1.4	0.2	1.4	0.4	0.2
Third 25 percent .....	1.1	0.2	1.0	0.3	0.2
Highest 25 percent .....	1.1	0.3	1.0	0.3	0.1
Highest 10 percent .....	1.6	0.6	1.4	0.4	0.1
<b>Establishment characteristics</b>					
Goods-producing industries .....	1.8	0.3	1.8	0.6	0.2
Service-providing industries .....	0.9	0.2	0.8	0.2	0.2
Education and health services .....	1.9	0.2	1.7	0.4	0.3
Educational services .....	2.2	0.4	2.1	0.5	0.7
Elementary and secondary schools .....	2.2	0.3	2.2	0.6	0.8
Junior colleges, colleges, and universities .....	4.0	1.0	3.9	0.9	0.5
Health care and social assistance .....	2.5	–	2.3	0.6	–
Hospitals .....	2.1	–	2.0	0.5	–
Public administration .....	2.6	0.6	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,<sup>1</sup> National Compensation Survey, March 2015—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	0.1	1.4	0.3	0.1
1 to 49 workers .....	1.5	0.2	1.4	0.4	0.2
50 to 99 workers .....	2.7	0.2	2.7	0.4	0.1
100 workers or more .....	0.9	0.2	0.8	0.3	0.2
100 to 499 workers .....	1.3	0.3	1.2	0.4	0.1
500 workers or more .....	1.1	0.4	1.0	0.4	0.3
<b>Geographic areas</b>					
Northeast .....	1.2	—	1.3	0.5	—
New England .....	2.0	0.6	2.0	0.9	—
Middle Atlantic .....	1.5	—	1.7	0.5	—
South .....	1.3	0.3	1.2	0.3	0.3
South Atlantic .....	2.0	0.4	1.7	0.4	0.6
East South Central .....	3.3	—	3.0	0.8	—
West South Central .....	2.1	0.4	2.0	0.4	0.1
Midwest .....	1.9	0.3	1.8	0.6	0.1
East North Central .....	2.4	0.3	2.4	0.5	0.1
West North Central .....	2.9	0.3	2.5	1.4	0.1
West .....	1.5	0.3	1.4	0.3	0.1
Mountain .....	2.7	0.5	2.7	—	—
Pacific .....	1.9	—	1.6	0.4	—

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,<sup>1</sup>  
National Compensation Survey, March 2015**

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

Characteristics	Multiple of annual earnings amounts <sup>2</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers .....	( <sup>3</sup> )	61	11	24	4	1.4	1.0
<b>Worker characteristics</b>							
Management, professional, and related .....	( <sup>3</sup> )	58	11	26	5	1.4	1.0
Management, business, and financial .....	1	56	9	28	6	1.4	1.0
Professional and related .....	–	59	12	24	–	1.4	1.0
Teachers .....	–	51	21	25	–	1.4	–
Primary, secondary, and special education school teachers .....	–	51	24	24	1	1.4	–
Registered nurses .....	–	77	9	13	–	1.2	1.0
Service .....	1	65	11	21	3	1.3	1.0
Protective service .....	–	58	16	19	8	1.5	1.0
Sales and office .....	( <sup>3</sup> )	64	10	22	3	1.3	1.0
Sales and related .....	–	72	8	18	–	1.3	1.0
Office and administrative support .....	( <sup>3</sup> )	61	10	24	4	1.4	1.0
Natural resources, construction, and maintenance	1	62	12	23	2	1.3	1.0
Construction, extraction, farming, fishing, and forestry .....	–	60	15	22	2	1.3	1.0
Installation, maintenance, and repair .....	2	62	11	23	2	1.3	1.0
Production, transportation, and material moving ...	( <sup>3</sup> )	61	14	22	2	1.3	1.0
Production .....	–	58	12	26	–	1.4	1.0
Transportation and material moving .....	–	65	16	17	–	1.3	1.0
Full time .....	( <sup>3</sup> )	60	11	24	4	1.4	1.0
Part time .....	–	76	6	15	–	1.2	1.0
Union .....	1	64	15	15	5	1.3	1.0
Nonunion .....	( <sup>3</sup> )	61	10	25	4	1.4	1.0
Average wage within the following categories: <sup>4</sup>							
Lowest 25 percent .....	–	68	8	21	–	1.3	1.0
Lowest 10 percent .....	–	62	–	25	–	1.4	1.0
Second 25 percent .....	1	65	12	20	2	1.3	1.0
Third 25 percent .....	( <sup>3</sup> )	58	12	25	4	1.4	1.0
Highest 25 percent .....	( <sup>3</sup> )	59	10	26	5	1.4	1.0
Highest 10 percent .....	1	57	10	27	6	1.4	1.0
<b>Establishment characteristics</b>							
Goods-producing industries .....	–	54	10	31	–	1.4	1.0
Service-providing industries .....	1	62	11	22	4	1.3	1.0
Education and health services .....	–	63	12	22	–	1.3	1.0
Educational services .....	–	48	19	29	–	1.4	–
Elementary and secondary schools .....	–	47	24	28	2	1.4	1.5
Junior colleges, colleges, and universities .....	–	48	13	31	–	1.5	–
Health care and social assistance .....	–	70	9	18	–	1.3	1.0
Hospitals .....	1	74	10	14	1	1.2	1.0
Public administration .....	–	56	19	18	–	1.4	1.0

See footnotes at end of table.



**Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

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

Characteristics	Multiple of annual earnings amounts <sup>2</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
1 to 99 workers .....	( <sup>3</sup> )	60	11	25	4	1.4	1.0
1 to 49 workers .....	—	62	9	24	—	1.4	1.0
50 to 99 workers .....	—	56	15	27	—	1.4	1.0
100 workers or more .....	( <sup>3</sup> )	62	11	23	4	1.4	1.0
100 to 499 workers .....	( <sup>3</sup> )	63	9	23	4	1.4	1.0
500 workers or more .....	1	60	13	24	3	1.3	1.0
<b>Geographic areas</b>							
Northeast .....	—	57	16	22	—	1.4	1.0
New England .....	—	63	15	20	—	1.3	1.0
Middle Atlantic .....	—	55	16	23	—	1.4	1.0
South .....	( <sup>3</sup> )	62	8	25	3	1.4	1.0
South Atlantic .....	—	64	8	23	—	1.3	1.0
East South Central .....	—	59	9	28	—	1.4	1.0
West South Central .....	—	60	8	28	—	1.4	1.0
Midwest .....	—	58	12	25	—	1.4	1.0
East North Central .....	—	60	12	24	—	1.4	1.0
West North Central .....	—	55	13	28	—	1.4	1.0
West .....	—	67	9	20	—	1.3	1.0
Mountain .....	—	72	14	12	—	1.2	1.0
Pacific .....	—	64	6	25	—	1.4	1.0

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

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

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

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

Characteristics	Multiple of annual earnings amounts <sup>2</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers .....	0.1	1.1	0.6	1.0	0.4	( <sup>3</sup> )	0.0
<b>Worker characteristics</b>							
Management, professional, and related .....	0.1	1.7	0.9	1.5	0.7	( <sup>3</sup> )	0.0
Management, business, and financial .....	0.3	1.9	1.0	1.8	0.8	( <sup>3</sup> )	0.0
Professional and related .....	–	2.0	1.2	1.7	–	( <sup>3</sup> )	0.0
Teachers .....	–	4.4	2.5	4.3	–	( <sup>3</sup> )	–
Primary, secondary, and special education school teachers .....	–	5.5	3.5	4.4	0.3	( <sup>3</sup> )	–
Registered nurses .....	–	3.1	1.4	2.7	–	( <sup>3</sup> )	0.0
Service .....	0.2	2.8	1.5	2.8	0.7	( <sup>3</sup> )	0.0
Protective service .....	–	5.0	3.5	4.1	2.3	0.1	0.0
Sales and office .....	0.1	1.5	0.8	1.4	0.4	( <sup>3</sup> )	0.0
Sales and related .....	–	3.1	1.3	2.8	–	( <sup>3</sup> )	0.0
Office and administrative support .....	0.1	1.5	1.0	1.3	0.5	( <sup>3</sup> )	0.0
Natural resources, construction, and maintenance .....	0.5	2.7	1.7	2.4	0.5	( <sup>3</sup> )	0.0
Construction, extraction, farming, fishing, and forestry .....	–	5.3	3.7	4.6	0.7	( <sup>3</sup> )	0.0
Installation, maintenance, and repair .....	0.7	3.0	1.8	3.0	0.6	( <sup>3</sup> )	0.0
Production, transportation, and material moving ... ..	0.2	2.0	1.3	1.7	0.6	( <sup>3</sup> )	0.0
Production .....	–	2.6	1.9	2.2	–	( <sup>3</sup> )	0.0
Transportation and material moving .....	–	3.1	2.1	2.6	–	( <sup>3</sup> )	0.0
Full time .....	0.1	1.1	0.6	1.1	0.4	( <sup>3</sup> )	0.0
Part time .....	–	3.6	1.3	3.3	–	( <sup>3</sup> )	0.0
Union .....	0.2	2.3	1.7	1.7	1.5	( <sup>3</sup> )	0.0
Nonunion .....	0.1	1.2	0.6	1.1	0.4	( <sup>3</sup> )	0.0
Average wage within the following categories: <sup>4</sup>							
Lowest 25 percent .....	–	3.3	1.3	3.3	–	( <sup>3</sup> )	0.0
Lowest 10 percent .....	–	7.6	–	6.7	–	0.1	0.0
Second 25 percent .....	0.2	1.4	1.1	1.2	0.4	( <sup>3</sup> )	0.0
Third 25 percent .....	0.1	1.5	0.9	1.4	0.7	( <sup>3</sup> )	0.0
Highest 25 percent .....	0.1	1.5	0.8	1.3	0.6	( <sup>3</sup> )	0.0
Highest 10 percent .....	0.2	2.1	1.3	1.7	0.8	( <sup>3</sup> )	0.0
<b>Establishment characteristics</b>							
Goods-producing industries .....	–	1.9	1.3	2.0	–	( <sup>3</sup> )	0.0
Service-providing industries .....	0.1	1.3	0.7	1.2	0.5	( <sup>3</sup> )	0.0
Education and health services .....	–	2.7	1.4	2.7	–	( <sup>3</sup> )	0.0
Educational services .....	–	3.8	2.3	5.0	–	( <sup>3</sup> )	–
Elementary and secondary schools .....	–	3.8	2.8	4.2	0.5	( <sup>3</sup> )	0.3
Junior colleges, colleges, and universities .....	–	6.1	2.3	7.9	–	0.1	–
Health care and social assistance .....	–	3.2	1.6	2.6	–	( <sup>3</sup> )	0.0
Hospitals .....	0.3	3.0	1.6	2.6	0.2	( <sup>3</sup> )	0.0
Public administration .....	–	4.3	2.4	3.1	–	0.1	0.0

See footnotes at end of table.

**Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

Characteristics	Multiple of annual earnings amounts <sup>2</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
1 to 99 workers .....	0.2	2.3	1.4	1.8	0.7	( <sup>3</sup> )	0.0
1 to 49 workers .....	—	3.0	1.6	2.1	—	( <sup>3</sup> )	0.0
50 to 99 workers .....	—	3.3	2.6	3.2	—	( <sup>3</sup> )	0.0
100 workers or more .....	0.1	1.3	0.7	1.3	0.5	( <sup>3</sup> )	0.0
100 to 499 workers .....	0.1	1.6	0.9	1.5	1.0	( <sup>3</sup> )	0.0
500 workers or more .....	0.2	2.0	1.0	2.0	0.4	( <sup>3</sup> )	0.0
<b>Geographic areas</b>							
Northeast .....	—	2.1	1.3	1.9	—	( <sup>3</sup> )	0.0
New England .....	—	3.2	3.0	2.3	—	( <sup>3</sup> )	0.0
Middle Atlantic .....	—	2.8	1.3	2.7	—	( <sup>3</sup> )	0.0
South .....	0.2	1.9	0.8	1.7	0.7	( <sup>3</sup> )	0.0
South Atlantic .....	—	2.0	1.1	1.3	—	( <sup>3</sup> )	0.0
East South Central .....	—	6.8	2.7	7.2	—	0.1	0.0
West South Central .....	—	3.6	1.0	3.6	—	( <sup>3</sup> )	0.0
Midwest .....	—	2.6	1.4	2.4	—	( <sup>3</sup> )	0.0
East North Central .....	—	2.7	1.5	2.3	—	( <sup>3</sup> )	0.0
West North Central .....	—	5.2	2.8	5.2	—	0.1	0.2
West .....	—	2.5	1.5	1.9	—	( <sup>3</sup> )	0.0
Mountain .....	—	4.4	3.9	1.7	—	( <sup>3</sup> )	0.0
Pacific .....	—	2.9	1.2	2.7	—	( <sup>3</sup> )	0.0

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

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

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

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

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

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	75	\$50,000	\$70,000	\$200,000	\$500,000	\$1,000,000	25
<b>Worker characteristics</b>							
Management, professional, and related .....	76	50,000	100,000	300,000	750,000	–	24
Management, business, and financial .....	78	50,000	100,000	300,000	750,000	–	22
Professional and related .....	75	50,000	100,000	300,000	600,000	1,000,000	25
Teachers .....	64	50,000	50,000	100,000	–	500,000	36
Primary, secondary, and special education school teachers .....	55	50,000	50,000	100,000	–	500,000	45
Registered nurses .....	79	50,000	100,000	–	750,000	1,000,000	21
Service .....	75	50,000	50,000	200,000	500,000	1,000,000	25
Protective service .....	56	50,000	50,000	100,000	–	750,000	44
Sales and office .....	80	50,000	50,000	200,000	500,000	1,000,000	20
Sales and related .....	82	50,000	50,000	100,000	500,000	1,000,000	18
Office and administrative support .....	78	50,000	70,000	200,000	500,000	1,000,000	22
Natural resources, construction, and maintenance .....	63	50,000	–	200,000	500,000	–	37
Construction, extraction, farming, fishing, and forestry .....	64	50,000	100,000	170,000	–	1,000,000	36
Installation, maintenance, and repair .....	63	50,000	50,000	200,000	–	2,000,000	37
Production, transportation, and material moving .....	67	50,000	70,000	200,000	500,000	1,000,000	33
Production .....	64	50,000	100,000	250,000	500,000	1,000,000	36
Transportation and material moving .....	71	50,000	–	–	450,000	1,000,000	29
Full time .....	76	50,000	70,000	200,000	500,000	1,000,000	24
Part time .....	67	50,000	50,000	–	400,000	750,000	33
Union .....	57	50,000	50,000	100,000	300,000	1,000,000	43
Nonunion .....	78	50,000	–	250,000	500,000	1,000,000	22
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	77	50,000	50,000	200,000	500,000	1,000,000	23
Lowest 10 percent .....	76	50,000	–	–	–	–	24
Second 25 percent .....	77	50,000	50,000	170,000	500,000	1,000,000	23
Third 25 percent .....	75	50,000	–	200,000	500,000	1,000,000	25
Highest 25 percent .....	73	50,000	100,000	300,000	750,000	–	27
Highest 10 percent .....	75	50,000	100,000	300,000	800,000	2,000,000	25
<b>Establishment characteristics</b>							
Goods-producing industries .....	67	50,000	100,000	300,000	600,000	1,000,000	33
Service-providing industries .....	77	50,000	–	200,000	500,000	1,000,000	23
Education and health services .....	75	50,000	–	200,000	500,000	1,000,000	25
Educational services .....	65	50,000	50,000	–	300,000	500,000	35
Elementary and secondary schools .....	51	50,000	50,000	100,000	200,000	350,000	49
Junior colleges, colleges, and universities .....	80	50,000	50,000	–	400,000	500,000	20
Health care and social assistance .....	80	50,000	100,000	250,000	500,000	1,000,000	20
Hospitals .....	78	50,000	–	400,000	–	1,000,000	22
Public administration .....	48	50,000	50,000	–	250,000	500,000	52

See footnotes at end of table.

**Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

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

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	79	\$50,000	—	\$200,000	\$500,000	\$1,000,000	21
1 to 49 workers .....	82	50,000	—	200,000	500,000	1,000,000	18
50 to 99 workers .....	74	50,000	—	200,000	500,000	1,000,000	26
100 workers or more .....	74	50,000	—	250,000	500,000	1,000,000	26
100 to 499 workers .....	77	50,000	\$50,000	200,000	500,000	1,000,000	23
500 workers or more .....	71	50,000	—	300,000	—	—	29
<b>Geographic areas</b>							
Northeast .....	73	50,000	100,000	200,000	500,000	1,000,000	27
New England .....	73	50,000	100,000	200,000	500,000	1,000,000	27
Middle Atlantic .....	73	50,000	—	250,000	500,000	1,000,000	27
South .....	78	50,000	—	—	—	1,500,000	22
South Atlantic .....	75	50,000	—	255,000	750,000	2,000,000	25
East South Central .....	84	50,000	—	—	500,000	1,000,000	16
West South Central .....	80	50,000	—	250,000	500,000	—	20
Midwest .....	71	50,000	—	250,000	500,000	1,000,000	29
East North Central .....	73	50,000	100,000	250,000	500,000	1,000,000	27
West North Central .....	69	50,000	—	250,000	500,000	1,000,000	31
West .....	77	50,000	50,000	200,000	500,000	1,000,000	23
Mountain .....	83	50,000	—	150,000	—	1,000,000	17
Pacific .....	74	50,000	50,000	200,000	500,000	1,000,000	26

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 20. Standard errors for life insurance plans: Maximum benefit amounts, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	0.9	\$0.00	\$14,381.12	\$32,614.53	\$0.00	\$0.00	0.9
<b>Worker characteristics</b>							
Management, professional, and related .....	1.2	0.00	0.00	25,977.49	149,395.66	–	1.2
Management, business, and financial .....	1.7	0.00	0.00	9,460.44	21,154.20	–	1.7
Professional and related .....	1.4	0.00	10,363.40	69,651.62	163,415.31	101,231.17	1.4
Teachers .....	3.5	0.00	0.00	26,907.94	–	0.00	3.5
Primary, secondary, and special education school teachers .....	5.3	0.00	0.00	21,670.82	–	148,531.98	5.3
Registered nurses .....	1.9	0.00	16,198.65	–	178,091.44	0.00	1.9
Service .....	2.3	0.00	0.00	58,125.94	22,862.20	33,447.72	2.3
Protective service .....	4.7	13,814.19	0.00	18,897.22	–	188,438.65	4.7
Sales and office .....	1.0	0.00	0.00	9,460.44	0.00	76,857.01	1.0
Sales and related .....	1.7	0.00	0.00	20,618.56	0.00	72,048.59	1.7
Office and administrative support .....	1.1	0.00	20,930.90	0.00	0.00	135,452.94	1.1
Natural resources, construction, and maintenance	3.0	0.00	–	25,821.99	62,753.49	–	3.0
Construction, extraction, farming, fishing, and forestry .....	5.4	0.00	4,335.32	26,217.55	–	0.00	5.4
Installation, maintenance, and repair .....	3.3	0.00	0.00	19,503.20	–	94,604.44	3.3
Production, transportation, and material moving ...	2.4	0.00	3,724.58	0.00	0.00	0.00	2.4
Production .....	3.2	0.00	8,192.98	12,262.14	118,160.91	0.00	3.2
Transportation and material moving .....	3.0	0.00	–	–	96,644.81	182,711.52	3.0
Full time .....	0.9	0.00	12,389.21	49,561.35	14,958.28	0.00	0.9
Part time .....	3.3	0.00	3,065.53	–	114,310.98	40,690.91	3.3
Union .....	2.4	0.00	0.00	17,824.84	73,888.43	42,833.98	2.4
Nonunion .....	0.9	0.00	–	37,137.51	43,866.27	0.00	0.9
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	2.0	0.00	668.95	27,912.32	0.00	0.00	2.0
Lowest 10 percent .....	3.9	0.00	–	–	–	–	3.9
Second 25 percent .....	1.3	0.00	0.00	40,674.41	0.00	0.00	1.3
Third 25 percent .....	1.3	0.00	–	2,675.82	0.00	0.00	1.3
Highest 25 percent .....	1.2	0.00	0.00	6,689.54	203,014.16	–	1.2
Highest 10 percent .....	1.7	0.00	16,896.89	16,027.01	215,004.07	567,311.20	1.7
<b>Establishment characteristics</b>							
Goods-producing industries .....	2.4	0.00	0.00	49,157.91	142,221.66	0.00	2.4
Service-providing industries .....	0.9	0.00	–	0.00	0.00	0.00	0.9
Education and health services .....	1.5	0.00	–	10,034.32	0.00	0.00	1.5
Educational services .....	3.1	0.00	0.00	–	56,612.68	21,154.20	3.1
Elementary and secondary schools .....	4.4	0.00	0.00	0.00	59,457.97	75,683.55	4.4
Junior colleges, colleges, and universities .....	2.5	0.00	0.00	–	49,157.91	71,424.79	2.5
Health care and social assistance .....	1.7	0.00	8,488.08	55,086.27	0.00	0.00	1.7
Hospitals .....	2.0	0.00	–	52,161.29	–	0.00	2.0
Public administration .....	4.1	0.00	0.00	–	54,854.26	30,655.34	4.1

See footnotes at end of table.

**Table 20. Standard errors for life insurance plans: Maximum benefit amounts, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	1.4	\$0.00	—	\$0.00	\$0.00	\$0.00	1.4
1 to 49 workers .....	1.6	0.00	—	29,706.40	0.00	0.00	1.6
50 to 99 workers .....	2.7	0.00	—	25,986.10	0.00	275,816.97	2.7
100 workers or more .....	1.1	0.00	—	19,923.16	114,211.11	0.00	1.1
100 to 499 workers .....	1.5	0.00	\$2,675.82	0.00	0.00	0.00	1.5
500 workers or more .....	1.4	0.00	—	19,787.94	—	—	1.4
<b>Geographic areas</b>							
Northeast .....	1.3	0.00	27,049.26	34,759.89	0.00	0.00	1.3
New England .....	2.2	0.00	1,337.91	0.00	37,841.78	121,337.34	2.2
Middle Atlantic .....	1.6	0.00	—	51,600.63	0.00	0.00	1.6
South .....	1.3	0.00	—	—	—	390,751.84	1.3
South Atlantic .....	1.6	0.00	—	61,003.36	209,228.79	47,302.22	1.6
East South Central .....	3.4	0.00	—	—	135,452.94	133,790.88	3.4
West South Central .....	2.2	0.00	—	60,205.90	73,356.58	—	2.2
Midwest .....	2.3	0.00	—	20,780.70	0.00	0.00	2.3
East North Central .....	2.9	0.00	23,820.79	60,079.41	14,958.28	195,719.19	2.9
West North Central .....	3.5	0.00	—	60,019.79	0.00	0.00	3.5
West .....	2.2	0.00	0.00	53,649.98	0.00	0.00	2.2
Mountain .....	2.9	0.00	—	41,776.19	—	0.00	2.9
Pacific .....	2.9	0.00	0.00	42,000.54	0.00	76,857.01	2.9

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 21. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2015**

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

Characteristics	Flat dollar amounts <sup>3</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$10,000	\$10,000	\$20,000	\$35,000	\$50,000
<b>Worker characteristics</b>					
Management, professional, and related .....	10,000	–	25,000	50,000	50,000
Management, business, and financial .....	10,000	15,000	25,000	50,000	50,000
Professional and related .....	–	10,000	25,000	50,000	50,000
Teachers .....	–	10,000	25,000	50,000	50,000
Primary, secondary, and special education school teachers .....	–	10,000	25,000	50,000	50,000
Registered nurses .....	6,000	10,000	–	50,000	50,000
Service .....	–	10,000	15,000	25,000	50,000
Protective service .....	5,000	10,000	–	25,000	50,000
Sales and office .....	–	10,000	20,000	30,000	50,000
Sales and related .....	–	10,000	15,000	–	50,000
Office and administrative support .....	–	10,000	20,000	40,000	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	10,000	15,000	25,000	50,000
Installation, maintenance, and repair .....	10,000	15,000	20,000	30,000	50,000
Production, transportation, and material moving .....	10,000	–	20,000	26,000	50,000
Production .....	10,000	–	20,000	25,000	50,000
Transportation and material moving .....	10,000	10,000	20,000	30,000	50,000
Full time .....	10,000	10,000	20,000	35,000	50,000
Part time .....	5,000	5,000	–	–	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: <sup>4</sup>					
Lowest 25 percent .....	5,000	10,000	15,000	20,000	25,000
Lowest 10 percent .....	5,000	10,000	–	20,000	–
Second 25 percent .....	10,000	10,000	20,000	25,000	50,000
Third 25 percent .....	10,000	10,000	20,000	35,000	50,000
Highest 25 percent .....	10,000	10,000	25,000	50,000	50,000
Highest 10 percent .....	–	15,000	30,000	50,000	–
<b>Establishment characteristics</b>					
Goods-producing industries .....	10,000	12,500	20,000	30,000	50,000
Service-providing industries .....	–	10,000	20,000	40,000	50,000
Education and health services .....	–	10,000	20,000	46,000	50,000
Educational services .....	–	10,000	20,000	46,000	50,000
Elementary and secondary schools .....	–	10,000	–	50,000	50,000
Junior colleges, colleges, and universities .....	5,000	10,000	20,000	–	50,000
Health care and social assistance .....	10,000	10,000	20,000	45,000	50,000
Hospitals .....	5,000	10,000	–	30,000	50,000
Public administration .....	5,000	10,000	20,000	30,000	50,000

See footnotes at end of table.



**Table 21. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2015—continued**

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

Characteristics	Flat dollar amounts <sup>3</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	\$10,000	—	\$20,000	\$30,000	\$50,000
1 to 49 workers .....	10,000	\$15,000	20,000	30,000	50,000
50 to 99 workers .....	10,000	—	20,000	30,000	50,000
100 workers or more .....	5,000	10,000	20,000	40,000	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	50,000	50,000
<b>Geographic areas</b>					
Northeast .....	5,000	10,000	20,000	50,000	50,000
New England .....	5,000	—	20,000	40,000	50,000
Middle Atlantic .....	5,000	10,000	25,000	50,000	50,000
South .....	10,000	10,000	20,000	25,000	50,000
South Atlantic .....	10,000	10,000	20,000	25,000	50,000
East South Central .....	10,000	10,000	20,000	50,000	50,000
West South Central .....	—	10,000	—	25,000	50,000
Midwest .....	10,000	15,000	20,000	30,000	50,000
East North Central .....	10,000	15,000	20,000	26,000	50,000
West North Central .....	10,000	15,000	20,000	40,000	50,000
West .....	—	10,000	20,000	40,000	50,000
Mountain .....	10,000	—	20,000	—	50,000
Pacific .....	5,000	10,000	20,000	40,000	50,000

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

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

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

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2015**

Characteristics	Flat dollar amounts <sup>3</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$0.00	\$0.00	\$0.00	\$4,961.61	\$0.00
<b>Worker characteristics</b>					
Management, professional, and related .....	1,608.05	–	1,892.09	0.00	0.00
Management, business, and financial .....	0.00	334.48	0.00	0.00	0.00
Professional and related .....	–	334.48	4,457.97	0.00	0.00
Teachers .....	–	0.00	1,901.53	1,824.66	0.00
Primary, secondary, and special education school teachers .....	–	987.70	231.73	1,804.94	0.00
Registered nurses .....	1,750.82	668.95	–	668.95	0.00
Service .....	–	0.00	0.00	0.00	0.00
Protective service .....	0.00	1,158.66	–	2,317.33	0.00
Sales and office .....	–	0.00	0.00	6,840.04	0.00
Sales and related .....	–	0.00	3,602.43	–	0.00
Office and administrative support .....	–	2,202.48	1,638.60	9,863.98	0.00
Natural resources, construction, and maintenance	0.00	0.00	3,831.19	1,218.89	0.00
Construction, extraction, farming, fishing, and forestry .....	2,206.54	0.00	2,411.95	0.00	11,460.03
Installation, maintenance, and repair .....	0.00	4,036.52	0.00	3,199.11	0.00
Production, transportation, and material moving ...	0.00	–	0.00	3,230.43	0.00
Production .....	0.00	–	0.00	1,970.86	1,984.44
Transportation and material moving .....	0.00	2,526.13	0.00	4,652.00	0.00
Full time .....	0.00	0.00	0.00	4,635.07	0.00
Part time .....	0.00	189.21	–	–	0.00
Union .....	0.00	0.00	0.00	365.73	0.00
Nonunion .....	0.00	799.95	0.00	4,425.73	0.00
Average wage within the following categories: <sup>4</sup>					
Lowest 25 percent .....	0.00	0.00	0.00	4,550.86	2,411.95
Lowest 10 percent .....	0.00	1,057.71	–	3,065.53	–
Second 25 percent .....	0.00	1,018.92	0.00	0.00	0.00
Third 25 percent .....	0.00	707.95	0.00	5,905.77	0.00
Highest 25 percent .....	2,304.51	2,701.62	0.00	0.00	0.00
Highest 10 percent .....	–	0.00	6,663.59	0.00	–
<b>Establishment characteristics</b>					
Goods-producing industries .....	0.00	3,700.47	0.00	3,567.48	0.00
Service-providing industries .....	–	0.00	0.00	4,217.07	0.00
Education and health services .....	–	0.00	983.16	7,560.28	0.00
Educational services .....	–	0.00	2,991.66	6,888.16	0.00
Elementary and secondary schools .....	–	0.00	–	4,192.43	0.00
Junior colleges, colleges, and universities	0.00	1,319.38	4,871.90	–	0.00
Health care and social assistance .....	2,140.65	668.95	1,892.09	12,337.54	0.00
Hospitals .....	0.00	535.16	–	5,224.70	0.00
Public administration .....	0.00	0.00	0.00	6,520.16	0.00

See footnotes at end of table.

**Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2015—continued**

Characteristics	Flat dollar amounts <sup>3</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	\$0.00	–	\$0.00	\$3,244.26	\$0.00
1 to 49 workers .....	0.00	\$3,775.30	0.00	7,187.45	0.00
50 to 99 workers .....	1,158.66	–	0.00	4,855.34	0.00
100 workers or more .....	1,290.23	0.00	0.00	5,357.54	0.00
100 to 499 workers .....	668.95	267.58	0.00	1,226.21	0.00
500 workers or more .....	0.00	0.00	780.13	8,153.82	0.00
<b>Geographic areas</b>					
Northeast .....	0.00	0.00	2,604.63	0.00	0.00
New England .....	0.00	–	2,991.66	9,202.68	0.00
Middle Atlantic .....	1,189.16	0.00	3,886.85	0.00	0.00
South .....	1,771.05	0.00	668.95	0.00	0.00
South Atlantic .....	2,902.58	0.00	917.83	267.58	0.00
East South Central .....	0.00	2,325.04	0.00	8,461.68	0.00
West South Central .....	–	0.00	–	0.00	1,189.16
Midwest .....	0.00	0.00	0.00	2,666.60	0.00
East North Central .....	0.00	0.00	0.00	5,272.45	0.00
West North Central .....	0.00	3,674.38	2,834.98	11,505.24	0.00
West .....	–	0.00	0.00	365.73	0.00
Mountain .....	0.00	–	0.00	–	0.00
Pacific .....	627.53	0.00	668.95	2,406.31	0.00

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

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

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

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 22. Short-term disability plans: Method of funding, civilian workers,<sup>1</sup>  
National Compensation Survey, March 2015**

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

Characteristics	Non-commercially insured <sup>2</sup>	Commercially insured	Legally required	Other
All workers .....	44	40	15	1
<b>Worker characteristics</b>				
Management, professional, and related .....	48	39	12	1
Management, business, and financial .....	50	38	12	1
Professional and related .....	47	40	—	—
Teachers .....	42	41	16	2
Primary, secondary, and special education school teachers .....	40	45	13	3
Registered nurses .....	54	34	11	1
Service .....	30	39	29	1
Sales and office .....	47	36	17	( <sup>3</sup> )
Sales and related .....	48	34	—	—
Office and administrative support .....	46	37	—	—
Natural resources, construction, and maintenance	41	44	12	2
Installation, maintenance, and repair .....	46	45	—	—
Production, transportation, and material moving ...	42	46	12	1
Production .....	44	47	—	—
Transportation and material moving .....	40	44	—	—
Full time .....	45	41	13	1
Part time .....	35	26	39	1
Union .....	42	42	—	—
Nonunion .....	45	39	15	1
Average wage within the following categories: <sup>4</sup>				
Lowest 25 percent .....	—	35	33	—
Lowest 10 percent .....	34	—	43	—
Second 25 percent .....	40	44	16	1
Third 25 percent .....	46	41	12	1
Highest 25 percent .....	50	38	11	1
Highest 10 percent .....	52	36	—	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	42	47	9	1
Service-providing industries .....	44	38	17	1
Education and health services .....	38	43	18	1
Educational services .....	43	39	—	—
Elementary and secondary schools .....	36	47	13	4
Junior colleges, colleges, and universities	61	24	—	—
Health care and social assistance .....	35	45	—	—
Public administration .....	50	39	—	—

See footnotes at end of table.

**Table 22. Short-term disability plans: Method of funding, civilian workers,<sup>1</sup>  
National Compensation Survey, March 2015—continued**

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

Characteristics	Non-commercially insured <sup>2</sup>	Commercially insured	Legally required	Other
1 to 99 workers .....	32	43	24	1
1 to 49 workers .....	33	39	27	( <sup>3</sup> )
50 to 99 workers .....	30	52	17	1
100 workers or more .....	51	38	10	1
100 to 499 workers .....	46	43	10	1
500 workers or more .....	55	33	—	—
<b>Geographic areas</b>				
Northeast .....	25	29	45	1
New England .....	49	50	—	—
Middle Atlantic .....	20	25	54	1
South .....	53	47	—	—
South Atlantic .....	51	48	—	( <sup>3</sup> )
East South Central .....	50	49	—	—
West South Central .....	58	42	—	—
Midwest .....	56	42	—	3
East North Central .....	54	43	—	3
West .....	46	45	9	1
Mountain .....	37	62	—	1
Pacific .....	51	35	14	1

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

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

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

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 22. Standard errors for short-term disability plans: Method of funding, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

Characteristics	Non-commercially insured <sup>2</sup>	Commercially insured	Legally required	Other
All workers .....	0.9	0.9	0.6	0.2
<b>Worker characteristics</b>				
Management, professional, and related .....	1.2	1.2	0.7	0.4
Management, business, and financial .....	1.9	1.8	1.4	0.2
Professional and related .....	1.6	1.7	—	—
Teachers .....	3.4	4.1	2.8	0.4
Primary, secondary, and special education school teachers .....	4.1	4.5	3.4	0.7
Registered nurses .....	2.9	3.0	1.6	0.5
Service .....	2.6	2.8	2.5	0.2
Sales and office .....	1.6	1.3	1.3	0.2
Sales and related .....	2.0	2.2	—	—
Office and administrative support .....	1.9	1.5	—	—
Natural resources, construction, and maintenance .....	2.4	2.5	1.5	0.6
Installation, maintenance, and repair .....	3.3	3.2	—	—
Production, transportation, and material moving ...	1.9	2.2	1.5	0.3
Production .....	2.5	2.5	—	—
Transportation and material moving .....	2.5	2.8	—	—
Full time .....	0.9	1.0	0.6	0.2
Part time .....	2.7	2.7	3.0	0.3
Union .....	2.2	2.0	—	—
Nonunion .....	1.0	1.0	0.7	0.2
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	—	2.3	2.2	—
Lowest 10 percent .....	3.5	—	3.3	—
Second 25 percent .....	1.8	1.7	1.5	0.2
Third 25 percent .....	1.3	1.5	0.8	0.3
Highest 25 percent .....	1.2	1.1	0.8	0.4
Highest 10 percent .....	1.8	1.8	—	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	1.8	1.8	0.8	0.3
Service-providing industries .....	1.1	1.0	0.7	0.3
Education and health services .....	2.0	2.2	1.2	0.3
Educational services .....	3.0	3.0	—	—
Elementary and secondary schools .....	4.1	4.1	2.1	1.0
Junior colleges, colleges, and universities .....	2.5	2.2	—	—
Health care and social assistance .....	3.0	3.2	—	—
Public administration .....	4.4	4.3	—	—

See footnotes at end of table.

**Table 22. Standard errors for short-term disability plans: Method of funding, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

Characteristics	Non-commercially insured <sup>2</sup>	Commercially insured	Legally required	Other
1 to 99 workers .....	1.5	1.5	1.2	0.2
1 to 49 workers .....	1.7	1.8	1.6	0.2
50 to 99 workers .....	2.6	2.8	2.5	0.3
100 workers or more .....	1.2	1.1	0.7	0.3
100 to 499 workers .....	1.7	1.8	1.1	0.2
500 workers or more .....	1.8	1.7	—	—
<b>Geographic areas</b>				
Northeast .....	1.5	1.4	1.4	0.2
New England .....	3.2	3.1	—	—
Middle Atlantic .....	1.6	1.4	1.4	0.2
South .....	1.9	1.9	—	—
South Atlantic .....	2.6	2.6	—	0.1
East South Central .....	5.5	5.6	—	—
West South Central .....	2.7	2.7	—	—
Midwest .....	1.6	1.5	—	0.8
East North Central .....	1.9	1.9	—	1.1
West .....	1.9	2.1	1.3	0.2
Mountain .....	3.6	3.5	—	0.4
Pacific .....	1.9	2.2	2.0	0.3

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

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

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	16	84
<b>Worker characteristics</b>		
Management, professional, and related .....	12	88
Management, business, and financial .....	12	88
Professional and related .....	12	88
Teachers .....	10	90
Primary, secondary, and special education school teachers .....	10	90
Registered nurses .....	13	87
Service .....	33	67
Sales and office .....	17	83
Sales and related .....	22	78
Office and administrative support .....	15	85
Natural resources, construction, and maintenance .....	14	86
Installation, maintenance, and repair .....	11	89
Production, transportation, and material moving ...	14	86
Production .....	10	90
Transportation and material moving .....	18	82
Full time .....	14	86
Part time .....	35	65
Union .....	16	84
Nonunion .....	16	84
Average wage within the following categories: <sup>2</sup>		
Lowest 25 percent .....	35	65
Lowest 10 percent .....	40	60
Second 25 percent .....	17	83
Third 25 percent .....	13	87
Highest 25 percent .....	11	89
Highest 10 percent .....	11	89
<b>Establishment characteristics</b>		
Goods-producing industries .....	11	89
Service-providing industries .....	18	82
Education and health services .....	16	84
Educational services .....	8	92
Elementary and secondary schools .....	8	92
Junior colleges, colleges, and universities .....	7	93
Health care and social assistance .....	20	80
Public administration .....	18	82

See footnotes at end of table.



**Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers .....	22	78
1 to 49 workers .....	24	76
50 to 99 workers .....	17	83
100 workers or more .....	13	87
100 to 499 workers .....	15	85
500 workers or more .....	11	89
<b>Geographic areas</b>		
Northeast .....	38	62
New England .....	5	95
Middle Atlantic .....	44	56
South .....	5	95
South Atlantic .....	6	94
East South Central .....	4	96
West South Central .....	5	95
Midwest .....	6	94
East North Central .....	6	94
West .....	9	91
Pacific .....	12	88

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 23. Standard errors for short-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	0.9	0.9
<b>Worker characteristics</b>		
Management, professional, and related .....	0.7	0.7
Management, business, and financial .....	1.5	1.5
Professional and related .....	0.9	0.9
Teachers .....	1.9	1.9
Primary, secondary, and special education school teachers .....	2.6	2.6
Registered nurses .....	3.2	3.2
Service .....	3.7	3.7
Sales and office .....	1.1	1.1
Sales and related .....	1.7	1.7
Office and administrative support .....	1.3	1.3
Natural resources, construction, and maintenance .....	1.5	1.5
Installation, maintenance, and repair .....	1.3	1.3
Production, transportation, and material moving .....	2.0	2.0
Production .....	1.3	1.3
Transportation and material moving .....	3.3	3.3
Full time .....	0.9	0.9
Part time .....	2.5	2.5
Union .....	1.1	1.1
Nonunion .....	1.0	1.0
Average wage within the following categories: <sup>2</sup>		
Lowest 25 percent .....	3.5	3.5
Lowest 10 percent .....	4.6	4.6
Second 25 percent .....	1.5	1.5
Third 25 percent .....	0.9	0.9
Highest 25 percent .....	0.8	0.8
Highest 10 percent .....	1.2	1.2
<b>Establishment characteristics</b>		
Goods-producing industries .....	1.0	1.0
Service-providing industries .....	1.1	1.1
Education and health services .....	2.5	2.5
Educational services .....	1.0	1.0
Elementary and secondary schools .....	1.4	1.4
Junior colleges, colleges, and universities .....	0.9	0.9
Health care and social assistance .....	3.8	3.8
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,<sup>1</sup> National Compensation Survey, March 2015—continued**

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers .....	1.8	1.8
1 to 49 workers .....	1.9	1.9
50 to 99 workers .....	2.5	2.5
100 workers or more .....	0.7	0.7
100 to 499 workers .....	1.3	1.3
500 workers or more .....	0.9	0.9
<b>Geographic areas</b>		
Northeast .....	2.3	2.3
New England .....	1.9	1.9
Middle Atlantic .....	2.4	2.4
South .....	0.6	0.6
South Atlantic .....	0.8	0.8
East South Central .....	1.4	1.4
West South Central .....	1.1	1.1
Midwest .....	0.7	0.7
East North Central .....	0.8	0.8
West .....	1.1	1.1
Pacific .....	1.2	1.2

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup>  
National Compensation Survey, March 2015**

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers .....	5	2	70	22	1
<b>Worker characteristics</b>					
Management, professional, and related .....	1	1	69	27	1
Management, business, and financial .....	–	1	63	34	–
Professional and related .....	1	1	74	22	2
Teachers .....	–	–	88	6	2
Primary, secondary, and special education school teachers .....	–	–	88	4	–
Registered nurses .....	2	–	86	10	–
Service .....	5	–	86	6	–
Sales and office .....	2	1	70	26	1
Sales and related .....	3	–	66	29	–
Office and administrative support .....	2	–	71	25	–
Natural resources, construction, and maintenance .....	16	–	58	22	–
Installation, maintenance, and repair .....	5	3	60	32	–
Production, transportation, and material moving .....	14	4	66	16	1
Production .....	17	5	58	20	1
Transportation and material moving .....	9	–	76	11	–
Full time .....	6	2	68	23	1
Part time .....	2	2	89	8	( <sup>2</sup> )
Union .....	16	6	62	14	1
Nonunion .....	3	1	72	24	1
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	5	–	84	8	–
Lowest 10 percent .....	2	–	90	5	–
Second 25 percent .....	7	1	75	17	1
Third 25 percent .....	6	3	68	22	1
Highest 25 percent .....	4	2	63	31	1
Highest 10 percent .....	1	1	63	33	1
<b>Establishment characteristics</b>					
Goods-producing industries .....	15	4	57	23	1
Service-providing industries .....	3	1	74	22	1
Education and health services .....	3	–	88	6	–
Educational services .....	3	–	88	7	–
Elementary and secondary schools .....	–	–	90	4	2
Junior colleges, colleges, and universities .....	1	–	82	16	–
Health care and social assistance .....	–	–	88	6	–
Public administration .....	2	–	83	13	–

See footnotes at end of table.

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup>  
National Compensation Survey, March 2015—continued**

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
1 to 99 workers .....	5	2	76	17	( <sup>2</sup> )
1 to 49 workers .....	5	2	75	18	( <sup>2</sup> )
50 to 99 workers .....	4	—	80	13	—
100 workers or more .....	6	2	66	25	1
100 to 499 workers .....	7	2	67	24	1
500 workers or more .....	4	—	66	26	—
<b>Geographic areas</b>					
Northeast .....	3	—	81	14	—
New England .....	5	—	67	28	—
Middle Atlantic .....	3	—	84	12	—
South .....	5	—	64	27	—
South Atlantic .....	5	—	68	23	—
East South Central .....	7	—	63	23	—
West South Central .....	3	—	56	39	—
Midwest .....	10	3	62	24	1
East North Central .....	11	3	62	24	( <sup>2</sup> )
West .....	3	2	71	23	2
Mountain .....	4	—	76	20	—
Pacific .....	2	3	68	24	3

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 24. Standard errors for short-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers .....	0.4	0.3	0.9	0.8	0.3
<b>Worker characteristics</b>					
Management, professional, and related .....	0.3	0.3	1.4	1.4	0.5
Management, business, and financial .....	–	0.5	2.0	2.0	–
Professional and related .....	0.4	0.3	1.5	1.4	0.8
Teachers .....	–	–	2.8	0.9	0.7
Primary, secondary, and special education school teachers .....	–	–	4.5	1.2	–
Registered nurses .....	1.1	–	3.3	2.1	–
Service .....	1.4	–	2.2	1.0	–
Sales and office .....	0.3	0.2	1.3	1.4	0.3
Sales and related .....	0.8	–	2.1	2.1	–
Office and administrative support .....	0.3	–	1.5	1.5	–
Natural resources, construction, and maintenance .....	2.2	–	2.7	2.1	–
Installation, maintenance, and repair .....	1.0	0.6	3.0	3.0	–
Production, transportation, and material moving ...	1.2	0.6	2.0	1.7	0.3
Production .....	1.8	1.0	2.8	2.5	0.5
Transportation and material moving .....	1.3	–	2.0	1.7	–
Full time .....	0.4	0.3	1.0	0.9	0.3
Part time .....	0.4	0.6	1.1	0.9	0.1
Union .....	1.4	0.8	1.8	1.2	0.6
Nonunion .....	0.3	0.3	1.1	1.0	0.3
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	1.4	–	1.8	0.9	–
Lowest 10 percent .....	0.7	–	1.7	1.2	–
Second 25 percent .....	0.6	0.3	1.4	1.3	0.2
Third 25 percent .....	0.6	0.4	1.3	1.1	0.5
Highest 25 percent .....	0.5	0.3	1.4	1.4	0.3
Highest 10 percent .....	0.4	0.3	2.0	1.9	0.5
<b>Establishment characteristics</b>					
Goods-producing industries .....	1.3	0.6	1.9	1.6	0.4
Service-providing industries .....	0.3	0.3	1.0	0.9	0.3
Education and health services .....	1.0	–	1.7	0.8	–
Educational services .....	1.4	–	1.5	0.8	–
Elementary and secondary schools .....	–	–	2.2	1.1	0.7
Junior colleges, colleges, and universities .....	0.4	–	1.8	1.7	–
Health care and social assistance .....	–	–	2.4	1.3	–
Public administration .....	0.8	–	2.7	2.3	–

See footnotes at end of table.

**Table 24. Standard errors for short-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
1 to 99 workers .....	0.6	0.5	1.3	1.1	0.1
1 to 49 workers .....	0.7	0.6	1.8	1.4	0.1
50 to 99 workers .....	0.9	—	2.0	1.6	—
100 workers or more .....	0.5	0.2	1.1	1.0	0.4
100 to 499 workers .....	0.9	0.3	1.9	1.6	0.4
500 workers or more .....	0.5	—	1.4	1.4	—
<b>Geographic areas</b>					
Northeast .....	0.5	—	1.3	1.1	—
New England .....	1.8	—	4.0	3.7	—
Middle Atlantic .....	0.5	—	1.3	1.1	—
South .....	0.7	—	1.8	1.8	—
South Atlantic .....	0.9	—	2.6	2.5	—
East South Central .....	2.4	—	5.1	4.9	—
West South Central .....	0.6	—	2.7	2.8	—
Midwest .....	1.0	0.7	1.9	1.4	0.2
East North Central .....	1.3	0.4	2.3	1.8	0.2
West .....	0.5	0.5	2.0	1.6	0.6
Mountain .....	0.9	—	3.0	2.8	—
Pacific .....	0.6	0.7	2.6	2.1	1.0

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 25. Short-term disability plans: Duration of benefits, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

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

Characteristics	Fixed duration	Number of weeks <sup>2</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	92	12	21	26	26	26	8
<b>Worker characteristics</b>							
Management, professional, and related .....	91	12	18	26	26	26	9
Management, business, and financial .....	93	12	18	26	26	26	7
Professional and related .....	90	12	—	26	26	26	10
Teachers .....	84	12	20	26	26	52	16
Primary, secondary, and special education school teachers .....	79	13	20	26	—	52	21
Registered nurses .....	94	12	—	26	26	26	6
Service .....	95	12	24	26	26	—	5
Sales and office .....	93	12	20	26	26	26	7
Sales and related .....	92	11	13	26	26	26	8
Office and administrative support .....	93	12	21	26	26	26	7
Natural resources, construction, and maintenance .....	90	13	24	26	26	—	10
Installation, maintenance, and repair .....	88	13	24	26	26	52	12
Production, transportation, and material moving ... ..	92	13	24	26	26	26	8
Production .....	92	12	21	26	26	26	8
Transportation and material moving .....	93	13	25	26	26	26	7
Full time .....	92	12	20	26	26	26	8
Part time .....	95	13	26	26	26	—	5
Union .....	86	13	26	26	26	52	14
Nonunion .....	94	12	18	26	26	26	6
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	94	12	21	26	26	26	6
Lowest 10 percent .....	95	13	26	26	26	52	5
Second 25 percent .....	94	12	21	26	26	26	6
Third 25 percent .....	92	12	18	26	26	26	8
Highest 25 percent .....	90	12	22	26	26	26	10
Highest 10 percent .....	89	12	22	26	26	26	11
<b>Establishment characteristics</b>							
Goods-producing industries .....	92	13	24	26	26	26	8
Service-providing industries .....	92	12	21	26	26	26	8
Education and health services .....	92	12	—	26	26	26	8
Educational services .....	84	13	22	26	26	52	16
Elementary and secondary schools .....	79	13	22	26	—	52	21
Junior colleges, colleges, and universities .....	89	13	26	26	26	26	11
Health care and social assistance .....	97	12	13	26	26	26	3
Public administration .....	86	—	24	26	26	52	14

See footnotes at end of table.



**Table 25. Short-term disability plans: Duration of benefits, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

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

Characteristics	Fixed duration	Number of weeks <sup>2</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	95	12	13	26	26	26	5
1 to 49 workers .....	94	12	13	26	26	26	6
50 to 99 workers .....	95	12	—	26	26	26	5
100 workers or more .....	91	12	22	26	26	26	9
100 to 499 workers .....	92	12	20	26	26	26	8
500 workers or more .....	89	13	24	26	26	26	11
<b>Geographic areas</b>							
Northeast .....	93	13	26	26	26	26	7
New England .....	92	12	—	26	26	26	8
Middle Atlantic .....	93	22	26	26	26	26	7
South .....	93	12	13	26	26	—	7
South Atlantic .....	94	12	13	26	26	36	6
East South Central .....	95	12	12	26	26	26	5
West South Central .....	91	12	13	26	26	26	9
Midwest .....	88	12	16	26	26	26	12
East North Central .....	88	12	15	26	26	26	12
West .....	93	11	13	26	26	26	7
Mountain .....	92	11	13	21	26	26	8
Pacific .....	94	12	25	26	26	—	6

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 25. Standard errors for short-term disability plans: Duration of benefits, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

Characteristics	Fixed duration	Number of weeks <sup>2</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	0.5	0.0	1.0	0.0	0.0	0.0	0.5
<b>Worker characteristics</b>							
Management, professional, and related .....	0.8	0.0	3.0	0.0	0.0	0.0	0.8
Management, business, and financial .....	1.1	0.1	2.7	0.0	0.0	0.0	1.1
Professional and related .....	0.9	0.0	–	0.0	0.0	0.0	0.9
Teachers .....	2.0	0.8	3.2	0.0	4.8	0.0	2.0
Primary, secondary, and special education school teachers .....	2.9	0.1	1.6	0.0	–	0.0	2.9
Registered nurses .....	1.7	1.2	–	0.0	0.0	0.0	1.7
Service .....	0.7	0.3	4.4	0.0	0.0	–	0.7
Sales and office .....	0.6	0.0	1.6	0.0	0.0	0.0	0.6
Sales and related .....	1.1	0.8	1.6	0.0	0.0	0.0	1.1
Office and administrative support .....	0.6	0.0	0.9	0.0	0.0	0.0	0.6
Natural resources, construction, and maintenance .....	1.7	0.0	1.3	0.0	0.0	–	1.7
Installation, maintenance, and repair .....	2.4	0.2	1.5	0.0	0.0	5.7	2.4
Production, transportation, and material moving ... ..	1.0	0.6	2.6	0.0	0.0	0.0	1.0
Production .....	1.4	1.3	4.2	0.0	0.0	0.0	1.4
Transportation and material moving .....	1.2	0.2	1.5	0.0	0.0	0.0	1.2
Full time .....	0.5	0.0	2.1	0.0	0.0	0.0	0.5
Part time .....	0.8	0.5	0.0	0.0	0.0	–	0.8
Union .....	1.1	0.0	0.0	0.0	0.0	2.1	1.1
Nonunion .....	0.5	0.0	2.0	0.0	0.0	0.0	0.5
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	0.9	0.0	1.8	0.0	0.0	0.0	0.9
Lowest 10 percent .....	1.3	0.0	0.9	0.0	0.0	10.5	1.3
Second 25 percent .....	0.6	0.0	1.5	0.0	0.0	0.0	0.6
Third 25 percent .....	0.7	0.0	3.1	0.0	0.0	0.0	0.7
Highest 25 percent .....	0.8	0.1	2.0	0.0	0.0	0.0	0.8
Highest 10 percent .....	1.2	0.0	2.5	0.0	0.0	0.0	1.2
<b>Establishment characteristics</b>							
Goods-producing industries .....	1.1	1.1	2.0	0.0	0.0	0.0	1.1
Service-providing industries .....	0.6	0.0	1.8	0.0	0.0	0.0	0.6
Education and health services .....	0.9	0.0	–	0.0	0.0	0.0	0.9
Educational services .....	1.8	0.0	0.0	0.0	0.0	0.0	1.8
Elementary and secondary schools .....	3.0	0.0	2.0	0.0	–	0.0	3.0
Junior colleges, colleges, and universities .....	1.3	1.4	0.0	0.0	0.0	5.2	1.3
Health care and social assistance .....	1.0	0.1	0.4	0.0	0.0	0.0	1.0
Public administration .....	2.2	–	3.6	0.0	0.0	4.5	2.2

See footnotes at end of table.

**Table 25. Standard errors for short-term disability plans: Duration of benefits, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

Characteristics	Fixed duration	Number of weeks <sup>2</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	0.6	0.0	1.0	0.0	0.0	0.0	0.6
1 to 49 workers .....	0.7	0.0	1.3	0.0	0.0	0.0	0.7
50 to 99 workers .....	1.3	0.6	—	0.0	0.0	0.0	1.3
100 workers or more .....	0.7	1.0	1.3	0.0	0.0	0.0	0.7
100 to 499 workers .....	1.0	0.0	2.8	0.0	0.0	0.0	1.0
500 workers or more .....	0.8	0.0	1.1	0.0	0.0	0.0	0.8
<b>Geographic areas</b>							
Northeast .....	0.7	1.6	0.0	0.0	0.0	0.0	0.7
New England .....	1.7	1.4	—	0.0	0.0	0.0	1.7
Middle Atlantic .....	0.7	6.1	0.0	0.0	0.0	0.0	0.7
South .....	1.0	0.0	0.4	0.0	0.0	—	1.0
South Atlantic .....	1.2	0.0	3.2	0.0	0.0	4.3	1.2
East South Central .....	1.0	1.2	1.3	0.0	0.0	2.7	1.0
West South Central .....	2.4	0.0	2.3	0.0	0.0	0.0	2.4
Midwest .....	1.3	0.0	4.0	0.0	0.0	0.0	1.3
East North Central .....	1.7	0.0	4.0	0.0	0.0	0.0	1.7
West .....	1.1	1.3	0.0	0.0	0.0	0.0	1.1
Mountain .....	2.7	0.9	0.4	3.7	0.0	0.0	2.7
Pacific .....	0.9	1.3	4.3	0.0	0.0	—	0.9

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

(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	21	2	39	24	14	62.5	60.0
<b>Worker characteristics</b>								
Management, professional, and related .....	( <sup>2</sup> )	18	2	40	23	16	63.7	60.0
Management, business, and financial .....	1	16	1	37	27	18	64.9	60.0
Professional and related .....	( <sup>2</sup> )	20	2	42	21	15	63.0	60.0
Teachers .....	—	28	5	31	16	21	64.0	60.0
Primary, secondary, and special education school teachers .....	—	31	3	29	20	18	62.8	60.0
Registered nurses .....	—	21	—	49	18	9	60.3	60.0
Service .....	—	30	—	33	26	8	60.1	60.0
Sales and office .....	1	22	1	39	23	13	62.1	60.0
Sales and related .....	—	22	—	38	22	15	62.4	60.0
Office and administrative support .....	1	23	1	39	24	13	62.0	60.0
Natural resources, construction, and maintenance .....	1	20	2	40	26	12	62.3	60.0
Installation, maintenance, and repair .....	—	16	—	49	20	12	62.1	60.0
Production, transportation, and material moving ... ..	2	17	( <sup>2</sup> )	43	23	14	62.9	60.0
Production .....	3	14	( <sup>2</sup> )	42	25	15	62.5	60.0
Transportation and material moving .....	—	19	—	45	22	14	63.3	60.0
Full time .....	1	20	1	41	23	14	62.8	60.0
Part time .....	—	31	—	25	30	8	60.5	60.0
Union .....	1	22	5	32	29	12	61.6	60.0
Nonunion .....	1	21	1	41	23	14	62.7	60.0
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	2	28	2	34	27	8	60.5	60.0
Lowest 10 percent .....	—	36	—	28	27	6	59.6	60.0
Second 25 percent .....	1	21	2	40	23	12	61.9	60.0
Third 25 percent .....	1	20	1	40	22	15	62.6	60.0
Highest 25 percent .....	( <sup>2</sup> )	17	1	40	24	17	64.1	60.0
Highest 10 percent .....	( <sup>2</sup> )	18	2	39	21	20	64.9	60.0
<b>Establishment characteristics</b>								
Goods-producing industries .....	—	14	—	42	25	18	63.5	60.0
Service-providing industries .....	1	22	2	39	24	13	62.3	60.0
Education and health services .....	( <sup>2</sup> )	25	3	39	18	15	61.7	60.0
Educational services .....	—	32	7	27	15	19	63.0	60.0
Elementary and secondary schools .....	—	36	3	28	19	14	61.1	60.0
Junior colleges, colleges, and universities .....	—	24	12	25	9	30	68.1	60.0
Health care and social assistance .....	( <sup>2</sup> )	21	1	45	20	12	61.0	60.0
Public administration .....	—	27	—	30	34	5	60.3	60.0

See footnotes at end of table.

**Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—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 .....	( <sup>2</sup> )	23	1	37	27	11	62.1	60.0
1 to 49 workers .....	( <sup>2</sup> )	24	1	34	30	11	62.1	60.0
50 to 99 workers .....	—	20	—	44	21	13	62.1	60.0
100 workers or more .....	1	20	2	40	22	15	62.8	60.0
100 to 499 workers .....	—	14	—	47	22	14	62.7	60.0
500 workers or more .....	1	25	3	34	21	16	62.9	60.0
<b>Geographic areas</b>								
Northeast .....	1	30	( <sup>2</sup> )	24	37	7	61.3	60.0
New England .....	—	9	—	48	18	21	65.5	60.0
Middle Atlantic .....	1	33	( <sup>2</sup> )	21	40	5	60.6	60.0
South .....	1	17	( <sup>2</sup> )	51	14	17	63.1	60.0
South Atlantic .....	—	20	—	49	13	16	62.3	60.0
East South Central .....	—	17	—	48	—	21	64.1	60.0
West South Central .....	—	11	—	57	15	17	64.6	60.0
Midwest .....	—	14	—	46	19	20	64.6	60.0
East North Central .....	—	15	—	44	20	20	64.3	60.0
West .....	1	16	9	43	17	13	61.6	60.0
Mountain .....	—	10	—	56	18	16	63.7	60.0
Pacific .....	2	19	15	35	17	12	60.3	60.0

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

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	1.0	0.2	1.4	1.1	0.8	0.2	0.0
<b>Worker characteristics</b>								
Management, professional, and related .....	0.1	1.3	0.2	2.0	1.6	1.2	0.4	0.0
Management, business, and financial .....	0.3	1.9	0.2	2.8	2.8	1.9	0.7	0.0
Professional and related .....	0.1	1.5	0.2	2.5	1.9	1.4	0.4	0.0
Teachers .....	–	3.3	0.9	3.5	3.5	2.5	0.8	0.0
Primary, secondary, and special education school teachers .....	–	4.1	0.7	3.2	4.4	3.0	1.1	0.0
Registered nurses .....	–	2.6	–	5.3	3.1	2.9	0.5	0.0
Service .....	–	3.1	–	3.7	2.6	1.9	0.5	0.0
Sales and office .....	0.3	1.2	0.3	1.5	1.5	1.0	0.3	0.0
Sales and related .....	–	1.5	–	2.3	2.5	1.9	0.6	0.0
Office and administrative support .....	0.3	1.4	0.3	2.0	1.8	1.2	0.4	0.0
Natural resources, construction, and maintenance .....	0.3	2.3	0.7	3.2	2.8	2.2	0.8	0.0
Installation, maintenance, and repair .....	–	3.0	–	4.2	3.5	2.8	0.8	0.0
Production, transportation, and material moving ... ..	0.7	1.9	0.1	2.5	2.0	1.5	0.5	0.0
Production .....	1.3	2.5	0.1	3.3	3.1	2.5	0.6	0.0
Transportation and material moving .....	–	2.7	–	3.6	2.2	1.6	0.8	0.0
Full time .....	0.2	1.1	0.1	1.5	1.2	0.9	0.3	0.0
Part time .....	–	2.2	–	3.4	2.1	1.2	0.4	0.0
Union .....	0.6	1.9	0.9	2.4	2.6	1.3	0.4	0.0
Nonunion .....	0.2	1.1	0.2	1.5	1.1	0.9	0.3	0.0
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	0.6	2.2	0.8	3.1	1.9	1.1	0.4	0.0
Lowest 10 percent .....	–	3.0	–	4.7	3.3	1.3	0.5	0.0
Second 25 percent .....	0.3	1.6	0.6	2.1	1.9	1.4	0.4	0.0
Third 25 percent .....	0.2	1.3	0.2	1.8	1.3	1.3	0.4	0.0
Highest 25 percent .....	0.2	1.2	0.2	2.0	1.7	1.1	0.4	0.0
Highest 10 percent .....	0.2	1.6	0.3	2.6	2.0	1.8	0.6	0.0
<b>Establishment characteristics</b>								
Goods-producing industries .....	–	1.8	–	2.3	2.3	2.0	0.5	0.0
Service-providing industries .....	0.2	1.1	0.2	1.6	1.3	0.8	0.3	0.0
Education and health services .....	0.1	2.1	0.5	2.8	2.8	2.1	0.5	0.0
Educational services .....	–	2.7	1.5	2.2	2.0	2.3	0.8	0.0
Elementary and secondary schools .....	–	3.4	0.7	3.5	3.2	2.6	0.8	0.0
Junior colleges, colleges, and universities .....	–	2.7	0.9	2.2	1.0	3.9	1.7	0.0
Health care and social assistance .....	0.2	2.9	0.1	3.7	3.9	3.0	0.6	0.0
Public administration .....	–	4.5	–	5.7	4.1	1.4	0.7	0.0

See footnotes at end of table.

**Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—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 .....	0.1	1.8	0.3	2.0	1.9	1.3	0.4	0.0
1 to 49 workers .....	0.1	2.5	0.4	2.2	3.1	1.5	0.6	0.0
50 to 99 workers .....	—	2.3	—	3.3	2.8	2.5	0.6	0.0
100 workers or more .....	0.3	1.2	0.3	1.6	1.4	0.9	0.3	0.0
100 to 499 workers .....	—	1.4	—	2.4	2.1	1.4	0.4	0.0
500 workers or more .....	0.3	1.5	0.3	2.0	1.5	1.3	0.5	0.0
<b>Geographic areas</b>								
Northeast .....	0.3	2.0	0.1	2.7	2.3	0.7	0.4	0.0
New England .....	—	1.5	—	6.5	4.7	3.1	1.5	0.0
Middle Atlantic .....	0.2	2.3	0.1	2.8	2.4	0.7	0.4	0.0
South .....	0.3	1.5	( <sup>3</sup> )	2.6	1.7	1.7	0.5	0.0
South Atlantic .....	—	2.2	—	3.7	2.3	1.9	0.5	0.0
East South Central .....	—	3.4	—	4.9	—	6.3	2.0	0.0
West South Central .....	—	2.0	—	3.8	2.5	3.5	1.3	0.0
Midwest .....	—	1.9	—	2.4	1.9	1.8	0.5	0.0
East North Central .....	—	2.5	—	2.8	2.3	2.3	0.6	0.0
West .....	0.4	1.8	1.1	2.6	1.8	2.2	0.5	0.0
Mountain .....	—	2.4	—	4.5	2.6	4.4	1.0	0.0
Pacific .....	0.7	2.6	1.9	3.6	2.4	2.2	0.5	0.0

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	73	\$170	\$315	\$595	\$1,250	\$2,325	27
<b>Worker characteristics</b>							
Management, professional, and related .....	69	170	500	750	1,500	2,500	31
Management, business, and financial .....	67	170	546	750	1,500	2,500	33
Professional and related .....	71	170	500	750	1,500	2,500	29
Teachers .....	75	170	500	692	1,000	1,750	25
Primary, secondary, and special education school teachers .....	75	170	500	692	831	–	25
Registered nurses .....	61	201	524	–	2,307	2,800	39
Service .....	81	170	185	520	604	1,500	19
Sales and office .....	75	170	270	600	1,500	2,500	25
Sales and related .....	78	170	–	595	1,666	4,615	22
Office and administrative support .....	74	170	270	600	1,250	2,500	26
Natural resources, construction, and maintenance .....	76	170	350	572	1,000	2,000	24
Installation, maintenance, and repair .....	76	200	490	600	–	2,000	24
Production, transportation, and material moving ... ..	71	170	300	559	1,000	1,500	29
Production .....	66	170	250	559	1,000	2,000	34
Transportation and material moving .....	76	170	385	510	750	1,500	24
Full time .....	72	170	364	604	1,500	2,500	28
Part time .....	83	170	170	500	595	987	17
Union .....	79	170	200	500	831	1,662	21
Nonunion .....	72	170	315	604	1,385	2,500	28
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	82	170	170	535	604	1,500	18
Lowest 10 percent .....	88	170	170	315	595	–	12
Second 25 percent .....	73	170	300	595	1,000	2,308	27
Third 25 percent .....	71	170	300	600	1,250	2,309	29
Highest 25 percent .....	70	170	500	700	1,500	2,500	30
Highest 10 percent .....	67	170	500	831	2,000	2,500	33
<b>Establishment characteristics</b>							
Goods-producing industries .....	69	170	350	595	1,000	2,000	31
Service-providing industries .....	74	170	300	595	1,300	2,423	26
Education and health services .....	70	170	300	595	1,075	2,310	30
Educational services .....	71	170	–	692	831	2,000	29
Elementary and secondary schools .....	74	170	500	692	831	–	26
Junior colleges, colleges, and universities .....	61	170	185	600	1,039	2,000	39
Health care and social assistance .....	69	170	–	595	1,300	2,500	31
Public administration .....	71	170	200	595	–	1,662	29

See footnotes at end of table.



**Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	79	\$170	—	\$584	\$1,000	\$1,730	21
1 to 49 workers .....	80	170	—	576	—	1,500	20
50 to 99 workers .....	78	170	\$300	595	1,150	2,308	22
100 workers or more .....	69	170	375	604	1,500	2,500	31
100 to 499 workers .....	71	170	350	604	1,500	2,500	29
500 workers or more .....	68	170	450	600	1,500	2,500	32
<b>Geographic areas</b>							
Northeast .....	88	170	170	559	604	1,300	12
New England .....	68	300	—	700	—	2,500	32
Middle Atlantic .....	91	170	170	559	600	1,000	9
South .....	66	300	500	1,000	1,730	2,500	34
South Atlantic .....	68	315	500	1,000	1,750	2,500	32
East South Central .....	63	315	500	1,000	1,500	2,500	37
West South Central .....	65	300	500	750	1,500	2,650	35
Midwest .....	55	270	500	—	1,500	2,500	45
East North Central .....	55	270	500	750	1,500	2,500	45
West .....	76	170	500	1,000	2,000	2,500	24
Mountain .....	72	—	—	—	2,000	2,500	28
Pacific .....	78	170	—	595	1,662	2,350	22

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	1.0	\$0.00	\$21.74	\$2.84	\$95.02	\$160.76	1.0
<b>Worker characteristics</b>							
Management, professional, and related .....	1.4	0.00	16.10	59.83	145.04	0.00	1.4
Management, business, and financial .....	2.3	0.00	56.35	81.93	71.99	124.43	2.3
Professional and related .....	1.8	0.00	7.19	95.34	253.19	0.00	1.8
Teachers .....	2.6	2.84	58.88	0.00	178.22	442.91	2.6
Primary, secondary, and special education school teachers .....	3.2	28.47	26.56	0.00	50.56	–	3.2
Registered nurses .....	5.2	26.57	95.25	–	84.89	349.91	5.2
Service .....	2.3	0.00	27.19	38.31	96.26	84.34	2.3
Sales and office .....	1.5	0.00	33.81	3.73	140.72	72.01	1.5
Sales and related .....	2.2	0.00	–	6.48	239.42	87.41	2.2
Office and administrative support .....	1.8	0.00	28.96	4.67	215.99	28.38	1.8
Natural resources, construction, and maintenance .....	3.1	0.00	87.58	26.47	100.01	558.17	3.1
Installation, maintenance, and repair .....	3.5	43.62	68.47	11.26	–	233.84	3.5
Production, transportation, and material moving ...	2.2	0.00	36.44	69.54	175.72	23.17	2.2
Production .....	2.9	0.00	32.16	55.70	26.76	548.38	2.9
Transportation and material moving .....	2.7	0.00	105.01	49.04	199.50	0.00	2.7
Full time .....	1.1	0.00	77.08	4.96	135.41	101.69	1.1
Part time .....	1.9	0.00	8.27	127.14	6.92	260.13	1.9
Union .....	1.9	0.00	3.93	7.68	86.45	301.35	1.9
Nonunion .....	1.1	0.00	47.68	4.04	160.60	153.56	1.1
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	1.7	0.00	26.42	44.94	11.68	117.08	1.7
Lowest 10 percent .....	1.7	0.00	0.00	92.09	3.54	–	1.7
Second 25 percent .....	1.8	0.00	25.40	3.83	160.39	74.87	1.8
Third 25 percent .....	1.4	0.00	37.21	4.74	181.54	15.90	1.4
Highest 25 percent .....	1.4	0.00	0.00	70.13	219.24	0.00	1.4
Highest 10 percent .....	2.2	0.00	17.15	103.00	365.75	633.11	2.2
<b>Establishment characteristics</b>							
Goods-producing industries .....	2.2	0.00	68.30	7.56	0.00	280.22	2.2
Service-providing industries .....	1.2	0.00	22.14	3.14	222.72	159.50	1.2
Education and health services .....	2.2	0.00	64.90	58.14	273.49	212.43	2.2
Educational services .....	2.5	0.00	–	79.16	210.95	244.96	2.5
Elementary and secondary schools .....	3.3	3.48	124.87	39.80	23.59	–	3.3
Junior colleges, colleges, and universities .....	3.7	0.00	0.00	75.22	226.36	253.24	3.7
Health care and social assistance .....	3.3	0.00	–	30.65	325.85	152.58	3.3
Public administration .....	4.2	28.43	0.00	13.07	–	207.23	4.2

See footnotes at end of table.

**Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	1.7	\$0.00	—	\$21.95	\$0.00	\$309.83	1.7
1 to 49 workers .....	2.1	0.00	—	20.56	—	18.92	2.1
50 to 99 workers .....	3.1	0.00	\$39.95	31.00	244.39	373.31	3.1
100 workers or more .....	1.3	0.00	77.99	35.05	0.00	0.00	1.3
100 to 499 workers .....	1.9	0.00	82.12	64.30	129.19	0.00	1.9
500 workers or more .....	1.9	0.00	84.44	63.64	0.00	0.00	1.9
<b>Geographic areas</b>							
Northeast .....	1.0	0.00	0.00	3.34	0.00	351.03	1.0
New England .....	3.9	16.67	—	85.73	—	205.46	3.9
Middle Atlantic .....	1.0	0.00	0.00	12.97	8.59	199.39	1.0
South .....	2.3	21.61	0.00	195.89	288.67	0.00	2.3
South Atlantic .....	2.9	20.95	38.39	250.92	167.21	23.04	2.9
East South Central .....	8.5	11.82	75.44	37.84	50.66	56.65	8.5
West South Central .....	2.6	60.59	17.96	149.21	314.60	372.01	2.6
Midwest .....	2.7	38.05	32.08	—	101.35	0.00	2.7
East North Central .....	3.6	12.32	68.22	134.82	126.38	0.00	3.6
West .....	2.6	18.39	24.19	21.79	345.04	0.00	2.6
Mountain .....	4.4	—	—	—	336.24	0.00	4.4
Pacific .....	3.1	0.00	—	154.42	380.03	117.61	3.1

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

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

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	8	92
<b>Worker characteristics</b>		
Management, professional, and related .....	9	91
Management, business, and financial .....	6	94
Professional and related .....	10	90
Teachers .....	17	83
Primary, secondary, and special education school teachers .....	20	80
Registered nurses .....	8	92
Service .....	9	91
Protective service .....	16	84
Sales and office .....	8	92
Sales and related .....	8	92
Office and administrative support .....	8	92
Natural resources, construction, and maintenance .....	10	90
Installation, maintenance, and repair .....	10	90
Production, transportation, and material moving ...	6	94
Production .....	6	94
Transportation and material moving .....	6	94
Full time .....	8	92
Part time .....	7	93
Union .....	13	87
Nonunion .....	8	92
Average wage within the following categories: <sup>2</sup>		
Lowest 25 percent .....	11	89
Second 25 percent .....	8	92
Third 25 percent .....	8	92
Highest 25 percent .....	9	91
Highest 10 percent .....	9	91
<b>Establishment characteristics</b>		
Goods-producing industries .....	6	94
Service-providing industries .....	9	91
Education and health services .....	10	90
Educational services .....	16	84
Elementary and secondary schools .....	19	81
Junior colleges, colleges, and universities .....	13	87
Health care and social assistance .....	5	95
Hospitals .....	7	93
Public administration .....	16	84

See footnotes at end of table.

**Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers .....	5	95
1 to 49 workers .....	4	96
50 to 99 workers .....	7	93
100 workers or more .....	10	90
100 to 499 workers .....	8	92
500 workers or more .....	11	89
<b>Geographic areas</b>		
Northeast .....	7	93
New England .....	4	96
Middle Atlantic .....	8	92
South .....	7	93
South Atlantic .....	7	93
East South Central .....	8	92
West South Central .....	6	94
Midwest .....	10	90
East North Central .....	11	89
West North Central .....	8	92
West .....	11	89
Pacific .....	7	93

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 28. Standard errors for long-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	0.7	0.7
<b>Worker characteristics</b>		
Management, professional, and related .....	0.8	0.8
Management, business, and financial .....	0.8	0.8
Professional and related .....	1.0	1.0
Teachers .....	2.6	2.6
Primary, secondary, and special education school teachers .....	3.6	3.6
Registered nurses .....	1.9	1.9
Service .....	1.4	1.4
Protective service .....	3.6	3.6
Sales and office .....	0.9	0.9
Sales and related .....	1.6	1.6
Office and administrative support .....	1.1	1.1
Natural resources, construction, and maintenance .....	1.6	1.6
Installation, maintenance, and repair .....	1.7	1.7
Production, transportation, and material moving ...	0.9	0.9
Production .....	1.0	1.0
Transportation and material moving .....	1.2	1.2
Full time .....	0.7	0.7
Part time .....	1.5	1.5
Union .....	1.4	1.4
Nonunion .....	0.6	0.6
Average wage within the following categories: <sup>2</sup>		
Lowest 25 percent .....	2.5	2.5
Second 25 percent .....	0.9	0.9
Third 25 percent .....	0.8	0.8
Highest 25 percent .....	0.8	0.8
Highest 10 percent .....	1.0	1.0
<b>Establishment characteristics</b>		
Goods-producing industries .....	0.9	0.9
Service-providing industries .....	0.8	0.8
Education and health services .....	1.4	1.4
Educational services .....	2.6	2.6
Elementary and secondary schools .....	4.1	4.1
Junior colleges, colleges, and universities .....	2.1	2.1
Health care and social assistance .....	1.4	1.4
Hospitals .....	1.7	1.7
Public administration .....	3.0	3.0

See footnotes at end of table.

**Table 28. Standard errors for long-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers .....	0.9	0.9
1 to 49 workers .....	0.8	0.8
50 to 99 workers .....	1.9	1.9
100 workers or more .....	0.8	0.8
100 to 499 workers .....	1.0	1.0
500 workers or more .....	1.1	1.1
<b>Geographic areas</b>		
Northeast .....	1.8	1.8
New England .....	1.2	1.2
Middle Atlantic .....	2.3	2.3
South .....	0.8	0.8
South Atlantic .....	1.2	1.2
East South Central .....	2.4	2.4
West South Central .....	1.0	1.0
Midwest .....	0.9	0.9
East North Central .....	1.2	1.2
West North Central .....	1.4	1.4
West .....	2.4	2.4
Pacific .....	1.6	1.6

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 29. Long-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

(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	( <sup>2</sup> )
<b>Worker characteristics</b>				
Management, professional, and related .....	96	4	( <sup>2</sup> )	( <sup>2</sup> )
Management, business, and financial .....	95	4	—	—
Professional and related .....	96	3	—	—
Teachers .....	97	2	—	—
Primary, secondary, and special education school teachers .....	97	—	—	—
Registered nurses .....	98	2	—	—
Service .....	95	3	—	—
Protective service .....	93	6	—	—
Sales and office .....	95	4	( <sup>2</sup> )	( <sup>2</sup> )
Sales and related .....	90	10	—	—
Office and administrative support .....	97	3	( <sup>2</sup> )	1
Natural resources, construction, and maintenance .....	90	5	3	1
Installation, maintenance, and repair .....	93	4	—	—
Production, transportation, and material moving ...	91	3	4	2
Production .....	89	4	5	2
Transportation and material moving .....	94	2	2	1
Full time .....	95	4	1	( <sup>2</sup> )
Part time .....	89	9	—	—
Union .....	87	4	6	2
Nonunion .....	96	4	( <sup>2</sup> )	( <sup>2</sup> )
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	94	5	—	—
Second 25 percent .....	96	3	1	( <sup>2</sup> )
Third 25 percent .....	94	4	2	1
Highest 25 percent .....	95	4	1	( <sup>2</sup> )
Highest 10 percent .....	94	5	—	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	89	6	4	1
Service-providing industries .....	96	3	1	( <sup>2</sup> )
Education and health services .....	97	2	—	—
Educational services .....	97	2	—	—
Elementary and secondary schools .....	97	—	1	—
Junior colleges, colleges, and universities .....	96	4	—	—
Health care 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,<sup>1</sup> National Compensation Survey, March 2015—continued**

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

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

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 29. Standard errors for long-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers .....	0.4	0.4	0.2	0.1
<b>Worker characteristics</b>				
Management, professional, and related .....	0.5	0.5	0.1	0.1
Management, business, and financial .....	0.9	0.9	—	—
Professional and related .....	0.5	0.5	—	—
Teachers .....	0.9	0.6	—	—
Primary, secondary, and special education school teachers .....	1.2	—	—	—
Registered nurses .....	0.8	0.7	—	—
Service .....	1.2	0.8	—	—
Protective service .....	1.8	1.8	—	—
Sales and office .....	0.5	0.5	0.1	0.1
Sales and related .....	1.5	1.5	—	—
Office and administrative support .....	0.4	0.4	0.1	0.2
Natural resources, construction, and maintenance	1.4	1.3	0.4	0.5
Installation, maintenance, and repair .....	1.5	1.3	—	—
Production, transportation, and material moving ...	1.3	0.9	0.9	0.5
Production .....	2.3	1.7	1.6	0.5
Transportation and material moving .....	1.2	0.6	0.8	0.7
Full time .....	0.4	0.4	0.2	0.1
Part time .....	1.8	1.6	—	—
Union .....	1.4	0.7	1.1	0.6
Nonunion .....	0.4	0.4	( <sup>2</sup> )	( <sup>2</sup> )
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	1.3	1.2	—	—
Second 25 percent .....	0.5	0.5	0.2	0.1
Third 25 percent .....	0.7	0.6	0.4	0.3
Highest 25 percent .....	0.6	0.6	0.1	0.1
Highest 10 percent .....	0.9	0.9	—	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	1.6	1.4	0.8	0.3
Service-providing industries .....	0.4	0.4	0.1	0.1
Education and health services .....	0.6	0.5	—	—
Educational services .....	0.9	0.7	—	—
Elementary and secondary schools .....	1.0	—	0.6	—
Junior colleges, colleges, and universities .....	1.6	1.6	—	—
Health care and social assistance .....	0.7	0.7	—	—
Hospitals .....	0.7	0.7	—	—
Public administration .....	1.9	1.8	—	—

See footnotes at end of table.

**Table 29. Standard errors for long-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
1 to 99 workers .....	0.7	0.7	—	—
1 to 49 workers .....	0.8	0.8	—	—
50 to 99 workers .....	1.2	1.1	—	—
100 workers or more .....	0.5	0.5	0.2	0.1
100 to 499 workers .....	0.8	0.7	0.2	0.3
500 workers or more .....	0.7	0.6	0.3	0.2
<b>Geographic areas</b>				
Northeast .....	0.6	0.3	0.5	0.2
New England .....	0.8	0.6	—	—
Middle Atlantic .....	0.7	0.4	0.7	0.3
South .....	0.8	0.8	0.1	( <sup>2</sup> )
South Atlantic .....	0.8	0.8	—	—
East South Central .....	3.4	—	—	—
West South Central .....	1.1	1.1	—	—
Midwest .....	0.9	0.8	0.5	0.3
East North Central .....	1.0	1.0	0.5	0.5
West North Central .....	1.9	1.4	—	—
West .....	0.9	0.9	0.1	0.1
Mountain .....	1.6	1.6	—	—
Pacific .....	1.0	1.1	0.2	0.2

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

(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	61	7	6	1	58.2	60.0
<b>Worker characteristics</b>							
Management, professional, and related .....	24	58	9	7	1	58.3	60.0
Management, business, and financial .....	26	60	7	6	( <sup>2</sup> )	57.7	60.0
Professional and related .....	23	58	10	8	2	58.6	60.0
Teachers .....	12	51	19	12	6	61.0	60.0
Primary, secondary, and special education school teachers .....	14	44	22	14	7	61.1	60.0
Registered nurses .....	40	53	4	—	—	55.8	60.0
Service .....	23	63	8	4	2	58.6	60.0
Protective service .....	18	59	13	—	—	60.0	60.0
Sales and office .....	26	62	6	6	1	58.0	60.0
Sales and related .....	22	67	4	5	2	58.1	60.0
Office and administrative support .....	27	60	6	6	1	57.9	60.0
Natural resources, construction, and maintenance .....	21	66	7	4	1	58.2	60.0
Installation, maintenance, and repair .....	19	70	5	4	1	58.5	60.0
Production, transportation, and material moving ...	21	69	4	5	1	58.2	60.0
Production .....	22	67	—	5	—	58.0	60.0
Transportation and material moving .....	20	71	—	4	—	58.5	60.0
Full time .....	24	62	8	6	1	58.2	60.0
Part time .....	27	56	6	8	2	58.3	60.0
Union .....	26	53	9	9	4	59.0	60.0
Nonunion .....	24	63	7	6	1	58.1	60.0
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	19	70	6	5	1	58.5	60.0
Second 25 percent .....	24	63	7	5	1	58.0	60.0
Third 25 percent .....	23	62	8	6	1	58.4	60.0
Highest 25 percent .....	25	58	8	7	2	58.1	60.0
Highest 10 percent .....	26	58	8	7	1	58.1	60.0
<b>Establishment characteristics</b>							
Goods-producing industries .....	21	65	7	6	1	58.3	60.0
Service-providing industries .....	24	61	8	6	1	58.2	60.0
Education and health services .....	24	59	9	6	2	58.4	60.0
Educational services .....	12	52	20	12	5	61.1	60.0
Elementary and secondary schools .....	14	40	24	16	6	61.4	60.0
Junior colleges, colleges, and universities .....	8	69	13	7	3	60.6	60.0
Health care and social assistance .....	33	64	2	—	—	56.5	60.0
Hospitals .....	47	49	2	—	—	54.9	60.0
Public administration .....	18	46	20	13	3	60.4	60.0

See footnotes at end of table.

**Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—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 .....	19	68	6	6	1	58.8	60.0
1 to 49 workers .....	20	69	5	6	1	58.7	60.0
50 to 99 workers .....	17	68	8	6	2	58.9	60.0
100 workers or more .....	26	58	8	6	1	58.0	60.0
100 to 499 workers .....	22	66	5	6	1	58.2	60.0
500 workers or more .....	30	52	10	6	1	57.8	60.0
<b>Geographic areas</b>							
Northeast .....	24	66	3	7	1	58.2	60.0
New England .....	25	63	7	5	1	58.1	60.0
Middle Atlantic .....	23	67	2	7	1	58.3	60.0
South .....	24	63	8	4	1	57.7	60.0
South Atlantic .....	24	59	12	4	1	58.0	60.0
East South Central .....	22	69	—	4	—	57.5	60.0
West South Central .....	25	67	4	3	1	57.4	60.0
Midwest .....	22	63	6	6	3	58.7	60.0
East North Central .....	26	60	6	5	2	58.1	60.0
West North Central .....	16	67	7	8	3	59.7	60.0
West .....	26	53	12	9	1	58.5	60.0
Mountain .....	25	53	12	—	—	58.7	60.0
Pacific .....	26	52	11	9	1	58.4	60.0

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

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 .....	1.0	1.1	0.5	0.5	0.2	0.1	0.0
<b>Worker characteristics</b>							
Management, professional, and related .....	1.3	1.6	0.8	0.6	0.3	0.2	0.0
Management, business, and financial .....	2.1	2.3	0.7	0.8	0.1	0.4	0.0
Professional and related .....	1.4	1.7	1.0	0.7	0.4	0.2	0.0
Teachers .....	1.8	3.7	2.4	1.9	2.0	0.5	0.0
Primary, secondary, and special education school teachers .....	2.3	5.1	3.2	2.7	2.2	0.7	0.0
Registered nurses .....	3.2	3.1	0.9	–	–	0.4	0.0
Service .....	3.0	3.4	1.7	0.8	0.5	0.4	0.0
Protective service .....	3.8	6.0	3.1	–	–	0.7	0.0
Sales and office .....	1.5	1.7	0.6	0.6	0.3	0.2	0.0
Sales and related .....	2.1	3.2	1.2	1.3	0.8	0.3	0.0
Office and administrative support .....	1.7	1.7	0.7	0.6	0.2	0.2	0.0
Natural resources, construction, and maintenance .....	2.4	2.6	1.6	1.3	0.4	0.4	0.0
Installation, maintenance, and repair .....	2.5	2.8	1.2	1.2	0.4	0.4	0.0
Production, transportation, and material moving .....	1.5	1.8	0.7	1.0	0.4	0.2	0.0
Production .....	1.9	2.2	–	1.5	–	0.3	0.0
Transportation and material moving .....	2.4	3.0	–	1.2	–	0.3	0.0
Full time .....	1.0	1.1	0.5	0.5	0.2	0.2	0.0
Part time .....	3.3	4.6	1.2	2.0	0.6	0.4	0.0
Union .....	1.9	2.1	1.5	1.5	0.9	0.4	0.0
Nonunion .....	1.1	1.2	0.6	0.5	0.1	0.2	0.0
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	2.6	3.6	1.5	1.1	0.4	0.3	0.0
Second 25 percent .....	1.6	1.9	0.9	0.7	0.3	0.2	0.0
Third 25 percent .....	1.3	1.3	0.7	0.7	0.2	0.2	0.0
Highest 25 percent .....	1.5	1.7	0.7	0.7	0.3	0.2	0.0
Highest 10 percent .....	2.2	2.5	1.0	1.0	0.4	0.3	0.0
<b>Establishment characteristics</b>							
Goods-producing industries .....	1.7	2.0	1.3	1.0	0.3	0.3	0.0
Service-providing industries .....	1.1	1.3	0.6	0.5	0.2	0.2	0.0
Education and health services .....	1.9	2.1	1.1	0.8	0.5	0.3	0.0
Educational services .....	1.6	2.6	2.2	1.7	1.1	0.4	0.0
Elementary and secondary schools .....	2.5	3.8	3.3	2.5	1.7	0.6	0.7
Junior colleges, colleges, and universities .....	1.3	2.4	1.5	1.5	1.2	0.2	0.0
Health care and social assistance .....	2.9	3.0	0.5	–	–	0.3	0.0
Hospitals .....	2.7	2.8	0.7	–	–	0.4	0.9
Public administration .....	3.4	4.1	3.5	3.5	1.2	0.6	0.0

See footnotes at end of table.

**Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—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 .....	1.5	2.0	1.0	0.7	0.3	0.2	0.0
1 to 49 workers .....	1.8	2.3	1.1	1.0	0.3	0.2	0.0
50 to 99 workers .....	2.3	3.0	2.2	0.9	0.6	0.4	0.0
100 workers or more .....	1.1	1.2	0.7	0.6	0.2	0.2	0.0
100 to 499 workers .....	1.8	1.9	0.8	0.8	0.3	0.3	0.0
500 workers or more .....	1.5	1.7	1.0	0.9	0.3	0.2	0.0
<b>Geographic areas</b>							
Northeast .....	2.3	2.6	0.7	1.4	0.2	0.3	0.0
New England .....	3.5	4.0	1.7	1.8	0.2	0.6	0.0
Middle Atlantic .....	2.9	3.3	0.6	1.8	0.2	0.4	0.0
South .....	1.8	2.0	1.0	0.5	0.3	0.3	0.0
South Atlantic .....	2.6	3.2	1.7	0.7	0.3	0.4	0.0
East South Central .....	4.1	3.6	—	1.4	—	0.8	0.0
West South Central .....	2.7	2.9	1.0	1.0	0.5	0.4	0.0
Midwest .....	1.7	1.7	1.0	0.8	0.6	0.3	0.0
East North Central .....	2.2	1.9	1.3	0.9	0.6	0.4	0.0
West North Central .....	2.3	3.2	1.5	1.7	1.2	0.3	0.0
West .....	2.4	2.8	1.2	1.7	0.2	0.4	0.0
Mountain .....	4.2	5.5	2.4	—	—	0.7	0.0
Pacific .....	2.8	3.1	1.2	1.6	0.4	0.4	0.0

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	85	\$3,000	\$5,000	\$7,500	\$10,000	\$15,000	15
<b>Worker characteristics</b>							
Management, professional, and related .....	86	3,000	5,000	8,000	11,000	15,000	14
Management, business, and financial .....	89	4,000	6,000	10,000	14,500	20,000	11
Professional and related .....	84	3,000	5,000	7,500	10,000	15,000	16
Teachers .....	72	2,500	3,900	5,000	7,000	10,000	28
Primary, secondary, and special education school teachers .....	68	—	3,900	5,000	6,000	8,000	32
Registered nurses .....	90	—	5,000	8,000	10,000	15,000	10
Service .....	84	—	5,000	7,000	10,000	12,500	16
Protective service .....	71	—	—	5,000	8,000	10,000	29
Sales and office .....	87	3,000	5,000	8,000	12,000	20,000	13
Sales and related .....	92	5,000	5,000	10,000	15,000	20,000	8
Office and administrative support .....	86	2,500	5,000	7,500	12,000	20,000	14
Natural resources, construction, and maintenance .....	85	3,000	5,000	6,000	10,000	15,000	15
Installation, maintenance, and repair .....	89	3,000	4,000	6,000	10,000	12,500	11
Production, transportation, and material moving ...	80	3,000	5,000	7,000	10,000	15,000	20
Production .....	84	3,000	5,000	7,000	10,000	15,000	16
Transportation and material moving .....	76	3,000	—	6,500	10,000	12,000	24
Full time .....	85	3,000	5,000	7,500	10,000	15,000	15
Part time .....	81	3,000	5,000	7,000	10,000	15,000	19
Union .....	72	2,333	3,500	5,000	8,000	10,000	28
Nonunion .....	87	3,000	5,000	8,000	10,500	15,000	13
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	88	3,000	5,000	6,000	10,000	12,500	12
Second 25 percent .....	86	3,000	5,000	7,000	10,000	15,000	14
Third 25 percent .....	84	3,000	5,000	7,500	10,000	15,000	16
Highest 25 percent .....	85	—	5,000	8,500	12,250	17,000	15
Highest 10 percent .....	85	4,000	6,000	10,000	15,000	20,000	15
<b>Establishment characteristics</b>							
Goods-producing industries .....	87	3,000	5,000	8,500	11,000	15,000	13
Service-providing industries .....	85	3,000	5,000	7,500	10,000	15,000	15
Education and health services .....	85	3,000	5,000	6,000	10,000	15,000	15
Educational services .....	73	—	3,900	5,000	8,000	10,000	27
Elementary and secondary schools .....	69	—	3,900	5,000	6,500	8,500	31
Junior colleges, colleges, and universities .....	78	3,000	5,000	7,000	10,000	15,000	22
Health care and social assistance .....	93	3,000	5,000	7,500	10,000	15,000	7
Hospitals .....	89	—	5,000	8,000	10,000	15,000	11
Public administration .....	65	—	3,900	5,000	7,000	10,000	35

See footnotes at end of table.



**Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	89	—	\$5,000	\$7,000	\$10,000	\$15,000	11
1 to 49 workers .....	89	\$3,000	5,000	7,000	10,000	15,000	11
50 to 99 workers .....	89	4,000	5,000	7,500	10,000	15,000	11
100 workers or more .....	83	3,000	5,000	8,000	11,500	15,000	17
100 to 499 workers .....	87	3,000	5,000	7,500	10,000	15,000	13
500 workers or more .....	81	—	5,000	8,000	12,000	15,000	19
<b>Geographic areas</b>							
Northeast .....	90	3,000	5,000	7,500	—	15,000	10
New England .....	92	3,000	5,000	7,500	11,000	15,000	8
Middle Atlantic .....	89	2,500	5,000	7,500	10,000	15,000	11
South .....	90	3,000	5,000	7,500	10,000	15,000	10
South Atlantic .....	89	—	5,000	7,500	10,000	15,000	11
East South Central .....	90	3,000	5,000	7,000	10,000	15,000	10
West South Central .....	91	3,000	5,000	7,500	10,625	—	9
Midwest .....	78	3,000	5,000	6,000	10,000	15,000	22
East North Central .....	77	3,000	5,000	6,000	10,000	15,000	23
West North Central .....	79	4,000	5,000	7,500	12,000	17,000	21
West .....	83	3,333	5,000	10,000	—	17,300	17
Mountain .....	81	—	5,000	9,000	12,000	15,000	19
Pacific .....	83	3,333	6,000	10,000	—	20,000	17

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup>  
National Compensation Survey, March 2015**

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	0.9	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.9
<b>Worker characteristics</b>							
Management, professional, and related .....	1.1	395.83	0.00	334.48	1,493.80	1,538.97	1.1
Management, business, and financial .....	1.1	244.19	320.82	0.00	2,330.77	659.33	1.1
Professional and related .....	1.3	13.11	0.00	66.90	0.00	0.00	1.3
Teachers .....	3.1	674.67	35.40	0.00	528.14	0.00	3.1
Primary, secondary, and special education school teachers .....	4.1	–	131.77	0.00	582.60	1,400.47	4.1
Registered nurses .....	1.8	–	0.00	1,133.71	2,197.39	0.00	1.8
Service .....	2.1	–	0.00	970.86	0.00	1,652.20	2.1
Protective service .....	5.5	–	–	500.60	526.74	0.00	5.5
Sales and office .....	1.0	145.80	0.00	286.41	305.75	1,050.65	1.0
Sales and related .....	1.4	542.96	0.00	373.15	1,461.73	1,195.14	1.4
Office and administrative support .....	1.1	605.60	0.00	695.20	1,535.35	2,843.25	1.1
Natural resources, construction, and maintenance .....	2.0	216.45	566.21	299.17	0.00	1,165.11	2.0
Installation, maintenance, and repair .....	1.7	439.01	1,018.57	231.73	0.00	948.36	1.7
Production, transportation, and material moving .....	2.2	203.13	0.00	587.01	0.00	1,645.41	2.2
Production .....	2.6	73.90	0.00	509.46	0.00	200.69	2.6
Transportation and material moving .....	3.4	898.13	–	943.68	0.00	1,495.93	3.4
Full time .....	0.9	0.00	0.00	0.00	0.00	0.00	0.9
Part time .....	3.6	545.44	0.00	691.97	2,160.42	505.76	3.6
Union .....	2.2	315.84	760.76	0.00	1,358.96	756.84	2.2
Nonunion .....	0.8	251.37	0.00	242.10	1,428.55	133.79	0.8
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	2.3	581.93	0.00	306.55	0.00	1,366.04	2.3
Second 25 percent .....	1.2	390.52	0.00	614.76	0.00	0.00	1.2
Third 25 percent .....	1.4	0.00	0.00	163.86	0.00	0.00	1.4
Highest 25 percent .....	1.0	–	0.00	1,380.05	488.15	1,670.99	1.0
Highest 10 percent .....	1.6	273.00	983.73	0.00	1,523.99	803.46	1.6
<b>Establishment characteristics</b>							
Goods-producing industries .....	1.7	0.00	0.00	1,191.88	1,698.34	0.00	1.7
Service-providing industries .....	1.0	6.24	0.00	0.00	0.00	0.00	1.0
Education and health services .....	2.0	275.82	0.00	139.20	0.00	1,907.54	2.0
Educational services .....	3.6	–	163.42	100.34	291.59	0.00	3.6
Elementary and secondary schools .....	4.4	–	131.77	0.00	832.32	924.49	4.4
Junior colleges, colleges, and universities .....	5.3	466.80	0.00	275.82	0.00	613.53	5.3
Health care and social assistance .....	1.2	457.44	0.00	1,229.02	0.00	0.00	1.2
Hospitals .....	2.1	–	0.00	392.60	133.79	0.00	2.1
Public administration .....	4.0	–	921.88	0.00	1,053.47	598.33	4.0

See footnotes at end of table.

**Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	1.4	—	\$0.00	\$743.50	\$0.00	\$0.00	1.4
1 to 49 workers .....	1.5	\$398.09	0.00	1,386.57	0.00	0.00	1.5
50 to 99 workers .....	2.3	365.54	0.00	616.75	0.00	334.48	2.3
100 workers or more .....	1.0	22.21	0.00	665.60	1,424.77	0.00	1.0
100 to 499 workers .....	1.2	203.65	0.00	555.68	1,243.72	0.00	1.2
500 workers or more .....	1.5	—	0.00	487.01	489.95	1,678.40	1.5
<b>Geographic areas</b>							
Northeast .....	1.8	387.76	0.00	241.19	—	0.00	1.8
New England .....	1.8	71.85	0.00	0.00	1,661.51	315.22	1.8
Middle Atlantic .....	2.4	665.60	0.00	652.02	2,399.86	0.00	2.4
South .....	1.0	126.13	0.00	291.92	0.00	0.00	1.0
South Atlantic .....	1.4	—	0.00	691.97	0.00	0.00	1.4
East South Central .....	2.6	41.55	703.77	1,150.29	133.79	0.00	2.6
West South Central .....	1.5	890.14	0.00	962.84	1,545.22	—	1.5
Midwest .....	2.1	27.79	0.00	949.79	0.00	0.00	2.1
East North Central .....	2.1	353.98	0.00	0.00	0.00	0.00	2.1
West North Central .....	4.6	715.59	0.00	540.36	1,900.23	1,964.39	4.6
West .....	2.2	906.50	115.87	360.24	—	4,352.66	2.2
Mountain .....	5.1	—	0.00	2,035.16	2,441.31	2,855.64	5.1
Pacific .....	1.8	808.02	1,183.50	189.21	—	4,406.73	1.8

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 32. Leave benefits: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave <sup>2</sup>	
								Paid	Unpaid
All workers .....	75	65	74	41	63	65	38	13	88
<b>Worker characteristics</b>									
Management, professional, and related .....	80	84	76	59	81	84	55	21	93
Management, business, and financial .....	95	88	95	61	84	87	54	27	93
Professional and related .....	73	82	68	58	80	83	55	18	93
Teachers .....	35	83	17	61	80	86	63	15	93
Primary, secondary, and special education school teachers .....	30	95	13	74	87	94	69	18	97
Registered nurses .....	86	79	85	65	80	83	52	23	94
Service .....	54	45	56	24	40	43	23	7	81
Protective service .....	81	71	79	43	71	73	56	13	91
Sales and office .....	80	67	79	42	62	64	35	13	89
Sales and related .....	70	53	70	33	49	51	27	8	87
Office and administrative support .....	86	75	85	47	70	71	41	16	90
Natural resources, construction, and maintenance	83	57	80	31	54	55	30	8	82
Construction, extraction, farming, fishing, and forestry .....	72	43	67	19	42	42	24	7	80
Installation, maintenance, and repair .....	93	70	91	40	64	66	35	10	85
Production, transportation, and material moving ...	84	58	82	34	64	64	34	6	87
Production .....	91	58	90	33	69	68	35	8	88
Transportation and material moving .....	78	58	74	35	59	61	32	5	86
Full time .....	88	78	87	49	74	75	45	15	91
Part time .....	36	26	33	16	29	32	16	5	79
Union .....	80	85	74	59	85	88	59	15	94
Nonunion .....	74	62	74	38	59	61	34	12	87
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	50	34	50	18	34	35	17	5	80
Lowest 10 percent .....	37	22	39	10	22	24	11	4	76
Second 25 percent .....	84	69	83	42	66	68	36	11	88
Third 25 percent .....	89	78	88	49	75	77	46	15	91
Highest 25 percent .....	83	87	79	61	84	86	58	21	93
Highest 10 percent .....	83	89	79	61	87	90	64	24	95
<b>Establishment characteristics</b>									
Goods-producing industries .....	90	59	88	33	66	67	36	8	87
Service-providing industries .....	73	66	71	43	62	64	38	14	88
Education and health services .....	72	79	65	56	77	80	49	16	93
Educational services .....	53	86	39	59	83	88	67	15	94
Elementary and secondary schools .....	42	89	27	69	83	91	67	16	94
Junior colleges, colleges, and universities .....	79	86	67	42	88	90	73	14	95
Health care and social assistance .....	85	74	83	54	73	74	37	16	93
Hospitals .....	93	86	92	69	88	89	54	27	96
Public administration .....	88	89	89	53	87	91	82	16	94

See footnotes at end of table.

**Table 32. Leave benefits: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave <sup>2</sup>	
								Paid	Unpaid
1 to 99 workers .....	68	53	68	28	46	48	21	8	81
1 to 49 workers .....	66	50	65	26	42	44	19	8	78
50 to 99 workers .....	74	60	76	36	60	62	27	10	90
100 workers or more .....	82	77	79	53	78	80	53	17	94
100 to 499 workers .....	81	70	80	47	71	72	42	14	93
500 workers or more .....	82	84	78	60	86	89	65	20	95
<b>Geographic areas</b>									
Northeast .....	75	69	73	54	68	75	42	14	88
New England .....	73	66	70	47	66	74	42	13	92
Middle Atlantic .....	76	71	75	57	68	75	42	14	86
South .....	77	66	76	39	65	67	42	13	88
South Atlantic .....	78	67	76	42	67	67	43	15	90
East South Central .....	76	65	76	33	61	66	40	7	84
West South Central .....	75	64	76	39	64	68	43	13	86
Midwest .....	75	62	74	40	64	64	33	12	88
East North Central .....	74	61	74	42	65	65	32	13	88
West North Central .....	77	65	74	36	62	61	35	10	87
West .....	73	64	70	34	55	54	32	12	88
Mountain .....	69	60	70	37	55	56	35	10	85
Pacific .....	75	66	70	33	54	53	32	14	89

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/nchs/ebs/glossary20142015.htm](http://www.bls.gov/nchs/ebs/glossary20142015.htm).

**Table 32. Standard errors for leave benefits: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

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

See footnotes at end of table.

**Table 32. Standard errors for leave benefits: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—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	1.2	1.0	0.9	1.1	1.1	0.8	0.5	0.9
1 to 49 workers .....	1.2	1.3	1.1	1.0	1.2	1.3	0.9	0.6	1.1
50 to 99 workers .....	2.1	2.0	2.0	1.7	2.1	2.2	1.6	1.1	1.1
100 workers or more .....	0.6	0.7	0.7	0.8	0.7	0.6	0.9	0.7	0.4
100 to 499 workers .....	1.0	1.2	1.0	1.2	1.2	1.1	1.3	0.8	0.7
500 workers or more .....	0.8	0.7	0.7	1.1	0.9	0.8	1.1	0.9	0.5
<b>Geographic areas</b>									
Northeast .....	1.2	1.4	1.2	1.3	1.3	1.2	1.5	1.1	0.6
New England .....	2.2	2.1	2.3	2.1	2.5	2.2	2.5	1.0	1.9
Middle Atlantic .....	1.3	1.8	1.4	1.7	1.5	1.6	1.9	1.5	0.6
South .....	1.0	1.1	0.8	1.1	1.0	1.0	0.9	0.7	0.8
South Atlantic .....	1.2	1.4	1.2	1.7	1.3	1.2	1.0	0.9	0.7
East South Central .....	3.0	3.3	2.1	1.7	3.4	3.9	3.3	1.6	2.9
West South Central .....	1.7	1.8	1.3	1.7	1.5	1.7	1.8	1.2	1.5
Midwest .....	1.5	1.6	1.8	1.4	1.5	1.5	1.3	1.0	1.2
East North Central .....	1.4	1.5	1.9	1.5	1.4	1.4	1.5	0.8	0.9
West North Central .....	3.6	4.0	3.7	2.7	3.6	3.4	2.5	2.4	3.0
West .....	1.5	1.5	1.5	1.1	1.4	1.3	1.1	0.8	0.9
Mountain .....	2.2	2.2	1.6	2.3	3.0	2.8	2.7	1.5	2.2
Pacific .....	2.0	2.0	2.0	1.2	1.5	1.4	1.1	0.9	0.9

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/nchs/ebs/glossary20142015.htm](http://www.bls.gov/nchs/ebs/glossary20142015.htm).

**Table 33. Paid holidays: Number of days provided, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

(All workers with paid holidays = 100 percent)

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

See footnotes at end of table.



**Table 33. Paid holidays: Number of days provided, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—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 .....	11	4	26	17	11	9	12	5	3	2	( <sup>2</sup> )	1	7	7
1 to 49 workers .....	11	4	26	17	11	8	12	5	2	2	( <sup>2</sup> )	2	7	7
50 to 99 workers .....	9	2	26	15	11	11	12	6	3	2	( <sup>2</sup> )	1	8	7
100 workers or more .....	5	2	17	11	13	10	15	10	8	4	2	4	9	9
100 to 499 workers .....	7	2	22	12	14	9	13	8	6	3	1	2	8	8
500 workers or more .....	2	1	12	9	11	10	18	12	10	5	3	6	10	10
<b>Geographic areas</b>														
Northeast .....	6	2	16	14	11	10	15	8	10	4	1	3	9	9
New England .....	8	3	14	14	8	9	15	12	9	4	1	3	9	9
Middle Atlantic .....	6	2	16	14	12	10	15	7	10	4	1	3	9	9
South .....	9	3	22	13	12	9	14	7	4	2	1	2	8	8
South Atlantic .....	9	3	23	12	12	9	13	8	5	3	2	1	8	8
East South Central .....	11	4	17	10	13	8	17	8	5	2	( <sup>2</sup> )	4	8	8
West South Central .....	7	4	24	16	11	10	12	6	3	2	1	3	8	7
Midwest .....	6	2	25	14	13	9	13	7	4	3	1	3	8	8
East North Central .....	6	2	23	15	12	10	15	6	4	3	1	4	8	8
West North Central .....	6	—	28	13	14	8	12	8	5	2	—	2	8	8
West .....	7	2	21	13	13	9	14	10	5	4	2	2	8	8
Mountain .....	7	2	23	14	15	8	16	9	3	2	—	—	8	8
Pacific .....	7	2	19	12	12	9	13	10	6	5	3	3	9	8

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 33. Standard errors for paid holidays: Number of days provided, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers .....	0.4	0.2	0.7	0.7	0.4	0.4	0.6	0.4	0.3	0.2	0.2	0.2	( <sup>2</sup> )	0.0
<b>Worker characteristics</b>														
Management, professional, and related .....	0.4	0.2	0.9	0.9	0.9	0.7	0.9	0.8	0.7	0.5	0.4	0.4	0.1	0.0
Management, business, and financial .....	0.4	0.2	1.1	1.1	1.2	1.0	1.0	0.9	1.1	0.5	0.3	0.4	0.1	0.2
Professional and related .....	0.5	0.2	1.2	1.2	1.1	0.8	1.2	1.1	0.8	0.7	0.5	0.5	0.1	0.0
Teachers .....	1.5	1.0	3.5	1.7	1.9	2.0	2.6	2.1	1.0	1.4	2.0	2.9	0.4	0.2
Primary, secondary, and special education school teachers .....	2.4	–	5.7	2.4	–	1.4	2.1	2.4	1.3	0.6	–	–	0.5	1.1
Registered nurses .....	–	0.7	3.1	3.3	5.4	2.0	0.8	1.4	0.8	–	0.2	0.2	0.2	0.7
Service .....	1.6	0.6	1.8	1.6	0.9	0.9	1.1	0.5	0.6	0.5	0.3	0.6	0.1	0.0
Protective service .....	1.5	–	2.6	2.5	2.2	2.2	1.7	1.9	1.9	1.4	–	1.5	0.2	0.7
Sales and office .....	0.6	0.3	0.9	0.9	0.5	0.6	0.7	0.5	0.3	0.2	0.1	0.2	0.1	0.0
Sales and related .....	1.4	0.7	1.4	1.1	0.8	1.0	0.6	0.6	0.3	0.2	–	–	0.1	0.0
Office and administrative support .....	0.4	0.3	1.1	1.2	0.7	0.7	1.0	0.6	0.5	0.3	0.2	0.3	0.1	0.0
Natural resources, construction, and maintenance	0.8	0.8	1.8	1.3	0.9	1.0	1.2	0.7	0.6	0.6	0.1	0.3	0.1	0.0
Construction, extraction, farming, fishing, and forestry .....	1.6	1.2	2.5	1.7	1.6	2.1	1.5	1.2	0.6	1.3	0.2	0.4	0.1	1.2
Installation, maintenance, and repair .....	0.9	0.9	2.3	1.8	1.0	0.8	1.6	0.8	0.9	0.5	0.2	0.5	0.1	0.0
Production, transportation, and material moving ...	0.5	0.5	1.4	1.1	1.0	0.7	1.0	0.7	0.4	0.4	0.2	0.4	0.1	0.0
Production .....	0.6	–	1.8	1.2	1.2	1.1	1.4	0.9	0.5	0.4	–	0.5	0.1	0.0
Transportation and material moving .....	0.9	0.9	1.7	1.7	1.4	1.0	1.2	0.9	0.5	0.7	0.2	0.4	0.1	0.2
Full time .....	0.3	0.2	0.7	0.7	0.4	0.5	0.6	0.5	0.4	0.3	0.2	0.2	( <sup>2</sup> )	0.0
Part time .....	1.5	0.7	1.7	1.6	1.1	0.5	1.1	0.4	0.2	0.5	0.1	0.2	0.1	0.0
Union .....	0.3	0.4	0.9	0.7	1.1	0.9	1.0	1.2	0.9	0.8	0.7	0.7	0.1	0.0
Nonunion .....	0.4	0.2	0.7	0.8	0.5	0.5	0.6	0.4	0.3	0.2	0.1	0.2	( <sup>2</sup> )	0.0
Average wage within the following categories: <sup>3</sup>														
Lowest 25 percent .....	1.2	0.6	1.5	1.3	0.7	0.7	1.1	0.4	0.3	0.2	0.2	0.3	0.1	0.0
Lowest 10 percent .....	2.5	1.4	2.6	2.1	1.6	1.6	1.7	0.8	–	–	–	–	0.2	0.0
Second 25 percent .....	0.5	0.3	1.5	1.0	0.8	0.6	0.7	0.5	0.4	0.4	0.1	0.2	0.1	0.8
Third 25 percent .....	0.3	0.3	0.8	0.8	0.6	0.7	0.8	0.8	0.4	0.3	0.3	0.6	0.1	0.0
Highest 25 percent .....	0.3	0.2	0.8	0.8	0.9	0.7	0.8	0.8	0.8	0.6	0.2	0.4	0.1	0.0
Highest 10 percent .....	0.5	0.1	1.3	1.0	1.2	1.1	1.3	1.1	1.5	1.0	0.3	0.7	0.1	0.5
<b>Establishment characteristics</b>														
Goods-producing industries .....	0.5	0.5	0.9	1.0	0.9	1.1	1.3	0.8	0.6	0.3	0.3	0.4	0.1	0.0
Service-providing industries .....	0.4	0.2	0.8	0.8	0.5	0.5	0.6	0.5	0.4	0.3	0.2	0.2	( <sup>2</sup> )	0.0
Education and health services .....	0.8	0.3	1.7	1.9	1.1	0.8	1.4	1.2	0.9	0.8	0.6	0.6	0.1	0.2
Educational services .....	0.7	0.5	0.8	0.9	1.3	1.2	1.4	2.1	0.8	1.0	1.1	1.2	0.1	0.0
Elementary and secondary schools .....	1.2	0.9	1.5	1.1	1.2	1.5	1.6	1.7	0.9	1.0	1.7	1.3	0.2	0.9
Junior colleges, colleges, and universities .....	0.6	–	0.3	0.9	–	1.8	2.3	4.4	1.4	1.5	1.4	1.9	0.2	0.9
Health care and social assistance .....	1.2	–	2.4	2.7	1.6	1.0	1.9	1.2	1.2	1.1	–	0.7	0.1	0.0
Hospitals .....	0.6	–	2.8	2.3	1.4	1.1	1.1	–	1.3	2.4	0.1	0.7	0.2	0.0
Public administration .....	0.1	0.1	–	–	0.6	2.9	1.9	2.2	2.4	1.5	0.9	0.9	0.1	0.2

See footnotes at end of table.

**Table 33. Standard errors for paid holidays: Number of days provided, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—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	0.4	1.1	1.2	0.8	0.6	0.7	0.5	0.3	0.3	0.1	0.3	0.1	0.0
1 to 49 workers .....	0.9	0.5	1.4	1.5	0.9	0.7	0.9	0.6	0.3	0.4	0.1	0.5	0.1	0.0
50 to 99 workers .....	1.3	0.4	1.8	1.5	1.2	1.2	1.4	0.8	0.8	0.8	0.2	0.1	0.1	0.0
100 workers or more .....	0.4	0.2	0.7	0.6	0.6	0.6	0.8	0.7	0.5	0.3	0.3	0.3	0.1	0.0
100 to 499 workers .....	0.5	0.4	1.1	1.0	0.9	0.8	1.0	0.7	0.8	0.5	0.4	0.3	0.1	0.0
500 workers or more .....	0.5	0.2	0.9	0.8	0.8	0.9	1.1	1.2	0.7	0.5	0.4	0.5	0.1	0.0
<b>Geographic areas</b>														
Northeast .....	0.8	0.4	1.7	1.8	0.7	0.9	1.2	0.8	1.1	0.5	0.2	0.4	0.1	0.7
New England .....	2.2	0.9	2.9	2.4	1.5	1.4	3.6	1.9	1.4	1.2	0.4	0.8	0.2	0.6
Middle Atlantic .....	0.9	0.5	2.0	2.1	0.9	1.0	1.2	0.8	1.4	0.5	0.2	0.5	0.1	0.9
South .....	0.6	0.4	1.0	0.8	0.8	0.8	1.1	0.6	0.4	0.4	0.2	0.2	0.1	0.0
South Atlantic .....	0.9	0.4	1.3	0.9	1.3	1.0	1.2	0.7	0.5	0.5	0.3	0.3	0.1	0.0
East South Central .....	2.1	1.0	1.6	2.0	1.3	1.7	3.9	2.2	1.0	1.1	0.1	1.0	0.2	0.0
West South Central .....	0.8	0.8	2.3	1.7	1.0	1.5	1.8	1.1	0.5	0.9	0.2	0.4	0.1	0.8
Midwest .....	0.6	0.4	1.7	1.7	0.9	0.6	0.9	1.1	0.6	0.4	0.3	0.7	0.1	0.0
East North Central .....	0.7	0.5	1.6	2.3	1.0	0.9	1.2	0.6	0.6	0.5	0.4	0.9	0.1	0.0
West North Central .....	1.1	—	3.9	2.3	1.9	0.9	1.3	3.0	1.2	0.7	—	0.5	0.2	0.4
West .....	0.8	0.4	1.1	1.4	0.8	1.0	1.2	1.0	0.7	0.6	0.6	0.5	0.1	0.0
Mountain .....	1.6	0.6	2.5	2.2	1.8	2.0	3.1	1.4	0.3	0.6	—	—	0.1	0.0
Pacific .....	1.0	0.5	1.2	1.8	0.9	1.1	1.0	1.2	1.0	0.9	0.8	0.7	0.1	0.0

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 34. Paid sick leave: Type of provision, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year <sup>2</sup>	As needed <sup>3</sup>	As part of consolidated leave plan <sup>4</sup>
All workers .....	73	5	21
<b>Worker characteristics</b>			
Management, professional, and related .....	70	7	24
Management, business, and financial .....	66	9	25
Professional and related .....	71	6	23
Teachers .....	86	5	10
Primary, secondary, and special education school teachers .....	88	4	8
Registered nurses .....	53	1	46
Service .....	73	5	22
Protective service .....	81	5	13
Sales and office .....	75	5	21
Sales and related .....	78	5	17
Office and administrative support .....	73	5	22
Natural resources, construction, and maintenance .....	76	9	15
Installation, maintenance, and repair .....	75	11	13
Full time .....	72	6	22
Union .....	85	4	11
Nonunion .....	70	6	24
Average wage within the following categories: <sup>5</sup>			
Second 25 percent .....	74	5	21
Third 25 percent .....	74	5	21
Highest 25 percent .....	70	8	22
Highest 10 percent .....	70	9	21
<b>Establishment characteristics</b>			
Service-providing industries .....	73	5	21
Education and health services .....	72	2	25
Educational services .....	88	3	9
Elementary and secondary schools .....	89	2	9
Junior colleges, colleges, and universities .....	86	4	10
Health care and social assistance .....	60	2	38
Hospitals .....	54	1	44
Public administration .....	82	4	14

See footnotes at end of table.

**Table 34. Paid sick leave: Type of provision, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year <sup>2</sup>	As needed <sup>3</sup>	As part of consolidated leave plan <sup>4</sup>
1 to 99 workers .....	71	8	20
1 to 49 workers .....	69	11	20
50 to 99 workers .....	76	3	22
100 workers or more .....	74	4	22
100 to 499 workers .....	75	3	22
500 workers or more .....	74	4	23
<b>Geographic areas</b>			
Northeast .....	74	7	19
New England .....	67	8	25
Middle Atlantic .....	77	7	16
South .....	73	4	23
South Atlantic .....	73	5	22
East South Central .....	77	5	18
West South Central .....	71	3	26
Midwest .....	73	6	22
East North Central .....	75	3	22
West North Central .....	68	—	—
West .....	73	5	22
Mountain .....	65	5	30
Pacific .....	76	5	19

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

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

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

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

<sup>5</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 34. Standard errors for paid sick leave: Type of provision, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

Characteristics	Sick leave provision		
	Fixed number of days per year <sup>2</sup>	As needed <sup>3</sup>	As part of consolidated leave plan <sup>4</sup>
All workers .....	0.7	0.5	0.6
<b>Worker characteristics</b>			
Management, professional, and related .....	1.0	0.7	0.9
Management, business, and financial .....	1.5	1.1	1.5
Professional and related .....	1.3	0.8	1.1
Teachers .....	1.7	1.2	1.4
Primary, secondary, and special education school teachers .....	1.7	1.6	1.1
Registered nurses .....	2.8	0.3	2.8
Service .....	2.1	2.2	1.4
Protective service .....	2.0	1.1	1.7
Sales and office .....	0.9	0.3	0.9
Sales and related .....	1.5	0.6	1.5
Office and administrative support .....	1.2	0.4	1.2
Natural resources, construction, and maintenance .....	2.1	2.0	1.4
Installation, maintenance, and repair .....	3.0	3.0	1.6
Full time .....	0.7	0.5	0.7
Union .....	1.0	0.4	0.9
Nonunion .....	0.8	0.6	0.7
Average wage within the following categories: <sup>5</sup>			
Second 25 percent .....	1.4	1.4	1.0
Third 25 percent .....	1.0	0.5	0.9
Highest 25 percent .....	1.1	0.7	0.9
Highest 10 percent .....	1.6	1.1	1.4
<b>Establishment characteristics</b>			
Service-providing industries .....	0.8	0.6	0.7
Education and health services .....	1.4	0.5	1.4
Educational services .....	1.1	0.4	1.0
Elementary and secondary schools .....	1.1	0.4	1.1
Junior colleges, colleges, and universities .....	2.5	0.7	2.5
Health care and social assistance .....	2.4	0.8	2.3
Hospitals .....	2.7	0.3	2.6
Public administration .....	1.5	0.7	1.4

See footnotes at end of table.

**Table 34. Standard errors for paid sick leave: Type of provision, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

Characteristics	Sick leave provision		
	Fixed number of days per year <sup>2</sup>	As needed <sup>3</sup>	As part of consolidated leave plan <sup>4</sup>
1 to 99 workers .....	1.4	1.3	1.2
1 to 49 workers .....	1.8	1.8	1.5
50 to 99 workers .....	2.0	0.7	1.9
100 workers or more .....	0.9	0.3	0.9
100 to 499 workers .....	1.5	0.4	1.5
500 workers or more .....	1.3	0.5	1.1
<b>Geographic areas</b>			
Northeast .....	1.6	0.7	1.4
New England .....	2.7	0.9	2.3
Middle Atlantic .....	1.9	0.9	1.7
South .....	1.1	0.6	1.1
South Atlantic .....	1.7	1.0	1.4
East South Central .....	2.3	1.2	2.6
West South Central .....	2.0	0.5	2.2
Midwest .....	1.9	2.0	1.5
East North Central .....	1.8	0.6	1.8
West North Central .....	4.4	—	—
West .....	1.4	0.9	1.1
Mountain .....	1.8	1.3	1.8
Pacific .....	1.8	1.1	1.3

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

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

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

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

<sup>5</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 35. Paid sick leave: Number of annual days by service requirement,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2015**

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

Characteristics	Paid sick leave days by length of service <sup>3</sup>					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
<b>After 1 year</b>							
All workers .....	19	44	30	6	1	8	6
Full time .....	18	44	31	6	1	8	6
Union .....	14	25	48	12	1	10	10
Nonunion .....	20	50	25	4	1	8	6
1 to 99 workers .....	25	53	18	3	1	7	5
1 to 49 workers .....	26	53	18	3	1	7	5
50 to 99 workers .....	24	53	20	—	—	7	6
100 workers or more .....	15	39	37	8	1	9	8
100 to 499 workers .....	19	50	25	5	1	8	6
500 workers or more .....	12	29	47	10	1	10	10
<b>After 5 years</b>							
All workers .....	18	45	30	7	1	9	6
Full time .....	17	44	31	7	1	9	6
Union .....	13	26	46	14	1	10	10
Nonunion .....	19	50	25	5	1	8	6
1 to 99 workers .....	24	53	18	4	1	7	5
1 to 49 workers .....	25	53	18	4	1	7	5
50 to 99 workers .....	23	53	20	3	1	8	6
100 workers or more .....	14	40	36	8	2	10	9
100 to 499 workers .....	17	51	25	6	1	8	6
500 workers or more .....	11	30	47	11	2	11	10

See footnotes at end of table.



**Table 35. Paid sick leave: Number of annual days by service requirement,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2015—continued**

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

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

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

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

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

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2015**

Characteristics	Paid sick leave days by length of service <sup>3</sup>					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
<b>After 1 year</b>							
All workers .....	0.9	0.9	0.8	0.4	0.1	0.1	( <sup>4</sup> )
Full time .....	0.9	0.9	0.9	0.5	0.1	0.1	0.1
Union .....	1.3	1.2	1.7	1.3	0.2	0.2	0.0
Nonunion .....	1.0	1.0	0.9	0.3	0.1	0.1	0.0
1 to 99 workers .....	1.6	1.6	1.3	0.4	0.3	0.2	0.2
1 to 49 workers .....	2.1	1.9	1.4	0.6	0.2	0.2	( <sup>4</sup> )
50 to 99 workers .....	2.0	2.7	2.5	–	–	0.3	0.4
100 workers or more .....	0.9	1.1	1.1	0.7	0.1	0.2	0.5
100 to 499 workers .....	1.3	1.5	1.2	0.6	0.2	0.2	( <sup>4</sup> )
500 workers or more .....	1.1	1.4	1.5	1.0	0.2	0.3	0.0
<b>After 5 years</b>							
All workers .....	0.8	0.8	0.8	0.4	0.2	0.1	( <sup>4</sup> )
Full time .....	0.9	0.9	0.9	0.5	0.2	0.2	0.7
Union .....	1.1	1.3	1.7	1.2	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 .....	1.6	1.6	1.3	0.5	0.3	0.2	0.9
1 to 49 workers .....	2.0	1.8	1.4	0.7	0.2	0.2	0.1
50 to 99 workers .....	2.0	2.6	2.5	0.7	0.7	0.6	0.2
100 workers or more .....	0.8	1.0	1.0	0.7	0.2	0.2	0.4
100 to 499 workers .....	1.2	1.5	1.2	0.7	0.2	0.2	( <sup>4</sup> )
500 workers or more .....	1.0	1.3	1.5	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,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2015—continued**

Characteristics	Paid sick leave days by length of service <sup>3</sup>					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
<b>After 10 years</b>							
All workers .....	0.8	0.9	0.8	0.5	0.2	0.2	0.3
Full time .....	0.9	0.9	0.8	0.5	0.2	0.2	0.7
Union .....	1.1	1.3	1.7	1.3	0.2	0.3	0.0
Nonunion .....	1.0	1.0	0.8	0.4	0.2	0.2	( <sup>4</sup> )
1 to 99 workers .....	1.6	1.6	1.3	0.5	0.3	0.3	1.1
1 to 49 workers .....	2.0	1.9	1.4	0.6	0.3	0.3	0.4
50 to 99 workers .....	2.0	2.6	2.5	0.7	0.7	1.0	0.0
100 workers or more .....	0.8	1.1	1.0	0.7	0.2	0.2	0.4
100 to 499 workers .....	1.2	1.4	1.2	0.7	0.2	0.2	0.0
500 workers or more .....	1.0	1.5	1.4	1.0	0.4	0.4	0.0
<b>After 20 years</b>							
All workers .....	0.8	0.9	0.8	0.5	0.2	0.2	0.4
Full time .....	0.9	0.9	0.8	0.5	0.2	0.3	0.7
Union .....	1.1	1.3	1.7	1.3	0.4	0.3	0.0
Nonunion .....	1.0	1.0	0.8	0.4	0.2	0.3	( <sup>4</sup> )
1 to 99 workers .....	1.6	1.6	1.3	0.5	0.3	0.4	1.0
1 to 49 workers .....	2.0	1.9	1.4	0.7	0.3	0.3	0.4
50 to 99 workers .....	2.0	2.6	2.6	0.7	0.7	1.0	0.0
100 workers or more .....	0.8	1.1	1.0	0.7	0.3	0.3	0.4
100 to 499 workers .....	1.2	1.4	1.2	0.7	0.3	0.3	0.0
500 workers or more .....	1.0	1.4	1.4	1.1	0.4	0.5	0.0

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

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

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

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

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 36. Paid sick leave: Carryover provisions, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

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

Characteristics	Carryover provision <sup>2</sup>			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers .....	58	23	35	42
<b>Worker characteristics</b>				
Management, professional, and related .....	66	31	35	34
Management, business, and financial .....	52	22	31	48
Professional and related .....	72	35	36	28
Teachers .....	85	51	34	15
Primary, secondary, and special education school teachers .....	86	51	34	14
Registered nurses .....	84	30	54	16
Service .....	62	25	37	38
Protective service .....	79	50	29	21
Sales and office .....	53	17	36	47
Sales and related .....	53	9	43	47
Office and administrative support .....	53	20	32	47
Natural resources, construction, and maintenance .....	44	16	28	56
Installation, maintenance, and repair .....	41	11	29	59
Full time .....	57	23	34	43
Union .....	72	39	33	28
Nonunion .....	54	18	36	46
Average wage within the following categories: <sup>3</sup>				
Second 25 percent .....	56	21	35	44
Third 25 percent .....	60	24	35	40
Highest 25 percent .....	61	28	33	39
Highest 10 percent .....	62	28	34	38
<b>Establishment characteristics</b>				
Service-providing industries .....	61	24	37	39
Education and health services .....	80	39	41	20
Educational services .....	86	54	32	14
Elementary and secondary schools .....	86	55	31	14
Junior colleges, colleges, and universities .....	90	55	35	10
Health care and social assistance .....	73	22	50	27
Hospitals .....	86	30	56	14
Public administration .....	95	67	28	5

See footnotes at end of table.

**Table 36. Paid sick leave: Carryover provisions, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

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

Characteristics	Carryover provision <sup>2</sup>			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
1 to 99 workers .....	39	13	27	61
1 to 49 workers .....	37	12	25	63
50 to 99 workers .....	45	15	30	55
100 workers or more .....	69	29	40	31
100 to 499 workers .....	62	17	45	38
500 workers or more .....	75	39	36	25
<b>Geographic areas</b>				
Northeast .....	53	19	35	47
New England .....	59	19	41	41
Middle Atlantic .....	52	19	33	48
South .....	59	26	33	41
South Atlantic .....	58	27	31	42
East South Central .....	66	26	39	34
West South Central .....	58	23	34	42
Midwest .....	53	18	35	47
East North Central .....	49	17	31	51
West North Central .....	62	20	42	38
West .....	64	26	39	36
Mountain .....	67	23	45	33
Pacific .....	63	27	36	37

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 36. Standard errors for paid sick leave: Carryover provisions, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

Characteristics	Carryover provision <sup>2</sup>			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers .....	0.8	0.9	0.8	0.8
<b>Worker characteristics</b>				
Management, professional, and related .....	1.2	1.4	1.2	1.2
Management, business, and financial .....	1.6	1.5	1.5	1.6
Professional and related .....	1.4	1.7	1.5	1.4
Teachers .....	1.4	2.3	2.2	1.4
Primary, secondary, and special education school teachers .....	1.6	2.7	2.6	1.6
Registered nurses .....	3.3	3.7	3.2	3.3
Service .....	2.1	1.3	2.1	2.1
Protective service .....	3.8	3.2	3.1	3.8
Sales and office .....	1.2	1.1	1.0	1.2
Sales and related .....	2.0	0.8	1.8	2.0
Office and administrative support .....	1.6	1.5	1.3	1.6
Natural resources, construction, and maintenance .....	2.1	1.5	1.8	2.1
Installation, maintenance, and repair .....	2.4	1.2	2.2	2.4
Full time .....	0.9	1.0	0.9	0.9
Union .....	1.3	1.6	1.6	1.3
Nonunion .....	1.0	1.0	0.9	1.0
Average wage within the following categories: <sup>3</sup>				
Second 25 percent .....	1.4	1.4	1.4	1.4
Third 25 percent .....	1.3	1.3	1.2	1.3
Highest 25 percent .....	1.2	1.0	1.2	1.2
Highest 10 percent .....	1.8	1.5	1.8	1.8
<b>Establishment characteristics</b>				
Service-providing industries .....	1.0	1.0	0.9	1.0
Education and health services .....	1.7	2.0	1.9	1.7
Educational services .....	1.2	1.8	1.6	1.2
Elementary and secondary schools .....	1.4	2.2	2.0	1.4
Junior colleges, colleges, and universities .....	1.9	3.8	3.3	1.9
Health care and social assistance .....	3.0	3.5	3.4	3.0
Hospitals .....	1.9	3.6	3.4	1.9
Public administration .....	1.2	2.6	2.4	1.2

See footnotes at end of table.

**Table 36. Standard errors for paid sick leave: Carryover provisions, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

Characteristics	Carryover provision <sup>2</sup>			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
1 to 99 workers .....	1.6	1.4	1.3	1.6
1 to 49 workers .....	2.0	1.6	1.6	2.0
50 to 99 workers .....	3.1	2.5	2.6	3.1
100 workers or more .....	0.9	1.1	1.0	0.9
100 to 499 workers .....	1.3	1.2	1.4	1.3
500 workers or more .....	1.3	1.5	1.3	1.3
<b>Geographic areas</b>				
Northeast .....	1.7	1.3	1.5	1.7
New England .....	3.6	2.7	2.4	3.6
Middle Atlantic .....	2.0	1.6	1.9	2.0
South .....	1.3	1.8	1.5	1.3
South Atlantic .....	1.5	2.3	2.0	1.5
East South Central .....	3.4	5.9	4.1	3.4
West South Central .....	3.0	2.6	3.0	3.0
Midwest .....	1.7	1.4	1.3	1.7
East North Central .....	2.2	1.2	1.7	2.2
West North Central .....	2.6	3.4	1.9	2.6
West .....	2.0	1.6	2.0	2.0
Mountain .....	5.0	4.1	4.8	5.0
Pacific .....	2.0	1.6	2.1	2.0

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 38. Paid vacations: Number of annual days by service requirement,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2015**

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service <sup>3</sup>						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
<b>After 1 year</b>								
All workers .....	7	33	37	15	7	2	10	10
Full time .....	4	31	40	16	7	2	11	10
Part time .....	23	47	20	5	4	1	8	5
Union .....	6	32	46	11	4	1	10	10
Nonunion .....	7	33	36	15	7	2	10	10
1 to 99 workers .....	9	43	34	10	3	1	9	8
1 to 49 workers .....	9	43	34	10	3	1	9	8
50 to 99 workers .....	9	43	33	11	3	1	9	8
100 workers or more .....	5	25	40	18	9	2	12	10
100 to 499 workers .....	6	34	37	15	6	1	10	10
500 workers or more .....	3	16	43	21	13	4	13	12
<b>After 5 years</b>								
All workers .....	1	9	34	36	14	6	15	15
Full time .....	1	7	33	38	14	6	15	15
Part time .....	7	24	39	21	7	3	12	10
Union .....	1	7	36	43	9	4	14	15
Nonunion .....	2	10	34	35	14	6	15	15
1 to 99 workers .....	2	13	40	32	10	2	13	12
1 to 49 workers .....	2	15	40	31	10	2	13	11
50 to 99 workers .....	2	10	39	37	9	3	13	14
100 workers or more .....	1	6	29	39	16	9	16	15
100 to 499 workers .....	1	7	36	35	15	6	15	15
500 workers or more .....	1	4	22	42	18	12	17	15

See footnotes at end of table.



**Table 38. Paid vacations: Number of annual days by service requirement,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2015—continued**

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service <sup>3</sup>						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
<b>After 10 years</b>								
All workers .....	1	6	15	41	24	12	17	15
Full time .....	1	5	14	41	26	13	18	15
Part time .....	6	16	24	39	9	7	14	15
Union .....	( <sup>4</sup> )	3	10	55	23	9	17	15
Nonunion .....	1	7	16	39	24	13	17	15
1 to 99 workers .....	2	10	24	38	20	7	15	15
1 to 49 workers .....	2	12	26	36	18	7	15	15
50 to 99 workers .....	2	7	19	42	24	6	16	15
100 workers or more .....	1	3	9	44	27	17	19	18
100 to 499 workers .....	1	4	10	48	24	13	18	15
500 workers or more .....	1	2	7	39	30	21	20	20
<b>After 20 years</b>								
All workers .....	1	6	12	19	35	27	20	20
Full time .....	1	5	11	18	36	29	20	20
Part time .....	5	14	18	23	23	16	16	16
Union .....	( <sup>4</sup> )	2	5	12	46	34	22	20
Nonunion .....	1	6	13	20	33	26	19	20
1 to 99 workers .....	2	10	21	23	29	15	17	16
1 to 49 workers .....	2	11	23	24	26	14	16	15
50 to 99 workers .....	2	6	15	23	35	18	18	20
100 workers or more .....	1	3	5	15	40	37	22	20
100 to 499 workers .....	1	3	7	19	39	30	21	20
500 workers or more .....	1	2	4	11	40	43	23	23

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

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

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

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

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 38. Standard errors for paid vacations: Number of annual days by service requirement,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2015**

Characteristics	Paid vacation days by length of service <sup>3</sup>						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
<b>After 1 year</b>								
All workers .....	0.4	0.7	0.6	0.5	0.4	0.2	0.1	0.0
Full time .....	0.3	0.7	0.7	0.6	0.4	0.2	0.1	0.0
Part time .....	1.7	2.0	1.5	0.7	0.7	0.3	0.2	0.0
Union .....	0.7	1.5	1.7	1.0	0.6	0.3	0.2	0.0
Nonunion .....	0.4	0.8	0.7	0.6	0.4	0.2	0.1	0.0
1 to 99 workers .....	0.6	1.3	1.1	0.8	0.5	0.2	0.1	1.4
1 to 49 workers .....	0.6	1.5	1.3	0.9	0.5	0.2	0.1	1.6
50 to 99 workers .....	1.3	2.1	2.0	1.4	0.9	0.6	0.3	1.8
100 workers or more .....	0.4	0.7	0.8	0.7	0.6	0.2	0.1	0.0
100 to 499 workers .....	0.6	1.2	1.3	1.0	0.8	0.3	0.2	0.0
500 workers or more .....	0.4	1.1	1.2	1.0	0.8	0.4	0.1	( <sup>4</sup> )
<b>After 5 years</b>								
All workers .....	0.2	0.4	0.7	0.7	0.5	0.3	0.1	0.0
Full time .....	0.2	0.4	0.7	0.7	0.6	0.4	0.1	0.0
Part time .....	1.0	1.5	2.0	1.4	0.9	0.5	0.2	0.0
Union .....	0.1	0.8	1.2	1.3	0.8	0.5	0.2	0.0
Nonunion .....	0.2	0.4	0.8	0.7	0.6	0.4	0.1	0.0
1 to 99 workers .....	0.3	0.7	1.2	1.1	0.7	0.4	0.1	0.3
1 to 49 workers .....	0.3	0.9	1.4	1.3	0.9	0.5	0.1	1.1
50 to 99 workers .....	0.7	1.4	1.8	1.9	1.2	0.9	0.3	1.6
100 workers or more .....	0.2	0.4	0.7	0.9	0.7	0.5	0.1	0.0
100 to 499 workers .....	0.3	0.6	1.2	1.4	1.0	0.7	0.2	0.0
500 workers or more .....	0.2	0.4	1.1	1.2	1.0	0.8	0.1	0.0

See footnotes at end of table.

**Table 38. Standard errors for paid vacations: Number of annual days by service requirement,<sup>1</sup> civilian workers,<sup>2</sup> National Compensation Survey, March 2015—continued**

Characteristics	Paid vacation days by length of service <sup>3</sup>						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
<b>After 10 years</b>								
All workers .....	0.2	0.3	0.5	0.7	0.6	0.4	0.1	( <sup>4</sup> )
Full time .....	0.2	0.3	0.6	0.7	0.6	0.5	0.1	0.5
Part time .....	0.9	1.4	1.5	1.8	0.9	1.0	0.3	0.0
Union .....	0.1	0.7	0.8	1.4	1.2	0.7	0.2	( <sup>4</sup> )
Nonunion .....	0.2	0.3	0.7	0.8	0.7	0.5	0.1	( <sup>4</sup> )
1 to 99 workers .....	0.3	0.6	1.1	1.1	1.0	0.6	0.1	0.0
1 to 49 workers .....	0.3	0.7	1.4	1.3	1.1	0.7	0.2	0.0
50 to 99 workers .....	0.7	1.2	1.6	2.2	1.8	1.2	0.3	0.0
100 workers or more .....	0.2	0.3	0.4	0.9	0.8	0.7	0.1	( <sup>4</sup> )
100 to 499 workers .....	0.3	0.5	0.6	1.2	1.2	0.9	0.2	0.1
500 workers or more .....	0.2	0.3	0.5	1.3	1.2	1.0	0.2	( <sup>4</sup> )
<b>After 20 years</b>								
All workers .....	0.2	0.3	0.6	0.6	0.6	0.5	0.1	0.0
Full time .....	0.2	0.3	0.6	0.6	0.6	0.6	0.1	0.0
Part time .....	0.9	1.5	1.3	1.9	1.6	1.2	0.3	0.6
Union .....	0.1	0.6	0.5	1.0	1.5	1.3	0.3	1.1
Nonunion .....	0.2	0.3	0.7	0.6	0.7	0.6	0.1	0.0
1 to 99 workers .....	0.3	0.6	1.1	1.0	0.9	0.7	0.2	1.0
1 to 49 workers .....	0.3	0.7	1.4	1.2	1.2	0.8	0.2	0.0
50 to 99 workers .....	0.7	1.2	1.6	1.8	1.7	1.6	0.3	0.0
100 workers or more .....	0.2	0.3	0.3	0.6	0.8	0.8	0.1	( <sup>4</sup> )
100 to 499 workers .....	0.3	0.5	0.6	1.0	1.2	1.1	0.2	0.0
500 workers or more .....	0.2	0.3	0.4	0.8	1.1	1.1	0.2	0.6

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

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

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

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

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 39. Consolidated leave plans:<sup>1</sup> Access, civilian workers,<sup>2</sup> National Compensation Survey, March 2015**

(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	19	22	24	73	9	13	15	18
<b>Worker characteristics</b>										
Management, professional, and related .....	37	17	21	24	26	63	11	15	17	20
Management, business, and financial .....	34	17	21	24	26	66	11	15	17	20
Professional and related .....	39	17	21	24	27	61	11	15	17	20
Teachers .....	16	16	20	21	21	84	13	15	16	18
Registered nurses .....	69	18	23	26	28	31	12	16	19	21
Service .....	25	15	19	22	24	75	7	12	14	16
Protective service .....	13	16	19	23	26	87	10	13	16	20
Sales and office .....	27	14	19	22	24	73	8	12	15	18
Sales and related .....	20	12	17	19	21	80	7	12	14	17
Office and administrative support .....	30	15	19	22	24	70	9	13	15	18
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry .....	16	11	15	18	21	84	8	11	14	16
Installation, maintenance, and repair .....	20	10	13	16	18	80	8	12	14	16
Production, transportation, and material moving ... Production .....	14	12	17	20	23	86	7	11	14	16
Transportation and material moving .....	18	11	15	18	20	82	7	12	15	18
Production .....	21	11	15	18	21	79	7	11	15	18
Transportation and material moving .....	14	11	16	18	20	86	7	12	15	18
Full time .....	28	15	20	23	25	72	9	13	16	18
Part time .....	23	12	16	19	20	77	6	10	13	15
Union .....	13	14	20	24	27	87	9	13	17	21
Nonunion .....	30	15	19	22	24	70	8	13	15	17
Average wage within the following categories: <sup>3</sup>										
Lowest 25 percent .....	22	12	17	19	21	78	6	11	13	15
Lowest 10 percent .....	16	10	15	17	19	84	6	10	12	13
Second 25 percent .....	26	14	19	22	24	74	8	12	15	17
Third 25 percent .....	27	15	19	22	25	73	9	13	16	19
Highest 25 percent .....	33	17	21	24	26	67	11	15	17	20
Highest 10 percent .....	33	17	21	24	26	67	12	16	18	21
<b>Establishment characteristics</b>										
Goods-producing industries .....	21	11	16	18	21	79	7	12	15	18
Service-providing industries .....	29	16	20	23	25	71	9	13	15	18
Education and health services .....	42	18	22	25	27	58	11	14	17	19
Educational services .....	8	15	18	19	21	92	13	15	18	20
Elementary and secondary schools .....	5	9	10	11	12	95	11	14	16	18
Junior colleges, colleges, and universities .....	8	19	23	25	27	92	14	17	19	22
Health care and social assistance .....	53	18	22	26	28	47	10	14	17	18
Hospitals .....	70	19	24	28	30	30	13	16	19	22
Public administration .....	10	18	22	26	30	90	11	15	18	22

See footnotes at end of table.

**Table 39. Consolidated leave plans:<sup>1</sup> Access, civilian workers,<sup>2</sup> National Compensation Survey, March 2015—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 .....	24	13	17	19	21	76	7	12	14	15
1 to 49 workers .....	23	12	16	19	20	77	7	12	13	15
50 to 99 workers .....	27	13	18	20	22	73	7	12	14	17
100 workers or more .....	30	16	21	24	27	70	10	14	17	20
100 to 499 workers .....	29	15	20	22	25	71	8	13	16	19
500 workers or more .....	32	18	22	26	29	68	11	15	17	21
<b>Geographic areas</b>										
Northeast .....	26	16	21	23	26	74	9	14	16	18
New England .....	31	17	21	24	26	69	9	13	16	18
Middle Atlantic .....	24	16	21	23	25	76	9	14	16	19
South .....	27	15	19	21	23	73	8	12	15	17
South Atlantic .....	28	16	20	22	24	72	9	12	15	17
East South Central .....	19	14	18	21	23	81	8	12	14	17
West South Central .....	30	13	17	20	22	70	8	12	14	17
Midwest .....	28	15	19	23	25	72	8	13	16	19
East North Central .....	26	15	19	23	25	74	8	13	16	19
West North Central .....	31	15	19	22	25	69	8	12	15	18
West .....	29	14	20	23	25	71	9	13	16	18
Mountain .....	32	14	18	22	24	68	8	13	15	17
Pacific .....	27	15	20	23	25	73	9	13	16	18

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 39. Standard errors for consolidated leave plans:<sup>1</sup> Access, civilian workers,<sup>2</sup> National Compensation Survey, March 2015**

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers .....	0.7	0.2	0.2	0.2	0.2	0.7	0.1	0.1	0.1	0.1
<b>Worker characteristics</b>										
Management, professional, and related .....	1.1	0.3	0.3	0.3	0.3	1.1	0.1	0.1	0.1	0.1
Management, business, and financial .....	1.3	0.5	0.4	0.4	0.4	1.3	0.1	0.1	0.1	0.2
Professional and related .....	1.4	0.3	0.3	0.3	0.4	1.4	0.2	0.1	0.2	0.2
Teachers .....	4.5	1.8	2.1	2.1	2.1	4.5	0.4	0.4	0.6	0.7
Registered nurses .....	2.6	0.5	0.6	0.7	0.8	2.6	0.5	0.4	0.5	0.5
Service .....	1.5	0.4	0.4	0.5	0.6	1.5	0.2	0.2	0.3	0.4
Protective service .....	2.2	1.3	1.5	1.5	1.5	2.2	0.3	0.3	0.4	0.5
Sales and office .....	1.0	0.2	0.3	0.3	0.3	1.0	0.1	0.1	0.1	0.2
Sales and related .....	1.2	0.4	0.4	0.4	0.5	1.2	0.1	0.1	0.2	0.2
Office and administrative support .....	1.4	0.3	0.3	0.4	0.4	1.4	0.1	0.1	0.2	0.2
Natural resources, construction, and maintenance	1.2	0.4	0.4	0.5	0.6	1.2	0.3	0.3	0.3	0.4
Construction, extraction, farming, fishing, and forestry .....	2.1	0.5	0.5	0.7	0.8	2.1	0.7	0.7	0.7	0.8
Installation, maintenance, and repair .....	1.3	0.5	0.6	0.6	0.7	1.3	0.1	0.2	0.2	0.3
Production, transportation, and material moving ...	1.2	0.4	0.4	0.5	0.6	1.2	0.1	0.1	0.2	0.2
Production .....	1.4	0.4	0.4	0.5	0.6	1.4	0.1	0.1	0.2	0.2
Transportation and material moving .....	1.6	0.7	0.7	0.8	1.0	1.6	0.1	0.2	0.2	0.3
Full time .....	0.7	0.2	0.2	0.2	0.2	0.7	0.1	0.1	0.1	0.1
Part time .....	1.6	0.6	0.6	0.7	0.7	1.6	0.1	0.2	0.2	0.3
Union .....	1.0	0.5	1.2	1.4	1.5	1.0	0.2	0.1	0.1	0.2
Nonunion .....	0.7	0.2	0.2	0.2	0.2	0.7	0.1	0.1	0.1	0.1
Average wage within the following categories: <sup>3</sup>										
Lowest 25 percent .....	1.3	0.4	0.4	0.5	0.6	1.3	0.1	0.2	0.2	0.3
Lowest 10 percent .....	1.8	0.8	0.9	1.0	1.1	1.8	0.2	0.3	0.4	0.5
Second 25 percent .....	1.1	0.4	0.4	0.4	0.4	1.1	0.1	0.1	0.2	0.2
Third 25 percent .....	0.9	0.3	0.3	0.3	0.4	0.9	0.1	0.1	0.1	0.1
Highest 25 percent .....	1.2	0.3	0.3	0.3	0.3	1.2	0.1	0.1	0.1	0.2
Highest 10 percent .....	1.7	0.5	0.4	0.4	0.5	1.7	0.3	0.3	0.3	0.3
<b>Establishment characteristics</b>										
Goods-producing industries .....	1.2	0.3	0.3	0.4	0.5	1.2	0.1	0.2	0.2	0.2
Service-providing industries .....	0.8	0.2	0.2	0.2	0.3	0.8	0.1	0.1	0.1	0.1
Education and health services .....	1.8	0.4	0.4	0.4	0.5	1.8	0.3	0.2	0.3	0.3
Educational services .....	0.9	1.1	1.3	1.3	1.4	0.9	0.3	0.3	0.2	0.2
Elementary and secondary schools .....	1.2	1.0	1.0	1.2	1.5	1.2	0.2	0.2	0.2	0.3
Junior colleges, colleges, and universities .....	1.1	1.2	1.4	1.2	1.1	1.1	0.5	0.4	0.3	0.3
Health care and social assistance .....	2.3	0.4	0.4	0.4	0.5	2.3	0.3	0.3	0.5	0.5
Hospitals .....	2.8	0.3	0.5	0.6	0.7	2.8	0.3	0.3	0.4	0.3
Public administration .....	1.5	0.4	0.6	0.8	0.8	1.5	0.2	0.2	0.2	0.2

See footnotes at end of table.

**Table 39. Standard errors for consolidated leave plans:<sup>1</sup> Access, civilian workers,<sup>2</sup> National Compensation Survey, March 2015—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 .....	1.0	0.3	0.3	0.3	0.4	1.0	0.1	0.1	0.1	0.2
1 to 49 workers .....	1.2	0.4	0.4	0.4	0.5	1.2	0.1	0.1	0.2	0.2
50 to 99 workers .....	1.8	0.6	0.5	0.5	0.6	1.8	0.2	0.2	0.3	0.3
100 workers or more .....	0.9	0.2	0.2	0.3	0.3	0.9	0.1	0.1	0.1	0.1
100 to 499 workers .....	1.4	0.4	0.4	0.4	0.4	1.4	0.1	0.2	0.2	0.2
500 workers or more .....	1.2	0.3	0.3	0.3	0.4	1.2	0.2	0.2	0.1	0.1
<b>Geographic areas</b>										
Northeast .....	1.7	0.5	0.5	0.5	0.5	1.7	0.2	0.2	0.2	0.2
New England .....	2.3	1.1	0.8	0.8	0.9	2.3	0.2	0.4	0.4	0.5
Middle Atlantic .....	2.0	0.7	0.7	0.7	0.7	2.0	0.2	0.2	0.2	0.3
South .....	1.0	0.4	0.3	0.4	0.4	1.0	0.1	0.1	0.1	0.2
South Atlantic .....	1.5	0.6	0.5	0.5	0.6	1.5	0.2	0.2	0.2	0.3
East South Central .....	2.1	0.5	0.5	0.4	0.6	2.1	0.5	0.4	0.4	0.4
West South Central .....	1.9	0.6	0.6	0.6	0.8	1.9	0.1	0.2	0.2	0.3
Midwest .....	1.3	0.4	0.4	0.4	0.4	1.3	0.2	0.2	0.2	0.3
East North Central .....	1.7	0.6	0.6	0.7	0.6	1.7	0.2	0.1	0.2	0.2
West North Central .....	2.0	0.5	0.4	0.4	0.5	2.0	0.4	0.4	0.5	0.7
West .....	1.6	0.3	0.4	0.5	0.6	1.6	0.2	0.1	0.1	0.2
Mountain .....	1.9	0.4	0.4	0.7	0.8	1.9	0.3	0.3	0.3	0.4
Pacific .....	2.1	0.4	0.6	0.7	0.8	2.1	0.2	0.2	0.2	0.2

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 40. Quality of life benefits: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	Childcare <sup>2</sup>	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers .....	11	6	7	40	54
<b>Worker characteristics</b>					
Management, professional, and related .....	18	12	11	55	69
Management, business, and financial .....	19	19	14	56	70
Professional and related .....	17	9	10	54	69
Teachers .....	14	4	7	48	66
Primary, secondary, and special education school teachers .....	11	2	3	47	68
Registered nurses .....	24	5	9	69	80
Service .....	8	1	4	25	38
Protective service .....	11	4	10	44	64
Sales and office .....	9	6	6	41	56
Sales and related .....	4	4	2	38	53
Office and administrative support .....	13	7	9	44	57
Natural resources, construction, and maintenance	8	2	3	30	41
Construction, extraction, farming, fishing, and forestry .....	4	2	3	20	29
Installation, maintenance, and repair .....	11	2	4	38	51
Production, transportation, and material moving ...	5	3	2	36	51
Production .....	7	3	2	40	53
Transportation and material moving .....	2	3	2	32	49
Full time .....	13	8	8	45	60
Part time .....	5	2	3	25	37
Union .....	16	2	9	52	78
Nonunion .....	10	7	6	38	50
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	5	1	2	22	34
Lowest 10 percent .....	4	1	1	16	27
Second 25 percent .....	8	4	5	38	53
Third 25 percent .....	13	7	9	47	62
Highest 25 percent .....	19	14	12	58	73
Highest 10 percent .....	21	18	14	62	77
<b>Establishment characteristics</b>					
Goods-producing industries .....	8	5	2	41	52
Service-providing industries .....	11	6	7	40	55
Education and health services .....	16	4	7	50	66
Educational services .....	14	5	9	50	70
Elementary and secondary schools .....	10	2	4	45	68
Junior colleges, colleges, and universities .....	28	—	20	67	80
Health care and social assistance .....	17	3	6	50	63
Hospitals .....	32	3	13	79	92
Public administration .....	16	5	17	55	77

See footnotes at end of table.



**Table 40. Quality of life benefits: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Childcare <sup>2</sup>	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
1 to 99 workers .....	5	4	3	21	31
1 to 49 workers .....	4	4	3	17	26
50 to 99 workers .....	6	4	4	30	45
100 workers or more .....	17	8	10	58	76
100 to 499 workers .....	10	7	6	51	67
500 workers or more .....	24	9	14	67	85
<b>Geographic areas</b>					
Northeast .....	15	7	9	39	55
New England .....	17	7	8	39	56
Middle Atlantic .....	14	7	9	39	55
South .....	10	7	4	42	55
South Atlantic .....	10	8	5	45	58
East South Central .....	10	7	2	38	50
West South Central .....	8	6	4	40	52
Midwest .....	10	5	5	39	53
East North Central .....	10	6	6	39	53
West North Central .....	10	5	4	40	53
West .....	10	4	10	39	53
Mountain .....	11	5	8	37	53
Pacific .....	10	4	11	40	53

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 40. Standard errors for quality of life benefits: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

Characteristics	Childcare <sup>2</sup>	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers .....	0.4	0.3	0.4	0.6	0.6
<b>Worker characteristics</b>					
Management, professional, and related .....	0.8	0.7	0.7	1.0	1.1
Management, business, and financial .....	1.3	1.6	1.0	1.4	1.3
Professional and related .....	1.0	0.7	0.7	1.2	1.3
Teachers .....	1.6	0.8	1.0	2.0	2.1
Primary, secondary, and special education school teachers .....	2.0	0.7	1.0	2.2	2.0
Registered nurses .....	2.2	2.1	1.3	2.4	3.1
Service .....	0.8	0.3	0.5	1.2	1.4
Protective service .....	1.6	0.9	1.6	3.2	3.4
Sales and office .....	0.5	0.4	0.5	0.9	1.0
Sales and related .....	0.4	0.6	0.4	1.5	1.5
Office and administrative support .....	0.8	0.5	0.7	1.2	1.4
Natural resources, construction, and maintenance	0.8	0.5	0.4	1.5	1.6
Construction, extraction, farming, fishing, and forestry .....	0.7	0.7	0.6	1.7	2.0
Installation, maintenance, and repair .....	1.3	0.7	0.7	2.1	2.3
Production, transportation, and material moving ...	0.5	0.5	0.4	1.2	1.5
Production .....	0.9	0.6	0.5	1.7	1.9
Transportation and material moving .....	0.4	0.6	0.5	1.5	2.0
Full time .....	0.5	0.4	0.5	0.6	0.6
Part time .....	0.5	0.2	0.3	0.9	1.1
Union .....	1.2	0.4	0.7	1.2	1.2
Nonunion .....	0.5	0.3	0.4	0.6	0.7
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	0.6	0.3	0.3	0.8	1.1
Lowest 10 percent .....	1.0	0.2	0.3	1.0	1.5
Second 25 percent .....	0.5	0.3	0.4	1.1	1.2
Third 25 percent .....	0.6	0.5	0.6	1.0	1.0
Highest 25 percent .....	0.9	0.8	0.7	0.9	0.9
Highest 10 percent .....	1.3	1.1	0.9	1.5	1.5
<b>Establishment characteristics</b>					
Goods-producing industries .....	0.8	0.7	0.4	1.4	1.2
Service-providing industries .....	0.5	0.3	0.4	0.6	0.7
Education and health services .....	1.1	0.7	0.8	1.4	1.7
Educational services .....	1.5	1.2	1.2	1.7	1.5
Elementary and secondary schools .....	1.0	0.7	0.8	1.7	1.6
Junior colleges, colleges, and universities	4.6	–	3.3	4.0	4.0
Health care and social assistance .....	1.5	0.7	0.6	2.2	2.6
Hospitals .....	2.0	1.4	1.7	2.2	1.7
Public administration .....	1.9	1.7	1.3	2.4	2.3

See footnotes at end of table.

**Table 40. Standard errors for quality of life benefits: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

Characteristics	Childcare <sup>2</sup>	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
1 to 99 workers .....	0.4	0.4	0.3	0.8	1.0
1 to 49 workers .....	0.4	0.4	0.3	0.9	1.0
50 to 99 workers .....	0.9	0.7	0.7	1.8	1.8
100 workers or more .....	0.7	0.5	0.6	0.8	0.7
100 to 499 workers .....	0.8	0.7	0.6	1.3	1.3
500 workers or more .....	1.0	0.8	1.1	1.0	1.0
<b>Geographic areas</b>					
Northeast .....	0.9	0.7	1.5	1.1	1.4
New England .....	1.5	1.3	1.0	2.3	2.5
Middle Atlantic .....	1.0	0.9	1.8	1.2	1.4
South .....	0.9	0.6	0.3	1.1	1.1
South Atlantic .....	1.3	0.8	0.4	1.4	1.6
East South Central .....	2.6	2.1	0.6	3.1	2.7
West South Central .....	1.0	0.8	0.4	1.6	1.7
Midwest .....	0.8	0.5	0.8	1.3	1.5
East North Central .....	1.0	0.6	0.5	1.5	1.7
West North Central .....	1.5	1.1	2.0	2.2	2.8
West .....	0.7	0.5	0.7	1.2	1.2
Mountain .....	1.0	1.0	1.0	3.1	2.7
Pacific .....	0.8	0.7	0.9	1.0	1.2

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 41. Financial benefits: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution <sup>4</sup>	Financial planning
		Flexible benefits	Dependent care flexible spending account <sup>2</sup>	Health care flexible spending account <sup>3</sup>		
All workers .....	24	20	40	43	24	20
<b>Worker characteristics</b>						
Management, professional, and related .....	33	30	58	63	35	28
Management, business, and financial .....	42	30	62	65	29	32
Professional and related .....	29	30	57	61	37	26
Teachers .....	21	33	50	58	54	21
Primary, secondary, and special education school teachers .....	20	34	51	60	57	19
Registered nurses .....	26	39	69	72	32	33
Service .....	10	11	24	25	17	12
Protective service .....	20	22	45	48	39	22
Sales and office .....	28	18	39	42	19	23
Sales and related .....	25	10	32	34	11	21
Office and administrative support .....	30	22	42	47	24	24
Natural resources, construction, and maintenance	17	14	28	32	21	16
Construction, extraction, farming, fishing, and forestry .....	11	9	17	19	18	10
Installation, maintenance, and repair .....	22	18	37	43	23	22
Production, transportation, and material moving ...	20	18	36	37	19	14
Production .....	23	20	38	39	17	17
Transportation and material moving .....	17	15	34	36	20	12
Full time .....	28	24	47	51	27	23
Part time .....	10	7	20	20	13	11
Union .....	21	22	52	57	45	27
Nonunion .....	24	19	38	41	20	19
Average wage within the following categories: <sup>7</sup>						
Lowest 25 percent .....	11	7	19	19	11	10
Lowest 10 percent .....	5	4	12	10	8	6
Second 25 percent .....	25	20	38	42	22	18
Third 25 percent .....	28	24	48	51	30	25
Highest 25 percent .....	35	30	62	66	35	30
Highest 10 percent .....	39	31	66	70	35	32
<b>Establishment characteristics</b>						
Goods-producing industries .....	24	18	37	39	17	20
Service-providing industries .....	24	20	41	44	25	20
Education and health services .....	24	29	51	56	37	22
Educational services .....	25	33	55	61	54	22
Elementary and secondary schools .....	21	34	50	57	54	19
Junior colleges, colleges, and universities	36	35	70	77	63	32
Health care and social assistance .....	23	25	48	52	25	23
Hospitals .....	27	46	75	79	35	38
Public administration .....	23	32	58	59	63	30

See footnotes at end of table.

**Table 41. Financial benefits: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Stock options			
	Total <sup>5</sup>	Performance	Signing	Other
All workers .....	7	2	1	5
<b>Worker characteristics</b>				
Management, professional, and related .....	9	4	2	6
Management, business, and financial .....	14	6	4	10
Professional and related .....	6	3	1	4
Teachers .....	—	—	—	—
Primary, secondary, and special education school teachers .....	—	—	—	—
Registered nurses .....	1	1	—	( <sup>6</sup> )
Service .....	2	1	—	2
Protective service .....	—	—	—	—
Sales and office .....	9	2	1	7
Sales and related .....	9	2	1	7
Office and administrative support .....	9	3	2	8
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry .....	6	3	—	3
Installation, maintenance, and repair .....	2	—	—	2
Production, transportation, and material moving ... Production .....	9	4	—	5
Transportation and material moving .....	8	1	1	8
Production .....	7	2	1	6
Transportation and material moving .....	10	1	1	9
Full time .....	8	3	1	6
Part time .....	4	1	( <sup>6</sup> )	4
Union .....	7	3	1	4
Nonunion .....	7	2	1	6
Average wage within the following categories: <sup>7</sup>				
Lowest 25 percent .....	4	( <sup>6</sup> )	—	3
Lowest 10 percent .....	3	( <sup>6</sup> )	—	3
Second 25 percent .....	7	2	1	6
Third 25 percent .....	8	2	1	6
Highest 25 percent .....	11	5	2	7
Highest 10 percent .....	13	7	3	8
<b>Establishment characteristics</b>				
Goods-producing industries .....	8	3	1	5
Service-providing industries .....	7	2	1	5
Education and health services .....	2	—	( <sup>6</sup> )	1
Educational services .....	( <sup>6</sup> )	—	( <sup>6</sup> )	—
Elementary and secondary schools .....	—	—	—	—
Junior colleges, colleges, and universities .....	1	—	—	—
Health care and social assistance .....	2	—	—	2
Hospitals .....	1	—	—	—
Public administration .....	—	—	—	—

See footnotes at end of table.

**Table 41. Financial benefits: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution <sup>4</sup>	Financial planning
		Flexible benefits	Dependent care flexible spending account <sup>2</sup>	Health care flexible spending account <sup>3</sup>		
1 to 99 workers .....	16	10	21	23	14	10
1 to 49 workers .....	14	8	18	20	12	9
50 to 99 workers .....	21	17	30	33	19	13
100 workers or more .....	31	29	58	62	33	30
100 to 499 workers .....	30	21	48	50	24	26
500 workers or more .....	33	36	69	73	42	34
<b>Geographic areas</b>						
Northeast .....	18	14	39	43	28	20
New England .....	19	13	44	47	27	20
Middle Atlantic .....	18	15	37	42	29	20
South .....	24	23	41	43	23	21
South Atlantic .....	26	22	41	44	23	22
East South Central .....	25	26	33	34	25	17
West South Central .....	22	24	45	47	23	20
Midwest .....	26	22	40	44	23	20
East North Central .....	27	19	39	42	25	20
West North Central .....	25	26	43	49	19	21
West .....	25	17	40	42	21	20
Mountain .....	26	16	39	41	19	22
Pacific .....	25	17	40	43	22	19

See footnotes at end of table.

**Table 41. Financial benefits: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

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

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

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

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

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

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

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

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

<sup>7</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 41. Standard errors for financial benefits: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution <sup>4</sup>	Financial planning
		Flexible benefits	Dependent care flexible spending account <sup>2</sup>	Health care flexible spending account <sup>3</sup>		
All workers .....	0.6	0.5	0.6	0.6	0.6	0.6
<b>Worker characteristics</b>						
Management, professional, and related .....	1.0	1.0	1.2	1.2	1.1	1.0
Management, business, and financial .....	1.4	1.4	1.5	1.5	1.4	1.6
Professional and related .....	1.1	1.1	1.4	1.5	1.3	1.1
Teachers .....	1.5	1.9	2.1	2.2	2.2	1.6
Primary, secondary, and special education school teachers .....	1.7	2.3	2.5	2.5	2.6	2.2
Registered nurses .....	2.9	2.6	2.7	2.6	2.5	2.4
Service .....	0.8	0.7	1.1	1.2	1.0	1.0
Protective service .....	2.1	2.1	3.2	3.2	2.8	2.2
Sales and office .....	0.9	0.7	1.0	0.9	0.7	0.7
Sales and related .....	1.3	1.0	1.4	1.3	0.8	1.2
Office and administrative support .....	1.1	1.0	1.3	1.2	1.0	0.9
Natural resources, construction, and maintenance	0.9	0.9	1.3	1.6	1.2	1.2
Construction, extraction, farming, fishing, and forestry .....	1.4	0.9	1.4	1.4	1.9	1.4
Installation, maintenance, and repair .....	1.5	1.4	2.1	2.4	1.7	1.7
Production, transportation, and material moving ...	1.1	0.9	1.2	1.3	1.1	0.9
Production .....	1.7	1.4	1.6	1.8	1.3	1.3
Transportation and material moving .....	1.1	1.2	1.7	1.7	1.5	1.1
Full time .....	0.7	0.6	0.7	0.7	0.7	0.7
Part time .....	0.7	0.5	0.9	0.9	0.8	0.6
Union .....	1.1	1.1	1.4	1.3	1.4	1.3
Nonunion .....	0.7	0.6	0.6	0.7	0.6	0.6
Average wage within the following categories: <sup>5</sup>						
Lowest 25 percent .....	0.6	0.5	0.8	0.8	0.8	0.6
Lowest 10 percent .....	0.7	0.5	0.9	0.8	0.9	0.7
Second 25 percent .....	0.9	0.8	1.0	1.2	0.9	0.8
Third 25 percent .....	0.9	0.8	0.9	0.9	1.0	0.9
Highest 25 percent .....	1.0	0.9	1.0	1.0	1.0	1.0
Highest 10 percent .....	1.3	1.4	1.5	1.4	1.3	1.7
<b>Establishment characteristics</b>						
Goods-producing industries .....	1.3	1.0	1.2	1.3	1.0	1.1
Service-providing industries .....	0.7	0.6	0.6	0.7	0.7	0.6
Education and health services .....	1.3	1.3	1.6	1.8	1.4	1.4
Educational services .....	1.8	1.7	1.8	1.8	1.6	1.3
Elementary and secondary schools .....	1.6	2.2	2.4	2.3	2.0	1.4
Junior colleges, colleges, and universities	4.1	2.5	4.2	3.8	2.7	3.0
Health care and social assistance .....	1.7	1.9	2.4	2.7	1.8	2.3
Hospitals .....	1.9	2.4	2.2	2.1	2.2	2.3
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,<sup>1</sup>  
National Compensation Survey, March 2015—continued**

Characteristics	Stock options			
	Total	Performance	Signing	Other
All workers .....	0.3	0.2	0.1	0.3
<b>Worker characteristics</b>				
Management, professional, and related .....	0.6	0.4	0.2	0.4
Management, business, and financial .....	1.0	0.6	0.4	0.8
Professional and related .....	0.6	0.4	0.2	0.4
Teachers .....	—	—	—	—
Primary, secondary, and special education school teachers .....	—	—	—	—
Registered nurses .....	0.4	0.3	—	0.2
Service .....	0.6	0.3	—	0.5
Protective service .....	—	—	—	—
Sales and office .....	0.5	0.2	0.2	0.5
Sales and related .....	0.6	0.2	0.3	0.6
Office and administrative support .....	0.7	0.3	0.2	0.6
Natural resources, construction, and maintenance	0.7	0.4	—	0.6
Construction, extraction, farming, fishing, and forestry .....	0.8	—	—	0.8
Installation, maintenance, and repair .....	1.1	0.7	—	1.0
Production, transportation, and material moving ...	0.7	0.2	0.1	0.7
Production .....	0.9	0.4	0.3	0.9
Transportation and material moving .....	1.0	0.2	0.2	1.0
Full time .....	0.4	0.2	0.1	0.3
Part time .....	0.4	0.1	0.1	0.4
Union .....	0.8	0.6	0.4	0.6
Nonunion .....	0.3	0.2	0.1	0.3
Average wage within the following categories: <sup>5</sup>				
Lowest 25 percent .....	0.4	0.1	—	0.3
Lowest 10 percent .....	0.7	0.1	—	0.5
Second 25 percent .....	0.5	0.3	0.3	0.5
Third 25 percent .....	0.6	0.2	0.1	0.5
Highest 25 percent .....	0.7	0.5	0.2	0.4
Highest 10 percent .....	1.2	0.8	0.4	0.7
<b>Establishment characteristics</b>				
Goods-producing industries .....	0.9	0.5	0.2	0.7
Service-providing industries .....	0.3	0.2	0.1	0.3
Education and health services .....	0.6	—	( <sup>6</sup> )	0.5
Educational services .....	0.2	—	0.1	—
Elementary and secondary schools .....	—	—	—	—
Junior colleges, colleges, and universities	0.2	—	—	—
Health care and social assistance .....	0.9	—	—	0.9
Hospitals .....	0.4	—	—	—
Public administration .....	—	—	—	—

See footnotes at end of table.

**Table 41. Standard errors for financial benefits: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution <sup>4</sup>	Financial planning
		Flexible benefits	Dependent care flexible spending account <sup>2</sup>	Health care flexible spending account <sup>3</sup>		
1 to 99 workers .....	0.7	0.6	0.8	0.9	0.7	0.6
1 to 49 workers .....	0.8	0.6	0.8	0.9	0.8	0.7
50 to 99 workers .....	1.6	1.7	1.7	1.9	1.6	1.3
100 workers or more .....	1.0	0.8	0.8	0.8	0.8	0.8
100 to 499 workers .....	1.2	1.0	1.2	1.2	1.0	1.2
500 workers or more .....	1.3	1.2	1.0	1.0	1.2	1.0
<b>Geographic areas</b>						
Northeast .....	1.1	1.1	1.1	1.1	1.3	1.3
New England .....	1.1	2.0	2.5	2.8	2.1	2.3
Middle Atlantic .....	1.4	1.5	1.3	1.1	1.6	1.6
South .....	1.1	1.0	1.0	1.1	1.2	1.1
South Atlantic .....	1.4	1.5	1.2	1.4	1.6	1.5
East South Central .....	3.8	2.5	3.0	3.3	4.3	3.1
West South Central .....	1.8	1.7	1.9	2.1	1.4	1.9
Midwest .....	1.4	1.1	1.4	1.4	1.0	1.0
East North Central .....	1.6	1.2	1.9	1.7	1.4	1.3
West North Central .....	2.6	2.5	2.1	2.3	1.1	1.7
West .....	1.4	0.9	1.2	1.2	1.2	1.0
Mountain .....	2.0	1.8	1.9	1.7	2.1	2.6
Pacific .....	1.9	1.0	1.4	1.5	1.4	1.0

See footnotes at end of table.

**Table 41. Standard errors for financial benefits: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

Characteristics	Stock options			
	Total	Performance	Signing	Other
1 to 99 workers .....	0.5	0.1	0.2	0.4
1 to 49 workers .....	0.5	0.2	0.2	0.4
50 to 99 workers .....	1.0	0.3	0.4	1.0
100 workers or more .....	0.6	0.3	0.2	0.5
100 to 499 workers .....	0.6	0.5	0.1	0.5
500 workers or more .....	0.9	0.4	0.3	0.8
<b>Geographic areas</b>				
Northeast .....	0.8	0.3	0.3	0.8
New England .....	1.0	0.5	0.3	1.2
Middle Atlantic .....	0.8	0.4	0.5	0.8
South .....	0.4	0.2	0.2	0.4
South Atlantic .....	0.6	0.3	0.2	0.6
East South Central .....	0.9	0.9	0.5	1.1
West South Central .....	0.7	0.3	0.4	0.5
Midwest .....	0.5	0.3	0.2	0.4
East North Central .....	0.7	0.4	0.3	0.5
West North Central .....	1.0	0.5	0.1	0.7
West .....	0.9	0.5	0.3	0.6
Mountain .....	1.9	0.4	0.3	1.8
Pacific .....	0.9	0.7	0.4	0.5

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

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

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

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

<sup>5</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 42. Health-related benefits: Access, civilian workers,<sup>1</sup>  
National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	Long-term care insurance <sup>2</sup>	Retiree health care benefits <sup>3</sup>	
		Under age 65	Age 65 and over
All workers .....	19	24	21
<b>Worker characteristics</b>			
Management, professional, and related .....	29	36	33
Management, business, and financial .....	33	34	31
Professional and related .....	27	37	34
Teachers .....	26	60	55
Primary, secondary, and special education school teachers .....	21	66	58
Registered nurses .....	23	24	18
Service .....	10	13	11
Protective service .....	19	47	42
Sales and office .....	18	21	19
Sales and related .....	12	12	11
Office and administrative support .....	22	26	24
Natural resources, construction, and maintenance .....	13	20	19
Construction, extraction, farming, fishing, and forestry .....	7	15	15
Installation, maintenance, and repair .....	19	24	22
Production, transportation, and material moving .....	13	19	17
Production .....	13	16	14
Transportation and material moving .....	13	22	19
Full time .....	22	28	25
Part time .....	8	11	10
Union .....	25	59	53
Nonunion .....	18	18	16
Average wage within the following categories: <sup>4</sup>			
Lowest 25 percent .....	7	8	7
Lowest 10 percent .....	5	5	4
Second 25 percent .....	15	20	17
Third 25 percent .....	22	29	27
Highest 25 percent .....	34	42	39
Highest 10 percent .....	38	43	41
<b>Establishment characteristics</b>			
Goods-producing industries .....	14	18	16
Service-providing industries .....	19	25	22
Education and health services .....	22	34	30
Educational services .....	30	62	58
Elementary and secondary schools .....	21	66	61
Junior colleges, colleges, and universities .....	55	63	61
Health care and social assistance .....	16	15	12
Hospitals .....	30	34	25
Public administration .....	27	73	69

See footnotes at end of table.

**Table 42. Health-related benefits: Access, civilian workers,<sup>1</sup>  
National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Long-term care insurance <sup>2</sup>	Retiree health care benefits <sup>3</sup>	
		Under age 65	Age 65 and over
1 to 99 workers .....	9	8	8
1 to 49 workers .....	7	7	6
50 to 99 workers .....	14	12	11
100 workers or more .....	28	38	34
100 to 499 workers .....	20	24	21
500 workers or more .....	37	53	48
<b>Geographic areas</b>			
Northeast .....	17	25	24
New England .....	17	23	23
Middle Atlantic .....	16	26	25
South .....	22	25	21
South Atlantic .....	24	25	21
East South Central .....	21	24	21
West South Central .....	19	27	23
Midwest .....	16	21	19
East North Central .....	16	21	20
West North Central .....	15	22	19
West .....	19	22	21
Mountain .....	16	20	19
Pacific .....	20	23	22

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

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

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

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 42. Standard errors for health-related benefits: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

Characteristics	Long-term care insurance <sup>2</sup>	Retiree health care benefits <sup>3</sup>	
		Under age 65	Age 65 and over
All workers .....	0.5	0.5	0.5
<b>Worker characteristics</b>			
Management, professional, and related .....	0.9	0.8	0.9
Management, business, and financial .....	1.4	1.3	1.3
Professional and related .....	1.0	0.9	1.0
Teachers .....	1.4	1.7	1.8
Primary, secondary, and special education school teachers .....	1.4	2.0	2.1
Registered nurses .....	1.7	1.8	1.9
Service .....	0.8	0.6	0.5
Protective service .....	1.9	3.0	2.9
Sales and office .....	0.8	0.8	0.7
Sales and related .....	1.0	0.9	0.7
Office and administrative support .....	1.0	1.0	1.0
Natural resources, construction, and maintenance	1.1	1.2	1.2
Construction, extraction, farming, fishing, and forestry .....	0.8	1.3	1.4
Installation, maintenance, and repair .....	1.8	1.7	1.6
Production, transportation, and material moving ..	0.8	1.0	1.1
Production .....	1.2	1.4	1.5
Transportation and material moving .....	1.1	1.5	1.4
Full time .....	0.6	0.5	0.5
Part time .....	0.6	0.6	0.6
Union .....	1.1	1.3	1.3
Nonunion .....	0.5	0.5	0.5
Average wage within the following categories: <sup>4</sup>			
Lowest 25 percent .....	0.6	0.5	0.4
Lowest 10 percent .....	0.7	0.5	0.5
Second 25 percent .....	0.7	0.6	0.7
Third 25 percent .....	0.8	0.9	0.8
Highest 25 percent .....	1.0	1.0	0.9
Highest 10 percent .....	1.6	1.5	1.5
<b>Establishment characteristics</b>			
Goods-producing industries .....	1.1	1.0	1.1
Service-providing industries .....	0.6	0.5	0.5
Education and health services .....	1.1	1.1	1.1
Educational services .....	1.5	1.4	1.5
Elementary and secondary schools .....	1.3	1.6	1.7
Junior colleges, colleges, and universities	3.7	2.6	2.6
Health care and social assistance .....	1.6	1.1	1.0
Hospitals .....	2.4	2.3	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,<sup>1</sup> National Compensation Survey, March 2015—continued**

Characteristics	Long-term care insurance <sup>2</sup>	Retiree health care benefits <sup>3</sup>	
		Under age 65	Age 65 and over
1 to 99 workers .....	0.5	0.5	0.4
1 to 49 workers .....	0.5	0.4	0.4
50 to 99 workers .....	1.3	1.3	1.2
100 workers or more .....	0.8	0.7	0.8
100 to 499 workers .....	1.0	1.0	1.0
500 workers or more .....	1.2	1.0	1.1
<b>Geographic areas</b>			
Northeast .....	1.0	1.1	0.9
New England .....	1.5	1.7	1.5
Middle Atlantic .....	1.2	1.4	1.1
South .....	1.0	0.8	0.8
South Atlantic .....	1.2	1.2	1.2
East South Central .....	2.7	2.1	1.9
West South Central .....	1.8	1.5	1.5
Midwest .....	1.1	0.9	1.0
East North Central .....	1.3	1.0	1.2
West North Central .....	1.8	1.7	2.0
West .....	1.0	1.0	0.9
Mountain .....	1.6	2.4	2.2
Pacific .....	1.2	1.0	0.9

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

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

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

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 43. Nonproduction bonuses: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	All nonproduction bonuses <sup>2</sup>	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus <sup>3</sup>
All workers .....	38	5	3	9	6	5	3	5	11
<b>Worker characteristics</b>									
Management, professional, and related .....	45	6	5	10	4	9	3	7	14
Management, business, and financial .....	54	9	6	16	5	7	2	8	17
Professional and related .....	40	4	4	8	4	9	3	6	13
Teachers .....	26	—	2	—	1	12	2	( <sup>4</sup> )	11
Primary, secondary, and special education school teachers .....	31	—	1	—	—	14	2	—	14
Registered nurses .....	44	2	5	7	5	10	3	14	15
Service .....	23	1	2	4	5	3	2	3	7
Protective service .....	39	—	7	2	3	10	8	3	14
Sales and office .....	41	5	3	10	9	4	5	6	9
Sales and related .....	33	4	1	7	9	2	7	4	7
Office and administrative support .....	45	6	4	12	9	5	3	8	10
Natural resources, construction, and maintenance	36	6	3	10	8	4	2	5	10
Construction, extraction, farming, fishing, and forestry .....	30	3	1	11	8	2	2	1	7
Installation, maintenance, and repair .....	42	8	5	9	8	5	3	8	13
Production, transportation, and material moving ...	42	8	2	8	8	5	2	5	16
Production .....	46	10	2	10	8	5	2	5	17
Transportation and material moving .....	38	5	1	7	7	5	2	5	14
Full time .....	44	6	4	10	7	7	3	6	14
Part time .....	19	1	1	3	5	1	2	4	3
Union .....	36	6	4	3	1	14	3	3	15
Nonunion .....	38	5	3	10	7	4	3	6	11
Average wage within the following categories: <sup>5</sup>									
Lowest 25 percent .....	23	1	1	5	6	1	3	4	5
Lowest 10 percent .....	16	1	1	4	5	1	1	2	3
Second 25 percent .....	38	4	2	8	9	4	4	5	10
Third 25 percent .....	46	6	3	11	6	7	3	6	15
Highest 25 percent .....	49	9	6	11	3	10	2	7	17
Highest 10 percent .....	52	9	6	13	4	11	2	6	17
<b>Establishment characteristics</b>									
Goods-producing industries .....	47	10	3	12	9	5	1	3	16
Service-providing industries .....	36	4	3	8	6	5	3	6	10
Education and health services .....	31	1	2	5	4	9	3	5	10
Educational services .....	24	—	2	1	1	12	2	( <sup>4</sup> )	9
Elementary and secondary schools .....	26	—	1	1	—	13	3	—	11
Junior colleges, colleges, and universities .....	21	—	4	—	1	9	2	1	6
Health care and social assistance .....	36	1	3	8	6	6	4	9	10
Hospitals .....	45	3	4	5	2	13	4	17	17
Public administration .....	42	—	6	1	2	17	9	—	16

See footnotes at end of table.



**Table 43. Nonproduction bonuses: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	All nonproduction bonuses <sup>2</sup>	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus <sup>3</sup>
1 to 99 workers .....	34	4	2	11	9	3	2	3	7
1 to 49 workers .....	34	3	1	12	10	2	1	2	7
50 to 99 workers .....	35	4	3	9	5	4	2	5	10
100 workers or more .....	41	6	4	6	4	8	4	8	15
100 to 499 workers .....	41	5	3	7	6	5	5	8	13
500 workers or more .....	42	7	6	5	2	10	3	7	17
<b>Geographic areas</b>									
Northeast .....	38	3	3	11	4	8	2	5	11
New England .....	36	3	4	11	2	7	2	5	8
Middle Atlantic .....	39	3	3	11	4	8	2	5	12
South .....	42	5	3	9	10	3	4	6	13
South Atlantic .....	43	5	4	8	9	4	4	6	13
East South Central .....	36	3	1	8	8	2	5	6	11
West South Central .....	43	5	4	10	11	3	3	7	14
Midwest .....	37	7	2	8	5	5	3	6	11
East North Central .....	38	7	2	9	5	6	3	5	12
West North Central .....	33	6	3	7	3	3	3	7	10
West .....	33	4	4	8	5	7	2	3	8
Mountain .....	35	5	2	12	6	3	3	2	8
Pacific .....	32	4	4	6	4	8	1	4	8

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

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

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

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

<sup>5</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 43. Standard errors for nonproduction bonuses: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

Characteristics	All nonproduction bonuses	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus <sup>2</sup>
All workers .....	0.6	0.3	0.2	0.3	0.3	0.3	0.2	0.3	0.4
<b>Worker characteristics</b>									
Management, professional, and related .....	1.0	0.4	0.4	0.6	0.5	0.5	0.4	0.5	0.7
Management, business, and financial .....	1.7	0.8	0.7	1.2	0.5	0.8	0.3	0.7	1.2
Professional and related .....	1.2	0.4	0.4	0.6	0.7	0.6	0.5	0.5	0.8
Teachers .....	1.7	—	0.3	—	0.3	1.2	0.4	( <sup>3</sup> )	1.0
Primary, secondary, and special education school teachers .....	2.1	—	0.4	—	—	1.3	0.5	—	1.3
Registered nurses .....	2.6	0.4	1.0	2.1	2.2	1.2	0.6	1.6	1.7
Service .....	1.4	0.2	0.3	0.5	0.7	0.3	0.3	0.4	0.7
Protective service .....	3.0	—	1.9	0.8	1.1	1.4	1.5	1.1	2.3
Sales and office .....	0.9	0.4	0.4	0.5	0.5	0.3	0.4	0.4	0.5
Sales and related .....	1.1	0.6	0.2	0.7	0.7	0.4	0.6	0.4	0.8
Office and administrative support .....	1.2	0.5	0.5	0.7	0.7	0.4	0.3	0.6	0.6
Natural resources, construction, and maintenance .....	1.6	0.6	0.6	0.8	0.7	0.5	0.6	0.6	0.9
Construction, extraction, farming, fishing, and forestry .....	2.0	0.7	0.4	1.3	1.3	0.5	0.7	0.2	1.1
Installation, maintenance, and repair .....	2.3	1.0	1.1	1.2	1.2	0.8	0.6	1.1	1.3
Production, transportation, and material moving ... ..	1.3	0.7	0.3	0.7	0.7	0.5	0.3	0.8	1.0
Production .....	1.7	0.9	0.5	1.0	0.9	0.6	0.4	1.1	1.4
Transportation and material moving .....	1.7	0.8	0.2	1.0	0.9	0.8	0.4	0.9	1.2
Full time .....	0.7	0.3	0.2	0.4	0.3	0.3	0.2	0.3	0.5
Part time .....	0.9	0.2	0.2	0.3	0.5	0.1	0.3	0.4	0.4
Union .....	1.3	0.5	0.4	0.5	0.2	0.9	0.4	0.4	0.9
Nonunion .....	0.7	0.3	0.2	0.4	0.4	0.2	0.2	0.3	0.4
Average wage within the following categories: <sup>4</sup>									
Lowest 25 percent .....	1.0	0.2	0.3	0.4	0.6	0.1	0.3	0.4	0.6
Lowest 10 percent .....	1.2	0.2	0.3	0.5	0.8	0.2	0.2	0.5	0.5
Second 25 percent .....	1.0	0.4	0.3	0.5	0.7	0.4	0.5	0.4	0.5
Third 25 percent .....	1.0	0.4	0.3	0.6	0.5	0.5	0.4	0.5	0.7
Highest 25 percent .....	1.0	0.6	0.5	0.7	0.3	0.6	0.3	0.5	0.7
Highest 10 percent .....	1.5	0.9	0.8	1.1	0.6	0.9	0.4	0.6	1.3
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.3	0.8	0.5	0.7	0.7	0.6	0.2	0.5	1.0
Service-providing industries .....	0.7	0.3	0.2	0.3	0.3	0.3	0.2	0.3	0.4
Education and health services .....	1.4	0.1	0.3	0.8	0.7	0.6	0.6	0.5	0.7
Educational services .....	1.2	—	0.2	0.1	0.3	0.9	0.4	0.1	0.7
Elementary and secondary schools .....	1.5	—	0.3	0.2	—	1.1	0.5	—	1.0
Junior colleges, colleges, and universities .....	1.8	—	0.5	—	0.3	1.0	0.9	0.2	1.2
Health care and social assistance .....	2.1	0.2	0.4	1.3	1.3	0.8	0.9	0.9	1.0
Hospitals .....	2.6	0.7	0.7	1.2	0.6	1.5	0.5	1.4	1.7
Public administration .....	2.3	—	0.9	0.5	0.8	1.8	1.2	—	2.0

See footnotes at end of table.

**Table 43. Standard errors for nonproduction bonuses: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

Characteristics	All nonproduction bonuses	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus <sup>2</sup>
1 to 99 workers .....	0.9	0.3	0.3	0.6	0.6	0.3	0.3	0.3	0.5
1 to 49 workers .....	1.1	0.4	0.3	0.7	0.7	0.3	0.3	0.3	0.6
50 to 99 workers .....	1.7	0.6	0.7	0.9	0.7	0.6	0.5	0.7	1.1
100 workers or more .....	0.9	0.4	0.3	0.3	0.3	0.4	0.3	0.4	0.5
100 to 499 workers .....	1.2	0.5	0.3	0.5	0.5	0.5	0.4	0.7	0.8
500 workers or more .....	1.1	0.6	0.4	0.4	0.3	0.7	0.4	0.5	0.8
<b>Geographic areas</b>									
Northeast .....	1.3	0.6	0.5	0.7	0.5	0.7	0.4	0.7	0.8
New England .....	2.0	0.5	1.5	2.1	0.4	0.8	0.5	1.1	1.5
Middle Atlantic .....	1.6	0.7	0.3	0.6	0.6	0.9	0.5	0.9	0.8
South .....	0.9	0.4	0.4	0.5	0.7	0.3	0.4	0.5	0.8
South Atlantic .....	1.0	0.6	0.6	0.6	1.0	0.4	0.6	0.7	1.2
East South Central .....	3.2	0.9	0.5	1.3	1.3	0.5	1.7	1.5	1.5
West South Central .....	1.8	0.8	0.7	1.2	1.1	0.7	0.5	0.9	1.2
Midwest .....	1.5	0.6	0.2	0.6	0.5	0.5	0.5	0.5	0.8
East North Central .....	1.5	0.7	0.2	0.8	0.7	0.7	0.6	0.4	0.9
West North Central .....	3.1	1.0	0.5	1.0	0.5	0.7	0.7	1.4	1.5
West .....	1.5	0.5	0.3	0.6	0.5	0.7	0.3	0.4	0.6
Mountain .....	3.0	1.1	0.3	1.6	0.7	1.0	0.9	0.4	1.1
Pacific .....	1.7	0.6	0.5	0.5	0.7	0.9	0.3	0.6	0.7

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

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

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

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/eps/glossary20142015.htm](http://www.bls.gov/ncs/eps/glossary20142015.htm).

**Table 44. Unmarried domestic partner benefits: Access<sup>1</sup>, civilian workers,<sup>2</sup>  
National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers .....	16	16	36	31
<b>Worker characteristics</b>				
Management, professional, and related .....	26	26	48	41
Management, business, and financial .....	24	25	56	49
Professional and related .....	27	26	45	38
Teachers .....	43	41	34	29
Primary, secondary, and special education school teachers .....	51	50	34	29
Registered nurses .....	22	22	40	32
Service .....	10	10	22	18
Protective service .....	28	27	31	23
Sales and office .....	14	14	39	35
Sales and related .....	6	6	35	31
Office and administrative support .....	18	19	42	38
Natural resources, construction, and maintenance	13	14	28	24
Construction, extraction, farming, fishing, and forestry .....	11	13	19	19
Installation, maintenance, and repair .....	15	14	36	28
Production, transportation, and material moving ...	11	10	32	28
Production .....	8	7	30	28
Transportation and material moving .....	13	13	34	28
Full time .....	19	19	43	37
Part time .....	6	7	17	15
Union .....	41	39	54	43
Nonunion .....	12	12	33	30
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	5	6	17	15
Lowest 10 percent .....	2	3	9	8
Second 25 percent .....	13	13	34	31
Third 25 percent .....	19	19	43	37
Highest 25 percent .....	30	29	55	46
Highest 10 percent .....	31	30	63	54
<b>Establishment characteristics</b>				
Goods-producing industries .....	10	9	33	30
Service-providing industries .....	17	17	37	32
Education and health services .....	26	25	36	31
Educational services .....	43	42	36	30
Elementary and secondary schools .....	48	47	29	25
Junior colleges, colleges, and universities	39	38	54	41
Health care and social assistance .....	14	14	36	31
Hospitals .....	25	26	44	34
Public administration .....	49	48	39	32

See footnotes at end of table.

**Table 44. Unmarried domestic partner benefits: Access<sup>1</sup>, civilian workers,<sup>2</sup>  
National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
1 to 99 workers .....	6	6	23	21
1 to 49 workers .....	5	6	20	19
50 to 99 workers .....	9	8	31	29
100 workers or more .....	25	25	49	41
100 to 499 workers .....	16	17	44	40
500 workers or more .....	35	34	54	41
<b>Geographic areas</b>				
Northeast .....	19	19	43	36
New England .....	13	13	43	36
Middle Atlantic .....	21	21	43	36
South .....	16	17	27	24
South Atlantic .....	16	16	30	25
East South Central .....	18	18	25	21
West South Central .....	17	17	24	24
Midwest .....	9	8	28	21
East North Central .....	7	7	27	19
West North Central .....	13	12	30	27
West .....	21	21	55	51
Mountain .....	16	16	41	35
Pacific .....	24	24	61	57

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/eps/glossary20142015.htm](http://www.bls.gov/ncs/eps/glossary20142015.htm).

**Table 44. Standard errors for unmarried domestic partner benefits: Access<sup>1</sup>, civilian workers,<sup>2</sup> National Compensation Survey, March 2015**

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers .....	0.5	0.5	0.6	0.5
<b>Worker characteristics</b>				
Management, professional, and related .....	1.0	1.0	1.0	1.0
Management, business, and financial .....	1.4	1.5	1.5	1.4
Professional and related .....	1.1	1.1	1.1	1.2
Teachers .....	2.0	2.0	1.7	1.7
Primary, secondary, and special education school teachers .....	2.4	2.5	2.3	2.3
Registered nurses .....	2.2	2.1	2.6	2.4
Service .....	0.7	0.7	1.2	1.1
Protective service .....	2.2	2.0	2.3	2.1
Sales and office .....	0.6	0.6	0.8	0.8
Sales and related .....	0.5	0.6	1.2	1.2
Office and administrative support .....	0.9	0.8	1.2	1.1
Natural resources, construction, and maintenance	1.1	1.2	1.4	1.3
Construction, extraction, farming, fishing, and forestry .....	1.3	1.8	1.7	1.8
Installation, maintenance, and repair .....	1.5	1.4	2.1	2.0
Production, transportation, and material moving ...	0.9	0.8	1.3	1.1
Production .....	1.2	1.1	1.6	1.4
Transportation and material moving .....	1.1	1.1	1.7	1.5
Full time .....	0.7	0.6	0.7	0.6
Part time .....	0.4	0.4	0.8	0.8
Union .....	1.4	1.3	1.3	1.5
Nonunion .....	0.5	0.5	0.7	0.6
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	0.6	0.6	0.8	0.7
Lowest 10 percent .....	0.5	0.5	1.0	0.8
Second 25 percent .....	0.6	0.6	1.0	1.0
Third 25 percent .....	1.0	0.9	0.9	1.0
Highest 25 percent .....	1.0	1.0	1.1	1.1
Highest 10 percent .....	1.5	1.5	1.6	1.6
<b>Establishment characteristics</b>				
Goods-producing industries .....	0.9	0.8	1.3	1.2
Service-providing industries .....	0.6	0.6	0.7	0.6
Education and health services .....	1.3	1.3	1.4	1.4
Educational services .....	1.8	1.8	1.4	1.5
Elementary and secondary schools .....	1.8	1.8	1.4	1.3
Junior colleges, colleges, and universities	3.7	3.7	3.4	3.7
Health care and social assistance .....	1.7	1.8	2.1	2.0
Hospitals .....	2.5	2.5	1.8	2.0
Public administration .....	2.6	2.6	1.9	2.2

See footnotes at end of table.

**Table 44. Standard errors for unmarried domestic partner benefits: Access<sup>1</sup>, civilian workers,<sup>2</sup> National Compensation Survey, March 2015—continued**

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
1 to 99 workers .....	0.5	0.5	0.8	0.8
1 to 49 workers .....	0.5	0.5	0.9	0.9
50 to 99 workers .....	1.1	1.2	1.8	1.8
100 workers or more .....	0.9	0.9	0.8	0.8
100 to 499 workers .....	1.1	1.1	1.2	1.2
500 workers or more .....	1.3	1.2	1.2	1.1
<b>Geographic areas</b>				
Northeast .....	1.0	0.9	1.5	1.1
New England .....	1.4	1.4	2.3	2.6
Middle Atlantic .....	1.1	1.1	1.8	1.4
South .....	0.8	0.8	0.9	0.9
South Atlantic .....	1.0	1.0	1.2	1.4
East South Central .....	3.1	3.0	2.2	2.1
West South Central .....	1.2	1.3	1.5	1.4
Midwest .....	1.1	1.0	1.2	1.0
East North Central .....	0.5	0.5	1.5	1.0
West North Central .....	3.2	3.0	1.7	1.9
West .....	1.1	1.1	1.5	1.3
Mountain .....	1.6	1.6	2.2	2.2
Pacific .....	1.4	1.4	2.0	1.6

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 45. Medical care benefit combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

(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 .....	63	9	6	22	59	13	1	27
<b>Worker characteristics</b>								
Management, professional, and related .....	80	8	3	9	77	10	1	12
Management, business, and financial .....	84	10	1	4	84	10	1	5
Professional and related .....	78	7	4	11	74	11	1	14
Teachers .....	81	—	—	14	72	11	1	16
Primary, secondary, and special education school teachers .....	94	—	—	2	82	15	—	—
Registered nurses .....	79	6	4	11	76	9	1	14
Service .....	38	9	8	45	33	13	2	52
Protective service .....	68	2	12	19	64	6	8	23
Sales and office .....	62	9	10	19	56	15	1	28
Sales and related .....	50	9	17	24	43	16	1	40
Office and administrative support .....	68	10	6	16	64	14	2	20
Natural resources, construction, and maintenance .....	65	12	3	19	58	19	2	21
Construction, extraction, farming, fishing, and forestry .....	60	13	4	23	52	21	1	26
Installation, maintenance, and repair .....	70	11	3	16	64	18	2	16
Production, transportation, and material moving ... ..	67	10	5	19	64	12	1	22
Production .....	72	11	3	14	71	13	1	15
Transportation and material moving .....	62	8	6	24	59	11	1	29
Full time .....	77	11	2	10	74	14	1	11
Part time .....	18	3	19	59	11	10	2	76
Union .....	92	3	2	3	85	10	1	4
Nonunion .....	58	10	7	25	55	14	1	30
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	28	9	14	49	23	14	2	61
Lowest 10 percent .....	15	8	15	62	11	12	2	75
Second 25 percent .....	66	11	5	18	62	16	1	21
Third 25 percent .....	78	10	3	9	75	14	1	11
Highest 25 percent .....	88	6	2	4	85	9	1	6
Highest 10 percent .....	88	6	2	4	88	6	1	5
<b>Establishment characteristics</b>								
Goods-producing industries .....	73	13	2	11	71	16	1	13
Service-providing industries .....	61	8	7	23	57	13	1	29
Education and health services .....	72	8	5	15	68	12	1	19
Educational services .....	83	2	3	12	75	10	1	14
Elementary and secondary schools .....	85	2	4	9	74	13	1	12
Junior colleges, colleges, and universities .....	85	2	2	11	83	4	1	13
Health care and social assistance .....	64	12	6	18	63	14	1	23
Hospitals .....	89	2	3	6	88	3	1	8
Public administration .....	88	( <sup>2</sup> )	3	9	82	7	1	11

See footnotes at end of table.



**Table 45. Medical care benefit combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—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	52	20	6	22
<b>Worker characteristics</b>								
Management, professional, and related .....	41	47	1	12	63	24	3	10
Management, business, and financial .....	37	57	—	—	75	19	1	5
Professional and related .....	42	42	1	14	58	27	3	12
Teachers .....	69	15	2	15	36	48	1	16
Primary, secondary, and special education school teachers .....	88	9	1	2	31	66	—	—
Registered nurses .....	36	49	1	14	70	15	4	11
Service .....	16	31	1	53	28	19	7	46
Protective service .....	52	18	2	28	33	37	10	20
Sales and office .....	21	50	1	28	54	16	9	20
Sales and related .....	10	49	2	39	47	12	17	25
Office and administrative support .....	27	51	1	21	59	19	5	17
Natural resources, construction, and maintenance .....	31	47	( <sup>2</sup> )	22	53	25	3	19
Construction, extraction, farming, fishing, and forestry .....	34	39	( <sup>2</sup> )	26	43	31	3	23
Installation, maintenance, and repair .....	28	54	—	—	62	19	3	16
Production, transportation, and material moving .....	24	52	1	23	57	19	4	19
Production .....	22	61	—	17	67	16	3	14
Transportation and material moving .....	26	44	1	29	48	22	6	24
Full time .....	33	55	( <sup>2</sup> )	12	64	24	2	10
Part time .....	8	14	3	75	13	8	17	61
Union .....	81	14	2	4	45	50	1	4
Nonunion .....	18	50	1	31	53	15	7	25
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	7	30	2	61	24	13	13	50
Lowest 10 percent .....	3	20	2	75	13	10	14	63
Second 25 percent .....	21	56	1	22	56	21	5	18
Third 25 percent .....	36	53	( <sup>2</sup> )	11	63	25	2	9
Highest 25 percent .....	50	44	( <sup>2</sup> )	6	70	24	1	5
Highest 10 percent .....	48	46	( <sup>2</sup> )	5	73	21	1	4
<b>Establishment characteristics</b>								
Goods-producing industries .....	26	61	( <sup>2</sup> )	13	67	19	2	11
Service-providing industries .....	27	42	1	29	49	21	6	24
Education and health services .....	40	40	1	19	49	31	4	16
Educational services .....	69	16	3	12	35	50	1	14
Elementary and secondary schools .....	81	7	4	9	25	62	1	12
Junior colleges, colleges, and universities .....	53	34	1	12	60	27	1	12
Health care and social assistance .....	20	56	( <sup>2</sup> )	23	58	18	6	18
Hospitals .....	45	46	1	9	76	15	3	7
Public administration .....	84	4	2	9	33	55	1	11

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
1 to 99 workers .....	44	14	8	35	40	18	1	41
1 to 49 workers .....	39	15	8	39	35	18	1	46
50 to 99 workers .....	60	11	8	21	55	16	1	28
100 workers or more .....	81	5	5	10	77	9	1	13
100 to 499 workers .....	74	7	7	12	69	12	2	17
500 workers or more .....	88	2	3	7	85	5	1	9
<b>Geographic areas</b>								
Northeast .....	64	9	7	21	59	14	1	26
New England .....	64	7	7	22	57	14	2	27
Middle Atlantic .....	64	9	7	20	59	14	1	26
South .....	64	9	6	21	61	12	2	26
South Atlantic .....	64	9	6	21	60	13	2	26
East South Central .....	67	8	5	21	63	12	1	24
West South Central .....	62	11	5	22	62	10	2	26
Midwest .....	65	7	8	20	62	11	1	26
East North Central .....	64	9	7	20	62	11	1	26
West North Central .....	67	5	9	20	61	11	1	27
West .....	59	10	5	25	52	17	1	29
Mountain .....	58	10	6	26	56	12	1	31
Pacific .....	60	11	4	25	51	20	1	28

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—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	( <sup>2</sup> )	42	40	18	7	35
1 to 49 workers .....	8	45	( <sup>2</sup> )	46	36	17	7	39
50 to 99 workers .....	16	55	1	28	52	19	7	22
100 workers or more .....	43	43	1	13	62	23	4	10
100 to 499 workers .....	27	54	2	17	62	19	6	12
500 workers or more .....	59	31	1	9	62	28	2	8
<b>Geographic areas</b>								
Northeast .....	31	41	1	26	50	22	6	22
New England .....	27	44	1	28	51	20	7	22
Middle Atlantic .....	33	40	1	26	50	23	6	21
South .....	26	47	1	27	53	20	6	22
South Atlantic .....	27	46	1	27	56	17	6	21
East South Central .....	26	49	—	—	52	23	4	21
West South Central .....	25	47	1	27	50	23	5	23
Midwest .....	26	46	1	26	55	17	7	21
East North Central .....	26	47	2	26	55	18	7	21
West North Central .....	26	46	1	27	56	15	8	20
West .....	26	44	1	29	46	24	4	26
Mountain .....	21	47	1	31	47	21	6	26
Pacific .....	28	43	1	29	46	25	4	26

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

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

See footnotes at end of table.

**Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers .....	0.6	0.7	0.1	0.6	0.6	0.5	0.3	0.6
<b>Worker characteristics</b>								
Management, professional, and related .....	1.0	1.1	0.1	0.7	1.1	0.8	0.4	0.6
Management, business, and financial .....	1.4	1.5	—	—	1.3	1.1	0.4	0.8
Professional and related .....	1.2	1.3	0.1	1.0	1.3	1.0	0.5	0.9
Teachers .....	1.9	1.7	0.3	1.5	2.1	2.0	0.3	1.5
Primary, secondary, and special education school teachers .....	2.3	2.2	0.3	0.7	2.5	2.5	—	—
Registered nurses .....	2.8	3.3	0.2	2.0	2.6	2.4	1.1	1.7
Service .....	0.8	1.5	0.1	1.5	1.4	1.0	0.9	1.8
Protective service .....	3.0	2.5	0.6	2.8	2.6	2.5	2.1	2.7
Sales and office .....	0.8	1.0	0.2	0.9	1.0	0.7	0.5	0.8
Sales and related .....	0.7	1.3	0.3	1.4	1.4	0.9	1.0	1.3
Office and administrative support .....	1.0	1.2	0.2	1.2	1.3	1.0	0.5	1.1
Natural resources, construction, and maintenance	1.5	1.7	0.1	1.5	1.7	1.4	0.5	1.4
Construction, extraction, farming, fishing, and forestry .....	2.6	2.7	0.2	2.6	2.5	2.4	0.8	2.4
Installation, maintenance, and repair .....	1.8	2.0	—	—	2.1	1.6	0.7	1.6
Production, transportation, and material moving ...	1.1	1.4	0.1	1.4	1.3	1.0	0.5	1.5
Production .....	1.4	1.7	—	1.6	1.8	1.3	0.6	1.6
Transportation and material moving .....	1.5	1.9	0.2	2.1	1.6	1.5	0.8	2.1
Full time .....	0.7	0.8	( <sup>2</sup> )	0.5	0.6	0.6	0.2	0.5
Part time .....	0.5	0.8	0.3	1.0	0.8	0.6	1.0	1.3
Union .....	1.1	1.0	0.2	0.5	1.4	1.4	0.2	0.5
Nonunion .....	0.5	0.7	0.1	0.7	0.7	0.6	0.3	0.7
Average wage within the following categories: <sup>3</sup>								
Lowest 25 percent .....	0.5	1.0	0.2	1.1	1.0	0.9	0.9	1.4
Lowest 10 percent .....	0.4	1.3	0.3	1.5	1.5	1.1	1.4	2.0
Second 25 percent .....	0.8	1.1	0.1	0.8	1.0	0.8	0.4	0.8
Third 25 percent .....	1.0	1.0	0.1	0.6	0.9	0.9	0.3	0.6
Highest 25 percent .....	1.1	1.3	0.1	0.6	0.9	0.8	0.2	0.5
Highest 10 percent .....	1.6	1.7	0.1	0.9	1.3	1.2	0.5	0.7
<b>Establishment characteristics</b>								
Goods-producing industries .....	1.3	1.4	0.1	0.8	1.1	1.1	0.3	0.8
Service-providing industries .....	0.6	0.7	0.1	0.6	0.7	0.6	0.3	0.7
Education and health services .....	1.4	1.3	0.1	1.1	1.5	1.3	0.4	1.1
Educational services .....	1.2	0.8	0.3	0.8	1.5	1.4	0.2	0.8
Elementary and secondary schools .....	1.4	0.8	0.4	0.9	1.8	1.7	0.2	0.9
Junior colleges, colleges, and universities	2.7	2.3	0.3	1.5	2.6	2.3	0.3	1.4
Health care and social assistance .....	1.7	2.0	0.1	1.7	2.2	1.8	0.6	1.7
Hospitals .....	2.4	2.0	0.2	0.8	1.6	1.7	0.4	0.7
Public administration .....	1.7	0.8	0.5	1.4	2.6	2.7	0.3	1.5

See footnotes at end of table.

**Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
1 to 99 workers .....	1.0	0.7	0.5	1.0	1.0	0.8	0.2	1.0
1 to 49 workers .....	1.1	0.9	0.5	1.1	1.1	1.0	0.2	1.1
50 to 99 workers .....	2.2	1.1	0.9	1.8	2.2	1.4	0.3	1.9
100 workers or more .....	0.7	0.4	0.3	0.6	0.7	0.4	0.1	0.5
100 to 499 workers .....	1.1	0.6	0.5	1.0	1.1	0.7	0.2	0.9
500 workers or more .....	0.7	0.4	0.3	0.7	0.8	0.5	0.2	0.6
<b>Geographic areas</b>								
Northeast .....	1.4	0.8	0.8	1.4	1.2	0.5	0.2	1.1
New England .....	2.3	0.9	1.9	2.5	2.2	1.1	0.4	1.9
Middle Atlantic .....	1.5	0.9	0.7	1.5	1.4	0.6	0.2	1.4
South .....	1.1	0.7	0.5	0.9	1.1	0.7	0.2	0.9
South Atlantic .....	1.4	1.0	0.7	1.3	1.6	1.2	0.3	1.2
East South Central .....	2.1	1.8	1.2	2.1	3.0	1.4	0.6	2.3
West South Central .....	2.1	1.3	1.1	1.5	1.8	0.9	0.5	1.6
Midwest .....	1.1	0.8	0.7	1.5	1.8	1.1	0.2	1.3
East North Central .....	1.3	1.0	0.9	1.7	1.8	1.0	0.3	1.4
West North Central .....	2.0	1.1	1.1	2.7	3.9	2.7	0.3	2.9
West .....	1.1	0.9	0.6	1.4	1.1	1.0	0.2	1.3
Mountain .....	1.9	1.5	1.3	1.9	1.9	1.1	0.4	1.7
Pacific .....	1.4	1.1	0.6	1.8	1.3	1.3	0.3	1.7

See footnotes at end of table.

**Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—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	1.0	1.0	0.8	0.5	1.0
1 to 49 workers .....	0.5	1.1	0.1	1.1	1.1	0.9	0.5	1.1
50 to 99 workers .....	1.3	2.1	0.3	1.9	2.2	1.4	0.8	1.8
100 workers or more .....	0.9	0.8	0.1	0.6	0.8	0.6	0.3	0.6
100 to 499 workers .....	1.0	1.2	0.2	1.0	1.1	0.9	0.5	0.9
500 workers or more .....	1.2	1.1	0.2	0.7	1.1	0.9	0.3	0.6
<b>Geographic areas</b>								
Northeast .....	1.7	1.7	0.2	1.2	1.1	0.8	0.8	1.3
New England .....	2.9	2.0	0.3	2.1	2.0	1.0	1.9	2.5
Middle Atlantic .....	1.8	2.0	0.3	1.5	1.3	1.0	0.8	1.5
South .....	0.8	0.8	0.1	0.9	1.0	0.9	0.5	0.9
South Atlantic .....	1.1	1.2	0.1	1.1	1.3	1.0	0.7	1.3
East South Central .....	2.5	2.0	—	—	1.6	3.2	1.2	2.1
West South Central .....	1.0	1.4	0.1	1.7	2.0	1.6	1.1	1.4
Midwest .....	1.3	1.5	0.2	1.4	1.2	1.1	0.7	1.4
East North Central .....	1.2	1.6	0.3	1.4	1.5	1.4	0.9	1.7
West North Central .....	2.9	3.3	0.3	2.9	2.2	1.8	1.0	2.7
West .....	1.0	1.5	0.2	1.2	1.4	1.2	0.6	1.4
Mountain .....	2.1	1.9	0.3	1.8	2.2	2.3	1.3	1.7
Pacific .....	1.1	2.1	0.2	1.6	1.7	1.4	0.5	1.9

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 46. Paid leave combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave <sup>2</sup>	Personal leave, sick leave, paid family leave, or vacation <sup>2</sup>	Personal leave, vacation, or holidays <sup>2</sup>
All workers .....	36	36	59	69	71	82	83
<b>Worker characteristics</b>							
Management, professional, and related .....	47	53	69	74	90	93	90
Management, business, and financial .....	60	57	87	94	93	96	97
Professional and related .....	41	52	61	66	88	91	88
Teachers .....	10	56	16	14	88	88	77
Primary, secondary, and special education school teachers .....	7	70	12	10	98	98	85
Registered nurses .....	61	56	76	83	89	91	91
Service .....	22	21	40	47	49	63	65
Protective service .....	41	39	68	75	75	83	86
Sales and office .....	41	37	65	75	72	82	85
Sales and related .....	31	27	51	63	59	73	77
Office and administrative support .....	46	43	73	83	80	88	89
Natural resources, construction, and maintenance .....	30	26	56	76	63	82	87
Construction, extraction, farming, fishing, and forestry .....	19	15	41	60	47	69	79
Installation, maintenance, and repair .....	40	34	69	90	77	93	94
Production, transportation, and material moving .....	32	26	55	78	67	85	89
Production .....	33	23	57	88	70	91	94
Transportation and material moving .....	32	29	54	69	64	79	84
Full time .....	45	44	72	84	84	94	94
Part time .....	11	10	19	25	32	44	48
Union .....	44	55	65	72	90	95	93
Nonunion .....	35	33	58	69	68	79	81
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	15	13	30	41	40	56	61
Lowest 10 percent .....	8	7	19	27	26	44	49
Second 25 percent .....	39	36	65	79	76	88	90
Third 25 percent .....	47	44	74	86	84	93	93
Highest 25 percent .....	50	56	72	78	92	95	93
Highest 10 percent .....	50	57	73	78	94	96	92
<b>Establishment characteristics</b>							
Goods-producing industries .....	33	25	58	86	68	89	93
Service-providing industries .....	37	38	59	67	72	80	81
Education and health services .....	40	50	58	63	85	88	87
Educational services .....	22	56	39	37	90	91	83
Elementary and secondary schools .....	18	65	27	24	93	93	83
Junior colleges, colleges, and universities .....	33	40	66	65	89	89	86
Health care and social assistance .....	52	46	72	80	82	87	89
Hospitals .....	67	62	85	91	93	95	95
Public administration .....	51	52	88	87	91	91	91

See footnotes at end of table.



**Table 46. Paid leave combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave <sup>2</sup>	Personal leave, sick leave, paid family leave, or vacation <sup>2</sup>	Personal leave, vacation, or holidays <sup>2</sup>
1 to 99 workers .....	27	24	50	62	58	72	75
1 to 49 workers .....	24	22	47	60	55	69	73
50 to 99 workers .....	34	31	56	70	67	81	82
100 workers or more .....	46	47	67	76	83	90	90
100 to 499 workers .....	43	40	64	76	78	87	88
500 workers or more .....	49	55	70	76	89	93	92
<b>Geographic areas</b>							
Northeast .....	48	48	61	70	77	83	84
New England .....	39	40	56	67	74	82	83
Middle Atlantic .....	51	50	63	71	78	84	84
South .....	35	35	59	71	71	84	85
South Atlantic .....	38	38	61	72	72	83	84
East South Central .....	28	28	57	68	69	84	87
West South Central .....	32	33	58	70	71	85	86
Midwest .....	35	33	56	70	70	81	82
East North Central .....	37	35	55	70	69	81	81
West North Central .....	31	30	58	70	72	82	84
West .....	31	31	58	66	68	77	79
Mountain .....	32	31	55	65	66	77	78
Pacific .....	30	31	60	67	69	77	80

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 46. Standard errors for paid leave combinations: Access, civilian workers,<sup>1</sup> National Compensation Survey, March 2015**

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave <sup>2</sup>	Personal leave, sick leave, paid family leave, or vacation <sup>2</sup>	Personal leave, vacation, or holidays <sup>2</sup>
All workers .....	0.6	0.6	0.7	0.6	0.7	0.6	0.6
<b>Worker characteristics</b>							
Management, professional, and related .....	1.0	1.1	1.0	0.9	0.7	0.5	0.6
Management, business, and financial .....	1.6	1.7	1.2	0.8	0.9	0.8	0.8
Professional and related .....	1.2	1.2	1.3	1.1	0.8	0.7	0.8
Teachers .....	1.3	1.9	2.0	1.9	1.3	1.3	1.6
Primary, secondary, and special education school teachers .....	1.2	2.5	2.4	2.4	0.5	0.5	1.6
Registered nurses .....	2.4	2.5	2.1	1.7	1.6	1.5	1.6
Service .....	1.1	1.0	1.5	1.6	1.7	1.7	1.7
Protective service .....	2.9	2.8	2.9	2.9	3.2	2.9	1.9
Sales and office .....	0.9	0.9	1.0	0.8	0.9	0.8	0.8
Sales and related .....	1.2	1.0	1.3	1.3	1.3	1.3	1.2
Office and administrative support .....	1.2	1.3	1.2	0.9	1.1	0.9	0.9
Natural resources, construction, and maintenance	1.2	1.3	1.9	1.6	1.7	1.5	1.2
Construction, extraction, farming, fishing, and forestry .....	1.6	1.5	2.7	2.6	2.3	2.4	2.0
Installation, maintenance, and repair .....	2.0	1.9	2.0	1.3	1.9	1.2	1.0
Production, transportation, and material moving ...	1.3	1.2	1.7	1.2	1.6	1.2	1.1
Production .....	1.6	1.3	2.3	1.1	1.9	1.1	1.0
Transportation and material moving .....	1.9	1.8	2.1	1.8	2.1	1.8	1.7
Full time .....	0.7	0.8	0.7	0.5	0.6	0.4	0.4
Part time .....	0.7	0.6	0.9	1.1	1.2	1.4	1.5
Union .....	1.3	1.3	1.1	0.9	0.8	0.7	0.6
Nonunion .....	0.7	0.7	0.8	0.7	0.8	0.7	0.8
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	0.8	0.8	1.2	1.3	1.3	1.4	1.5
Lowest 10 percent .....	0.8	0.7	1.5	1.7	1.5	1.8	1.9
Second 25 percent .....	1.2	1.2	1.1	0.8	0.9	0.7	0.7
Third 25 percent .....	1.0	0.9	0.9	0.7	0.8	0.6	0.6
Highest 25 percent .....	1.0	1.1	1.0	0.8	0.6	0.5	0.5
Highest 10 percent .....	1.6	1.7	1.3	1.0	0.9	0.6	0.7
<b>Establishment characteristics</b>							
Goods-producing industries .....	1.3	1.3	1.6	1.0	1.3	0.8	0.6
Service-providing industries .....	0.7	0.7	0.8	0.7	0.7	0.7	0.7
Education and health services .....	1.5	1.4	1.5	1.4	1.1	1.0	1.0
Educational services .....	1.2	1.4	1.4	1.3	0.6	0.6	1.0
Elementary and secondary schools .....	1.1	1.8	1.2	1.2	0.7	0.7	1.2
Junior colleges, colleges, and universities	2.7	2.8	2.4	1.9	1.4	1.4	1.3
Health care and social assistance .....	2.1	2.1	2.1	1.8	1.9	1.7	1.5
Hospitals .....	2.4	2.4	1.4	0.7	0.9	0.6	0.7
Public administration .....	2.3	2.3	1.4	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,<sup>1</sup> National Compensation Survey, March 2015—continued**

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave <sup>2</sup>	Personal leave, sick leave, paid family leave, or vacation <sup>2</sup>	Personal leave, vacation, or holidays <sup>2</sup>
1 to 99 workers .....	0.9	0.9	1.1	1.1	1.1	1.0	1.1
1 to 49 workers .....	1.0	1.0	1.2	1.2	1.3	1.2	1.2
50 to 99 workers .....	1.7	1.6	2.0	2.2	2.1	2.0	1.9
100 workers or more .....	0.8	0.8	0.8	0.7	0.7	0.5	0.5
100 to 499 workers .....	1.2	1.2	1.3	1.1	1.2	0.9	0.9
500 workers or more .....	1.1	1.1	0.9	0.8	0.7	0.5	0.6
<b>Geographic areas</b>							
Northeast .....	1.2	1.5	1.4	1.1	1.3	1.4	1.3
New England .....	2.1	2.5	2.3	2.3	1.9	1.8	2.1
Middle Atlantic .....	1.5	1.8	1.7	1.1	1.8	1.8	1.6
South .....	1.1	1.1	1.1	1.0	0.9	0.8	0.8
South Atlantic .....	1.7	1.8	1.5	1.4	1.3	1.1	1.1
East South Central .....	1.9	1.8	3.3	2.6	2.9	2.1	2.0
West South Central .....	1.7	1.8	1.7	1.6	1.5	1.3	1.3
Midwest .....	1.4	1.2	1.7	1.5	1.7	1.6	1.6
East North Central .....	1.4	1.3	1.7	1.4	1.5	1.7	1.8
West North Central .....	2.8	2.5	4.0	3.7	3.9	3.4	3.3
West .....	1.0	1.0	1.5	1.5	1.5	1.4	1.5
Mountain .....	2.0	2.4	2.4	2.2	2.3	1.6	1.5
Pacific .....	1.1	1.1	2.0	1.9	1.9	1.9	2.1

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

# Private Industry Tables

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## **Types of Benefits:**

- Establishment data (Retirement and healthcare)
- Retirement benefits
- Healthcare benefits
- Life, short-term, and long-term disability insurance benefits
- Paid 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 health care benefits: private industry workers, National Compensation Survey, March 2015**

(All establishments = 100 percent)

Characteristics	Retirement benefits			Health care benefits
	All plans <sup>1</sup>	Defined benefit	Defined contribution	
All establishments .....	48	8	47	60
<b>Establishment characteristics</b>				
Goods-producing industries .....	45	9	43	58
Construction .....	34	10	31	46
Manufacturing .....	58	7	57	72
Service-providing industries .....	49	8	48	61
Trade, transportation, and utilities .....	57	9	56	67
Wholesale trade .....	71	6	71	87
Retail trade .....	52	8	50	59
Transportation and warehousing .....	50	15	47	56
Utilities .....	77	–	65	83
Information .....	81	50	81	82
Financial activities .....	62	24	62	77
Finance and insurance .....	75	33	75	83
Credit intermediation and related activities .....	88	44	88	93
Insurance carriers and related activities .....	55	18	55	65
Real estate and rental and leasing .....	41	–	40	67
Professional and business services .....	44	–	44	57
Professional and technical services .....	46	–	46	60
Administrative and waste services .....	34	–	34	45
Education and health services .....	56	–	55	73
Educational services .....	48	–	40	59
Junior colleges, colleges, and universities .....	94	–	93	99
Health care and social assistance .....	57	–	57	74
Leisure and hospitality .....	20	–	20	28
Accommodation and food services .....	20	–	20	28
Other services .....	26	–	24	40
1 to 99 workers .....	46	7	45	59
1 to 49 workers .....	45	7	44	57
50 to 99 workers .....	74	17	71	89
100 workers or more .....	89	36	86	94
100 to 499 workers .....	89	34	85	94
500 workers or more .....	95	52	94	95

See footnotes at end of table.

**Table 1. Establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2015—continued**

(All establishments = 100 percent)

Characteristics	Retirement benefits			Health care benefits
	All plans <sup>1</sup>	Defined benefit	Defined contribution	
<b>Geographic areas</b>				
Northeast .....	49	8	47	60
New England .....	59	10	57	60
Middle Atlantic .....	45	8	44	60
South .....	48	7	47	60
South Atlantic .....	48	8	48	61
East South Central .....	43	—	43	54
West South Central .....	49	7	48	62
Midwest .....	52	9	51	62
East North Central .....	49	10	48	64
West North Central .....	57	—	57	60
West .....	44	8	43	58
Mountain .....	52	6	52	65
Pacific .....	39	9	38	54

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

Note: Dash indicates no establishments in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 1. Standard errors for establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2015**

Characteristics	Retirement benefits			Health care benefits
	All plans <sup>1</sup>	Defined benefit	Defined contribution	
All establishments .....	1.9	0.6	1.9	1.8
<b>Establishment characteristics</b>				
Goods-producing industries .....	2.5	0.9	2.5	3.3
Construction .....	2.9	1.5	2.9	3.4
Manufacturing .....	4.3	1.1	4.2	7.1
Service-providing industries .....	2.1	0.7	2.1	1.9
Trade, transportation, and utilities .....	2.9	0.8	2.9	2.9
Wholesale trade .....	4.7	1.4	4.7	3.4
Retail trade .....	2.6	1.1	2.6	2.7
Transportation and warehousing .....	11.1	4.4	10.8	12.0
Utilities .....	13.4	–	14.6	13.0
Information .....	5.6	11.4	5.6	5.4
Financial activities .....	4.1	2.9	4.1	3.8
Finance and insurance .....	3.8	3.3	3.7	3.3
Credit intermediation and related activities .....	4.6	3.9	4.6	4.1
Insurance carriers and related activities .....	6.2	5.0	6.2	6.7
Real estate and rental and leasing .....	8.1	–	8.0	7.5
Professional and business services .....	4.9	–	4.9	5.0
Professional and technical services .....	7.4	–	7.4	7.4
Administrative and waste services .....	7.0	–	6.9	8.1
Education and health services .....	7.6	–	7.6	6.9
Educational services .....	9.0	–	8.8	11.0
Junior colleges, colleges, and universities .....	4.7	–	5.2	0.8
Health care and social assistance .....	8.3	–	8.3	7.4
Leisure and hospitality .....	2.6	–	2.6	4.1
Accommodation and food services .....	2.8	–	2.8	4.5
Other services .....	5.2	–	4.8	6.1
1 to 99 workers .....	2.0	0.6	2.0	1.9
1 to 49 workers .....	2.1	0.6	2.1	1.9
50 to 99 workers .....	3.1	1.7	3.0	1.5
100 workers or more .....	1.3	5.9	1.4	1.2
100 to 499 workers .....	1.6	6.8	1.7	1.3
500 workers or more .....	2.1	5.3	2.2	2.3

See footnotes at end of table.

**Table 1. Standard errors for establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2015—continued**

Characteristics	Retirement benefits			Health care benefits
	All plans <sup>1</sup>	Defined benefit	Defined contribution	
<b>Geographic areas</b>				
Northeast .....	5.1	1.3	5.1	4.3
New England .....	6.0	2.5	5.8	4.6
Middle Atlantic .....	6.5	1.3	6.5	5.4
South .....	2.6	0.9	2.6	2.5
South Atlantic .....	3.7	1.1	3.7	3.1
East South Central .....	3.7	—	3.7	3.1
West South Central .....	4.9	1.4	4.9	5.6
Midwest .....	4.7	1.7	4.7	4.0
East North Central .....	6.4	2.0	6.3	5.8
West North Central .....	4.8	—	4.7	3.9
West .....	3.8	1.1	3.8	3.8
Mountain .....	7.9	1.7	8.0	8.1
Pacific .....	3.3	1.4	3.2	3.4

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

Note: Dash indicates no establishments in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 2. Retirement benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	66	49	74	18	15	84	61	43	71
<b>Worker characteristics</b>									
Management, professional, and related .....	80	67	84	25	21	84	77	62	80
Management, business, and financial .....	84	74	88	30	25	83	82	70	85
Professional and related .....	78	63	81	23	20	85	74	57	77
Service .....	39	22	55	6	6	89	36	18	50
Protective service .....	62	31	50	9	7	79	58	27	47
Sales and office .....	70	49	70	17	13	75	66	45	68
Sales and related .....	68	38	57	11	7	63	64	35	55
Office and administrative support .....	72	56	78	20	16	79	68	52	76
Natural resources, construction, and maintenance	66	52	80	25	24	97	59	44	74
Construction, extraction, farming, fishing, and forestry .....	59	47	79	27	26	98	48	35	73
Installation, maintenance, and repair .....	71	57	80	23	22	95	68	51	76
Production, transportation, and material moving ...	71	53	75	23	19	85	63	44	69
Production .....	75	59	78	22	19	87	71	52	73
Transportation and material moving .....	67	48	71	24	20	84	56	36	65
Full time .....	76	59	78	22	19	86	72	53	74
Part time .....	37	19	51	9	6	70	33	15	46
Union .....	92	82	90	72	67	93	56	45	80
Nonunion .....	63	46	72	13	10	79	62	43	70
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	40	19	48	6	4	63	37	17	45
Lowest 10 percent .....	31	12	39	4	2	53	28	10	37
Second 25 percent .....	67	47	70	13	10	82	63	42	67
Third 25 percent .....	78	63	81	23	20	86	72	55	76
Highest 25 percent .....	86	75	88	36	32	87	81	68	84
Highest 10 percent .....	88	78	89	36	30	83	85	72	85
<b>Establishment characteristics</b>									
Goods-producing industries .....	75	61	81	25	22	89	70	54	77
Construction .....	57	44	79	20	20	98	48	35	74
Manufacturing .....	83	68	82	27	23	85	79	61	77
Service-providing industries .....	64	46	72	17	14	82	60	41	69
Trade, transportation, and utilities .....	75	48	65	19	14	75	66	40	61
Wholesale trade .....	80	64	79	12	11	92	77	60	77
Retail trade .....	70	37	53	14	9	61	61	31	50
Transportation and warehousing .....	81	62	77	34	28	83	65	45	70
Utilities .....	97	92	95	78	74	95	91	76	83

See footnotes at end of table.

**Table 2. Retirement benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information .....	88	81	92	47	43	93	87	75	86
Financial activities .....	83	75	90	42	34	81	82	71	86
Finance and insurance .....	92	85	93	51	40	79	91	81	89
Credit intermediation and related activities .....	95	87	92	51	38	76	95	83	88
Insurance carriers and related activities .....	88	82	93	48	43	89	87	77	88
Real estate and rental and leasing .....	54	41	76	—	—	—	52	37	72
Professional and business services .....	62	48	78	14	12	82	61	46	76
Professional and technical services .....	73	60	83	14	12	88	72	58	81
Administrative and waste services .....	44	30	68	6	5	94	43	28	66
Education and health services .....	69	53	77	16	14	87	64	46	72
Educational services .....	69	59	86	16	14	87	61	50	82
Junior colleges, colleges, and universities .....	87	76	88	16	12	74	83	72	87
Health care and social assistance .....	69	52	75	16	14	87	65	46	71
Leisure and hospitality .....	30	13	42	3	3	98	28	11	37
Accommodation and food services .....	29	11	37	2	2	100	28	9	33
Other services .....	47	35	75	9	8	88	43	31	72
1 to 99 workers .....	51	35	69	8	7	85	48	32	67
1 to 49 workers .....	46	32	70	7	6	88	44	30	68
50 to 99 workers .....	66	44	67	13	11	80	60	39	64
100 workers or more .....	84	65	78	30	25	83	77	56	73
100 to 499 workers .....	80	58	72	21	17	81	74	51	69
500 workers or more .....	89	76	85	43	37	85	82	65	79
<b>Geographic areas</b>									
Northeast .....	67	53	78	24	21	88	60	45	74
New England .....	69	52	76	19	16	86	65	47	73
Middle Atlantic .....	67	53	79	25	22	88	59	44	75
South .....	66	46	71	16	13	82	63	43	68
South Atlantic .....	67	48	72	17	14	81	64	44	69
East South Central .....	67	45	67	12	10	81	63	41	65
West South Central .....	63	44	70	15	13	84	61	41	67
Midwest .....	70	53	76	19	16	83	66	47	72
East North Central .....	69	53	76	20	17	84	64	46	72
West North Central .....	73	55	75	18	14	81	70	50	72
West .....	60	44	74	17	14	83	55	39	70
Mountain .....	61	42	68	13	11	80	58	38	66
Pacific .....	59	45	76	19	16	84	54	39	73

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2015**

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.7	0.7	0.6	0.6	0.5	0.7	0.7	0.6	0.6
<b>Worker characteristics</b>									
Management, professional, and related .....	1.2	1.2	0.9	1.2	1.1	1.2	1.2	1.1	0.9
Management, business, and financial .....	1.2	1.4	1.0	1.6	1.6	2.1	1.3	1.4	0.9
Professional and related .....	1.6	1.5	1.2	1.4	1.3	1.2	1.5	1.4	1.2
Service .....	1.9	1.2	2.4	0.6	0.6	1.9	1.9	1.1	2.4
Protective service .....	5.2	3.6	5.7	2.2	2.0	6.5	5.6	4.0	6.1
Sales and office .....	0.9	0.8	0.7	0.7	0.6	1.5	1.0	0.8	0.7
Sales and related .....	1.6	1.4	1.1	0.8	0.6	2.6	1.5	1.2	1.2
Office and administrative support .....	1.4	1.2	0.7	0.9	0.9	1.4	1.4	1.1	0.8
Natural resources, construction, and maintenance	1.9	1.7	1.2	1.6	1.6	0.6	1.9	1.7	1.3
Construction, extraction, farming, fishing, and forestry .....	2.9	2.8	2.2	2.9	2.9	0.8	2.8	2.6	2.7
Installation, maintenance, and repair .....	2.3	2.2	1.3	1.9	1.8	0.9	2.2	2.2	1.5
Production, transportation, and material moving ...	1.5	1.3	1.0	1.2	0.9	1.5	1.4	1.2	1.0
Production .....	1.8	1.8	1.3	1.4	1.0	2.3	1.8	1.9	1.5
Transportation and material moving .....	2.0	1.7	1.3	1.6	1.3	1.7	1.8	1.4	1.5
Full time .....	0.6	0.7	0.6	0.7	0.6	0.7	0.6	0.6	0.6
Part time .....	1.4	0.8	1.5	0.5	0.4	2.0	1.3	0.8	1.6
Union .....	1.3	1.4	0.8	1.9	1.9	0.7	2.1	1.7	1.4
Nonunion .....	0.8	0.7	0.7	0.5	0.4	0.9	0.8	0.6	0.7
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	1.5	0.8	1.4	0.4	0.3	2.3	1.4	0.8	1.5
Lowest 10 percent .....	2.2	1.0	2.6	0.5	0.3	4.2	2.2	1.0	2.8
Second 25 percent .....	1.1	1.1	1.1	0.7	0.6	1.3	1.1	1.1	1.2
Third 25 percent .....	1.0	0.9	0.7	1.0	0.9	1.1	1.0	0.8	0.7
Highest 25 percent .....	0.9	0.9	0.7	1.3	1.2	1.0	0.9	0.9	0.7
Highest 10 percent .....	1.3	1.4	0.9	1.8	1.8	1.7	1.4	1.4	0.9
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.1	1.1	0.8	1.2	1.1	1.0	1.2	1.1	0.9
Construction .....	2.5	2.3	1.8	2.0	2.0	1.2	2.3	2.0	2.0
Manufacturing .....	1.3	1.3	1.0	1.6	1.3	1.2	1.5	1.4	1.1
Service-providing industries .....	0.8	0.8	0.8	0.6	0.5	0.9	0.8	0.7	0.8
Trade, transportation, and utilities .....	1.0	1.0	0.8	0.8	0.7	1.4	1.1	0.9	0.8
Wholesale trade .....	1.8	1.9	1.4	1.6	1.4	2.4	1.9	2.0	1.4
Retail trade .....	1.2	1.2	1.1	1.0	0.7	2.4	1.4	1.2	1.2
Transportation and warehousing .....	2.5	2.4	2.2	2.8	2.3	2.5	3.0	2.6	2.6
Utilities .....	1.7	2.1	1.6	5.8	5.4	1.3	1.9	2.3	2.1

See footnotes at end of table.

**Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2015—continued**

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information .....	2.3	2.4	0.9	3.8	3.7	1.3	2.3	2.2	0.9
Financial activities .....	1.7	1.7	0.9	1.9	1.7	1.2	1.6	1.7	1.0
Finance and insurance .....	0.8	0.9	0.5	1.9	1.6	1.2	0.8	0.9	0.6
Credit intermediation and related activities .....	0.8	1.0	0.9	2.5	2.0	1.6	0.8	1.0	0.9
Insurance carriers and related activities .....	1.6	1.6	0.7	2.7	2.6	1.6	1.6	1.7	0.9
Real estate and rental and leasing .....	5.0	5.2	5.2	—	—	—	4.5	4.5	5.6
Professional and business services .....	2.4	2.2	1.6	1.7	1.5	3.6	2.3	2.2	1.6
Professional and technical services .....	2.7	2.8	2.1	3.0	2.8	3.5	2.8	2.7	2.1
Administrative and waste services .....	4.4	4.2	4.1	1.7	1.7	2.9	4.2	4.0	4.3
Education and health services .....	2.2	2.0	1.6	1.5	1.4	2.2	2.2	1.8	1.6
Educational services .....	3.6	3.3	1.3	2.0	1.9	1.8	3.5	3.1	1.5
Junior colleges, colleges, and universities .....	1.6	1.6	1.0	1.1	1.0	1.9	1.7	1.7	1.1
Health care and social assistance .....	2.4	2.1	1.8	1.7	1.6	2.5	2.4	2.0	1.8
Leisure and hospitality .....	2.8	1.2	3.0	0.7	0.7	1.7	2.7	1.0	2.8
Accommodation and food services .....	3.2	1.4	3.3	0.7	0.7	( <sup>4</sup> )	3.1	1.2	3.0
Other services .....	3.8	2.8	2.6	2.1	1.8	6.5	3.9	2.9	2.8
1 to 99 workers .....	1.1	0.8	1.1	0.5	0.4	1.4	1.1	0.8	1.1
1 to 49 workers .....	1.3	1.0	1.2	0.5	0.5	1.2	1.3	1.0	1.2
50 to 99 workers .....	2.2	1.9	1.9	1.1	1.0	3.2	2.3	1.9	2.0
100 workers or more .....	0.9	1.0	0.7	0.9	0.8	0.8	0.9	0.9	0.7
100 to 499 workers .....	1.3	1.3	1.0	1.1	1.0	1.6	1.2	1.2	1.1
500 workers or more .....	1.2	1.1	0.8	1.5	1.3	1.0	1.2	1.3	0.8
<b>Geographic areas</b>									
Northeast .....	1.7	1.5	0.8	1.7	1.6	1.0	1.5	1.2	0.9
New England .....	3.1	2.5	1.9	2.6	2.4	3.0	3.3	2.4	1.8
Middle Atlantic .....	1.8	1.6	0.9	1.8	1.8	1.0	1.5	1.3	1.2
South .....	1.3	1.1	1.0	0.7	0.7	1.6	1.2	1.1	1.0
South Atlantic .....	2.0	1.7	1.3	1.0	1.1	2.7	1.9	1.6	1.3
East South Central .....	2.3	2.2	3.8	1.0	1.1	4.1	2.0	2.2	3.7
West South Central .....	1.8	1.7	1.5	1.0	0.8	1.1	1.8	1.7	1.6
Midwest .....	1.4	1.5	1.3	1.3	1.0	1.4	1.3	1.3	1.4
East North Central .....	1.7	1.9	1.6	1.4	1.0	1.7	1.7	1.8	1.7
West North Central .....	2.5	2.2	2.2	2.9	2.2	2.6	2.2	1.7	2.3
West .....	1.5	1.2	1.8	1.1	1.1	1.5	1.6	1.2	1.8
Mountain .....	2.6	2.7	3.7	1.3	1.0	2.8	2.7	2.6	3.7
Pacific .....	1.8	1.3	2.0	1.5	1.4	1.8	2.0	1.3	1.9

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 3. Retirement benefit combinations: Access, private industry workers, National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers .....	14	4	47
<b>Worker characteristics</b>			
Management, professional, and related .....	22	3	55
Management, business, and financial .....	28	2	54
Professional and related .....	20	3	55
Service .....	3	3	33
Protective service .....	4	4	54
Sales and office .....	13	4	53
Sales and related .....	7	4	56
Office and administrative support .....	17	4	52
Natural resources, construction, and maintenance	18	7	41
Construction, extraction, farming, fishing, and forestry .....	15	12	32
Installation, maintenance, and repair .....	19	4	48
Production, transportation, and material moving ...	15	8	48
Production .....	17	4	54
Transportation and material moving .....	12	11	43
Full time .....	18	4	54
Part time .....	4	5	29
Union .....	36	36	20
Nonunion .....	12	1	50
Average wage within the following categories: <sup>1</sup>			
Lowest 25 percent .....	3	3	34
Lowest 10 percent .....	1	3	27
Second 25 percent .....	8	4	55
Third 25 percent .....	18	5	55
Highest 25 percent .....	31	5	50
Highest 10 percent .....	33	3	52
<b>Establishment characteristics</b>			
Goods-producing industries .....	20	5	50
Construction .....	12	9	36
Manufacturing .....	24	4	55
Service-providing industries .....	13	4	47
Trade, transportation, and utilities .....	10	9	56
Wholesale trade .....	9	3	69
Retail trade .....	6	9	56
Transportation and warehousing .....	17	17	47
Utilities .....	73	6	—
Information .....	46	—	41
Financial activities .....	41	1	42
Finance and insurance .....	50	1	41

See footnotes at end of table.

**Table 3. Retirement benefit combinations: Access, private industry workers, National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
Credit intermediation and related activities	50	1	44
Insurance carriers and related activities .....	48	—	40
Real estate and rental and leasing .....	—	—	43
Professional and business services .....	13	1	48
Professional and technical services .....	13	—	59
Administrative and waste services .....	5	1	38
Education and health services .....	12	5	53
Educational services .....	7	8	53
Junior colleges, colleges, and universities	12	4	71
Health care and social assistance .....	12	4	53
Leisure and hospitality .....	—	2	27
Accommodation and food services .....	—	2	27
Other services .....	5	4	38
1 to 99 workers .....	6	2	42
1 to 49 workers .....	5	1	39
50 to 99 workers .....	7	6	53
100 workers or more .....	24	7	54
100 to 499 workers .....	15	6	59
500 workers or more .....	36	7	46
<b>Geographic areas</b>			
Northeast .....	17	7	44
New England .....	15	4	50
Middle Atlantic .....	17	8	42
South .....	13	3	50
South Atlantic .....	15	3	49
East South Central .....	9	4	54
West South Central .....	13	2	48
Midwest .....	15	5	51
East North Central .....	15	5	49
West North Central .....	15	3	55
West .....	12	5	43
Mountain .....	9	4	48
Pacific .....	13	5	41

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 3. Standard errors for retirement benefit combinations:  
Access, private industry workers, National Compensation Survey,  
March 2015**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers .....	0.5	0.3	0.7
<b>Worker characteristics</b>			
Management, professional, and related .....	1.1	0.4	1.3
Management, business, and financial .....	1.5	0.5	1.7
Professional and related .....	1.2	0.5	1.6
Service .....	0.4	0.3	1.9
Protective service .....	1.2	1.7	5.8
Sales and office .....	0.6	0.4	0.9
Sales and related .....	0.6	0.5	1.4
Office and administrative support .....	0.8	0.4	1.3
Natural resources, construction, and maintenance	1.5	0.8	1.9
Construction, extraction, farming, fishing, and forestry .....	2.6	1.5	2.4
Installation, maintenance, and repair .....	1.8	0.7	2.4
Production, transportation, and material moving ...	1.1	0.7	1.5
Production .....	1.4	0.7	2.0
Transportation and material moving .....	1.3	1.1	1.9
Full time .....	0.6	0.3	0.8
Part time .....	0.3	0.5	1.2
Union .....	2.1	2.0	1.5
Nonunion .....	0.4	0.1	0.8
Average wage within the following categories: <sup>1</sup>			
Lowest 25 percent .....	0.2	0.3	1.4
Lowest 10 percent .....	0.2	0.5	2.1
Second 25 percent .....	0.5	0.4	1.2
Third 25 percent .....	0.9	0.5	1.1
Highest 25 percent .....	1.3	0.4	1.2
Highest 10 percent .....	1.9	0.5	1.7
<b>Establishment characteristics</b>			
Goods-producing industries .....	1.2	0.6	1.5
Construction .....	1.9	1.1	2.0
Manufacturing .....	1.5	0.7	1.9
Service-providing industries .....	0.5	0.3	0.8
Trade, transportation, and utilities .....	0.6	0.7	1.2
Wholesale trade .....	1.5	0.6	2.4
Retail trade .....	0.5	0.9	1.4
Transportation and warehousing .....	2.4	2.0	3.2
Utilities .....	5.6	1.9	–
Information .....	3.8	–	3.1
Financial activities .....	1.9	0.4	1.6
Finance and insurance .....	1.9	0.1	1.7

See footnotes at end of table.

**Table 3. Standard errors for retirement benefit combinations:  
Access, private industry workers, National Compensation Survey,  
March 2015—continued**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
Credit intermediation and related activities	2.5	0.2	2.5
Insurance carriers and related activities .....	2.7	—	2.6
Real estate and rental and leasing .....	—	—	3.8
Professional and business services .....	1.6	0.5	2.7
Professional and technical services .....	3.0	—	3.3
Administrative and waste services .....	1.7	0.4	4.2
Education and health services .....	1.0	0.8	2.2
Educational services .....	1.0	1.7	3.4
Junior colleges, colleges, and universities	0.8	1.0	1.6
Health care and social assistance .....	1.1	0.9	2.6
Leisure and hospitality .....	—	0.5	2.7
Accommodation and food services .....	—	0.5	3.1
Other services .....	1.8	1.1	3.9
1 to 99 workers .....	0.5	0.2	1.1
1 to 49 workers .....	0.5	0.2	1.3
50 to 99 workers .....	0.9	0.8	2.3
100 workers or more .....	0.8	0.5	1.1
100 to 499 workers .....	1.0	0.6	1.4
500 workers or more .....	1.4	0.8	1.5
<b>Geographic areas</b>			
Northeast .....	1.7	0.7	1.6
New England .....	2.7	0.8	2.7
Middle Atlantic .....	1.8	0.9	1.7
South .....	0.6	0.3	1.1
South Atlantic .....	0.9	0.5	1.6
East South Central .....	1.3	0.6	2.7
West South Central .....	0.9	0.4	1.7
Midwest .....	1.0	0.6	1.5
East North Central .....	0.8	0.8	2.0
West North Central .....	2.5	0.7	2.0
West .....	1.0	0.6	1.9
Mountain .....	1.1	0.8	3.0
Pacific .....	1.4	0.8	2.3

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, private industry workers, National Compensation Survey, March 2015**

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

Characteristics	Open plans <sup>1</sup>	Soft freeze <sup>2</sup>		Hard freeze <sup>3</sup>
		All participants still accruing benefits	Some participants still accruing benefits	
All workers .....	63	24	2	11
<b>Worker characteristics</b>				
Management, professional, and related .....	58	28	3	12
Management, business, and financial .....	58	25	3	15
Professional and related .....	57	29	3	10
Service .....	80	13	—	—
Protective service .....	68	—	—	—
Sales and office .....	59	23	3	16
Sales and related .....	57	23	4	16
Office and administrative support .....	59	23	2	16
Natural resources, construction, and maintenance .....	73	21	—	—
Construction, extraction, farming, fishing, and forestry .....	95	4	—	—
Installation, maintenance, and repair .....	51	39	—	—
Production, transportation, and material moving ...	65	24	2	9
Production .....	53	31	—	—
Transportation and material moving .....	76	17	2	5
Full time .....	62	24	3	11
Part time .....	74	21	—	—
Union .....	78	19	—	—
Nonunion .....	54	27	4	16
Average wage within the following categories: <sup>4</sup>				
Lowest 25 percent .....	70	22	1	8
Lowest 10 percent .....	78	19	—	—
Second 25 percent .....	66	17	2	14
Third 25 percent .....	65	22	2	11
Highest 25 percent .....	60	28	3	10
Highest 10 percent .....	56	29	3	12
<b>Establishment characteristics</b>				
Goods-producing industries .....	61	27	3	10
Construction .....	96	—	—	—
Manufacturing .....	48	35	4	14
Service-providing industries .....	64	23	2	11
Trade, transportation, and utilities .....	71	24	—	—
Wholesale trade .....	68	23	—	—
Retail trade .....	66	28	—	—
Transportation and warehousing .....	78	19	—	—
Utilities .....	67	30	—	—
Information .....	—	57	—	21

See footnotes at end of table.

**Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, private industry workers, National Compensation Survey, March 2015—continued**

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

Characteristics	Open plans <sup>1</sup>	Soft freeze <sup>2</sup>		Hard freeze <sup>3</sup>
		All participants still accruing benefits	Some participants still accruing benefits	
<b>Establishment characteristics</b>				
Financial activities .....	57	16	4	23
Finance and insurance .....	56	17	3	24
Credit intermediation and related activities .....	47	18	2	32
Insurance carriers and related activities ....	70	15	3	12
Real estate and rental and leasing .....	75	—	—	—
Professional and business services .....	69	18	—	—
Professional and technical services .....	75	—	—	—
Education and health services .....	67	21	1	10
Educational services .....	82	12	—	—
Junior colleges, colleges, and universities .....	68	—	—	—
Health care and social assistance .....	65	23	—	—
Leisure and hospitality .....	93	—	—	—
Accommodation and food services .....	100	—	—	—
Other services .....	78	—	—	—
1 to 99 workers .....	67	21	2	10
1 to 49 workers .....	64	21	3	12
50 to 99 workers .....	73	20	—	—
100 workers or more .....	62	25	3	11
100 to 499 workers .....	61	24	4	11
500 workers or more .....	62	26	1	11
<b>Geographic areas</b>				
Northeast .....	67	19	2	12
New England .....	59	27	—	—
Middle Atlantic .....	69	16	3	11
South .....	63	25	2	9
South Atlantic .....	64	23	3	10
East South Central .....	63	30	—	—
West South Central .....	61	29	2	8
Midwest .....	61	25	2	12
East North Central .....	64	23	2	12
West North Central .....	53	32	—	—
West .....	60	26	—	—
Mountain .....	63	18	—	—
Pacific .....	60	29	—	—

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

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

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

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, private industry workers, National Compensation Survey, March 2015**

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

Characteristics	Open plans <sup>1</sup>	Soft freeze <sup>2</sup>		Hard freeze <sup>3</sup>
		All participants still accruing benefits	Some participants still accruing benefits	
All workers .....	1.6	1.2	0.5	0.9
<b>Worker characteristics</b>				
Management, professional, and related .....	2.3	1.9	1.0	1.0
Management, business, and financial .....	3.4	2.5	0.9	1.6
Professional and related .....	3.1	2.6	1.1	1.2
Service .....	3.8	3.2	–	–
Protective service .....	10.7	–	–	–
Sales and office .....	2.3	1.6	0.6	1.5
Sales and related .....	4.1	3.0	1.5	2.2
Office and administrative support .....	2.3	1.6	0.5	1.7
Natural resources, construction, and maintenance .....	3.1	2.6	–	–
Construction, extraction, farming, fishing, and forestry .....	1.6	1.4	–	–
Installation, maintenance, and repair .....	4.2	4.1	–	–
Production, transportation, and material moving ...	3.1	2.4	0.8	2.4
Production .....	5.3	4.1	–	–
Transportation and material moving .....	3.0	2.3	0.6	2.2
Full time .....	1.6	1.2	0.5	1.0
Part time .....	2.6	2.3	–	–
Union .....	1.8	1.7	–	–
Nonunion .....	1.9	1.5	0.7	1.2
Average wage within the following categories: <sup>4</sup>				
Lowest 25 percent .....	3.5	3.1	0.4	1.8
Lowest 10 percent .....	4.5	4.2	–	–
Second 25 percent .....	2.3	1.7	0.7	1.8
Third 25 percent .....	2.1	1.7	0.6	1.5
Highest 25 percent .....	2.0	1.7	0.9	0.8
Highest 10 percent .....	3.0	2.7	1.5	1.5
<b>Establishment characteristics</b>				
Goods-producing industries .....	3.1	2.6	0.8	2.0
Construction .....	2.1	–	–	–
Manufacturing .....	4.0	3.2	1.2	3.0
Service-providing industries .....	1.8	1.4	0.6	0.9
Trade, transportation, and utilities .....	2.0	1.7	–	–
Wholesale trade .....	5.8	5.0	–	–
Retail trade .....	3.7	3.2	–	–
Transportation and warehousing .....	3.8	3.3	–	–
Utilities .....	4.2	4.4	–	–
Information .....	–	4.5	–	3.6

See footnotes at end of table.

**Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, private industry workers, National Compensation Survey, March 2015—continued**

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

Characteristics	Open plans <sup>1</sup>	Soft freeze <sup>2</sup>		Hard freeze <sup>3</sup>
		All participants still accruing benefits	Some participants still accruing benefits	
<b>Establishment characteristics</b>				
Financial activities .....	2.3	1.7	1.0	1.8
Finance and insurance .....	2.4	1.6	0.5	1.8
Credit intermediation and related activities .....	3.8	2.5	0.8	3.1
Insurance carriers and related activities .....	3.2	2.2	0.8	2.6
Real estate and rental and leasing .....	12.5	—	—	—
Professional and business services .....	4.3	3.3	—	—
Professional and technical services .....	7.0	—	—	—
Education and health services .....	4.5	3.3	0.4	2.2
Educational services .....	3.9	3.0	—	—
Junior colleges, colleges, and universities .....	3.7	—	—	—
Health care and social assistance .....	5.4	3.9	—	—
Leisure and hospitality .....	5.6	—	—	—
Accommodation and food services .....	0.0	—	—	—
Other services .....	8.8	—	—	—
1 to 99 workers .....	2.7	2.2	0.7	1.5
1 to 49 workers .....	3.6	2.9	1.1	2.1
50 to 99 workers .....	3.6	3.0	—	—
100 workers or more .....	1.8	1.4	0.6	1.1
100 to 499 workers .....	2.9	2.2	1.4	1.7
500 workers or more .....	2.0	1.7	0.4	1.1
<b>Geographic areas</b>				
Northeast .....	3.3	2.2	0.9	1.7
New England .....	6.9	5.5	—	—
Middle Atlantic .....	3.6	2.2	1.1	2.0
South .....	2.6	2.3	0.5	1.3
South Atlantic .....	3.7	2.9	0.6	1.9
East South Central .....	5.4	4.5	—	—
West South Central .....	4.4	4.2	1.1	1.8
Midwest .....	3.0	2.4	0.6	2.2
East North Central .....	3.7	2.3	0.7	2.6
West North Central .....	4.0	5.5	—	—
West .....	3.9	3.0	—	—
Mountain .....	6.0	3.6	—	—
Pacific .....	4.8	3.8	—	—

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

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

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

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 6. Defined benefit frozen retirement plans:<sup>1</sup> Selected attributes, private industry workers, National Compensation Survey, March 2015**

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>2</sup>		
	1 year	2 to 5 years	Greater than 5 years
All workers .....	3	23	74
<b>Worker characteristics</b>			
Management, professional, and related .....	1	26	73
Management, business, and financial .....	—	—	73
Professional and related .....	2	25	73
Service .....	—	—	58
Protective service .....	—	—	97
Sales and office .....	3	27	70
Sales and related .....	—	7	93
Office and administrative support .....	3	33	63
Natural resources, construction, and maintenance .....	3	29	68
Construction, extraction, farming, fishing, and forestry .....	—	—	62
Installation, maintenance, and repair .....	3	29	69
Production, transportation, and material moving .....	—	—	85
Production .....	—	—	81
Transportation and material moving .....	—	—	94
Full time .....	3	24	73
Part time .....	—	—	81
Union .....	9	29	62
Nonunion .....	—	—	77
Average wage within the following categories: <sup>3</sup>			
Lowest 25 percent .....	—	—	81
Lowest 10 percent .....	—	—	90
Second 25 percent .....	—	—	68
Third 25 percent .....	3	20	77
Highest 25 percent .....	2	25	73
Highest 10 percent .....	1	21	77
<b>Establishment characteristics</b>			
Goods-producing industries .....	3	19	78
Manufacturing .....	3	19	77
Service-providing industries .....	3	25	72
Trade, transportation, and utilities .....	2	10	88
Wholesale trade .....	—	—	83
Retail trade .....	—	—	93

See footnotes at end of table.

**Table 6. Defined benefit frozen retirement plans:<sup>1</sup> Selected attributes, private industry workers, National Compensation Survey, March 2015—continued**

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>2</sup>		
	1 year	2 to 5 years	Greater than 5 years
Transportation and warehousing .....	—	—	98
Utilities .....	—	—	60
Information .....	—	—	71
Financial activities .....	—	—	68
Finance and insurance .....	—	—	66
Credit intermediation and related activities .....	—	44	56
Insurance carriers and related activities .....	—	—	79
Real estate and rental and leasing .....	—	—	100
Professional and business services .....	—	—	86
Professional and technical services .....	—	—	92
Education and health services .....	—	—	54
Educational services .....	—	51	49
Junior colleges, colleges, and universities .....	—	—	52
Health care and social assistance .....	—	—	54
Other services .....	—	74	—
1 to 99 workers .....	—	—	67
1 to 49 workers .....	—	—	66
50 to 99 workers .....	—	30	70
100 workers or more .....	3	22	76
100 to 499 workers .....	2	18	80
500 workers or more .....	3	24	72
<b>Geographic areas</b>			
Northeast .....	—	—	68
New England .....	—	—	66
Middle Atlantic .....	—	—	69
South .....	1	18	81
South Atlantic .....	—	—	78
East South Central .....	—	—	78
West South Central .....	—	—	88
Midwest .....	2	18	80
East North Central .....	—	—	82
West North Central .....	2	21	78
West .....	6	32	62
Mountain .....	—	—	76
Pacific .....	7	36	57

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

<sup>2</sup> The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2014 are included in the "1 year" column. Those frozen between 2010 and 2013 are included in the "2 to 5 year" column and plans frozen before 2010 are included in the "Greater than 5 years" column.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 6. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Selected attributes, private industry workers, National Compensation  
Survey, March 2015**

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>2</sup>		
	1 year	2 to 5 years	Greater than 5 years
All workers .....	0.8	1.9	2.0
<b>Worker characteristics</b>			
Management, professional, and related .....	0.4	2.8	2.9
Management, business, and financial .....	—	—	2.9
Professional and related .....	0.6	3.5	3.5
Service .....	—	—	10.5
Protective service .....	—	—	3.0
Sales and office .....	0.9	2.6	2.6
Sales and related .....	—	2.0	2.0
Office and administrative support .....	1.1	3.0	3.1
Natural resources, construction, and maintenance	0.8	7.1	7.1
Construction, extraction, farming, fishing, and forestry .....	—	—	17.6
Installation, maintenance, and repair .....	0.8	7.3	7.4
Production, transportation, and material moving ...	—	—	2.5
Production .....	—	—	3.3
Transportation and material moving .....	—	—	1.9
Full time .....	0.7	2.0	2.1
Part time .....	—	—	3.4
Union .....	1.7	4.3	4.4
Nonunion .....	—	—	1.9
Average wage within the following categories: <sup>3</sup>			
Lowest 25 percent .....	—	—	4.9
Lowest 10 percent .....	—	—	5.2
Second 25 percent .....	—	—	4.0
Third 25 percent .....	0.6	2.7	2.7
Highest 25 percent .....	0.5	2.4	2.5
Highest 10 percent .....	0.5	3.4	3.5
<b>Establishment characteristics</b>			
Goods-producing industries .....	0.6	3.4	3.4
Manufacturing .....	0.7	3.5	3.5
Service-providing industries .....	1.0	2.2	2.4
Trade, transportation, and utilities .....	0.8	1.8	2.0
Wholesale trade .....	—	—	6.8
Retail trade .....	—	—	3.2

See footnotes at end of table.

**Table 6. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Selected attributes, private industry workers, National Compensation  
Survey, March 2015—continued**

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>2</sup>		
	1 year	2 to 5 years	Greater than 5 years
Transportation and warehousing .....	—	—	1.8
Utilities .....	—	—	8.8
Information .....	—	—	5.0
Financial activities .....	—	—	2.7
Finance and insurance .....	—	—	2.8
Credit intermediation and related activities .....	—	3.8	3.8
Insurance carriers and related activities .....	—	—	4.5
Real estate and rental and leasing .....	—	—	0.0
Professional and business services .....	—	—	6.1
Professional and technical services .....	—	—	8.6
Education and health services .....	—	—	6.5
Educational services .....	—	8.4	8.4
Junior colleges, colleges, and universities .....	—	—	6.4
Health care and social assistance .....	—	—	7.0
Other services .....	—	20.8	—
1 to 99 workers .....	—	—	4.3
1 to 49 workers .....	—	—	5.6
50 to 99 workers .....	—	6.5	6.5
100 workers or more .....	0.5	2.1	2.2
100 to 499 workers .....	0.8	3.6	3.7
500 workers or more .....	0.7	2.8	2.9
<b>Geographic areas</b>			
Northeast .....	—	—	4.3
New England .....	—	—	7.7
Middle Atlantic .....	—	—	5.2
South .....	0.6	2.4	2.5
South Atlantic .....	—	—	3.5
East South Central .....	—	—	8.7
West South Central .....	—	—	3.2
Midwest .....	0.6	3.1	3.3
East North Central .....	—	—	4.1
West North Central .....	0.7	5.8	5.7
West .....	1.6	5.1	5.4
Mountain .....	—	—	5.8
Pacific .....	2.1	6.3	6.7

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

<sup>2</sup> The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2014 are included in the "1 year" column. Those frozen between 2010 and 2013 are included in the "2 to 5 year" column and plans frozen before 2010 are included in the "Greater than 5 years" column.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/eps/glossary20142015.htm](http://www.bls.gov/ncs/eps/glossary20142015.htm).



**Table 7. Defined benefit frozen retirement plans:<sup>1</sup> Plan alternatives, private industry workers, National Compensation Survey, March 2015**

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans <sup>2</sup>			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers .....	12	88	5	27	32	31
<b>Worker characteristics</b>						
Management, professional, and related .....	10	90	4	30	35	31
Management, business, and financial .....	10	90	4	30	35	27
Professional and related .....	9	91	4	30	35	33
Service .....	18	82	—	9	23	50
Sales and office .....	18	82	6	19	33	26
Sales and related .....	23	77	4	—	35	35
Office and administrative support .....	17	83	7	23	33	24
Natural resources, construction, and maintenance	4	96	6	38	43	13
Installation, maintenance, and repair .....	4	96	—	40	43	13
Production, transportation, and material moving ...	11	89	4	28	21	42
Transportation and material moving .....	10	90	5	32	17	44
Full time .....	11	89	4	28	33	31
Part time .....	24	76	7	17	18	37
Union .....	3	97	4	45	28	24
Nonunion .....	15	85	5	21	33	33
Average wage within the following categories: <sup>3</sup>						
Lowest 25 percent .....	34	66	3	—	20	34
Lowest 10 percent .....	54	46	—	—	—	—
Second 25 percent .....	16	84	8	15	28	36
Third 25 percent .....	13	87	4	26	26	36
Highest 25 percent .....	8	92	4	33	38	26
Highest 10 percent .....	7	93	3	34	42	27
<b>Establishment characteristics</b>						
Goods-producing industries .....	6	94	—	29	35	36
Construction .....	—	100	—	—	—	—
Manufacturing .....	7	93	—	26	36	38
Service-providing industries .....	14	86	5	26	31	29
Trade, transportation, and utilities .....	23	77	8	25	19	33
Retail trade .....	42	58	3	8	17	35
Information .....	11	89	5	43	36	3

See footnotes at end of table.

**Table 7. Defined benefit frozen retirement plans:<sup>1</sup> Plan alternatives, private industry workers, National Compensation Survey, March 2015—continued**

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans <sup>2</sup>			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
Financial activities .....	9	91	4	15	46	26
Finance and insurance .....	10	90	4	15	45	27
Credit intermediation and related activities .....	8	92	7	11	40	34
Insurance carriers and related activities ....	12	88	—	26	45	16
Real estate and rental and leasing .....	—	100	—	—	—	—
Professional and technical services .....	—	100	—	60	—	64
Education and health services .....	15	85	4	—	24	43
Health care and social assistance .....	15	85	—	—	26	44
1 to 99 workers .....	10	90	8	22	34	28
1 to 49 workers .....	9	91	6	21	38	26
100 workers or more .....	13	87	4	28	32	32
100 to 499 workers .....	17	83	4	34	27	30
500 workers or more .....	9	91	3	24	35	33
<b>Geographic areas</b>						
Northeast .....	13	87	4	15	38	33
Middle Atlantic .....	12	88	3	16	31	38
South .....	14	86	6	30	26	30
South Atlantic .....	14	86	6	23	30	34
Midwest .....	13	87	3	31	25	33
East North Central .....	11	89	—	34	21	34
West .....	8	92	4	29	43	28
Pacific .....	7	93	3	33	47	25

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 7. Standard errors for frozen defined benefit retirement plans:<sup>1</sup> Plan alternatives, private industry workers, National Compensation Survey, March 2015**

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers .....	1.1	1.1	0.7	1.8	2.2	1.9
<b>Worker characteristics</b>						
Management, professional, and related .....	1.4	1.4	0.8	3.2	3.2	3.1
Management, business, and financial .....	2.0	2.0	1.2	3.4	3.5	2.9
Professional and related .....	1.8	1.8	1.0	3.7	3.7	4.0
Service .....	3.7	3.7	–	2.8	6.3	9.2
Sales and office .....	1.9	1.9	1.1	1.8	2.8	2.5
Sales and related .....	3.9	3.9	1.6	–	5.1	4.8
Office and administrative support .....	2.0	2.0	1.3	2.1	3.0	2.5
Natural resources, construction, and maintenance .....	1.5	1.5	2.3	5.3	6.1	2.6
Installation, maintenance, and repair .....	1.5	1.5	–	5.6	6.3	2.9
Production, transportation, and material moving ... ..	3.3	3.3	1.2	3.3	2.7	3.9
Transportation and material moving .....	2.6	2.6	1.7	5.6	5.0	6.4
Full time .....	1.1	1.1	0.7	2.0	2.3	2.0
Part time .....	3.2	3.2	1.8	4.3	3.3	5.1
Union .....	0.7	0.7	1.0	4.2	3.7	3.2
Nonunion .....	1.3	1.3	0.9	2.0	2.3	2.3
Average wage within the following categories: <sup>2</sup>						
Lowest 25 percent .....	5.6	5.6	1.3	–	3.9	6.1
Lowest 10 percent .....	10.7	10.7	–	–	–	–
Second 25 percent .....	2.1	2.1	1.6	2.3	3.0	4.0
Third 25 percent .....	2.4	2.4	0.8	3.0	3.0	2.8
Highest 25 percent .....	1.1	1.1	0.8	2.6	3.0	2.7
Highest 10 percent .....	1.7	1.7	1.0	4.1	4.7	4.2
<b>Establishment characteristics</b>						
Goods-producing industries .....	1.4	1.4	–	3.6	4.2	3.4
Construction .....	–	0.0	–	–	–	–
Manufacturing .....	1.5	1.5	–	2.9	4.4	3.5
Service-providing industries .....	1.3	1.3	0.8	2.2	2.4	2.3
Trade, transportation, and utilities .....	3.0	3.0	1.8	3.6	3.4	4.1
Retail trade .....	4.8	4.8	1.2	1.6	3.8	5.2
Information .....	3.3	3.3	2.1	5.5	5.3	1.1

See footnotes at end of table.

**Table 7. Standard errors for frozen defined benefit retirement plans:<sup>1</sup> Plan alternatives, private industry workers, National Compensation Survey, March 2015—continued**

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
Financial activities .....	1.8	1.8	1.0	2.0	2.8	2.7
Finance and insurance .....	1.9	1.9	1.0	1.7	3.0	2.8
Credit intermediation and related activities .....	2.7	2.7	1.6	2.1	4.2	4.4
Insurance carriers and related activities .....	2.5	2.5	—	4.6	6.3	3.3
Real estate and rental and leasing .....	—	0.0	—	—	—	—
Professional and technical services .....	—	0.0	—	16.5	—	16.5
Education and health services .....	3.3	3.3	1.4	—	4.6	5.7
Health care and social assistance .....	3.5	3.5	—	—	5.0	6.2
1 to 99 workers .....	2.0	2.0	1.8	3.5	4.5	3.9
1 to 49 workers .....	1.7	1.7	1.6	4.6	5.8	5.0
100 workers or more .....	1.3	1.3	0.7	2.1	2.5	2.3
100 to 499 workers .....	2.7	2.7	1.4	4.1	4.1	3.9
500 workers or more .....	1.5	1.5	0.6	2.4	2.9	2.6
<b>Geographic areas</b>						
Northeast .....	2.4	2.4	1.8	2.3	4.5	3.9
Middle Atlantic .....	2.6	2.6	1.1	2.9	3.6	4.3
South .....	1.7	1.7	1.3	3.6	2.7	3.3
South Atlantic .....	1.9	1.9	1.6	4.3	3.8	4.8
Midwest .....	2.4	2.4	1.2	2.9	4.3	2.9
East North Central .....	1.8	1.8	—	3.4	5.2	3.9
West .....	2.1	2.1	1.2	5.3	5.5	5.5
Pacific .....	1.6	1.6	1.0	6.5	6.9	6.3

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2015**

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers .....	68	32	82	18
<b>Worker characteristics</b>				
Management, professional, and related .....	69	31	84	16
Management, business, and financial .....	72	28	85	15
Professional and related .....	68	32	83	17
Service .....	61	39	77	23
Protective service .....	82	18	—	—
Sales and office .....	69	31	81	19
Sales and related .....	74	26	83	17
Office and administrative support .....	66	34	81	19
Natural resources, construction, and maintenance .....	64	36	78	22
Construction, extraction, farming, fishing, and forestry .....	50	50	70	30
Installation, maintenance, and repair .....	71	29	82	18
Production, transportation, and material moving ...	68	32	83	17
Production .....	69	31	83	17
Transportation and material moving .....	67	33	83	17
Full time .....	68	32	82	18
Part time .....	63	37	79	21
Union .....	64	36	81	19
Nonunion .....	68	32	82	18
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	70	30	81	19
Lowest 10 percent .....	66	34	76	24
Second 25 percent .....	66	34	80	20
Third 25 percent .....	67	33	82	18
Highest 25 percent .....	70	30	83	17
Highest 10 percent .....	71	29	84	16
<b>Establishment characteristics</b>				
Goods-producing industries .....	67	33	80	20
Construction .....	53	47	72	28
Manufacturing .....	69	31	82	18
Service-providing industries .....	68	32	82	18
Trade, transportation, and utilities .....	72	28	84	16
Wholesale trade .....	75	25	86	14
Retail trade .....	72	28	82	18
Transportation and warehousing .....	65	35	83	17
Utilities .....	81	19	91	9

See footnotes at end of table.

**Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2015—continued**

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information .....	82	18	93	7
Financial activities .....	66	34	78	22
Finance and insurance .....	67	33	77	23
Credit intermediation and related activities .....	63	37	72	28
Insurance carriers and related activities .....	73	27	85	15
Real estate and rental and leasing .....	64	36	—	—
Professional and business services .....	70	30	83	17
Professional and technical services .....	70	30	85	15
Administrative and waste services .....	66	34	—	—
Education and health services .....	59	41	80	20
Educational services .....	64	36	86	14
Junior colleges, colleges, and universities .....	59	41	84	16
Health care and social assistance .....	59	41	80	20
Leisure and hospitality .....	82	18	—	—
Other services .....	63	37	82	18
1 to 99 workers .....	65	35	80	20
1 to 49 workers .....	62	38	78	22
50 to 99 workers .....	70	30	85	15
100 workers or more .....	70	30	83	17
100 to 499 workers .....	71	29	85	15
500 workers or more .....	68	32	81	19
<b>Geographic areas</b>				
Northeast .....	67	33	86	14
New England .....	70	30	89	11
Middle Atlantic .....	66	34	85	15
South .....	71	29	82	18
South Atlantic .....	70	30	81	19
East South Central .....	72	28	84	16
West South Central .....	73	27	84	16
Midwest .....	64	36	79	21
East North Central .....	63	37	80	20
West North Central .....	66	34	78	22
West .....	68	32	81	19
Mountain .....	68	32	83	17
Pacific .....	67	33	81	19

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 8. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2015**

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers .....	0.8	0.8	0.7	0.7
<b>Worker characteristics</b>				
Management, professional, and related .....	1.2	1.2	1.0	1.0
Management, business, and financial .....	1.5	1.5	1.2	1.2
Professional and related .....	1.4	1.4	1.2	1.2
Service .....	3.0	3.0	3.3	3.3
Protective service .....	4.0	4.0	—	—
Sales and office .....	0.8	0.8	0.9	0.9
Sales and related .....	1.3	1.3	1.4	1.4
Office and administrative support .....	1.1	1.1	1.1	1.1
Natural resources, construction, and maintenance .....	2.3	2.3	2.4	2.4
Construction, extraction, farming, fishing, and forestry .....	3.5	3.5	4.2	4.2
Installation, maintenance, and repair .....	3.1	3.1	3.0	3.0
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 .....	2.1	2.1	1.8	1.8
Full time .....	0.8	0.8	0.8	0.8
Part time .....	1.9	1.9	1.8	1.8
Union .....	2.3	2.3	2.1	2.1
Nonunion .....	0.9	0.9	0.7	0.7
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	1.7	1.7	1.7	1.7
Lowest 10 percent .....	3.6	3.6	2.7	2.7
Second 25 percent .....	1.8	1.8	1.7	1.7
Third 25 percent .....	1.1	1.1	1.0	1.0
Highest 25 percent .....	1.0	1.0	0.9	0.9
Highest 10 percent .....	1.3	1.3	1.0	1.0
<b>Establishment characteristics</b>				
Goods-producing industries .....	1.4	1.4	1.4	1.4
Construction .....	2.8	2.8	3.2	3.2
Manufacturing .....	1.6	1.6	1.5	1.5
Service-providing industries .....	0.9	0.9	0.8	0.8
Trade, transportation, and utilities .....	1.1	1.1	1.3	1.3
Wholesale trade .....	2.1	2.1	2.1	2.1
Retail trade .....	1.8	1.8	1.7	1.7
Transportation and warehousing .....	3.0	3.0	2.8	2.8
Utilities .....	3.1	3.1	2.5	2.5

See footnotes at end of table.

**Table 8. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2015—continued**

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information .....	2.6	2.6	1.8	1.8
Financial activities .....	1.2	1.2	1.3	1.3
Finance and insurance .....	1.2	1.2	1.2	1.2
Credit intermediation and related activities .....	1.5	1.5	1.7	1.7
Insurance carriers and related activities ....	2.3	2.3	2.0	2.0
Real estate and rental and leasing .....	5.4	5.4	—	—
Professional and business services .....	3.1	3.1	3.0	3.0
Professional and technical services .....	3.3	3.3	2.5	2.5
Administrative and waste services .....	8.3	8.3	—	—
Education and health services .....	2.1	2.1	1.9	1.9
Educational services .....	1.9	1.9	1.8	1.8
Junior colleges, colleges, and universities .....	2.0	2.0	1.3	1.3
Health care and social assistance .....	2.5	2.5	2.2	2.2
Leisure and hospitality .....	4.9	4.9	—	—
Other services .....	5.9	5.9	3.8	3.8
1 to 99 workers .....	1.4	1.4	1.3	1.3
1 to 49 workers .....	1.7	1.7	1.7	1.7
50 to 99 workers .....	2.1	2.1	2.0	2.0
100 workers or more .....	0.9	0.9	0.8	0.8
100 to 499 workers .....	1.2	1.2	1.1	1.1
500 workers or more .....	1.2	1.2	1.2	1.2
<b>Geographic areas</b>				
Northeast .....	1.5	1.5	1.2	1.2
New England .....	2.2	2.2	1.3	1.3
Middle Atlantic .....	1.8	1.8	1.5	1.5
South .....	1.2	1.2	1.0	1.0
South Atlantic .....	1.6	1.6	1.1	1.1
East South Central .....	3.7	3.7	4.2	4.2
West South Central .....	2.1	2.1	1.6	1.6
Midwest .....	1.9	1.9	1.8	1.8
East North Central .....	1.9	1.9	1.9	1.9
West North Central .....	4.3	4.3	3.9	3.9
West .....	1.6	1.6	1.5	1.5
Mountain .....	2.9	2.9	2.9	2.9
Pacific .....	1.9	1.9	1.7	1.7

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	Health care <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	70	55	79	69	50	72
<b>Worker characteristics</b>						
Management, professional, and related .....	87	73	84	87	66	76
Management, business, and financial .....	95	80	84	95	71	75
Professional and related .....	83	70	84	83	63	76
Service .....	41	27	65	41	24	60
Protective service .....	42	31	73	42	28	68
Sales and office .....	70	55	78	69	49	71
Sales and related .....	59	44	75	59	40	69
Office and administrative support .....	78	62	79	77	56	73
Natural resources, construction, and maintenance .....	76	63	83	76	60	79
Construction, extraction, farming, fishing, and forestry .....	71	60	85	71	58	82
Installation, maintenance, and repair .....	81	66	81	80	62	77
Production, transportation, and material moving .....	77	61	79	76	56	73
Production .....	84	67	81	83	62	74
Transportation and material moving .....	70	55	78	69	50	71
Full time .....	86	70	80	86	64	74
Part time .....	22	14	62	21	12	57
Union .....	95	83	88	95	79	83
Nonunion .....	67	52	78	67	47	71
Average wage within the following categories: <sup>3</sup>						
Lowest 25 percent .....	35	22	62	34	20	57
Lowest 10 percent .....	23	12	54	23	11	50
Second 25 percent .....	75	58	77	75	52	70
Third 25 percent .....	86	71	83	86	65	76
Highest 25 percent .....	93	80	86	93	72	78
Highest 10 percent .....	94	82	87	94	74	79
<b>Establishment characteristics</b>						
Goods-producing industries .....	87	72	83	86	67	78
Construction .....	71	57	80	71	55	77
Manufacturing .....	93	78	84	92	71	77
Service-providing industries .....	66	52	78	66	47	71
Trade, transportation, and utilities .....	70	53	76	69	48	69
Wholesale trade .....	88	72	81	88	67	76
Retail trade .....	59	41	70	57	37	64
Transportation and warehousing .....	84	68	80	84	60	71
Utilities .....	99	90	91	99	83	84

See footnotes at end of table.

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2015—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	77	68	49	72
<b>Worker characteristics</b>									
Management, professional, and related .....	63	51	81	33	26	79	85	65	76
Management, business, and financial .....	68	57	83	35	28	79	93	70	75
Professional and related .....	60	49	80	32	26	79	81	62	76
Service .....	22	14	66	13	9	70	39	24	60
Protective service .....	30	20	66	13	9	72	42	28	68
Sales and office .....	44	34	76	21	16	75	68	49	71
Sales and related .....	37	27	73	15	12	77	58	40	69
Office and administrative support .....	49	38	77	25	19	75	75	55	73
Natural resources, construction, and maintenance .....	41	34	82	28	22	80	74	59	79
Construction, extraction, farming, fishing, and forestry .....	36	31	86	27	24	90	70	57	82
Installation, maintenance, and repair .....	45	36	79	28	21	73	78	60	77
Production, transportation, and material moving .....	48	37	79	26	21	79	75	54	73
Production .....	51	40	78	27	21	78	81	61	75
Transportation and material moving .....	44	35	79	25	20	80	68	48	71
Full time .....	56	44	79	30	23	78	84	62	74
Part time .....	13	8	62	7	5	68	21	12	57
Union .....	74	63	84	59	49	83	94	78	83
Nonunion .....	42	32	77	21	16	75	65	46	71
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	17	10	62	10	6	67	33	19	57
Lowest 10 percent .....	11	6	56	7	4	58	22	11	51
Second 25 percent .....	45	34	75	22	16	74	73	51	71
Third 25 percent .....	55	45	80	30	24	81	85	64	76
Highest 25 percent .....	70	58	82	40	32	80	92	72	78
Highest 10 percent .....	74	61	82	42	33	80	93	74	79
<b>Establishment characteristics</b>									
Goods-producing industries .....	54	44	82	32	26	81	85	66	78
Construction .....	35	29	82	23	20	90	70	54	77
Manufacturing .....	62	51	82	37	29	78	91	70	78
Service-providing industries .....	43	33	77	22	17	76	65	46	71
Trade, transportation, and utilities .....	44	33	76	21	16	79	68	47	69
Wholesale trade .....	50	41	81	27	23	83	86	65	75
Retail trade .....	35	25	69	14	11	74	56	36	64
Transportation and warehousing .....	61	49	80	31	25	81	83	59	71
Utilities .....	77	70	91	52	46	89	98	83	84

See footnotes at end of table.

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Health care <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information .....	94	81	86	93	72	77
Financial activities .....	89	76	85	89	70	78
Finance and insurance .....	93	81	86	93	74	79
Credit intermediation and related activities .....	96	81	85	95	74	78
Insurance carriers and related activities .....	89	78	87	89	71	80
Real estate and rental and leasing .....	75	61	81	75	56	75
Professional and business services .....	68	56	82	68	51	75
Professional and technical services .....	83	70	85	83	66	80
Administrative and waste services .....	46	35	76	45	31	69
Education and health services .....	75	59	78	75	52	70
Educational services .....	75	62	83	75	56	75
Junior colleges, colleges, and universities .....	89	75	84	89	67	76
Health care and social assistance .....	75	58	77	75	52	69
Leisure and hospitality .....	33	20	61	33	18	55
Accommodation and food services .....	32	18	56	32	16	51
Other services .....	48	36	75	48	34	72
1 to 99 workers .....	57	43	75	57	40	71
1 to 49 workers .....	53	40	76	53	38	71
50 to 99 workers .....	70	53	75	70	49	70
100 workers or more .....	85	69	82	84	62	74
100 to 499 workers .....	82	65	79	81	58	72
500 workers or more .....	89	76	85	89	68	76
<b>Geographic areas</b>						
Northeast .....	70	55	79	70	50	72
New England .....	69	52	75	69	46	68
Middle Atlantic .....	71	57	80	70	52	74
South .....	70	54	77	70	49	71
South Atlantic .....	70	55	78	70	49	71
East South Central .....	71	53	75	70	49	70
West South Central .....	69	54	78	69	49	71
Midwest .....	71	56	79	71	51	72
East North Central .....	72	57	78	72	52	72
West North Central .....	70	56	80	69	49	71
West .....	67	55	82	67	51	76
Mountain .....	66	54	82	66	49	75
Pacific .....	68	56	82	67	52	76

See footnotes at end of table.

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2015—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 .....	80	62	77	60	42	71	93	72	77
Financial activities .....	68	54	80	29	22	77	88	69	78
Finance and insurance .....	76	61	80	31	23	76	92	73	79
Credit intermediation and related activities .....	79	62	78	31	23	75	94	73	78
Insurance carriers and related activities .....	68	57	83	32	24	75	89	70	79
Real estate and rental and leasing .....	41	33	79	22	18	82	75	55	74
Professional and business services .....	42	35	83	24	19	78	66	50	75
Professional and technical services .....	53	45	86	33	27	81	82	65	80
Administrative and waste services .....	22	17	74	13	9	71	44	30	69
Education and health services .....	49	36	75	23	18	76	73	51	70
Educational services .....	51	38	75	24	17	69	74	55	75
Junior colleges, colleges, and universities .....	62	47	76	30	21	69	88	67	76
Health care and social assistance .....	48	36	75	23	18	77	73	51	69
Leisure and hospitality .....	19	12	62	14	9	67	31	18	56
Accommodation and food services .....	19	11	59	14	9	64	30	16	52
Other services .....	25	19	76	17	13	78	46	33	71
1 to 99 workers .....	30	22	75	17	12	74	55	39	71
1 to 49 workers .....	26	20	76	13	10	74	51	36	71
50 to 99 workers .....	42	31	72	26	19	74	68	48	70
100 workers or more .....	62	49	79	33	26	79	83	61	74
100 to 499 workers .....	55	43	78	27	21	79	79	57	72
500 workers or more .....	73	60	81	42	33	80	88	67	76
<b>Geographic areas</b>									
Northeast .....	46	36	78	24	18	77	68	49	72
New England .....	44	34	77	14	11	77	66	45	67
Middle Atlantic .....	47	37	78	28	21	76	69	51	74
South .....	42	32	76	21	16	75	68	48	71
South Atlantic .....	44	34	76	23	17	75	68	48	71
East South Central .....	37	29	77	19	14	73	68	48	70
West South Central .....	42	32	76	20	15	75	67	48	71
Midwest .....	45	35	77	22	17	76	70	50	72
East North Central .....	44	34	78	21	16	76	70	50	72
West North Central .....	47	36	76	23	17	75	68	49	72
West .....	47	37	80	31	25	81	66	50	76
Mountain .....	43	35	81	23	19	82	65	49	75
Pacific .....	48	39	80	34	28	81	67	51	77

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

<sup>2</sup> Health care 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 health care.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2015**

Characteristics	Health care <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.7	0.6	0.4	0.7	0.6	0.5
<b>Worker characteristics</b>						
Management, professional, and related .....	0.9	1.0	0.6	1.0	0.9	0.7
Management, business, and financial .....	0.9	1.0	0.8	0.9	1.2	1.0
Professional and related .....	1.3	1.3	0.8	1.3	1.3	1.0
Service .....	1.7	1.4	1.9	1.7	1.3	1.9
Protective service .....	5.2	4.6	5.3	5.2	4.2	4.8
Sales and office .....	1.0	0.9	0.6	1.0	0.9	0.7
Sales and related .....	1.4	1.2	0.9	1.4	1.3	1.1
Office and administrative support .....	1.3	1.1	0.8	1.3	1.1	0.9
Natural resources, construction, and maintenance	1.6	1.6	1.0	1.6	1.6	1.1
Construction, extraction, farming, fishing, and forestry .....	2.8	2.6	1.5	2.8	2.5	1.5
Installation, maintenance, and repair .....	1.9	1.8	1.2	1.9	1.8	1.4
Production, transportation, and material moving ...	1.5	1.3	0.9	1.5	1.2	0.9
Production .....	1.6	1.5	1.1	1.6	1.5	1.1
Transportation and material moving .....	2.2	2.0	1.3	2.2	1.9	1.4
Full time .....	0.5	0.5	0.4	0.6	0.5	0.5
Part time .....	1.0	0.7	1.6	1.0	0.6	1.6
Union .....	0.9	1.0	0.8	0.9	1.0	1.0
Nonunion .....	0.7	0.6	0.4	0.7	0.6	0.5
Average wage within the following categories: <sup>3</sup>						
Lowest 25 percent .....	1.2	0.9	1.4	1.1	0.8	1.4
Lowest 10 percent .....	1.6	1.0	2.5	1.6	1.0	2.5
Second 25 percent .....	0.9	0.9	0.8	0.9	0.9	0.9
Third 25 percent .....	0.8	0.8	0.5	0.8	0.8	0.6
Highest 25 percent .....	0.7	0.7	0.5	0.8	0.7	0.7
Highest 10 percent .....	1.0	1.2	0.7	1.1	1.2	0.9
<b>Establishment characteristics</b>						
Goods-producing industries .....	0.8	0.9	0.7	0.9	0.9	0.7
Construction .....	2.3	2.1	1.6	2.3	2.1	1.6
Manufacturing .....	1.0	1.1	0.8	1.0	1.1	0.8
Service-providing industries .....	0.8	0.6	0.5	0.8	0.6	0.5
Trade, transportation, and utilities .....	1.1	0.9	0.6	1.1	0.9	0.7
Wholesale trade .....	1.2	1.5	1.1	1.2	1.5	1.3
Retail trade .....	1.2	1.0	0.8	1.2	1.0	0.9
Transportation and warehousing .....	2.5	2.4	1.8	2.5	2.4	2.1
Utilities .....	0.5	1.7	1.7	0.5	2.3	2.3

See footnotes at end of table.

**Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2015—continued**

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.7	0.6	0.5	0.6	0.5	0.7	0.7	0.6	0.5
<b>Worker characteristics</b>									
Management, professional, and related .....	1.3	1.1	0.7	1.4	1.1	0.9	1.0	1.0	0.7
Management, business, and financial .....	1.6	1.4	0.7	1.6	1.2	1.2	1.0	1.2	1.0
Professional and related .....	1.6	1.4	0.9	1.7	1.4	1.1	1.4	1.3	1.0
Service .....	1.3	0.9	2.0	1.1	0.8	2.3	1.7	1.3	2.0
Protective service .....	4.9	4.1	7.2	3.4	2.2	7.0	5.2	4.2	4.8
Sales and office .....	1.0	0.8	0.8	0.8	0.6	1.3	1.1	0.9	0.7
Sales and related .....	1.3	1.0	1.5	0.9	0.8	2.0	1.5	1.3	1.1
Office and administrative support .....	1.3	1.0	0.9	1.0	0.8	1.5	1.3	1.1	0.9
Natural resources, construction, and maintenance	1.8	1.6	1.3	1.7	1.5	2.0	1.6	1.6	1.1
Construction, extraction, farming, fishing, and forestry .....	3.0	2.8	1.7	2.9	2.8	2.0	2.8	2.6	1.5
Installation, maintenance, and repair .....	2.4	2.0	1.7	1.9	1.5	2.8	1.9	1.8	1.4
Production, transportation, and material moving ...	1.5	1.3	1.0	1.2	1.1	1.3	1.5	1.2	0.9
Production .....	2.0	1.6	1.4	1.6	1.4	1.8	1.6	1.5	1.1
Transportation and material moving .....	2.1	1.8	1.1	1.5	1.3	1.6	2.2	1.9	1.4
Full time .....	0.8	0.7	0.5	0.8	0.6	0.7	0.6	0.5	0.5
Part time .....	0.9	0.5	1.9	0.6	0.4	2.3	1.0	0.6	1.6
Union .....	1.7	1.7	1.1	1.8	1.8	1.5	1.0	1.0	0.9
Nonunion .....	0.7	0.6	0.5	0.6	0.5	0.8	0.8	0.6	0.5
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	0.9	0.5	1.6	0.7	0.4	1.8	1.2	0.8	1.4
Lowest 10 percent .....	1.2	0.7	2.4	0.9	0.5	3.8	1.6	1.0	2.6
Second 25 percent .....	1.3	1.0	0.8	0.9	0.7	1.3	1.0	0.9	0.9
Third 25 percent .....	1.1	0.9	0.6	1.0	0.9	0.9	0.8	0.8	0.6
Highest 25 percent .....	1.1	1.1	0.7	1.3	1.0	0.8	0.8	0.8	0.7
Highest 10 percent .....	1.8	1.8	1.1	2.2	1.7	1.1	1.1	1.3	0.9
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.4	1.2	0.9	1.3	1.1	1.1	0.9	0.9	0.7
Construction .....	2.3	2.1	2.0	2.3	2.2	1.5	2.2	2.1	1.6
Manufacturing .....	1.6	1.4	1.1	1.7	1.5	1.4	1.1	1.1	0.8
Service-providing industries .....	0.7	0.6	0.6	0.7	0.5	0.8	0.8	0.6	0.5
Trade, transportation, and utilities .....	1.2	1.0	0.9	0.9	0.8	1.3	1.1	0.9	0.7
Wholesale trade .....	2.5	2.2	1.3	2.3	2.0	1.6	1.2	1.6	1.4
Retail trade .....	1.3	0.9	1.2	1.0	0.8	2.2	1.2	1.0	0.9
Transportation and warehousing .....	3.1	2.7	1.6	2.8	2.4	2.1	2.4	2.4	2.1
Utilities .....	4.0	3.8	1.5	5.4	4.9	1.7	0.8	2.2	2.2

See footnotes at end of table.

**Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2015—continued**

Characteristics	Health care <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information .....	1.2	2.0	1.9	1.3	2.4	2.4
Financial activities .....	1.0	1.1	0.7	1.0	1.1	0.8
Finance and insurance .....	0.7	0.7	0.5	0.7	0.8	0.8
Credit intermediation and related activities .....	0.5	0.7	0.6	0.5	0.9	0.9
Insurance carriers and related activities ....	1.6	1.5	0.9	1.6	1.5	1.1
Real estate and rental and leasing .....	3.6	4.2	3.0	3.6	3.9	2.7
Professional and business services .....	2.1	2.0	1.1	2.1	1.9	1.3
Professional and technical services .....	2.6	2.7	1.4	2.6	2.6	1.4
Administrative and waste services .....	3.6	3.3	2.5	3.6	3.2	2.9
Education and health services .....	1.6	1.4	1.1	1.6	1.3	1.1
Educational services .....	2.6	2.4	1.5	2.6	2.3	1.7
Junior colleges, colleges, and universities .....	1.4	1.3	0.6	1.4	1.4	0.9
Health care and social assistance .....	1.8	1.5	1.2	1.7	1.4	1.2
Leisure and hospitality .....	2.5	2.0	3.1	2.5	1.8	3.0
Accommodation and food services .....	2.9	2.2	3.7	2.9	2.1	3.6
Other services .....	3.5	3.1	2.6	3.5	2.9	2.8
1 to 99 workers .....	1.0	0.8	0.8	1.0	0.8	0.7
1 to 49 workers .....	1.1	1.0	0.8	1.1	0.9	0.8
50 to 99 workers .....	2.0	1.8	1.3	2.0	1.7	1.2
100 workers or more .....	0.7	0.7	0.4	0.7	0.7	0.5
100 to 499 workers .....	1.0	1.0	0.6	1.0	1.0	0.8
500 workers or more .....	1.0	1.0	0.5	1.0	0.9	0.6
<b>Geographic areas</b>						
Northeast .....	1.4	1.2	1.1	1.4	1.1	1.3
New England .....	2.1	2.2	1.7	2.1	2.0	1.9
Middle Atlantic .....	1.8	1.4	1.4	1.7	1.4	1.8
South .....	1.0	1.0	0.7	1.0	1.0	0.8
South Atlantic .....	1.3	1.1	0.8	1.3	1.3	1.0
East South Central .....	2.4	2.7	1.6	2.6	2.5	1.5
West South Central .....	1.9	2.0	1.5	1.9	1.9	1.7
Midwest .....	1.6	1.3	0.7	1.6	1.2	0.7
East North Central .....	1.6	1.4	0.8	1.6	1.4	0.8
West North Central .....	3.7	2.6	1.2	3.7	2.4	1.3
West .....	1.4	1.3	1.1	1.5	1.2	1.1
Mountain .....	1.8	1.7	2.1	1.8	1.7	1.8
Pacific .....	1.9	1.7	1.2	2.0	1.6	1.4

See footnotes at end of table.

**Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2015—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 .....	2.2	2.1	2.3	3.0	2.4	2.7	1.4	2.4	2.4
Financial activities .....	1.6	1.4	0.9	1.4	1.1	1.3	1.0	1.1	0.8
Finance and insurance .....	1.1	1.1	0.8	1.6	1.3	1.3	0.7	0.9	0.8
Credit intermediation and related activities .....	1.7	1.6	1.0	2.4	2.1	1.8	0.7	0.9	0.9
Insurance carriers and related activities .....	1.9	1.6	0.8	2.4	2.1	2.0	1.6	1.5	1.1
Real estate and rental and leasing .....	5.2	4.2	3.5	4.0	3.2	5.1	3.6	4.0	3.0
Professional and business services .....	2.1	1.8	1.2	2.0	1.6	1.8	2.2	1.9	1.4
Professional and technical services .....	3.4	3.1	1.4	3.3	2.9	2.0	2.7	2.7	1.5
Administrative and waste services .....	2.8	2.2	3.0	2.3	1.7	4.6	3.6	3.2	3.0
Education and health services .....	2.2	1.7	1.0	1.9	1.5	1.6	1.7	1.3	1.1
Educational services .....	2.1	1.9	1.6	2.2	1.7	2.6	2.5	2.3	1.7
Junior colleges, colleges, and universities .....	2.3	1.7	1.5	2.2	1.8	2.2	1.5	1.4	0.9
Health care and social assistance .....	2.5	1.9	1.2	2.1	1.7	1.7	1.9	1.5	1.2
Leisure and hospitality .....	1.9	1.4	3.4	1.8	1.3	3.4	2.5	1.8	3.2
Accommodation and food services .....	2.1	1.4	3.7	1.9	1.3	4.0	2.9	2.1	3.8
Other services .....	3.4	2.7	3.4	2.9	2.5	5.5	3.4	2.8	2.9
1 to 99 workers .....	0.9	0.7	0.9	0.8	0.6	1.0	1.0	0.8	0.8
1 to 49 workers .....	1.0	0.8	1.1	0.8	0.6	1.5	1.1	0.9	0.8
50 to 99 workers .....	2.1	1.7	1.9	1.6	1.3	2.1	2.0	1.6	1.2
100 workers or more .....	0.9	0.8	0.5	1.0	0.8	0.8	0.8	0.7	0.5
100 to 499 workers .....	1.3	1.1	0.8	1.3	1.1	1.1	1.1	1.1	0.8
500 workers or more .....	1.5	1.3	0.6	1.5	1.2	1.0	1.0	0.9	0.6
<b>Geographic areas</b>									
Northeast .....	1.6	1.3	1.2	1.8	1.4	2.0	1.6	1.1	1.4
New England .....	3.3	2.7	2.1	1.5	1.3	2.7	2.2	2.0	2.0
Middle Atlantic .....	1.8	1.3	1.5	2.2	1.7	2.4	2.0	1.3	1.8
South .....	1.0	0.8	0.9	0.8	0.6	1.1	1.1	1.0	0.8
South Atlantic .....	1.4	1.0	1.2	1.1	0.8	1.7	1.5	1.4	1.1
East South Central .....	2.2	1.6	1.5	1.7	1.5	2.5	2.4	2.5	1.6
West South Central .....	1.9	1.9	1.7	1.2	1.0	1.8	2.1	2.0	1.5
Midwest .....	1.8	1.3	0.8	1.3	1.0	1.3	1.6	1.2	0.7
East North Central .....	1.7	1.4	0.9	1.6	1.2	1.3	1.6	1.3	0.7
West North Central .....	4.2	3.0	1.4	2.4	1.9	2.7	3.7	2.3	1.4
West .....	1.3	1.3	1.1	1.3	1.2	1.0	1.4	1.2	1.1
Mountain .....	1.6	1.7	1.5	2.6	2.3	1.8	1.7	1.7	1.8
Pacific .....	1.7	1.8	1.4	1.4	1.3	1.2	1.9	1.5	1.4

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

<sup>2</sup> Health care 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 health care.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 10. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2015**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	78	22	68	32
<b>Worker characteristics</b>				
Management, professional, and related .....	80	20	70	30
Management, business, and financial .....	79	21	69	31
Professional and related .....	81	19	70	30
Service .....	75	25	62	38
Protective service .....	76	24	64	36
Sales and office .....	77	23	65	35
Sales and related .....	73	27	62	38
Office and administrative support .....	79	21	67	33
Natural resources, construction, and maintenance .....	79	21	68	32
Construction, extraction, farming, fishing, and forestry .....	82	18	71	29
Installation, maintenance, and repair .....	77	23	65	35
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 .....	73	27	63	37
Union .....	87	13	84	16
Nonunion .....	77	23	65	35
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	73	27	59	41
Lowest 10 percent .....	70	30	57	43
Second 25 percent .....	77	23	65	35
Third 25 percent .....	79	21	69	31
Highest 25 percent .....	81	19	72	28
Highest 10 percent .....	80	20	72	28
<b>Establishment characteristics</b>				
Goods-producing industries .....	80	20	73	27
Construction .....	82	18	69	31
Manufacturing .....	80	20	75	25
Service-providing industries .....	78	22	67	33
Trade, transportation, and utilities .....	76	24	67	33
Wholesale trade .....	77	23	67	33
Retail trade .....	71	29	60	40
Transportation and warehousing .....	81	19	77	23
Utilities .....	87	13	83	17

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 2015—continued**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information .....	82	18	75	25
Financial activities .....	80	20	69	31
Finance and insurance .....	80	20	71	29
Credit intermediation and related activities .....	79	21	69	31
Insurance carriers and related activities .....	81	19	73	27
Real estate and rental and leasing .....	80	20	61	39
Professional and business services .....	77	23	64	36
Professional and technical services .....	81	19	67	33
Administrative and waste services .....	70	30	56	44
Education and health services .....	80	20	67	33
Educational services .....	81	19	66	34
Junior colleges, colleges, and universities .....	80	20	69	31
Health care and social assistance .....	80	20	67	33
Leisure and hospitality .....	76	24	60	40
Accommodation and food services .....	73	27	58	42
Other services .....	80	20	66	34
1 to 99 workers .....	78	22	62	38
1 to 49 workers .....	78	22	62	38
50 to 99 workers .....	77	23	62	38
100 workers or more .....	79	21	72	28
100 to 499 workers .....	78	22	69	31
500 workers or more .....	80	20	76	24
<b>Geographic areas</b>				
Northeast .....	80	20	74	26
New England .....	77	23	72	28
Middle Atlantic .....	82	18	75	25
South .....	77	23	63	37
South Atlantic .....	77	23	64	36
East South Central .....	76	24	65	35
West South Central .....	78	22	62	38
Midwest .....	77	23	69	31
East North Central .....	78	22	71	29
West North Central .....	75	25	66	34
West .....	81	19	69	31
Mountain .....	80	20	68	32
Pacific .....	81	19	69	31

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2015**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	0.3	0.3	0.4	0.4
<b>Worker characteristics</b>				
Management, professional, and related .....	0.3	0.3	0.4	0.4
Management, business, and financial .....	0.4	0.4	0.7	0.7
Professional and related .....	0.4	0.4	0.5	0.5
Service .....	1.1	1.1	1.6	1.6
Protective service .....	3.2	3.2	4.8	4.8
Sales and office .....	0.3	0.3	0.6	0.6
Sales and related .....	0.5	0.5	0.8	0.8
Office and administrative support .....	0.4	0.4	0.7	0.7
Natural resources, construction, and maintenance .....	1.0	1.0	1.2	1.2
Construction, extraction, farming, fishing, and forestry .....	1.6	1.6	1.9	1.9
Installation, maintenance, and repair .....	1.2	1.2	1.6	1.6
Production, transportation, and material moving .....	0.5	0.5	0.7	0.7
Production .....	0.6	0.6	0.7	0.7
Transportation and material moving .....	0.8	0.8	1.2	1.2
Full time .....	0.3	0.3	0.4	0.4
Part time .....	0.9	0.9	1.2	1.2
Union .....	0.5	0.5	0.8	0.8
Nonunion .....	0.3	0.3	0.4	0.4
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	0.7	0.7	0.9	0.9
Lowest 10 percent .....	1.5	1.5	2.1	2.1
Second 25 percent .....	0.6	0.6	0.9	0.9
Third 25 percent .....	0.3	0.3	0.5	0.5
Highest 25 percent .....	0.3	0.3	0.4	0.4
Highest 10 percent .....	0.4	0.4	0.6	0.6
<b>Establishment characteristics</b>				
Goods-producing industries .....	0.5	0.5	0.6	0.6
Construction .....	1.1	1.1	1.4	1.4
Manufacturing .....	0.5	0.5	0.6	0.6
Service-providing industries .....	0.3	0.3	0.5	0.5
Trade, transportation, and utilities .....	0.4	0.4	0.6	0.6
Wholesale trade .....	0.9	0.9	1.2	1.2
Retail trade .....	0.6	0.6	0.7	0.7
Transportation and warehousing .....	0.8	0.8	1.0	1.0
Utilities .....	1.0	1.0	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 2015—continued**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information .....	0.7	0.7	1.1	1.1
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 .....	0.5	0.5	0.6	0.6
Insurance carriers and related activities .....	0.5	0.5	0.7	0.7
Real estate and rental and leasing .....	2.2	2.2	3.8	3.8
Professional and business services .....	1.0	1.0	1.2	1.2
Professional and technical services .....	0.9	0.9	1.1	1.1
Administrative and waste services .....	2.7	2.7	3.5	3.5
Education and health services .....	0.5	0.5	0.9	0.9
Educational services .....	0.9	0.9	1.2	1.2
Junior colleges, colleges, and universities .....	0.5	0.5	0.7	0.7
Health care and social assistance .....	0.6	0.6	1.1	1.1
Leisure and hospitality .....	1.4	1.4	2.1	2.1
Accommodation and food services .....	1.7	1.7	2.5	2.5
Other services .....	1.5	1.5	1.8	1.8
1 to 99 workers .....	0.5	0.5	0.8	0.8
1 to 49 workers .....	0.7	0.7	1.0	1.0
50 to 99 workers .....	0.7	0.7	1.1	1.1
100 workers or more .....	0.3	0.3	0.3	0.3
100 to 499 workers .....	0.4	0.4	0.5	0.5
500 workers or more .....	0.3	0.3	0.4	0.4
<b>Geographic areas</b>				
Northeast .....	0.4	0.4	0.6	0.6
New England .....	0.9	0.9	1.2	1.2
Middle Atlantic .....	0.5	0.5	0.7	0.7
South .....	0.4	0.4	0.6	0.6
South Atlantic .....	0.5	0.5	0.8	0.8
East South Central .....	0.8	0.8	1.7	1.7
West South Central .....	0.8	0.8	1.1	1.1
Midwest .....	0.7	0.7	1.1	1.1
East North Central .....	0.5	0.5	0.8	0.8
West North Central .....	1.9	1.9	3.0	3.0
West .....	0.6	0.6	0.8	0.8
Mountain .....	1.2	1.2	1.9	1.9
Pacific .....	0.7	0.7	0.8	0.8

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2015**

(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	\$390.79	15	\$516.25	85	\$371.05	\$121.92
<b>Worker characteristics</b>							
Management, professional, and related .....	100	410.09	13	498.34	87	396.95	119.03
Management, business, and financial .....	100	401.61	10	514.86	90	388.42	118.89
Professional and related .....	100	415.32	15	491.03	85	402.46	119.12
Service .....	100	374.94	14	510.99	86	354.81	131.17
Protective service .....	100	386.94	—	—	—	—	—
Sales and office .....	100	368.45	12	500.35	88	351.62	120.80
Sales and related .....	100	330.63	9	446.22	91	319.84	128.78
Office and administrative support .....	100	386.67	13	517.95	87	367.65	116.78
Natural resources, construction, and maintenance	100	404.61	28	583.46	72	351.77	139.90
Construction, extraction, farming, fishing, and forestry .....	100	417.66	40	582.08	60	346.91	142.81
Installation, maintenance, and repair .....	100	396.01	19	584.98	81	354.50	138.27
Production, transportation, and material moving ...	100	389.22	14	514.42	86	368.92	115.66
Production .....	100	387.76	11	497.05	89	374.04	115.98
Transportation and material moving .....	100	391.02	18	528.13	82	362.15	115.22
Full time .....	100	393.15	15	517.34	85	373.19	120.55
Part time .....	100	354.65	12	492.52	88	339.67	141.91
Union .....	100	496.96	38	597.07	62	446.51	115.02
Nonunion .....	100	375.09	11	478.66	89	362.74	122.68
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	100	335.61	10	460.94	90	323.61	128.60
Lowest 10 percent .....	100	317.07	9	512.75	91	302.99	131.50
Second 25 percent .....	100	376.34	13	488.65	87	360.41	125.51
Third 25 percent .....	100	396.54	16	520.97	84	373.54	120.30
Highest 25 percent .....	100	416.40	16	542.25	84	395.18	117.95
Highest 10 percent .....	100	410.83	13	512.65	87	396.63	116.90
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	392.82	17	526.20	83	369.91	112.75
Construction .....	100	409.69	40	560.35	60	342.44	135.55
Manufacturing .....	100	390.06	10	509.37	90	377.10	107.54
Service-providing industries .....	100	390.21	14	513.09	86	371.37	124.52
Trade, transportation, and utilities .....	100	360.19	12	492.57	88	342.76	127.84
Wholesale trade .....	100	356.74	15	472.34	85	336.27	119.04
Retail trade .....	100	323.28	10	457.36	90	310.96	142.29
Transportation and warehousing .....	100	420.05	13	572.77	87	398.51	115.13
Utilities .....	100	466.11	19	489.48	81	460.58	87.31

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 2015—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	\$424.26	23	\$605.41	77	\$369.81	\$114.56
Financial activities .....	100	394.43	12	575.81	88	369.30	111.53
Finance and insurance .....	100	380.72	9	514.12	91	366.85	108.13
Credit intermediation and related activities .....	100	377.28	9	511.08	91	364.13	111.63
Insurance carriers and related activities .....	100	388.62	10	517.42	90	374.44	103.05
Real estate and rental and leasing .....	100	454.18	24	680.70	76	382.04	129.23
Professional and business services .....	100	381.32	13	463.50	87	368.74	134.98
Professional and technical services .....	100	403.52	18	443.56	82	394.95	123.55
Administrative and waste services .....	100	347.40	—	—	—	—	—
Education and health services .....	100	429.64	11	520.61	89	418.01	118.15
Educational services .....	100	450.67	15	479.97	85	445.41	123.93
Junior colleges, colleges, and universities .....	100	444.59	7	496.54	93	440.77	125.60
Health care and social assistance .....	100	425.85	11	531.07	89	413.32	117.17
Leisure and hospitality .....	100	351.00	21	505.53	79	320.12	124.42
Accommodation and food services .....	100	330.82	15	505.07	85	306.26	125.78
Other services .....	100	408.77	29	523.00	71	362.09	142.40
1 to 99 workers .....	100	388.57	19	501.92	81	363.00	132.24
1 to 49 workers .....	100	390.66	21	495.51	79	365.36	132.64
50 to 99 workers .....	100	383.52	17	520.82	83	357.53	131.32
100 workers or more .....	100	392.50	11	536.63	89	376.63	114.76
100 to 499 workers .....	100	384.25	11	542.59	89	366.60	118.66
500 workers or more .....	100	402.81	10	528.96	90	389.15	109.89
<b>Geographic areas</b>							
Northeast .....	100	438.14	18	575.63	82	410.88	127.82
New England .....	100	415.92	12	599.87	88	391.98	142.66
Middle Atlantic .....	100	445.48	20	570.57	80	417.63	122.52
South .....	100	366.11	11	474.32	89	353.57	119.46
South Atlantic .....	100	372.12	10	488.69	90	359.93	122.28
East South Central .....	100	351.07	9	444.70	91	342.88	116.80
West South Central .....	100	363.08	13	465.26	87	347.66	115.77
Midwest .....	100	379.82	11	517.16	89	364.46	125.06
East North Central .....	100	384.27	12	515.33	88	368.08	121.92
West North Central .....	100	370.30	10	522.50	90	356.99	131.54
West .....	100	400.47	21	507.31	79	373.87	117.04
Mountain .....	100	385.01	17	481.62	83	366.02	113.74
Pacific .....	100	407.45	22	516.16	78	377.64	118.63

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/eps/glossary20142015.htm](http://www.bls.gov/ncs/eps/glossary20142015.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 2015**

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	\$7.48	0.6	\$2.64	\$1.45
<b>Worker characteristics</b>						
Management, professional, and related .....	3.80	1.0	11.29	1.0	3.63	1.86
Management, business, and financial .....	6.08	0.7	13.05	0.7	6.14	1.97
Professional and related .....	4.32	1.5	15.03	1.5	3.86	2.49
Service .....	9.42	1.6	17.80	1.6	9.17	6.19
Protective service .....	25.43	—	—	—	—	—
Sales and office .....	4.12	0.8	8.72	0.8	4.33	1.34
Sales and related .....	6.00	0.8	15.04	0.8	6.04	2.12
Office and administrative support .....	4.64	0.9	10.19	0.9	4.94	1.76
Natural resources, construction, and maintenance .....	10.27	2.2	23.13	2.2	7.65	5.94
Construction, extraction, farming, fishing, and forestry .....	20.28	3.7	32.17	3.7	16.97	10.43
Installation, maintenance, and repair .....	10.14	2.1	31.64	2.1	6.45	7.46
Production, transportation, and material moving .....	5.25	1.1	14.66	1.1	4.81	2.45
Production .....	5.58	1.2	17.06	1.2	5.93	4.05
Transportation and material moving .....	8.66	1.8	24.81	1.8	7.03	2.83
Full time .....	2.98	0.6	7.85	0.6	2.63	1.52
Part time .....	7.73	1.1	17.01	1.1	7.92	3.58
Union .....	8.79	2.4	16.07	2.4	6.28	3.36
Nonunion .....	2.72	0.5	7.38	0.5	2.61	1.55
Average wage within the following categories: <sup>1</sup>						
Lowest 25 percent .....	5.53	1.1	16.39	1.1	5.58	2.39
Lowest 10 percent .....	10.04	1.5	27.06	1.5	9.49	5.35
Second 25 percent .....	4.72	0.8	11.36	0.8	4.73	3.96
Third 25 percent .....	4.37	1.0	12.76	1.0	3.94	1.66
Highest 25 percent .....	3.73	0.9	10.42	0.9	4.04	1.93
Highest 10 percent .....	5.04	1.2	12.87	1.2	5.59	2.68
<b>Establishment characteristics</b>						
Goods-producing industries .....	5.85	1.3	14.95	1.3	5.10	2.06
Construction .....	14.87	3.1	26.04	3.1	13.12	5.26
Manufacturing .....	5.36	1.0	15.10	1.0	5.39	2.27
Service-providing industries .....	3.28	0.6	8.40	0.6	3.05	1.76
Trade, transportation, and utilities .....	5.00	0.8	19.46	0.8	4.60	2.17
Wholesale trade .....	7.82	1.9	18.92	1.9	7.95	3.70
Retail trade .....	5.57	1.0	22.96	1.0	4.96	2.57
Transportation and warehousing .....	11.00	2.3	39.13	2.3	8.59	6.18
Utilities .....	8.44	3.2	21.56	3.2	9.32	4.53

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 2015—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 .....	\$11.29	2.7	\$19.95	2.7	\$8.99	\$3.91
Financial activities .....	6.84	1.3	28.36	1.3	4.54	1.93
Finance and insurance .....	3.29	0.9	14.68	0.9	3.06	2.05
Credit intermediation and related activities .....	5.47	1.4	27.17	1.4	4.35	3.31
Insurance carriers and related activities .....	5.66	1.7	30.12	1.7	5.36	1.85
Real estate and rental and leasing .....	31.47	5.7	56.17	5.7	22.90	6.64
Professional and business services .....	7.04	1.6	16.46	1.6	7.43	6.73
Professional and technical services .....	9.49	2.6	15.42	2.6	11.01	5.61
Administrative and waste services .....	13.40	—	—	—	—	—
Education and health services .....	6.74	1.5	22.28	1.5	6.37	2.66
Educational services .....	9.08	2.5	32.58	2.5	11.07	5.06
Junior colleges, colleges, and universities .....	6.05	1.3	20.72	1.3	6.32	3.07
Health care and social assistance .....	7.93	1.8	26.53	1.8	7.35	2.87
Leisure and hospitality .....	13.85	3.2	20.07	3.2	15.49	4.69
Accommodation and food services .....	15.82	2.6	29.44	2.6	16.99	4.79
Other services .....	14.11	4.0	20.90	4.0	14.75	7.57
1 to 99 workers .....	5.04	0.9	10.64	0.9	4.80	3.18
1 to 49 workers .....	5.85	1.2	11.87	1.2	5.88	4.11
50 to 99 workers .....	9.22	1.7	25.04	1.7	7.62	3.83
100 workers or more .....	3.18	0.7	10.88	0.7	2.71	1.31
100 to 499 workers .....	4.83	0.9	16.54	0.9	4.06	2.03
500 workers or more .....	3.58	1.0	13.67	1.0	3.20	1.76
<b>Geographic areas</b>						
Northeast .....	4.94	1.0	16.20	1.0	3.79	2.08
New England .....	8.17	2.0	45.22	2.0	6.37	4.46
Middle Atlantic .....	6.83	1.1	17.28	1.1	5.24	2.62
South .....	4.61	0.8	11.01	0.8	4.26	1.92
South Atlantic .....	6.42	0.8	17.33	0.8	5.98	2.34
East South Central .....	5.90	1.7	23.74	1.7	5.66	5.55
West South Central .....	9.12	1.8	15.68	1.8	8.48	3.72
Midwest .....	5.57	1.2	16.48	1.2	4.36	4.33
East North Central .....	6.37	1.4	19.01	1.4	5.33	2.92
West North Central .....	10.64	2.1	32.81	2.1	7.25	11.82
West .....	7.99	1.5	14.62	1.5	8.14	2.55
Mountain .....	13.23	3.4	18.85	3.4	14.51	3.99
Pacific .....	9.82	1.5	18.38	1.5	9.77	3.26

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2015**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
All workers .....	100	72	13	13	1
<b>Worker characteristics</b>					
Management, professional, and related .....	100	74	12	12	2
Management, business, and financial .....	100	76	11	12	1
Professional and related .....	100	73	13	12	2
Service .....	100	77	10	11	1
Protective service .....	100	67	10	—	—
Sales and office .....	100	66	20	12	1
Sales and related .....	100	58	27	14	1
Office and administrative support .....	100	71	17	11	1
Natural resources, construction, and maintenance .....	100	75	11	12	2
Construction, extraction, farming, fishing, and forestry .....	100	70	13	12	4
Installation, maintenance, and repair .....	100	78	9	12	1
Production, transportation, and material moving .....	100	74	9	16	1
Production .....	100	76	8	15	1
Transportation and material moving .....	100	71	9	18	2
Full time .....	100	73	13	13	1
Part time .....	100	62	21	14	2
Union .....	100	74	6	15	4
Nonunion .....	100	72	14	12	1
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	100	70	18	12	1
Lowest 10 percent .....	100	73	17	—	—
Second 25 percent .....	100	71	16	12	1
Third 25 percent .....	100	73	12	14	2
Highest 25 percent .....	100	75	11	12	2
Highest 10 percent .....	100	75	12	12	1
<b>Establishment characteristics</b>					
Goods-producing industries .....	100	75	10	14	1
Construction .....	100	77	7	11	4
Manufacturing .....	100	75	10	14	1
Service-providing industries .....	100	72	15	12	1
Trade, transportation, and utilities .....	100	64	20	16	1
Wholesale trade .....	100	79	—	13	—
Retail trade .....	100	52	33	—	—
Transportation and warehousing .....	100	67	—	22	—
Utilities .....	100	81	—	—	—

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 2015—continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
Information .....	100	78	11	—	—
Financial activities .....	100	69	19	10	2
Finance and insurance .....	100	67	21	10	3
Credit intermediation and related activities .....	100	69	19	—	—
Insurance carriers and related activities .....	100	65	19	12	4
Real estate and rental and leasing .....	100	82	—	—	—
Professional and business services .....	100	77	—	11	—
Professional and technical services .....	100	84	—	8	—
Administrative and waste services .....	100	70	15	15	—
Education and health services .....	100	75	11	11	2
Educational services .....	100	80	12	—	—
Junior colleges, colleges, and universities .....	100	74	19	6	1
Health care and social assistance .....	100	74	11	12	2
Leisure and hospitality .....	100	76	14	—	—
Accommodation and food services .....	100	72	17	—	—
Other services .....	100	73	—	15	—
1 to 99 workers .....	100	77	10	13	1
1 to 49 workers .....	100	76	10	13	1
50 to 99 workers .....	100	78	9	11	2
100 workers or more .....	100	69	16	13	2
100 to 499 workers .....	100	72	15	12	1
500 workers or more .....	100	66	18	14	2
<b>Geographic areas</b>					
Northeast .....	100	75	12	11	2
New England .....	100	77	—	11	—
Middle Atlantic .....	100	74	13	11	2
South .....	100	74	15	10	1
South Atlantic .....	100	77	14	8	1
East South Central .....	100	80	11	—	—
West South Central .....	100	67	18	15	( <sup>4</sup> )
Midwest .....	100	70	12	17	1
East North Central .....	100	70	13	16	1
West North Central .....	100	70	—	18	—
West .....	100	70	14	13	2
Mountain .....	100	67	17	14	2
Pacific .....	100	71	13	13	3

<sup>1</sup> Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

<sup>2</sup> Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2015**

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
All workers .....	0.0	0.8	0.6	0.6	0.2
<b>Worker characteristics</b>					
Management, professional, and related .....	0.0	1.2	0.9	0.9	0.3
Management, business, and financial .....	0.0	1.5	1.0	1.3	0.2
Professional and related .....	0.0	1.5	1.2	1.0	0.5
Service .....	0.0	2.2	1.3	1.8	0.4
Protective service .....	0.0	9.0	2.8	–	–
Sales and office .....	0.0	1.2	0.9	0.9	0.3
Sales and related .....	0.0	1.9	1.7	1.6	0.3
Office and administrative support .....	0.0	1.6	1.1	0.9	0.4
Natural resources, construction, and maintenance	0.0	2.4	1.4	1.7	0.7
Construction, extraction, farming, fishing, and forestry .....	0.0	4.7	2.9	2.9	1.9
Installation, maintenance, and repair .....	0.0	2.2	1.2	1.8	0.3
Production, transportation, and material moving ...	0.0	1.7	1.0	1.2	0.4
Production .....	0.0	1.6	1.1	1.4	0.2
Transportation and material moving .....	0.0	2.8	1.7	1.9	0.8
Full time .....	0.0	0.8	0.5	0.6	0.2
Part time .....	0.0	2.4	2.0	1.5	0.7
Union .....	0.0	2.1	1.1	1.8	1.0
Nonunion .....	0.0	0.9	0.6	0.7	0.2
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	0.0	2.0	1.6	1.4	0.1
Lowest 10 percent .....	0.0	3.6	2.8	–	–
Second 25 percent .....	0.0	1.5	1.2	1.0	0.3
Third 25 percent .....	0.0	1.3	0.8	0.8	0.4
Highest 25 percent .....	0.0	1.2	0.7	0.9	0.3
Highest 10 percent .....	0.0	1.6	1.1	1.4	0.2
<b>Establishment characteristics</b>					
Goods-producing industries .....	0.0	1.5	1.1	1.4	0.3
Construction .....	0.0	3.2	1.6	2.2	1.7
Manufacturing .....	0.0	1.6	1.3	1.4	0.2
Service-providing industries .....	0.0	0.9	0.6	0.7	0.3
Trade, transportation, and utilities .....	0.0	1.6	1.1	1.1	0.3
Wholesale trade .....	0.0	2.9	–	2.2	–
Retail trade .....	0.0	1.9	1.9	–	–
Transportation and warehousing .....	0.0	4.7	–	3.6	–
Utilities .....	0.0	4.7	–	–	–

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 2015—continued**

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
Information .....	0.0	3.6	3.0	—	—
Financial activities .....	0.0	1.9	1.6	1.1	0.6
Finance and insurance .....	0.0	1.8	1.7	1.2	0.7
Credit intermediation and related activities .....	0.0	2.8	2.5	—	—
Insurance carriers and related activities .....	0.0	3.1	2.8	1.7	1.2
Real estate and rental and leasing .....	0.0	5.2	—	—	—
Professional and business services .....	0.0	2.7	—	1.8	—
Professional and technical services .....	0.0	2.8	—	2.1	—
Administrative and waste services .....	0.0	5.7	4.1	3.3	—
Education and health services .....	0.0	2.2	1.4	1.7	0.7
Educational services .....	0.0	1.9	1.2	—	—
Junior colleges, colleges, and universities .....	0.0	2.4	1.9	1.5	0.3
Health care and social assistance .....	0.0	2.6	1.6	2.0	0.8
Leisure and hospitality .....	0.0	3.6	2.8	—	—
Accommodation and food services .....	0.0	4.3	3.4	—	—
Other services .....	0.0	5.9	—	3.9	—
1 to 99 workers .....	0.0	1.3	0.9	0.9	0.3
1 to 49 workers .....	0.0	1.7	1.2	1.2	0.2
50 to 99 workers .....	0.0	2.2	1.4	1.5	1.0
100 workers or more .....	0.0	1.0	0.8	0.8	0.3
100 to 499 workers .....	0.0	1.2	1.0	1.0	0.3
500 workers or more .....	0.0	1.8	1.3	1.2	0.4
<b>Geographic areas</b>					
Northeast .....	0.0	1.5	0.8	1.5	0.6
New England .....	0.0	3.2	—	3.0	—
Middle Atlantic .....	0.0	1.6	1.0	1.6	0.5
South .....	0.0	1.4	1.0	1.0	0.2
South Atlantic .....	0.0	1.9	1.3	1.1	0.3
East South Central .....	0.0	3.2	2.6	—	—
West South Central .....	0.0	2.5	2.0	2.3	0.2
Midwest .....	0.0	1.8	1.1	1.4	0.3
East North Central .....	0.0	1.8	1.3	1.8	0.4
West North Central .....	0.0	4.1	—	2.5	—
West .....	0.0	1.7	1.3	1.2	0.8
Mountain .....	0.0	2.9	1.5	2.2	1.1
Pacific .....	0.0	2.0	1.8	1.5	1.0

<sup>1</sup> Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

<sup>2</sup> Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2015**

(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	\$961.22	8	\$1,358.53	92	\$931.47	\$475.84
<b>Worker characteristics</b>							
Management, professional, and related .....	100	1,032.40	6	1,318.35	94	1,014.68	467.83
Management, business, and financial .....	100	1,026.08	5	1,422.32	95	1,004.91	470.29
Professional and related .....	100	1,036.29	7	1,266.77	93	1,020.79	466.29
Service .....	100	856.51	8	1,416.11	92	818.58	532.68
Protective service .....	100	971.16	—	—	—	—	—
Sales and office .....	100	880.58	5	1,284.14	95	862.36	487.40
Sales and related .....	100	792.86	4	1,357.58	96	770.95	488.12
Office and administrative support .....	100	922.57	5	1,255.57	95	906.52	487.05
Natural resources, construction, and maintenance	100	948.58	21	1,490.87	79	855.74	536.79
Construction, extraction, farming, fishing, and forestry .....	100	977.13	32	1,492.61	68	846.75	576.90
Installation, maintenance, and repair .....	100	929.58	12	1,488.74	88	861.09	512.88
Production, transportation, and material moving ...	100	1,009.78	10	1,332.91	90	975.51	411.59
Production .....	100	1,016.67	7	1,328.30	93	992.59	399.33
Transportation and material moving .....	100	1,001.26	13	1,336.16	87	953.06	427.69
Full time .....	100	969.93	8	1,356.63	92	940.04	473.01
Part time .....	100	828.74	6	1,414.13	94	806.04	517.27
Union .....	100	1,263.16	32	1,484.63	68	1,181.75	375.03
Nonunion .....	100	916.99	4	1,235.86	96	903.54	487.09
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	100	765.25	4	1,324.96	96	752.41	524.71
Lowest 10 percent .....	100	717.21	5	1,452.16	95	700.71	530.14
Second 25 percent .....	100	894.26	6	1,289.20	94	870.78	501.04
Third 25 percent .....	100	978.26	9	1,269.29	91	953.06	466.74
Highest 25 percent .....	100	1,066.44	10	1,469.03	90	1,027.76	445.45
Highest 10 percent .....	100	1,066.51	7	1,452.19	93	1,039.07	439.47
<b>Establishment characteristics</b>							
Goods-producing industries .....	100	1,024.89	13	1,379.88	87	984.97	410.54
Construction .....	100	930.24	30	1,462.15	70	798.96	580.89
Manufacturing .....	100	1,055.82	8	1,372.40	92	1,030.97	368.96
Service-providing industries .....	100	942.96	7	1,348.33	93	916.80	493.75
Trade, transportation, and utilities .....	100	904.56	7	1,375.05	93	871.58	464.05
Wholesale trade .....	100	905.32	9	1,380.06	91	858.11	462.04
Retail trade .....	100	753.08	5	1,317.61	95	735.77	517.31
Transportation and warehousing .....	100	1,129.39	9	1,391.97	91	1,103.14	382.53
Utilities .....	100	1,297.28	14	1,426.27	86	1,276.72	304.51

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 2015—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	\$1,085.25	15	\$1,653.46	85	\$988.54	\$399.08
Financial activities .....	100	980.84	5	1,525.85	95	953.87	445.53
Finance and insurance .....	100	981.14	3	1,297.53	97	970.33	411.97
Credit intermediation and related activities .....	100	929.16	2	1,306.45	98	922.84	434.10
Insurance carriers and related activities .....	100	1,027.51	4	1,177.25	96	1,021.97	388.60
Real estate and rental and leasing .....	100	979.46	—	—	—	—	—
Professional and business services .....	100	918.66	5	1,195.39	95	904.49	530.10
Professional and technical services .....	100	978.42	5	1,160.81	95	967.88	514.81
Administrative and waste services .....	100	765.04	6	1,266.73	94	731.76	602.08
Education and health services .....	100	1,004.66	5	1,234.49	95	993.18	515.43
Educational services .....	100	1,054.24	4	1,246.34	96	1,045.96	532.15
Junior colleges, colleges, and universities .....	100	1,088.33	1	1,553.62	99	1,082.70	488.33
Health care and social assistance .....	100	995.76	5	1,232.68	95	983.64	512.40
Leisure and hospitality .....	100	781.88	12	1,437.28	88	733.52	537.10
Accommodation and food services .....	100	741.23	10	1,522.15	90	689.70	536.33
Other services .....	100	901.80	14	1,136.70	86	868.03	561.06
1 to 99 workers .....	100	873.69	9	1,290.30	91	836.61	559.57
1 to 49 workers .....	100	870.74	10	1,278.55	90	831.80	559.53
50 to 99 workers .....	100	880.83	8	1,326.45	92	848.01	559.65
100 workers or more .....	100	1,026.64	7	1,427.34	93	1,000.80	414.66
100 to 499 workers .....	100	967.22	6	1,431.46	94	942.44	449.84
500 workers or more .....	100	1,100.62	8	1,423.78	92	1,075.19	369.80
<b>Geographic areas</b>							
Northeast .....	100	1,124.05	13	1,454.41	87	1,082.74	447.35
New England .....	100	1,100.30	10	1,499.11	90	1,059.76	466.24
Middle Atlantic .....	100	1,132.02	14	1,442.61	86	1,090.69	440.82
South .....	100	883.79	4	1,340.37	96	868.39	501.72
South Atlantic .....	100	901.84	4	1,421.04	96	882.89	510.39
East South Central .....	100	882.68	4	1,344.63	96	868.19	456.91
West South Central .....	100	853.47	3	1,172.43	97	843.85	508.62
Midwest .....	100	956.67	8	1,338.78	92	929.13	456.45
East North Central .....	100	978.83	9	1,337.15	91	948.61	447.59
West North Central .....	100	909.21	6	1,344.84	94	888.85	474.77
West .....	100	945.95	11	1,285.65	89	910.54	479.27
Mountain .....	100	900.59	8	1,265.72	92	871.11	457.03
Pacific .....	100	967.34	12	1,292.41	88	929.74	490.10

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/eps/glossary20142015.htm](http://www.bls.gov/ncs/eps/glossary20142015.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 2015**

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 .....	\$8.30	0.4	\$26.19	0.4	\$7.97	\$5.47
<b>Worker characteristics</b>						
Management, professional, and related .....	9.20	0.6	46.07	0.6	8.99	6.70
Management, business, and financial .....	15.45	0.6	65.42	0.6	14.29	9.32
Professional and related .....	11.59	0.9	57.61	0.9	11.44	8.96
Service .....	32.91	1.5	68.54	1.5	31.66	16.17
Protective service .....	89.13	—	—	—	—	—
Sales and office .....	10.69	0.4	50.32	0.4	10.85	9.04
Sales and related .....	16.94	0.6	53.47	0.6	16.68	9.94
Office and administrative support .....	12.90	0.6	65.27	0.6	13.23	12.56
Natural resources, construction, and maintenance .....	29.17	1.9	60.44	1.9	26.20	14.65
Construction, extraction, farming, fishing, and forestry .....	59.16	3.3	101.99	3.3	55.20	28.87
Installation, maintenance, and repair .....	29.26	1.9	50.90	1.9	27.14	16.87
Production, transportation, and material moving .....	14.92	1.1	32.00	1.1	15.40	9.16
Production .....	19.21	1.1	23.04	1.1	20.35	12.83
Transportation and material moving .....	21.44	1.9	50.80	1.9	21.89	12.48
Full time .....	8.49	0.5	26.85	0.5	8.17	5.77
Part time .....	22.70	0.8	54.72	0.8	23.36	14.11
Union .....	21.92	2.3	35.89	2.3	19.80	16.34
Nonunion .....	7.87	0.3	27.26	0.3	7.86	5.43
Average wage within the following categories: <sup>1</sup>						
Lowest 25 percent .....	16.14	0.6	113.58	0.6	15.69	13.03
Lowest 10 percent .....	32.57	1.0	89.91	1.0	31.71	34.82
Second 25 percent .....	17.66	0.6	42.72	0.6	18.06	9.52
Third 25 percent .....	12.51	0.8	42.35	0.8	12.08	8.54
Highest 25 percent .....	9.73	0.8	23.98	0.8	10.20	6.76
Highest 10 percent .....	15.17	1.0	42.94	1.0	14.83	9.62
<b>Establishment characteristics</b>						
Goods-producing industries .....	16.26	1.2	44.80	1.2	15.74	8.46
Construction .....	47.07	2.9	91.70	2.9	43.35	17.95
Manufacturing .....	16.18	1.0	18.88	1.0	16.51	8.72
Service-providing industries .....	9.24	0.5	26.75	0.5	9.17	6.47
Trade, transportation, and utilities .....	12.87	0.8	33.45	0.8	12.72	7.83
Wholesale trade .....	23.82	1.6	64.60	1.6	24.10	14.49
Retail trade .....	11.83	0.6	56.38	0.6	11.41	11.61
Transportation and warehousing .....	23.42	2.4	59.50	2.4	23.67	17.54
Utilities .....	27.05	3.8	43.93	3.8	29.87	13.78

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 2015—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 .....	\$27.28	2.4	\$34.16	2.4	\$24.41	\$18.75
Financial activities .....	14.15	0.7	72.20	0.7	13.63	10.13
Finance and insurance .....	10.01	0.4	62.49	0.4	9.93	7.53
Credit intermediation and related activities .....	11.80	0.3	74.62	0.3	11.97	10.31
Insurance carriers and related activities .....	17.03	0.8	86.41	0.8	17.36	10.18
Real estate and rental and leasing .....	68.69	—	—	—	—	—
Professional and business services .....	24.11	0.9	76.93	0.9	24.91	14.14
Professional and technical services .....	26.44	1.3	94.58	1.3	27.90	20.93
Administrative and waste services .....	61.72	2.3	145.71	2.3	59.97	34.18
Education and health services .....	19.89	0.8	84.65	0.8	20.55	16.49
Educational services .....	28.08	1.3	100.37	1.3	28.28	14.73
Junior colleges, colleges, and universities .....	16.78	0.5	66.17	0.5	16.90	10.50
Health care and social assistance .....	23.51	1.0	99.10	1.0	24.23	19.28
Leisure and hospitality .....	41.12	2.9	85.35	2.9	42.52	21.72
Accommodation and food services .....	45.32	2.8	108.87	2.8	46.96	27.47
Other services .....	45.18	2.6	134.66	2.6	45.91	25.26
1 to 99 workers .....	15.39	0.7	34.34	0.7	15.07	10.82
1 to 49 workers .....	18.14	1.0	39.81	1.0	17.78	13.47
50 to 99 workers .....	25.07	1.0	58.44	1.0	24.14	14.76
100 workers or more .....	7.87	0.5	30.02	0.5	7.61	4.75
100 to 499 workers .....	11.17	0.6	40.12	0.6	10.64	6.93
500 workers or more .....	10.21	0.9	37.20	0.9	9.74	6.21
<b>Geographic areas</b>						
Northeast .....	17.20	1.2	64.49	1.2	12.98	8.93
New England .....	23.27	1.9	99.84	1.9	18.72	11.51
Middle Atlantic .....	24.06	1.4	79.75	1.4	18.47	11.75
South .....	13.49	0.5	63.50	0.5	12.94	9.54
South Atlantic .....	19.46	0.8	98.01	0.8	18.28	12.41
East South Central .....	22.17	0.9	70.44	0.9	22.25	23.70
West South Central .....	24.29	0.7	83.11	0.7	24.31	18.51
Midwest .....	18.07	1.1	30.37	1.1	18.78	13.35
East North Central .....	14.28	1.3	36.11	1.3	16.42	16.09
West North Central .....	46.63	1.8	54.29	1.8	45.34	23.14
West .....	18.51	0.8	33.54	0.8	18.66	11.53
Mountain .....	30.10	1.7	78.70	1.7	30.32	27.72
Pacific .....	22.92	0.8	36.19	0.8	23.19	11.08

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2015**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
All workers .....	100	72	13	13	1
<b>Worker characteristics</b>					
Management, professional, and related .....	100	74	12	12	2
Management, business, and financial .....	100	76	11	12	1
Professional and related .....	100	73	13	12	2
Service .....	100	77	10	12	1
Protective service .....	100	65	11	—	—
Sales and office .....	100	66	19	13	1
Sales and related .....	100	58	26	15	1
Office and administrative support .....	100	71	16	12	2
Natural resources, construction, and maintenance .....	100	75	11	13	2
Construction, extraction, farming, fishing, and forestry .....	100	70	13	13	4
Installation, maintenance, and repair .....	100	77	9	13	1
Production, transportation, and material moving .....	100	73	9	16	1
Production .....	100	75	9	14	1
Transportation and material moving .....	100	71	9	19	2
Full time .....	100	73	13	13	1
Part time .....	100	65	20	14	1
Union .....	100	75	7	15	4
Nonunion .....	100	72	14	13	1
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	100	70	17	13	( <sup>4</sup> )
Lowest 10 percent .....	100	72	17	—	—
Second 25 percent .....	100	70	16	13	1
Third 25 percent .....	100	73	11	14	2
Highest 25 percent .....	100	75	11	12	2
Highest 10 percent .....	100	75	12	12	1
<b>Establishment characteristics</b>					
Goods-producing industries .....	100	74	10	14	1
Construction .....	100	76	7	13	4
Manufacturing .....	100	74	11	14	1
Service-providing industries .....	100	72	14	13	1
Trade, transportation, and utilities .....	100	63	19	17	1
Wholesale trade .....	100	77	—	15	—
Retail trade .....	100	52	32	16	1
Transportation and warehousing .....	100	67	—	22	—
Utilities .....	100	82	—	—	—

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 2015—continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
Information .....	100	78	—	11	—
Financial activities .....	100	70	18	10	2
Finance and insurance .....	100	68	20	10	3
Credit intermediation and related activities .....	100	70	19	—	—
Insurance carriers and related activities .....	100	66	18	12	4
Real estate and rental and leasing .....	100	82	—	—	—
Professional and business services .....	100	77	—	12	—
Professional and technical services .....	100	84	—	8	—
Administrative and waste services .....	100	68	—	17	—
Education and health services .....	100	76	11	11	2
Educational services .....	100	79	12	—	—
Junior colleges, colleges, and universities .....	100	74	19	6	1
Health care and social assistance .....	100	75	10	12	2
Leisure and hospitality .....	100	75	14	11	—
Accommodation and food services .....	100	72	16	—	—
Other services .....	100	75	—	15	—
1 to 99 workers .....	100	76	9	14	1
1 to 49 workers .....	100	75	9	15	1
50 to 99 workers .....	100	77	9	12	2
100 workers or more .....	100	70	16	13	2
100 to 499 workers .....	100	73	14	12	1
500 workers or more .....	100	66	18	14	2
<b>Geographic areas</b>					
Northeast .....	100	75	12	11	2
New England .....	100	80	—	11	—
Middle Atlantic .....	100	74	13	11	2
South .....	100	74	14	11	1
South Atlantic .....	100	76	14	9	1
East South Central .....	100	80	11	—	—
West South Central .....	100	67	16	16	1
Midwest .....	100	70	12	17	1
East North Central .....	100	71	13	16	1
West North Central .....	100	68	—	19	—
West .....	100	70	13	14	3
Mountain .....	100	67	16	15	2
Pacific .....	100	72	12	13	3

<sup>1</sup> Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

<sup>2</sup> Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/eps/glossary20142015.htm](http://www.bls.gov/ncs/eps/glossary20142015.htm).

**Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2015**

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
All workers .....	0.0	0.8	0.5	0.6	0.2
<b>Worker characteristics</b>					
Management, professional, and related .....	0.0	1.2	0.9	0.9	0.4
Management, business, and financial .....	0.0	1.5	0.9	1.3	0.2
Professional and related .....	0.0	1.5	1.2	1.0	0.5
Service .....	0.0	2.1	1.1	1.8	0.2
Protective service .....	0.0	9.2	2.9	–	–
Sales and office .....	0.0	1.2	0.8	0.9	0.3
Sales and related .....	0.0	1.9	1.6	1.5	0.4
Office and administrative support .....	0.0	1.6	1.0	1.0	0.3
Natural resources, construction, and maintenance	0.0	2.4	1.3	1.6	0.7
Construction, extraction, farming, fishing, and forestry .....	0.0	4.4	2.7	2.7	1.7
Installation, maintenance, and repair .....	0.0	2.3	1.1	1.8	0.3
Production, transportation, and material moving ...	0.0	1.7	1.1	1.2	0.4
Production .....	0.0	1.6	1.1	1.3	0.2
Transportation and material moving .....	0.0	2.9	1.7	2.0	0.8
Full time .....	0.0	0.9	0.5	0.7	0.2
Part time .....	0.0	2.3	1.9	1.5	0.6
Union .....	0.0	2.2	1.2	1.7	0.9
Nonunion .....	0.0	0.9	0.6	0.7	0.2
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	0.0	1.8	1.4	1.4	0.2
Lowest 10 percent .....	0.0	3.5	2.8	–	–
Second 25 percent .....	0.0	1.4	1.1	0.9	0.3
Third 25 percent .....	0.0	1.2	0.8	0.8	0.4
Highest 25 percent .....	0.0	1.2	0.8	0.9	0.4
Highest 10 percent .....	0.0	1.6	1.2	1.3	0.3
<b>Establishment characteristics</b>					
Goods-producing industries .....	0.0	1.4	1.1	1.3	0.3
Construction .....	0.0	3.3	1.5	2.3	1.5
Manufacturing .....	0.0	1.6	1.3	1.5	0.2
Service-providing industries .....	0.0	1.0	0.6	0.7	0.3
Trade, transportation, and utilities .....	0.0	1.7	1.1	1.1	0.3
Wholesale trade .....	0.0	2.8	–	2.0	–
Retail trade .....	0.0	1.9	1.9	1.4	0.4
Transportation and warehousing .....	0.0	4.5	–	3.5	–
Utilities .....	0.0	4.6	–	–	–

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 2015—continued**

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
Information .....	0.0	3.4	—	1.8	—
Financial activities .....	0.0	1.9	1.5	1.1	0.6
Finance and insurance .....	0.0	1.7	1.6	1.1	0.7
Credit intermediation and related activities .....	0.0	2.8	2.4	—	—
Insurance carriers and related activities .....	0.0	3.0	2.6	1.7	1.1
Real estate and rental and leasing .....	0.0	5.0	—	—	—
Professional and business services .....	0.0	2.7	—	1.9	—
Professional and technical services .....	0.0	2.8	—	2.1	—
Administrative and waste services .....	0.0	5.8	—	3.7	—
Education and health services .....	0.0	2.1	1.3	1.7	0.8
Educational services .....	0.0	2.0	1.1	—	—
Junior colleges, colleges, and universities .....	0.0	2.3	1.9	1.4	0.3
Health care and social assistance .....	0.0	2.5	1.5	1.9	0.9
Leisure and hospitality .....	0.0	3.9	2.6	3.0	—
Accommodation and food services .....	0.0	4.8	3.5	—	—
Other services .....	0.0	5.4	—	3.7	—
1 to 99 workers .....	0.0	1.3	0.8	0.9	0.3
1 to 49 workers .....	0.0	1.6	1.1	1.1	0.2
50 to 99 workers .....	0.0	2.2	1.4	1.5	1.0
100 workers or more .....	0.0	1.0	0.8	0.8	0.3
100 to 499 workers .....	0.0	1.2	0.9	1.0	0.3
500 workers or more .....	0.0	1.8	1.2	1.2	0.5
<b>Geographic areas</b>					
Northeast .....	0.0	1.4	0.8	1.4	0.4
New England .....	0.0	3.1	—	2.9	—
Middle Atlantic .....	0.0	1.6	1.0	1.5	0.5
South .....	0.0	1.3	0.9	0.9	0.3
South Atlantic .....	0.0	1.7	1.2	1.0	0.6
East South Central .....	0.0	2.9	2.4	—	—
West South Central .....	0.0	2.5	1.8	2.1	0.2
Midwest .....	0.0	2.1	1.1	1.7	0.3
East North Central .....	0.0	1.8	1.3	1.7	0.4
West North Central .....	0.0	5.3	—	3.7	—
West .....	0.0	1.9	1.3	1.1	0.7
Mountain .....	0.0	2.9	1.6	1.9	1.0
Pacific .....	0.0	2.4	1.8	1.4	1.0

<sup>1</sup> Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

<sup>2</sup> Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2015**

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

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$41.83	\$69.71	\$105.00	\$150.40	\$222.00	\$163.20	\$260.00	\$394.31	\$611.73	\$938.15
<b>Worker characteristics</b>										
Management, professional, and related .....	40.00	69.04	104.48	147.06	222.36	170.77	272.40	388.33	581.27	912.68
Management, business, and financial .....	40.00	68.77	105.69	153.63	210.91	167.09	271.32	397.03	580.89	905.66
Professional and related .....	40.00	69.12	103.09	145.19	227.91	173.79	272.91	385.92	581.27	919.50
Service .....	54.04	79.88	115.00	171.50	248.93	194.92	290.34	465.35	727.42	1019.82
Protective service .....	65.96	79.88	125.82	204.42	237.00	197.02	287.29	—	—	1279.52
Sales and office .....	42.29	70.00	103.65	148.56	214.89	164.61	261.34	405.10	643.00	962.20
Sales and related .....	43.71	78.38	108.33	158.96	226.09	195.46	270.49	421.53	636.06	930.70
Office and administrative support .....	41.36	67.16	102.79	142.99	208.61	148.11	257.81	399.01	645.00	974.93
Natural resources, construction, and maintenance	48.05	74.40	117.64	178.33	275.80	180.00	281.15	438.00	727.42	1011.86
Construction, extraction, farming, fishing, and forestry .....	46.00	65.08	114.00	168.99	231.51	190.00	261.00	440.06	821.35	1138.96
Installation, maintenance, and repair .....	48.36	78.24	119.80	182.96	300.00	174.11	290.00	434.82	727.42	961.46
Production, transportation, and material moving ...	37.04	63.67	100.02	143.29	198.00	129.99	207.90	335.65	496.88	828.23
Production .....	40.04	65.00	102.35	145.17	196.54	134.59	204.00	335.68	459.36	715.01
Transportation and material moving .....	32.42	59.98	98.58	141.45	202.72	117.47	207.90	335.65	545.00	888.58
Full time .....	42.83	69.80	104.97	148.82	216.36	167.30	261.34	391.31	605.69	932.86
Part time .....	33.17	67.16	111.07	196.84	271.16	100.66	210.84	480.47	712.61	1019.82
Union .....	32.42	56.28	93.21	152.30	226.09	86.66	173.32	279.34	473.49	829.57
Nonunion .....	43.70	71.00	105.99	150.00	220.95	175.00	274.71	401.59	625.50	940.66
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	43.71	74.59	106.82	160.33	226.09	180.21	280.73	465.35	704.11	1020.66
Lowest 10 percent .....	52.60	81.16	111.64	171.00	226.09	183.96	256.88	472.66	681.08	1157.93
Second 25 percent .....	45.50	69.33	105.03	153.58	238.00	160.10	260.43	415.01	692.79	956.46
Third 25 percent .....	42.07	69.33	105.03	150.00	213.89	162.76	254.51	384.74	584.11	938.90
Highest 25 percent .....	39.43	68.29	104.23	145.72	213.49	158.34	259.98	381.00	559.02	866.16
Highest 10 percent .....	39.61	70.11	105.69	146.80	231.14	163.60	264.59	383.01	554.63	829.57
<b>Establishment characteristics</b>										
Goods-producing industries .....	40.00	64.88	100.00	142.02	198.62	147.06	230.20	340.00	503.65	783.00
Construction .....	47.67	68.77	115.97	176.99	231.51	208.24	310.76	503.65	758.79	1114.97
Manufacturing .....	39.51	64.09	97.51	138.44	187.81	131.31	213.51	325.00	447.00	639.02
Service-providing industries .....	42.36	71.64	106.88	152.03	231.22	169.81	269.82	408.25	649.00	971.00
Trade, transportation, and utilities .....	37.68	70.61	102.25	153.46	227.15	140.92	243.12	388.47	600.43	886.78
Wholesale trade .....	44.38	70.26	100.76	142.90	210.11	175.84	275.40	396.68	585.03	826.30
Retail trade .....	40.96	79.50	125.00	186.90	266.62	171.25	256.09	460.02	715.85	1017.00
Transportation and warehousing .....	28.17	55.00	89.80	144.33	206.75	93.34	185.17	276.62	475.06	661.00
Utilities .....	—	50.98	84.00	117.84	138.42	113.70	149.88	280.00	370.25	493.12

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 2015—continued**

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

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information .....	\$43.96	\$59.88	\$104.59	\$135.00	\$178.83	\$145.16	\$235.17	\$293.95	\$461.44	\$727.22
Financial activities .....	45.09	65.64	109.11	137.36	188.66	185.56	260.79	387.98	552.00	914.05
Finance and insurance .....	43.91	64.06	104.65	130.56	180.32	179.52	249.98	385.18	502.00	713.89
Credit intermediation and related activities .....	48.33	63.87	109.11	131.22	184.21	185.56	280.32	394.55	517.73	760.54
Insurance carriers and related activities .....	40.00	65.00	100.00	128.94	163.71	160.10	244.16	369.06	470.12	664.52
Real estate and rental and leasing .....	51.22	83.38	124.56	156.00	239.72	217.03	327.30	528.63	915.74	1101.75
Professional and business services .....	40.96	74.81	115.09	171.99	272.68	176.67	296.73	440.00	727.42	990.76
Professional and technical services .....	37.41	73.00	112.84	156.24	227.27	167.09	296.73	415.01	620.67	992.90
Administrative and waste services .....	52.60	74.67	136.14	—	300.00	183.96	324.91	649.58	741.51	997.43
Education and health services .....	43.71	68.26	100.52	143.66	221.00	184.24	289.77	418.35	680.69	1042.06
Educational services .....	42.00	72.00	103.04	159.50	220.01	225.01	324.00	477.97	695.56	1031.27
Junior colleges, colleges, and universities .....	42.00	72.00	109.41	159.01	227.76	223.58	303.52	436.00	589.00	859.00
Health care and social assistance .....	43.71	66.10	100.11	140.65	221.00	169.81	283.76	399.34	675.07	1042.06
Leisure and hospitality .....	54.16	86.40	116.76	157.23	196.84	222.92	325.67	472.66	740.77	980.30
Accommodation and food services .....	65.30	89.31	116.76	171.50	202.48	226.91	348.24	472.66	681.08	1019.82
Other services .....	39.64	80.94	135.02	189.75	277.56	161.88	294.12	485.27	737.40	1053.02
1 to 99 workers .....	48.17	75.83	113.29	163.00	247.27	194.13	296.42	470.00	741.51	1064.58
1 to 49 workers .....	47.77	77.43	114.04	165.00	255.35	190.23	299.40	470.00	755.40	1065.15
50 to 99 workers .....	49.18	74.79	108.90	159.77	237.58	201.69	290.34	477.97	725.47	1037.47
100 workers or more .....	38.66	64.88	100.00	141.46	198.36	143.48	236.00	355.80	510.14	779.74
100 to 499 workers .....	38.71	65.56	101.98	148.00	209.34	150.00	251.56	382.63	554.89	869.30
500 workers or more .....	38.66	63.55	96.25	137.03	187.77	130.00	223.13	324.68	433.58	607.06
<b>Geographic areas</b>										
Northeast .....	47.70	76.90	112.03	158.00	227.27	165.07	254.58	374.59	541.30	869.42
New England .....	57.38	93.93	126.25	170.29	251.31	225.32	300.23	391.27	541.72	813.78
Middle Atlantic .....	45.16	72.85	106.59	148.75	219.00	149.98	232.54	350.57	541.30	881.93
South .....	43.71	67.35	103.13	149.76	211.79	169.86	273.39	423.27	654.33	977.00
South Atlantic .....	48.00	70.68	105.10	148.79	218.84	181.92	283.07	431.23	682.75	990.76
East South Central .....	43.70	68.26	95.00	151.66	205.90	169.46	245.86	394.06	607.06	813.02
West South Central .....	38.00	62.05	100.00	148.75	205.50	140.92	272.98	424.00	681.38	1000.93
Midwest .....	44.41	74.99	109.11	156.81	239.64	164.65	258.49	379.69	590.56	864.58
East North Central .....	43.41	74.99	106.61	149.85	211.01	154.08	250.00	354.29	542.73	917.24
West North Central .....	45.43	73.79	114.31	175.00	—	185.56	289.08	416.86	655.89	746.23
West .....	32.14	59.75	96.19	139.80	208.25	145.65	245.05	398.41	606.67	969.07
Mountain .....	37.00	65.00	94.01	132.12	179.83	167.30	245.86	378.42	565.44	909.56
Pacific .....	32.00	56.33	96.89	149.99	227.76	132.20	245.05	403.96	635.89	999.50

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2015**

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$1.42	\$1.35	\$1.48	\$2.14	\$7.82	\$5.36	\$4.31	\$5.27	\$13.86	\$22.78
<b>Worker characteristics</b>										
Management, professional, and related .....	1.13	1.98	2.16	3.51	12.16	6.04	6.52	6.31	11.73	36.04
Management, business, and financial .....	1.29	1.83	2.89	6.01	9.29	7.74	8.41	9.20	17.96	52.19
Professional and related .....	1.69	2.72	2.99	4.64	14.09	7.37	8.43	5.97	15.41	53.01
Service .....	3.85	2.55	5.12	12.25	49.50	6.09	14.38	28.54	19.42	56.78
Protective service .....	7.78	9.16	18.78	37.04	28.45	11.36	67.38	—	—	215.95
Sales and office .....	1.83	2.76	1.69	3.16	5.75	14.57	8.25	9.45	18.63	39.93
Sales and related .....	2.79	3.11	5.11	5.89	8.31	9.52	12.03	9.43	20.04	52.61
Office and administrative support .....	2.51	4.16	3.29	4.28	6.60	22.43	9.44	7.39	28.05	46.46
Natural resources, construction, and maintenance .....	3.10	4.16	4.45	15.11	50.21	8.59	12.76	18.74	19.12	29.98
Construction, extraction, farming, fishing, and forestry .....	6.10	7.97	9.78	16.74	11.82	14.13	10.69	43.08	25.99	99.25
Installation, maintenance, and repair .....	2.70	5.91	5.92	20.26	63.32	9.85	11.42	28.16	53.77	51.56
Production, transportation, and material moving ...	3.10	2.55	2.57	4.73	5.55	6.47	11.96	8.41	19.87	76.84
Production .....	3.27	2.79	3.84	6.07	6.79	7.70	19.82	8.18	23.97	102.71
Transportation and material moving .....	3.59	4.73	5.26	4.12	12.34	12.81	11.01	20.15	30.99	66.09
Full time .....	1.65	1.47	1.57	2.55	7.27	4.83	5.15	5.08	14.76	24.94
Part time .....	2.97	7.51	7.83	9.25	16.89	12.45	32.95	38.65	88.99	57.62
Union .....	2.43	2.27	3.93	4.80	12.05	9.74	16.89	13.58	37.79	143.26
Nonunion .....	1.40	1.84	1.72	2.32	8.14	4.63	4.72	5.60	14.46	22.20
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	2.84	2.85	4.90	6.59	8.59	10.83	13.96	16.15	46.62	45.25
Lowest 10 percent .....	5.90	5.07	12.86	20.15	17.75	17.08	44.43	15.92	119.85	196.10
Second 25 percent .....	2.22	3.32	2.57	6.52	26.06	18.17	10.38	16.93	55.80	35.12
Third 25 percent .....	2.14	2.35	1.71	2.80	7.03	6.06	5.89	5.19	12.77	48.81
Highest 25 percent .....	1.27	2.12	2.39	2.94	9.58	7.83	5.94	3.85	16.03	37.11
Highest 10 percent .....	1.14	2.33	3.61	4.91	18.54	9.96	8.58	5.10	21.69	35.48
<b>Establishment characteristics</b>										
Goods-producing industries .....	1.31	2.23	2.51	4.12	4.78	8.09	13.25	10.49	17.30	35.46
Construction .....	8.57	4.31	8.67	10.50	9.83	9.30	12.83	15.31	44.18	66.62
Manufacturing .....	1.55	2.29	4.10	4.17	4.64	6.81	14.36	10.80	14.39	33.55
Service-providing industries .....	1.70	1.91	1.88	2.83	11.23	5.28	5.96	8.62	18.15	29.84
Trade, transportation, and utilities .....	3.18	2.12	1.61	3.45	9.94	10.17	7.68	8.51	10.24	23.45
Wholesale trade .....	3.40	3.52	2.15	8.22	6.54	5.60	19.33	10.71	22.71	43.29
Retail trade .....	3.40	2.56	6.29	7.40	14.82	34.74	6.61	26.02	34.46	61.53
Transportation and warehousing .....	3.90	3.29	1.29	7.76	32.32	22.72	18.23	7.27	42.74	83.28
Utilities .....	—	3.98	13.81	10.95	7.72	4.99	3.52	21.74	24.45	39.13

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 2015—continued**

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information .....	\$3.11	\$3.55	\$5.17	\$0.00	\$9.33	\$27.94	\$12.73	\$15.33	\$37.32	\$134.89
Financial activities .....	2.25	2.54	2.62	4.72	7.66	2.39	9.35	7.87	19.77	61.31
Finance and insurance .....	1.57	1.56	3.58	1.73	8.50	5.90	4.90	0.83	6.25	27.58
Credit intermediation and related activities .....	3.12	1.89	4.24	2.24	9.87	3.90	9.89	8.21	20.12	45.14
Insurance carriers and related activities .....	3.03	5.04	4.44	4.57	6.34	13.90	18.55	20.07	21.67	51.25
Real estate and rental and leasing .....	5.88	23.40	10.98	13.77	36.05	17.87	39.49	73.90	36.35	115.98
Professional and business services .....	3.41	1.88	5.62	13.90	33.58	11.81	18.73	23.49	40.92	40.02
Professional and technical services .....	3.95	5.55	5.15	10.02	32.49	23.11	17.63	35.43	59.87	82.59
Administrative and waste services .....	5.93	3.91	19.36	—	0.00	25.89	64.47	133.11	48.62	49.25
Education and health services .....	2.35	4.22	3.43	5.25	14.98	22.53	13.31	20.93	59.64	48.52
Educational services .....	7.02	2.46	6.83	9.16	20.73	6.61	23.54	23.66	35.32	118.92
Junior colleges, colleges, and universities .....	4.91	1.29	3.52	6.00	9.55	15.74	8.53	10.61	21.83	85.27
Health care and social assistance .....	2.70	4.95	3.81	4.81	17.32	26.81	15.97	22.98	72.85	47.78
Leisure and hospitality .....	4.95	3.41	4.09	15.11	6.97	21.75	27.86	8.57	82.30	76.75
Accommodation and food services .....	11.29	3.92	9.76	20.47	9.11	46.12	58.17	8.72	95.15	104.16
Other services .....	9.82	18.17	18.23	23.02	29.32	15.76	25.55	77.35	153.66	59.79
1 to 99 workers .....	2.04	3.41	2.86	5.66	11.83	11.64	8.87	11.65	28.97	35.34
1 to 49 workers .....	3.59	4.65	3.02	8.91	18.45	13.65	10.90	14.95	34.58	38.90
50 to 99 workers .....	3.06	4.61	4.37	5.53	6.36	15.39	9.55	21.90	43.44	44.38
100 workers or more .....	2.03	1.71	1.19	2.93	4.41	7.83	6.61	4.73	6.75	24.21
100 to 499 workers .....	2.67	2.85	1.99	4.70	8.84	4.69	6.11	5.24	15.33	32.06
500 workers or more .....	2.17	2.19	3.38	2.83	5.02	5.13	5.17	7.87	6.38	16.19
<b>Geographic areas</b>										
Northeast .....	3.23	3.14	2.66	6.52	16.32	11.29	5.33	8.85	19.20	30.08
New England .....	5.93	3.82	9.57	10.55	20.65	22.22	6.70	6.71	30.06	93.60
Middle Atlantic .....	4.29	1.58	2.49	7.28	11.48	13.61	7.89	7.22	26.00	40.25
South .....	1.73	2.75	1.80	3.61	9.16	8.36	9.70	10.14	21.74	30.28
South Atlantic .....	1.41	3.87	3.72	4.45	11.03	16.21	9.83	17.63	40.20	40.70
East South Central .....	8.06	5.39	12.03	9.36	9.75	13.86	28.26	40.97	35.51	38.28
West South Central .....	5.51	5.63	3.14	7.95	19.00	35.88	18.99	16.22	60.18	90.05
Midwest .....	2.67	3.58	2.34	8.87	25.57	8.61	9.17	13.40	46.73	104.04
East North Central .....	3.80	4.88	3.49	5.81	13.53	9.27	6.48	12.49	39.77	120.28
West North Central .....	4.27	6.02	6.86	32.77	—	11.67	20.15	37.05	79.84	51.22
West .....	1.48	2.62	4.79	4.16	5.69	9.48	9.07	10.27	29.24	62.68
Mountain .....	6.16	6.90	6.91	2.63	16.38	15.92	10.93	23.48	36.11	192.32
Pacific .....	1.23	2.32	5.63	7.40	15.67	19.75	13.97	10.23	39.98	58.77

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 16. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2015**

(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	56	97	40	39	98	34	33	97
<b>Worker characteristics</b>									
Management, professional, and related .....	77	77	99	54	53	99	58	57	98
Management, business, and financial .....	85	85	99	66	65	99	64	63	98
Professional and related .....	73	72	99	48	47	99	55	54	98
Service .....	28	26	93	20	20	96	11	11	97
Protective service .....	50	45	89	32	31	95	17	16	99
Sales and office .....	56	54	98	38	37	97	33	32	96
Sales and related .....	44	43	96	29	27	94	21	19	94
Office and administrative support .....	63	62	98	45	44	98	41	40	97
Natural resources, construction, and maintenance .....	56	55	97	39	39	99	26	26	97
Construction, extraction, farming, fishing, and forestry .....	48	47	98	32	32	100	17	16	97
Installation, maintenance, and repair .....	64	62	97	45	44	99	34	33	97
Production, transportation, and material moving .....	65	63	96	47	45	96	31	30	95
Production .....	71	69	97	53	52	98	35	33	96
Transportation and material moving .....	59	56	95	41	38	94	28	26	93
Full time .....	72	71	98	49	48	98	44	43	97
Part time .....	13	11	88	14	13	92	5	5	97
Union .....	86	83	97	67	64	96	39	37	96
Nonunion .....	54	53	98	37	37	98	34	33	97
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	22	20	91	17	16	94	7	6	94
Lowest 10 percent .....	12	11	88	13	12	93	3	2	88
Second 25 percent .....	59	57	97	37	36	97	30	29	97
Third 25 percent .....	72	71	98	50	50	98	46	44	97
Highest 25 percent .....	84	84	99	63	62	99	62	61	97
Highest 10 percent .....	89	88	99	67	67	99	68	67	98
<b>Establishment characteristics</b>									
Goods-producing industries .....	71	70	98	54	53	99	37	36	97
Construction .....	44	43	97	30	30	99	17	16	96
Manufacturing .....	82	80	98	63	62	99	44	43	97
Service-providing industries .....	54	53	97	37	36	97	33	32	97
Trade, transportation, and utilities .....	56	54	96	36	34	94	25	24	94
Wholesale trade .....	71	70	99	50	49	98	47	45	96
Retail trade .....	43	41	95	27	25	93	12	11	92
Transportation and warehousing .....	77	73	95	51	47	91	37	34	93
Utilities .....	93	93	99	49	49	100	85	83	97

See footnotes at end of table.

**Table 16. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information .....	88	88	99	80	79	99	68	67	99
Financial activities .....	83	82	99	64	63	99	64	63	97
Finance and insurance .....	91	90	99	72	71	99	74	72	97
Credit intermediation and related activities .....	94	93	100	70	69	99	81	78	97
Insurance carriers and related activities .....	87	86	99	70	70	99	68	66	97
Real estate and rental and leasing .....	56	54	98	38	37	98	32	30	96
Professional and business services .....	57	55	98	43	42	98	41	40	98
Professional and technical services .....	71	71	99	55	55	99	58	57	99
Administrative and waste services .....	33	31	93	24	23	96	18	17	95
Education and health services .....	63	62	99	35	35	99	44	42	97
Educational services .....	64	64	100	45	44	100	61	59	97
Junior colleges, colleges, and universities .....	86	85	99	48	48	99	81	77	96
Health care and social assistance .....	62	62	99	34	34	99	41	40	98
Leisure and hospitality .....	20	18	92	16	15	96	5	5	95
Accommodation and food services .....	19	17	90	16	15	95	4	3	92
Other services .....	33	31	96	26	26	100	18	17	95
1 to 99 workers .....	40	39	96	29	28	97	23	22	97
1 to 49 workers .....	35	34	97	26	26	97	20	19	96
50 to 99 workers .....	55	53	95	36	35	97	30	29	97
100 workers or more .....	77	75	98	53	52	98	48	46	97
100 to 499 workers .....	71	69	98	47	46	97	39	38	97
500 workers or more .....	86	85	99	63	62	98	61	59	97
<b>Geographic areas</b>									
Northeast .....	57	56	99	65	64	99	37	36	97
New England .....	56	56	99	44	43	97	37	37	98
Middle Atlantic .....	57	56	99	73	72	99	37	36	97
South .....	59	57	97	36	35	97	35	34	97
South Atlantic .....	58	57	98	38	37	97	34	33	97
East South Central .....	59	58	98	37	35	95	38	36	95
West South Central .....	61	58	95	31	31	98	34	33	97
Midwest .....	60	59	97	40	39	97	35	34	97
East North Central .....	61	59	97	42	41	97	35	34	97
West North Central .....	59	57	97	37	36	98	36	35	97
West .....	50	49	98	25	24	97	29	28	97
Mountain .....	54	53	97	31	29	96	32	30	95
Pacific .....	48	47	98	22	22	98	28	27	98

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2015**

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.7	0.7	0.2	0.7	0.7	0.3	0.7	0.7	0.3
<b>Worker characteristics</b>									
Management, professional, and related .....	1.1	1.1	0.1	1.4	1.5	0.3	1.4	1.4	0.3
Management, business, and financial .....	1.3	1.3	0.2	1.8	1.8	0.7	1.6	1.6	0.7
Professional and related .....	1.5	1.5	0.2	1.6	1.6	0.2	1.7	1.7	0.3
Service .....	1.5	1.4	1.3	1.4	1.3	1.1	1.0	1.0	0.8
Protective service .....	4.9	4.7	4.0	5.6	5.5	4.4	4.1	4.1	0.5
Sales and office .....	1.0	1.1	0.3	1.0	1.0	0.4	0.9	0.9	0.5
Sales and related .....	1.5	1.5	0.7	1.3	1.3	0.8	1.1	1.1	1.0
Office and administrative support .....	1.4	1.4	0.2	1.3	1.3	0.4	1.3	1.3	0.5
Natural resources, construction, and maintenance	1.8	1.8	0.4	1.7	1.8	0.3	1.4	1.4	0.7
Construction, extraction, farming, fishing, and forestry .....	3.1	3.1	0.7	2.4	2.4	0.3	1.9	1.9	1.2
Installation, maintenance, and repair .....	2.4	2.4	0.6	2.4	2.5	0.5	2.2	2.2	0.9
Production, transportation, and material moving ...	1.5	1.5	0.5	1.3	1.3	0.7	1.4	1.4	0.8
Production .....	1.8	1.8	0.6	1.7	1.7	0.5	1.9	1.8	1.1
Transportation and material moving .....	1.9	1.8	0.6	1.7	1.6	1.3	1.8	1.7	1.2
Full time .....	0.7	0.7	0.2	0.9	0.9	0.2	0.8	0.8	0.3
Part time .....	0.7	0.7	1.7	0.9	0.8	1.4	0.5	0.5	0.8
Union .....	1.3	1.3	0.5	2.2	2.1	0.9	2.1	2.1	0.7
Nonunion .....	0.8	0.8	0.2	0.7	0.7	0.3	0.7	0.7	0.3
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	1.1	1.0	1.1	1.0	0.9	1.1	0.5	0.5	1.2
Lowest 10 percent .....	1.4	1.2	2.9	1.0	0.9	1.9	0.5	0.4	5.4
Second 25 percent .....	1.2	1.2	0.4	1.2	1.2	0.5	1.2	1.2	0.4
Third 25 percent .....	1.0	1.0	0.2	1.2	1.2	0.3	1.2	1.1	0.5
Highest 25 percent .....	0.9	0.9	0.2	1.6	1.6	0.3	1.2	1.2	0.4
Highest 10 percent .....	1.1	1.1	0.2	2.0	2.0	0.1	1.6	1.7	0.3
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.0	1.0	0.4	1.3	1.3	0.2	1.4	1.4	0.4
Construction .....	2.5	2.4	0.6	2.2	2.1	0.3	1.6	1.6	1.1
Manufacturing .....	1.3	1.3	0.5	1.7	1.7	0.3	1.7	1.7	0.5
Service-providing industries .....	0.8	0.8	0.3	0.7	0.7	0.4	0.7	0.7	0.3
Trade, transportation, and utilities .....	1.1	1.1	0.3	1.1	1.0	0.8	1.0	0.9	0.9
Wholesale trade .....	1.9	1.9	0.3	2.6	2.4	1.4	2.7	2.5	1.6
Retail trade .....	1.4	1.3	0.7	1.4	1.4	1.1	0.9	0.9	1.6
Transportation and warehousing .....	2.4	2.3	0.9	3.1	2.9	2.1	3.2	2.9	1.5
Utilities .....	2.4	2.4	0.6	5.4	5.4	0.2	3.5	3.6	1.0

See footnotes at end of table.

**Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, National Compensation Survey, March 2015—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 .....	1.8	1.8	0.2	2.5	2.5	0.3	3.1	3.1	0.5
Financial activities .....	1.3	1.3	0.2	1.8	1.8	0.1	1.8	1.8	0.4
Finance and insurance .....	0.9	0.8	0.1	1.4	1.4	0.1	1.4	1.4	0.4
Credit intermediation and related activities .....	0.8	0.8	0.1	2.2	2.2	0.3	1.8	1.7	0.6
Insurance carriers and related activities .....	1.7	1.6	0.3	2.3	2.3	0.2	2.1	2.1	0.7
Real estate and rental and leasing .....	4.1	4.0	0.9	4.7	4.7	0.6	5.1	5.0	2.2
Professional and business services .....	2.4	2.3	0.5	2.3	2.3	0.8	2.1	2.1	0.8
Professional and technical services .....	3.3	3.3	0.4	3.6	3.5	0.4	3.7	3.7	0.3
Administrative and waste services .....	3.0	2.8	1.6	3.1	3.0	2.0	2.2	2.1	2.2
Education and health services .....	2.2	2.2	0.3	1.8	1.8	0.2	2.2	2.2	0.3
Educational services .....	2.6	2.6	0.2	3.1	3.1	0.1	2.9	2.9	0.7
Junior colleges, colleges, and universities .....	1.7	1.8	0.3	2.1	2.0	0.2	1.8	1.8	0.7
Health care and social assistance .....	2.5	2.5	0.3	2.2	2.2	0.3	2.6	2.6	0.4
Leisure and hospitality .....	2.0	1.8	2.6	2.0	2.0	2.0	1.1	1.0	3.5
Accommodation and food services .....	2.2	2.0	3.1	2.2	2.1	2.3	1.0	0.9	5.4
Other services .....	2.8	2.8	1.4	2.8	2.8	0.3	2.3	2.2	2.1
1 to 99 workers .....	1.0	1.0	0.5	0.9	0.9	0.5	0.9	0.9	0.6
1 to 49 workers .....	1.1	1.1	0.5	0.9	0.9	0.6	1.0	1.0	0.8
50 to 99 workers .....	2.3	2.4	1.0	1.9	1.9	0.6	1.9	1.8	0.8
100 workers or more .....	0.8	0.8	0.2	1.1	1.0	0.3	1.0	1.0	0.3
100 to 499 workers .....	1.2	1.1	0.3	1.5	1.4	0.4	1.4	1.3	0.3
500 workers or more .....	1.1	1.1	0.2	1.6	1.5	0.4	1.5	1.5	0.5
<b>Geographic areas</b>									
Northeast .....	1.4	1.4	0.4	1.9	1.9	0.4	1.7	1.7	0.6
New England .....	2.2	2.2	0.3	2.9	2.9	0.8	3.0	3.0	0.6
Middle Atlantic .....	1.8	1.7	0.5	2.4	2.5	0.5	2.0	2.0	0.8
South .....	1.2	1.2	0.4	1.1	1.1	0.5	1.1	1.2	0.6
South Atlantic .....	1.8	1.7	0.5	1.4	1.3	0.8	1.5	1.5	0.6
East South Central .....	2.4	2.5	0.6	3.3	3.3	1.7	3.4	3.9	2.7
West South Central .....	1.9	2.0	0.9	2.1	2.1	0.6	1.9	1.8	0.5
Midwest .....	2.0	1.9	0.6	1.5	1.5	0.6	1.6	1.6	0.5
East North Central .....	2.0	1.9	0.7	1.7	1.6	0.8	1.7	1.7	0.6
West North Central .....	4.6	4.5	1.0	3.1	3.1	0.6	3.5	3.4	1.0
West .....	1.2	1.2	0.3	1.4	1.4	1.0	1.1	1.1	0.6
Mountain .....	2.4	2.4	0.5	2.7	2.7	1.7	2.7	2.7	1.6
Pacific .....	1.4	1.4	0.4	1.6	1.6	1.2	1.1	1.0	0.3

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 17. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2015**

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

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

See footnotes at end of table.

**Table 17. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2015—continued**

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

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

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 17. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2015**

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	0.4	0.4
<b>Worker characteristics</b>		
Management, professional, and related .....	0.4	0.4
Management, business, and financial .....	0.7	0.7
Professional and related .....	0.4	0.4
Service .....	1.6	1.6
Sales and office .....	0.5	0.5
Sales and related .....	1.1	1.1
Office and administrative support .....	0.4	0.4
Natural resources, construction, and maintenance	0.9	0.9
Construction, extraction, farming, fishing, and forestry .....	1.2	1.2
Installation, maintenance, and repair .....	1.3	1.3
Production, transportation, and material moving ...	0.6	0.6
Transportation and material moving .....	0.6	0.6
Full time .....	0.4	0.4
Part time .....	0.6	0.6
Nonunion .....	0.4	0.4
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	1.1	1.1
Lowest 10 percent .....	2.4	2.4
Second 25 percent .....	0.7	0.7
Third 25 percent .....	0.4	0.4
Highest 25 percent .....	0.5	0.5
Highest 10 percent .....	0.6	0.6
<b>Establishment characteristics</b>		
Goods-producing industries .....	0.7	0.7
Construction .....	1.0	1.0
Manufacturing .....	0.7	0.7
Service-providing industries .....	0.4	0.4
Trade, transportation, and utilities .....	0.7	0.7
Wholesale trade .....	1.5	1.5
Retail trade .....	1.0	1.0
Information .....	0.3	0.3

See footnotes at end of table.

**Table 17. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2015—continued**

Characteristics	Employee contribution required	Employee contribution not required
Financial activities .....	0.6	0.6
Finance and insurance .....	0.6	0.6
Credit intermediation and related activities .....	1.2	1.2
Insurance carriers and related activities .....	0.6	0.6
Real estate and rental and leasing .....	1.2	1.2
Professional and business services .....	1.1	1.1
Education and health services .....	0.3	0.3
Educational services .....	0.5	0.5
Junior colleges, colleges, and universities .....	0.3	0.3
Health care and social assistance .....	0.4	0.4
1 to 99 workers .....	0.8	0.8
1 to 49 workers .....	1.0	1.0
50 to 99 workers .....	0.9	0.9
100 workers or more .....	0.3	0.3
100 to 499 workers .....	0.5	0.5
500 workers or more .....	0.4	0.4
<b>Geographic areas</b>		
Northeast .....	0.6	0.6
New England .....	0.7	0.7
Middle Atlantic .....	0.8	0.8
South .....	0.8	0.8
South Atlantic .....	1.1	1.1
East South Central .....	2.0	2.0
West South Central .....	1.4	1.4
Midwest .....	0.6	0.6
East North Central .....	0.8	0.8
West North Central .....	0.9	0.9
West .....	0.8	0.8
Mountain .....	2.1	2.1
Pacific .....	0.5	0.5

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 18. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2015**

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers .....	62	1	34	2	( <sup>1</sup> )
<b>Worker characteristics</b>					
Management, professional, and related .....	75	2	22	1	( <sup>1</sup> )
Management, business, and financial .....	77	1	20	1	( <sup>1</sup> )
Professional and related .....	73	2	23	1	( <sup>1</sup> )
Service .....	53	—	43	2	—
Sales and office .....	64	2	32	2	( <sup>1</sup> )
Sales and related .....	60	2	35	3	1
Office and administrative support .....	66	2	31	—	—
Natural resources, construction, and maintenance	40	—	55	4	—
Construction, extraction, farming, fishing, and forestry .....	22	—	72	4	—
Installation, maintenance, and repair .....	51	—	45	4	—
Production, transportation, and material moving ...	50	1	44	5	( <sup>1</sup> )
Transportation and material moving .....	51	—	43	4	—
Full time .....	63	1	33	2	( <sup>1</sup> )
Part time .....	55	—	38	6	—
Nonunion .....	65	2	32	1	( <sup>1</sup> )
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	49	—	47	3	—
Lowest 10 percent .....	46	—	51	3	—
Second 25 percent .....	55	1	41	3	( <sup>1</sup> )
Third 25 percent .....	61	1	36	2	( <sup>1</sup> )
Highest 25 percent .....	73	2	23	2	( <sup>1</sup> )
Highest 10 percent .....	77	3	18	2	( <sup>1</sup> )
<b>Establishment characteristics</b>					
Goods-producing industries .....	50	1	44	4	( <sup>1</sup> )
Construction .....	21	—	76	2	—
Manufacturing .....	57	2	37	5	( <sup>1</sup> )
Service-providing industries .....	65	1	31	2	( <sup>1</sup> )
Trade, transportation, and utilities .....	55	2	38	4	1
Wholesale trade .....	58	—	35	5	—
Retail trade .....	51	3	41	5	1
Transportation and warehousing .....	57	2	40	—	—
Utilities .....	76	3	21	—	—

See footnotes at end of table.

**Table 18. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2015—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 .....	88	—	8	—	—
Financial activities .....	76	1	22	1	( <sup>1</sup> )
Finance and insurance .....	81	1	16	1	1
Credit intermediation and related activities .....	86	1	12	—	—
Insurance carriers and related activities .....	75	1	22	—	—
Real estate and rental and leasing .....	46	—	53	—	—
Professional and business services .....	70	2	27	—	—
Professional and technical services .....	72	—	25	—	—
Education and health services .....	68	—	29	2	—
Educational services .....	69	1	29	1	( <sup>1</sup> )
Junior colleges, colleges, and universities .....	73	1	24	1	( <sup>1</sup> )
Health care and social assistance .....	68	—	29	2	—
Leisure and hospitality .....	53	—	46	—	—
Accommodation and food services .....	50	—	49	—	—
1 to 99 workers .....	50	( <sup>1</sup> )	47	2	( <sup>1</sup> )
1 to 49 workers .....	49	( <sup>1</sup> )	48	2	( <sup>1</sup> )
50 to 99 workers .....	52	—	46	2	—
100 workers or more .....	70	2	25	3	( <sup>1</sup> )
100 to 499 workers .....	64	2	31	3	( <sup>1</sup> )
500 workers or more .....	77	2	19	3	( <sup>1</sup> )
<b>Geographic areas</b>					
Northeast .....	69	2	27	—	—
New England .....	74	2	23	—	—
Middle Atlantic .....	67	—	28	2	—
South .....	62	1	34	2	( <sup>1</sup> )
South Atlantic .....	64	2	32	2	( <sup>1</sup> )
East South Central .....	59	—	37	2	—
West South Central .....	61	1	36	2	( <sup>1</sup> )
Midwest .....	56	1	38	4	( <sup>1</sup> )
East North Central .....	55	2	40	3	( <sup>1</sup> )
West North Central .....	59	1	36	4	( <sup>1</sup> )
West .....	63	1	34	2	( <sup>1</sup> )
Mountain .....	61	2	37	—	—
Pacific .....	64	—	32	3	—

<sup>1</sup> Less than 0.5.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 18. Standard errors for life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2015**

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 .....	0.9	0.2	0.8	0.2	0.1
<b>Worker characteristics</b>					
Management, professional, and related .....	1.4	0.3	1.3	0.2	0.1
Management, business, and financial .....	1.4	0.3	1.3	0.3	0.1
Professional and related .....	2.0	0.3	1.8	0.3	0.1
Service .....	2.5	–	2.3	0.6	–
Sales and office .....	1.1	0.3	1.1	0.3	0.1
Sales and related .....	1.7	0.4	1.5	0.6	0.3
Office and administrative support .....	1.4	0.4	1.4	–	–
Natural resources, construction, and maintenance	2.1	–	2.0	0.8	–
Construction, extraction, farming, fishing, and forestry .....	3.0	–	2.9	1.5	–
Installation, maintenance, and repair .....	2.7	–	2.6	0.9	–
Production, transportation, and material moving ...	1.7	0.3	1.8	0.6	0.1
Transportation and material moving .....	2.4	–	2.4	0.6	–
Full time .....	0.8	0.2	0.8	0.2	0.1
Part time .....	3.2	–	3.1	1.0	–
Nonunion .....	0.9	0.2	0.9	0.2	0.1
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	2.0	–	2.1	0.5	–
Lowest 10 percent .....	5.2	–	5.1	0.8	–
Second 25 percent .....	1.7	0.2	1.7	0.5	0.1
Third 25 percent .....	1.3	0.2	1.3	0.3	0.1
Highest 25 percent .....	1.2	0.3	1.1	0.3	0.1
Highest 10 percent .....	1.7	0.7	1.6	0.4	0.2
<b>Establishment characteristics</b>					
Goods-producing industries .....	1.8	0.3	1.8	0.6	0.1
Construction .....	2.9	–	3.0	0.6	–
Manufacturing .....	1.9	0.3	1.9	0.8	0.2
Service-providing industries .....	1.0	0.2	0.9	0.2	0.1
Trade, transportation, and utilities .....	1.6	0.4	1.4	0.5	0.2
Wholesale trade .....	2.9	–	2.6	0.9	–
Retail trade .....	1.9	0.5	1.8	0.8	0.3
Transportation and warehousing .....	4.1	0.7	4.0	–	–
Utilities .....	3.7	1.5	3.5	–	–

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 2015—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 .....	2.1	–	1.7	–	–
Financial activities .....	1.8	0.2	1.8	0.5	0.2
Finance and insurance .....	1.4	0.2	1.3	0.6	0.2
Credit intermediation and related activities .....	1.7	0.3	1.4	–	–
Insurance carriers and related activities .....	2.4	0.5	2.4	–	–
Real estate and rental and leasing .....	7.1	–	7.2	–	–
Professional and business services .....	2.1	0.8	1.9	–	–
Professional and technical services .....	3.2	–	3.0	–	–
Education and health services .....	2.5	–	2.2	0.6	–
Educational services .....	2.6	0.3	2.6	0.3	0.1
Junior colleges, colleges, and universities .....	2.7	0.5	2.7	0.4	0.1
Health care and social assistance .....	2.7	–	2.5	0.7	–
Leisure and hospitality .....	5.0	–	5.0	–	–
Accommodation and food services .....	5.3	–	5.4	–	–
1 to 99 workers .....	1.5	0.1	1.4	0.3	0.1
1 to 49 workers .....	1.5	0.2	1.5	0.4	0.1
50 to 99 workers .....	2.9	–	2.8	0.4	–
100 workers or more .....	1.0	0.3	0.9	0.3	0.1
100 to 499 workers .....	1.4	0.3	1.3	0.5	0.1
500 workers or more .....	1.1	0.5	1.0	0.4	0.1
<b>Geographic areas</b>					
Northeast .....	1.6	0.5	1.6	–	–
New England .....	2.2	0.7	2.1	–	–
Middle Atlantic .....	2.0	–	2.0	0.7	–
South .....	1.5	0.3	1.3	0.3	0.1
South Atlantic .....	2.3	0.4	2.0	0.4	0.1
East South Central .....	2.6	–	2.2	0.9	–
West South Central .....	2.5	0.4	2.2	0.4	0.1
Midwest .....	2.0	0.3	2.0	0.6	0.1
East North Central .....	2.7	0.4	2.8	0.5	0.1
West North Central .....	2.5	0.2	2.2	1.5	0.1
West .....	1.7	0.3	1.7	0.3	0.2
Mountain .....	2.9	0.6	3.1	–	–
Pacific .....	2.1	–	2.0	0.5	–

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2015**

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

Characteristics	Multiple of annual earnings amounts <sup>1</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers .....	1	63	9	23	4	1.4	1.0
<b>Worker characteristics</b>							
Management, professional, and related .....	1	60	9	25	5	1.4	1.0
Management, business, and financial .....	1	57	8	28	6	1.4	1.0
Professional and related .....	–	62	9	23	–	1.4	1.0
Service .....	1	69	9	20	2	1.3	1.0
Sales and office .....	( <sup>2</sup> )	66	9	22	4	1.3	1.0
Sales and related .....	–	73	8	18	–	1.3	1.0
Office and administrative support .....	( <sup>2</sup> )	63	9	24	4	1.4	1.0
Natural resources, construction, and maintenance .....	1	64	10	22	2	1.3	1.0
Construction, extraction, farming, fishing, and forestry .....	–	64	–	–	–	1.3	1.0
Installation, maintenance, and repair .....	2	64	9	22	3	1.3	1.0
Production, transportation, and material moving ...	1	62	13	22	2	1.3	1.0
Transportation and material moving .....	–	66	15	17	–	1.3	1.0
Full time .....	1	62	10	24	4	1.4	1.0
Part time .....	–	78	3	16	–	1.2	1.0
Nonunion .....	1	62	10	24	4	1.4	1.0
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	–	71	7	19	–	1.3	1.0
Lowest 10 percent .....	–	66	–	–	–	1.4	1.0
Second 25 percent .....	1	69	10	18	2	1.3	1.0
Third 25 percent .....	1	60	11	24	4	1.4	1.0
Highest 25 percent .....	( <sup>2</sup> )	60	8	26	5	1.4	1.0
Highest 10 percent .....	1	59	8	27	5	1.4	1.0
<b>Establishment characteristics</b>							
Goods-producing industries .....	–	54	10	31	–	1.4	1.0
Construction .....	–	73	7	–	–	1.2	1.0
Manufacturing .....	–	53	10	32	–	1.4	1.0
Service-providing industries .....	1	65	9	22	4	1.3	1.0
Trade, transportation, and utilities .....	1	66	12	20	2	1.3	1.0
Wholesale trade .....	–	43	24	29	–	1.5	1.5
Retail trade .....	–	83	4	13	1	1.2	1.0
Transportation and warehousing .....	–	63	13	21	–	1.3	1.0
Utilities .....	–	64	–	18	–	1.4	1.0

See footnotes at end of table.

**Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2015—continued**

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

Characteristics	Multiple of annual earnings amounts <sup>1</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
Information .....	—	68	6	19	—	1.3	1.0
Financial activities .....	—	62	7	26	—	1.4	1.0
Finance and insurance .....	—	62	7	26	—	1.4	1.0
Credit intermediation and related activities .....	—	62	7	24	6	1.4	1.0
Insurance carriers and related activities ....	—	59	6	31	—	1.4	1.0
Real estate and rental and leasing .....	—	64	—	—	—	1.3	1.0
Professional and business services .....	—	58	10	25	—	1.4	1.0
Professional and technical services .....	—	60	11	20	9	1.4	1.0
Education and health services .....	—	69	9	18	—	1.3	1.0
Educational services .....	—	57	14	21	—	1.4	1.0
Junior colleges, colleges, and universities .....	—	53	14	22	—	1.4	1.0
Health care and social assistance .....	—	71	8	18	—	1.3	1.0
Leisure and hospitality .....	—	76	—	—	—	1.2	1.0
Accommodation and food services .....	—	85	—	—	—	1.1	1.0
1 to 99 workers .....	( <sup>2</sup> )	60	10	25	4	1.4	1.0
1 to 49 workers .....	—	62	9	24	—	1.4	1.0
50 to 99 workers .....	—	55	14	28	—	1.4	1.0
100 workers or more .....	1	64	9	22	4	1.3	1.0
100 to 499 workers .....	( <sup>2</sup> )	65	8	23	4	1.4	1.0
500 workers or more .....	1	64	10	22	3	1.3	1.0
<b>Geographic areas</b>							
Northeast .....	—	60	13	23	—	1.4	1.0
New England .....	—	63	15	20	—	1.3	1.0
Middle Atlantic .....	—	59	12	25	—	1.4	1.0
South .....	1	66	7	23	4	1.3	1.0
South Atlantic .....	—	67	7	21	—	1.3	1.0
East South Central .....	—	66	—	18	5	1.3	1.0
West South Central .....	—	62	6	28	—	1.4	1.0
Midwest .....	—	59	11	26	—	1.4	1.0
East North Central .....	—	58	12	25	—	1.4	1.0
West North Central .....	—	59	8	27	—	1.4	1.0
West .....	—	66	9	21	—	1.3	1.0
Mountain .....	—	73	—	12	1	1.2	1.0
Pacific .....	—	62	6	26	—	1.4	1.0

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/eps/glossary20142015.htm](http://www.bls.gov/ncs/eps/glossary20142015.htm).

**Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2015**

Characteristics	Multiple of annual earnings amounts <sup>1</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers .....	0.1	1.2	0.6	0.9	0.4	( <sup>2</sup> )	0.0
<b>Worker characteristics</b>							
Management, professional, and related .....	0.1	1.7	1.0	1.3	0.8	( <sup>2</sup> )	0.0
Management, business, and financial .....	0.3	2.0	1.1	1.8	0.9	( <sup>2</sup> )	0.0
Professional and related .....	–	2.1	1.3	1.5	–	( <sup>2</sup> )	0.0
Service .....	0.3	3.5	1.7	3.4	0.8	( <sup>2</sup> )	0.0
Sales and office .....	0.1	1.6	0.9	1.4	0.4	( <sup>2</sup> )	0.0
Sales and related .....	–	3.1	1.3	2.8	–	( <sup>2</sup> )	0.0
Office and administrative support .....	0.2	1.6	1.0	1.3	0.6	( <sup>2</sup> )	0.0
Natural resources, construction, and maintenance	0.6	3.2	1.9	2.9	0.5	( <sup>2</sup> )	0.0
Construction, extraction, farming, fishing, and forestry .....	–	7.3	–	–	–	0.1	0.0
Installation, maintenance, and repair .....	0.7	3.4	1.9	3.4	0.7	( <sup>2</sup> )	0.0
Production, transportation, and material moving ...	0.2	2.0	1.4	1.7	0.6	( <sup>2</sup> )	0.0
Transportation and material moving .....	–	3.4	2.3	2.7	–	( <sup>2</sup> )	0.0
Full time .....	0.1	1.2	0.6	0.9	0.5	( <sup>2</sup> )	0.0
Part time .....	–	4.0	1.0	3.7	–	0.1	0.0
Nonunion .....	0.1	1.2	0.6	1.0	0.4	( <sup>2</sup> )	0.0
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	–	3.3	1.4	2.9	–	( <sup>2</sup> )	0.0
Lowest 10 percent .....	–	7.7	–	–	–	0.1	0.0
Second 25 percent .....	0.2	1.6	1.2	1.3	0.4	( <sup>2</sup> )	0.0
Third 25 percent .....	0.2	1.6	1.0	1.3	0.8	( <sup>2</sup> )	0.0
Highest 25 percent .....	0.1	1.6	0.9	1.3	0.6	( <sup>2</sup> )	0.0
Highest 10 percent .....	0.2	2.1	1.3	1.8	0.9	( <sup>2</sup> )	0.0
<b>Establishment characteristics</b>							
Goods-producing industries .....	–	2.0	1.3	2.0	–	( <sup>2</sup> )	0.0
Construction .....	–	7.2	2.9	–	–	0.1	0.0
Manufacturing .....	–	2.0	1.5	2.1	–	( <sup>2</sup> )	0.0
Service-providing industries .....	0.1	1.3	0.7	1.0	0.5	( <sup>2</sup> )	0.0
Trade, transportation, and utilities .....	0.4	2.2	1.4	1.7	0.5	( <sup>2</sup> )	0.0
Wholesale trade .....	–	4.1	3.4	4.6	–	( <sup>2</sup> )	0.1
Retail trade .....	–	1.8	0.9	1.7	0.4	( <sup>2</sup> )	0.0
Transportation and warehousing .....	–	4.8	3.2	3.6	–	( <sup>2</sup> )	0.0
Utilities .....	–	5.9	–	4.1	–	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 2015—continued**

Characteristics	Multiple of annual earnings amounts <sup>1</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
Information .....	—	2.8	1.5	2.2	—	( <sup>2</sup> )	0.0
Financial activities .....	—	1.5	1.1	1.3	—	( <sup>2</sup> )	0.0
Finance and insurance .....	—	1.6	1.3	1.3	—	( <sup>2</sup> )	0.0
Credit intermediation and related activities .....	—	2.3	2.4	1.7	1.1	( <sup>2</sup> )	0.0
Insurance carriers and related activities .....	—	2.7	1.5	2.5	—	( <sup>2</sup> )	0.0
Real estate and rental and leasing .....	—	7.9	—	—	—	0.1	0.0
Professional and business services .....	—	3.6	2.0	2.8	—	( <sup>2</sup> )	0.0
Professional and technical services .....	—	4.5	3.0	3.0	2.7	0.1	0.0
Education and health services .....	—	2.9	1.5	2.3	—	( <sup>2</sup> )	0.0
Educational services .....	—	3.2	2.8	2.4	—	( <sup>2</sup> )	0.0
Junior colleges, colleges, and universities .....	—	2.7	2.3	2.7	—	( <sup>2</sup> )	0.0
Health care and social assistance .....	—	3.4	1.7	2.7	—	( <sup>2</sup> )	0.0
Leisure and hospitality .....	—	6.2	—	—	—	0.1	0.0
Accommodation and food services .....	—	5.8	—	—	—	( <sup>2</sup> )	0.0
1 to 99 workers .....	0.2	2.3	1.4	1.8	0.7	( <sup>2</sup> )	0.0
1 to 49 workers .....	—	3.1	1.6	2.1	—	( <sup>2</sup> )	0.0
50 to 99 workers .....	—	3.3	2.6	3.3	—	( <sup>2</sup> )	0.0
100 workers or more .....	0.1	1.2	0.7	1.0	0.6	( <sup>2</sup> )	0.0
100 to 499 workers .....	0.1	1.6	0.9	1.6	1.1	( <sup>2</sup> )	0.0
500 workers or more .....	0.2	1.9	1.1	1.6	0.5	( <sup>2</sup> )	0.0
<b>Geographic areas</b>							
Northeast .....	—	2.2	1.3	2.1	—	( <sup>2</sup> )	0.0
New England .....	—	3.5	3.3	2.3	—	( <sup>2</sup> )	0.0
Middle Atlantic .....	—	2.9	1.2	3.0	—	( <sup>2</sup> )	0.0
South .....	0.2	1.9	0.8	1.5	0.8	( <sup>2</sup> )	0.0
South Atlantic .....	—	2.4	1.2	1.6	—	( <sup>2</sup> )	0.0
East South Central .....	—	5.1	—	3.7	2.0	0.1	0.0
West South Central .....	—	3.9	0.4	3.8	—	( <sup>2</sup> )	0.0
Midwest .....	—	2.6	1.3	2.0	—	( <sup>2</sup> )	0.0
East North Central .....	—	2.8	1.7	2.5	—	( <sup>2</sup> )	0.0
West North Central .....	—	5.2	2.0	3.3	—	0.1	0.0
West .....	—	2.6	1.8	2.0	—	( <sup>2</sup> )	0.0
Mountain .....	—	4.9	—	1.6	0.4	( <sup>2</sup> )	0.0
Pacific .....	—	3.0	1.2	2.9	—	( <sup>2</sup> )	0.0

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 20. Life insurance plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2015**

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

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	78	\$50,000	\$75,000	\$250,000	\$500,000	\$1,000,000	22
<b>Worker characteristics</b>							
Management, professional, and related .....	80	50,000	100,000	300,000	750,000	1,500,000	20
Management, business, and financial .....	80	50,000	100,000	300,000	750,000	–	20
Professional and related .....	81	50,000	100,000	300,000	750,000	–	19
Service .....	83	50,000	50,000	200,000	500,000	1,000,000	17
Sales and office .....	82	50,000	50,000	200,000	500,000	1,000,000	18
Sales and related .....	83	50,000	50,000	100,000	500,000	1,000,000	17
Office and administrative support .....	82	50,000	–	200,000	500,000	–	18
Natural resources, construction, and maintenance	66	50,000	–	200,000	–	–	34
Construction, extraction, farming, fishing, and forestry .....	73	–	–	200,000	–	1,000,000	27
Installation, maintenance, and repair .....	64	50,000	50,000	200,000	–	2,000,000	36
Production, transportation, and material moving ...	68	50,000	70,000	200,000	500,000	1,000,000	32
Transportation and material moving .....	72	50,000	–	–	500,000	1,000,000	28
Full time .....	79	50,000	–	250,000	600,000	1,000,000	21
Part time .....	69	50,000	50,000	–	–	750,000	31
Nonunion .....	80	50,000	–	250,000	600,000	1,000,000	20
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	78	50,000	50,000	200,000	500,000	1,000,000	22
Lowest 10 percent .....	77	50,000	–	–	–	–	23
Second 25 percent .....	81	50,000	50,000	170,000	500,000	1,000,000	19
Third 25 percent .....	78	50,000	100,000	200,000	500,000	1,000,000	22
Highest 25 percent .....	77	50,000	100,000	300,000	1,000,000	2,000,000	23
Highest 10 percent .....	79	50,000	100,000	300,000	1,000,000	2,000,000	21
<b>Establishment characteristics</b>							
Goods-producing industries .....	67	50,000	100,000	300,000	600,000	1,000,000	33
Construction .....	78	50,000	50,000	100,000	–	500,000	22
Manufacturing .....	67	50,000	100,000	300,000	700,000	1,000,000	33
Service-providing industries .....	81	50,000	70,000	250,000	500,000	1,000,000	19
Trade, transportation, and utilities .....	77	50,000	50,000	–	500,000	1,000,000	23
Wholesale trade .....	82	50,000	–	250,000	500,000	1,000,000	18
Retail trade .....	75	50,000	50,000	50,000	500,000	1,500,000	25
Transportation and warehousing .....	78	50,000	70,000	100,000	300,000	500,000	22
Utilities .....	63	50,000	–	–	–	1,000,000	37

See footnotes at end of table.

**Table 20. Life insurance plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2015—continued**

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

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information .....	67	\$50,000	—	\$500,000	\$2,000,000	—	33
Financial activities .....	86	50,000	\$100,000	250,000	600,000	\$2,000,000	14
Finance and insurance .....	85	50,000	100,000	255,000	700,000	2,000,000	15
Credit intermediation and related activities .....	89	50,000	100,000	250,000	650,000	2,000,000	11
Insurance carriers and related activities .....	75	—	—	—	1,000,000	—	25
Professional and business services .....	80	50,000	100,000	—	1,000,000	2,000,000	20
Professional and technical services .....	86	50,000	100,000	—	750,000	1,000,000	14
Education and health services .....	83	50,000	100,000	250,000	500,000	1,000,000	17
Educational services .....	87	50,000	50,000	200,000	400,000	500,000	13
Junior colleges, colleges, and universities .....	87	50,000	50,000	200,000	500,000	500,000	13
Health care and social assistance .....	82	50,000	100,000	250,000	500,000	1,000,000	18
1 to 99 workers .....	81	50,000	—	200,000	500,000	1,000,000	19
1 to 49 workers .....	83	50,000	—	200,000	500,000	1,000,000	17
50 to 99 workers .....	76	50,000	—	200,000	500,000	—	24
100 workers or more .....	77	50,000	—	300,000	750,000	1,000,000	23
100 to 499 workers .....	79	50,000	50,000	200,000	500,000	1,000,000	21
500 workers or more .....	76	50,000	100,000	400,000	1,000,000	—	24
<b>Geographic areas</b>							
Northeast .....	77	50,000	100,000	250,000	500,000	1,000,000	23
New England .....	73	50,000	100,000	200,000	500,000	1,000,000	27
Middle Atlantic .....	78	50,000	100,000	250,000	500,000	1,000,000	22
South .....	82	50,000	—	250,000	750,000	1,750,000	18
South Atlantic .....	82	50,000	—	300,000	1,000,000	2,000,000	18
East South Central .....	81	50,000	—	200,000	500,000	1,000,000	19
West South Central .....	82	50,000	—	250,000	—	—	18
Midwest .....	75	50,000	—	250,000	500,000	1,000,000	25
East North Central .....	76	50,000	100,000	300,000	500,000	—	24
West North Central .....	73	50,000	50,000	250,000	500,000	1,000,000	27
West .....	77	50,000	50,000	200,000	500,000	1,000,000	23
Mountain .....	84	50,000	—	—	—	1,000,000	16
Pacific .....	74	50,000	50,000	200,000	500,000	1,000,000	26

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 20. Standard errors for life insurance plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2015**

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	0.9	\$0.00	\$17,431.37	\$12,262.14	\$105,554.99	\$13,379.09	0.9
<b>Worker characteristics</b>							
Management, professional, and related .....	1.2	0.00	0.00	46,826.81	39,006.41	405,697.55	1.2
Management, business, and financial .....	1.8	0.00	0.00	48,354.81	34,759.89	–	1.8
Professional and related .....	1.3	0.00	0.00	54,448.94	131,938.43	–	1.3
Service .....	2.4	0.00	6,822.02	11,586.63	0.00	0.00	2.4
Sales and office .....	1.0	0.00	0.00	0.00	0.00	171,987.64	1.0
Sales and related .....	1.7	0.00	0.00	23,173.26	0.00	72,048.59	1.7
Office and administrative support .....	1.1	0.00	–	10,724.15	0.00	–	1.1
Natural resources, construction, and maintenance .....	3.4	0.00	–	4,013.73	–	–	3.4
Construction, extraction, farming, fishing, and forestry .....	7.4	–	–	36,123.54	–	0.00	7.4
Installation, maintenance, and repair .....	3.6	0.00	5,983.31	27,581.70	–	0.00	3.6
Production, transportation, and material moving .....	2.5	0.00	4,177.62	8,849.44	0.00	0.00	2.5
Transportation and material moving .....	3.1	0.00	–	–	124,159.09	148,832.96	3.1
Full time .....	0.9	0.00	–	7,479.14	121,245.10	58,318.09	0.9
Part time .....	3.4	0.00	10,889.79	–	–	44,874.83	3.4
Nonunion .....	0.9	0.00	–	7,479.14	119,103.95	13,379.09	0.9
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	2.1	0.00	0.00	25,029.98	0.00	53,516.35	2.1
Lowest 10 percent .....	4.3	0.00	–	–	–	–	4.3
Second 25 percent .....	1.3	0.00	0.00	44,594.73	0.00	0.00	1.3
Third 25 percent .....	1.5	0.00	12,152.16	43,011.22	0.00	0.00	1.5
Highest 25 percent .....	1.3	0.00	0.00	74,542.66	173,283.73	267,581.76	1.3
Highest 10 percent .....	1.8	0.00	3,344.77	87,351.72	105,770.98	241,194.94	1.8
<b>Establishment characteristics</b>							
Goods-producing industries .....	2.4	0.00	0.00	47,302.22	142,849.57	0.00	2.4
Construction .....	6.4	0.00	0.00	8,566.80	–	13,379.09	6.4
Manufacturing .....	2.4	0.00	3,344.77	26,758.18	99,221.97	0.00	2.4
Service-providing industries .....	0.8	0.00	13,807.06	58,202.88	64,076.61	114,701.79	0.8
Trade, transportation, and utilities .....	1.6	0.00	0.00	–	0.00	0.00	1.6
Wholesale trade .....	3.3	0.00	–	58,856.58	0.00	0.00	3.3
Retail trade .....	2.3	0.00	0.00	1,158.66	0.00	430,320.23	2.3
Transportation and warehousing .....	4.4	0.00	10,703.27	0.00	84,086.27	40,828.15	4.4
Utilities .....	5.1	0.00	–	–	–	205,968.44	5.1

See footnotes at end of table.

**Table 20. Standard errors for life insurance plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2015—continued**

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information .....	2.5	\$0.00	–	\$13,379.09	\$66,895.44	–	2.5
Financial activities .....	1.1	0.00	\$0.00	18,393.21	107,658.02	\$250,299.82	1.1
Finance and insurance .....	1.2	0.00	0.00	53,361.43	116,636.19	0.00	1.2
Credit intermediation and related activities .....	1.4	0.00	0.00	8,773.25	99,447.22	0.00	1.4
Insurance carriers and related activities .....	2.5	–	–	–	0.00	–	2.5
Professional and business services .....	2.2	0.00	15,659.82	–	205,315.61	275,816.97	2.2
Professional and technical services .....	2.5	0.00	27,115.36	–	170,550.58	200,686.32	2.5
Education and health services .....	1.6	0.00	16,358.64	57,155.49	0.00	0.00	1.6
Educational services .....	2.8	0.00	0.00	8,192.98	20,068.63	0.00	2.8
Junior colleges, colleges, and universities .....	2.3	0.00	0.00	10,034.32	11,586.63	93,653.62	2.3
Health care and social assistance .....	1.9	0.00	7,943.39	48,238.99	0.00	0.00	1.9
1 to 99 workers .....	1.4	0.00	–	3,344.77	0.00	42,308.39	1.4
1 to 49 workers .....	1.5	0.00	–	29,433.99	0.00	0.00	1.5
50 to 99 workers .....	2.7	0.00	–	34,926.85	0.00	–	2.7
100 workers or more .....	1.1	0.00	–	48,774.07	68,384.03	151,514.85	1.1
100 to 499 workers .....	1.6	0.00	2,675.82	9,460.44	0.00	0.00	1.6
500 workers or more .....	1.5	0.00	0.00	36,682.86	0.00	–	1.5
<b>Geographic areas</b>							
Northeast .....	1.5	0.00	2,675.82	62,395.91	20,068.63	0.00	1.5
New England .....	2.4	0.00	0.00	0.00	50,278.50	120,039.58	2.4
Middle Atlantic .....	1.8	0.00	15,802.06	13,790.85	31,197.96	0.00	1.8
South .....	1.2	0.00	–	49,075.91	62,126.38	444,992.98	1.2
South Atlantic .....	1.5	0.00	–	28,270.74	283,102.90	0.00	1.5
East South Central .....	2.9	0.00	–	41,776.19	0.00	0.00	2.9
West South Central .....	2.4	0.00	–	58,700.51	–	–	2.4
Midwest .....	2.2	0.00	–	35,718.66	18,920.89	167,639.49	2.2
East North Central .....	3.0	0.00	14,701.79	72,593.11	69,840.89	–	3.0
West North Central .....	2.8	0.00	10,513.44	56,525.66	0.00	0.00	2.8
West .....	2.3	0.00	12,902.33	25,735.19	101,451.96	0.00	2.3
Mountain .....	3.4	0.00	–	–	–	0.00	3.4
Pacific .....	3.0	0.00	8,824.11	44,277.51	61,674.55	187,307.23	3.0

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 21. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> private industry workers, National Compensation Survey, March 2015**

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

Characteristics	Flat dollar amounts <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$10,000	\$10,000	\$20,000	\$30,000	\$50,000
<b>Worker characteristics</b>					
Management, professional, and related .....	10,000	15,000	25,000	50,000	50,000
Management, business, and financial .....	10,000	15,000	25,000	50,000	50,000
Professional and related .....	10,000	15,000	25,000	50,000	50,000
Service .....	–	10,000	15,000	20,000	–
Sales and office .....	–	10,000	20,000	–	50,000
Sales and related .....	5,000	10,000	15,000	20,000	50,000
Office and administrative support .....	10,000	15,000	25,000	50,000	50,000
Natural resources, construction, and maintenance .....	10,000	10,000	20,000	25,000	50,000
Construction, extraction, farming, fishing, and forestry .....	10,000	10,000	15,000	25,000	40,000
Installation, maintenance, and repair .....	10,000	15,000	20,000	30,000	50,000
Production, transportation, and material moving ...	10,000	–	20,000	26,000	50,000
Transportation and material moving .....	10,000	–	20,000	30,000	50,000
Full time .....	10,000	12,000	20,000	30,000	50,000
Part time .....	5,000	5,000	10,000	25,000	50,000
Nonunion .....	10,000	15,000	20,000	30,000	50,000
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	5,000	10,000	15,000	20,000	25,000
Lowest 10 percent .....	5,000	–	–	20,000	–
Second 25 percent .....	10,000	–	20,000	25,000	50,000
Third 25 percent .....	10,000	15,000	20,000	35,000	50,000
Highest 25 percent .....	10,000	15,000	25,000	50,000	50,000
Highest 10 percent .....	10,000	15,000	–	50,000	–
<b>Establishment characteristics</b>					
Goods-producing industries .....	10,000	–	20,000	30,000	50,000
Construction .....	10,000	10,000	15,000	25,000	50,000
Manufacturing .....	10,000	15,000	20,000	30,000	50,000
Service-providing industries .....	10,000	10,000	20,000	–	50,000
Trade, transportation, and utilities .....	–	10,000	20,000	25,000	50,000
Wholesale trade .....	10,000	15,000	20,000	–	50,000
Retail trade .....	5,000	10,000	15,000	20,000	–
Transportation and warehousing .....	10,000	15,000	25,000	40,000	50,000
Utilities .....	10,000	10,000	–	–	50,000

See footnotes at end of table.

**Table 21. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> private industry workers, National Compensation Survey, March 2015—continued**

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

Characteristics	Flat dollar amounts <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information .....	\$10,000	\$20,000	\$25,000	\$50,000	\$50,000
Financial activities .....	—	15,000	25,000	50,000	50,000
Finance and insurance .....	15,000	25,000	50,000	50,000	—
Credit intermediation and related activities .....	—	20,000	25,000	50,000	—
Insurance carriers and related activities .....	15,000	25,000	50,000	50,000	—
Real estate and rental and leasing .....	10,000	15,000	15,000	—	40,000
Professional and business services .....	10,000	15,000	25,000	50,000	50,000
Professional and technical services .....	—	—	—	50,000	50,000
Education and health services .....	10,000	10,000	20,000	50,000	50,000
Educational services .....	10,000	10,000	20,000	50,000	50,000
Junior colleges, colleges, and universities .....	10,000	10,000	—	50,000	50,000
Health care and social assistance .....	10,000	10,000	20,000	50,000	50,000
Leisure and hospitality .....	10,000	10,000	15,000	20,000	—
Accommodation and food services .....	10,000	10,000	15,000	20,000	—
1 to 99 workers .....	10,000	15,000	20,000	30,000	50,000
1 to 49 workers .....	10,000	15,000	20,000	30,000	50,000
50 to 99 workers .....	10,000	—	20,000	30,000	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	10,000	20,000	50,000	50,000
<b>Geographic areas</b>					
Northeast .....	10,000	10,000	20,000	50,000	50,000
New England .....	—	—	25,000	50,000	50,000
Middle Atlantic .....	10,000	10,000	20,000	50,000	50,000
South .....	10,000	—	20,000	30,000	50,000
South Atlantic .....	10,000	—	20,000	25,000	50,000
East South Central .....	10,000	—	—	50,000	50,000
West South Central .....	10,000	—	20,000	25,000	50,000
Midwest .....	10,000	15,000	20,000	25,000	50,000
East North Central .....	10,000	15,000	20,000	25,000	50,000
West North Central .....	10,000	12,500	20,000	—	50,000
West .....	10,000	10,000	20,000	—	50,000
Mountain .....	10,000	10,000	20,000	25,000	50,000
Pacific .....	10,000	10,000	20,000	40,000	50,000

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> private industry workers, National Compensation Survey, March 2015**

Characteristics	Flat dollar amounts <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$0.00	\$0.00	\$0.00	\$2,332.72	\$0.00
<b>Worker characteristics</b>					
Management, professional, and related .....	0.00	0.00	0.00	0.00	0.00
Management, business, and financial .....	0.00	0.00	0.00	0.00	0.00
Professional and related .....	0.00	0.00	668.95	0.00	0.00
Service .....	–	0.00	0.00	5,138.34	–
Sales and office .....	–	0.00	0.00	–	0.00
Sales and related .....	1,295.42	0.00	2,503.00	4,682.68	0.00
Office and administrative support .....	0.00	3,323.30	6,067.60	5,113.89	0.00
Natural resources, construction, and maintenance	0.00	1,237.11	4,868.22	946.04	0.00
Construction, extraction, farming, fishing, and forestry .....	2,732.09	0.00	1,396.82	0.00	5,779.39
Installation, maintenance, and repair .....	0.00	1,156.73	0.00	4,437.34	0.00
Production, transportation, and material moving ...	0.00	–	0.00	2,741.90	0.00
Transportation and material moving .....	0.00	–	267.58	6,248.55	0.00
Full time .....	0.00	3,340.09	0.00	3,714.96	0.00
Part time .....	283.81	0.00	946.04	7,047.87	0.00
Nonunion .....	0.00	771.48	0.00	4,007.03	0.00
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	0.00	0.00	0.00	4,634.65	668.95
Lowest 10 percent .....	0.00	–	–	4,634.65	–
Second 25 percent .....	0.00	–	0.00	0.00	0.00
Third 25 percent .....	0.00	1,922.59	0.00	5,007.78	0.00
Highest 25 percent .....	0.00	579.33	0.00	0.00	0.00
Highest 10 percent .....	0.00	0.00	–	0.00	–
<b>Establishment characteristics</b>					
Goods-producing industries .....	0.00	–	0.00	3,664.01	0.00
Construction .....	378.42	0.00	1,495.83	3,208.19	0.00
Manufacturing .....	0.00	3,227.66	0.00	1,434.75	0.00
Service-providing industries .....	0.00	0.00	0.00	–	0.00
Trade, transportation, and utilities .....	–	0.00	267.58	0.00	0.00
Wholesale trade .....	0.00	0.00	2,006.86	–	0.00
Retail trade .....	0.00	0.00	0.00	0.00	–
Transportation and warehousing .....	0.00	1,966.32	6,203.63	0.00	0.00
Utilities .....	0.00	1,532.77	–	–	0.00

See footnotes at end of table.

**Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> private industry workers, National Compensation Survey, March 2015—continued**

Characteristics	Flat dollar amounts <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information .....	\$0.00	\$1,769.89	\$4,537.07	\$7,568.36	\$0.00
Financial activities .....	—	0.00	3,208.19	0.00	0.00
Finance and insurance .....	668.95	5,181.70	0.00	0.00	—
Credit intermediation and related activities .....	—	4,915.79	1,158.66	0.00	—
Insurance carriers and related activities .....	2,915.90	3,208.19	0.00	0.00	—
Real estate and rental and leasing .....	2,317.33	1,158.66	1,495.83	—	5,050.50
Professional and business services .....	0.00	2,115.42	5,636.71	12,639.52	0.00
Professional and technical services .....	—	—	—	0.00	0.00
Education and health services .....	0.00	668.95	3,475.99	8,461.68	0.00
Educational services .....	0.00	0.00	5,318.08	5,793.32	0.00
Junior colleges, colleges, and universities .....	0.00	0.00	—	3,344.77	0.00
Health care and social assistance .....	0.00	2,411.95	4,230.84	12,745.29	0.00
Leisure and hospitality .....	0.00	0.00	0.00	3,602.43	—
Accommodation and food services .....	0.00	0.00	0.00	4,586.12	—
1 to 99 workers .....	0.00	2,524.36	0.00	4,293.83	0.00
1 to 49 workers .....	0.00	1,080.73	0.00	8,969.98	0.00
50 to 99 workers .....	946.04	—	0.00	6,410.80	0.00
100 workers or more .....	788.69	0.00	0.00	4,404.44	0.00
100 to 499 workers .....	1,944.58	0.00	668.95	0.00	0.00
500 workers or more .....	1,057.71	0.00	4,866.38	1,070.33	0.00
<b>Geographic areas</b>					
Northeast .....	2,604.63	0.00	1,337.91	3,946.26	0.00
New England .....	—	—	4,870.06	9,172.24	0.00
Middle Atlantic .....	2,503.00	0.00	1,337.91	3,619.78	13,774.61
South .....	0.00	—	0.00	5,493.58	0.00
South Atlantic .....	0.00	—	0.00	3,685.93	0.00
East South Central .....	0.00	—	—	0.00	0.00
West South Central .....	0.00	—	1,495.83	4,351.80	0.00
Midwest .....	0.00	2,314.43	0.00	231.73	0.00
East North Central .....	0.00	2,131.23	1,939.97	0.00	0.00
West North Central .....	0.00	3,454.03	3,896.05	—	0.00
West .....	334.48	0.00	0.00	—	0.00
Mountain .....	884.94	1,158.66	2,411.95	1,174.01	0.00
Pacific .....	1,415.91	0.00	0.00	4,764.16	0.00

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 22. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2015**

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

Characteristics	Non-commercially insured <sup>1</sup>	Commercially insured	Legally required	Other
All workers .....	43	40	16	1
<b>Worker characteristics</b>				
Management, professional, and related .....	47	39	12	1
Management, business, and financial .....	50	38	12	1
Professional and related .....	46	41	—	—
Service .....	—	40	34	—
Sales and office .....	47	36	—	—
Sales and related .....	48	34	—	—
Office and administrative support .....	46	36	—	—
Natural resources, construction, and maintenance	40	45	13	3
Installation, maintenance, and repair .....	46	45	—	—
Production, transportation, and material moving ...	42	46	12	1
Production .....	44	47	—	—
Transportation and material moving .....	39	44	—	—
Full time .....	44	41	13	1
Part time .....	33	—	41	—
Nonunion .....	44	40	16	( <sup>2</sup> )
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	—	33	36	—
Lowest 10 percent .....	35	20	45	—
Second 25 percent .....	37	45	17	( <sup>2</sup> )
Third 25 percent .....	45	41	13	1
Highest 25 percent .....	50	38	11	1
Highest 10 percent .....	52	37	—	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	42	47	9	1
Construction .....	26	46	24	4
Manufacturing .....	46	47	7	1
Service-providing industries .....	44	38	18	1
Trade, transportation, and utilities .....	42	40	—	—
Wholesale trade .....	36	50	13	—
Transportation and warehousing .....	44	40	—	—
Information .....	72	23	—	—

See footnotes at end of table.

**Table 22. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2015—continued**

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

Characteristics	Non-commercially insured <sup>1</sup>	Commercially insured	Legally required	Other
Financial activities .....	67	25	—	—
Finance and insurance .....	73	22	—	—
Credit intermediation and related activities .....	78	20	—	—
Insurance carriers and related activities ....	70	23	8	—
Real estate and rental and leasing .....	—	45	31	—
Professional and business services .....	40	42	—	—
Professional and technical services .....	34	50	—	—
Administrative and waste services .....	37	36	—	—
Education and health services .....	34	45	—	—
Educational services .....	32	42	—	—
Junior colleges, colleges, and universities .....	54	32	—	—
Health care and social assistance .....	34	46	—	—
Leisure and hospitality .....	32	30	38	—
Accommodation and food services .....	33	30	37	—
Other services .....	18	40	42	—
1 to 99 workers .....	32	43	25	( <sup>2</sup> )
1 to 49 workers .....	33	39	28	1
50 to 99 workers .....	30	52	—	—
100 workers or more .....	51	38	10	1
100 to 499 workers .....	46	44	10	1
500 workers or more .....	56	33	10	1
<b>Geographic areas</b>				
Northeast .....	25	28	46	( <sup>2</sup> )
New England .....	49	51	—	—
Middle Atlantic .....	20	23	56	( <sup>2</sup> )
South .....	52	48	—	—
South Atlantic .....	50	50	—	—
East South Central .....	50	50	—	—
West South Central .....	58	42	—	—
Midwest .....	56	42	—	2
East North Central .....	54	43	—	3
West .....	43	48	—	—
Mountain .....	39	61	—	—
Pacific .....	45	39	—	—

<sup>1</sup> Employer assumes all risks and expenses of providing the benefit.

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 22. Standard errors for short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2015**

Characteristics	Non-commercially insured <sup>1</sup>	Commercially insured	Legally required	Other
All workers .....	1.0	0.9	0.7	0.2
<b>Worker characteristics</b>				
Management, professional, and related .....	1.3	1.3	0.8	0.4
Management, business, and financial .....	2.0	1.9	1.5	0.2
Professional and related .....	1.7	1.9	—	—
Service .....	—	3.3	2.9	—
Sales and office .....	1.7	1.4	—	—
Sales and related .....	2.0	2.2	—	—
Office and administrative support .....	2.1	1.6	—	—
Natural resources, construction, and maintenance	2.6	2.7	1.5	0.7
Installation, maintenance, and repair .....	3.4	3.3	—	—
Production, transportation, and material moving ...	2.0	2.2	1.6	0.3
Production .....	2.6	2.5	—	—
Transportation and material moving .....	2.6	3.0	—	—
Full time .....	1.0	1.1	0.7	0.2
Part time .....	2.8	—	3.1	—
Nonunion .....	1.0	1.0	0.7	0.2
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	—	2.3	2.4	—
Lowest 10 percent .....	3.7	3.0	3.5	—
Second 25 percent .....	2.1	2.0	1.6	0.2
Third 25 percent .....	1.5	1.6	1.2	0.2
Highest 25 percent .....	1.3	1.2	0.9	0.4
Highest 10 percent .....	2.0	2.0	—	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	1.8	1.8	0.8	0.3
Construction .....	4.5	4.5	3.8	1.1
Manufacturing .....	2.3	2.1	1.3	0.3
Service-providing industries .....	1.2	1.1	0.8	0.3
Trade, transportation, and utilities .....	1.9	1.9	—	—
Wholesale trade .....	3.5	3.5	1.7	—
Transportation and warehousing .....	4.2	3.6	—	—
Information .....	3.1	2.8	—	—

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 2015—continued**

Characteristics	Non-commercially insured <sup>1</sup>	Commercially insured	Legally required	Other
Financial activities .....	2.1	2.1	—	—
Finance and insurance .....	1.5	1.5	—	—
Credit intermediation and related activities .....	1.7	1.8	—	—
Insurance carriers and related activities ....	2.9	2.7	1.6	—
Real estate and rental and leasing .....	—	9.0	6.4	—
Professional and business services .....	3.6	2.7	—	—
Professional and technical services .....	4.4	3.9	—	—
Administrative and waste services .....	7.1	4.6	—	—
Education and health services .....	2.4	2.6	—	—
Educational services .....	3.5	4.0	—	—
Junior colleges, colleges, and universities .....	2.4	3.0	—	—
Health care and social assistance .....	3.2	3.3	—	—
Leisure and hospitality .....	6.4	5.5	6.4	—
Accommodation and food services .....	7.2	5.6	7.0	—
Other services .....	4.4	5.5	7.0	—
1 to 99 workers .....	1.5	1.5	1.3	0.2
1 to 49 workers .....	1.7	1.8	1.6	0.2
50 to 99 workers .....	2.7	2.9	—	—
100 workers or more .....	1.3	1.2	0.7	0.3
100 to 499 workers .....	1.8	1.9	1.2	0.2
500 workers or more .....	2.1	1.9	1.3	0.6
<b>Geographic areas</b>				
Northeast .....	1.6	1.6	1.5	0.2
New England .....	3.5	3.5	—	—
Middle Atlantic .....	1.7	1.6	1.5	0.2
South .....	2.0	2.0	—	—
South Atlantic .....	2.8	2.8	—	—
East South Central .....	5.5	5.6	—	—
West South Central .....	2.7	2.7	—	—
Midwest .....	1.6	1.6	—	0.8
East North Central .....	2.0	2.0	—	1.1
West .....	2.1	2.4	—	—
Mountain .....	4.0	4.0	—	—
Pacific .....	2.1	2.6	—	—

<sup>1</sup> Employer assumes all risks and expenses of providing the benefit.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2015**

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

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	16	84
<b>Worker characteristics</b>		
Management, professional, and related .....	12	88
Management, business, and financial .....	12	88
Professional and related .....	12	88
Service .....	36	64
Sales and office .....	17	83
Sales and related .....	22	78
Office and administrative support .....	15	85
Natural resources, construction, and maintenance .....	14	86
Installation, maintenance, and repair .....	10	90
Production, transportation, and material moving ...	14	86
Production .....	10	90
Transportation and material moving .....	19	81
Full time .....	15	85
Part time .....	37	63
Nonunion .....	16	84
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	37	63
Lowest 10 percent .....	42	58
Second 25 percent .....	17	83
Third 25 percent .....	14	86
Highest 25 percent .....	11	89
Highest 10 percent .....	11	89
<b>Establishment characteristics</b>		
Goods-producing industries .....	11	89
Construction .....	24	76
Manufacturing .....	9	91
Service-providing industries .....	18	82
Trade, transportation, and utilities .....	20	80
Wholesale trade .....	20	80
Transportation and warehousing .....	15	85
Information .....	6	94

See footnotes at end of table.

**Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2015—continued**

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

Characteristics	Employee contribution required	Employee contribution not required
Financial activities .....	8	92
Finance and insurance .....	5	95
Credit intermediation and related activities .....	4	96
Insurance carriers and related activities ....	5	95
Real estate and rental and leasing .....	29	71
Professional and business services .....	16	84
Professional and technical services .....	13	87
Administrative and waste services .....	27	73
Education and health services .....	17	83
Educational services .....	7	93
Health care and social assistance .....	19	81
Leisure and hospitality .....	44	56
Accommodation and food services .....	43	57
Other services .....	38	62
1 to 99 workers .....	23	77
1 to 49 workers .....	25	75
50 to 99 workers .....	18	82
100 workers or more .....	13	87
100 to 499 workers .....	14	86
500 workers or more .....	11	89
<b>Geographic areas</b>		
Northeast .....	39	61
New England .....	6	94
Middle Atlantic .....	46	54
South .....	6	94
South Atlantic .....	7	93
East South Central .....	3	97
West South Central .....	5	95
Midwest .....	5	95
East North Central .....	5	95
West .....	10	90
Pacific .....	14	86

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 23. Standard errors for short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2015**

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	1.0	1.0
<b>Worker characteristics</b>		
Management, professional, and related .....	0.8	0.8
Management, business, and financial .....	1.6	1.6
Professional and related .....	1.1	1.1
Service .....	4.3	4.3
Sales and office .....	1.2	1.2
Sales and related .....	1.7	1.7
Office and administrative support .....	1.4	1.4
Natural resources, construction, and maintenance .....	1.6	1.6
Installation, maintenance, and repair .....	1.4	1.4
Production, transportation, and material moving ...	2.0	2.0
Production .....	1.3	1.3
Transportation and material moving .....	3.5	3.5
Full time .....	1.0	1.0
Part time .....	2.7	2.7
Nonunion .....	1.0	1.0
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	3.9	3.9
Lowest 10 percent .....	5.9	5.9
Second 25 percent .....	1.6	1.6
Third 25 percent .....	1.1	1.1
Highest 25 percent .....	0.8	0.8
Highest 10 percent .....	1.3	1.3
<b>Establishment characteristics</b>		
Goods-producing industries .....	1.0	1.0
Construction .....	4.3	4.3
Manufacturing .....	1.0	1.0
Service-providing industries .....	1.3	1.3
Trade, transportation, and utilities .....	1.2	1.2
Wholesale trade .....	2.3	2.3
Transportation and warehousing .....	3.0	3.0
Information .....	1.8	1.8

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 2015—continued**

Characteristics	Employee contribution required	Employee contribution not required
Financial activities .....	1.1	1.1
Finance and insurance .....	0.7	0.7
Credit intermediation and related activities .....	0.6	0.6
Insurance carriers and related activities ....	1.5	1.5
Real estate and rental and leasing .....	6.9	6.9
Professional and business services .....	1.9	1.9
Professional and technical services .....	2.3	2.3
Administrative and waste services .....	4.4	4.4
Education and health services .....	3.3	3.3
Educational services .....	1.3	1.3
Health care and social assistance .....	4.0	4.0
Leisure and hospitality .....	6.3	6.3
Accommodation and food services .....	7.4	7.4
Other services .....	4.0	4.0
1 to 99 workers .....	1.8	1.8
1 to 49 workers .....	2.0	2.0
50 to 99 workers .....	2.5	2.5
100 workers or more .....	0.8	0.8
100 to 499 workers .....	1.4	1.4
500 workers or more .....	1.1	1.1
<b>Geographic areas</b>		
Northeast .....	2.5	2.5
New England .....	1.9	1.9
Middle Atlantic .....	2.7	2.7
South .....	0.6	0.6
South Atlantic .....	0.8	0.8
East South Central .....	1.3	1.3
West South Central .....	1.2	1.2
Midwest .....	0.7	0.7
East North Central .....	0.8	0.8
West .....	1.3	1.3
Pacific .....	1.6	1.6

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 24. Short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2015**

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers .....	5	2	68	23	1
<b>Worker characteristics</b>					
Management, professional, and related .....	1	1	67	30	1
Management, business, and financial .....	–	1	61	36	–
Professional and related .....	1	1	71	25	2
Service .....	6	–	86	5	–
Sales and office .....	2	–	69	27	–
Sales and related .....	3	–	66	29	–
Office and administrative support .....	2	–	70	26	–
Natural resources, construction, and maintenance .....	17	–	56	23	–
Installation, maintenance, and repair .....	5	3	59	33	–
Production, transportation, and material moving ...	13	4	66	16	1
Production .....	17	5	58	20	1
Transportation and material moving .....	9	–	76	11	–
Full time .....	6	2	66	25	1
Part time .....	2	–	89	7	–
Nonunion .....	3	1	71	24	1
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	5	–	84	9	–
Lowest 10 percent .....	2	–	90	6	–
Second 25 percent .....	7	2	74	16	( <sup>2</sup> )
Third 25 percent .....	6	–	68	23	–
Highest 25 percent .....	4	2	60	33	1
Highest 10 percent .....	2	–	61	35	–
<b>Establishment characteristics</b>					
Goods-producing industries .....	15	4	56	23	1
Construction .....	29	–	54	12	–
Manufacturing .....	13	–	57	25	–
Service-providing industries .....	2	2	72	23	1
Trade, transportation, and utilities .....	5	–	73	19	–
Wholesale trade .....	4	3	73	20	–
Transportation and warehousing .....	9	–	72	15	–
Information .....	–	–	29	69	–

See footnotes at end of table.

**Table 24. Short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2015—continued**

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
Financial activities .....	1	—	53	46	—
Finance and insurance .....	—	1	48	51	—
Credit intermediation and related activities .....	—	—	39	60	—
Insurance carriers and related activities .....	—	—	57	41	—
Real estate and rental and leasing .....	—	—	84	—	—
Professional and business services .....	—	—	72	27	—
Professional and technical services .....	—	—	74	25	—
Administrative and waste services .....	—	—	79	—	—
Education and health services .....	3	—	88	7	—
Educational services .....	—	—	85	12	—
Junior colleges, colleges, and universities .....	—	—	79	19	—
Health care and social assistance .....	—	—	88	5	—
Leisure and hospitality .....	6	—	86	—	—
Accommodation and food services .....	4	—	87	—	—
Other services .....	—	—	93	—	—
1 to 99 workers .....	5	2	76	17	( <sup>2</sup> )
1 to 49 workers .....	5	2	74	19	( <sup>2</sup> )
50 to 99 workers .....	4	—	79	14	—
100 workers or more .....	6	2	64	27	1
100 to 499 workers .....	7	2	66	25	1
500 workers or more .....	5	—	61	30	—
<b>Geographic areas</b>					
Northeast .....	3	—	80	16	—
New England .....	5	( <sup>2</sup> )	66	28	—
Middle Atlantic .....	3	—	84	13	—
South .....	5	—	62	29	—
South Atlantic .....	5	—	67	25	—
East South Central .....	7	—	62	23	—
West South Central .....	3	—	54	41	—
Midwest .....	11	3	61	25	( <sup>2</sup> )
East North Central .....	11	3	61	24	( <sup>2</sup> )
West .....	3	2	68	25	2
Mountain .....	4	—	74	21	—
Pacific .....	2	3	64	28	2

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 24. Standard errors for short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2015**

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers .....	0.4	0.3	1.0	0.9	0.3
<b>Worker characteristics</b>					
Management, professional, and related .....	0.2	0.4	1.6	1.5	0.5
Management, business, and financial .....	–	0.5	2.1	2.1	–
Professional and related .....	0.3	0.4	1.8	1.6	0.9
Service .....	1.6	–	2.5	0.9	–
Sales and office .....	0.3	–	1.5	1.5	–
Sales and related .....	0.8	–	2.1	2.1	–
Office and administrative support .....	0.3	–	1.7	1.7	–
Natural resources, construction, and maintenance .....	2.3	–	2.7	2.2	–
Installation, maintenance, and repair .....	1.0	0.6	3.2	3.1	–
Production, transportation, and material moving ...	1.2	0.7	2.0	1.8	0.3
Production .....	1.8	1.1	2.8	2.5	0.5
Transportation and material moving .....	1.3	–	2.0	1.7	–
Full time .....	0.4	0.3	1.1	0.9	0.3
Part time .....	0.4	–	1.2	0.9	–
Nonunion .....	0.3	0.3	1.1	1.0	0.3
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	1.6	–	1.8	1.0	–
Lowest 10 percent .....	0.8	–	1.9	1.3	–
Second 25 percent .....	0.7	0.6	1.5	1.4	0.2
Third 25 percent .....	0.6	–	1.4	1.3	–
Highest 25 percent .....	0.5	0.4	1.5	1.4	0.4
Highest 10 percent .....	0.4	–	2.0	2.0	–
<b>Establishment characteristics</b>					
Goods-producing industries .....	1.3	0.6	1.9	1.6	0.4
Construction .....	4.3	–	4.8	3.4	–
Manufacturing .....	1.3	–	2.3	1.8	–
Service-providing industries .....	0.3	0.3	1.1	1.0	0.4
Trade, transportation, and utilities .....	0.6	–	1.4	1.3	–
Wholesale trade .....	1.0	1.0	3.1	2.8	–
Transportation and warehousing .....	2.3	–	3.4	3.6	–
Information .....	–	–	3.2	3.2	–

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 2015—continued**

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
Financial activities .....	0.3	—	1.9	1.9	—
Finance and insurance .....	—	0.3	1.8	1.8	—
Credit intermediation and related activities .....	—	—	2.6	2.6	—
Insurance carriers and related activities .....	—	—	3.3	3.3	—
Real estate and rental and leasing .....	—	—	5.1	—	—
Professional and business services .....	—	—	3.3	3.2	—
Professional and technical services .....	—	—	3.9	3.9	—
Administrative and waste services .....	—	—	6.1	—	—
Education and health services .....	1.2	—	2.2	1.1	—
Educational services .....	—	—	2.5	1.8	—
Junior colleges, colleges, and universities .....	—	—	1.9	1.8	—
Health care and social assistance .....	—	—	2.6	1.3	—
Leisure and hospitality .....	1.5	—	4.3	—	—
Accommodation and food services .....	1.0	—	3.6	—	—
Other services .....	—	—	2.7	—	—
1 to 99 workers .....	0.6	0.6	1.4	1.2	0.1
1 to 49 workers .....	0.7	0.6	1.8	1.5	0.1
50 to 99 workers .....	0.9	—	2.1	1.7	—
100 workers or more .....	0.5	0.3	1.3	1.2	0.5
100 to 499 workers .....	0.9	0.3	2.0	1.7	0.4
500 workers or more .....	0.6	—	1.7	1.7	—
<b>Geographic areas</b>					
Northeast .....	0.5	—	1.4	1.2	—
New England .....	1.8	0.1	4.0	3.9	—
Middle Atlantic .....	0.5	—	1.5	1.3	—
South .....	0.7	—	2.0	2.0	—
South Atlantic .....	1.0	—	2.8	2.7	—
East South Central .....	2.4	—	4.9	5.0	—
West South Central .....	0.7	—	3.0	2.9	—
Midwest .....	1.1	0.7	2.0	1.6	0.2
East North Central .....	1.3	0.5	2.5	2.0	0.1
West .....	0.6	0.5	2.3	2.0	0.7
Mountain .....	1.0	—	3.7	3.4	—
Pacific .....	0.7	0.7	2.9	2.4	1.1

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 25. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2015**

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

Characteristics	Fixed duration	Number of weeks <sup>1</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	93	12	20	26	26	26	7
<b>Worker characteristics</b>							
Management, professional, and related .....	93	12	–	26	26	26	7
Management, business, and financial .....	93	12	18	26	26	26	7
Professional and related .....	92	12	13	26	26	26	8
Service .....	97	12	–	26	26	–	3
Sales and office .....	93	12	20	26	26	26	7
Sales and related .....	92	11	13	26	26	26	8
Office and administrative support .....	94	12	21	26	26	26	6
Natural resources, construction, and maintenance .....	91	13	24	26	26	36	9
Installation, maintenance, and repair .....	88	13	24	26	26	52	12
Production, transportation, and material moving ...	92	13	24	26	26	26	8
Production .....	92	12	21	26	26	26	8
Transportation and material moving .....	93	13	25	26	26	26	7
Full time .....	93	12	18	26	26	26	7
Part time .....	96	13	26	26	26	–	4
Nonunion .....	94	12	18	26	26	26	6
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	95	12	21	26	26	26	5
Lowest 10 percent .....	96	–	26	26	26	52	4
Second 25 percent .....	95	12	18	26	26	26	5
Third 25 percent .....	93	12	18	26	26	26	7
Highest 25 percent .....	91	12	21	26	26	26	9
Highest 10 percent .....	91	12	21	26	26	26	9
<b>Establishment characteristics</b>							
Goods-producing industries .....	92	13	24	26	26	26	8
Manufacturing .....	92	12	24	26	26	26	8
Service-providing industries .....	93	12	20	26	26	26	7
Trade, transportation, and utilities .....	90	12	21	26	26	26	10
Wholesale trade .....	94	12	24	26	26	26	6
Information .....	84	12	25	26	26	52	16

See footnotes at end of table.

**Table 25. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2015—continued**

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

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

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 25. Standard errors for short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2015**

Characteristics	Fixed duration	Number of weeks <sup>1</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	0.5	0.0	1.8	0.0	0.0	0.0	0.5
<b>Worker characteristics</b>							
Management, professional, and related .....	0.9	0.0	–	0.0	0.0	0.0	0.9
Management, business, and financial .....	1.1	0.1	3.3	0.0	0.0	0.0	1.1
Professional and related .....	1.1	0.0	2.2	0.0	0.0	0.0	1.1
Service .....	0.6	0.1	–	0.0	0.0	–	0.6
Sales and office .....	0.6	0.0	1.8	0.0	0.0	0.0	0.6
Sales and related .....	1.1	0.8	1.5	0.0	0.0	0.0	1.1
Office and administrative support .....	0.6	0.0	1.2	0.0	0.0	0.0	0.6
Natural resources, construction, and maintenance .....	1.8	0.0	1.6	0.0	0.0	7.9	1.8
Installation, maintenance, and repair .....	2.5	0.3	1.4	0.0	0.0	9.2	2.5
Production, transportation, and material moving ...	1.0	0.7	2.7	0.0	0.0	0.0	1.0
Production .....	1.4	1.3	4.1	0.0	0.0	0.0	1.4
Transportation and material moving .....	1.3	0.4	1.5	0.0	0.0	0.0	1.3
Full time .....	0.6	0.0	2.1	0.0	0.0	0.0	0.6
Part time .....	0.7	0.1	0.0	0.0	0.0	–	0.7
Nonunion .....	0.5	0.0	2.0	0.0	0.0	0.0	0.5
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	0.7	0.0	4.2	0.0	0.0	2.3	0.7
Lowest 10 percent .....	1.2	–	0.0	0.0	0.0	10.1	1.2
Second 25 percent .....	0.7	0.0	3.5	0.0	0.0	0.0	0.7
Third 25 percent .....	0.7	0.0	3.7	0.0	0.0	0.0	0.7
Highest 25 percent .....	1.0	0.0	2.8	0.0	0.0	0.0	1.0
Highest 10 percent .....	1.3	0.0	3.5	0.0	0.0	0.0	1.3
<b>Establishment characteristics</b>							
Goods-producing industries .....	1.1	1.2	2.0	0.0	0.0	0.0	1.1
Manufacturing .....	1.0	1.2	1.6	0.0	0.0	0.0	1.0
Service-providing industries .....	0.6	0.0	2.5	0.0	0.0	0.0	0.6
Trade, transportation, and utilities .....	1.1	0.2	0.4	0.0	0.0	0.0	1.1
Wholesale trade .....	1.6	0.4	4.4	0.0	0.0	0.0	1.6
Information .....	2.8	0.6	1.0	0.0	0.0	0.0	2.8

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 2015—continued**

Characteristics	Fixed duration	Number of weeks <sup>1</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Financial activities .....	0.8	0.2	2.3	0.0	0.0	0.0	0.8
Finance and insurance .....	0.8	0.0	0.1	0.0	0.0	0.0	0.8
Credit intermediation and related activities .....	1.0	1.3	1.3	0.0	0.0	0.0	1.0
Insurance carriers and related activities ....	1.4	0.0	4.8	0.0	0.0	0.0	1.4
Professional and business services .....	1.8	0.0	1.6	0.0	0.0	0.0	1.8
Professional and technical services .....	2.6	0.2	0.3	1.2	0.0	0.0	2.6
Education and health services .....	0.9	0.0	0.2	0.0	0.0	0.0	0.9
Educational services .....	1.1	0.4	–	0.0	0.0	0.0	1.1
Junior colleges, colleges, and universities .....	1.5	0.0	2.6	0.0	0.0	0.0	1.5
Health care and social assistance .....	1.0	0.2	0.0	0.0	0.0	0.0	1.0
Leisure and hospitality .....	0.0	1.4	3.3	0.0	0.0	4.9	–
Accommodation and food services .....	0.0	1.4	1.4	0.0	–	0.0	–
1 to 99 workers .....	0.6	0.0	0.8	0.0	0.0	0.0	0.6
1 to 49 workers .....	0.7	0.0	0.8	0.0	0.0	0.0	0.7
50 to 99 workers .....	1.2	0.2	–	0.0	0.0	0.0	1.2
100 workers or more .....	0.7	0.5	2.3	0.0	0.0	0.0	0.7
100 to 499 workers .....	1.1	0.0	3.7	0.0	0.0	0.0	1.1
500 workers or more .....	0.9	0.4	0.9	0.0	0.0	0.0	0.9
<b>Geographic areas</b>							
Northeast .....	0.8	0.0	0.0	0.0	0.0	0.0	0.8
New England .....	2.1	1.2	–	0.0	0.0	0.0	2.1
Middle Atlantic .....	0.9	–	0.0	0.0	0.0	0.0	0.9
South .....	1.0	0.0	0.0	0.0	0.0	0.0	1.0
South Atlantic .....	1.3	0.0	0.0	0.0	0.0	0.0	1.3
East South Central .....	1.0	1.3	1.2	0.0	0.0	5.0	1.0
West South Central .....	2.5	0.0	–	0.0	0.0	0.0	2.5
Midwest .....	1.2	0.0	–	0.0	0.0	0.0	1.2
East North Central .....	1.7	0.0	3.5	0.0	0.0	0.0	1.7
West .....	0.9	1.4	0.0	0.0	0.0	0.0	0.9
Mountain .....	2.0	0.7	1.0	–	0.0	0.0	2.0
Pacific .....	0.8	1.0	2.6	0.0	0.0	–	0.8

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2015**

(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	20	1	40	24	14	62.7	60.0
<b>Worker characteristics</b>								
Management, professional, and related .....	1	16	( <sup>1</sup> )	42	24	17	64.1	60.0
Management, business, and financial .....	1	14	( <sup>1</sup> )	37	28	20	65.5	60.0
Professional and related .....	( <sup>1</sup> )	17	1	45	22	15	63.2	60.0
Service .....	—	29	—	35	26	8	60.2	60.0
Sales and office .....	1	22	1	39	23	14	62.1	60.0
Sales and related .....	—	22	—	38	21	16	62.4	60.0
Office and administrative support .....	1	23	1	40	23	13	62.0	60.0
Natural resources, construction, and maintenance .....	1	19	2	41	26	12	62.2	60.0
Installation, maintenance, and repair .....	—	16	—	48	21	12	62.2	60.0
Production, transportation, and material moving ...	2	16	( <sup>1</sup> )	44	23	14	63.0	60.0
Production .....	3	14	( <sup>1</sup> )	42	25	15	62.5	60.0
Transportation and material moving .....	—	18	—	46	22	13	63.4	60.0
Full time .....	1	18	1	42	23	15	63.0	60.0
Part time .....	—	30	—	27	31	8	60.9	60.0
Nonunion .....	1	19	1	41	24	14	62.8	60.0
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	2	29	2	31	29	8	60.3	60.0
Lowest 10 percent .....	—	37	—	25	30	6	59.7	60.0
Second 25 percent .....	—	19	—	43	23	13	62.2	60.0
Third 25 percent .....	1	19	1	43	22	15	62.7	60.0
Highest 25 percent .....	1	16	( <sup>1</sup> )	41	25	17	64.2	60.0
Highest 10 percent .....	1	16	( <sup>1</sup> )	40	23	20	65.3	60.0
<b>Establishment characteristics</b>								
Goods-producing industries .....	—	14	—	42	25	18	63.6	60.0
Construction .....	—	24	—	33	36	4	60.7	60.0
Manufacturing .....	2	13	( <sup>1</sup> )	42	22	21	64.2	60.0
Service-providing industries .....	1	21	1	40	24	13	62.5	60.0
Trade, transportation, and utilities .....	1	20	1	42	21	16	63.4	60.0
Wholesale trade .....	—	16	—	51	19	10	61.7	60.0
Transportation and warehousing .....	—	21	—	41	16	21	65.6	60.0
Information .....	—	13	—	57	—	16	62.7	60.0

See footnotes at end of table.

**Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2015—continued**

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
Financial activities .....	—	27	—	31	18	23	64.3	60.0
Finance and insurance .....	—	24	—	27	21	27	65.7	60.0
Credit intermediation and related activities .....	—	41	—	22	21	14	60.9	60.0
Insurance carriers and related activities .....	—	10	—	36	25	28	66.6	66.0
Real estate and rental and leasing .....	—	—	—	44	—	—	59.0	60.0
Professional and business services .....	—	13	—	44	33	9	62.9	60.0
Professional and technical services .....	—	12	—	43	32	13	64.5	60.0
Administrative and waste services .....	—	—	—	48	34	—	60.2	60.0
Education and health services .....	( <sup>1</sup> )	23	1	43	19	14	61.6	60.0
Educational services .....	—	30	—	32	16	21	64.3	60.0
Junior colleges, colleges, and universities .....	—	27	—	33	10	30	68.9	60.0
Health care and social assistance .....	1	21	( <sup>1</sup> )	46	19	13	61.1	60.0
Leisure and hospitality .....	—	38	—	29	27	4	59.4	60.0
Accommodation and food services .....	—	37	—	29	—	4	59.8	60.0
Other services .....	—	20	5	27	45	3	61.5	60.0
1 to 99 workers .....	( <sup>1</sup> )	22	1	37	27	12	62.3	60.0
1 to 49 workers .....	( <sup>1</sup> )	23	1	34	30	11	62.3	60.0
50 to 99 workers .....	—	20	—	44	21	14	62.2	60.0
100 workers or more .....	2	18	( <sup>1</sup> )	43	22	16	63.1	60.0
100 to 499 workers .....	—	13	—	47	23	15	63.0	60.0
500 workers or more .....	2	23	1	37	21	16	63.1	60.0
<b>Geographic areas</b>								
Northeast .....	—	31	—	24	36	7	61.2	60.0
New England .....	—	9	—	49	18	20	65.3	60.0
Middle Atlantic .....	—	35	—	20	39	5	60.5	60.0
South .....	1	13	( <sup>1</sup> )	54	14	17	63.4	60.0
South Atlantic .....	—	14	—	54	14	17	62.9	60.0
East South Central .....	—	17	—	50	—	—	63.1	60.0
West South Central .....	—	9	—	57	16	17	64.8	60.0
Midwest .....	—	12	—	48	19	21	64.8	60.0
East North Central .....	—	12	—	46	21	20	64.7	60.0
West .....	1	15	5	45	19	15	62.2	60.0
Mountain .....	—	9	—	59	16	—	63.4	60.0
Pacific .....	2	19	8	35	21	15	61.3	60.0

<sup>1</sup> Less than 0.5.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2015**

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	1.0	0.1	1.5	1.3	0.8	0.3	0.0
<b>Worker characteristics</b>								
Management, professional, and related .....	0.2	1.3	0.2	2.3	1.9	1.4	0.5	0.0
Management, business, and financial .....	0.4	2.0	0.1	3.0	3.1	2.0	0.7	3.3
Professional and related .....	0.1	1.6	0.3	3.0	2.3	1.7	0.5	0.0
Service .....	–	3.6	–	4.5	3.1	2.2	0.6	0.0
Sales and office .....	0.3	1.2	0.3	1.6	1.5	1.1	0.3	0.0
Sales and related .....	–	1.6	–	2.3	2.3	1.9	0.6	0.0
Office and administrative support .....	0.3	1.5	0.2	2.2	1.9	1.4	0.4	0.0
Natural resources, construction, and maintenance .....	0.3	2.4	0.8	3.4	3.2	2.2	0.7	0.0
Installation, maintenance, and repair .....	–	3.1	–	4.4	3.8	3.0	0.9	0.0
Production, transportation, and material moving ...	0.7	1.9	0.1	2.5	2.1	1.6	0.5	0.0
Production .....	1.3	2.6	0.1	3.3	3.1	2.5	0.6	0.0
Transportation and material moving .....	–	2.7	–	3.7	2.3	1.7	0.8	0.0
Full time .....	0.2	1.1	0.1	1.6	1.3	1.0	0.3	0.0
Part time .....	–	2.3	–	3.6	2.3	1.3	0.5	0.0
Nonunion .....	0.2	1.1	0.2	1.6	1.2	0.9	0.3	0.0
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	0.7	2.4	1.0	3.3	2.0	1.2	0.4	0.0
Lowest 10 percent .....	–	3.5	–	5.0	3.6	1.3	0.6	0.0
Second 25 percent .....	–	1.6	–	2.3	2.1	1.6	0.5	0.0
Third 25 percent .....	0.2	1.3	0.2	1.9	1.5	1.4	0.4	0.0
Highest 25 percent .....	0.2	1.3	0.1	2.3	2.0	1.2	0.4	0.0
Highest 10 percent .....	0.2	1.7	0.1	3.0	2.3	2.1	0.7	0.0
<b>Establishment characteristics</b>								
Goods-producing industries .....	–	1.8	–	2.3	2.3	2.0	0.5	0.0
Construction .....	–	3.5	–	4.3	4.8	1.4	0.8	0.0
Manufacturing .....	0.8	2.0	0.1	2.7	2.6	2.5	0.6	0.0
Service-providing industries .....	0.2	1.2	0.2	1.8	1.5	0.9	0.3	0.0
Trade, transportation, and utilities .....	0.5	1.5	0.4	1.9	1.5	1.4	0.6	0.0
Wholesale trade .....	–	2.5	–	3.9	2.2	2.3	1.0	0.0
Transportation and warehousing .....	–	4.8	–	4.3	3.9	3.7	1.9	0.0
Information .....	–	3.6	–	5.7	–	4.1	1.1	0.0

See footnotes at end of table.

**Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2015—continued**

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
Financial activities .....	—	4.9	—	3.0	2.9	2.5	1.1	0.0
Finance and insurance .....	—	3.0	—	2.0	2.6	2.6	1.0	3.5
Credit intermediation and related activities .....	—	4.7	—	3.1	4.5	2.5	1.1	0.0
Insurance carriers and related activities .....	—	1.8	—	3.8	3.8	3.9	0.7	3.5
Real estate and rental and leasing .....	—	—	—	11.3	—	—	2.1	2.7
Professional and business services .....	—	2.3	—	3.9	4.1	1.5	0.7	0.0
Professional and technical services .....	—	2.5	—	5.6	4.9	2.3	1.0	1.2
Administrative and waste services .....	—	—	—	5.7	6.5	—	0.9	0.0
Education and health services .....	0.2	2.5	0.2	3.6	3.7	2.7	0.5	0.0
Educational services .....	—	3.7	—	3.8	3.8	3.2	0.8	0.0
Junior colleges, colleges, and universities .....	—	2.5	—	2.2	1.3	2.0	0.9	0.0
Health care and social assistance .....	0.2	3.1	0.1	3.9	4.2	3.2	0.7	0.0
Leisure and hospitality .....	—	6.8	—	7.6	7.2	1.8	1.1	1.3
Accommodation and food services .....	—	6.7	—	8.5	—	2.1	1.1	0.3
Other services .....	—	2.7	2.6	6.1	5.1	1.6	0.6	6.7
1 to 99 workers .....	0.1	1.8	0.3	2.1	2.0	1.4	0.4	0.0
1 to 49 workers .....	0.1	2.5	0.4	2.3	3.1	1.6	0.6	0.0
50 to 99 workers .....	—	2.4	—	3.4	2.9	2.6	0.6	0.0
100 workers or more .....	0.3	1.3	0.1	1.8	1.6	1.1	0.3	0.0
100 to 499 workers .....	—	1.4	—	2.5	2.3	1.4	0.4	0.0
500 workers or more .....	0.5	1.7	0.2	2.5	2.0	1.7	0.6	0.0
<b>Geographic areas</b>								
Northeast .....	—	2.2	—	2.9	2.5	0.9	0.4	0.0
New England .....	—	1.6	—	6.6	4.8	3.1	1.6	0.0
Middle Atlantic .....	—	2.5	—	3.0	2.7	0.8	0.4	0.0
South .....	0.4	1.4	( <sup>2</sup> )	2.7	1.9	1.8	0.5	0.0
South Atlantic .....	—	1.9	—	4.0	2.7	2.1	0.5	0.0
East South Central .....	—	3.9	—	4.7	—	—	1.7	0.0
West South Central .....	—	1.7	—	4.0	2.6	3.7	1.3	0.0
Midwest .....	—	1.9	—	2.5	2.0	2.1	0.5	0.0
East North Central .....	—	2.5	—	2.9	2.6	2.5	0.6	0.0
West .....	0.6	2.2	1.0	2.9	2.0	2.6	0.6	0.0
Mountain .....	—	2.8	—	5.1	3.1	—	1.1	0.0
Pacific .....	0.9	3.3	1.7	3.9	2.6	2.9	0.6	0.0

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2015**

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	73	\$170	\$315	\$595	\$1,300	\$2,500	27
<b>Worker characteristics</b>							
Management, professional, and related .....	69	170	500	900	1,730	2,500	31
Management, business, and financial .....	66	170	559	–	1,500	2,500	34
Professional and related .....	70	170	500	1,000	1,800	2,500	30
Service .....	83	170	170	520	604	1,500	17
Sales and office .....	75	170	270	600	1,500	2,500	25
Sales and related .....	78	170	–	595	1,666	4,615	22
Office and administrative support .....	74	170	270	600	1,385	2,500	26
Natural resources, construction, and maintenance .....	77	170	350	572	1,000	2,000	23
Installation, maintenance, and repair .....	76	200	476	600	1,200	2,000	24
Production, transportation, and material moving ...	71	170	300	524	1,000	1,500	29
Production .....	66	170	250	559	1,000	2,000	34
Transportation and material moving .....	77	170	385	500	–	1,500	23
Full time .....	72	170	350	600	1,500	2,500	28
Part time .....	84	170	170	500	595	921	16
Nonunion .....	73	170	315	600	1,480	2,500	27
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	84	170	170	524	604	1,400	16
Lowest 10 percent .....	90	170	170	315	595	–	10
Second 25 percent .....	73	170	300	595	1,000	2,308	27
Third 25 percent .....	71	170	300	595	1,269	2,350	29
Highest 25 percent .....	70	170	500	750	1,750	2,500	30
Highest 10 percent .....	67	170	500	1,000	2,000	3,000	33
<b>Establishment characteristics</b>							
Goods-producing industries .....	69	170	350	595	1,000	2,000	31
Construction .....	92	170	170	546	–	–	8
Manufacturing .....	64	200	400	600	1,000	2,309	36
Service-providing industries .....	74	170	300	595	1,500	2,500	26
Trade, transportation, and utilities .....	74	170	200	561	1,000	2,500	26
Wholesale trade .....	73	170	425	572	1,000	2,500	27
Transportation and warehousing .....	72	170	–	500	–	1,385	28
Information .....	72	170	–	1,846	2,500	3,464	28

See footnotes at end of table.

**Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2015—continued**

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Financial activities .....	58	\$170	—	—	\$2,000	\$4,153	42
Finance and insurance .....	50	170	\$595	\$1,385	3,000	5,770	50
Credit intermediation and related activities .....	48	—	—	1,500	3,000	8,077	52
Insurance carriers and related activities .....	54	—	595	1,000	2,500	—	46
Professional and business services .....	80	170	500	—	1,500	2,500	20
Professional and technical services .....	79	170	572	1,000	1,500	2,309	21
Administrative and waste services .....	84	170	—	590	—	2,300	16
Education and health services .....	69	170	—	595	1,300	2,500	31
Educational services .....	68	170	170	595	—	1,750	32
Junior colleges, colleges, and universities .....	49	170	170	—	1,500	2,000	51
Health care and social assistance .....	69	170	—	595	1,300	2,500	31
Other services .....	84	170	—	590	—	—	16
1 to 99 workers .....	80	170	—	576	1,000	1,730	20
1 to 49 workers .....	80	170	170	572	987	1,500	20
50 to 99 workers .....	79	170	300	584	1,000	2,308	21
100 workers or more .....	68	170	400	600	1,500	2,500	32
100 to 499 workers .....	71	170	350	604	1,500	2,500	29
500 workers or more .....	65	170	490	600	—	2,500	35
<b>Geographic areas</b>							
Northeast .....	88	170	170	559	604	1,500	12
New England .....	67	300	—	700	1,500	2,500	33
Middle Atlantic .....	92	170	170	559	595	—	8
South .....	65	300	500	1,000	1,750	2,500	35
South Atlantic .....	66	300	500	1,000	1,800	2,500	34
East South Central .....	65	315	500	1,000	1,500	2,500	35
West South Central .....	64	275	500	1,000	1,750	2,771	36
Midwest .....	57	260	500	—	1,500	2,500	43
East North Central .....	58	270	475	750	1,400	2,500	42
West .....	74	200	500	1,000	2,000	2,500	26
Mountain .....	72	—	—	—	2,000	2,500	28
Pacific .....	76	170	500	—	2,076	2,500	24

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2015**

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	1.1	\$0.00	\$19.96	\$0.95	\$144.40	\$143.59	1.1
<b>Worker characteristics</b>							
Management, professional, and related .....	1.6	0.00	28.10	224.34	342.94	0.00	1.6
Management, business, and financial .....	2.5	0.00	63.87	–	160.07	0.00	2.5
Professional and related .....	2.1	0.00	14.18	262.75	359.26	104.15	2.1
Service .....	2.6	0.00	45.90	45.83	12.67	136.12	2.6
Sales and office .....	1.6	0.00	38.97	3.54	80.80	283.83	1.6
Sales and related .....	2.2	0.00	–	6.16	246.85	61.81	2.2
Office and administrative support .....	1.9	0.00	35.14	5.08	182.91	0.00	1.9
Natural resources, construction, and maintenance .....	3.3	0.00	88.10	27.51	99.84	415.72	3.3
Installation, maintenance, and repair .....	3.7	45.80	78.11	9.13	351.35	223.67	3.7
Production, transportation, and material moving ...	2.3	0.00	36.60	51.02	173.86	29.92	2.3
Production .....	2.9	0.00	32.16	57.85	26.76	560.91	2.9
Transportation and material moving .....	2.9	0.00	107.83	47.22	–	0.00	2.9
Full time .....	1.2	0.00	67.28	4.03	40.87	19.78	1.2
Part time .....	1.9	0.00	4.01	86.43	6.92	246.65	1.9
Nonunion .....	1.2	0.00	21.54	3.40	169.67	68.40	1.2
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	1.7	0.00	6.98	42.45	3.88	211.42	1.7
Lowest 10 percent .....	1.7	0.00	0.00	84.26	1.28	–	1.7
Second 25 percent .....	2.1	0.00	25.89	9.37	229.03	102.66	2.1
Third 25 percent .....	1.7	0.00	35.49	6.22	172.04	189.92	1.7
Highest 25 percent .....	1.6	0.00	0.00	152.21	361.76	0.00	1.6
Highest 10 percent .....	2.3	0.00	39.45	63.59	298.82	622.10	2.3
<b>Establishment characteristics</b>							
Goods-producing industries .....	2.2	0.00	69.41	7.47	0.00	308.37	2.2
Construction .....	2.8	0.00	44.19	63.87	–	–	2.8
Manufacturing .....	2.7	14.17	80.30	3.51	0.00	417.22	2.7
Service-providing industries .....	1.3	0.00	20.86	0.95	132.12	62.67	1.3
Trade, transportation, and utilities .....	2.0	0.00	52.64	17.82	30.39	145.31	2.0
Wholesale trade .....	3.5	0.00	99.35	25.01	256.25	269.77	3.5
Transportation and warehousing .....	4.8	0.00	–	2.68	–	212.13	4.8
Information .....	5.1	0.00	–	414.96	113.53	621.89	5.1

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 2015—continued**

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Financial activities .....	3.3	\$0.00	–	–	\$357.94	\$1,222.67	3.3
Finance and insurance .....	2.7	42.92	\$10.19	\$287.57	399.23	178.44	2.7
Credit intermediation and related activities .....	3.9	–	–	221.87	30.91	681.08	3.9
Insurance carriers and related activities ....	4.3	–	22.69	88.93	670.50	–	4.3
Professional and business services .....	2.7	0.00	55.02	–	81.93	178.51	2.7
Professional and technical services .....	3.7	38.59	31.02	28.95	94.60	352.53	3.7
Administrative and waste services .....	4.6	0.00	–	15.64	–	392.48	4.6
Education and health services .....	2.9	0.00	–	10.93	258.72	206.52	2.9
Educational services .....	4.3	0.00	0.00	67.39	–	398.97	4.3
Junior colleges, colleges, and universities .....	3.0	0.00	0.00	–	39.90	30.91	3.0
Health care and social assistance .....	3.5	0.00	–	18.31	375.30	265.25	3.5
Other services .....	4.2	0.00	–	28.17	–	–	4.2
1 to 99 workers .....	1.7	0.00	–	20.20	0.00	347.77	1.7
1 to 49 workers .....	2.2	0.00	49.52	19.94	259.38	18.92	2.2
50 to 99 workers .....	3.1	0.00	42.93	27.54	227.55	376.91	3.1
100 workers or more .....	1.5	0.00	89.26	25.63	162.85	0.00	1.5
100 to 499 workers .....	2.0	0.00	83.89	64.98	175.45	26.76	2.0
500 workers or more .....	2.3	0.00	62.75	35.35	–	48.10	2.3
<b>Geographic areas</b>							
Northeast .....	1.1	0.00	0.00	5.17	1.07	229.22	1.1
New England .....	4.4	17.75	–	119.15	373.05	209.52	4.4
Middle Atlantic .....	1.1	0.00	0.00	15.95	9.35	–	1.1
South .....	2.4	14.06	0.00	0.00	121.33	184.92	2.4
South Atlantic .....	3.2	19.88	8.03	0.00	245.78	250.37	3.2
East South Central .....	8.8	14.19	97.19	43.02	43.68	52.08	8.8
West South Central .....	2.6	55.10	51.49	287.96	322.87	387.70	2.6
Midwest .....	2.8	34.48	52.99	–	137.97	0.00	2.8
East North Central .....	3.7	21.49	85.50	100.57	141.74	0.00	3.7
West .....	3.1	35.39	3.08	60.05	231.88	20.07	3.1
Mountain .....	5.1	–	–	–	449.70	0.00	5.1
Pacific .....	3.9	23.23	82.00	–	373.15	196.23	3.9

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2015**

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

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	7	93
<b>Worker characteristics</b>		
Management, professional, and related .....	7	93
Management, business, and financial .....	6	94
Professional and related .....	7	93
Service .....	6	94
Sales and office .....	7	93
Sales and related .....	9	91
Office and administrative support .....	7	93
Natural resources, construction, and maintenance	9	91
Installation, maintenance, and repair .....	9	91
Production, transportation, and material moving ...	6	94
Production .....	6	94
Transportation and material moving .....	6	94
Full time .....	7	93
Part time .....	5	95
Union .....	10	90
Nonunion .....	7	93
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	10	90
Second 25 percent .....	6	94
Third 25 percent .....	7	93
Highest 25 percent .....	7	93
Highest 10 percent .....	7	93
<b>Establishment characteristics</b>		
Goods-producing industries .....	6	94
Construction .....	7	93
Manufacturing .....	6	94
Service-providing industries .....	7	93
Trade, transportation, and utilities .....	9	91
Wholesale trade .....	8	92
Retail trade .....	7	93
Transportation and warehousing .....	10	90
Utilities .....	18	82

See footnotes at end of table.

**Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2015—continued**

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

Characteristics	Employee contribution required	Employee contribution not required
Information .....	3	97
Financial activities .....	5	95
Finance and insurance .....	4	96
Credit intermediation and related activities .....	3	97
Insurance carriers and related activities ....	5	95
Professional and business services .....	10	90
Professional and technical services .....	8	92
Education and health services .....	6	94
Educational services .....	8	92
Junior colleges, colleges, and universities .....	11	89
Health care and social assistance .....	5	95
Other services .....	5	95
1 to 99 workers .....	5	95
1 to 49 workers .....	4	96
50 to 99 workers .....	5	95
100 workers or more .....	8	92
100 to 499 workers .....	7	93
500 workers or more .....	9	91
<b>Geographic areas</b>		
Northeast .....	7	93
New England .....	4	96
Middle Atlantic .....	8	92
South .....	7	93
South Atlantic .....	7	93
East South Central .....	7	93
West South Central .....	6	94
Midwest .....	6	94
East North Central .....	6	94
West North Central .....	7	93
West .....	8	92
Pacific .....	7	93

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 28. Standard errors for long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2015**

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	0.6	0.6
<b>Worker characteristics</b>		
Management, professional, and related .....	0.8	0.8
Management, business, and financial .....	0.8	0.8
Professional and related .....	1.0	1.0
Service .....	1.6	1.6
Sales and office .....	0.9	0.9
Sales and related .....	1.6	1.6
Office and administrative support .....	1.0	1.0
Natural resources, construction, and maintenance .....	1.6	1.6
Installation, maintenance, and repair .....	1.8	1.8
Production, transportation, and material moving ...	0.9	0.9
Production .....	1.0	1.0
Transportation and material moving .....	1.2	1.2
Full time .....	0.6	0.6
Part time .....	1.3	1.3
Union .....	1.5	1.5
Nonunion .....	0.6	0.6
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	2.4	2.4
Second 25 percent .....	0.8	0.8
Third 25 percent .....	0.7	0.7
Highest 25 percent .....	0.8	0.8
Highest 10 percent .....	1.1	1.1
<b>Establishment characteristics</b>		
Goods-producing industries .....	0.9	0.9
Construction .....	2.5	2.5
Manufacturing .....	1.1	1.1
Service-providing industries .....	0.7	0.7
Trade, transportation, and utilities .....	1.3	1.3
Wholesale trade .....	2.3	2.3
Retail trade .....	1.3	1.3
Transportation and warehousing .....	2.3	2.3
Utilities .....	3.4	3.4

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 2015—continued**

Characteristics	Employee contribution required	Employee contribution not required
Information .....	1.3	1.3
Financial activities .....	0.8	0.8
Finance and insurance .....	0.6	0.6
Credit intermediation and related activities .....	0.9	0.9
Insurance carriers and related activities .....	1.2	1.2
Professional and business services .....	1.9	1.9
Professional and technical services .....	2.1	2.1
Education and health services .....	1.2	1.2
Educational services .....	1.4	1.4
Junior colleges, colleges, and universities .....	1.8	1.8
Health care and social assistance .....	1.5	1.5
Other services .....	2.4	2.4
1 to 99 workers .....	0.6	0.6
1 to 49 workers .....	0.8	0.8
50 to 99 workers .....	1.0	1.0
100 workers or more .....	0.9	0.9
100 to 499 workers .....	1.0	1.0
500 workers or more .....	1.3	1.3
<b>Geographic areas</b>		
Northeast .....	1.9	1.9
New England .....	1.2	1.2
Middle Atlantic .....	2.5	2.5
South .....	0.9	0.9
South Atlantic .....	1.3	1.3
East South Central .....	2.5	2.5
West South Central .....	1.1	1.1
Midwest .....	0.8	0.8
East North Central .....	1.1	1.1
West North Central .....	1.5	1.5
West .....	1.6	1.6
Pacific .....	1.9	1.9

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 29. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2015**

(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
<b>Worker characteristics</b>				
Management, professional, and related .....	96	4	( <sup>1</sup> )	( <sup>1</sup> )
Management, business, and financial .....	95	4	—	—
Professional and related .....	96	3	—	—
Service .....	95	3	—	—
Protective service .....	95	—	—	—
Sales and office .....	95	4	( <sup>1</sup> )	( <sup>1</sup> )
Sales and related .....	90	10	—	—
Office and administrative support .....	97	2	( <sup>1</sup> )	1
Natural resources, construction, and maintenance .....	89	6	4	1
Installation, maintenance, and repair .....	93	5	—	—
Production, transportation, and material moving ...	91	3	4	2
Production .....	88	4	5	2
Transportation and material moving .....	94	2	2	2
Full time .....	95	4	1	1
Part time .....	88	10	—	—
Union .....	80	6	10	4
Nonunion .....	96	4	( <sup>1</sup> )	( <sup>1</sup> )
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	91	7	—	—
Second 25 percent .....	97	2	1	( <sup>1</sup> )
Third 25 percent .....	94	4	2	1
Highest 25 percent .....	94	4	1	( <sup>1</sup> )
Highest 10 percent .....	94	5	( <sup>1</sup> )	( <sup>1</sup> )
<b>Establishment characteristics</b>				
Goods-producing industries .....	89	6	4	1
Construction .....	88	—	7	—
Manufacturing .....	90	5	4	2
Service-providing industries .....	96	3	( <sup>1</sup> )	( <sup>1</sup> )
Trade, transportation, and utilities .....	90	8	1	1
Wholesale trade .....	92	5	—	—
Retail trade .....	82	16	—	—
Transportation and warehousing .....	97	1	—	—
Utilities .....	82	13	—	—

See footnotes at end of table.

**Table 29. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2015—continued**

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
Information .....	94	6	—	—
Financial activities .....	98	1	—	—
Finance and insurance .....	99	1	—	—
Credit intermediation and related activities .....	99	1	—	—
Insurance carriers and related activities .....	98	2	—	—
Real estate and rental and leasing .....	92	—	—	—
Professional and business services .....	97	3	—	—
Professional and technical services .....	98	—	—	—
Administrative and waste services .....	99	—	—	—
Education and health services .....	98	2	—	—
Educational services .....	97	—	—	—
Junior colleges, colleges, and universities .....	97	—	—	—
Health care and social assistance .....	98	1	—	—
Leisure and hospitality .....	96	—	—	—
Accommodation and food services .....	93	—	—	—
Other services .....	100	—	—	—
1 to 99 workers .....	95	4	—	—
1 to 49 workers .....	94	5	—	—
50 to 99 workers .....	97	3	—	—
100 workers or more .....	94	4	1	1
100 to 499 workers .....	94	4	1	1
500 workers or more .....	94	3	2	1
<b>Geographic areas</b>				
Northeast .....	96	3	1	1
New England .....	96	3	—	—
Middle Atlantic .....	95	2	1	1
South .....	95	4	( <sup>1</sup> )	( <sup>1</sup> )
South Atlantic .....	96	4	—	—
East South Central .....	92	—	—	—
West South Central .....	96	3	—	—
Midwest .....	92	4	3	1
East North Central .....	92	4	3	2
West North Central .....	93	4	—	—
West .....	95	5	—	—
Mountain .....	93	7	—	—
Pacific .....	96	3	—	—

<sup>1</sup> Less than 0.5.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 29. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2015**

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers .....	0.5	0.4	0.2	0.1
<b>Worker characteristics</b>				
Management, professional, and related .....	0.6	0.6	0.1	( <sup>1</sup> )
Management, business, and financial .....	1.0	1.0	—	—
Professional and related .....	0.6	0.6	—	—
Service .....	1.6	1.0	—	—
Protective service .....	3.6	—	—	—
Sales and office .....	0.5	0.5	0.1	0.2
Sales and related .....	1.5	1.5	—	—
Office and administrative support .....	0.5	0.4	0.1	0.2
Natural resources, construction, and maintenance .....	1.7	1.5	0.5	0.6
Installation, maintenance, and repair .....	1.6	1.4	—	—
Production, transportation, and material moving ...	1.4	1.0	1.0	0.5
Production .....	2.4	1.7	1.6	0.5
Transportation and material moving .....	1.2	0.7	0.9	0.7
Full time .....	0.5	0.4	0.2	0.1
Part time .....	2.2	2.0	—	—
Union .....	2.3	1.0	1.9	1.1
Nonunion .....	0.5	0.5	( <sup>1</sup> )	( <sup>1</sup> )
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	1.8	1.7	—	—
Second 25 percent .....	0.5	0.5	0.2	0.1
Third 25 percent .....	0.8	0.7	0.4	0.2
Highest 25 percent .....	0.7	0.7	0.2	0.1
Highest 10 percent .....	1.0	1.0	0.1	0.1
<b>Establishment characteristics</b>				
Goods-producing industries .....	1.6	1.4	0.8	0.3
Construction .....	2.9	—	1.3	—
Manufacturing .....	1.8	1.4	1.0	0.4
Service-providing industries .....	0.4	0.4	0.2	0.1
Trade, transportation, and utilities .....	1.1	1.0	0.4	0.4
Wholesale trade .....	2.1	1.7	—	—
Retail trade .....	2.3	2.1	—	—
Transportation and warehousing .....	1.3	0.7	—	—
Utilities .....	3.8	3.6	—	—

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 2015—continued**

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
Information .....	1.8	1.8	—	—
Financial activities .....	0.9	0.3	—	—
Finance and insurance .....	0.4	0.3	—	—
Credit intermediation and related activities .....	0.6	0.3	—	—
Insurance carriers and related activities .....	0.7	0.7	—	—
Real estate and rental and leasing .....	6.7	—	—	—
Professional and business services .....	0.9	0.9	—	—
Professional and technical services .....	1.1	—	—	—
Administrative and waste services .....	1.0	—	—	—
Education and health services .....	0.6	0.6	—	—
Educational services .....	0.5	—	—	—
Junior colleges, colleges, and universities .....	0.5	—	—	—
Health care and social assistance .....	0.7	0.7	—	—
Leisure and hospitality .....	4.1	—	—	—
Accommodation and food services .....	6.8	—	—	—
Other services .....	0.0	—	—	—
1 to 99 workers .....	0.7	0.7	—	—
1 to 49 workers .....	0.9	0.9	—	—
50 to 99 workers .....	1.2	1.2	—	—
100 workers or more .....	0.6	0.5	0.3	0.2
100 to 499 workers .....	0.8	0.8	0.2	0.3
500 workers or more .....	0.8	0.7	0.4	0.2
<b>Geographic areas</b>				
Northeast .....	0.7	0.3	0.5	0.2
New England .....	0.9	0.6	—	—
Middle Atlantic .....	0.8	0.5	0.7	0.3
South .....	0.8	0.8	0.1	( <sup>1</sup> )
South Atlantic .....	0.9	1.0	—	—
East South Central .....	3.6	—	—	—
West South Central .....	1.2	1.2	—	—
Midwest .....	1.1	0.9	0.6	0.4
East North Central .....	1.2	1.1	0.5	0.5
West North Central .....	2.4	1.8	—	—
West .....	1.1	1.1	—	—
Mountain .....	2.1	2.1	—	—
Pacific .....	1.2	1.2	—	—

<sup>1</sup> Less than 0.05.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2015**

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers .....	25	64	5	5	1	57.8	60.0
<b>Worker characteristics</b>							
Management, professional, and related .....	26	62	6	6	( <sup>1</sup> )	57.7	60.0
Management, business, and financial .....	27	60	6	6	( <sup>1</sup> )	57.4	60.0
Professional and related .....	25	63	5	6	1	57.9	60.0
Service .....	24	69	5	—	—	57.9	60.0
Protective service .....	—	74	—	—	—	59.3	60.0
Sales and office .....	27	63	5	5	1	57.7	60.0
Sales and related .....	22	67	4	5	2	58.1	60.0
Office and administrative support .....	28	62	5	5	1	57.6	60.0
Natural resources, construction, and maintenance	21	71	4	3	1	57.9	60.0
Installation, maintenance, and repair .....	20	74	3	3	1	58.1	60.0
Production, transportation, and material moving ...	22	70	—	4	—	58.1	60.0
Production .....	22	67	—	5	—	58.0	60.0
Transportation and material moving .....	21	72	3	4	—	58.2	60.0
Full time .....	25	64	5	5	1	57.8	60.0
Part time .....	24	64	—	7	—	58.2	60.0
Union .....	30	61	6	2	1	57.5	60.0
Nonunion .....	25	65	5	5	1	57.8	60.0
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	21	72	4	—	—	58.0	60.0
Second 25 percent .....	25	67	4	4	1	57.6	60.0
Third 25 percent .....	24	66	5	5	1	58.1	60.0
Highest 25 percent .....	27	61	6	6	1	57.7	60.0
Highest 10 percent .....	27	59	7	6	1	57.9	60.0
<b>Establishment characteristics</b>							
Goods-producing industries .....	21	66	7	6	1	58.4	60.0
Construction .....	—	84	—	—	2	58.8	60.0
Manufacturing .....	22	63	8	—	—	58.4	60.0
Service-providing industries .....	26	64	4	5	1	57.7	60.0
Trade, transportation, and utilities .....	19	71	4	5	( <sup>1</sup> )	58.3	60.0
Wholesale trade .....	19	72	—	5	—	57.9	60.0
Retail trade .....	11	80	—	5	—	59.1	60.0
Transportation and warehousing .....	22	73	—	2	—	58.2	60.0
Utilities .....	39	31	20	—	—	58.4	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 2015—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 .....	27	64	3	4	2	57.2	60.0
Financial activities .....	35	53	7	5	1	57.2	60.0
Finance and insurance .....	38	49	7	5	1	56.9	60.0
Credit intermediation and related activities .....	41	45	8	5	1	56.5	60.0
Insurance carriers and related activities .....	29	56	9	—	—	57.7	60.0
Real estate and rental and leasing .....	—	85	—	—	—	59.8	60.0
Professional and business services .....	25	60	—	7	—	57.6	60.0
Professional and technical services .....	27	59	7	—	—	57.1	60.0
Administrative and waste services .....	28	58	—	—	—	57.7	60.0
Education and health services .....	28	67	2	3	( <sup>1</sup> )	57.3	60.0
Educational services .....	—	76	7	11	—	60.7	60.0
Junior colleges, colleges, and universities .....	—	79	8	5	—	60.6	60.0
Health care and social assistance .....	33	65	—	1	—	56.4	60.0
Leisure and hospitality .....	—	74	—	—	—	58.8	60.0
Accommodation and food services .....	—	68	—	—	—	58.6	60.0
Other services .....	—	72	—	14	—	61.4	60.0
1 to 99 workers .....	19	70	5	5	1	58.6	60.0
1 to 49 workers .....	20	70	4	5	1	58.5	60.0
50 to 99 workers .....	17	70	6	5	1	58.7	60.0
100 workers or more .....	28	61	5	5	1	57.4	60.0
100 to 499 workers .....	22	68	4	5	1	58.0	60.0
500 workers or more .....	35	54	5	5	( <sup>1</sup> )	56.8	60.0
<b>Geographic areas</b>							
Northeast .....	25	66	3	6	1	57.9	60.0
New England .....	27	63	6	3	1	57.8	60.0
Middle Atlantic .....	24	67	—	7	—	58.0	60.0
South .....	26	65	4	4	1	57.3	60.0
South Atlantic .....	28	64	4	4	1	57.3	60.0
East South Central .....	22	70	—	4	—	57.4	60.0
West South Central .....	26	66	4	—	—	57.2	60.0
Midwest .....	20	69	5	5	1	58.5	60.0
East North Central .....	22	69	5	4	( <sup>1</sup> )	58.1	60.0
West North Central .....	17	69	5	7	1	59.2	60.0
West .....	29	55	9	6	1	57.7	60.0
Mountain .....	30	59	8	—	—	57.3	60.0
Pacific .....	29	53	10	8	1	57.9	60.0

<sup>1</sup> Less than 0.5.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2015**

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers .....	1.1	1.2	0.4	0.5	0.1	0.2	0.0
<b>Worker characteristics</b>							
Management, professional, and related .....	1.6	1.8	0.7	0.7	0.1	0.2	0.0
Management, business, and financial .....	2.3	2.5	0.7	0.8	0.1	0.4	0.0
Professional and related .....	1.8	1.9	0.8	0.9	0.2	0.2	0.0
Service .....	4.0	4.4	2.2	–	–	0.5	0.0
Protective service .....	–	8.4	–	–	–	0.9	0.0
Sales and office .....	1.6	1.8	0.6	0.6	0.3	0.2	0.0
Sales and related .....	2.2	3.2	1.2	1.3	0.8	0.3	0.0
Office and administrative support .....	1.8	1.9	0.6	0.6	0.2	0.2	0.0
Natural resources, construction, and maintenance .....	2.8	2.7	1.4	0.9	0.5	0.5	0.0
Installation, maintenance, and repair .....	2.8	2.9	0.7	1.0	0.5	0.4	0.0
Production, transportation, and material moving ...	1.6	1.8	–	1.0	–	0.2	0.0
Production .....	2.0	2.2	–	1.6	–	0.3	0.0
Transportation and material moving .....	2.5	3.1	1.1	1.2	–	0.3	0.0
Full time .....	1.1	1.2	0.4	0.5	0.1	0.2	0.0
Part time .....	3.6	4.7	–	2.2	–	0.4	0.0
Union .....	2.6	2.8	2.0	0.5	0.4	0.3	0.0
Nonunion .....	1.1	1.3	0.5	0.5	0.1	0.2	0.0
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	3.0	3.2	1.3	–	–	0.4	0.0
Second 25 percent .....	1.9	2.1	0.7	0.6	0.3	0.3	0.0
Third 25 percent .....	1.4	1.4	0.5	0.7	0.2	0.2	0.0
Highest 25 percent .....	1.7	1.9	0.8	0.7	0.1	0.3	0.0
Highest 10 percent .....	2.4	2.7	1.2	1.0	0.2	0.4	0.0
<b>Establishment characteristics</b>							
Goods-producing industries .....	1.7	2.1	1.3	1.1	0.3	0.3	0.0
Construction .....	–	5.0	–	–	0.8	0.9	0.0
Manufacturing .....	1.7	2.4	1.6	–	–	0.2	0.0
Service-providing industries .....	1.3	1.4	0.5	0.5	0.1	0.2	0.0
Trade, transportation, and utilities .....	1.5	2.0	0.8	0.8	0.2	0.3	0.0
Wholesale trade .....	2.9	3.7	–	1.5	–	0.5	0.0
Retail trade .....	2.2	3.3	–	2.0	–	0.3	0.0
Transportation and warehousing .....	3.4	3.6	–	1.1	–	0.4	0.0
Utilities .....	3.6	3.7	3.9	–	–	0.8	0.0

See footnotes at end of table.

**Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2015—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 .....	3.7	3.6	1.3	1.8	0.7	0.5	0.0
Financial activities .....	2.1	2.1	1.0	0.8	0.2	0.3	0.0
Finance and insurance .....	2.2	2.0	1.0	0.9	0.3	0.3	0.0
Credit intermediation and related activities .....	2.4	2.3	1.3	1.1	0.2	0.3	0.0
Insurance carriers and related activities ....	2.6	3.0	2.4	—	—	0.4	0.0
Real estate and rental and leasing .....	—	5.1	—	—	—	0.4	0.0
Professional and business services .....	3.5	3.9	—	1.6	—	0.5	0.0
Professional and technical services .....	4.3	4.9	2.1	—	—	0.7	0.0
Administrative and waste services .....	7.5	8.6	—	—	—	1.0	0.0
Education and health services .....	2.5	2.6	0.4	0.7	0.2	0.3	0.0
Educational services .....	—	2.4	1.3	2.4	—	0.2	0.0
Junior colleges, colleges, and universities .....	—	1.6	1.1	1.0	—	0.2	0.0
Health care and social assistance .....	3.1	3.2	—	0.3	—	0.3	0.0
Leisure and hospitality .....	—	7.1	—	—	—	0.7	0.0
Accommodation and food services .....	—	10.6	—	—	—	1.1	0.0
Other services .....	—	5.9	—	4.1	—	0.8	0.0
1 to 99 workers .....	1.6	1.9	0.8	0.6	0.3	0.2	0.0
1 to 49 workers .....	1.9	2.3	1.1	0.9	0.3	0.2	0.0
50 to 99 workers .....	2.4	2.8	1.5	0.9	0.5	0.4	0.0
100 workers or more .....	1.3	1.4	0.5	0.7	0.1	0.2	0.0
100 to 499 workers .....	1.9	2.1	0.7	0.8	0.2	0.3	0.0
500 workers or more .....	1.9	2.1	0.8	1.1	0.1	0.3	0.0
<b>Geographic areas</b>							
Northeast .....	2.5	2.8	0.6	1.4	0.2	0.3	0.0
New England .....	4.0	3.8	1.9	1.3	0.3	0.6	0.0
Middle Atlantic .....	3.1	3.6	—	1.9	—	0.4	0.0
South .....	2.0	2.1	0.6	0.6	0.2	0.3	0.0
South Atlantic .....	3.1	3.4	0.8	0.8	0.3	0.4	0.0
East South Central .....	4.4	3.9	—	1.5	—	0.8	0.0
West South Central .....	2.9	3.1	1.1	—	—	0.5	0.0
Midwest .....	1.6	1.9	1.1	0.9	0.2	0.2	0.0
East North Central .....	2.1	2.2	1.5	0.9	0.2	0.3	0.0
West North Central .....	1.8	3.8	1.8	2.1	0.3	0.2	0.0
West .....	2.8	2.9	1.1	1.2	0.3	0.4	0.0
Mountain .....	5.6	5.3	1.8	—	—	0.6	0.0
Pacific .....	3.1	3.4	1.3	1.8	0.4	0.5	0.0

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2015**

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	89	\$3,000	\$5,000	\$8,000	–	\$15,000	11
<b>Worker characteristics</b>							
Management, professional, and related .....	90	4,000	5,000	10,000	\$12,500	17,300	10
Management, business, and financial .....	91	4,500	6,000	10,000	15,000	20,833	9
Professional and related .....	89	–	5,000	8,000	12,000	15,000	11
Service .....	93	4,000	5,000	7,500	10,000	12,500	7
Sales and office .....	90	3,000	5,000	8,500	12,500	20,000	10
Sales and related .....	93	5,000	5,000	10,000	15,000	20,833	7
Office and administrative support .....	89	3,000	5,000	8,000	12,000	20,000	11
Natural resources, construction, and maintenance .....	89	3,000	5,000	6,000	10,000	15,000	11
Installation, maintenance, and repair .....	91	3,000	4,800	6,000	10,000	12,500	9
Production, transportation, and material moving ...	80	3,000	5,000	7,000	10,000	15,000	20
Production .....	84	3,000	5,000	7,000	10,000	15,000	16
Transportation and material moving .....	76	3,000	–	7,000	10,000	12,500	24
Full time .....	89	3,000	5,000	8,000	–	15,000	11
Part time .....	89	–	5,000	7,500	–	15,000	11
Union .....	82	–	–	5,000	10,000	12,500	18
Nonunion .....	89	–	5,000	8,500	12,000	15,000	11
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	94	3,500	5,000	6,000	10,000	12,500	6
Second 25 percent .....	89	3,000	5,000	7,500	10,000	15,000	11
Third 25 percent .....	87	3,000	5,000	7,500	10,000	15,000	13
Highest 25 percent .....	89	–	5,000	10,000	14,500	19,500	11
Highest 10 percent .....	87	5,000	6,000	10,000	15,000	20,000	13
<b>Establishment characteristics</b>							
Goods-producing industries .....	87	3,000	5,000	8,500	11,000	15,000	13
Construction .....	95	5,000	5,000	–	10,000	–	5
Manufacturing .....	86	3,000	5,000	9,500	12,000	15,000	14
Service-providing industries .....	89	–	5,000	8,000	–	–	11
Trade, transportation, and utilities .....	84	–	5,000	7,000	10,000	15,000	16
Wholesale trade .....	90	5,000	5,000	7,500	10,000	15,000	10
Retail trade .....	94	3,000	5,000	6,000	10,000	–	6
Transportation and warehousing .....	74	–	–	7,000	10,000	10,000	26
Utilities .....	60	5,000	7,000	12,000	15,000	15,000	40

See footnotes at end of table.

**Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2015—continued**

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information .....	92	\$4,000	\$4,000	\$9,340	\$12,000	\$17,500	8
Financial activities .....	90	2,500	6,000	10,000	20,000	30,000	10
Finance and insurance .....	89	2,500	7,000	12,000	20,833	30,000	11
Credit intermediation and related activities .....	94	2,500	6,000	12,000	20,833	30,000	6
Insurance carriers and related activities .....	77	5,000	8,000	10,000	16,000	30,000	23
Professional and business services .....	85	—	6,000	10,000	15,000	20,000	15
Professional and technical services .....	90	5,000	6,000	10,000	15,000	—	10
Administrative and waste services .....	78	2,500	5,000	—	—	17,300	22
Education and health services .....	94	—	5,000	7,500	10,000	15,000	6
Educational services .....	90	4,000	5,000	7,500	10,000	15,000	10
Junior colleges, colleges, and universities .....	87	5,000	5,000	8,000	10,000	17,000	13
Health care and social assistance .....	96	3,000	5,000	7,500	10,000	15,000	4
1 to 99 workers .....	91	3,500	5,000	7,500	10,000	15,000	9
1 to 49 workers .....	90	3,000	5,000	7,500	10,000	15,000	10
50 to 99 workers .....	92	4,000	5,000	7,500	10,000	15,000	8
100 workers or more .....	88	3,000	5,000	10,000	12,500	—	12
100 to 499 workers .....	90	—	5,000	8,000	11,000	15,000	10
500 workers or more .....	85	3,000	5,000	10,000	13,500	20,000	15
<b>Geographic areas</b>							
Northeast .....	91	3,000	5,000	7,500	12,000	15,000	9
New England .....	93	3,000	5,000	7,500	11,000	15,000	7
Middle Atlantic .....	90	3,000	5,000	7,500	12,000	15,000	10
South .....	90	4,000	5,000	8,000	10,625	15,000	10
South Atlantic .....	90	5,000	5,000	8,000	10,000	15,000	10
East South Central .....	90	3,000	5,000	7,000	10,000	15,000	10
West South Central .....	91	4,000	5,000	8,000	12,000	—	9
Midwest .....	84	3,000	5,000	7,500	10,000	15,000	16
East North Central .....	84	3,000	5,000	6,000	10,000	15,000	16
West North Central .....	86	—	5,000	10,000	12,500	—	14
West .....	89	4,000	6,000	10,000	12,500	20,000	11
Mountain .....	92	—	5,000	10,000	12,000	—	8
Pacific .....	88	4,000	6,000	10,000	12,650	20,000	12

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2015**

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	0.8	\$101.61	\$0.00	\$178.94	–	\$401.37	0.8
<b>Worker characteristics</b>							
Management, professional, and related .....	0.9	464.69	346.89	388.34	\$768.91	2,035.95	0.9
Management, business, and financial .....	1.1	914.10	0.00	0.00	931.75	1,163.55	1.1
Professional and related .....	1.1	–	0.00	376.78	1,543.13	292.48	1.1
Service .....	2.3	889.96	0.00	209.31	0.00	1,712.05	2.3
Sales and office .....	0.9	0.00	0.00	956.53	595.52	0.00	0.9
Sales and related .....	1.4	466.61	0.00	189.21	1,223.40	1,086.26	1.4
Office and administrative support .....	0.9	549.47	0.00	551.57	369.44	72.05	0.9
Natural resources, construction, and maintenance .....	2.1	695.54	97.40	512.87	0.00	334.48	2.1
Installation, maintenance, and repair .....	1.9	780.84	661.96	0.00	0.00	2,463.41	1.9
Production, transportation, and material moving ...	2.2	181.80	0.00	463.47	0.00	1,107.32	2.2
Production .....	2.7	99.68	0.00	605.76	0.00	0.00	2.7
Transportation and material moving .....	3.6	871.01	–	1,105.29	0.00	1,377.87	3.6
Full time .....	0.8	93.26	0.00	313.92	–	423.08	0.8
Part time .....	3.4	–	163.86	598.33	–	858.12	3.4
Union .....	2.7	–	–	1,075.52	0.00	2,026.67	2.7
Nonunion .....	0.8	–	0.00	817.42	370.31	1,889.10	0.8
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	1.5	765.34	0.00	334.48	0.00	1,954.90	1.5
Second 25 percent .....	1.3	133.12	0.00	211.54	0.00	0.00	1.3
Third 25 percent .....	1.2	29.11	0.00	716.67	152.15	0.00	1.2
Highest 25 percent .....	1.0	–	0.00	0.00	2,250.38	3,121.01	1.0
Highest 10 percent .....	1.6	1,234.08	215.01	0.00	0.00	0.00	1.6
<b>Establishment characteristics</b>							
Goods-producing industries .....	1.7	26.76	0.00	1,418.55	1,698.34	0.00	1.7
Construction .....	2.1	26.76	0.00	–	1,366.04	–	2.1
Manufacturing .....	2.0	26.76	0.00	1,363.50	1,401.91	0.00	2.0
Service-providing industries .....	0.8	–	0.00	142.75	–	–	0.8
Trade, transportation, and utilities .....	1.8	–	0.00	327.72	0.00	0.00	1.8
Wholesale trade .....	2.1	482.39	518.17	1,059.82	0.00	0.00	2.1
Retail trade .....	1.7	645.90	0.00	1,423.79	1,706.71	–	1.7
Transportation and warehousing .....	4.3	–	–	1,708.13	720.49	2,182.06	4.3
Utilities .....	7.2	1,017.88	2,067.82	887.47	0.00	0.00	7.2

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 2015—continued**

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information .....	2.3	\$0.00	\$0.00	\$2,396.98	\$2,382.08	\$3,684.11	2.3
Financial activities .....	1.1	94.60	717.82	244.15	442.69	1,638.60	1.1
Finance and insurance .....	1.2	0.00	852.61	922.27	579.10	0.00	1.2
Credit intermediation and related activities .....	1.1	0.00	825.23	362.06	0.00	0.00	1.1
Insurance carriers and related activities ....	2.5	688.73	1,011.01	526.82	3,101.49	6,394.03	2.5
Professional and business services .....	2.3	–	1,053.47	0.00	1,595.83	2,648.69	2.3
Professional and technical services .....	2.7	401.37	616.75	0.00	1,099.39	–	2.7
Administrative and waste services .....	5.8	733.61	1,135.25	–	–	3,248.88	5.8
Education and health services .....	0.8	–	0.00	453.10	0.00	0.00	0.8
Educational services .....	2.2	826.25	0.00	133.79	0.00	1,500.72	2.2
Junior colleges, colleges, and universities .....	2.6	691.97	216.86	613.11	831.20	3,443.60	2.6
Health care and social assistance .....	0.8	620.16	0.00	890.27	0.00	0.00	0.8
1 to 99 workers .....	1.2	684.47	0.00	384.29	0.00	0.00	1.2
1 to 49 workers .....	1.5	463.91	0.00	1,107.31	0.00	303.35	1.5
50 to 99 workers .....	1.5	904.41	0.00	241.19	0.00	0.00	1.5
100 workers or more .....	1.0	15.22	0.00	382.65	173.80	–	1.0
100 to 499 workers .....	1.3	–	0.00	798.84	1,785.21	469.73	1.3
500 workers or more .....	1.4	24.83	133.79	0.00	2,033.65	2,008.83	1.4
<b>Geographic areas</b>							
Northeast .....	1.8	184.90	0.00	0.00	2,000.49	0.00	1.8
New England .....	1.9	69.42	0.00	381.61	1,695.10	772.13	1.9
Middle Atlantic .....	2.5	551.65	0.00	200.69	2,194.08	577.96	2.5
South .....	1.1	708.27	0.00	487.49	1,612.46	670.50	1.1
South Atlantic .....	1.6	1,041.60	613.11	1,189.42	2,335.57	746.18	1.6
East South Central .....	2.7	98.26	1,031.13	1,391.75	1,638.60	1,247.92	2.7
West South Central .....	1.5	667.09	0.00	2,257.42	1,621.22	–	1.5
Midwest .....	1.8	27.12	0.00	463.47	1,350.01	133.79	1.8
East North Central .....	1.9	390.06	0.00	535.16	0.00	0.00	1.9
West North Central .....	3.8	–	160.83	1,499.83	2,807.22	–	3.8
West .....	1.6	637.57	149.58	0.00	2,353.51	2,881.91	1.6
Mountain .....	1.9	–	668.95	0.00	1,985.37	–	1.9
Pacific .....	2.1	360.98	482.39	0.00	3,475.75	2,152.23	2.1

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 32. Leave benefits: Access, private industry workers, National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave <sup>1</sup>	
								Paid	Unpaid
All workers .....	77	61	76	38	59	60	32	12	87
<b>Worker characteristics</b>									
Management, professional, and related .....	89	81	88	57	79	81	47	22	92
Management, business, and financial .....	97	88	96	62	84	86	51	28	93
Professional and related .....	84	78	83	54	76	78	45	19	92
Service .....	50	39	53	20	34	36	15	6	79
Protective service .....	73	43	65	30	45	46	20	—	82
Sales and office .....	80	65	79	41	60	61	32	13	88
Sales and related .....	69	53	70	33	49	51	26	8	87
Office and administrative support .....	86	73	85	46	68	68	35	16	89
Natural resources, construction, and maintenance	82	53	78	29	50	50	24	8	81
Construction, extraction, farming, fishing, and forestry .....	69	36	63	17	36	35	15	6	78
Installation, maintenance, and repair .....	92	67	91	39	62	63	31	9	84
Production, transportation, and material moving ...	85	56	83	33	63	63	32	6	87
Production .....	91	57	90	33	69	68	34	7	88
Transportation and material moving .....	78	55	75	33	58	59	30	5	86
Full time .....	90	74	91	47	70	71	38	15	89
Part time .....	37	24	34	15	27	29	13	5	79
Union .....	90	73	89	50	77	79	40	11	91
Nonunion .....	75	60	75	37	57	58	31	12	86
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	48	31	48	16	30	32	14	5	80
Lowest 10 percent .....	36	22	40	9	21	23	10	3	76
Second 25 percent .....	84	66	84	39	62	63	28	10	87
Third 25 percent .....	90	73	89	47	71	72	38	14	90
Highest 25 percent .....	92	84	91	58	82	83	51	23	92
Highest 10 percent .....	93	86	92	59	85	88	59	25	94
<b>Establishment characteristics</b>									
Goods-producing industries .....	90	58	88	33	66	66	36	7	86
Construction .....	75	41	68	18	36	38	14	5	75
Manufacturing .....	97	65	96	40	78	78	44	9	91
Service-providing industries .....	74	62	74	39	58	59	31	13	87
Trade, transportation, and utilities .....	79	61	78	36	59	60	30	7	89
Wholesale trade .....	94	77	92	41	70	72	31	9	87
Retail trade .....	70	50	70	30	50	50	24	7	89
Transportation and warehousing .....	87	74	88	46	71	75	44	5	92
Utilities .....	99	89	98	62	89	88	68	16	98

See footnotes at end of table.

**Table 32. Leave benefits: Access, private industry workers, National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave <sup>1</sup>	
								Paid	Unpaid
Information .....	97	92	96	79	91	92	53	30	97
Financial activities .....	93	86	94	61	84	87	55	31	93
Finance and insurance .....	97	90	97	67	90	93	66	36	95
Credit intermediation and related activities .....	98	92	97	62	93	95	71	31	97
Insurance carriers and related activities .....	96	87	97	73	87	90	58	38	93
Real estate and rental and leasing .....	81	72	83	40	62	66	18	13	85
Professional and business services .....	81	65	77	40	58	58	33	18	82
Professional and technical services .....	90	78	90	50	73	74	46	24	88
Administrative and waste services .....	66	44	58	22	32	32	12	8	71
Education and health services .....	81	72	78	52	73	73	35	16	92
Educational services .....	63	73	53	45	73	73	40	16	90
Junior colleges, colleges, and universities .....	80	80	73	50	89	90	58	17	95
Health care and social assistance .....	85	72	83	54	73	73	34	15	93
Leisure and hospitality .....	34	28	43	11	20	24	10	5	78
Accommodation and food services .....	31	25	42	10	19	23	8	4	78
Other services .....	64	57	68	29	39	39	18	6	75
1 to 99 workers .....	68	52	68	28	45	47	20	8	81
1 to 49 workers .....	66	49	65	25	41	43	18	8	78
50 to 99 workers .....	74	58	76	35	58	60	25	10	89
100 workers or more .....	86	72	86	51	76	76	45	17	94
100 to 499 workers .....	83	67	83	45	70	70	39	14	93
500 workers or more .....	91	80	90	59	85	86	56	22	94
<b>Geographic areas</b>									
Northeast .....	77	66	76	51	64	72	37	14	87
New England .....	76	62	74	42	63	72	38	13	92
Middle Atlantic .....	78	67	77	55	64	72	36	15	85
South .....	78	61	78	37	62	63	35	13	86
South Atlantic .....	78	62	78	40	64	63	35	14	88
East South Central .....	77	58	79	31	56	60	29	6	83
West South Central .....	79	60	79	34	61	63	37	13	84
Midwest .....	76	58	77	37	61	60	28	10	87
East North Central .....	76	57	77	38	62	61	28	10	88
West North Central .....	78	61	77	34	58	56	28	10	86
West .....	73	60	71	31	48	47	25	12	86
Mountain .....	71	57	72	34	50	50	29	10	83
Pacific .....	75	61	71	29	48	45	24	13	88

<sup>1</sup> The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 32. Standard errors for leave benefits: Access, private industry workers, National Compensation Survey, March 2015**

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	0.8	0.7	0.7	0.8	0.8	0.6	0.5	0.5
<b>Worker characteristics</b>									
Management, professional, and related .....	1.0	1.1	0.9	1.2	1.1	1.0	1.3	1.0	0.7
Management, business, and financial .....	0.7	1.3	0.8	1.8	1.2	1.1	1.8	1.6	1.0
Professional and related .....	1.4	1.5	1.3	1.4	1.4	1.4	1.7	1.2	0.9
Service .....	2.0	1.8	1.7	1.3	1.7	1.8	1.3	0.6	1.6
Protective service .....	5.0	5.3	5.9	5.9	5.7	6.4	4.1	–	3.4
Sales and office .....	0.8	1.0	0.8	1.0	0.9	1.0	0.9	0.6	0.7
Sales and related .....	1.2	1.3	1.3	1.2	1.5	1.4	1.0	0.7	1.0
Office and administrative support .....	0.9	1.3	1.0	1.4	1.3	1.5	1.2	0.9	0.8
Natural resources, construction, and maintenance .....	1.5	2.0	1.7	1.4	1.9	1.6	1.5	0.9	1.7
Construction, extraction, farming, fishing, and forestry .....	2.4	2.6	2.8	1.7	2.5	2.1	1.9	1.1	2.5
Installation, maintenance, and repair .....	1.1	2.3	1.4	2.2	2.6	2.3	1.9	1.3	2.2
Production, transportation, and material moving .....	1.2	1.8	1.2	1.4	1.5	1.4	1.2	0.7	1.0
Production .....	1.0	2.3	1.2	1.6	1.7	1.7	1.6	1.0	1.1
Transportation and material moving .....	2.0	2.3	1.8	2.0	2.2	1.9	1.6	0.7	1.5
Full time .....	0.5	0.8	0.5	0.8	0.8	0.8	0.8	0.6	0.5
Part time .....	1.4	1.1	1.4	0.9	1.3	1.4	0.9	0.4	1.2
Union .....	1.2	1.7	1.3	2.0	1.8	1.9	1.9	1.0	1.5
Nonunion .....	0.8	0.9	0.8	0.7	0.8	0.8	0.6	0.5	0.6
Average wage within the following categories: <sup>1</sup>									
Lowest 25 percent .....	1.5	1.2	1.4	0.9	1.3	1.3	0.9	0.4	1.0
Lowest 10 percent .....	2.1	1.5	2.0	0.9	1.8	1.8	1.4	0.5	1.9
Second 25 percent .....	0.9	1.2	0.8	1.2	1.3	1.3	1.1	0.6	1.2
Third 25 percent .....	0.8	1.2	0.8	1.1	1.0	1.1	1.1	0.8	0.7
Highest 25 percent .....	0.7	1.1	0.7	1.2	1.0	1.0	1.2	0.9	0.7
Highest 10 percent .....	0.8	1.3	0.8	1.8	1.2	1.1	1.8	1.6	0.9
<b>Establishment characteristics</b>									
Goods-producing industries .....	0.8	1.6	0.9	1.3	1.1	1.1	1.2	0.7	0.9
Construction .....	1.8	2.1	2.3	1.7	2.1	2.0	1.5	0.9	2.4
Manufacturing .....	0.6	2.1	0.8	1.7	1.4	1.5	1.5	1.0	0.9
Service-providing industries .....	0.8	0.9	0.9	0.8	0.9	0.9	0.7	0.5	0.6
Trade, transportation, and utilities .....	0.9	1.3	0.9	0.9	1.1	1.0	0.9	0.6	0.8
Wholesale trade .....	0.9	2.0	1.0	2.2	2.0	2.2	2.5	1.3	1.6
Retail trade .....	1.2	1.3	1.1	1.2	1.3	1.2	1.0	0.7	0.8
Transportation and warehousing .....	2.7	3.4	2.0	3.1	3.1	2.5	3.0	1.5	2.6
Utilities .....	0.3	5.9	0.9	5.4	3.3	3.3	4.6	3.6	1.2

See footnotes at end of table.

**Table 32. Standard errors for leave benefits: Access, private industry workers, National Compensation Survey, March 2015—continued**

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
Information .....	0.8	1.8	1.0	2.9	1.6	1.4	2.8	3.0	0.7
Financial activities .....	0.9	1.3	0.8	1.8	1.3	1.2	1.7	1.3	1.0
Finance and insurance .....	0.4	0.9	0.4	1.5	0.9	0.8	1.5	1.5	0.7
Credit intermediation and related activities .....	0.4	1.4	0.5	2.5	0.9	0.9	1.7	2.0	0.6
Insurance carriers and related activities .....	0.8	1.6	0.7	2.2	1.7	1.5	2.4	2.4	1.5
Real estate and rental and leasing .....	3.2	4.6	2.8	5.0	3.9	4.0	3.7	3.4	3.2
Professional and business services .....	1.7	2.0	2.1	2.4	2.4	2.3	1.9	1.7	2.3
Professional and technical services .....	1.9	2.9	2.0	3.4	2.3	2.4	2.9	2.5	2.2
Administrative and waste services .....	3.4	3.9	4.1	3.0	3.6	3.2	2.3	2.0	4.3
Education and health services .....	1.6	2.0	1.6	1.9	1.8	1.8	2.0	1.2	1.2
Educational services .....	2.6	2.2	2.9	2.5	3.7	3.7	2.8	1.6	2.0
Junior colleges, colleges, and universities .....	1.7	1.7	1.5	1.7	1.2	1.2	2.6	1.8	0.8
Health care and social assistance .....	1.7	2.3	1.8	2.2	1.9	2.0	2.2	1.4	1.4
Leisure and hospitality .....	2.5	2.4	2.4	1.6	2.3	2.3	1.5	0.9	2.3
Accommodation and food services .....	2.8	2.5	2.8	1.7	2.4	2.5	1.6	0.7	2.6
Other services .....	3.6	3.2	2.8	2.5	3.2	2.9	2.6	1.4	3.1
1 to 99 workers .....	1.1	1.2	1.1	0.9	1.1	1.1	0.8	0.6	0.9
1 to 49 workers .....	1.3	1.3	1.1	1.1	1.2	1.3	0.9	0.6	1.2
50 to 99 workers .....	2.3	2.1	2.1	1.8	2.2	2.3	1.6	1.1	1.1
100 workers or more .....	0.7	0.9	0.7	1.0	0.9	0.7	1.1	0.8	0.5
100 to 499 workers .....	1.1	1.4	1.1	1.3	1.3	1.2	1.4	0.9	0.7
500 workers or more .....	1.0	1.2	0.9	1.5	1.3	1.2	1.7	1.3	0.8
<b>Geographic areas</b>									
Northeast .....	1.3	1.7	1.4	1.5	1.6	1.5	1.6	1.2	0.8
New England .....	2.1	2.3	2.3	2.4	2.9	2.7	2.8	1.2	2.3
Middle Atlantic .....	1.5	2.2	1.7	1.9	1.8	2.0	2.1	1.7	0.6
South .....	1.1	1.2	0.9	1.1	1.2	1.2	1.0	0.7	0.9
South Atlantic .....	1.2	1.6	1.3	1.7	1.4	1.3	1.1	1.0	0.8
East South Central .....	3.9	3.4	2.1	1.8	3.9	4.6	3.4	1.6	3.6
West South Central .....	2.1	2.1	1.5	1.9	1.9	2.0	1.8	1.4	1.7
Midwest .....	1.8	2.0	2.0	1.6	1.9	1.7	1.4	0.8	1.3
East North Central .....	1.6	1.7	2.1	1.8	1.7	1.7	1.8	0.8	1.0
West North Central .....	4.4	4.9	4.1	3.2	4.5	3.9	2.3	2.0	3.3
West .....	1.7	1.7	1.6	1.2	1.5	1.3	1.0	1.1	1.1
Mountain .....	2.4	2.1	1.7	2.3	2.9	2.6	2.4	1.4	2.5
Pacific .....	2.3	2.3	2.3	1.4	1.7	1.6	1.1	1.4	1.1

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 33. Paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2015**

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers .....	8	3	24	15	13	9	14	6	4	2	1	2	8	8
<b>Worker characteristics</b>														
Management, professional, and related .....	2	1	17	14	16	11	18	9	7	3	1	3	9	9
Management, business, and financial .....	2	1	13	11	17	12	23	8	7	2	1	2	9	9
Professional and related .....	2	1	19	16	15	10	15	9	6	3	1	3	9	8
Service .....	18	3	33	18	10	5	6	2	2	—	—	1	6	6
Protective service .....	—	—	28	23	19	—	4	—	—	( <sup>1</sup> )	—	—	7	7
Sales and office .....	12	3	26	15	12	9	14	5	2	1	( <sup>1</sup> )	1	7	7
Sales and related .....	24	5	33	12	9	7	5	3	1	( <sup>1</sup> )	—	—	6	6
Office and administrative support .....	6	2	23	16	14	10	19	5	2	1	1	1	8	8
Natural resources, construction, and maintenance .....	6	5	31	18	11	9	9	5	2	2	( <sup>1</sup> )	1	7	7
Construction, extraction, farming, fishing, and forestry .....	8	6	33	13	14	12	7	3	( <sup>1</sup> )	—	—	1	7	7
Installation, maintenance, and repair .....	5	5	31	21	9	7	11	6	3	2	( <sup>1</sup> )	1	8	7
Production, transportation, and material moving .....	5	4	21	13	15	12	15	8	3	—	—	2	8	8
Production .....	3	2	17	12	13	15	18	10	4	—	—	3	9	9
Transportation and material moving .....	7	5	26	15	18	8	11	5	2	2	—	—	8	7
Full time .....	5	2	23	15	14	10	15	7	4	2	1	2	8	8
Part time .....	29	5	28	14	9	4	8	2	1	1	—	—	6	6
Union .....	1	2	17	13	18	10	12	9	7	3	2	5	9	8
Nonunion .....	9	3	25	15	13	9	14	6	3	2	( <sup>1</sup> )	1	8	7
Average wage within the following categories: <sup>2</sup>														
Lowest 25 percent .....	25	5	33	14	8	5	6	2	1	( <sup>1</sup> )	—	—	6	6
Lowest 10 percent .....	34	7	30	10	9	2	5	—	—	—	—	—	5	6
Second 25 percent .....	7	3	30	17	14	8	12	4	2	1	( <sup>1</sup> )	1	7	7
Third 25 percent .....	3	2	21	15	14	11	17	8	4	2	1	2	8	8
Highest 25 percent .....	1	1	14	14	16	12	18	9	7	3	1	3	9	9
Highest 10 percent .....	1	1	12	11	16	12	21	9	10	3	1	4	9	9
<b>Establishment characteristics</b>														
Goods-producing industries .....	3	3	15	12	13	15	18	9	6	2	1	2	9	9
Construction .....	6	9	35	18	12	11	6	2	—	—	—	—	7	6
Manufacturing .....	2	1	9	9	13	17	21	12	8	3	1	3	9	9
Service-providing industries .....	9	3	26	16	13	8	13	5	3	2	1	2	8	7
Trade, transportation, and utilities .....	16	5	33	13	12	6	6	3	1	1	( <sup>1</sup> )	1	7	6
Wholesale trade .....	3	2	23	18	15	13	9	7	2	—	—	3	8	8
Retail trade .....	29	7	44	11	5	3	1	( <sup>1</sup> )	( <sup>1</sup> )	—	—	—	5	6
Transportation and warehousing .....	3	5	22	13	26	5	14	6	1	2	—	2	8	8
Utilities .....	—	—	5	—	11	25	28	12	9	5	—	—	10	10

See footnotes at end of table.

**Table 33. Paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2015—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 .....	—	—	18	34	15	8	13	6	3	—	—	—	8	7
Financial activities .....	1	1	7	10	17	15	39	6	3	1	—	—	9	9
Finance and insurance .....	( <sup>1</sup> )	( <sup>1</sup> )	5	7	18	16	45	5	2	1	—	—	9	10
Credit intermediation and related activities .....	—	—	4	5	14	5	64	5	1	—	—	—	9	10
Insurance carriers and related activities .....	—	—	7	11	24	22	25	5	4	1	—	—	9	9
Real estate and rental and leasing .....	6	—	17	23	14	12	—	—	—	—	—	—	8	8
Professional and business services .....	5	1	25	14	16	9	15	8	5	1	—	—	8	8
Professional and technical services .....	2	—	13	13	23	11	20	8	6	—	—	—	9	8
Administrative and waste services .....	8	1	43	15	10	8	8	5	—	—	—	—	7	6
Education and health services .....	3	—	31	19	10	7	10	6	4	3	—	—	4	8
Educational services .....	—	2	—	6	7	11	14	13	11	10	5	17	12	11
Junior colleges, colleges, and universities .....	—	—	1	—	8	7	12	14	13	13	9	17	12	12
Health care and social assistance .....	4	—	35	21	11	6	9	5	3	2	—	2	8	7
Leisure and hospitality .....	30	4	21	23	13	2	4	2	—	—	—	—	6	6
Accommodation and food services .....	35	5	18	25	13	—	—	—	—	—	—	—	5	6
Other services .....	9	4	19	14	16	6	18	4	1	—	—	3	8	8
1 to 99 workers .....	11	4	27	17	11	8	12	5	2	1	( <sup>1</sup> )	1	7	7
1 to 49 workers .....	12	4	27	17	11	8	12	4	2	1	( <sup>1</sup> )	2	7	7
50 to 99 workers .....	10	2	27	16	11	11	12	5	2	2	—	—	7	7
100 workers or more .....	5	2	21	13	15	10	16	7	5	2	1	2	8	8
100 to 499 workers .....	7	3	24	13	15	9	13	7	4	2	1	1	8	8
500 workers or more .....	2	1	16	13	15	11	20	8	6	3	1	4	9	9
<b>Geographic areas</b>														
Northeast .....	7	2	17	16	12	11	16	7	7	2	1	2	8	8
New England .....	9	3	16	16	9	10	16	11	7	1	1	2	8	8
Middle Atlantic .....	6	2	18	16	13	11	16	6	7	3	( <sup>1</sup> )	2	8	8
South .....	10	4	25	15	13	10	14	5	3	1	( <sup>1</sup> )	1	7	7
South Atlantic .....	11	4	25	13	14	9	13	5	3	2	( <sup>1</sup> )	1	7	7
East South Central .....	12	4	20	12	12	9	19	8	3	—	( <sup>1</sup> )	—	8	8
West South Central .....	8	4	26	18	12	11	13	5	2	( <sup>1</sup> )	( <sup>1</sup> )	1	7	7
Midwest .....	6	2	28	15	14	9	13	5	3	2	1	3	8	7
East North Central .....	6	2	26	16	13	9	13	5	3	—	—	4	8	7
West North Central .....	6	—	32	14	16	8	11	5	2	2	—	2	8	7
West .....	8	2	24	14	15	9	13	7	4	—	—	2	8	8
Mountain .....	8	2	26	15	16	9	13	8	2	( <sup>1</sup> )	—	—	8	7
Pacific .....	8	2	23	14	14	9	13	7	4	—	—	2	8	8

<sup>1</sup> Less than 0.5.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 33. Standard errors for paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2015**

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers .....	0.4	0.2	0.8	0.8	0.5	0.4	0.6	0.3	0.3	0.2	0.2	0.2	( <sup>1</sup> )	0.7
<b>Worker characteristics</b>														
Management, professional, and related .....	0.4	0.2	1.1	1.1	1.1	0.8	1.0	0.8	0.9	0.5	0.4	0.5	0.1	1.0
Management, business, and financial .....	0.5	0.3	1.2	1.3	1.4	1.1	1.1	0.9	1.3	0.5	0.3	0.4	0.1	0.0
Professional and related .....	0.6	0.2	1.6	1.5	1.4	1.0	1.4	1.0	1.0	0.7	0.5	0.7	0.1	0.0
Service .....	1.9	0.8	2.3	2.1	1.2	1.1	1.2	0.5	0.6	—	—	0.5	0.1	0.0
Protective service .....	—	—	7.1	6.4	5.3	—	1.6	—	—	0.1	—	—	0.3	0.0
Sales and office .....	0.6	0.3	0.9	1.0	0.6	0.6	0.7	0.5	0.3	0.2	0.1	0.2	0.1	0.0
Sales and related .....	1.4	0.7	1.4	1.1	0.8	1.0	0.6	0.6	0.3	0.2	—	—	0.1	0.0
Office and administrative support .....	0.4	0.3	1.3	1.3	0.8	0.7	1.0	0.6	0.4	0.3	0.1	0.2	0.1	0.0
Natural resources, construction, and maintenance	0.9	0.8	1.9	1.5	1.0	1.1	1.3	0.6	0.6	0.5	0.1	0.3	0.1	0.0
Construction, extraction, farming, fishing, and forestry .....	1.9	1.4	3.0	2.0	1.9	2.5	1.7	0.9	0.1	—	—	0.4	0.1	0.3
Installation, maintenance, and repair .....	1.0	0.9	2.5	2.0	1.1	0.9	1.7	0.8	0.9	0.5	0.2	0.4	0.1	0.0
Production, transportation, and material moving ...	0.6	0.5	1.4	1.1	1.0	0.7	1.1	0.7	0.4	—	—	0.4	0.1	0.0
Production .....	0.6	0.5	1.9	1.2	1.3	1.1	1.5	0.9	0.5	—	—	0.5	0.1	0.0
Transportation and material moving .....	1.0	1.0	1.8	1.8	1.5	1.0	1.3	0.9	0.4	0.7	—	—	0.1	0.0
Full time .....	0.4	0.2	0.8	0.8	0.5	0.5	0.6	0.4	0.4	0.2	0.2	0.3	( <sup>1</sup> )	0.0
Part time .....	1.6	0.7	1.8	1.7	1.1	0.6	1.2	0.3	0.2	0.3	—	—	0.1	0.0
Union .....	0.4	0.6	1.4	1.1	1.8	1.1	1.5	1.2	1.2	0.7	1.0	0.9	0.1	0.3
Nonunion .....	0.5	0.2	0.8	0.8	0.5	0.5	0.6	0.3	0.3	0.2	0.1	0.2	( <sup>1</sup> )	0.0
Average wage within the following categories: <sup>2</sup>														
Lowest 25 percent .....	1.4	0.7	1.7	1.3	0.8	0.8	1.2	0.4	0.3	0.2	—	—	0.1	0.0
Lowest 10 percent .....	2.8	1.6	2.8	2.0	1.8	0.8	2.0	—	—	—	—	—	0.2	0.0
Second 25 percent .....	0.5	0.4	1.6	1.2	0.9	0.6	0.7	0.4	0.4	0.2	0.1	0.2	0.1	0.0
Third 25 percent .....	0.4	0.3	0.9	1.0	0.7	0.8	0.9	0.7	0.4	0.3	0.3	0.5	0.1	0.0
Highest 25 percent .....	0.3	0.2	0.9	1.0	1.0	0.7	0.9	0.7	0.9	0.6	0.2	0.4	0.1	0.0
Highest 10 percent .....	0.5	0.1	1.4	1.1	1.3	1.2	1.4	1.1	1.6	0.8	0.2	0.7	0.1	0.0
<b>Establishment characteristics</b>														
Goods-producing industries .....	0.5	0.5	1.0	1.0	0.9	1.1	1.3	0.8	0.6	0.4	0.3	0.4	0.1	0.0
Construction .....	1.3	1.8	2.5	2.0	1.6	1.9	1.4	0.6	—	—	—	—	0.1	1.1
Manufacturing .....	0.6	0.4	1.1	1.0	1.2	1.3	1.6	1.0	0.9	0.5	0.5	0.5	0.1	0.0
Service-providing industries .....	0.5	0.2	0.9	0.9	0.6	0.5	0.6	0.4	0.4	0.3	0.2	0.3	0.1	0.0
Trade, transportation, and utilities .....	0.8	0.6	1.3	1.0	0.8	0.5	0.7	0.5	0.2	0.3	0.1	0.3	0.1	0.0
Wholesale trade .....	0.9	1.2	2.2	2.0	1.8	1.6	1.6	1.4	0.6	—	—	1.0	0.1	0.2
Retail trade .....	1.3	0.9	1.6	1.1	0.9	0.5	0.3	0.1	0.2	—	—	—	0.1	0.0
Transportation and warehousing .....	1.4	1.6	3.2	2.7	2.8	1.4	2.1	1.4	0.6	1.0	—	0.5	0.1	0.0
Utilities .....	—	—	2.7	—	3.4	4.4	5.9	2.7	2.6	2.1	—	—	0.2	0.4

See footnotes at end of table.

**Table 33. Standard errors for paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2015—continued**

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
Information .....	—	—	2.6	2.7	2.2	1.8	1.8	1.5	1.1	—	—	—	0.1	0.3
Financial activities .....	0.5	0.2	0.8	1.4	1.3	1.1	1.6	0.9	0.6	0.2	—	—	0.1	0.2
Finance and insurance .....	0.1	0.2	0.5	0.9	1.4	1.2	1.6	0.7	0.4	0.2	—	—	( <sup>1</sup> )	0.0
Credit intermediation and related activities .....	—	—	0.6	1.1	1.6	0.9	2.3	0.8	0.4	—	—	—	0.1	0.0
Insurance carriers and related activities .....	—	—	1.0	1.8	2.5	2.2	2.4	1.4	1.0	0.3	—	—	0.1	0.0
Real estate and rental and leasing .....	2.5	—	3.6	5.4	3.2	2.4	—	—	—	—	—	—	0.2	1.1
Professional and business services .....	1.1	0.4	2.4	1.5	1.7	1.7	1.5	1.0	1.2	0.5	—	—	0.1	0.0
Professional and technical services .....	1.0	—	2.6	2.0	2.8	1.9	2.6	1.4	1.9	—	—	—	0.2	0.6
Administrative and waste services .....	2.0	0.6	4.3	2.8	1.9	2.8	1.7	1.3	—	—	—	—	0.2	1.1
Education and health services .....	1.1	—	2.3	2.7	1.5	1.1	1.9	1.0	1.2	0.8	—	0.8	0.1	0.0
Educational services .....	—	0.7	—	1.7	1.2	2.8	3.0	2.5	1.5	1.9	1.2	3.1	0.4	0.0
Junior colleges, colleges, and universities .....	—	—	0.6	—	1.1	1.3	1.3	2.2	1.2	2.5	1.8	2.5	0.2	0.7
Health care and social assistance .....	1.3	—	2.6	3.0	1.7	1.1	2.1	1.2	1.3	0.9	—	0.8	0.2	0.0
Leisure and hospitality .....	3.6	1.9	4.0	3.8	2.3	0.9	1.6	0.3	—	—	—	—	0.2	0.1
Accommodation and food services .....	4.5	2.3	4.1	4.4	2.6	—	—	—	—	—	—	—	0.2	0.0
Other services .....	2.2	1.6	2.8	2.4	2.8	1.6	3.5	1.2	0.6	—	—	1.3	0.3	0.4
1 to 99 workers .....	0.7	0.4	1.2	1.2	0.8	0.6	0.8	0.5	0.3	0.3	0.1	0.3	0.1	0.0
1 to 49 workers .....	0.9	0.5	1.5	1.5	0.9	0.7	0.9	0.7	0.3	0.3	0.1	0.5	0.1	0.0
50 to 99 workers .....	1.3	0.5	1.8	1.6	1.2	1.2	1.5	0.8	0.9	0.9	—	—	0.1	0.0
100 workers or more .....	0.5	0.3	0.8	0.8	0.7	0.7	0.9	0.6	0.6	0.3	0.3	0.3	0.1	0.0
100 to 499 workers .....	0.6	0.4	1.2	1.1	1.0	0.9	1.1	0.7	0.9	0.3	0.4	0.3	0.1	0.0
500 workers or more .....	0.7	0.3	1.4	1.2	1.1	1.1	1.4	0.9	0.6	0.5	0.3	0.5	0.1	0.0
<b>Geographic areas</b>														
Northeast .....	0.9	0.5	1.9	2.0	0.8	1.0	1.3	0.9	1.2	0.4	0.2	0.4	0.1	0.0
New England .....	2.5	1.0	3.4	2.6	1.7	1.6	3.9	1.9	1.3	0.4	0.5	0.7	0.2	0.8
Middle Atlantic .....	1.0	0.5	2.3	2.4	1.0	1.2	1.2	0.9	1.6	0.6	0.2	0.6	0.1	0.0
South .....	0.7	0.4	1.2	0.9	0.9	0.8	1.1	0.5	0.3	0.3	0.1	0.2	0.1	0.0
South Atlantic .....	1.0	0.5	1.6	1.1	1.4	1.0	1.2	0.5	0.5	0.6	0.1	0.2	0.1	0.0
East South Central .....	2.3	1.2	2.0	2.6	1.3	2.0	4.2	2.4	1.2	—	0.2	—	0.2	0.4
West South Central .....	0.8	0.9	2.6	1.8	1.2	1.7	2.0	0.9	0.4	0.2	0.1	0.3	0.1	0.0
Midwest .....	0.7	0.4	1.8	1.9	1.1	0.7	0.9	0.6	0.5	0.4	0.3	0.7	0.1	0.3
East North Central .....	0.8	0.6	1.8	2.6	1.2	0.9	1.3	0.7	0.6	—	—	1.0	0.1	0.8
West North Central .....	1.2	—	4.0	2.1	2.3	0.8	1.3	1.1	0.7	0.8	—	0.5	0.2	0.2
West .....	1.0	0.5	1.3	1.7	1.0	1.0	1.2	0.8	0.8	—	—	0.6	0.1	0.4
Mountain .....	1.9	0.7	2.7	2.4	2.0	2.2	3.0	1.6	0.3	0.2	—	—	0.1	0.8
Pacific .....	1.1	0.6	1.5	2.1	1.1	1.1	1.2	1.0	1.1	—	—	0.8	0.1	0.3

<sup>1</sup> Less than 0.05.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/nchs/ebs/glossary20142015.htm](http://www.bls.gov/nchs/ebs/glossary20142015.htm).



**Table 34. Paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2015**

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year <sup>1</sup>	As needed <sup>2</sup>	As part of consolidated leave plan <sup>3</sup>
All workers .....	70	6	24
<b>Worker characteristics</b>			
Management, professional, and related .....	63	8	29
Management, business, and financial .....	63	10	27
Professional and related .....	63	8	29
Service .....	69	—	—
Sales and office .....	74	5	22
Sales and related .....	78	5	17
Office and administrative support .....	71	5	24
Natural resources, construction, and maintenance .....	74	11	15
Installation, maintenance, and repair .....	75	12	13
Full time .....	69	7	24
Nonunion .....	68	6	25
Average wage within the following categories: <sup>4</sup>			
Second 25 percent .....	72	5	23
Third 25 percent .....	72	5	23
Highest 25 percent .....	65	9	26
Highest 10 percent .....	64	11	25
<b>Establishment characteristics</b>			
Service-providing industries .....	70	6	24
Trade, transportation, and utilities .....	82	5	13
Wholesale trade .....	78	8	14
Retail trade .....	83	4	12
Utilities .....	84	3	12
Information .....	69	15	16
Financial activities .....	64	6	30
Finance and insurance .....	64	5	31
Credit intermediation and related activities .....	73	2	25
Insurance carriers and related activities .....	53	5	42
Real estate and rental and leasing .....	63	9	28
Professional and business services:			
Professional and technical services .....	61	9	30
Education and health services .....	62	3	35
Educational services .....	86	7	7
Junior colleges, colleges, and universities .....	83	8	9
Health care and social assistance .....	58	—	—
Other services .....	72	9	18

See footnotes at end of table.

**Table 34. Paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2015—continued**

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year <sup>1</sup>	As needed <sup>2</sup>	As part of consolidated leave plan <sup>3</sup>
1 to 99 workers .....	71	9	21
1 to 49 workers .....	69	11	20
50 to 99 workers .....	75	3	22
100 workers or more .....	69	4	26
100 to 499 workers .....	72	4	24
<b>Geographic areas</b>			
Northeast .....	70	8	21
New England .....	60	9	30
Middle Atlantic .....	74	8	18
South .....	70	5	25
South Atlantic .....	70	6	24
East South Central .....	73	7	20
West South Central .....	67	3	30
Midwest:			
East North Central .....	72	4	24
West .....	71	6	24
Mountain .....	61	6	33
Pacific .....	75	6	20

<sup>1</sup> Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

<sup>2</sup> Plan does not specify maximum number of days.

<sup>3</sup> A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business.

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 34. Standard errors for paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2015**

Characteristics	Sick leave provision		
	Fixed number of days per year <sup>1</sup>	As needed <sup>2</sup>	As part of consolidated leave plan <sup>3</sup>
All workers .....	0.8	0.7	0.8
<b>Worker characteristics</b>			
Management, professional, and related .....	1.3	0.9	1.2
Management, business, and financial .....	1.7	1.3	1.7
Professional and related .....	1.8	1.2	1.6
Service .....	2.7	–	–
Sales and office .....	1.0	0.4	1.0
Sales and related .....	1.5	0.6	1.5
Office and administrative support .....	1.4	0.5	1.4
Natural resources, construction, and maintenance .....	2.5	2.4	1.7
Installation, maintenance, and repair .....	3.3	3.3	1.8
Full time .....	0.8	0.6	0.8
Nonunion .....	0.9	0.7	0.8
Average wage within the following categories: <sup>4</sup>			
Second 25 percent .....	1.7	1.6	1.2
Third 25 percent .....	1.2	0.6	1.2
Highest 25 percent .....	1.2	0.9	1.1
Highest 10 percent .....	1.9	1.3	1.6
<b>Establishment characteristics</b>			
Service-providing industries .....	0.9	0.8	0.9
Trade, transportation, and utilities .....	1.4	0.5	1.3
Wholesale trade .....	2.9	1.7	2.3
Retail trade .....	1.4	0.7	1.4
Utilities .....	3.4	1.3	3.3
Information .....	3.3	2.8	2.8
Financial activities .....	1.6	0.8	1.6
Finance and insurance .....	1.6	0.7	1.6
Credit intermediation and related activities .....	2.3	0.4	2.3
Insurance carriers and related activities .....	2.7	1.1	2.7
Real estate and rental and leasing .....	5.1	2.5	5.7
Professional and business services:			
Professional and technical services .....	3.3	2.2	3.4
Education and health services .....	2.2	0.7	2.1
Educational services .....	1.6	1.0	1.4
Junior colleges, colleges, and universities .....	1.6	1.3	1.3
Health care and social assistance .....	2.6	–	–
Other services .....	3.9	2.3	3.2

See footnotes at end of table.

**Table 34. Standard errors for paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2015—continued**

Characteristics	Sick leave provision		
	Fixed number of days per year <sup>1</sup>	As needed <sup>2</sup>	As part of consolidated leave plan <sup>3</sup>
1 to 99 workers .....	1.4	1.3	1.3
1 to 49 workers .....	1.9	1.9	1.4
50 to 99 workers .....	2.2	0.7	2.1
100 workers or more .....	1.2	0.5	1.1
100 to 499 workers .....	1.7	0.5	1.7
<b>Geographic areas</b>			
Northeast .....	1.6	0.8	1.4
New England .....	3.2	1.5	2.4
Middle Atlantic .....	1.9	1.0	1.7
South .....	1.4	0.7	1.3
South Atlantic .....	2.0	1.2	1.6
East South Central .....	3.5	1.6	4.0
West South Central .....	2.5	0.5	2.7
Midwest:			
East North Central .....	2.0	0.8	2.1
West .....	1.7	1.0	1.3
Mountain .....	1.9	1.6	1.7
Pacific .....	2.2	1.3	1.7

<sup>1</sup> Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

<sup>2</sup> Plan does not specify maximum number of days.

<sup>3</sup> A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business.

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 35. Paid sick leave: Number of annual days by service requirement,<sup>1</sup> private industry workers, National Compensation Survey, March 2015**

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

Characteristics	Paid sick leave days by length of service <sup>2</sup>					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
<b>After 1 year</b>							
All workers .....	23	53	20	3	1	7	6
Full time .....	21	53	22	3	1	7	6
Nonunion .....	22	55	19	2	1	7	6
1 to 99 workers .....	27	55	16	1	1	6	5
1 to 49 workers .....	27	55	16	2	1	6	5
50 to 99 workers .....	26	55	17	—	—	7	5
100 workers or more .....	19	52	24	3	1	8	6
100 to 499 workers .....	21	59	17	2	1	7	6
<b>After 5 years</b>							
All workers .....	21	54	21	3	2	8	6
Full time .....	20	54	22	3	2	8	6
Nonunion .....	21	55	20	3	2	8	6
1 to 99 workers .....	26	55	16	2	1	7	5
1 to 49 workers .....	26	55	16	3	1	7	5
50 to 99 workers .....	25	55	17	1	2	7	5
100 workers or more .....	18	53	25	3	2	9	6
100 to 499 workers .....	20	60	18	2	1	7	6

See footnotes at end of table.

**Table 35. Paid sick leave: Number of annual days by service requirement,<sup>1</sup> private industry workers, National Compensation Survey, March 2015—continued**

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

Characteristics	Paid sick leave days by length of service <sup>2</sup>					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
<b>After 10 years</b>							
All workers .....	21	53	21	3	2	8	6
Full time .....	20	53	22	3	2	9	6
Nonunion .....	21	54	20	3	2	8	6
1 to 99 workers .....	26	54	17	2	1	7	5
1 to 49 workers .....	26	54	16	3	1	7	5
50 to 99 workers .....	25	54	18	1	2	8	5
100 workers or more .....	17	52	25	3	2	9	6
100 to 499 workers .....	20	59	18	2	1	8	6
<b>After 20 years</b>							
All workers .....	21	53	21	3	2	9	6
Full time .....	20	53	22	3	2	9	6
Nonunion .....	21	54	20	3	2	9	6
1 to 99 workers .....	25	54	17	2	1	7	5
1 to 49 workers .....	26	54	16	3	1	7	5
50 to 99 workers .....	25	55	18	2	2	8	5
100 workers or more .....	17	52	25	3	2	10	6
100 to 499 workers .....	20	59	18	2	1	8	6

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

<sup>2</sup> Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,<sup>1</sup> private industry workers, National Compensation Survey, March 2015**

Characteristics	Paid sick leave days by length of service <sup>2</sup>					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
<b>After 1 year</b>							
All workers .....	1.1	1.1	0.8	0.3	0.1	0.1	0.0
Full time .....	1.1	1.1	0.9	0.3	0.2	0.2	0.0
Nonunion .....	1.1	1.1	0.8	0.3	0.2	0.1	0.0
1 to 99 workers .....	1.7	1.6	1.3	0.4	0.3	0.2	0.0
1 to 49 workers .....	2.2	1.9	1.4	0.5	0.2	0.2	0.0
50 to 99 workers .....	2.2	2.8	2.7	–	–	0.4	0.4
100 workers or more .....	1.2	1.5	1.1	0.5	0.2	0.2	( <sup>3</sup> )
100 to 499 workers .....	1.5	1.8	1.3	0.5	0.2	0.2	0.0
<b>After 5 years</b>							
All workers .....	1.0	1.0	0.8	0.2	0.2	0.2	0.0
Full time .....	1.1	1.1	0.9	0.3	0.2	0.2	0.0
Nonunion .....	1.1	1.1	0.8	0.3	0.2	0.2	0.0
1 to 99 workers .....	1.7	1.6	1.3	0.4	0.3	0.2	0.0
1 to 49 workers .....	2.2	1.8	1.4	0.6	0.2	0.2	0.0
50 to 99 workers .....	2.1	2.8	2.7	0.4	0.7	0.7	0.8
100 workers or more .....	1.1	1.4	1.1	0.4	0.3	0.3	( <sup>3</sup> )
100 to 499 workers .....	1.5	1.7	1.3	0.5	0.2	0.2	0.0

See footnotes at end of table.

**Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,<sup>1</sup> private industry workers, National Compensation Survey, March 2015—continued**

Characteristics	Paid sick leave days by length of service <sup>2</sup>					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
<b>After 10 years</b>							
All workers .....	1.0	1.1	0.8	0.2	0.2	0.2	0.0
Full time .....	1.1	1.1	0.9	0.3	0.2	0.3	0.0
Nonunion .....	1.1	1.1	0.8	0.3	0.2	0.3	0.0
1 to 99 workers .....	1.7	1.6	1.3	0.4	0.3	0.4	( <sup>3</sup> )
1 to 49 workers .....	2.2	1.9	1.4	0.5	0.3	0.3	0.0
50 to 99 workers .....	2.1	2.8	2.7	0.4	0.7	1.1	1.2
100 workers or more .....	1.1	1.4	1.2	0.4	0.3	0.4	( <sup>3</sup> )
100 to 499 workers .....	1.4	1.7	1.3	0.5	0.3	0.3	0.0
<b>After 20 years</b>							
All workers .....	1.0	1.1	0.8	0.2	0.2	0.3	0.0
Full time .....	1.1	1.1	0.9	0.3	0.2	0.3	0.0
Nonunion .....	1.1	1.1	0.8	0.3	0.2	0.3	0.0
1 to 99 workers .....	1.7	1.6	1.3	0.4	0.3	0.4	( <sup>3</sup> )
1 to 49 workers .....	2.1	1.9	1.3	0.5	0.3	0.3	0.0
50 to 99 workers .....	2.1	2.8	2.8	0.5	0.7	1.1	1.3
100 workers or more .....	1.1	1.4	1.2	0.4	0.3	0.5	( <sup>3</sup> )
100 to 499 workers .....	1.4	1.7	1.3	0.5	0.3	0.3	0.0

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

<sup>2</sup> Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.

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

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 36. Paid sick leave: Carryover provisions, private industry workers, National Compensation Survey, March 2015**

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

Characteristics	Carryover provision <sup>1</sup>			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers .....	47	10	37	53
<b>Worker characteristics</b>				
Management, professional, and related .....	52	15	38	48
Management, business, and financial .....	44	12	32	56
Professional and related .....	57	16	41	43
Service .....	49	6	43	51
Sales and office .....	47	10	37	53
Sales and related .....	52	9	44	48
Office and administrative support .....	44	11	33	56
Natural resources, construction, and maintenance	33	6	27	67
Installation, maintenance, and repair .....	34	6	29	66
Full time .....	47	11	36	53
Nonunion .....	47	11	37	53
Average wage within the following categories: <sup>2</sup>				
Second 25 percent .....	47	10	37	53
Third 25 percent .....	49	11	38	51
Highest 25 percent .....	47	11	36	53
Highest 10 percent .....	48	11	37	52
<b>Establishment characteristics</b>				
Service-providing industries .....	50	11	39	50
Trade, transportation, and utilities .....	51	7	44	49
Wholesale trade .....	32	7	24	68
Retail trade .....	55	8	47	45
Utilities .....	59	15	44	41
Information .....	25	9	15	75
Financial activities .....	41	10	31	59
Finance and insurance .....	41	9	32	59
Credit intermediation and related activities	40	7	32	60
Insurance carriers and related activities ....	48	13	35	52
Real estate and rental and leasing .....	40	–	–	60
Professional and business services:				
Professional and technical services .....	40	14	26	60
Education and health services .....	69	17	52	31
Educational services .....	66	18	48	34
Junior colleges, colleges, and universities	84	22	62	16
Health care and social assistance .....	70	17	53	30
Other services .....	53	–	–	47

See footnotes at end of table.

**Table 36. Paid sick leave: Carryover provisions, private industry workers, National Compensation Survey, March 2015—continued**

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

Characteristics	Carryover provision <sup>1</sup>			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
1 to 99 workers .....	36	10	26	64
1 to 49 workers .....	34	9	24	66
50 to 99 workers .....	40	11	30	60
100 workers or more .....	57	11	47	43
100 to 499 workers .....	56	9	46	44
<b>Geographic areas</b>				
Northeast .....	42	7	35	58
New England .....	47	8	39	53
Middle Atlantic .....	41	7	34	59
South .....	50	13	36	50
South Atlantic .....	49	15	35	51
East South Central .....	56	—	—	44
West South Central .....	47	12	36	53
Midwest:				
East North Central .....	37	7	30	63
West .....	55	10	45	45
Mountain .....	59	—	—	41
Pacific .....	54	10	43	46

<sup>1</sup> Plans that allow employees to accumulate unused sick leave from year to year.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 36. Standard errors for paid sick leave: Carryover provisions, private industry workers, National Compensation Survey, March 2015**

Characteristics	Carryover provision <sup>1</sup>			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers .....	1.0	0.8	1.0	1.0
<b>Worker characteristics</b>				
Management, professional, and related .....	1.7	1.4	1.6	1.7
Management, business, and financial .....	1.8	1.5	1.8	1.8
Professional and related .....	2.2	1.9	2.1	2.2
Service .....	2.9	1.1	2.9	2.9
Sales and office .....	1.2	1.0	1.2	1.2
Sales and related .....	2.0	0.8	1.9	2.0
Office and administrative support .....	1.7	1.5	1.5	1.7
Natural resources, construction, and maintenance .....	2.3	1.2	2.0	2.3
Installation, maintenance, and repair .....	2.6	1.0	2.5	2.6
Full time .....	1.0	0.8	1.0	1.0
Nonunion .....	1.0	0.9	1.0	1.0
Average wage within the following categories: <sup>2</sup>				
Second 25 percent .....	1.8	1.7	1.7	1.8
Third 25 percent .....	1.5	0.9	1.5	1.5
Highest 25 percent .....	1.5	1.0	1.5	1.5
Highest 10 percent .....	2.5	1.2	2.3	2.5
<b>Establishment characteristics</b>				
Service-providing industries .....	1.2	0.9	1.2	1.2
Trade, transportation, and utilities .....	1.3	0.6	1.2	1.3
Wholesale trade .....	2.3	1.6	2.6	2.3
Retail trade .....	2.0	0.8	1.9	2.0
Utilities .....	5.0	3.0	5.7	5.0
Information .....	3.4	2.3	2.4	3.4
Financial activities .....	2.2	1.1	2.2	2.2
Finance and insurance .....	2.3	1.1	2.5	2.3
Credit intermediation and related activities .....	3.0	1.3	3.0	3.0
Insurance carriers and related activities .....	3.9	2.6	4.1	3.9
Real estate and rental and leasing .....	6.8	–	–	6.8
Professional and business services:				
Professional and technical services .....	4.4	3.1	3.5	4.4
Education and health services .....	3.1	3.1	3.2	3.1
Educational services .....	4.0	2.5	3.3	4.0
Junior colleges, colleges, and universities .....	2.1	3.1	3.3	2.1
Health care and social assistance .....	3.4	3.9	3.8	3.4
Other services .....	4.6	–	–	4.6

See footnotes at end of table.

**Table 36. Standard errors for paid sick leave: Carryover provisions, private industry workers, National Compensation Survey, March 2015—continued**

Characteristics	Carryover provision <sup>1</sup>			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
1 to 99 workers .....	1.7	1.4	1.4	1.7
1 to 49 workers .....	2.0	1.6	1.7	2.0
50 to 99 workers .....	3.3	2.6	2.8	3.3
100 workers or more .....	1.2	0.8	1.3	1.2
100 to 499 workers .....	1.5	1.0	1.6	1.5
<b>Geographic areas</b>				
Northeast .....	2.0	1.2	1.9	2.0
New England .....	4.4	1.9	3.5	4.4
Middle Atlantic .....	2.5	1.5	2.2	2.5
South .....	1.6	1.8	1.7	1.6
South Atlantic .....	2.2	2.7	2.0	2.2
East South Central .....	3.3	—	—	3.3
West South Central .....	3.3	2.3	3.9	3.3
Midwest:				
East North Central .....	2.5	1.1	2.2	2.5
West .....	2.5	1.3	2.5	2.5
Mountain .....	6.0	—	—	6.0
Pacific .....	2.6	1.3	2.7	2.6

<sup>1</sup> Plans that allow employees to accumulate unused sick leave from year to year.  
<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 37. Paid sick leave: Limit on days accumulated, private industry workers, National Compensation Survey, March 2015**

(Includes workers in sick leave plans<sup>1</sup> that specify a fixed number of days and limit the number of accumulated carryover days)

Characteristics	Limit on paid sick leave days accumulated (in number of days) <sup>2</sup>					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	6	14	30	65	120	50
<b>Worker characteristics</b>						
Management, professional, and related .....	–	20	40	89	130	59
Management, business, and financial .....	5	15	31	66	120	53
Professional and related .....	–	25	50	90	130	61
Service .....	6	10	25	60	90	38
Sales and office .....	6	19	30	60	120	47
Sales and related .....	10	20	24	32	80	35
Office and administrative support .....	5	16	30	90	120	54
Natural resources, construction, and maintenance .....	5	10	–	–	120	47
Installation, maintenance, and repair .....	5	10	30	–	130	50
Full time .....	6	15	30	63	120	49
Nonunion .....	6	13	30	60	120	44
Average wage within the following categories: <sup>3</sup>						
Second 25 percent .....	6	12	24	60	115	43
Third 25 percent .....	6	12	30	65	130	51
Highest 25 percent .....	6	20	44	100	150	65
Highest 10 percent .....	–	20	45	120	173	70
<b>Establishment characteristics</b>						
Service-providing industries .....	6	16	30	72	130	53
Trade, transportation, and utilities .....	6	18	24	80	150	52
Wholesale trade .....	–	10	15	30	–	30
Retail trade .....	7	20	24	30	75	31
Utilities .....	44	65	90	120	125	95
Information .....	15	–	60	90	–	57
Financial activities .....	15	20	50	90	130	66
Finance and insurance .....	15	–	60	90	130	73
Credit intermediation and related activities .....	15	–	50	90	120	64
Insurance carriers and related activities .....	15	–	60	–	–	87
Real estate and rental and leasing .....	–	–	–	–	–	33
Professional and business services:						
Professional and technical services .....	–	–	30	38	–	32
Education and health services .....	10	30	60	90	130	64
Educational services .....	14	30	60	120	130	77
Junior colleges, colleges, and universities .....	15	30	60	120	130	80
Health care and social assistance .....	10	30	56	80	130	61
Other services .....	–	–	–	–	–	44

See footnotes at end of table.

**Table 37. Paid sick leave: Limit on days accumulated, private industry workers, National Compensation Survey, March 2015—continued**

(Includes workers in sick leave plans<sup>1</sup> that specify a fixed number of days and limit the number of accumulated carryover days)

Characteristics	Limit on paid sick leave days accumulated (in number of days) <sup>2</sup>					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	6	14	30	45	90	40
1 to 49 workers .....	5	13	30	36	90	35
50 to 99 workers .....	—	15	30	60	130	49
100 workers or more .....	6	15	30	80	130	55
100 to 499 workers .....	6	10	24	60	110	41
<b>Geographic areas</b>						
Northeast .....	—	20	50	120	150	67
New England .....	—	—	—	—	137	60
Middle Atlantic .....	—	20	53	120	150	69
South .....	5	11	25	60	120	45
South Atlantic .....	6	14	30	60	120	46
East South Central .....	—	—	—	—	—	41
West South Central .....	5	—	25	60	120	45
Midwest:						
East North Central .....	6	15	30	68	130	51
West .....	6	12	30	60	110	45
Mountain .....	—	—	—	—	—	47
Pacific .....	5	10	30	60	110	44

<sup>1</sup> Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 37. Standard errors for paid sick leave: Limit on days accumulated, private industry workers, National Compensation Survey, March 2015**

Characteristics	Limit on paid sick leave days accumulated (in number of days) <sup>1</sup>					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	0.0	1.6	0.0	2.1	10.8	1.6
<b>Worker characteristics</b>						
Management, professional, and related .....	–	1.5	9.0	17.6	3.0	2.8
Management, business, and financial .....	1.1	1.1	8.1	11.2	2.7	2.8
Professional and related .....	–	6.1	10.0	6.8	9.1	3.9
Service .....	1.5	2.4	6.4	4.6	9.7	2.6
Sales and office .....	1.2	3.3	4.8	3.6	0.0	1.9
Sales and related .....	2.9	1.9	0.0	1.6	17.3	2.2
Office and administrative support .....	1.3	4.7	1.2	12.9	9.1	2.7
Natural resources, construction, and maintenance .....	1.3	0.0	–	–	9.8	3.4
Installation, maintenance, and repair .....	1.3	3.0	4.4	–	7.2	4.2
Full time .....	0.9	1.5	0.0	4.3	6.7	1.6
Nonunion .....	0.2	2.2	0.0	0.0	4.9	1.4
Average wage within the following categories: <sup>2</sup>						
Second 25 percent .....	1.0	2.7	2.5	0.0	11.0	1.8
Third 25 percent .....	0.5	2.2	0.0	6.2	12.7	1.9
Highest 25 percent .....	0.9	4.6	8.2	13.2	2.6	3.1
Highest 10 percent .....	–	5.6	11.5	14.4	43.3	6.4
<b>Establishment characteristics</b>						
Service-providing industries .....	1.6	3.7	0.0	7.4	8.9	1.8
Trade, transportation, and utilities .....	0.7	4.2	2.5	16.5	22.8	2.6
Wholesale trade .....	–	2.0	2.5	3.4	–	4.3
Retail trade .....	2.1	4.9	0.0	0.0	17.9	1.5
Utilities .....	10.2	12.3	14.6	0.0	8.3	4.2
Information .....	0.4	–	5.7	24.0	–	5.5
Financial activities .....	3.1	2.6	5.7	0.0	5.5	4.1
Finance and insurance .....	0.0	–	5.7	0.0	0.0	4.9
Credit intermediation and related activities .....	0.7	–	10.5	0.0	22.3	5.2
Insurance carriers and related activities .....	2.3	–	4.2	–	–	8.4
Real estate and rental and leasing .....	–	–	–	–	–	5.9
Professional and business services:						
Professional and technical services .....	–	–	7.4	7.4	–	4.7
Education and health services .....	2.2	1.4	5.1	4.6	12.7	4.1
Educational services .....	2.1	5.7	9.8	0.9	4.8	3.3
Junior colleges, colleges, and universities .....	3.7	0.6	6.5	1.6	0.0	2.9
Health care and social assistance .....	3.0	2.0	9.7	16.6	19.7	5.0
Other services .....	–	–	–	–	–	6.6

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 2015—continued**

Characteristics	Limit on paid sick leave days accumulated (in number of days) <sup>1</sup>					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	1.6	2.0	0.1	9.4	13.6	3.0
1 to 49 workers .....	1.1	1.9	0.0	8.6	8.6	2.1
50 to 99 workers .....	—	2.6	4.7	14.4	26.1	8.1
100 workers or more .....	0.1	1.8	2.7	10.8	1.6	1.9
100 to 499 workers .....	1.0	2.8	1.8	0.0	18.2	1.8
<b>Geographic areas</b>						
Northeast .....	—	2.5	8.3	23.2	9.6	5.1
New England .....	—	—	—	—	16.3	8.6
Middle Atlantic .....	—	3.7	9.4	19.9	13.0	6.1
South .....	1.0	2.4	6.2	0.6	3.9	2.2
South Atlantic .....	1.1	1.6	3.9	1.3	6.0	3.0
East South Central .....	—	—	—	—	—	4.6
West South Central .....	0.5	—	5.4	7.5	2.8	4.2
Midwest:						
East North Central .....	1.4	1.6	0.0	9.1	12.6	3.9
West .....	1.3	2.5	0.3	0.9	8.9	2.4
Mountain .....	—	—	—	—	—	4.4
Pacific .....	0.2	2.1	3.3	2.2	9.0	2.8

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 38. Paid vacations: Number of annual days by service requirement,<sup>1</sup> private industry workers, National Compensation Survey, March 2015**

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service <sup>2</sup>						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
<b>After 1 year</b>								
All workers .....	7	36	35	14	6	2	10	10
Full time .....	5	35	37	15	7	2	10	10
Part time .....	24	48	18	5	3	1	7	5
Union .....	8	43	38	9	3	1	9	10
Nonunion .....	7	35	34	15	7	2	10	10
1 to 99 workers .....	9	44	33	10	3	1	9	7
1 to 49 workers .....	9	44	33	10	3	1	9	7
50 to 99 workers .....	9	45	31	10	3	1	9	7
100 workers or more .....	5	29	36	18	9	3	11	10
100 to 499 workers .....	7	36	35	15	6	2	10	10
500 workers or more .....	3	19	38	21	14	4	13	10
<b>After 5 years</b>								
All workers .....	1	10	35	34	14	6	14	15
Full time .....	1	8	34	36	14	6	15	15
Part time .....	6	24	39	20	7	3	12	10
Union .....	( <sup>3</sup> )	8	44	36	8	3	14	12
Nonunion .....	2	10	34	34	14	6	14	15
1 to 99 workers .....	2	14	40	31	10	2	13	11
1 to 49 workers .....	2	15	40	30	10	2	13	10
50 to 99 workers .....	2	11	40	36	9	3	13	13
100 workers or more .....	1	6	30	37	17	9	16	15
100 to 499 workers .....	1	8	36	34	15	6	15	15
500 workers or more .....	1	4	22	40	19	14	17	15

See footnotes at end of table.

**Table 38. Paid vacations: Number of annual days by service requirement,<sup>1</sup> private industry workers, National Compensation Survey, March 2015—continued**

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service <sup>2</sup>						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
<b>After 10 years</b>								
All workers .....	1	7	16	39	23	13	17	15
Full time .....	1	5	15	40	25	14	17	15
Part time .....	6	17	24	38	9	7	14	15
Union .....	( <sup>3</sup> )	3	11	58	20	7	17	15
Nonunion .....	1	7	17	37	24	14	17	15
1 to 99 workers .....	2	11	24	37	20	7	15	15
1 to 49 workers .....	2	12	26	36	17	7	15	15
50 to 99 workers .....	2	7	19	40	25	6	16	15
100 workers or more .....	1	3	9	42	27	19	19	18
100 to 499 workers .....	1	4	10	47	24	14	18	15
500 workers or more .....	—	—	6	35	31	25	21	20
<b>After 20 years</b>								
All workers .....	1	6	13	19	33	27	19	20
Full time .....	1	5	12	19	35	28	20	20
Part time .....	5	15	18	23	22	16	16	15
Union .....	( <sup>3</sup> )	3	5	12	46	34	22	20
Nonunion .....	1	7	14	20	32	26	19	20
1 to 99 workers .....	2	10	21	24	28	15	16	15
1 to 49 workers .....	2	12	23	24	26	13	16	15
50 to 99 workers .....	2	7	16	23	35	18	18	20
100 workers or more .....	1	3	6	15	38	38	22	20
100 to 499 workers .....	1	4	7	19	39	31	21	20
500 workers or more .....	—	—	3	10	37	47	24	24

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

<sup>2</sup> Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time off for workers to use for multiple purposes.

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

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 38. Standard errors for paid vacations: Number of annual days by service requirement,<sup>1</sup> private industry workers, National Compensation Survey, March 2015**

Characteristics	Paid vacation days by length of service <sup>2</sup>						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
<b>After 1 year</b>								
All workers .....	0.4	0.7	0.7	0.5	0.4	0.2	0.1	0.0
Full time .....	0.4	0.8	0.7	0.6	0.4	0.2	0.1	0.0
Part time .....	1.8	2.1	1.5	0.6	0.7	0.4	0.2	0.0
Union .....	1.0	2.2	2.3	1.4	0.6	0.4	0.2	2.6
Nonunion .....	0.4	0.8	0.7	0.6	0.4	0.2	0.1	0.0
1 to 99 workers .....	0.6	1.3	1.1	0.8	0.5	0.2	0.1	1.3
1 to 49 workers .....	0.7	1.5	1.3	1.0	0.5	0.3	0.1	1.4
50 to 99 workers .....	1.3	2.3	2.0	1.5	1.0	0.6	0.3	1.8
100 workers or more .....	0.5	0.9	0.9	0.8	0.7	0.3	0.1	0.0
100 to 499 workers .....	0.6	1.3	1.4	1.0	0.9	0.3	0.2	0.0
500 workers or more .....	0.5	1.4	1.5	1.2	1.0	0.5	0.2	1.0
<b>After 5 years</b>								
All workers .....	0.2	0.4	0.7	0.7	0.5	0.4	0.1	0.0
Full time .....	0.2	0.4	0.8	0.8	0.6	0.4	0.1	0.0
Part time .....	1.0	1.6	2.1	1.5	0.9	0.5	0.2	0.0
Union .....	0.1	1.1	1.7	1.6	1.1	0.7	0.3	1.6
Nonunion .....	0.2	0.4	0.8	0.8	0.6	0.4	0.1	0.0
1 to 99 workers .....	0.3	0.8	1.2	1.1	0.7	0.4	0.1	1.4
1 to 49 workers .....	0.4	0.9	1.4	1.3	0.9	0.5	0.2	0.9
50 to 99 workers .....	0.7	1.5	2.0	1.9	1.3	0.9	0.3	2.1
100 workers or more .....	0.3	0.5	0.8	1.0	0.7	0.6	0.1	0.0
100 to 499 workers .....	0.3	0.7	1.3	1.4	1.0	0.8	0.2	0.0
500 workers or more .....	0.2	0.5	1.4	1.5	1.0	1.0	0.2	0.0

See footnotes at end of table.

**Table 38. Standard errors for paid vacations: Number of annual days by service requirement,<sup>1</sup> private industry workers, National Compensation Survey, March 2015—continued**

Characteristics	Paid vacation days by length of service <sup>2</sup>						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
<b>After 10 years</b>								
All workers .....	0.2	0.3	0.6	0.7	0.7	0.5	0.1	0.0
Full time .....	0.2	0.3	0.7	0.8	0.7	0.5	0.1	( <sup>3</sup> )
Part time .....	1.0	1.5	1.6	1.9	1.0	1.0	0.3	0.0
Union .....	0.1	0.8	1.2	2.0	1.8	0.9	0.3	0.0
Nonunion .....	0.2	0.3	0.7	0.8	0.7	0.6	0.1	0.0
1 to 99 workers .....	0.3	0.6	1.2	1.1	1.0	0.6	0.2	0.0
1 to 49 workers .....	0.3	0.7	1.4	1.3	1.1	0.7	0.2	0.0
50 to 99 workers .....	0.7	1.3	1.7	2.1	1.9	1.3	0.3	0.0
100 workers or more .....	0.3	0.4	0.5	1.0	0.9	0.8	0.1	0.3
100 to 499 workers .....	0.3	0.5	0.7	1.3	1.3	1.0	0.2	( <sup>3</sup> )
500 workers or more .....	—	—	0.7	1.5	1.4	1.2	0.2	0.0
<b>After 20 years</b>								
All workers .....	0.2	0.3	0.6	0.6	0.6	0.6	0.1	0.0
Full time .....	0.2	0.3	0.7	0.6	0.7	0.6	0.1	0.0
Part time .....	1.0	1.6	1.4	2.0	1.6	1.3	0.3	1.1
Union .....	0.1	0.7	0.7	1.3	1.8	1.8	0.4	0.0
Nonunion .....	0.2	0.3	0.7	0.7	0.7	0.6	0.1	0.0
1 to 99 workers .....	0.3	0.6	1.2	1.0	0.9	0.7	0.2	0.7
1 to 49 workers .....	0.3	0.7	1.4	1.2	1.2	0.8	0.2	0.0
50 to 99 workers .....	0.7	1.2	1.7	1.7	1.7	1.7	0.4	( <sup>3</sup> )
100 workers or more .....	0.3	0.4	0.4	0.7	0.9	0.9	0.1	0.0
100 to 499 workers .....	0.3	0.5	0.6	1.1	1.3	1.2	0.2	0.0
500 workers or more .....	—	—	0.5	1.0	1.4	1.4	0.2	1.2

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

<sup>2</sup> Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time off for workers to use for multiple purposes.

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

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 39. Consolidated leave plans:<sup>1</sup> Access, private industry workers, National Compensation Survey, March 2015**

(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 .....	30	15	19	22	24	70	8	12	15	17
<b>Worker characteristics</b>										
Management, professional, and related .....	42	17	21	24	26	58	11	15	17	19
Management, business, and financial .....	37	17	21	24	26	63	11	15	17	20
Professional and related .....	44	17	21	24	27	56	11	15	17	19
Service .....	29	14	19	22	24	71	6	11	13	14
Protective service .....	23	14	18	21	24	77	7	11	14	16
Sales and office .....	29	14	19	21	23	71	8	12	15	17
Sales and related .....	20	12	17	19	21	80	7	12	14	17
Office and administrative support .....	33	15	19	22	24	67	8	12	15	17
Natural resources, construction, and maintenance	18	10	15	18	20	82	7	11	13	15
Construction, extraction, farming, fishing, and forestry .....	22	9	13	16	17	78	7	11	13	14
Installation, maintenance, and repair .....	15	12	17	20	22	85	7	11	14	16
Production, transportation, and material moving ...	18	11	15	18	20	82	7	11	15	18
Production .....	21	11	15	18	21	79	7	11	15	18
Transportation and material moving .....	15	11	15	18	20	85	7	12	15	18
Full time .....	31	15	20	22	25	69	8	13	15	18
Part time .....	24	12	16	19	20	76	6	10	12	15
Union .....	17	13	19	23	27	83	8	12	16	21
Nonunion .....	31	15	19	22	24	69	8	12	15	17
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	22	12	16	19	20	78	6	10	13	14
Lowest 10 percent .....	16	10	15	17	19	84	5	10	12	13
Second 25 percent .....	28	14	18	22	24	72	7	12	14	17
Third 25 percent .....	30	15	19	22	25	70	8	13	15	18
Highest 25 percent .....	37	17	21	24	26	63	11	15	17	20
Highest 10 percent .....	36	17	21	24	26	64	12	16	18	21
<b>Establishment characteristics</b>										
Goods-producing industries .....	21	11	16	18	21	79	7	12	15	18
Construction .....	20	10	14	16	17	80	7	11	12	13
Manufacturing .....	22	12	16	19	22	78	8	12	15	19
Service-providing industries .....	32	15	20	23	25	68	8	12	15	17
Trade, transportation, and utilities .....	15	11	15	18	20	85	7	11	14	18
Wholesale trade .....	21	12	16	19	21	79	8	12	15	17
Retail trade .....	13	9	14	16	18	87	6	11	14	17
Transportation and warehousing .....	13	10	15	19	21	87	8	12	16	20
Utilities .....	17	15	18	21	26	83	10	13	16	21

See footnotes at end of table.

**Table 39. Consolidated leave plans:<sup>1</sup> Access, private industry workers, National Compensation Survey, March 2015—continued**

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
Information .....	25	14	21	24	26	75	11	14	17	21
Financial activities .....	39	16	21	24	26	61	11	14	16	19
Finance and insurance .....	42	17	21	25	27	58	11	15	17	20
Credit intermediation and related activities .....	31	16	21	24	26	69	12	15	17	20
Insurance carriers and related activities .....	58	17	22	25	28	42	10	14	16	20
Real estate and rental and leasing .....	29	13	17	20	21	71	8	12	14	15
Professional and business services .....	38	16	20	22	24	62	9	13	15	17
Professional and technical services .....	44	17	20	21	24	56	10	14	16	18
Administrative and waste services .....	33	14	18	21	22	67	6	10	12	13
Education and health services .....	51	17	22	25	27	49	10	14	17	18
Educational services .....	18	14	17	19	20	82	13	17	19	20
Junior colleges, colleges, and universities .....	15	18	21	23	25	85	14	17	19	21
Health care and social assistance .....	55	17	22	26	28	45	9	14	16	17
Leisure and hospitality .....	20	11	16	19	21	80	6	11	13	13
Accommodation and food services .....	19	10	16	20	22	81	6	11	12	13
Other services .....	24	13	17	19	20	76	8	12	14	15
1 to 99 workers .....	24	13	17	19	21	76	7	12	14	15
1 to 49 workers .....	23	12	16	19	20	77	7	12	13	15
50 to 99 workers .....	28	13	18	20	22	72	7	12	14	16
100 workers or more .....	35	16	21	24	27	65	9	13	16	20
100 to 499 workers .....	31	15	19	22	25	69	8	13	16	19
500 workers or more .....	40	18	22	26	29	60	10	14	17	21
<b>Geographic areas</b>										
Northeast .....	29	16	21	23	26	71	9	13	15	18
New England .....	34	17	21	24	26	66	9	13	15	17
Middle Atlantic .....	27	16	20	23	25	73	9	13	15	18
South .....	29	14	19	21	23	71	8	12	14	16
South Atlantic .....	31	16	20	22	24	69	8	12	14	16
East South Central .....	20	14	18	20	22	80	7	11	14	16
West South Central .....	31	13	17	20	22	69	8	12	14	16
Midwest .....	30	15	19	22	25	70	8	12	16	18
East North Central .....	28	15	19	23	25	72	8	13	16	19
West North Central .....	34	15	19	22	25	66	8	12	15	17
West .....	31	14	19	22	24	69	8	13	15	17
Mountain .....	34	14	18	21	24	66	8	12	15	17
Pacific .....	30	14	20	23	25	70	8	13	15	18

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 39. Standard errors for consolidated leave plans:<sup>1</sup> Access, private industry workers, National Compensation Survey, March 2015**

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers .....	0.7	0.2	0.2	0.2	0.2	0.7	0.1	0.1	0.1	0.1
<b>Worker characteristics</b>										
Management, professional, and related .....	1.3	0.3	0.3	0.3	0.3	1.3	0.1	0.1	0.1	0.2
Management, business, and financial .....	1.5	0.5	0.4	0.4	0.4	1.5	0.2	0.2	0.2	0.2
Professional and related .....	1.6	0.3	0.3	0.3	0.4	1.6	0.2	0.2	0.2	0.3
Service .....	1.9	0.4	0.5	0.6	0.6	1.9	0.2	0.3	0.4	0.4
Protective service .....	5.1	1.9	2.3	2.2	2.0	5.1	0.4	1.0	1.1	1.2
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 .....	1.2	0.4	0.4	0.4	0.5	1.2	0.1	0.1	0.2	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	0.4	0.5	0.5	0.6	1.3	0.3	0.3	0.4	0.4
Construction, extraction, farming, fishing, and forestry .....	2.5	0.5	0.5	0.8	0.8	2.5	0.8	0.9	0.9	0.9
Installation, maintenance, and repair .....	1.4	0.5	0.6	0.6	0.8	1.4	0.2	0.2	0.3	0.3
Production, transportation, and material moving ...	1.2	0.4	0.4	0.5	0.6	1.2	0.1	0.1	0.2	0.2
Production .....	1.4	0.4	0.4	0.5	0.6	1.4	0.1	0.1	0.2	0.2
Transportation and material moving .....	1.7	0.7	0.7	0.8	1.0	1.7	0.1	0.2	0.2	0.3
Full time .....	0.8	0.2	0.2	0.2	0.3	0.8	0.1	0.1	0.1	0.1
Part time .....	1.6	0.6	0.6	0.7	0.7	1.6	0.1	0.2	0.2	0.3
Union .....	1.3	0.5	1.3	1.6	1.7	1.3	0.2	0.2	0.2	0.2
Nonunion .....	0.8	0.2	0.2	0.2	0.2	0.8	0.1	0.1	0.1	0.1
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	1.4	0.4	0.4	0.5	0.6	1.4	0.1	0.2	0.2	0.3
Lowest 10 percent .....	2.0	0.9	1.0	1.2	1.2	2.0	0.2	0.2	0.4	0.5
Second 25 percent .....	1.2	0.3	0.4	0.4	0.4	1.2	0.1	0.1	0.2	0.2
Third 25 percent .....	1.0	0.3	0.3	0.3	0.4	1.0	0.1	0.1	0.1	0.1
Highest 25 percent .....	1.3	0.3	0.3	0.3	0.3	1.3	0.2	0.2	0.2	0.2
Highest 10 percent .....	1.8	0.5	0.4	0.4	0.4	1.8	0.3	0.3	0.3	0.3
<b>Establishment characteristics</b>										
Goods-producing industries .....	1.2	0.3	0.3	0.4	0.5	1.2	0.1	0.2	0.2	0.2
Construction .....	2.3	0.6	0.6	0.6	0.8	2.3	0.5	0.6	0.7	0.7
Manufacturing .....	1.3	0.4	0.4	0.5	0.6	1.3	0.1	0.1	0.2	0.2
Service-providing industries .....	0.9	0.2	0.2	0.2	0.3	0.9	0.1	0.1	0.1	0.1
Trade, transportation, and utilities .....	0.9	0.4	0.4	0.3	0.5	0.9	0.1	0.1	0.1	0.1
Wholesale trade .....	1.9	0.4	0.5	0.5	0.7	1.9	0.1	0.2	0.2	0.3
Retail trade .....	1.1	0.4	0.5	0.4	0.5	1.1	0.1	0.1	0.1	0.2
Transportation and warehousing .....	2.5	0.9	0.9	1.0	1.2	2.5	0.2	0.3	0.4	0.5
Utilities .....	3.7	1.1	0.9	1.2	1.8	3.7	0.2	0.4	0.3	0.3

See footnotes at end of table.

**Table 39. Standard errors for consolidated leave plans:<sup>1</sup> Access, private industry workers, National Compensation Survey, March 2015—continued**

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
Information .....	2.8	0.9	0.5	0.6	0.8	2.8	0.2	0.2	0.3	0.3
Financial activities .....	1.6	0.2	0.3	0.3	0.3	1.6	0.1	0.1	0.1	0.2
Finance and insurance .....	1.4	0.2	0.2	0.3	0.3	1.4	0.2	0.1	0.1	0.2
Credit intermediation and related activities .....	2.3	0.4	0.5	0.6	0.5	2.3	0.2	0.1	0.2	0.2
Insurance carriers and related activities ....	2.3	0.3	0.3	0.3	0.3	2.3	0.3	0.3	0.3	0.4
Real estate and rental and leasing .....	5.7	0.8	0.7	0.9	1.0	5.7	0.2	0.4	0.4	0.6
Professional and business services .....	2.4	0.5	0.5	0.5	0.5	2.4	0.2	0.2	0.3	0.4
Professional and technical services .....	3.4	0.7	0.6	0.6	0.7	3.4	0.3	0.3	0.3	0.4
Administrative and waste services .....	4.0	1.0	1.2	1.2	1.3	4.0	0.2	0.3	0.5	0.6
Education and health services .....	2.2	0.4	0.4	0.4	0.5	2.2	0.3	0.3	0.4	0.5
Educational services .....	2.4	0.9	1.0	1.2	1.4	2.4	0.4	0.3	0.3	0.3
Junior colleges, colleges, and universities .....	1.5	0.7	0.7	0.8	0.9	1.5	0.3	0.2	0.3	0.3
Health care and social assistance .....	2.4	0.4	0.4	0.4	0.5	2.4	0.3	0.4	0.5	0.6
Leisure and hospitality .....	2.7	0.8	0.9	1.0	1.2	2.7	0.2	0.4	0.5	0.5
Accommodation and food services .....	2.9	0.9	1.0	1.2	1.4	2.9	0.2	0.4	0.5	0.6
Other services .....	3.1	1.1	1.3	1.2	1.4	3.1	0.5	0.4	0.5	0.5
1 to 99 workers .....	1.0	0.3	0.3	0.3	0.4	1.0	0.1	0.1	0.1	0.2
1 to 49 workers .....	1.2	0.4	0.4	0.4	0.5	1.2	0.1	0.1	0.2	0.2
50 to 99 workers .....	2.0	0.6	0.6	0.6	0.6	2.0	0.2	0.2	0.3	0.4
100 workers or more .....	1.0	0.2	0.3	0.3	0.3	1.0	0.1	0.1	0.1	0.1
100 to 499 workers .....	1.5	0.4	0.4	0.4	0.5	1.5	0.1	0.2	0.2	0.2
500 workers or more .....	1.5	0.3	0.3	0.4	0.4	1.5	0.2	0.2	0.2	0.2
<b>Geographic areas</b>										
Northeast .....	1.8	0.5	0.5	0.5	0.5	1.8	0.2	0.2	0.2	0.3
New England .....	2.6	1.1	0.8	0.8	0.9	2.6	0.3	0.4	0.4	0.4
Middle Atlantic .....	2.2	0.7	0.7	0.7	0.7	2.2	0.2	0.3	0.3	0.3
South .....	1.1	0.4	0.4	0.4	0.4	1.1	0.1	0.1	0.1	0.2
South Atlantic .....	1.5	0.6	0.5	0.5	0.6	1.5	0.2	0.2	0.2	0.3
East South Central .....	2.8	0.5	0.5	0.4	0.6	2.8	0.3	0.3	0.3	0.5
West South Central .....	2.0	0.6	0.7	0.7	0.8	2.0	0.2	0.2	0.3	0.4
Midwest .....	1.5	0.4	0.4	0.4	0.4	1.5	0.2	0.1	0.2	0.3
East North Central .....	1.9	0.6	0.6	0.7	0.6	1.9	0.2	0.1	0.2	0.2
West North Central .....	2.7	0.5	0.4	0.5	0.6	2.7	0.3	0.3	0.5	0.8
West .....	1.8	0.3	0.4	0.5	0.6	1.8	0.2	0.2	0.2	0.2
Mountain .....	2.0	0.4	0.5	0.7	0.8	2.0	0.3	0.3	0.4	0.5
Pacific .....	2.5	0.4	0.6	0.7	0.8	2.5	0.2	0.2	0.2	0.2

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 40. Quality of life benefits: Access, private industry workers, National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	Childcare <sup>1</sup>	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers .....	10	6	6	38	51
<b>Worker characteristics</b>					
Management, professional, and related .....	19	15	12	55	68
Management, business, and financial .....	19	21	13	56	69
Professional and related .....	19	12	11	54	67
Service .....	8	1	3	21	32
Protective service .....	—	—	—	28	40
Sales and office .....	9	6	6	41	54
Sales and related .....	4	4	2	38	53
Office and administrative support .....	12	7	8	42	55
Natural resources, construction, and maintenance	7	2	2	27	37
Construction, extraction, farming, fishing, and forestry .....	3	2	2	15	23
Installation, maintenance, and repair .....	11	2	3	37	48
Production, transportation, and material moving ...	5	3	2	36	50
Production .....	7	4	2	40	52
Transportation and material moving .....	2	3	2	31	47
Full time .....	12	8	7	43	56
Part time .....	5	2	3	24	36
Union .....	17	2	5	49	73
Nonunion .....	10	7	6	37	49
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	4	1	2	20	32
Lowest 10 percent .....	5	1	1	15	25
Second 25 percent .....	8	3	4	35	49
Third 25 percent .....	11	7	7	44	57
Highest 25 percent .....	21	16	12	58	71
Highest 10 percent .....	22	21	15	63	76
<b>Establishment characteristics</b>					
Goods-producing industries .....	8	5	2	41	51
Construction .....	3	2	2	17	23
Manufacturing .....	11	7	2	51	62
Service-providing industries .....	11	7	7	38	51
Trade, transportation, and utilities .....	3	3	2	40	57
Wholesale trade .....	6	11	3	32	50
Retail trade .....	2	( <sup>3</sup> )	1	40	56
Transportation and warehousing .....	2	2	3	46	65
Utilities .....	16	—	22	70	84

See footnotes at end of table.

**Table 40. Quality of life benefits: Access, private industry workers, National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Childcare <sup>1</sup>	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
Information .....	43	12	15	76	85
Financial activities .....	22	16	16	58	69
Finance and insurance .....	27	20	20	71	79
Credit intermediation and related activities .....	29	13	19	70	81
Insurance carriers and related activities .....	17	26	20	68	76
Real estate and rental and leasing .....	—	3	3	17	33
Professional and business services .....	11	15	9	32	44
Professional and technical services .....	15	26	17	42	52
Administrative and waste services .....	5	5	4	13	25
Education and health services .....	17	4	7	49	62
Educational services .....	19	10	20	47	61
Junior colleges, colleges, and universities .....	28	11	29	72	85
Health care and social assistance .....	17	3	5	49	62
Leisure and hospitality .....	7	—	4	14	24
Accommodation and food services .....	6	—	4	13	24
Other services .....	4	8	5	14	27
1 to 99 workers .....	4	4	3	20	30
1 to 49 workers .....	4	4	3	17	26
50 to 99 workers .....	6	4	4	30	44
100 workers or more .....	18	9	9	60	75
100 to 499 workers .....	10	7	6	52	69
500 workers or more .....	29	11	14	71	85
<b>Geographic areas</b>					
Northeast .....	14	8	9	39	51
New England .....	17	8	8	40	53
Middle Atlantic .....	13	7	9	39	51
South .....	9	7	4	40	52
South Atlantic .....	10	8	5	42	53
East South Central .....	8	5	2	38	51
West South Central .....	9	6	4	38	51
Midwest .....	10	6	4	38	51
East North Central .....	10	6	4	37	52
West North Central .....	9	5	3	38	51
West .....	10	5	7	35	48
Mountain .....	10	6	6	33	48
Pacific .....	9	4	8	36	48

<sup>1</sup> A workplace program that provides for either the full or partial cost of caring for an employee's children in a nursery, day care center, or a baby sitter in facilities either on or off the employer's premises.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 40. Standard errors for quality of life benefits: Access, private industry workers, National Compensation Survey, March 2015**

Characteristics	Childcare <sup>1</sup>	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers .....	0.5	0.3	0.4	0.7	0.7
<b>Worker characteristics</b>					
Management, professional, and related .....	1.0	0.9	0.8	1.2	1.3
Management, business, and financial .....	1.5	1.8	1.1	1.6	1.4
Professional and related .....	1.3	0.9	0.9	1.6	1.7
Service .....	0.9	0.2	0.5	1.3	1.6
Protective service .....	–	–	–	5.1	5.5
Sales and office .....	0.5	0.4	0.5	1.0	1.1
Sales and related .....	0.4	0.6	0.4	1.5	1.5
Office and administrative support .....	0.8	0.6	0.7	1.3	1.5
Natural resources, construction, and maintenance	0.8	0.6	0.5	1.5	1.7
Construction, extraction, farming, fishing, and forestry .....	0.6	0.8	0.5	1.6	2.1
Installation, maintenance, and repair .....	1.4	0.7	0.7	2.3	2.5
Production, transportation, and material moving ...	0.5	0.5	0.4	1.3	1.6
Production .....	0.9	0.6	0.5	1.7	1.9
Transportation and material moving .....	0.4	0.7	0.4	1.6	2.0
Full time .....	0.5	0.4	0.5	0.7	0.8
Part time .....	0.6	0.3	0.3	0.9	1.2
Union .....	1.7	0.6	0.8	1.8	1.8
Nonunion .....	0.5	0.3	0.4	0.7	0.7
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	0.6	0.3	0.3	0.8	1.1
Lowest 10 percent .....	1.0	0.2	0.5	1.0	1.6
Second 25 percent .....	0.6	0.3	0.4	1.1	1.3
Third 25 percent .....	0.6	0.5	0.6	1.1	1.2
Highest 25 percent .....	1.1	0.9	0.8	1.0	1.1
Highest 10 percent .....	1.6	1.3	1.0	1.7	1.6
<b>Establishment characteristics</b>					
Goods-producing industries .....	0.8	0.7	0.4	1.4	1.3
Construction .....	0.9	0.6	0.8	1.6	2.1
Manufacturing .....	1.1	0.9	0.5	1.6	1.8
Service-providing industries .....	0.5	0.3	0.5	0.7	0.8
Trade, transportation, and utilities .....	0.4	0.4	0.4	1.1	1.3
Wholesale trade .....	1.2	1.4	1.0	1.9	2.5
Retail trade .....	0.4	0.1	0.3	1.5	1.6
Transportation and warehousing .....	0.7	1.0	1.0	3.0	3.4
Utilities .....	3.1	–	5.4	5.7	3.7

See footnotes at end of table.

**Table 40. Standard errors for quality of life benefits: Access, private industry workers, National Compensation Survey, March 2015—continued**

Characteristics	Childcare <sup>1</sup>	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
Information .....	3.7	1.7	1.8	2.7	1.9
Financial activities .....	1.1	1.0	1.2	1.9	1.9
Finance and insurance .....	1.4	1.1	1.4	1.5	1.2
Credit intermediation and related activities .....	2.1	1.3	2.2	2.0	1.6
Insurance carriers and related activities .....	1.8	2.1	2.4	2.5	2.0
Real estate and rental and leasing .....	—	1.4	1.5	3.5	5.2
Professional and business services .....	1.5	1.4	1.5	2.0	2.1
Professional and technical services .....	2.7	2.4	2.4	3.2	3.6
Administrative and waste services .....	1.4	1.3	1.7	2.0	2.7
Education and health services .....	1.4	0.7	0.7	2.0	2.4
Educational services .....	1.5	2.0	2.5	2.8	2.8
Junior colleges, colleges, and universities .....	1.7	1.7	2.3	2.2	1.7
Health care and social assistance .....	1.6	0.6	0.5	2.3	2.8
Leisure and hospitality .....	1.2	—	0.7	1.6	2.1
Accommodation and food services .....	1.3	—	0.8	1.8	2.3
Other services .....	1.2	1.7	1.1	2.5	2.8
1 to 99 workers .....	0.4	0.4	0.3	0.8	1.0
1 to 49 workers .....	0.5	0.4	0.3	0.9	1.1
50 to 99 workers .....	1.0	0.7	0.7	1.8	1.7
100 workers or more .....	0.8	0.5	0.7	0.9	0.8
100 to 499 workers .....	0.8	0.7	0.6	1.4	1.4
500 workers or more .....	1.3	1.0	1.4	1.3	1.2
<b>Geographic areas</b>					
Northeast .....	1.0	0.8	1.7	1.4	1.7
New England .....	1.8	1.5	1.1	3.0	2.9
Middle Atlantic .....	1.1	1.0	2.1	1.5	1.8
South .....	1.0	0.6	0.3	1.2	1.2
South Atlantic .....	1.5	0.8	0.4	1.7	1.8
East South Central .....	2.2	1.3	0.6	2.8	2.2
West South Central .....	1.2	0.9	0.6	2.0	2.0
Midwest .....	0.8	0.6	0.4	1.5	1.8
East North Central .....	1.1	0.7	0.6	1.7	1.8
West North Central .....	1.2	1.2	0.7	3.1	3.9
West .....	0.7	0.6	0.8	1.2	1.3
Mountain .....	1.1	1.1	1.0	2.7	2.7
Pacific .....	0.9	0.7	1.1	1.3	1.4

<sup>1</sup> A workplace program that provides for either the full or partial cost of caring for an employee's children in a nursery, day care center, or a baby sitter in facilities either on or off the employer's premises.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 41. Financial benefits: Access, private industry workers, National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution <sup>3</sup>	Payroll deduction IRA <sup>4</sup>	Financial planning
		Flexible benefits	Dependent care flexible spending account <sup>1</sup>	Health care flexible spending account <sup>2</sup>			
All workers .....	24	17	38	40	18	6	20
<b>Worker characteristics</b>							
Management, professional, and related .....	36	28	59	62	25	10	29
Management, business, and financial .....	44	29	62	66	24	10	32
Professional and related .....	32	27	57	61	26	10	27
Service .....	8	8	19	20	11	3	10
Protective service .....	15	12	26	29	7	3	12
Sales and office .....	29	16	37	40	16	5	22
Sales and related .....	25	10	32	34	11	3	21
Office and administrative support .....	31	21	40	45	19	6	23
Natural resources, construction, and maintenance .....	16	11	25	29	16	4	15
Construction, extraction, farming, fishing, and forestry .....	9	6	12	14	12	4	8
Installation, maintenance, and repair .....	22	16	35	41	20	5	21
Production, transportation, and material moving .....	20	17	36	37	17	5	14
Production .....	24	20	38	39	17	7	17
Transportation and material moving .....	16	14	34	35	18	3	12
Full time .....	29	21	45	48	20	7	23
Part time .....	9	6	19	19	11	3	11
Union .....	20	14	47	50	29	7	25
Nonunion .....	24	18	37	39	16	6	19
Average wage within the following categories: <sup>7</sup>							
Lowest 25 percent .....	10	6	17	17	9	2	10
Lowest 10 percent .....	5	3	11	10	7	2	6
Second 25 percent .....	23	16	34	38	16	6	17
Third 25 percent .....	29	22	45	48	21	7	23
Highest 25 percent .....	37	28	62	66	26	10	32
Highest 10 percent .....	43	30	70	72	27	11	34
<b>Establishment characteristics</b>							
Goods-producing industries .....	24	18	37	39	17	6	19
Construction .....	12	8	12	16	11	4	8
Manufacturing .....	29	23	47	48	19	7	24
Service-providing industries .....	24	17	38	41	18	6	20
Trade, transportation, and utilities .....	25	13	36	38	14	3	20
Wholesale trade .....	27	22	37	41	14	6	17
Retail trade .....	25	6	30	31	12	2	21
Transportation and warehousing .....	21	22	49	50	25	4	15
Utilities .....	49	48	79	78	12	7	53
Information .....	43	24	81	80	30	5	50
Financial activities .....	50	34	64	65	23	11	38
Finance and insurance .....	60	38	76	78	24	13	46

See footnotes at end of table.

**Table 41. Financial benefits: Access, private industry workers, National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Stock options			
	Total <sup>5</sup>	Performance	Signing	Other
All workers .....	8	3	1	6
<b>Worker characteristics</b>				
Management, professional, and related .....	12	5	2	8
Management, business, and financial .....	17	7	4	12
Professional and related .....	9	4	1	5
Service .....	3	1	—	3
Protective service .....	—	—	—	—
Sales and office .....	10	3	2	8
Sales and related .....	9	2	1	7
Office and administrative support .....	11	3	2	9
Natural resources, construction, and maintenance	6	3	—	4
Construction, extraction, farming, fishing, and forestry .....	3	—	—	2
Installation, maintenance, and repair .....	9	5	—	5
Production, transportation, and material moving ...	9	1	1	8
Production .....	7	2	1	6
Transportation and material moving .....	11	1	1	10
Full time .....	10	3	2	7
Part time .....	5	1	( <sup>6</sup> )	4
Union .....	13	6	2	7
Nonunion .....	8	2	1	6
Average wage within the following categories: <sup>7</sup>				
Lowest 25 percent .....	4	( <sup>6</sup> )	—	3
Lowest 10 percent .....	3	( <sup>6</sup> )	—	2
Second 25 percent .....	8	2	1	7
Third 25 percent .....	9	3	1	7
Highest 25 percent .....	14	7	3	9
Highest 10 percent .....	17	8	4	10
<b>Establishment characteristics</b>				
Goods-producing industries .....	8	3	1	6
Construction .....	3	—	—	2
Manufacturing .....	11	5	1	7
Service-providing industries .....	8	3	1	7
Trade, transportation, and utilities .....	10	1	1	9
Wholesale trade .....	7	1	1	6
Retail trade .....	9	2	( <sup>6</sup> )	8
Transportation and warehousing .....	19	—	2	17
Utilities .....	12	—	—	9
Information .....	34	22	2	14
Financial activities .....	22	8	7	20
Finance and insurance .....	25	10	8	23

See footnotes at end of table.

**Table 41. Financial benefits: Access, private industry workers, National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution <sup>3</sup>	Payroll deduction IRA <sup>4</sup>	Financial planning
		Flexible benefits	Dependent care flexible spending account <sup>1</sup>	Health care flexible spending account <sup>2</sup>			
Credit intermediation and related activities	68	39	78	80	24	15	40
Insurance carriers and related activities .....	52	39	72	73	22	8	52
Real estate and rental and leasing .....	16	17	23	23	18	6	—
Professional and business services .....	28	19	39	45	20	7	18
Professional and technical services .....	40	23	50	54	23	12	27
Administrative and waste services .....	13	10	19	27	15	3	6
Education and health services .....	23	24	48	52	25	9	22
Educational services .....	21	25	56	56	35	17	22
Junior colleges, colleges, and universities	33	34	78	81	47	19	37
Health care and social assistance .....	24	24	47	52	23	8	22
Leisure and hospitality .....	4	4	12	11	7	2	7
Accommodation and food services .....	3	3	12	10	6	2	8
Other services .....	9	8	14	17	13	5	7
1 to 99 workers .....	15	10	21	23	13	4	9
1 to 49 workers .....	14	8	18	20	11	3	9
50 to 99 workers .....	21	16	30	32	17	6	12
100 workers or more .....	34	26	58	61	23	8	32
100 to 499 workers .....	32	20	49	51	20	8	27
500 workers or more .....	36	35	72	76	29	9	38
<b>Geographic areas</b>							
Northeast .....	20	14	40	43	22	8	19
New England .....	19	14	44	48	23	8	19
Middle Atlantic .....	20	15	38	41	22	8	19
South .....	24	19	38	39	16	6	21
South Atlantic .....	25	18	38	39	17	8	22
East South Central .....	23	20	32	32	15	6	19
West South Central .....	22	21	41	43	15	3	21
Midwest .....	27	21	39	42	18	5	19
East North Central .....	27	20	39	41	20	5	19
West North Central .....	25	24	39	45	13	4	18
West .....	25	12	36	38	15	5	19
Mountain .....	26	13	35	37	12	3	22
Pacific .....	24	12	36	38	17	7	17

See footnotes at end of table.

**Table 41. Financial benefits: Access, private industry workers, National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Stock options			
	Total <sup>5</sup>	Performance	Signing	Other
Credit intermediation and related activities	27	12	10	26
Insurance carriers and related activities .....	20	6	2	16
Real estate and rental and leasing .....	—	—	—	—
Professional and business services .....	11	4	3	7
Professional and technical services .....	11	4	3	7
Administrative and waste services .....	6	—	—	5
Education and health services .....	2	—	( <sup>6</sup> )	2
Educational services .....	2	—	1	—
Junior colleges, colleges, and universities	2	—	—	—
Health care and social assistance .....	3	—	—	2
Leisure and hospitality .....	—	—	—	—
Accommodation and food services .....	—	—	—	—
Other services .....	2	—	—	—
1 to 99 workers .....	5	1	1	4
1 to 49 workers .....	4	1	1	3
50 to 99 workers .....	8	2	1	6
100 workers or more .....	13	4	2	10
100 to 499 workers .....	10	3	1	7
500 workers or more .....	17	6	3	13
<b>Geographic areas</b>				
Northeast .....	9	2	2	7
New England .....	7	2	1	5
Middle Atlantic .....	9	2	2	7
South .....	8	2	1	6
South Atlantic .....	8	2	2	7
East South Central .....	10	3	2	7
West South Central .....	7	2	1	5
Midwest .....	8	3	1	7
East North Central .....	8	3	1	7
West North Central .....	8	3	( <sup>6</sup> )	6
West .....	9	4	2	6
Mountain .....	8	2	1	6
Pacific .....	9	4	2	5

<sup>1</sup> Formerly referred to as Dependent care reimbursement account.

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

<sup>3</sup> Savings plans established by the employer on behalf of the employee, but with no employer contribution. These are cash or deferred arrangement plans or individual retirement accounts used to fund savings and retirement plans authorized by section 401(k), 403(b), or 457 of the Internal Revenue Code. The employees' contributions can be pre- and post-tax. Employees may authorize a payroll deduction by the employer to fund the established plan.

<sup>4</sup> An individual retirement plan that can be sponsored by the employer, but with no employer contributions. The employee establishes either a traditional (with tax-deductible contributions) or Roth (contributions are made post-tax but accumulate tax-free until retirement) IRA plan with a financial institution, and authorizes the payroll deduction by the employer.

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

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

<sup>7</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 41. Standard errors for financial benefits: Access, private industry workers, National Compensation Survey, March 2015**

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution <sup>3</sup>	Payroll deduction IRA <sup>4</sup>	Financial planning
		Flexible benefits	Dependent care flexible spending account <sup>1</sup>	Health care flexible spending account <sup>2</sup>			
All workers .....	0.7	0.5	0.7	0.7	0.6	0.4	0.6
<b>Worker characteristics</b>							
Management, professional, and related .....	1.2	1.2	1.4	1.4	1.3	0.9	1.3
Management, business, and financial .....	1.6	1.6	1.7	1.6	1.6	0.8	1.9
Professional and related .....	1.4	1.3	1.8	1.9	1.6	1.2	1.5
Service .....	0.9	0.8	1.2	1.3	1.0	0.5	1.1
Protective service .....	4.2	3.6	4.5	5.0	1.6	1.0	3.1
Sales and office .....	1.0	0.7	1.1	1.0	0.7	0.4	0.8
Sales and related .....	1.3	1.0	1.4	1.3	0.8	0.4	1.2
Office and administrative support .....	1.2	1.0	1.5	1.3	1.0	0.6	1.0
Natural resources, construction, and maintenance .....	1.0	1.0	1.4	1.7	1.2	0.6	1.1
Construction, extraction, farming, fishing, and forestry .....	1.5	0.9	1.5	1.5	1.8	1.0	1.2
Installation, maintenance, and repair .....	1.6	1.5	2.2	2.5	1.7	0.8	1.8
Production, transportation, and material moving ...	1.1	1.0	1.2	1.3	1.1	0.6	0.9
Production .....	1.7	1.4	1.6	1.8	1.3	1.0	1.3
Transportation and material moving .....	1.1	1.2	1.8	1.8	1.5	0.6	1.2
Full time .....	0.7	0.6	0.8	0.8	0.7	0.4	0.8
Part time .....	0.7	0.5	0.9	0.9	0.8	0.5	0.6
Union .....	1.5	1.2	2.0	2.0	2.0	1.2	2.1
Nonunion .....	0.7	0.6	0.7	0.7	0.6	0.3	0.7
Average wage within the following categories: <sup>5</sup>							
Lowest 25 percent .....	0.6	0.5	0.8	0.8	0.8	0.3	0.6
Lowest 10 percent .....	0.6	0.5	1.0	0.9	1.0	0.5	0.9
Second 25 percent .....	1.0	0.8	1.1	1.2	0.8	0.6	0.9
Third 25 percent .....	1.0	0.9	1.1	1.1	1.0	0.6	1.0
Highest 25 percent .....	1.1	1.1	1.1	1.2	1.2	0.7	1.3
Highest 10 percent .....	1.5	1.5	1.7	1.6	1.7	1.0	2.1
<b>Establishment characteristics</b>							
Goods-producing industries .....	1.3	1.0	1.2	1.3	1.0	0.7	1.1
Construction .....	1.3	1.2	1.3	1.6	1.5	0.9	1.2
Manufacturing .....	1.7	1.3	1.4	1.5	1.3	0.9	1.4
Service-providing industries .....	0.7	0.6	0.7	0.8	0.7	0.4	0.7
Trade, transportation, and utilities .....	1.1	0.8	1.0	1.0	1.0	0.5	1.0
Wholesale trade .....	2.7	2.1	2.1	2.1	1.9	1.5	1.6
Retail trade .....	1.2	0.7	1.1	1.1	1.0	0.4	1.1
Transportation and warehousing .....	2.2	2.7	3.4	3.7	2.7	1.6	2.5
Utilities .....	5.5	4.8	4.6	4.4	2.3	1.4	5.3
Information .....	3.0	2.3	2.4	2.5	2.8	1.1	3.4
Financial activities .....	1.6	1.5	2.0	1.9	1.5	1.2	1.8
Finance and insurance .....	1.5	1.6	1.4	1.4	1.5	1.3	1.7

See footnotes at end of table.

**Table 41. Standard errors for financial benefits: Access, private industry workers, National Compensation Survey, March 2015—continued**

Characteristics	Stock options			
	Total	Performance	Signing	Other
All workers .....	0.4	0.2	0.2	0.3
<b>Worker characteristics</b>				
Management, professional, and related .....	0.8	0.5	0.3	0.5
Management, business, and financial .....	1.2	0.7	0.4	0.9
Professional and related .....	0.9	0.6	0.3	0.5
Service .....	0.6	0.3	—	0.6
Protective service .....	—	—	—	—
Sales and office .....	0.5	0.2	0.2	0.5
Sales and related .....	0.6	0.2	0.3	0.6
Office and administrative support .....	0.7	0.4	0.3	0.7
Natural resources, construction, and maintenance .....	0.8	0.5	—	0.7
Construction, extraction, farming, fishing, and forestry .....	0.9	—	—	0.9
Installation, maintenance, and repair .....	1.2	0.8	—	1.1
Production, transportation, and material moving ...	0.7	0.2	0.1	0.7
Production .....	0.9	0.4	0.3	0.9
Transportation and material moving .....	1.1	0.3	0.2	1.1
Full time .....	0.5	0.3	0.2	0.4
Part time .....	0.4	0.1	0.1	0.4
Union .....	1.4	1.1	0.8	1.1
Nonunion .....	0.4	0.2	0.1	0.4
Average wage within the following categories: <sup>5</sup>				
Lowest 25 percent .....	0.4	0.1	—	0.3
Lowest 10 percent .....	0.8	0.1	—	0.5
Second 25 percent .....	0.5	0.3	0.3	0.5
Third 25 percent .....	0.7	0.3	0.2	0.6
Highest 25 percent .....	0.8	0.6	0.3	0.5
Highest 10 percent .....	1.4	1.0	0.4	0.8
<b>Establishment characteristics</b>				
Goods-producing industries .....	0.9	0.5	0.2	0.8
Construction .....	0.9	—	—	0.8
Manufacturing .....	1.3	0.7	0.3	1.1
Service-providing industries .....	0.4	0.2	0.2	0.4
Trade, transportation, and utilities .....	0.5	0.2	0.2	0.5
Wholesale trade .....	1.0	0.4	0.3	1.0
Retail trade .....	0.7	0.3	0.2	0.8
Transportation and warehousing .....	2.4	—	0.9	2.3
Utilities .....	2.9	—	—	1.9
Information .....	3.6	3.1	0.9	1.9
Financial activities .....	1.6	0.8	1.1	1.7
Finance and insurance .....	1.6	1.0	1.0	1.6

See footnotes at end of table.

**Table 41. Standard errors for financial benefits: Access, private industry workers, National Compensation Survey, March 2015—continued**

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution <sup>3</sup>	Payroll deduction IRA <sup>4</sup>	Financial planning
		Flexible benefits	Dependent care flexible spending account <sup>1</sup>	Health care flexible spending account <sup>2</sup>			
Credit intermediation and related activities	2.0	2.3	2.0	1.9	2.2	2.0	2.4
Insurance carriers and related activities .....	2.5	2.8	2.2	2.3	2.5	1.8	2.3
Real estate and rental and leasing .....	4.1	2.8	5.0	4.6	3.7	2.3	—
Professional and business services .....	2.2	1.9	2.2	2.1	1.4	1.0	1.8
Professional and technical services .....	3.5	3.2	3.4	3.7	2.7	1.8	3.4
Administrative and waste services .....	2.3	2.1	2.5	3.5	2.7	1.0	1.4
Education and health services .....	1.6	1.7	2.2	2.4	1.8	1.3	2.0
Educational services .....	2.1	2.5	2.7	2.2	2.4	2.2	2.0
Junior colleges, colleges, and universities	2.7	3.0	2.2	1.7	2.5	1.9	2.0
Health care and social assistance .....	1.8	2.0	2.6	2.9	2.0	1.4	2.4
Leisure and hospitality .....	1.0	0.9	1.5	1.3	1.2	0.6	1.0
Accommodation and food services .....	1.0	0.9	1.7	1.4	1.4	0.7	1.2
Other services .....	1.3	1.5	2.0	2.1	3.1	1.9	1.8
1 to 99 workers .....	0.7	0.7	0.8	0.9	0.7	0.3	0.6
1 to 49 workers .....	0.8	0.6	0.8	0.9	0.8	0.4	0.7
50 to 99 workers .....	1.6	1.8	1.8	2.0	1.5	0.9	1.3
100 workers or more .....	1.0	0.8	0.9	0.9	0.8	0.7	1.0
100 to 499 workers .....	1.4	1.0	1.3	1.3	1.0	0.8	1.3
500 workers or more .....	1.5	1.5	1.4	1.3	1.3	1.0	1.4
<b>Geographic areas</b>							
Northeast .....	1.3	1.2	1.3	1.2	1.6	0.9	1.5
New England .....	1.4	1.9	2.5	2.9	2.6	1.6	2.4
Middle Atlantic .....	1.6	1.7	1.5	1.3	1.9	0.9	1.8
South .....	1.2	1.0	1.1	1.3	1.0	0.7	1.2
South Atlantic .....	1.5	1.5	1.5	1.7	1.3	1.0	1.6
East South Central .....	3.7	2.9	3.1	3.4	3.6	2.1	3.6
West South Central .....	2.1	1.7	2.1	2.4	1.3	0.5	2.0
Midwest .....	1.5	1.1	1.7	1.6	1.1	0.5	1.2
East North Central .....	1.7	1.2	2.0	1.9	1.3	0.6	1.5
West North Central .....	2.9	2.5	3.2	2.8	1.5	0.8	1.7
West .....	1.4	0.8	1.2	1.3	1.2	0.8	1.1
Mountain .....	2.3	1.6	1.5	1.6	1.5	0.8	2.9
Pacific .....	1.8	0.9	1.6	1.7	1.5	1.2	1.1

See footnotes at end of table.

**Table 41. Standard errors for financial benefits: Access, private industry workers, National Compensation Survey, March 2015—continued**

Characteristics	Stock options			
	Total	Performance	Signing	Other
Credit intermediation and related activities	2.1	1.4	1.6	2.1
Insurance carriers and related activities .....	2.2	1.0	0.6	2.2
Real estate and rental and leasing .....	—	—	—	—
Professional and business services .....	1.5	0.7	0.6	1.3
Professional and technical services .....	1.9	1.1	0.9	1.7
Administrative and waste services .....	2.1	—	—	2.0
Education and health services .....	0.9	—	0.1	0.8
Educational services .....	0.7	—	0.4	—
Junior colleges, colleges, and universities	0.6	—	—	—
Health care and social assistance .....	1.0	—	—	1.0
Leisure and hospitality .....	—	—	—	—
Accommodation and food services .....	—	—	—	—
Other services .....	1.0	—	—	—
1 to 99 workers .....	0.5	0.1	0.2	0.4
1 to 49 workers .....	0.5	0.2	0.2	0.4
50 to 99 workers .....	1.1	0.3	0.4	1.1
100 workers or more .....	0.7	0.4	0.2	0.7
100 to 499 workers .....	0.7	0.5	0.2	0.5
500 workers or more .....	1.4	0.7	0.5	1.3
<b>Geographic areas</b>				
Northeast .....	0.9	0.3	0.4	0.9
New England .....	1.1	0.6	0.3	1.3
Middle Atlantic .....	1.0	0.4	0.5	0.9
South .....	0.5	0.3	0.2	0.5
South Atlantic .....	0.7	0.3	0.3	0.7
East South Central .....	1.1	1.0	0.6	1.3
West South Central .....	0.7	0.3	0.5	0.5
Midwest .....	0.6	0.4	0.3	0.5
East North Central .....	0.8	0.4	0.4	0.6
West North Central .....	1.1	0.6	0.2	0.9
West .....	1.0	0.6	0.4	0.8
Mountain .....	2.1	0.4	0.4	2.1
Pacific .....	1.1	0.8	0.5	0.6

<sup>1</sup> Formerly referred to as Dependent care reimbursement account.

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

<sup>3</sup> Savings plans established by the employer on behalf of the employee, but with no employer contribution.

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

<sup>4</sup> An individual retirement plan that can be sponsored by the employer, but with no employer contributions. The employee establishes either a traditional (with tax-deductible contributions) or Roth (contributions are made post-tax but accumulate tax-free until retirement) IRA plan with a financial institution, and authorizes the payroll deduction by the employer.

<sup>5</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 42. Health-related benefits: Access, private industry workers, National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	Long-term care insurance <sup>1</sup>	Retiree health care benefits <sup>2</sup>	
		Under age 65	Age 65 and over
All workers .....	17	16	14
<b>Worker characteristics</b>			
Management, professional, and related .....	29	23	21
Management, business, and financial .....	34	28	25
Professional and related .....	26	20	19
Service .....	7	5	3
Protective service .....	8	10	6
Sales and office .....	17	17	15
Sales and related .....	12	12	11
Office and administrative support .....	21	20	18
Natural resources, construction, and maintenance	12	15	14
Construction, extraction, farming, fishing, and forestry .....	4	9	8
Installation, maintenance, and repair .....	18	20	19
Production, transportation, and material moving ...	13	17	15
Production .....	13	15	14
Transportation and material moving .....	13	19	16
Full time .....	20	19	17
Part time .....	7	7	7
Union .....	24	42	36
Nonunion .....	16	13	12
Average wage within the following categories: <sup>3</sup>			
Lowest 25 percent .....	7	5	4
Lowest 10 percent .....	5	4	3
Second 25 percent .....	12	11	9
Third 25 percent .....	19	19	17
Highest 25 percent .....	34	30	28
Highest 10 percent .....	40	33	31
<b>Establishment characteristics</b>			
Goods-producing industries .....	14	17	15
Construction .....	3	7	7
Manufacturing .....	19	20	18
Service-providing industries .....	18	15	14
Trade, transportation, and utilities .....	14	18	16
Wholesale trade .....	14	11	9
Retail trade .....	10	14	12
Transportation and warehousing .....	24	34	32
Utilities .....	49	65	62

See footnotes at end of table.

**Table 42. Health-related benefits: Access, private industry workers, National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Long-term care insurance <sup>1</sup>	Retiree health care benefits <sup>2</sup>	
		Under age 65	Age 65 and over
Information .....	50	50	50
Financial activities .....	40	40	37
Finance and insurance .....	49	50	47
Credit intermediation and related activities .....	53	54	51
Insurance carriers and related activities .....	43	42	40
Real estate and rental and leasing .....	12	5	4
Professional and business services .....	21	12	12
Professional and technical services .....	29	15	16
Administrative and waste services .....	7	6	4
Education and health services .....	16	12	10
Educational services .....	30	25	27
Junior colleges, colleges, and universities .....	52	42	43
Health care and social assistance .....	14	10	7
Leisure and hospitality .....	6	2	1
Accommodation and food services .....	7	2	1
Other services .....	6	7	6
1 to 99 workers .....	9	7	6
1 to 49 workers .....	7	6	6
50 to 99 workers .....	13	10	9
100 workers or more .....	27	26	23
100 to 499 workers .....	20	18	16
500 workers or more .....	37	38	33
<b>Geographic areas</b>			
Northeast .....	17	16	16
New England .....	18	14	14
Middle Atlantic .....	16	17	17
South .....	19	17	13
South Atlantic .....	20	16	12
East South Central .....	17	17	14
West South Central .....	17	18	15
Midwest .....	16	15	14
East North Central .....	17	16	15
West North Central .....	13	15	13
West .....	16	13	13
Mountain .....	15	12	12
Pacific .....	16	14	13

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

<sup>2</sup> A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 42. Standard errors for health-related benefits: Access, private industry workers, National Compensation Survey, March 2015**

Characteristics	Long-term care insurance <sup>1</sup>	Retiree health care benefits <sup>2</sup>	
		Under age 65	Age 65 and over
All workers .....	0.6	0.4	0.4
<b>Worker characteristics</b>			
Management, professional, and related .....	1.1	0.9	0.9
Management, business, and financial .....	1.6	1.4	1.4
Professional and related .....	1.3	0.9	0.9
Service .....	0.8	0.5	0.3
Protective service .....	1.8	2.4	1.7
Sales and office .....	0.8	0.7	0.7
Sales and related .....	1.0	0.9	0.7
Office and administrative support .....	1.0	1.0	1.0
Natural resources, construction, and maintenance	1.2	1.3	1.2
Construction, extraction, farming, fishing, and forestry .....	0.8	1.3	1.3
Installation, maintenance, and repair .....	1.8	1.8	1.7
Production, transportation, and material moving ...	0.9	1.0	1.0
Production .....	1.2	1.4	1.5
Transportation and material moving .....	1.2	1.5	1.4
Full time .....	0.6	0.5	0.5
Part time .....	0.6	0.5	0.5
Union .....	1.6	1.9	1.9
Nonunion .....	0.6	0.4	0.4
Average wage within the following categories: <sup>3</sup>			
Lowest 25 percent .....	0.6	0.4	0.4
Lowest 10 percent .....	0.8	0.6	0.5
Second 25 percent .....	0.7	0.5	0.5
Third 25 percent .....	0.8	0.8	0.8
Highest 25 percent .....	1.1	1.1	1.0
Highest 10 percent .....	1.8	1.6	1.6
<b>Establishment characteristics</b>			
Goods-producing industries .....	1.1	1.0	1.1
Construction .....	0.7	1.1	1.2
Manufacturing .....	1.3	1.5	1.5
Service-providing industries .....	0.6	0.5	0.5
Trade, transportation, and utilities .....	0.9	0.9	0.9
Wholesale trade .....	2.0	1.8	1.5
Retail trade .....	0.9	1.0	0.9
Transportation and warehousing .....	2.5	2.6	2.6
Utilities .....	5.2	5.4	4.6

See footnotes at end of table.

**Table 42. Standard errors for health-related benefits: Access, private industry workers, National Compensation Survey, March 2015—continued**

Characteristics	Long-term care insurance <sup>1</sup>	Retiree health care benefits <sup>2</sup>	
		Under age 65	Age 65 and over
Information .....	3.4	3.2	3.1
Financial activities .....	1.6	1.5	1.5
Finance and insurance .....	1.6	1.7	1.7
Credit intermediation and related activities .....	2.3	2.3	2.1
Insurance carriers and related activities ....	2.0	2.8	2.5
Real estate and rental and leasing .....	3.2	1.6	1.3
Professional and business services .....	1.8	1.5	1.6
Professional and technical services .....	2.9	2.8	2.6
Administrative and waste services .....	1.3	1.5	1.3
Education and health services .....	1.3	0.7	0.7
Educational services .....	2.2	1.9	3.3
Junior colleges, colleges, and universities .....	2.9	2.5	2.3
Health care and social assistance .....	1.6	0.9	0.9
Leisure and hospitality .....	1.3	0.6	0.5
Accommodation and food services .....	1.4	0.6	0.5
Other services .....	1.4	1.8	1.3
1 to 99 workers .....	0.6	0.4	0.4
1 to 49 workers .....	0.5	0.4	0.4
50 to 99 workers .....	1.3	1.0	1.0
100 workers or more .....	0.9	0.8	0.8
100 to 499 workers .....	1.1	1.0	0.9
500 workers or more .....	1.5	1.3	1.5
<b>Geographic areas</b>			
Northeast .....	1.1	1.1	0.9
New England .....	1.5	1.3	1.2
Middle Atlantic .....	1.4	1.3	1.2
South .....	1.0	0.7	0.7
South Atlantic .....	1.4	0.9	0.9
East South Central .....	2.3	1.4	1.4
West South Central .....	1.9	1.3	1.2
Midwest .....	1.2	1.0	1.1
East North Central .....	1.4	1.0	1.3
West North Central .....	2.0	2.1	2.1
West .....	1.1	0.8	0.7
Mountain .....	1.9	1.1	1.1
Pacific .....	1.3	1.0	0.8

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

<sup>2</sup> A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 43. Nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	All nonproduction bonuses <sup>1</sup>	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus <sup>2</sup>
All workers .....	39	6	3	10	7	4	2	6	11
<b>Worker characteristics</b>									
Management, professional, and related .....	49	8	5	14	6	7	2	9	15
Management, business, and financial .....	57	11	6	18	6	6	2	8	17
Professional and related .....	45	6	5	12	6	8	2	9	14
Service .....	21	1	2	5	5	2	1	3	6
Protective service .....	32	—	—	—	—	3	—	3	—
Sales and office .....	41	6	3	11	9	3	5	7	8
Sales and related .....	33	4	1	7	9	2	7	4	6
Office and administrative support .....	47	7	5	13	10	4	3	9	10
Natural resources, construction, and maintenance .....	36	6	3	11	8	3	1	5	11
Construction, extraction, farming, fishing, and forestry .....	29	3	—	12	8	1	—	1	7
Installation, maintenance, and repair .....	42	9	5	10	8	5	2	9	13
Production, transportation, and material moving ...	43	8	2	9	8	5	2	5	16
Production .....	47	11	2	10	8	5	2	5	17
Transportation and material moving .....	39	5	1	7	7	4	2	6	15
Full time .....	46	7	4	12	8	5	3	7	14
Part time .....	20	1	1	4	5	1	2	4	4
Union .....	34	10	4	5	1	7	1	5	17
Nonunion .....	39	5	3	10	8	4	3	6	10
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	23	1	1	5	6	1	2	4	5
Lowest 10 percent .....	16	( <sup>4</sup> )	1	4	5	1	1	3	3
Second 25 percent .....	38	4	2	9	10	3	4	6	10
Third 25 percent .....	47	7	3	13	8	6	2	7	14
Highest 25 percent .....	53	11	6	15	4	7	2	9	17
Highest 10 percent .....	55	11	7	16	4	8	1	8	18
<b>Establishment characteristics</b>									
Goods-producing industries .....	47	10	3	13	10	5	1	3	16
Construction .....	33	3	—	14	10	1	( <sup>4</sup> )	1	5
Manufacturing .....	53	13	3	11	9	7	2	4	19
Service-providing industries .....	37	5	3	9	7	4	3	7	10
Trade, transportation, and utilities .....	37	5	1	7	10	2	5	5	9
Wholesale trade .....	47	9	—	12	9	5	1	4	14
Retail trade .....	32	3	1	5	11	1	8	5	3
Transportation and warehousing .....	41	10	2	5	5	3	2	5	20
Utilities .....	48	2	7	18	—	4	—	—	21

See footnotes at end of table.

**Table 43. Nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	All nonproduction bonuses <sup>1</sup>	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus <sup>2</sup>
Information .....	71	23	14	18	3	13	—	26	29
Financial activities .....	67	13	7	22	6	4	3	11	18
Finance and insurance .....	74	15	9	24	4	4	3	13	20
Credit intermediation and related activities .....	73	14	6	21	4	3	1	16	21
Insurance carriers and related activities .....	74	14	14	25	6	3	7	11	18
Real estate and rental and leasing .....	44	3	—	16	9	—	—	5	10
Professional and business services .....	44	6	6	13	6	5	1	8	12
Professional and technical services .....	57	10	7	21	9	6	—	6	15
Administrative and waste services .....	26	2	4	5	4	2	—	8	6
Education and health services .....	33	1	2	7	6	7	3	8	9
Educational services .....	21	—	2	3	3	11	—	1	4
Junior colleges, colleges, and universities .....	20	—	2	—	2	14	—	2	2
Health care and social assistance .....	35	1	2	8	6	6	4	9	10
Leisure and hospitality .....	17	—	2	4	5	—	—	1	6
Accommodation and food services .....	16	—	2	3	4	—	—	1	6
Other services .....	25	—	—	11	7	3	—	2	3
1 to 99 workers .....	34	4	2	12	9	3	1	3	7
1 to 49 workers .....	34	3	2	12	10	2	1	2	6
50 to 99 workers .....	35	5	3	9	5	4	1	5	10
100 workers or more .....	45	8	4	8	5	6	4	10	15
100 to 499 workers .....	42	5	3	8	7	4	5	9	13
500 workers or more .....	49	11	6	8	2	8	3	11	19
<b>Geographic areas</b>									
Northeast .....	38	4	3	12	4	6	1	6	10
New England .....	35	4	4	13	2	5	1	6	7
Middle Atlantic .....	39	4	3	12	5	6	2	6	11
South .....	43	5	3	10	11	3	3	7	13
South Atlantic .....	43	6	4	9	11	4	4	6	12
East South Central .....	40	4	1	10	9	2	4	7	13
West South Central .....	45	6	4	11	13	3	2	8	14
Midwest .....	39	8	3	9	5	4	3	7	12
East North Central .....	40	8	2	10	6	5	3	6	13
West North Central .....	36	7	3	8	4	2	2	8	10
West .....	33	5	3	9	5	4	2	4	8
Mountain .....	38	5	2	14	6	3	3	3	7
Pacific .....	31	5	3	7	5	4	1	4	9

<sup>1</sup> The sum of the individual components may be greater than the total because some employees may have access to more than one type of nonproduction bonus.

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 43. Standard errors for nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2015**

Characteristics	All nonproduction bonuses	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus <sup>1</sup>
All workers .....	0.7	0.3	0.2	0.4	0.4	0.3	0.2	0.3	0.4
<b>Worker characteristics</b>									
Management, professional, and related .....	1.2	0.6	0.5	0.8	0.7	0.7	0.5	0.7	0.9
Management, business, and financial .....	1.8	0.9	0.8	1.4	0.6	0.8	0.3	0.8	1.3
Professional and related .....	1.5	0.6	0.5	0.9	1.0	0.8	0.7	0.8	1.1
Service .....	1.6	0.2	0.3	0.6	0.8	0.3	0.4	0.5	0.8
Protective service .....	6.1	—	—	—	—	1.1	—	1.5	—
Sales and office .....	1.0	0.4	0.4	0.6	0.5	0.3	0.4	0.4	0.6
Sales and related .....	1.1	0.6	0.2	0.7	0.7	0.4	0.6	0.4	0.8
Office and administrative support .....	1.3	0.5	0.6	0.8	0.8	0.4	0.4	0.6	0.7
Natural resources, construction, and maintenance	1.7	0.7	0.7	0.9	0.8	0.5	0.3	0.7	0.9
Construction, extraction, farming, fishing, and forestry .....	2.1	0.8	—	1.5	1.5	0.3	—	0.3	1.2
Installation, maintenance, and repair .....	2.4	1.1	1.2	1.2	1.3	0.8	0.6	1.2	1.4
Production, transportation, and material moving ...	1.3	0.7	0.3	0.7	0.7	0.5	0.3	0.9	1.0
Production .....	1.7	0.9	0.5	1.0	1.0	0.6	0.4	1.1	1.4
Transportation and material moving .....	1.8	0.8	0.3	1.1	0.9	0.8	0.5	1.0	1.3
Full time .....	0.8	0.4	0.3	0.4	0.4	0.4	0.2	0.4	0.5
Part time .....	1.0	0.2	0.2	0.4	0.6	0.1	0.3	0.4	0.5
Union .....	2.0	1.0	0.6	0.9	0.3	1.1	0.5	0.8	1.5
Nonunion .....	0.7	0.3	0.2	0.4	0.4	0.3	0.3	0.3	0.4
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	1.1	0.2	0.3	0.4	0.7	0.1	0.3	0.4	0.6
Lowest 10 percent .....	1.4	0.2	0.3	0.6	0.9	0.2	0.2	0.6	0.6
Second 25 percent .....	1.2	0.4	0.4	0.6	0.7	0.3	0.5	0.5	0.6
Third 25 percent .....	1.1	0.5	0.3	0.7	0.6	0.5	0.4	0.6	0.8
Highest 25 percent .....	1.2	0.7	0.6	0.9	0.5	0.7	0.3	0.6	0.9
Highest 10 percent .....	1.8	1.1	0.9	1.4	0.7	1.1	0.4	0.7	1.5
<b>Establishment characteristics</b>									
Goods-producing industries .....	1.3	0.9	0.5	0.7	0.7	0.6	0.2	0.5	1.0
Construction .....	1.6	0.9	—	1.3	1.1	0.5	0.2	0.4	0.9
Manufacturing .....	1.7	1.1	0.6	0.9	0.9	0.9	0.4	0.6	1.4
Service-providing industries .....	0.8	0.3	0.2	0.4	0.4	0.3	0.3	0.4	0.5
Trade, transportation, and utilities .....	1.0	0.6	0.2	0.6	0.6	0.3	0.5	0.5	0.6
Wholesale trade .....	2.6	1.6	—	1.3	1.4	1.2	0.4	1.2	1.7
Retail trade .....	1.1	0.5	0.1	0.7	0.7	0.2	0.7	0.5	0.5
Transportation and warehousing .....	3.4	1.8	0.8	1.2	1.3	1.0	1.1	1.8	2.4
Utilities .....	4.6	1.2	2.3	3.3	—	1.4	—	—	2.9

See footnotes at end of table.

**Table 43. Standard errors for nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2015—continued**

Characteristics	All nonproduction bonuses	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus <sup>1</sup>
Information .....	3.5	2.9	2.4	2.3	1.0	2.1	—	3.3	2.9
Financial activities .....	1.6	1.0	0.8	1.2	0.7	0.7	0.5	1.0	1.0
Finance and insurance .....	1.5	1.2	1.0	1.4	0.5	0.6	0.6	1.1	1.1
Credit intermediation and related activities .....	1.9	1.6	1.4	1.6	0.7	0.7	0.4	1.8	1.5
Insurance carriers and related activities .....	2.0	1.4	2.1	2.2	1.0	0.8	1.5	1.4	2.0
Real estate and rental and leasing .....	5.3	1.6	—	3.5	3.0	—	—	2.5	2.9
Professional and business services .....	2.0	1.0	0.9	1.3	0.8	0.9	0.4	1.2	1.2
Professional and technical services .....	3.0	1.6	1.5	2.2	1.3	1.8	—	1.3	2.3
Administrative and waste services .....	3.0	0.9	1.2	1.1	1.1	0.5	—	1.8	1.6
Education and health services .....	2.0	0.2	0.4	1.2	1.2	0.8	0.9	0.8	0.9
Educational services .....	2.3	—	0.6	0.6	1.0	1.6	—	0.4	1.1
Junior colleges, colleges, and universities .....	1.8	—	0.5	—	0.7	1.6	—	0.4	0.2
Health care and social assistance .....	2.3	0.2	0.4	1.4	1.4	0.8	1.0	0.9	1.0
Leisure and hospitality .....	2.1	—	0.6	1.0	1.2	—	—	0.5	1.2
Accommodation and food services .....	2.2	—	0.7	1.0	1.1	—	—	0.5	1.4
Other services .....	2.7	—	—	2.0	1.7	0.9	—	0.7	0.9
1 to 99 workers .....	1.0	0.3	0.3	0.6	0.6	0.3	0.2	0.3	0.5
1 to 49 workers .....	1.1	0.4	0.3	0.7	0.7	0.3	0.3	0.3	0.6
50 to 99 workers .....	1.8	0.6	0.7	1.0	0.8	0.6	0.5	0.7	1.2
100 workers or more .....	1.0	0.5	0.4	0.4	0.4	0.5	0.4	0.5	0.6
100 to 499 workers .....	1.3	0.6	0.4	0.6	0.6	0.6	0.5	0.8	0.9
500 workers or more .....	1.6	0.9	0.6	0.6	0.5	0.9	0.6	0.7	1.1
<b>Geographic areas</b>									
Northeast .....	1.4	0.7	0.5	0.8	0.6	0.8	0.4	0.8	0.8
New England .....	2.1	0.6	1.7	2.5	0.5	0.8	0.2	1.3	1.6
Middle Atlantic .....	1.8	0.8	0.4	0.7	0.7	1.0	0.5	1.1	1.0
South .....	1.0	0.5	0.4	0.6	0.8	0.3	0.5	0.6	0.9
South Atlantic .....	1.3	0.6	0.6	0.7	1.2	0.5	0.7	0.8	1.3
East South Central .....	3.4	0.8	0.6	1.5	1.6	0.6	1.9	1.8	1.7
West South Central .....	2.0	0.9	0.8	1.4	1.3	0.7	0.6	1.1	1.3
Midwest .....	1.6	0.7	0.3	0.7	0.6	0.5	0.5	0.6	0.9
East North Central .....	1.6	0.8	0.3	0.9	0.9	0.7	0.6	0.5	0.9
West North Central .....	3.3	1.2	0.7	1.1	0.6	0.6	0.7	1.6	1.8
West .....	1.7	0.6	0.4	0.7	0.6	0.8	0.4	0.4	0.6
Mountain .....	3.3	1.3	0.3	1.9	0.7	1.2	1.0	0.4	1.0
Pacific .....	1.9	0.7	0.5	0.6	0.8	1.0	0.3	0.6	0.7

<sup>1</sup> Includes all other bonuses provided to employees and not published separately.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 44. Unmarried domestic partner benefits: Access<sup>1</sup>, private industry workers, National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers .....	10	10	37	32
<b>Worker characteristics</b>				
Management, professional, and related .....	16	17	53	45
Management, business, and financial .....	20	21	59	51
Professional and related .....	14	14	50	42
Service .....	4	4	20	17
Protective service .....	5	5	25	20
Sales and office .....	10	11	40	35
Sales and related .....	5	6	35	31
Office and administrative support .....	13	14	42	38
Natural resources, construction, and maintenance .....	10	10	28	24
Construction, extraction, farming, fishing, and forestry .....	7	8	17	18
Installation, maintenance, and repair .....	13	12	36	28
Production, transportation, and material moving ...	10	9	32	28
Production .....	8	7	30	28
Transportation and material moving .....	11	11	34	28
Full time .....	12	12	44	38
Part time .....	5	5	17	15
Union .....	31	28	54	41
Nonunion .....	8	9	35	31
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	3	4	17	15
Lowest 10 percent .....	2	2	9	7
Second 25 percent .....	8	8	35	32
Third 25 percent .....	12	11	44	38
Highest 25 percent .....	21	21	57	47
Highest 10 percent .....	22	22	66	56
<b>Establishment characteristics</b>				
Goods-producing industries .....	9	9	33	30
Construction .....	6	8	19	20
Manufacturing .....	9	8	39	34
Service-providing industries .....	11	11	37	32
Trade, transportation, and utilities .....	9	9	39	34
Wholesale trade .....	6	6	33	28
Retail trade .....	7	7	37	33
Transportation and warehousing .....	19	18	53	42
Utilities .....	39	37	69	62

See footnotes at end of table.

**Table 44. Unmarried domestic partner benefits: Access<sup>1</sup>, private industry workers, National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
Information .....	36	33	78	50
Financial activities .....	29	29	60	56
Finance and insurance .....	37	36	70	65
Credit intermediation and related activities .....	37	38	69	66
Insurance carriers and related activities .....	32	30	66	59
Real estate and rental and leasing .....	4	5	26	24
Professional and business services .....	9	10	38	34
Professional and technical services .....	10	12	51	47
Administrative and waste services .....	4	4	21	20
Education and health services .....	11	11	38	33
Educational services .....	10	10	48	39
Junior colleges, colleges, and universities .....	14	14	64	49
Health care and social assistance .....	11	11	36	31
Leisure and hospitality .....	2	2	19	14
Accommodation and food services .....	2	2	19	14
Other services .....	5	5	19	17
1 to 99 workers .....	5	5	23	22
1 to 49 workers .....	4	5	20	19
50 to 99 workers .....	6	6	31	30
100 workers or more .....	17	17	53	44
100 to 499 workers .....	13	13	47	43
500 workers or more .....	23	22	61	46
<b>Geographic areas</b>				
Northeast .....	14	14	41	35
New England .....	10	11	44	37
Middle Atlantic .....	15	15	40	34
South .....	9	10	30	27
South Atlantic .....	11	10	33	28
East South Central .....	6	6	29	25
West South Central .....	9	10	27	26
Midwest .....	8	7	29	23
East North Central .....	6	6	27	20
West North Central .....	10	10	32	29
West .....	12	12	51	47
Mountain .....	9	9	40	36
Pacific .....	13	13	56	53

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 44. Standard errors for unmarried domestic partner benefits: Access<sup>1</sup>, private industry workers, National Compensation Survey, March 2015**

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers .....	0.4	0.4	0.7	0.6
<b>Worker characteristics</b>				
Management, professional, and related .....	1.0	1.0	1.2	1.3
Management, business, and financial .....	1.6	1.6	1.7	1.6
Professional and related .....	1.1	1.1	1.4	1.5
Service .....	0.6	0.6	1.4	1.3
Protective service .....	1.4	1.6	4.3	3.8
Sales and office .....	0.5	0.5	0.9	0.8
Sales and related .....	0.5	0.6	1.2	1.2
Office and administrative support .....	0.7	0.7	1.3	1.1
Natural resources, construction, and maintenance	1.1	1.3	1.6	1.5
Construction, extraction, farming, fishing, and forestry .....	1.4	2.0	2.0	2.1
Installation, maintenance, and repair .....	1.5	1.4	2.3	2.2
Production, transportation, and material moving ...	0.9	0.8	1.3	1.1
Production .....	1.3	1.1	1.6	1.4
Transportation and material moving .....	1.1	1.1	1.8	1.6
Full time .....	0.5	0.5	0.8	0.7
Part time .....	0.4	0.4	0.9	0.8
Union .....	1.7	1.6	2.1	2.3
Nonunion .....	0.4	0.4	0.7	0.6
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	0.4	0.4	0.8	0.8
Lowest 10 percent .....	0.5	0.5	0.9	0.8
Second 25 percent .....	0.6	0.6	1.1	1.1
Third 25 percent .....	0.7	0.7	1.1	1.1
Highest 25 percent .....	1.0	1.0	1.3	1.2
Highest 10 percent .....	1.6	1.6	1.8	1.8
<b>Establishment characteristics</b>				
Goods-producing industries .....	0.9	0.8	1.3	1.3
Construction .....	1.4	1.7	1.7	1.5
Manufacturing .....	1.1	0.9	1.7	1.6
Service-providing industries .....	0.5	0.5	0.8	0.7
Trade, transportation, and utilities .....	0.7	0.8	1.0	1.0
Wholesale trade .....	1.1	1.0	2.2	2.0
Retail trade .....	0.8	0.9	1.2	1.3
Transportation and warehousing .....	2.2	2.3	3.3	3.0
Utilities .....	4.1	4.6	4.0	4.2

See footnotes at end of table.

**Table 44. Standard errors for unmarried domestic partner benefits: Access<sup>1</sup>, private industry workers, National Compensation Survey, March 2015—continued**

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
Information .....	4.0	3.8	2.5	3.1
Financial activities .....	1.4	1.4	1.6	1.5
Finance and insurance .....	1.7	1.7	1.3	1.2
Credit intermediation and related activities .....	2.3	2.3	1.9	1.8
Insurance carriers and related activities ....	2.5	2.4	2.3	2.3
Real estate and rental and leasing .....	1.3	1.4	4.0	3.9
Professional and business services .....	1.4	1.5	2.2	2.0
Professional and technical services .....	2.2	2.3	3.4	3.3
Administrative and waste services .....	1.4	1.5	3.6	3.6
Education and health services .....	1.5	1.5	1.9	1.9
Educational services .....	1.3	1.2	2.7	2.6
Junior colleges, colleges, and universities .....	1.4	1.3	2.2	2.1
Health care and social assistance .....	1.8	1.8	2.2	2.2
Leisure and hospitality .....	0.5	0.6	2.0	1.7
Accommodation and food services .....	0.4	0.4	2.3	1.9
Other services .....	1.4	1.4	2.4	1.8
1 to 99 workers .....	0.4	0.4	0.9	0.8
1 to 49 workers .....	0.5	0.5	0.9	0.9
50 to 99 workers .....	0.8	0.9	1.8	1.8
100 workers or more .....	0.7	0.7	1.0	0.9
100 to 499 workers .....	1.1	1.1	1.3	1.3
500 workers or more .....	1.1	1.1	1.6	1.4
<b>Geographic areas</b>				
Northeast .....	1.0	1.0	1.5	1.0
New England .....	1.7	1.7	2.1	2.3
Middle Atlantic .....	1.2	1.1	1.8	1.4
South .....	0.6	0.7	1.1	1.1
South Atlantic .....	0.9	0.9	1.5	1.6
East South Central .....	1.1	1.1	2.9	2.5
West South Central .....	1.1	1.3	1.9	1.7
Midwest .....	0.6	0.6	1.3	1.2
East North Central .....	0.4	0.4	1.6	1.1
West North Central .....	1.8	1.6	2.5	2.6
West .....	1.2	1.2	1.8	1.5
Mountain .....	1.2	1.2	2.6	2.7
Pacific .....	1.6	1.6	2.4	1.7

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2015**

(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 .....	59	10	7	24	56	14	1	29
<b>Worker characteristics</b>								
Management, professional, and related .....	77	10	3	10	76	10	1	12
Management, business, and financial .....	83	12	1	4	85	10	1	5
Professional and related .....	73	10	5	13	72	10	1	16
Service .....	30	10	9	51	26	15	2	58
Protective service .....	38	—	—	34	34	—	—	42
Sales and office .....	59	10	11	20	54	15	2	29
Sales and related .....	50	9	18	24	43	16	1	40
Office and administrative support .....	66	11	6	17	62	15	2	22
Natural resources, construction, and maintenance .....	62	14	3	21	55	21	2	22
Construction, extraction, farming, fishing, and forestry .....	55	15	4	26	47	—	—	29
Installation, maintenance, and repair .....	68	12	3	17	61	19	2	17
Production, transportation, and material moving ...	66	10	5	19	64	12	1	23
Production .....	72	11	3	14	70	13	1	16
Transportation and material moving .....	61	9	6	24	58	12	1	29
Full time .....	73	13	2	11	71	15	1	13
Part time .....	18	3	19	59	11	11	2	77
Union .....	90	5	2	4	85	10	1	5
Nonunion .....	56	11	7	26	53	14	1	32
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	25	9	14	52	20	14	2	64
Lowest 10 percent .....	15	8	16	61	11	12	2	76
Second 25 percent .....	61	13	6	20	57	17	2	24
Third 25 percent .....	75	11	3	11	72	15	1	13
Highest 25 percent .....	84	9	2	6	84	9	1	7
Highest 10 percent .....	86	8	2	4	88	6	1	5
<b>Establishment characteristics</b>								
Goods-producing industries .....	73	13	2	11	71	16	1	13
Construction .....	53	19	4	25	44	28	( 1 )	28
Manufacturing .....	81	11	2	6	81	11	1	7
Service-providing industries .....	56	10	8	26	53	13	2	33
Trade, transportation, and utilities .....	62	7	13	18	54	15	2	29
Wholesale trade .....	77	11	3	9	70	18	1	11
Retail trade .....	50	7	20	23	40	17	3	40
Transportation and warehousing .....	79	5	2	13	77	—	—	15
Utilities .....	97	—	—	1	93	5	—	—

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2015—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	55	14	7	24
<b>Worker characteristics</b>								
Management, professional, and related .....	25	62	( <sup>1</sup> )	13	74	13	3	10
Management, business, and financial .....	30	65	—	—	81	14	1	4
Professional and related .....	23	60	( <sup>1</sup> )	17	70	13	5	13
Service .....	6	35	( <sup>1</sup> )	59	28	13	8	51
Protective service .....	6	36	3	56	36	6	22	36
Sales and office .....	15	54	1	29	56	13	10	21
Sales and related .....	10	49	2	40	47	12	17	25
Office and administrative support .....	19	58	1	22	63	14	6	18
Natural resources, construction, and maintenance .....	25	51	—	—	55	21	3	21
Construction, extraction, farming, fishing, and forestry .....	—	44	—	29	44	27	3	26
Installation, maintenance, and repair .....	23	58	—	20	64	16	3	17
Production, transportation, and material moving ...	22	54	( <sup>1</sup> )	23	59	18	5	19
Production .....	22	62	—	17	68	16	3	14
Transportation and material moving .....	23	47	1	30	50	20	6	25
Full time .....	22	64	( <sup>1</sup> )	14	69	17	2	11
Part time .....	6	15	2	76	14	7	18	60
Union .....	71	23	1	5	55	40	1	4
Nonunion .....	13	54	1	32	55	12	7	26
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	4	30	1	64	23	11	14	52
Lowest 10 percent .....	2	20	2	76	13	10	15	62
Second 25 percent .....	12	62	( <sup>1</sup> )	25	57	17	6	20
Third 25 percent .....	23	63	( <sup>1</sup> )	14	70	17	3	11
Highest 25 percent .....	36	57	( <sup>1</sup> )	7	79	14	2	6
Highest 10 percent .....	36	58	—	—	83	11	2	4
<b>Establishment characteristics</b>								
Goods-producing industries .....	25	61	—	—	68	18	2	11
Construction .....	—	51	—	28	44	27	3	25
Manufacturing .....	27	65	—	—	77	15	2	6
Service-providing industries .....	16	50	1	33	52	14	7	27
Trade, transportation, and utilities .....	17	53	2	29	54	15	12	19
Wholesale trade .....	—	77	—	12	75	13	3	9
Retail trade .....	11	46	3	40	43	14	19	24
Transportation and warehousing .....	34	51	—	—	62	22	2	13
Utilities .....	78	20	—	—	91	8	—	—

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2015—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 .....	86	7	2	5	88	—	—	6
Financial activities .....	80	8	3	8	82	7	1	10
Finance and insurance .....	90	3	2	5	90	4	1	6
Credit intermediation and related activities .....	93	2	2	3	93	2	1	4
Insurance carriers and related activities .....	85	4	3	8	85	4	2	9
Real estate and rental and leasing .....	50	25	5	20	55	—	—	24
Professional and business services .....	57	11	5	27	54	13	2	30
Professional and technical services .....	69	13	3	14	70	—	—	16
Administrative and waste services .....	35	10	9	46	29	16	4	51
Education and health services .....	63	12	6	19	62	14	1	24
Educational services .....	67	7	2	23	64	—	—	25
Junior colleges, colleges, and universities .....	86	3	1	10	85	—	—	11
Health care and social assistance .....	62	13	7	18	61	14	1	24
Leisure and hospitality .....	23	10	7	60	19	—	—	66
Accommodation and food services .....	23	9	7	61	18	—	—	68
Other services .....	36	12	10	42	31	17	1	51
1 to 99 workers .....	43	14	8	35	39	18	1	42
1 to 49 workers .....	38	15	8	39	34	19	1	46
50 to 99 workers .....	58	12	8	22	54	16	1	29
100 workers or more .....	78	6	6	10	75	9	2	14
100 to 499 workers .....	73	8	7	12	69	12	2	17
500 workers or more .....	86	3	3	8	85	4	1	10
<b>Geographic areas</b>								
Northeast .....	60	10	7	23	55	15	1	29
New England .....	61	8	8	23	55	14	1	30
Middle Atlantic .....	60	11	7	22	55	15	1	28
South .....	59	11	7	24	58	12	2	29
South Atlantic .....	60	10	7	23	56	13	2	28
East South Central .....	61	9	5	24	58	13	2	28
West South Central .....	57	12	6	25	59	9	2	29
Midwest .....	62	9	8	21	59	12	1	28
East North Central .....	62	10	8	21	60	12	1	27
West North Central .....	63	6	9	22	58	11	1	30
West .....	55	12	5	28	49	18	1	32
Mountain .....	55	11	7	28	53	12	1	34
Pacific .....	55	13	5	28	47	21	1	31

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2015—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 .....	46	47	—	—	85	8	2	5
Financial activities .....	41	48	—	—	80	9	3	8
Finance and insurance .....	51	42	—	—	89	4	2	5
Credit intermediation and related activities .....	51	45	—	—	93	3	2	3
Insurance carriers and related activities ....	48	41	—	—	84	5	3	8
Real estate and rental and leasing .....	—	65	—	24	47	28	4	21
Professional and business services .....	—	53	—	32	56	12	5	27
Professional and technical services .....	14	69	—	17	68	14	3	14
Administrative and waste services .....	—	39	—	55	34	11	9	46
Education and health services .....	16	59	( <sup>1</sup> )	25	59	17	6	19
Educational services .....	—	59	—	25	59	16	2	23
Junior colleges, colleges, and universities .....	16	73	—	—	82	7	1	10
Health care and social assistance .....	16	59	( <sup>1</sup> )	25	58	17	7	18
Leisure and hospitality .....	3	30	( <sup>1</sup> )	67	21	11	7	60
Accommodation and food services .....	—	30	—	68	21	11	7	61
Other services .....	—	41	—	51	34	14	9	43
1 to 99 workers .....	8	49	( <sup>1</sup> )	43	41	16	8	35
1 to 49 workers .....	7	46	( <sup>1</sup> )	47	37	16	8	39
50 to 99 workers .....	12	57	1	29	53	17	7	23
100 workers or more .....	29	55	1	15	72	12	5	11
100 to 499 workers .....	20	61	1	18	67	14	7	12
500 workers or more .....	43	46	1	10	79	10	3	8
<b>Geographic areas</b>								
Northeast .....	23	47	1	29	53	16	7	23
New England .....	—	50	—	31	57	12	8	24
Middle Atlantic .....	24	46	1	29	52	18	7	23
South .....	15	54	( <sup>1</sup> )	30	56	13	6	24
South Atlantic .....	17	53	( <sup>1</sup> )	30	57	13	7	23
East South Central .....	—	58	—	29	58	13	5	24
West South Central .....	15	54	( <sup>1</sup> )	31	55	14	6	25
Midwest .....	18	52	1	28	58	13	8	21
East North Central .....	19	52	1	27	57	15	7	21
West North Central .....	17	52	1	30	61	8	9	22
West .....	16	51	1	32	50	16	5	28
Mountain .....	13	53	1	34	51	14	6	28
Pacific .....	18	50	1	32	50	18	4	28

<sup>1</sup> Less than 0.5.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2015**

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	0.5	0.3	0.7	0.7	0.5	0.1	0.7
<b>Worker characteristics</b>								
Management, professional, and related .....	1.2	0.9	0.5	0.9	1.1	0.7	0.2	1.0
Management, business, and financial .....	1.3	1.1	0.4	0.7	1.4	1.1	0.4	0.7
Professional and related .....	1.6	1.1	0.7	1.2	1.5	1.0	0.2	1.4
Service .....	1.6	1.0	1.0	2.1	1.4	1.3	0.3	1.8
Protective service .....	5.3	–	–	5.2	4.7	–	–	5.0
Sales and office .....	1.0	0.6	0.6	0.9	1.1	0.7	0.2	1.0
Sales and related .....	1.5	0.8	1.0	1.4	1.4	0.9	0.3	1.4
Office and administrative support .....	1.4	0.9	0.6	1.2	1.4	0.9	0.2	1.3
Natural resources, construction, and maintenance .....	1.8	1.2	0.5	1.6	1.8	1.5	0.5	1.6
Construction, extraction, farming, fishing, and forestry .....	2.9	2.1	0.8	2.8	3.0	–	–	2.9
Installation, maintenance, and repair .....	2.3	1.6	0.8	1.8	2.4	2.1	0.8	1.8
Production, transportation, and material moving ...	1.4	0.8	0.5	1.5	1.5	0.8	0.2	1.5
Production .....	1.7	1.1	0.6	1.6	1.8	1.3	0.4	1.5
Transportation and material moving .....	2.0	1.1	0.8	2.2	1.9	1.0	0.3	2.2
Full time .....	0.7	0.6	0.2	0.5	0.8	0.6	0.2	0.5
Part time .....	0.9	0.4	1.2	1.4	0.7	0.6	0.2	1.0
Union .....	1.4	0.9	0.4	0.8	1.3	1.1	0.2	0.9
Nonunion .....	0.7	0.5	0.4	0.8	0.8	0.5	0.1	0.7
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	1.1	0.8	1.1	1.5	1.0	0.8	0.3	1.2
Lowest 10 percent .....	1.5	1.2	1.6	2.2	1.2	1.2	0.4	1.7
Second 25 percent .....	1.1	0.9	0.6	0.9	1.2	1.2	0.2	0.9
Third 25 percent .....	1.0	0.8	0.4	0.8	1.0	0.7	0.2	0.8
Highest 25 percent .....	0.9	0.8	0.3	0.7	0.9	0.6	0.1	0.8
Highest 10 percent .....	1.4	1.2	0.7	0.8	1.1	0.8	0.2	1.0
<b>Establishment characteristics</b>								
Goods-producing industries .....	1.1	1.0	0.4	0.8	1.0	0.9	0.2	0.8
Construction .....	2.4	2.1	0.7	2.3	2.5	2.0	0.2	2.3
Manufacturing .....	1.3	1.0	0.4	1.0	1.3	1.1	0.3	1.0
Service-providing industries .....	0.8	0.5	0.4	0.8	0.8	0.5	0.1	0.8
Trade, transportation, and utilities .....	1.1	0.5	0.6	0.9	1.1	0.6	0.3	1.1
Wholesale trade .....	1.9	1.5	0.7	1.1	2.0	1.5	0.4	1.1
Retail trade .....	1.2	0.7	1.0	1.0	1.2	1.0	0.5	1.2
Transportation and warehousing .....	2.4	1.2	0.7	2.5	2.4	–	–	2.4
Utilities .....	1.7	–	–	0.5	2.4	2.4	–	–

See footnotes at end of table.

**Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2015—continued**

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers .....	0.6	0.7	0.1	0.7	0.7	0.5	0.4	0.7
<b>Worker characteristics</b>								
Management, professional, and related .....	1.2	1.3	0.1	1.0	1.2	0.9	0.5	0.8
Management, business, and financial .....	1.6	1.6	—	—	1.4	1.2	0.4	0.7
Professional and related .....	1.4	1.6	0.1	1.4	1.6	1.2	0.7	1.2
Service .....	0.6	1.7	0.1	1.7	1.6	1.1	1.0	2.0
Protective service .....	1.6	5.2	1.2	4.9	5.3	2.3	5.1	5.5
Sales and office .....	0.7	1.0	0.2	1.0	1.0	0.7	0.6	0.9
Sales and related .....	0.7	1.3	0.3	1.4	1.4	0.9	1.0	1.4
Office and administrative support .....	0.9	1.3	0.2	1.3	1.4	1.0	0.6	1.2
Natural resources, construction, and maintenance .....	1.6	1.8	—	—	1.8	1.4	0.5	1.6
Construction, extraction, farming, fishing, and forestry .....	—	3.0	—	2.9	2.8	2.4	0.9	2.7
Installation, maintenance, and repair .....	1.9	2.2	—	1.9	2.3	1.6	0.8	1.8
Production, transportation, and material moving ... ..	1.1	1.5	0.1	1.5	1.3	1.1	0.5	1.5
Production .....	1.4	1.8	—	1.6	1.8	1.3	0.6	1.6
Transportation and material moving .....	1.5	2.1	0.2	2.2	1.7	1.5	0.8	2.2
Full time .....	0.7	0.9	( <sup>1</sup> )	0.6	0.7	0.6	0.3	0.5
Part time .....	0.5	0.8	0.3	1.0	0.9	0.6	1.2	1.4
Union .....	1.9	1.7	0.1	0.9	2.1	2.0	0.4	0.8
Nonunion .....	0.5	0.7	0.1	0.7	0.7	0.5	0.4	0.8
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	0.4	1.1	0.2	1.2	1.1	0.9	1.1	1.5
Lowest 10 percent .....	0.4	1.4	0.3	1.6	1.4	1.3	1.6	2.2
Second 25 percent .....	0.7	1.2	0.1	0.9	1.1	0.9	0.6	0.9
Third 25 percent .....	1.0	1.1	0.1	0.8	1.0	0.9	0.4	0.8
Highest 25 percent .....	1.3	1.5	0.1	0.8	1.0	0.9	0.3	0.7
Highest 10 percent .....	1.8	2.0	—	—	1.5	1.3	0.7	0.8
<b>Establishment characteristics</b>								
Goods-producing industries .....	1.2	1.4	—	—	1.1	1.1	0.4	0.8
Construction .....	—	2.4	—	2.3	2.3	2.1	0.7	2.2
Manufacturing .....	1.6	1.8	—	—	1.5	1.3	0.4	1.0
Service-providing industries .....	0.6	0.8	0.1	0.8	0.8	0.6	0.4	0.8
Trade, transportation, and utilities .....	0.8	1.1	0.3	1.0	1.1	0.9	0.6	0.9
Wholesale trade .....	—	1.7	—	1.2	2.0	1.7	0.7	1.1
Retail trade .....	0.8	1.1	0.4	1.2	1.2	1.1	1.0	1.1
Transportation and warehousing .....	2.7	3.4	—	—	2.9	2.2	0.7	2.5
Utilities .....	5.7	5.8	—	—	1.9	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 2015—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 .....	2.4	1.9	0.6	1.0	1.8	—	—	1.2
Financial activities .....	1.7	1.3	0.3	1.0	1.3	1.1	0.3	0.9
Finance and insurance .....	0.9	0.5	0.3	0.6	0.9	0.5	0.3	0.6
Credit intermediation and related activities .....	0.8	0.6	0.3	0.5	0.8	0.6	0.2	0.5
Insurance carriers and related activities .....	1.7	0.7	0.7	1.4	1.7	0.8	0.7	1.5
Real estate and rental and leasing .....	4.9	4.5	1.2	3.5	4.3	—	—	3.4
Professional and business services .....	2.2	1.3	1.0	2.3	2.4	1.8	0.5	2.1
Professional and technical services .....	2.8	2.0	1.1	2.4	3.3	—	—	2.5
Administrative and waste services .....	3.6	1.7	2.0	4.3	3.0	3.4	0.9	3.5
Education and health services .....	2.1	1.5	0.6	1.6	2.2	1.6	0.2	1.6
Educational services .....	3.6	1.8	0.8	2.6	2.5	—	—	2.6
Junior colleges, colleges, and universities .....	1.7	1.0	0.5	1.3	1.7	—	—	1.4
Health care and social assistance .....	2.3	1.8	0.7	1.8	2.5	1.8	0.2	1.8
Leisure and hospitality .....	2.3	1.4	1.4	2.8	2.0	—	—	2.5
Accommodation and food services .....	2.7	1.5	1.6	3.3	2.1	—	—	2.9
Other services .....	3.3	1.7	2.2	3.6	2.8	2.3	0.6	3.5
1 to 99 workers .....	1.0	0.8	0.5	1.0	1.0	0.8	0.2	1.0
1 to 49 workers .....	1.2	0.9	0.6	1.1	1.1	1.0	0.2	1.1
50 to 99 workers .....	2.3	1.2	1.0	1.9	2.4	1.4	0.3	2.0
100 workers or more .....	0.9	0.5	0.4	0.8	0.8	0.5	0.2	0.7
100 to 499 workers .....	1.2	0.7	0.6	1.1	1.2	0.7	0.2	1.0
500 workers or more .....	1.1	0.6	0.5	1.0	1.1	0.5	0.3	0.9
<b>Geographic areas</b>								
Northeast .....	1.6	0.9	0.9	1.6	1.5	0.6	0.2	1.4
New England .....	2.3	0.9	2.2	2.8	2.1	1.3	0.5	2.0
Middle Atlantic .....	1.8	1.1	0.8	1.9	1.8	0.7	0.2	1.7
South .....	1.2	0.9	0.6	1.0	1.2	0.8	0.3	1.0
South Atlantic .....	1.6	1.2	0.8	1.5	1.7	1.3	0.3	1.4
East South Central .....	1.6	2.2	1.5	2.0	2.6	1.4	0.7	2.2
West South Central .....	2.4	1.5	1.3	1.7	2.0	1.0	0.5	1.8
Midwest .....	1.3	0.9	0.8	1.7	2.1	1.2	0.2	1.6
East North Central .....	1.5	1.1	1.0	2.0	2.1	1.1	0.3	1.6
West North Central .....	2.7	1.3	1.2	3.4	4.7	3.0	0.4	3.7
West .....	1.3	1.1	0.6	1.6	1.2	1.0	0.3	1.4
Mountain .....	2.0	1.7	1.5	2.0	2.3	1.2	0.4	1.9
Pacific .....	1.6	1.3	0.6	2.1	1.4	1.4	0.3	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 2015—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 .....	3.8	3.5	—	—	2.4	1.8	0.6	1.0
Financial activities .....	1.9	1.8	—	—	1.6	1.3	0.3	1.0
Finance and insurance .....	1.9	1.8	—	—	0.9	0.6	0.3	0.6
Credit intermediation and related activities .....	2.4	2.5	—	—	0.8	0.6	0.3	0.5
Insurance carriers and related activities .....	2.7	2.5	—	—	1.8	0.9	0.7	1.4
Real estate and rental and leasing .....	—	4.5	—	3.6	4.4	4.4	1.1	3.6
Professional and business services .....	—	2.6	—	2.1	2.1	1.4	1.0	2.3
Professional and technical services .....	3.0	3.7	—	2.6	2.9	2.0	1.1	2.4
Administrative and waste services .....	—	3.5	—	3.6	3.5	1.8	2.0	4.3
Education and health services .....	1.5	1.7	0.1	1.6	2.1	1.7	0.6	1.6
Educational services .....	—	2.7	—	2.6	3.5	2.2	0.8	2.6
Junior colleges, colleges, and universities .....	1.1	1.5	—	—	1.7	1.2	0.5	1.3
Health care and social assistance .....	1.7	2.1	0.1	1.8	2.4	1.9	0.7	1.8
Leisure and hospitality .....	0.7	2.4	0.1	2.5	2.3	1.5	1.4	2.8
Accommodation and food services .....	—	2.8	—	2.9	2.6	1.6	1.6	3.3
Other services .....	—	3.8	—	3.5	3.5	1.8	2.0	3.6
1 to 99 workers .....	0.5	1.0	0.1	1.0	1.0	0.8	0.5	1.0
1 to 49 workers .....	0.5	1.1	0.1	1.1	1.2	0.9	0.6	1.1
50 to 99 workers .....	1.1	2.2	0.3	2.0	2.4	1.3	0.9	1.9
100 workers or more .....	0.9	0.9	0.1	0.7	0.8	0.6	0.4	0.7
100 to 499 workers .....	1.0	1.2	0.2	1.1	1.2	0.9	0.6	1.1
500 workers or more .....	1.4	1.5	0.2	1.1	1.2	0.9	0.4	1.0
<b>Geographic areas</b>								
Northeast .....	1.8	1.9	0.2	1.5	1.3	1.0	0.9	1.6
New England .....	—	1.9	—	2.2	2.5	1.0	2.2	2.8
Middle Atlantic .....	1.9	2.2	0.3	1.8	1.5	1.3	0.9	1.9
South .....	0.6	1.0	0.1	1.0	1.2	0.9	0.6	1.0
South Atlantic .....	1.0	1.4	0.1	1.3	1.6	1.3	0.8	1.5
East South Central .....	—	2.3	—	2.4	1.6	1.8	1.5	2.0
West South Central .....	0.9	1.8	0.1	1.9	2.4	1.6	1.3	1.6
Midwest .....	1.3	1.6	0.2	1.7	1.3	1.2	0.8	1.7
East North Central .....	1.3	1.8	0.3	1.7	1.6	1.6	1.0	2.0
West North Central .....	2.9	3.0	0.2	3.6	2.3	1.7	1.2	3.3
West .....	1.1	1.7	0.2	1.4	1.4	1.2	0.6	1.6
Mountain .....	1.1	1.8	0.4	1.9	2.2	1.7	1.5	1.9
Pacific .....	1.6	2.4	0.2	1.9	1.8	1.6	0.6	2.2

<sup>1</sup> Less than 0.05.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).



**Table 46. Paid leave combinations: Access, private industry workers, National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave <sup>1</sup>	Personal leave, sick leave, paid family leave, or vacation <sup>1</sup>	Personal leave, vacation, or holidays <sup>1</sup>
All workers .....	37	32	59	71	68	80	82
<b>Worker characteristics</b>							
Management, professional, and related .....	54	50	78	86	88	92	92
Management, business, and financial .....	61	57	87	96	93	97	97
Professional and related .....	51	47	73	81	86	90	90
Service .....	19	16	35	43	43	59	61
Protective service .....	28	21	40	61	52	69	77
Sales and office .....	40	36	63	75	71	81	84
Sales and related .....	32	27	51	63	59	73	77
Office and administrative support .....	46	41	71	83	78	87	89
Natural resources, construction, and maintenance .....	29	23	52	74	60	80	86
Construction, extraction, farming, fishing, and forestry .....	16	12	34	56	41	65	76
Installation, maintenance, and repair .....	39	33	67	90	75	92	94
Production, transportation, and material moving ...	32	25	55	79	66	84	89
Production .....	32	22	56	88	69	91	94
Transportation and material moving .....	32	27	54	71	62	78	83
Full time .....	46	41	73	87	81	93	94
Part time .....	11	9	19	25	31	43	48
Union .....	49	43	72	87	82	91	93
Nonunion .....	36	31	57	70	66	79	81
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	14	11	28	39	36	53	59
Lowest 10 percent .....	8	6	19	27	25	44	50
Second 25 percent .....	38	33	63	79	73	87	89
Third 25 percent .....	46	40	71	87	80	92	93
Highest 25 percent .....	56	52	81	89	90	94	95
Highest 10 percent .....	58	54	84	91	92	95	95
<b>Establishment characteristics</b>							
Goods-producing industries .....	32	25	58	86	68	89	93
Construction .....	17	14	40	63	45	70	80
Manufacturing .....	39	29	65	95	77	97	98
Service-providing industries .....	38	34	59	68	68	78	80
Trade, transportation, and utilities .....	35	30	59	73	67	81	84
Wholesale trade .....	41	36	76	91	82	93	95
Retail trade .....	29	23	48	63	58	73	78
Transportation and warehousing .....	46	42	73	84	79	90	91
Utilities .....	60	59	88	98	91	100	100

See footnotes at end of table.

**Table 46. Paid leave combinations: Access, private industry workers, National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave <sup>1</sup>	Personal leave, sick leave, paid family leave, or vacation <sup>1</sup>	Personal leave, vacation, or holidays <sup>1</sup>
Information .....	78	76	91	94	95	97	99
Financial activities .....	60	57	86	92	92	95	96
Finance and insurance .....	67	63	90	97	96	98	98
Credit intermediation and related activities .....	61	59	92	97	97	99	99
Insurance carriers and related activities ....	73	65	87	96	95	98	97
Real estate and rental and leasing .....	39	37	71	77	77	86	87
Professional and business services .....	39	35	62	74	70	80	84
Professional and technical services .....	50	44	78	89	85	91	92
Administrative and waste services .....	20	18	40	53	49	63	72
Education and health services .....	48	44	68	76	81	86	87
Educational services .....	31	40	50	50	79	80	76
Junior colleges, colleges, and universities .....	42	45	69	71	86	88	86
Health care and social assistance .....	51	45	71	80	81	86	89
Leisure and hospitality .....	11	9	23	29	31	48	48
Accommodation and food services .....	9	8	21	27	27	47	46
Other services .....	27	26	54	60	60	72	73
1 to 99 workers .....	26	23	49	62	57	72	75
1 to 49 workers .....	24	21	47	59	54	69	73
50 to 99 workers .....	33	29	55	70	66	80	82
100 workers or more .....	49	44	70	82	80	89	90
100 to 499 workers .....	44	37	65	79	76	86	88
500 workers or more .....	58	53	78	88	86	93	94
<b>Geographic areas</b>							
Northeast .....	48	44	62	72	74	82	83
New England .....	38	34	58	70	71	81	83
Middle Atlantic .....	52	48	64	73	75	82	83
South .....	36	32	59	73	67	82	84
South Atlantic .....	39	35	60	73	68	81	84
East South Central .....	30	27	56	70	64	82	86
West South Central .....	33	29	58	74	67	83	85
Midwest .....	36	29	56	72	67	80	82
East North Central .....	37	30	55	72	66	80	81
West North Central .....	33	26	58	72	68	80	83
West .....	30	27	58	67	64	74	78
Mountain .....	34	29	55	67	62	75	77
Pacific .....	29	27	59	67	65	74	79

<sup>1</sup> Includes workers with access to one or more of these leave benefits.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 46. Standard errors for paid leave combinations: Access, private industry workers, National Compensation Survey, March 2015**

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave <sup>1</sup>	Personal leave, sick leave, paid family leave, or vacation <sup>1</sup>	Personal leave, vacation, or holidays <sup>1</sup>
All workers .....	0.7	0.7	0.8	0.7	0.8	0.7	0.7
<b>Worker characteristics</b>							
Management, professional, and related .....	1.3	1.3	1.2	1.0	0.9	0.7	0.8
Management, business, and financial .....	1.7	1.9	1.3	0.8	1.0	0.7	0.7
Professional and related .....	1.5	1.6	1.7	1.4	1.2	1.0	1.1
Service .....	1.3	1.1	1.7	1.8	1.9	1.9	2.0
Protective service .....	5.6	4.3	5.4	5.8	6.4	6.2	4.5
Sales and office .....	1.0	0.9	1.0	0.8	1.0	0.9	0.8
Sales and related .....	1.2	1.0	1.3	1.3	1.4	1.3	1.3
Office and administrative support .....	1.3	1.3	1.2	1.0	1.2	1.0	0.9
Natural resources, construction, and maintenance	1.3	1.4	2.0	1.8	1.8	1.6	1.3
Construction, extraction, farming, fishing, and forestry .....	1.7	1.6	2.9	2.9	2.4	2.6	2.2
Installation, maintenance, and repair .....	2.2	2.0	2.2	1.5	2.0	1.4	1.0
Production, transportation, and material moving ...	1.4	1.2	1.8	1.2	1.7	1.2	1.1
Production .....	1.6	1.3	2.3	1.1	1.9	1.2	1.0
Transportation and material moving .....	2.0	1.9	2.2	1.9	2.2	1.9	1.8
Full time .....	0.8	0.8	0.8	0.6	0.7	0.5	0.5
Part time .....	0.8	0.7	1.0	1.1	1.3	1.5	1.6
Union .....	1.9	2.0	1.7	1.3	1.4	1.2	1.1
Nonunion .....	0.7	0.7	0.9	0.8	0.8	0.8	0.8
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	0.8	0.7	1.2	1.4	1.3	1.4	1.6
Lowest 10 percent .....	0.9	0.7	1.6	1.9	1.6	1.9	2.1
Second 25 percent .....	1.2	1.2	1.2	0.9	1.0	0.7	0.7
Third 25 percent .....	1.1	1.1	1.2	0.8	1.0	0.7	0.7
Highest 25 percent .....	1.1	1.3	1.1	0.7	0.8	0.6	0.6
Highest 10 percent .....	1.7	1.9	1.3	0.8	1.1	0.8	0.7
<b>Establishment characteristics</b>							
Goods-producing industries .....	1.3	1.3	1.6	1.0	1.3	0.8	0.6
Construction .....	1.6	1.5	2.3	2.2	2.0	2.2	1.8
Manufacturing .....	1.7	1.7	2.1	0.8	1.7	0.7	0.5
Service-providing industries .....	0.8	0.8	0.9	0.8	0.9	0.9	0.9
Trade, transportation, and utilities .....	0.9	0.9	1.3	1.0	1.2	1.0	0.8
Wholesale trade .....	2.2	2.1	2.0	1.0	1.6	0.9	0.7
Retail trade .....	1.2	0.9	1.2	1.2	1.2	1.2	1.1
Transportation and warehousing .....	3.0	3.1	3.1	2.4	3.1	2.3	2.3
Utilities .....	5.4	5.2	5.8	0.9	5.8	0.2	0.2

See footnotes at end of table.

**Table 46. Standard errors for paid leave combinations: Access, private industry workers, National Compensation Survey, March 2015—continued**

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave <sup>1</sup>	Personal leave, sick leave, paid family leave, or vacation <sup>1</sup>	Personal leave, vacation, or holidays <sup>1</sup>
Information .....	2.9	3.2	1.8	1.1	1.2	0.9	0.5
Financial activities .....	1.7	1.6	1.3	1.0	1.3	0.7	0.7
Finance and insurance .....	1.5	1.5	0.9	0.4	0.5	0.3	0.3
Credit intermediation and related activities .....	2.5	2.4	1.4	0.5	0.5	0.3	0.3
Insurance carriers and related activities .....	2.2	2.2	1.6	0.8	1.0	0.6	0.6
Real estate and rental and leasing .....	5.0	4.4	4.7	3.3	4.4	2.6	2.5
Professional and business services .....	2.3	2.4	1.9	1.7	1.9	2.1	2.0
Professional and technical services .....	3.4	3.5	2.9	2.0	2.3	1.9	1.8
Administrative and waste services .....	2.8	2.7	3.2	3.1	3.9	4.4	4.1
Education and health services .....	2.0	2.0	2.0	1.7	1.7	1.5	1.4
Educational services .....	2.1	2.4	2.7	2.6	1.8	1.8	2.2
Junior colleges, colleges, and universities .....	1.6	1.7	1.7	1.5	1.4	1.2	1.4
Health care and social assistance .....	2.3	2.2	2.2	1.9	1.9	1.7	1.6
Leisure and hospitality .....	1.5	1.3	2.4	2.3	2.5	2.5	2.7
Accommodation and food services .....	1.6	1.4	2.5	2.5	2.6	2.8	3.1
Other services .....	2.4	2.4	3.1	3.5	3.3	2.9	2.9
1 to 99 workers .....	0.9	0.9	1.1	1.1	1.2	1.1	1.1
1 to 49 workers .....	1.1	1.1	1.2	1.2	1.3	1.2	1.2
50 to 99 workers .....	1.7	1.6	2.1	2.4	2.2	2.1	2.0
100 workers or more .....	1.0	1.0	1.0	0.8	0.8	0.7	0.7
100 to 499 workers .....	1.3	1.3	1.4	1.2	1.3	1.0	1.0
500 workers or more .....	1.5	1.5	1.1	0.9	1.1	0.9	0.8
<b>Geographic areas</b>							
Northeast .....	1.4	1.7	1.6	1.2	1.5	1.6	1.5
New England .....	2.4	2.8	2.6	2.2	2.1	2.1	2.3
Middle Atlantic .....	1.7	2.1	2.0	1.4	2.1	2.1	1.8
South .....	1.2	1.2	1.2	1.1	1.1	0.9	0.8
South Atlantic .....	1.8	1.8	1.7	1.5	1.5	1.2	1.1
East South Central .....	1.9	2.1	3.1	2.9	2.8	2.5	2.5
West South Central .....	1.9	2.0	2.1	1.9	1.7	1.6	1.5
Midwest .....	1.6	1.4	2.0	1.8	2.0	1.9	1.9
East North Central .....	1.7	1.6	1.8	1.6	1.7	2.0	2.1
West North Central .....	3.2	2.9	4.8	4.3	4.9	4.2	4.1
West .....	1.2	1.1	1.7	1.7	1.7	1.6	1.7
Mountain .....	2.2	2.2	2.4	2.4	2.4	1.8	1.7
Pacific .....	1.4	1.3	2.3	2.2	2.3	2.2	2.4

<sup>1</sup> Includes workers with access to one or more of these leave benefits.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

# State and Local Government Tables

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## **Types of Benefits:**

- Retirement benefits
- Healthcare benefits
- Life, short-term, and long-term disability insurance benefits
- Paid 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,<sup>1</sup> State and local government workers, National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation <sup>3</sup>	Take-up rate <sup>3</sup>	Access	Participation <sup>3</sup>	Take-up rate <sup>3</sup>	Access	Participation	Take-up rate
All workers .....	90	81	90	84	75	89	33	15	45
<b>Worker characteristics</b>									
Management, professional, and related .....	92	82	89	87	76	87	34	15	44
Professional and related .....	92	81	89	87	76	87	33	14	41
Teachers .....	91	81	89	88	76	87	32	12	37
Primary, secondary, and special education school teachers .....	99	89	90	98	88	89	27	8	28
Service .....	85	77	91	79	71	90	28	12	42
Protective service .....	92	84	92	86	79	92	32	13	42
Sales and office .....	89	81	91	83	74	90	35	18	50
Office and administrative support .....	90	82	91	84	75	90	35	17	48
Natural resources, construction, and maintenance .....	96	88	92	90	81	90	35	18	53
Production, transportation, and material moving ...	85	78	91	79	71	91	26	12	45
Full time .....	99	89	90	93	82	89	37	17	45
Part time .....	39	33	85	36	31	87	9	4	38
Union .....	97	88	90	95	85	89	34	12	35
Nonunion .....	84	75	90	75	66	88	32	17	54
Average wage within the following categories: <sup>4</sup>									
Lowest 25 percent .....	75	67	90	68	61	90	26	12	45
Lowest 10 percent .....	61	54	89	53	47	89	19	9	49
Second 25 percent .....	93	83	89	87	76	88	34	16	48
Third 25 percent .....	94	84	89	89	78	87	34	16	47
Highest 25 percent .....	98	89	91	94	84	89	37	15	41
Highest 10 percent .....	98	89	91	92	81	89	43	17	39
<b>Establishment characteristics</b>									
Service-providing industries .....	90	81	90	84	74	88	33	15	45
Education and health services .....	91	80	88	85	74	87	32	13	42
Educational services .....	91	81	89	88	77	87	29	11	37
Elementary and secondary schools .....	92	82	89	91	81	89	23	6	27
Junior colleges, colleges, and universities .....	87	76	87	77	61	79	48	25	52
Health care and social assistance .....	89	77	87	68	58	86	53	31	59
Hospitals .....	95	81	85	71	60	84	57	32	57
Public administration .....	91	84	92	87	79	91	34	16	46
1 to 99 workers .....	78	70	89	68	60	88	28	18	63
1 to 49 workers .....	70	63	90	60	52	88	23	14	59
50 to 99 workers .....	91	80	89	81	71	88	35	24	67
100 workers or more .....	91	82	90	86	77	89	33	14	43
100 to 499 workers .....	88	80	91	81	73	90	31	15	48
500 workers or more .....	93	83	89	88	78	88	34	14	41

See footnotes at end of table.

**Table 2. Retirement benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation <sup>3</sup>	Take-up rate <sup>3</sup>	Access	Participation <sup>3</sup>	Take-up rate <sup>3</sup>	Access	Participation	Take-up rate
State government .....	93	84	90	87	75	86	42	20	47
Local government .....	89	80	90	83	74	89	29	13	44
<b>Geographic areas</b>									
Northeast .....	91	81	89	87	76	88	30	8	27
New England .....	86	78	91	82	74	89	—	9	—
Middle Atlantic .....	93	82	89	88	77	87	37	8	22
South .....	91	81	89	86	75	88	36	15	42
South Atlantic .....	91	80	88	88	76	86	50	17	34
East South Central .....	93	81	87	85	73	87	26	13	49
West South Central .....	90	83	92	82	75	92	21	13	65
Midwest .....	87	78	90	79	69	87	40	17	42
East North Central .....	85	78	92	78	71	91	44	15	34
West North Central .....	91	79	87	79	65	82	33	20	60
West .....	90	82	91	85	78	91	22	18	81
Mountain .....	88	76	86	83	71	85	22	14	62
Pacific .....	91	85	93	86	80	93	21	19	89

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

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

<sup>3</sup> The 2014 estimates are not strictly comparable to corresponding estimates in previous years. See technical note for more information.

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2015**

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation <sup>3</sup>	Take-up rate <sup>3</sup>	Access	Participation <sup>3</sup>	Take-up rate <sup>3</sup>	Access	Participation	Take-up rate
All workers .....	0.7	0.9	0.6	1.0	1.0	1.0	1.7	1.2	2.4
<b>Worker characteristics</b>									
Management, professional, and related .....	0.6	0.9	0.9	1.0	1.2	1.2	1.9	1.4	2.7
Professional and related .....	0.5	1.0	1.0	0.9	1.3	1.3	1.9	1.4	2.7
Teachers .....	0.8	1.2	1.2	1.1	1.3	1.4	2.0	1.4	3.2
Primary, secondary, and special education school teachers .....	0.3	1.3	1.3	0.3	1.5	1.3	2.1	1.2	3.2
Service .....	1.5	1.6	0.8	1.8	1.8	1.0	1.9	1.2	2.9
Protective service .....	1.1	1.4	1.0	2.1	2.2	1.0	2.9	1.9	4.5
Sales and office .....	2.0	1.9	0.9	2.4	2.1	1.5	2.5	2.1	3.8
Office and administrative support .....	1.8	1.8	0.9	2.3	2.0	1.5	2.6	2.2	4.0
Natural resources, construction, and maintenance .....	1.8	2.0	1.3	2.5	2.3	1.2	3.6	2.4	3.8
Production, transportation, and material moving ...	4.7	4.3	1.6	4.8	4.4	1.8	3.8	2.7	6.3
Full time .....	0.2	0.7	0.7	0.8	1.0	1.0	1.9	1.4	2.4
Part time .....	2.1	1.9	1.7	2.1	1.9	1.6	1.0	0.5	3.6
Union .....	0.4	0.9	0.7	0.6	1.1	0.9	2.2	1.8	3.8
Nonunion .....	1.2	1.4	1.0	1.8	1.6	1.5	2.1	1.3	2.8
Average wage within the following categories: <sup>4</sup>									
Lowest 25 percent .....	1.9	2.0	0.8	2.2	2.3	0.9	2.5	1.5	3.3
Lowest 10 percent .....	3.4	3.5	1.5	4.0	4.0	1.4	2.4	1.7	5.1
Second 25 percent .....	0.7	1.0	1.0	1.3	1.8	1.9	2.4	2.0	3.5
Third 25 percent .....	1.3	1.6	1.1	1.4	1.6	1.4	2.3	1.7	3.1
Highest 25 percent .....	0.3	0.8	0.8	1.0	1.0	1.1	1.8	1.3	2.6
Highest 10 percent .....	0.7	1.0	0.8	2.0	2.1	1.7	2.6	2.2	4.0
<b>Establishment characteristics</b>									
Service-providing industries .....	0.7	0.9	0.6	1.0	1.0	1.0	1.7	1.2	2.4
Education and health services .....	0.7	1.0	0.9	1.1	1.3	1.5	2.0	1.4	2.6
Educational services .....	0.6	1.0	0.9	0.9	1.2	1.3	1.9	1.2	2.6
Elementary and secondary schools .....	0.5	1.0	1.0	0.5	1.0	1.0	1.9	1.0	2.8
Junior colleges, colleges, and universities .....	2.0	2.6	2.3	3.3	2.6	5.1	4.1	2.9	3.7
Health care and social assistance .....	3.1	3.2	1.6	4.6	4.4	4.2	4.3	3.7	4.3
Hospitals .....	1.5	2.4	2.0	5.1	5.3	5.9	4.7	4.8	5.4
Public administration .....	1.4	1.5	0.8	1.6	1.8	0.9	2.7	2.0	4.2
1 to 99 workers .....	3.2	3.3	1.7	4.0	4.0	1.8	3.6	2.7	4.5
1 to 49 workers .....	4.8	4.7	2.5	5.3	5.0	2.8	4.0	3.3	7.7
50 to 99 workers .....	1.4	2.1	2.2	2.7	3.2	2.3	6.2	4.9	6.8
100 workers or more .....	0.6	0.8	0.6	0.9	1.0	1.1	1.7	1.2	2.5
100 to 499 workers .....	1.6	1.9	1.0	1.8	2.1	1.2	2.6	1.8	4.2
500 workers or more .....	0.6	0.9	0.8	1.0	1.2	1.4	1.9	1.3	2.4

See footnotes at end of table.



**Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2015—continued**

Characteristics	All retirement benefits <sup>2</sup>			Defined benefit			Defined contribution		
	Access	Participation <sup>3</sup>	Take-up rate <sup>3</sup>	Access	Participation <sup>3</sup>	Take-up rate <sup>3</sup>	Access	Participation	Take-up rate
State government .....	1.0	1.5	1.3	1.8	2.4	3.3	3.2	2.8	4.7
Local government .....	0.7	1.0	0.7	1.0	1.2	0.8	1.6	1.0	2.1
<b>Geographic areas</b>									
Northeast .....	1.1	2.0	1.5	1.6	2.4	2.1	2.6	1.4	3.3
New England .....	2.8	5.1	4.1	4.9	7.4	4.2	—	2.9	—
Middle Atlantic .....	1.3	2.0	1.5	1.4	1.9	2.4	3.2	1.6	3.4
South .....	1.2	1.7	1.2	1.5	1.6	1.3	2.9	1.3	2.8
South Atlantic .....	1.7	2.1	1.7	1.7	1.9	1.6	4.4	1.5	2.6
East South Central .....	3.0	4.6	4.0	5.0	4.5	4.8	6.8	3.8	9.0
West South Central .....	2.2	3.2	1.6	2.3	3.1	1.6	2.1	2.0	7.2
Midwest .....	1.6	1.6	0.9	2.7	2.6	3.5	3.7	3.1	5.2
East North Central .....	2.4	2.3	1.0	3.0	2.9	1.8	4.0	3.5	6.2
West North Central .....	1.4	2.3	1.4	5.0	4.6	7.7	7.3	5.5	7.3
West .....	1.1	1.2	1.2	1.5	1.7	1.2	3.9	3.8	4.0
Mountain .....	1.8	4.0	3.8	3.0	4.8	3.6	5.3	3.9	7.2
Pacific .....	1.3	0.8	1.2	1.8	1.6	1.2	5.0	5.0	3.3

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

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

<sup>3</sup> The 2014 estimates are not strictly comparable to corresponding estimates in previous years. See technical note for more information.

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 3. Retirement benefit combinations: Access, State and local government workers, National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers .....	27	57	6
<b>Worker characteristics</b>			
Management, professional, and related .....	29	58	5
Professional and related .....	29	58	5
Teachers .....	29	59	3
Primary, secondary, and special education school teachers .....	27	71	–
Service .....	22	56	6
Protective service .....	26	59	6
Sales and office .....	29	54	7
Office and administrative support .....	29	55	6
Natural resources, construction, and maintenance .....	29	61	6
Production, transportation, and material moving .....	19	60	7
Full time .....	31	62	6
Part time .....	6	30	3
Union .....	32	63	2
Nonunion .....	23	51	9
Average wage within the following categories: <sup>1</sup>			
Lowest 25 percent .....	19	49	7
Lowest 10 percent .....	11	42	8
Second 25 percent .....	28	60	6
Third 25 percent .....	29	60	5
Highest 25 percent .....	33	61	4
Highest 10 percent .....	37	54	6
<b>Establishment characteristics</b>			
Service-providing industries .....	27	57	6
Education and health services .....	27	59	5
Educational services .....	26	62	3
Elementary and secondary schools .....	23	69	1
Junior colleges, colleges, and universities .....	38	39	10
Health care and social assistance .....	32	36	21
Hospitals .....	33	38	24
Public administration .....	30	57	4
1 to 99 workers .....	18	50	10
1 to 49 workers .....	13	47	10
50 to 99 workers .....	26	55	9
100 workers or more .....	28	58	5
100 to 499 workers .....	24	57	7
500 workers or more .....	30	58	4

See footnotes at end of table.

**Table 3. Retirement benefit combinations: Access, State and local government workers, National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
State government .....	36	51	6
Local government .....	24	59	5
<b>Geographic areas</b>			
Northeast .....	26	61	4
New England .....	9	74	—
Middle Atlantic .....	32	56	4
South .....	31	55	5
South Atlantic .....	47	41	3
East South Central .....	—	67	—
West South Central .....	12	70	8
Midwest .....	32	47	8
East North Central .....	38	40	6
West North Central .....	—	58	—
West .....	17	69	5
Mountain .....	16	66	6
Pacific .....	—	70	4

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 3. Standard errors for retirement benefit combinations:  
Access, State and local government workers, National  
Compensation Survey, March 2015**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers .....	1.7	1.7	0.7
<b>Worker characteristics</b>			
Management, professional, and related .....	2.0	1.8	0.8
Professional and related .....	1.9	1.8	0.8
Teachers .....	2.1	2.0	0.9
Primary, secondary, and special education school teachers .....	2.1	2.1	–
Service .....	1.6	2.4	1.1
Protective service .....	2.6	3.2	1.8
Sales and office .....	2.6	2.8	1.3
Office and administrative support .....	2.6	2.8	1.2
Natural resources, construction, and maintenance .....	3.1	4.1	1.8
Production, transportation, and material moving .....	3.2	4.3	2.4
Full time .....	1.9	1.9	0.8
Part time .....	0.9	2.2	0.6
Union .....	2.2	2.2	0.4
Nonunion .....	2.1	2.2	1.2
Average wage within the following categories: <sup>1</sup>			
Lowest 25 percent .....	1.9	3.2	1.1
Lowest 10 percent .....	1.5	4.7	1.7
Second 25 percent .....	2.4	2.4	1.0
Third 25 percent .....	2.4	2.3	0.9
Highest 25 percent .....	1.9	1.8	0.9
Highest 10 percent .....	2.7	2.6	1.9
<b>Establishment characteristics</b>			
Service-providing industries .....	1.7	1.7	0.7
Education and health services .....	2.1	1.9	0.8
Educational services .....	2.0	1.9	0.6
Elementary and secondary schools .....	1.9	1.8	0.2
Junior colleges, colleges, and universities .....	5.6	3.8	2.5
Health care and social assistance .....	4.1	4.3	3.5
Hospitals .....	4.5	5.1	4.6
Public administration .....	2.6	2.7	0.9
1 to 99 workers .....	2.7	5.0	2.2
1 to 49 workers .....	2.2	5.5	3.0
50 to 99 workers .....	6.0	5.4	2.8
100 workers or more .....	1.8	1.7	0.7
100 to 499 workers .....	2.4	2.5	1.2
500 workers or more .....	2.0	1.9	0.7

See footnotes at end of table.

**Table 3. Standard errors for retirement benefit combinations:  
Access, State and local government workers, National  
Compensation Survey, March 2015—continued**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
State government .....	3.7	3.3	1.5
Local government .....	1.4	1.6	0.7
<b>Geographic areas</b>			
Northeast .....	2.6	2.5	1.0
New England .....	1.7	5.2	—
Middle Atlantic .....	3.5	3.1	0.7
South .....	3.1	2.9	0.9
South Atlantic .....	4.6	3.8	0.7
East South Central .....	—	8.4	—
West South Central .....	2.2	1.8	1.4
Midwest .....	3.6	3.8	2.3
East North Central .....	3.4	4.4	2.0
West North Central .....	—	7.3	—
West .....	4.1	3.8	1.3
Mountain .....	4.0	6.3	2.6
Pacific .....	—	4.7	1.5

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 4. Defined benefit retirement plans:<sup>1</sup> Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2015**

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

Characteristics	Employee contribution required	Fixed percent of annual earnings <sup>2</sup>			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers .....	89	78	6.9	6.9	11
<b>Worker characteristics</b>					
Management, professional, and related .....	90	80	7.0	6.9	10
Professional and related .....	91	81	7.1	6.9	9
Teachers .....	92	85	7.3	7.0	8
Primary, secondary, and special education school teachers .....	92	85	7.4	7.0	8
Service .....	90	76	7.2	7.0	10
Protective service .....	90	77	7.5	7.4	10
Sales and office .....	88	74	6.6	6.8	12
Office and administrative support .....	87	74	6.7	6.8	13
Natural resources, construction, and maintenance .....	89	74	6.2	6.0	11
Production, transportation, and material moving ...	84	66	6.7	6.8	16
Full time .....	89	78	6.9	6.9	11
Part time .....	88	71	7.3	7.0	12
Union .....	90	70	7.0	7.0	10
Nonunion .....	89	86	6.8	6.7	11
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	88	82	6.7	6.7	12
Lowest 10 percent .....	90	84	7.1	6.7	10
Second 25 percent .....	88	75	6.7	6.9	12
Third 25 percent .....	90	78	6.8	6.7	10
Highest 25 percent .....	91	76	7.4	7.0	9
Highest 10 percent .....	93	74	7.7	7.5	7
<b>Establishment characteristics</b>					
Service-providing industries .....	89	78	6.9	6.9	11
Education and health services .....	91	82	7.1	6.9	9
Educational services .....	92	84	7.1	7.0	8
Elementary and secondary schools .....	92	84	7.1	7.0	8
Junior colleges, colleges, and universities .....	94	85	7.1	7.0	6
Health care and social assistance .....	78	63	6.5	6.7	22
Hospitals .....	76	61	6.7	6.7	24
Public administration .....	87	71	6.8	6.9	13
1 to 99 workers .....	86	77	7.0	6.4	14
1 to 49 workers .....	94	80	6.7	6.4	6
100 workers or more .....	90	78	6.9	6.9	10
100 to 499 workers .....	87	78	7.2	6.9	13
500 workers or more .....	91	78	6.8	6.9	9

See footnotes at end of table.

**Table 4. Defined benefit retirement plans:<sup>1</sup> Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2015—continued**

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

Characteristics	Employee contribution required	Fixed percent of annual earnings <sup>2</sup>			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
State government .....	90	75	6.6	6.8	10
Local government .....	89	79	7.0	6.9	11
<b>Geographic areas</b>					
Northeast .....	97	56	6.8	6.9	3
New England .....	98	59	7.2	7.0	2
Middle Atlantic .....	96	56	6.6	6.9	4
South .....	92	91	6.1	6.4	8
South Atlantic .....	93	92	5.1	5.3	7
Midwest .....	88	80	7.7	7.0	12
East North Central .....	85	72	8.4	9.4	15
West North Central .....	95	94	6.9	6.0	5
West .....	80	69	8.0	8.0	20
Pacific .....	79	65	7.2	7.7	21

<sup>1</sup> The 2014 estimates are not strictly comparable to corresponding estimates in previous years. See technical note for more information.

<sup>2</sup> The employee contributes a fixed percentage of his or her earnings to the retirement plan.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 4. Standard errors for defined benefit retirement plans:<sup>1</sup> Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2015**

Characteristics	Employee contribution required	Fixed percent of annual earnings <sup>2</sup>			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers .....	1.4	1.7	0.1	0.1	1.4
<b>Worker characteristics</b>					
Management, professional, and related .....	1.5	1.7	0.1	0.1	1.5
Professional and related .....	1.4	1.6	0.1	0.1	1.4
Teachers .....	1.2	1.6	0.1	0.0	1.2
Primary, secondary, and special education school teachers .....	1.2	1.6	0.2	( <sup>3</sup> )	1.2
Service .....	1.4	2.1	0.1	( <sup>3</sup> )	1.4
Protective service .....	1.8	2.7	0.2	0.6	1.8
Sales and office .....	2.2	2.8	0.2	0.1	2.2
Office and administrative support .....	2.3	2.8	0.2	0.2	2.3
Natural resources, construction, and maintenance .....	2.0	2.5	0.3	0.3	2.0
Production, transportation, and material moving ...	3.1	3.7	0.3	0.2	3.1
Full time .....	1.4	1.6	0.1	0.1	1.4
Part time .....	2.0	3.3	0.2	0.0	2.0
Union .....	1.9	2.1	0.1	0.0	1.9
Nonunion .....	1.4	1.6	0.2	( <sup>3</sup> )	1.4
Average wage within the following categories: <sup>4</sup>					
Lowest 25 percent .....	1.6	2.1	0.3	0.2	1.6
Lowest 10 percent .....	2.0	2.8	0.4	0.6	2.0
Second 25 percent .....	1.8	2.1	0.1	0.1	1.8
Third 25 percent .....	2.0	2.2	0.2	0.1	2.0
Highest 25 percent .....	1.3	1.8	0.1	0.2	1.3
Highest 10 percent .....	1.4	2.1	0.1	0.4	1.4
<b>Establishment characteristics</b>					
Service-providing industries .....	1.4	1.7	0.1	0.1	1.4
Education and health services .....	1.2	1.5	0.1	0.1	1.2
Educational services .....	1.1	1.4	0.1	( <sup>3</sup> )	1.1
Elementary and secondary schools .....	1.2	1.6	0.1	0.1	1.2
Junior colleges, colleges, and universities .....	2.5	2.7	0.2	0.2	2.5
Health care and social assistance .....	4.7	5.4	0.2	0.3	4.7
Hospitals .....	6.2	7.5	0.3	0.1	6.2
Public administration .....	2.5	2.6	0.2	( <sup>3</sup> )	2.5
1 to 99 workers .....	3.5	4.4	0.5	0.8	3.5
1 to 49 workers .....	1.8	4.2	0.4	0.7	1.8
100 workers or more .....	1.3	1.5	0.1	( <sup>3</sup> )	1.3
100 to 499 workers .....	2.6	3.0	0.2	0.1	2.6
500 workers or more .....	1.1	1.3	0.1	0.1	1.1

See footnotes at end of table.



**Table 4. Standard errors for defined benefit retirement plans:<sup>1</sup> Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2015—continued**

Characteristics	Employee contribution required	Fixed percent of annual earnings <sup>2</sup>			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
State government .....	2.7	2.8	0.2	0.1	2.7
Local government .....	1.3	1.7	0.1	0.1	1.3
<b>Geographic areas</b>					
Northeast .....	0.8	2.6	0.1	0.0	0.8
New England .....	0.8	6.5	0.2	0.3	0.8
Middle Atlantic .....	1.1	2.8	0.1	0.0	1.1
South .....	1.3	1.4	0.2	0.2	1.3
South Atlantic .....	1.4	1.6	0.2	1.0	1.4
Midwest .....	2.1	2.6	0.2	0.1	2.1
East North Central .....	3.5	4.2	0.2	0.4	3.5
West North Central .....	1.1	1.2	0.5	( <sup>3</sup> )	1.1
West .....	5.3	5.4	0.3	0.0	5.3
Pacific .....	6.0	5.7	0.1	0.6	6.0

<sup>1</sup> The 2014 estimates are not strictly comparable to corresponding estimates in previous years. See technical note for more information.

<sup>2</sup> The employee contributes a fixed percentage of his or her earnings to the retirement plan.

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

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, State and local government workers, National Compensation Survey, March 2015**

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

Characteristics	Open plans <sup>1</sup>	Soft freeze <sup>2</sup>		Hard freeze <sup>3</sup>
		All participants still accruing benefits	Some participants still accruing benefits	
All workers .....	40	60	( <sup>4</sup> )	( <sup>4</sup> )
<b>Worker characteristics</b>				
Management, professional, and related .....	39	61	—	—
Professional and related .....	39	61	—	—
Teachers .....	40	60	—	—
Primary, secondary, and special education school teachers .....	40	60	—	—
Service .....	41	59	—	—
Protective service .....	44	56	—	( <sup>4</sup> )
Sales and office .....	39	61	—	—
Office and administrative support .....	39	61	—	—
Natural resources, construction, and maintenance .....	43	57	—	( <sup>4</sup> )
Production, transportation, and material moving ...	42	58	—	—
Full time .....	40	60	( <sup>4</sup> )	( <sup>4</sup> )
Part time .....	34	65	—	—
Union .....	35	65	—	—
Nonunion .....	45	55	—	—
Average wage within the following categories: <sup>5</sup>				
Lowest 25 percent .....	44	56	—	—
Lowest 10 percent .....	40	60	—	—
Second 25 percent .....	42	58	—	—
Third 25 percent .....	39	61	—	—
Highest 25 percent .....	35	65	—	—
Highest 10 percent .....	32	68	—	—
<b>Establishment characteristics</b>				
Service-providing industries .....	40	60	( <sup>4</sup> )	( <sup>4</sup> )
Education and health services .....	38	62	—	—
Educational services .....	37	62	—	—
Elementary and secondary schools .....	38	61	—	—
Junior colleges, colleges, and universities .....	35	65	—	—
Health care and social assistance .....	43	57	—	—
Hospitals .....	43	57	—	—
Public administration .....	41	59	—	—
1 to 99 workers .....	49	51	—	—
1 to 49 workers .....	51	49	—	—
50 to 99 workers .....	47	53	—	—
100 workers or more .....	39	61	( <sup>4</sup> )	( <sup>4</sup> )
100 to 499 workers .....	39	61	—	—
500 workers or more .....	38	61	( <sup>4</sup> )	( <sup>4</sup> )

See footnotes at end of table.

**Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, State and local government workers, National Compensation Survey, March 2015—continued**

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

Characteristics	Open plans <sup>1</sup>	Soft freeze <sup>2</sup>		Hard freeze <sup>3</sup>
		All participants still accruing benefits	Some participants still accruing benefits	
State government .....	34	66	—	—
Local government .....	42	58	( <sup>4</sup> )	( <sup>4</sup> )
<b>Geographic areas</b>				
Northeast .....	25	74	1	—
New England .....	30	68	—	—
Middle Atlantic .....	23	76	—	—
South .....	43	57	—	—
South Atlantic .....	50	50	—	—
East South Central .....	34	66	—	—
West South Central .....	37	63	—	—
Midwest .....	51	48	—	( <sup>4</sup> )
East North Central .....	50	49	—	1
West North Central .....	53	47	—	—
West .....	35	65	—	—
Mountain .....	38	62	—	—
Pacific .....	34	66	—	—

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

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

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

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

<sup>5</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, State and local government workers, National Compensation Survey, March 2015**

Characteristics	Open plans <sup>1</sup>	Soft freeze <sup>2</sup>		Hard freeze <sup>3</sup>
		All participants still accruing benefits	Some participants still accruing benefits	
All workers .....	1.3	1.2	( <sup>4</sup> )	( <sup>4</sup> )
<b>Worker characteristics</b>				
Management, professional, and related .....	1.4	1.4	—	—
Professional and related .....	1.5	1.5	—	—
Teachers .....	1.8	1.9	—	—
Primary, secondary, and special education school teachers .....	1.9	1.9	—	—
Service .....	1.7	1.7	—	—
Protective service .....	2.3	2.3	—	( <sup>4</sup> )
Sales and office .....	2.0	2.0	—	—
Office and administrative support .....	2.0	2.0	—	—
Natural resources, construction, and maintenance .....	3.4	3.4	—	( <sup>4</sup> )
Production, transportation, and material moving ...	3.7	3.7	—	—
Full time .....	1.3	1.3	( <sup>4</sup> )	( <sup>4</sup> )
Part time .....	2.7	2.7	—	—
Union .....	1.3	1.3	—	—
Nonunion .....	2.1	2.1	—	—
Average wage within the following categories: <sup>5</sup>				
Lowest 25 percent .....	2.1	2.1	—	—
Lowest 10 percent .....	2.9	2.9	—	—
Second 25 percent .....	1.7	1.7	—	—
Third 25 percent .....	1.9	1.9	—	—
Highest 25 percent .....	1.2	1.3	—	—
Highest 10 percent .....	2.9	2.9	—	—
<b>Establishment characteristics</b>				
Service-providing industries .....	1.3	1.3	( <sup>4</sup> )	( <sup>4</sup> )
Education and health services .....	1.5	1.5	—	—
Educational services .....	1.6	1.6	—	—
Elementary and secondary schools .....	1.6	1.6	—	—
Junior colleges, colleges, and universities .....	2.4	2.4	—	—
Health care and social assistance .....	4.4	4.4	—	—
Hospitals .....	6.1	6.1	—	—
Public administration .....	1.8	1.8	—	—
1 to 99 workers .....	3.5	3.5	—	—
1 to 49 workers .....	5.5	5.5	—	—
50 to 99 workers .....	3.6	3.6	—	—
100 workers or more .....	1.3	1.3	( <sup>4</sup> )	( <sup>4</sup> )
100 to 499 workers .....	2.5	2.4	—	—
500 workers or more .....	1.4	1.4	( <sup>4</sup> )	( <sup>4</sup> )

See footnotes at end of table.

**Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, State and local government workers, National Compensation Survey, March 2015—continued**

Characteristics	Open plans <sup>1</sup>	Soft freeze <sup>2</sup>		Hard freeze <sup>3</sup>
		All participants still accruing benefits	Some participants still accruing benefits	
State government .....	1.9	1.9	—	—
Local government .....	1.4	1.4	0.1	( <sup>4</sup> )
<b>Geographic areas</b>				
Northeast .....	1.6	1.4	0.2	—
New England .....	4.8	4.2	—	—
Middle Atlantic .....	1.4	1.4	—	—
South .....	2.7	2.7	—	—
South Atlantic .....	4.6	4.6	—	—
East South Central .....	3.9	3.9	—	—
West South Central .....	3.3	3.3	—	—
Midwest .....	2.1	2.1	—	0.2
East North Central .....	3.0	2.9	—	0.2
West North Central .....	2.8	2.8	—	—
West .....	2.0	2.0	—	—
Mountain .....	3.5	3.5	—	—
Pacific .....	2.5	2.5	—	—

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

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

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

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

<sup>5</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 6. Defined benefit frozen retirement plans:<sup>1</sup> Selected attributes, State and local government workers, National Compensation Survey, March 2015**

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>2</sup>		
	1 year	2 to 5 years	Greater than 5 years
All workers .....	2	64	34
<b>Worker characteristics</b>			
Management, professional, and related .....	2	62	36
Professional and related .....	2	61	37
Teachers .....	1	61	38
Primary, secondary, and special education school teachers .....	2	60	39
Service .....	—	67	—
Protective service .....	—	76	—
Sales and office .....	2	66	32
Office and administrative support .....	2	66	32
Natural resources, construction, and maintenance .....	3	69	29
Production, transportation, and material moving ...	2	58	40
Full time .....	2	63	35
Part time .....	—	74	—
Union .....	—	71	—
Nonunion .....	4	54	43
Average wage within the following categories: <sup>3</sup>			
Lowest 25 percent .....	3	58	40
Lowest 10 percent .....	2	51	47
Second 25 percent .....	2	69	29
Third 25 percent .....	2	62	36
Highest 25 percent .....	1	66	34
Highest 10 percent .....	—	65	—
<b>Establishment characteristics</b>			
Service-providing industries .....	2	64	34
Education and health services .....	2	60	37
Educational services .....	2	61	37
Elementary and secondary schools .....	2	60	39
Junior colleges, colleges, and universities .....	—	64	—
Health care and social assistance .....	2	59	39
Hospitals .....	—	52	—
Public administration .....	2	70	28
1 to 99 workers .....	—	65	—
1 to 49 workers .....	—	71	—
50 to 99 workers .....	—	59	—
100 workers or more .....	2	64	35
100 to 499 workers .....	1	59	40
500 workers or more .....	2	65	33

See footnotes at end of table.

**Table 6. Defined benefit frozen retirement plans:<sup>1</sup> Selected attributes, State and local government workers, National Compensation Survey, March 2015—continued**

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>2</sup>		
	1 year	2 to 5 years	Greater than 5 years
State government .....	3	65	32
Local government .....	1	63	35
<b>Geographic areas</b>			
Northeast .....	—	59	41
New England .....	—	67	33
Middle Atlantic .....	—	56	44
South .....	5	53	42
South Atlantic .....	6	83	11
East South Central .....	—	45	—
West South Central .....	—	19	81
Midwest .....	( <sup>4</sup> )	67	33
East North Central .....	—	72	—
West .....	—	82	—
Mountain .....	—	76	24
Pacific .....	—	84	—

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

<sup>2</sup> The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2014 are included in the "1 year" column. Those frozen between 2010 and 2013 are included in the "2 to 5 year" column and plans frozen before 2010 are included in the "Greater than 5 years" column.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 6. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Selected attributes, State and local government workers, National  
Compensation Survey, March 2015**

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>2</sup>		
	1 year	2 to 5 years	Greater than 5 years
All workers .....	0.6	2.3	2.2
<b>Worker characteristics</b>			
Management, professional, and related .....	0.6	2.5	2.4
Professional and related .....	0.6	2.6	2.5
Teachers .....	0.5	2.8	2.7
Primary, secondary, and special education school teachers .....	0.5	2.9	2.8
Service .....	–	2.5	–
Protective service .....	–	2.6	–
Sales and office .....	0.5	3.1	3.0
Office and administrative support .....	0.5	3.1	3.1
Natural resources, construction, and maintenance	1.0	4.0	3.9
Production, transportation, and material moving ...	0.9	4.3	4.4
Full time .....	0.6	2.3	2.2
Part time .....	–	3.7	–
Union .....	–	2.3	–
Nonunion .....	1.2	3.4	3.3
Average wage within the following categories: <sup>3</sup>			
Lowest 25 percent .....	1.0	3.9	4.0
Lowest 10 percent .....	0.7	4.9	5.0
Second 25 percent .....	0.7	2.7	2.6
Third 25 percent .....	0.9	3.1	2.8
Highest 25 percent .....	0.2	2.4	2.4
Highest 10 percent .....	–	4.8	–
<b>Establishment characteristics</b>			
Service-providing industries .....	0.6	2.3	2.2
Education and health services .....	0.8	2.4	2.3
Educational services .....	0.8	2.4	2.3
Elementary and secondary schools .....	0.4	2.4	2.4
Junior colleges, colleges, and universities	–	4.1	–
Health care and social assistance .....	0.8	9.5	9.8
Hospitals .....	–	12.7	–
Public administration .....	0.6	3.0	3.0
1 to 99 workers .....	–	7.9	–
1 to 49 workers .....	–	6.8	–
50 to 99 workers .....	–	10.8	–
100 workers or more .....	0.6	2.1	2.1
100 to 499 workers .....	0.5	4.2	4.3
500 workers or more .....	0.7	2.1	2.0

See footnotes at end of table.



**Table 6. Standard errors for defined benefit frozen retirement plans:<sup>1</sup>  
Selected attributes, State and local government workers, National  
Compensation Survey, March 2015—continued**

Characteristics	Time since plan closed to new workers or stopped accruing benefits <sup>2</sup>		
	1 year	2 to 5 years	Greater than 5 years
State government .....	1.3	3.9	3.9
Local government .....	0.4	2.3	2.2
<b>Geographic areas</b>			
Northeast .....	—	2.0	2.0
New England .....	—	3.6	3.6
Middle Atlantic .....	—	2.2	2.2
South .....	1.7	4.2	4.0
South Atlantic .....	1.3	3.0	1.8
East South Central .....	—	12.5	—
West South Central .....	—	2.6	2.6
Midwest .....	0.1	7.7	7.7
East North Central .....	—	6.1	—
West .....	—	4.6	—
Mountain .....	—	3.8	3.8
Pacific .....	—	6.0	—

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

<sup>2</sup> The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2014 are included in the "1 year" column. Those frozen between 2010 and 2013 are included in the "2 to 5 year" column and plans frozen before 2010 are included in the "Greater than 5 years" column.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 7. Defined benefit frozen retirement plans:<sup>1</sup> Plan alternatives, State and local government workers, National Compensation Survey, March 2015**

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans <sup>2</sup>				
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
<b>Worker characteristics</b>							
Management, professional, and related .....	–	100	94	6	–	16	–
Professional and related .....	–	100	94	5	–	16	–
Teachers .....	–	100	96	4	–	17	–
Primary, secondary, and special education school teachers .....	–	100	96	4	–	18	–
Sales and office .....	–	100	93	7	–	18	1
Office and administrative support .....	–	100	93	6	–	18	1
Natural resources, construction, and maintenance .....	–	100	86	11	–	14	–
Production, transportation, and material moving ...	–	100	90	7	–	21	–
Average wage within the following categories: <sup>3</sup>							
Highest 25 percent .....	–	100	96	4	–	17	–
Highest 10 percent .....	–	100	97	3	–	20	–
<b>Establishment characteristics</b>							
Service-providing industries:							
Education and health services .....	–	100	95	5	–	16	–
Educational services .....	–	100	95	5	–	16	–
Elementary and secondary schools .....	–	100	96	4	–	18	–
Junior colleges, colleges, and universities .....	–	100	92	–	–	11	–
Health care and social assistance .....	–	100	94	6	–	9	–
Hospitals .....	–	100	96	4	–	3	–
1 to 99 workers:							
1 to 49 workers .....	–	100	92	–	–	–	–
100 workers or more:							
100 to 499 workers .....	–	100	91	8	–	17	–
State government .....	–	100	90	10	–	15	–
<b>Geographic areas</b>							
Northeast:							
New England .....	–	100	96	4	–	3	–
South:							
East South Central .....	–	100	90	–	–	–	–
West South Central .....	–	100	95	3	–	–	–
Midwest .....							
East North Central .....	–	100	93	6	–	15	–
West North Central .....	–	100	97	–	–	23	–
West .....	–	100	87	–	–	–	–
Mountain .....	–	100	93	7	–	6	–
Pacific .....	–	100	94	–	–	–	–
	–	100	93	7	–	–	–

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 7. Standard errors for defined benefit frozen retirement plans:<sup>1</sup> Plan alternatives, State and local government workers, National Compensation Survey, March 2015**

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans					
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other	
<b>Worker characteristics</b>								
Management, professional, and related .....	–	0.0	1.0	1.0	–	2.0	–	
Professional and related .....	–	0.0	1.0	1.0	–	1.8	–	
Teachers .....	–	0.0	0.8	0.8	–	1.9	–	
Primary, secondary, and special education school teachers .....	–	0.0	0.8	0.7	–	2.1	–	
Sales and office .....	–	0.0	1.5	1.4	–	2.2	0.4	
Office and administrative support .....	–	0.0	1.5	1.4	–	2.2	0.4	
Natural resources, construction, and maintenance .....	–	0.0	2.3	2.2	–	2.5	–	
Production, transportation, and material moving ...	–	0.0	2.8	2.2	–	4.3	–	
Average wage within the following categories: <sup>2</sup>								
Highest 25 percent .....	–	0.0	0.6	0.5	–	1.7	–	
Highest 10 percent .....	–	0.0	0.8	0.8	–	3.1	–	
<b>Establishment characteristics</b>								
Service-providing industries:								
Education and health services .....	–	0.0	0.9	0.9	–	1.7	–	
Educational services .....	–	0.0	1.0	1.0	–	1.8	–	
Elementary and secondary schools .....	–	0.0	0.7	0.6	–	1.8	–	
Junior colleges, colleges, and universities .....	–	0.0	3.2	–	–	3.0	–	
Health care and social assistance .....	–	0.0	1.8	1.8	–	2.3	–	
Hospitals .....	–	0.0	1.1	1.1	–	0.9	–	
1 to 99 workers:								
1 to 49 workers .....	–	0.0	4.8	–	–	–	–	
100 workers or more:								
100 to 499 workers .....	–	0.0	1.5	1.4	–	2.9	–	
State government .....	–	0.0	2.5	2.5	–	3.2	–	
<b>Geographic areas</b>								
Northeast:								
New England .....	–	0.0	0.8	0.8	–	0.9	–	
South:								
East South Central .....	–	0.0	7.2	–	–	–	–	
West South Central .....	–	0.0	2.1	1.5	–	–	–	
Midwest .....	–	0.0	2.3	2.3	–	3.8	–	
East North Central .....	–	0.0	1.1	–	–	5.8	–	
West North Central .....	–	0.0	6.1	–	–	–	–	
West .....	–	0.0	2.5	2.5	–	2.6	–	
Mountain .....	–	0.0	4.7	–	–	–	–	
Pacific .....	–	0.0	3.0	3.0	–	–	–	

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 8. Defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2015**

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers .....	58	42	81	19
<b>Worker characteristics</b>				
Management, professional, and related .....	58	42	81	19
Professional and related .....	59	41	80	20
Teachers .....	59	41	81	19
Primary, secondary, and special education school teachers .....	46	54	—	—
Service .....	60	40	81	19
Protective service .....	68	32	—	—
Sales and office .....	58	42	87	13
Office and administrative support .....	58	42	87	13
Natural resources, construction, and maintenance Production, transportation, and material moving ...	57	43	69	31
Production, transportation, and material moving ...	47	53	—	—
Full time .....	58	42	81	19
Part time .....	61	39	—	—
Union .....	56	44	79	21
Nonunion .....	60	40	82	18
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	59	41	83	17
Lowest 10 percent .....	61	39	—	—
Second 25 percent .....	56	44	81	19
Third 25 percent .....	54	46	76	24
Highest 25 percent .....	64	36	85	15
Highest 10 percent .....	72	28	89	11
<b>Establishment characteristics</b>				
Service-providing industries .....	58	42	81	19
Education and health services .....	59	41	78	22
Educational services .....	59	41	78	22
Elementary and secondary schools .....	49	51	—	—
Junior colleges, colleges, and universities	69	31	80	20
Health care and social assistance .....	58	42	77	23
Hospitals .....	63	37	75	25
Public administration .....	56	44	83	17
1 to 99 workers .....	53	47	—	—
50 to 99 workers .....	33	67	—	—
100 workers or more .....	59	41	79	21
100 to 499 workers .....	61	39	88	12
500 workers or more .....	58	42	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 2015—continued**

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government .....	63	37	82	18
Local government .....	55	45	81	19
<b>Geographic areas</b>				
South .....	62	38	75	25
South Atlantic .....	55	45	70	30
East South Central .....	59	41	—	—
Midwest .....	59	41	84	16
East North Central .....	51	49	82	18
West .....	43	57	—	—
Mountain .....	49	51	—	—
Pacific .....	42	58	—	—

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 8. Standard errors for defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2015**

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers .....	4.4	4.4	2.7	2.7
<b>Worker characteristics</b>				
Management, professional, and related .....	4.9	4.9	3.2	3.2
Professional and related .....	5.1	5.1	3.8	3.8
Teachers .....	6.6	6.6	5.2	5.2
Primary, secondary, and special education school teachers .....	7.4	7.4	—	—
Service .....	4.6	4.6	3.5	3.5
Protective service .....	6.5	6.5	—	—
Sales and office .....	7.0	7.0	2.0	2.0
Office and administrative support .....	7.5	7.5	2.0	2.0
Natural resources, construction, and maintenance	6.9	6.9	6.9	6.9
Production, transportation, and material moving ...	9.2	9.2	—	—
Full time .....	4.5	4.5	2.7	2.7
Part time .....	7.2	7.2	—	—
Union .....	8.2	8.2	4.7	4.7
Nonunion .....	3.7	3.7	2.4	2.4
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	4.2	4.2	3.4	3.4
Lowest 10 percent .....	5.7	5.7	—	—
Second 25 percent .....	6.6	6.6	3.2	3.2
Third 25 percent .....	6.3	6.3	4.7	4.7
Highest 25 percent .....	4.2	4.2	2.8	2.8
Highest 10 percent .....	5.1	5.1	3.0	3.0
<b>Establishment characteristics</b>				
Service-providing industries .....	4.5	4.5	2.7	2.7
Education and health services .....	5.2	5.2	4.0	4.0
Educational services .....	6.4	6.4	5.2	5.2
Elementary and secondary schools .....	7.1	7.1	—	—
Junior colleges, colleges, and universities	8.2	8.2	5.8	5.8
Health care and social assistance .....	5.3	5.3	3.6	3.6
Hospitals .....	6.4	6.4	4.7	4.7
Public administration .....	6.9	6.9	3.5	3.5
1 to 99 workers .....	6.7	6.7	—	—
50 to 99 workers .....	8.5	8.5	—	—
100 workers or more .....	4.7	4.7	3.1	3.1
100 to 499 workers .....	6.1	6.1	2.8	2.8
500 workers or more .....	5.0	5.0	3.8	3.8

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 2015—continued**

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government .....	7.9	7.9	4.4	4.4
Local government .....	3.8	3.8	3.3	3.3
<b>Geographic areas</b>				
South .....	4.7	4.7	5.0	5.0
South Atlantic .....	6.1	6.1	7.0	7.0
East South Central .....	10.9	10.9	—	—
Midwest .....	8.2	8.2	3.4	3.4
East North Central .....	6.7	6.7	3.1	3.1
West .....	10.2	10.2	—	—
Mountain .....	13.7	13.7	—	—
Pacific .....	12.4	12.4	—	—

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/nsc/ebs/glossary20142015.htm](http://www.bls.gov/nsc/ebs/glossary20142015.htm).

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	Health care <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	88	79	90	87	73	83
<b>Worker characteristics</b>						
Management, professional, and related .....	89	80	89	89	74	82
Professional and related .....	89	79	89	89	73	82
Teachers .....	88	78	89	88	72	82
Primary, secondary, and special education school teachers .....	98	86	88	98	79	81
Service .....	82	74	90	82	69	85
Protective service .....	89	82	92	89	78	88
Sales and office .....	88	80	91	88	74	84
Office and administrative support .....	88	80	91	88	74	84
Natural resources, construction, and maintenance .....	96	87	91	94	81	85
Production, transportation, and material moving .....	83	76	91	82	70	85
Full time .....	99	89	90	99	83	84
Part time .....	25	21	83	24	18	73
Union .....	95	87	91	95	80	84
Nonunion .....	81	71	88	81	67	83
Average wage within the following categories: <sup>3</sup>						
Lowest 25 percent .....	70	61	87	70	56	80
Lowest 10 percent .....	54	45	83	54	43	80
Second 25 percent .....	92	83	91	91	78	85
Third 25 percent .....	93	83	89	93	78	84
Highest 25 percent .....	97	89	91	97	81	84
Highest 10 percent .....	97	90	93	97	82	85
<b>Establishment characteristics</b>						
Service-providing industries .....	88	79	90	87	73	83
Education and health services .....	88	78	89	88	72	81
Educational services .....	88	78	89	88	72	81
Elementary and secondary schools .....	89	77	87	88	70	80
Junior colleges, colleges, and universities .....	86	80	93	86	75	87
Health care and social assistance .....	88	78	89	88	72	81
Hospitals .....	94	86	91	94	78	83
Public administration .....	88	81	92	88	77	87
1 to 99 workers .....	75	66	88	75	63	83
1 to 49 workers .....	66	58	88	66	56	84
50 to 99 workers .....	89	78	88	89	73	82
100 workers or more .....	89	80	90	89	74	83
100 to 499 workers .....	86	77	90	85	72	84
500 workers or more .....	91	81	90	91	75	83

See footnotes at end of table.



**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2015—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 .....	57	49	85	38	32	84	86	72	83
<b>Worker characteristics</b>									
Management, professional, and related .....	57	49	85	37	31	83	88	72	82
Professional and related .....	57	48	84	36	30	82	88	72	82
Teachers .....	56	48	85	34	29	83	87	71	82
Primary, secondary, and special education school teachers .....	62	52	84	37	31	84	96	78	81
Service .....	53	45	85	37	30	82	80	67	84
Protective service .....	60	52	86	42	35	83	87	76	87
Sales and office .....	60	52	87	42	36	87	86	73	85
Office and administrative support .....	59	51	86	42	37	86	86	73	85
Natural resources, construction, and maintenance .....	65	57	88	41	36	88	92	79	86
Production, transportation, and material moving .....	61	52	86	39	35	89	81	69	85
Full time .....	64	55	86	43	36	84	97	81	84
Part time .....	18	14	77	14	11	78	24	17	73
Union .....	75	65	87	56	48	86	92	78	84
Nonunion .....	42	35	83	23	18	80	80	66	83
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	36	30	83	21	17	78	68	55	81
Lowest 10 percent .....	22	18	81	11	9	78	54	43	80
Second 25 percent .....	62	53	86	41	35	86	89	76	85
Third 25 percent .....	60	52	86	39	33	85	93	78	84
Highest 25 percent .....	72	62	86	53	44	84	95	80	83
Highest 10 percent .....	74	65	88	54	47	86	95	80	85
<b>Establishment characteristics</b>									
Service-providing industries .....	57	49	85	38	32	84	86	72	83
Education and health services .....	55	47	85	34	28	83	87	71	81
Educational services .....	55	46	85	34	28	83	87	70	81
Elementary and secondary schools .....	54	45	83	34	28	83	87	69	79
Junior colleges, colleges, and universities .....	55	49	89	33	27	82	86	75	87
Health care and social assistance .....	57	48	85	35	29	82	87	71	82
Hospitals .....	58	51	88	32	27	84	93	77	83
Public administration .....	62	54	86	46	39	85	86	75	87
1 to 99 workers .....	42	37	87	31	26	84	73	62	84
1 to 49 workers .....	32	28	88	20	16	80	65	55	85
50 to 99 workers .....	57	50	87	46	40	87	86	72	84
100 workers or more .....	59	51	85	39	33	84	88	73	83
100 to 499 workers .....	54	47	87	32	29	90	83	70	84
500 workers or more .....	61	52	85	42	34	82	89	74	83

See footnotes at end of table.

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Health care <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government .....	93	86	92	93	81	87
Local government .....	86	76	89	85	70	82
<b>Geographic areas</b>						
Northeast .....	88	81	92	87	76	87
New England .....	86	77	89	86	72	84
Middle Atlantic .....	88	83	94	88	78	88
South .....	91	79	87	90	74	82
South Atlantic .....	90	77	86	89	70	78
East South Central .....	93	85	92	93	83	90
West South Central .....	91	78	85	91	75	83
Midwest .....	82	72	88	82	66	80
East North Central .....	80	71	88	80	64	80
West North Central .....	86	75	88	86	70	81
West .....	88	83	95	88	75	85
Mountain .....	87	80	92	87	73	84
Pacific .....	88	84	96	88	75	86

See footnotes at end of table.

**Table 9. Health care benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2015—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 .....	60	53	88	42	35	85	92	80	87
Local government .....	56	48	85	37	31	83	84	69	82
<b>Geographic areas</b>									
Northeast .....	67	60	88	47	42	88	85	74	87
New England .....	57	48	85	20	16	80	82	67	82
Middle Atlantic .....	71	64	89	58	52	89	86	77	89
South .....	37	29	78	20	14	71	90	74	82
South Atlantic .....	48	38	80	30	20	66	88	69	79
East South Central .....	28	18	65	8	7	85	92	83	90
West South Central .....	24	20	84	13	11	85	91	75	83
Midwest .....	62	53	86	34	28	84	78	63	81
East North Central .....	66	56	84	47	40	85	79	63	80
West North Central .....	56	49	88	12	9	79	77	64	83
West .....	79	70	89	66	58	87	88	74	84
Mountain .....	71	65	91	—	—	—	87	73	84
Pacific .....	82	72	88	78	68	88	88	74	84

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

<sup>2</sup> Health care 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 health care.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2015**

Characteristics	Health care <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	0.7	0.8	0.5	0.7	0.8	0.6
<b>Worker characteristics</b>						
Management, professional, and related .....	0.7	0.7	0.6	0.7	0.8	0.7
Professional and related .....	0.6	0.7	0.5	0.6	0.7	0.7
Teachers .....	0.8	0.9	0.6	0.8	1.0	0.8
Primary, secondary, and special education school teachers .....	0.3	0.8	0.7	0.4	0.9	0.9
Service .....	1.4	1.4	0.8	1.4	1.4	0.9
Protective service .....	1.2	1.2	0.9	1.2	1.2	1.2
Sales and office .....	2.1	2.2	0.8	2.1	2.3	1.2
Office and administrative support .....	2.1	2.2	0.8	2.1	2.3	1.2
Natural resources, construction, and maintenance	1.8	2.1	1.3	1.7	2.2	1.6
Production, transportation, and material moving ...	4.7	4.4	1.3	4.7	4.8	1.8
Full time .....	0.1	0.5	0.5	0.1	0.6	0.6
Part time .....	2.0	1.8	2.3	2.1	1.7	2.8
Union .....	0.5	0.7	0.5	0.5	0.8	0.7
Nonunion .....	1.3	1.4	0.8	1.3	1.5	1.0
Average wage within the following categories: <sup>3</sup>						
Lowest 25 percent .....	2.0	1.9	1.0	2.0	2.1	1.3
Lowest 10 percent .....	3.5	3.6	2.1	3.5	3.7	2.4
Second 25 percent .....	0.8	1.1	0.7	0.8	1.3	1.0
Third 25 percent .....	1.3	1.4	0.8	1.3	1.3	0.8
Highest 25 percent .....	0.4	0.5	0.4	0.4	0.7	0.7
Highest 10 percent .....	0.7	0.9	0.7	0.7	1.1	1.1
<b>Establishment characteristics</b>						
Service-providing industries .....	0.7	0.8	0.5	0.7	0.8	0.6
Education and health services .....	0.8	0.9	0.5	0.8	0.9	0.8
Educational services .....	0.7	0.8	0.6	0.7	0.9	0.8
Elementary and secondary schools .....	0.6	0.7	0.6	0.5	0.7	0.8
Junior colleges, colleges, and universities	2.3	2.7	1.0	2.3	2.7	1.3
Health care and social assistance .....	3.2	3.2	1.4	3.2	3.3	2.0
Hospitals .....	1.4	2.4	1.6	1.4	2.8	2.2
Public administration .....	1.5	1.5	0.9	1.5	1.5	0.9
1 to 99 workers .....	3.4	3.4	1.4	3.4	3.5	1.6
1 to 49 workers .....	4.9	4.6	2.4	4.9	4.4	2.3
50 to 99 workers .....	1.8	2.3	1.7	1.8	2.4	2.2
100 workers or more .....	0.7	0.7	0.5	0.7	0.8	0.6
100 to 499 workers .....	1.5	1.6	0.8	1.5	1.7	1.1
500 workers or more .....	0.6	0.8	0.5	0.6	0.9	0.7

See footnotes at end of table.

**Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2015—continued**

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	1.5	1.3	0.8	1.4	1.2	0.8	0.9	1.0	0.6
<b>Worker characteristics</b>									
Management, professional, and related .....	1.7	1.5	0.8	1.5	1.3	0.9	0.8	0.8	0.6
Professional and related .....	1.8	1.5	0.9	1.6	1.4	1.0	0.7	0.8	0.7
Teachers .....	1.8	1.7	1.1	1.8	1.6	1.2	0.9	1.0	0.8
Primary, secondary, and special education school teachers .....	2.2	1.9	1.3	2.2	1.9	1.3	0.6	1.0	0.9
Service .....	2.0	1.8	1.1	2.1	1.8	1.8	1.5	1.5	0.9
Protective service .....	3.1	2.8	1.5	3.2	2.9	2.4	1.6	1.6	1.2
Sales and office .....	2.6	2.3	1.2	2.6	2.4	1.1	2.3	2.5	1.2
Office and administrative support .....	2.6	2.3	1.3	2.5	2.3	1.1	2.3	2.5	1.2
Natural resources, construction, and maintenance .....	3.9	3.8	1.6	3.4	3.2	1.6	1.9	2.4	1.7
Production, transportation, and material moving .....	4.3	4.0	1.9	4.5	4.0	1.8	4.6	4.7	1.9
Full time .....	1.7	1.5	0.8	1.5	1.3	0.8	0.5	0.8	0.6
Part time .....	1.8	1.6	2.8	1.8	1.6	3.8	2.1	1.7	2.6
Union .....	1.5	1.5	0.8	1.7	1.5	0.7	0.9	1.1	0.6
Nonunion .....	2.1	1.8	1.4	1.6	1.3	1.7	1.3	1.5	1.0
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	2.0	1.6	1.3	1.8	1.4	2.3	2.1	2.2	1.2
Lowest 10 percent .....	2.2	1.9	2.3	1.6	1.4	4.4	3.5	3.7	2.4
Second 25 percent .....	2.3	2.1	1.0	2.0	1.9	1.0	1.4	1.6	0.9
Third 25 percent .....	2.2	2.0	1.2	1.9	1.7	1.2	1.3	1.3	0.8
Highest 25 percent .....	1.6	1.4	0.7	1.6	1.3	0.9	0.6	0.7	0.6
Highest 10 percent .....	3.2	3.0	0.8	2.9	2.5	1.1	0.9	1.2	1.1
<b>Establishment characteristics</b>									
Service-providing industries .....	1.5	1.3	0.8	1.4	1.2	0.8	0.9	1.0	0.6
Education and health services .....	1.7	1.6	1.0	1.6	1.3	1.2	0.9	1.0	0.7
Educational services .....	1.8	1.7	1.1	1.7	1.5	1.4	0.8	1.0	0.7
Elementary and secondary schools .....	1.9	1.6	1.3	1.8	1.5	1.6	0.7	0.8	0.8
Junior colleges, colleges, and universities .....	4.5	4.3	1.4	4.0	3.5	2.8	2.3	2.7	1.2
Health care and social assistance .....	4.9	4.2	1.8	4.2	3.3	2.0	3.3	3.3	1.9
Hospitals .....	7.0	6.1	1.6	5.5	4.4	2.5	1.7	2.8	2.2
Public administration .....	2.5	2.2	1.1	2.4	2.1	1.2	1.7	1.6	0.9
1 to 99 workers .....	3.9	3.6	1.9	4.0	3.5	2.0	3.5	3.5	1.6
1 to 49 workers .....	4.4	4.0	2.5	3.6	3.0	3.5	5.2	4.4	2.2
50 to 99 workers .....	7.1	6.4	2.8	7.2	6.4	2.3	2.0	2.4	2.2
100 workers or more .....	1.6	1.4	0.8	1.4	1.2	0.8	0.8	0.9	0.6
100 to 499 workers .....	3.1	2.7	1.3	2.5	2.3	1.4	1.6	1.7	1.2
500 workers or more .....	1.7	1.6	0.9	1.6	1.3	1.0	0.8	1.0	0.7

See footnotes at end of table.

**Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2015—continued**

Characteristics	Health care <sup>2</sup>			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government .....	1.1	1.6	1.0	1.1	1.6	1.1
Local government .....	0.8	0.8	0.5	0.8	0.8	0.6
<b>Geographic areas</b>						
Northeast .....	1.5	1.8	0.9	1.4	1.7	1.0
New England .....	3.3	2.4	1.8	3.3	2.6	1.9
Middle Atlantic .....	1.8	2.4	1.0	1.8	2.3	1.1
South .....	1.1	1.3	1.0	1.1	1.4	1.2
South Atlantic .....	1.6	1.5	1.5	1.6	1.6	1.6
East South Central .....	3.3	3.9	1.9	3.3	4.1	2.4
West South Central .....	1.3	1.6	1.3	1.3	2.1	1.5
Midwest .....	1.8	1.9	1.0	1.8	1.7	1.0
East North Central .....	2.6	2.3	1.0	2.6	1.8	1.0
West North Central .....	2.1	2.9	2.0	2.1	3.1	2.0
West .....	1.3	1.3	0.4	1.3	1.2	1.0
Mountain .....	1.7	1.8	0.7	1.7	2.7	2.9
Pacific .....	1.6	1.6	0.5	1.6	1.3	0.8

See footnotes at end of table.

**Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2015—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 .....	3.7	3.5	1.3	3.1	2.7	1.9	1.8	2.0	1.1
Local government .....	1.4	1.2	0.9	1.4	1.2	0.9	0.8	0.8	0.6
<b>Geographic areas</b>									
Northeast .....	2.6	2.8	1.1	3.3	3.2	0.9	1.6	1.8	0.9
New England .....	3.7	3.5	2.6	4.8	4.2	4.4	3.5	2.9	2.3
Middle Atlantic .....	3.3	3.5	1.1	4.1	4.0	0.9	2.0	2.3	1.0
South .....	2.5	1.9	2.2	1.7	1.1	2.4	1.2	1.4	1.2
South Atlantic .....	4.0	3.5	2.0	3.0	1.9	2.8	1.8	1.6	1.7
East South Central .....	6.5	3.1	9.6	2.0	1.7	3.7	3.3	4.2	2.4
West South Central .....	2.7	2.3	4.0	2.0	1.6	4.1	1.3	2.1	1.5
Midwest .....	3.5	3.1	1.3	2.6	2.2	1.5	2.7	2.5	0.9
East North Central .....	2.7	2.3	1.4	3.8	3.1	1.6	2.4	1.6	1.0
West North Central .....	8.5	7.6	2.4	1.8	1.8	4.1	5.9	5.8	1.4
West .....	2.1	2.0	1.0	4.2	3.8	1.0	1.3	1.2	1.0
Mountain .....	5.7	5.1	0.8	—	—	—	1.7	2.7	2.9
Pacific .....	1.4	1.7	1.3	1.7	1.8	0.9	1.6	1.3	0.8

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

<sup>2</sup> Health care 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 health care.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 10. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2015**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	87	13	71	29
<b>Worker characteristics</b>				
Management, professional, and related .....	87	13	70	30
Professional and related .....	87	13	69	31
Teachers .....	88	12	68	32
Primary, secondary, and special education school teachers .....	87	13	66	34
Service .....	87	13	73	27
Protective service .....	87	13	78	22
Sales and office .....	88	12	73	27
Office and administrative support .....	88	12	73	27
Natural resources, construction, and maintenance Production, transportation, and material moving ...	87	13	74	26
Full time .....	87	13	72	28
Part time .....	88	12	71	29
Union .....	82	18	69	31
Nonunion .....	87	13	78	22
Average wage within the following categories: <sup>1</sup>	88	12	64	36
Lowest 25 percent .....	88	12	56	44
Lowest 10 percent .....	88	12	73	27
Second 25 percent .....	88	12	71	29
Third 25 percent .....	86	14	74	26
Highest 25 percent .....	88	12	78	22
Highest 10 percent .....	<b>Establishment characteristics</b>			
Service-providing industries .....	87	13	71	29
Education and health services .....	87	13	67	33
Educational services .....	87	13	66	34
Elementary and secondary schools .....	87	13	64	36
Junior colleges, colleges, and universities .....	89	11	73	27
Health care and social assistance .....	87	13	71	29
Hospitals .....	88	12	71	29
Public administration .....	88	12	77	23
1 to 99 workers .....	91	9	72	28
1 to 49 workers .....	91	9	75	25
50 to 99 workers .....	91	9	69	31
100 workers or more .....	87	13	71	29
100 to 499 workers .....	87	13	69	31
500 workers or more .....	87	13	72	28

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 2015—continued**

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government .....	87	13	75	25
Local government .....	87	13	70	30
<b>Geographic areas</b>				
Northeast .....	87	13	85	15
New England .....	84	16	79	21
Middle Atlantic .....	89	11	86	14
South .....	88	12	60	40
South Atlantic .....	88	12	68	32
East South Central .....	88	12	54	46
West South Central .....	87	13	54	46
Midwest .....	88	12	77	23
East North Central .....	86	14	81	19
West North Central .....	91	9	71	29
West .....	86	14	72	28
Mountain .....	89	11	65	35
Pacific .....	85	15	75	25

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.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 2015**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers .....	0.4	0.4	0.9	0.9
<b>Worker characteristics</b>				
Management, professional, and related .....	0.5	0.5	0.9	0.9
Professional and related .....	0.5	0.5	1.1	1.1
Teachers .....	0.6	0.6	1.1	1.1
Primary, secondary, and special education school teachers .....	0.6	0.6	1.2	1.2
Service .....	0.6	0.6	1.3	1.3
Protective service .....	0.7	0.7	1.1	1.1
Sales and office .....	0.6	0.6	1.4	1.4
Office and administrative support .....	0.6	0.6	1.3	1.3
Natural resources, construction, and maintenance .....	0.9	0.9	1.6	1.6
Production, transportation, and material moving .....	0.9	0.9	1.6	1.6
Full time .....	0.4	0.4	0.9	0.9
Part time .....	2.2	2.2	2.4	2.4
Union .....	0.5	0.5	0.6	0.6
Nonunion .....	0.6	0.6	1.5	1.5
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	0.6	0.6	1.8	1.8
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 .....	0.5	0.5	1.0	1.0
Highest 25 percent .....	0.5	0.5	0.8	0.8
Highest 10 percent .....	0.7	0.7	1.2	1.2
<b>Establishment characteristics</b>				
Service-providing industries .....	0.4	0.4	0.9	0.9
Education and health services .....	0.6	0.6	1.1	1.1
Educational services .....	0.6	0.6	1.2	1.2
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
Health care and social assistance .....	1.2	1.2	1.6	1.6
Hospitals .....	1.7	1.7	2.1	2.1
Public administration .....	0.5	0.5	0.8	0.8
1 to 99 workers .....	0.7	0.7	2.3	2.3
1 to 49 workers .....	1.0	1.0	2.2	2.2
50 to 99 workers .....	1.3	1.3	3.8	3.8
100 workers or more .....	0.4	0.4	0.9	0.9
100 to 499 workers .....	0.7	0.7	1.8	1.8
500 workers or more .....	0.5	0.5	1.0	1.0

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 2015—continued**

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government .....	0.9	0.9	1.8	1.8
Local government .....	0.4	0.4	0.9	0.9
<b>Geographic areas</b>				
Northeast .....	0.6	0.6	0.5	0.5
New England .....	2.0	2.0	0.9	0.9
Middle Atlantic .....	0.5	0.5	0.6	0.6
South .....	0.6	0.6	1.8	1.8
South Atlantic .....	0.7	0.7	1.8	1.8
East South Central .....	1.8	1.8	5.2	5.2
West South Central .....	1.2	1.2	2.1	2.1
Midwest .....	1.0	1.0	1.4	1.4
East North Central .....	0.6	0.6	1.2	1.2
West North Central .....	1.8	1.8	3.0	3.0
West .....	0.7	0.7	1.0	1.0
Mountain .....	1.2	1.2	2.0	2.0
Pacific .....	0.8	0.8	1.0	1.0

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.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 2015**

(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	\$486.38	28	\$522.68	72	\$472.66	\$105.64
<b>Worker characteristics</b>							
Management, professional, and related .....	100	490.43	28	523.65	72	477.84	107.28
Professional and related .....	100	489.14	28	524.40	72	475.34	110.38
Teachers .....	100	492.04	31	524.89	69	477.48	111.58
Primary, secondary, and special education school teachers .....	100	492.28	32	528.01	68	475.71	119.38
Service .....	100	479.99	27	518.74	73	465.50	104.68
Protective service .....	100	503.76	28	538.73	72	489.90	105.91
Sales and office .....	100	485.66	28	515.16	72	474.36	102.18
Office and administrative support .....	100	487.08	27	520.18	73	474.91	103.31
Natural resources, construction, and maintenance .....	100	477.08	28	550.87	72	449.48	101.77
Production, transportation, and material moving ...	100	478.01	27	516.32	73	464.01	105.53
Full time .....	100	486.98	28	520.82	72	474.18	104.30
Part time .....	100	471.05	27	570.67	73	433.93	139.88
Union .....	100	526.21	29	557.38	71	513.45	123.34
Nonunion .....	100	446.32	26	483.39	74	433.45	88.62
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	100	450.73	27	482.39	73	439.09	95.26
Lowest 10 percent .....	100	429.65	28	439.29	72	425.98	88.86
Second 25 percent .....	100	489.48	28	531.34	72	473.37	103.82
Third 25 percent .....	100	488.12	29	518.23	71	475.71	99.02
Highest 25 percent .....	100	507.93	26	549.47	74	493.37	119.93
Highest 10 percent .....	100	515.74	33	535.94	67	506.14	117.67
<b>Establishment characteristics</b>							
Service-providing industries .....	100	486.85	28	522.63	72	473.21	105.89
Education and health services .....	100	475.09	28	518.70	72	457.87	110.04
Educational services .....	100	473.89	28	517.55	72	457.01	110.53
Elementary and secondary schools .....	100	477.03	30	517.58	70	459.57	119.88
Junior colleges, colleges, and universities .....	100	467.50	22	515.01	78	454.19	80.68
Health care and social assistance .....	100	482.59	31	525.18	69	463.51	106.86
Hospitals .....	100	476.89	36	526.37	64	448.69	112.57
Public administration .....	100	509.04	24	537.45	76	500.02	100.98
1 to 99 workers .....	100	487.44	41	508.55	59	472.58	84.00
1 to 49 workers .....	100	488.34	40	530.23	60	460.15	79.45
50 to 99 workers .....	100	486.42	43	485.34	57	487.21	89.35
100 workers or more .....	100	486.25	26	525.40	74	472.67	107.69
100 to 499 workers .....	100	492.93	27	532.70	73	478.65	104.89
500 workers or more .....	100	484.05	26	522.91	74	470.72	108.61

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 2015—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	\$486.69	18	\$518.98	82	\$479.46	\$88.10
Local government .....	100	486.25	31	523.56	69	469.39	114.08
<b>Geographic areas</b>							
Northeast .....	100	517.69	31	527.28	69	513.49	119.85
New England .....	100	556.57	—	—	—	—	—
Middle Atlantic .....	100	504.24	37	521.84	63	494.12	116.58
South .....	100	440.49	27	492.62	73	421.38	89.41
South Atlantic .....	100	473.29	22	514.96	78	461.82	85.78
East South Central .....	100	392.72	13	429.32	87	387.20	69.17
West South Central .....	100	424.39	44	489.26	56	372.86	119.03
Midwest .....	100	498.04	27	530.28	73	486.08	103.10
East North Central .....	100	509.93	15	577.99	85	497.89	107.64
West North Central .....	100	479.94	45	506.24	55	458.08	92.36
West .....	100	530.68	26	566.06	74	518.12	125.37
Mountain .....	100	494.81	27	516.34	73	486.35	92.07
Pacific .....	100	543.46	26	585.67	74	529.03	136.80

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.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 2015**

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 .....	\$5.25	1.5	\$6.70	1.5	\$6.19	\$2.54
<b>Worker characteristics</b>						
Management, professional, and related .....	6.05	2.0	9.10	2.0	7.32	2.97
Professional and related .....	6.08	2.1	9.88	2.1	7.18	3.54
Teachers .....	6.81	2.1	11.50	2.1	8.06	4.11
Primary, secondary, and special education school teachers .....	7.68	2.1	13.23	2.1	8.50	4.94
Service .....	6.48	1.7	11.66	1.7	7.52	3.94
Protective service .....	7.71	2.8	15.14	2.8	9.04	4.53
Sales and office .....	9.03	2.8	15.52	2.8	9.42	4.09
Office and administrative support .....	9.26	2.7	15.95	2.7	9.66	4.22
Natural resources, construction, and maintenance .....	9.27	3.3	14.56	3.3	8.01	8.02
Production, transportation, and material moving ...	9.99	3.6	19.60	3.6	11.45	6.11
Full time .....	5.29	1.6	6.72	1.6	6.27	2.55
Part time .....	20.95	3.4	37.58	3.4	20.00	9.40
Union .....	6.70	1.5	7.45	1.5	8.26	2.71
Nonunion .....	5.83	2.1	8.55	2.1	6.70	3.64
Average wage within the following categories: <sup>1</sup>						
Lowest 25 percent .....	6.92	2.0	13.72	2.0	7.73	4.72
Lowest 10 percent .....	10.90	3.4	24.09	3.4	12.97	8.54
Second 25 percent .....	8.13	2.7	10.98	2.7	8.68	3.64
Third 25 percent .....	7.74	1.8	6.95	1.8	9.98	2.98
Highest 25 percent .....	5.36	2.1	9.95	2.1	6.10	3.54
Highest 10 percent .....	6.30	3.7	12.65	3.7	7.48	4.32
<b>Establishment characteristics</b>						
Service-providing industries .....	5.29	1.5	6.68	1.5	6.27	2.57
Education and health services .....	5.20	2.6	8.33	2.6	5.86	3.60
Educational services .....	5.41	2.4	9.63	2.4	6.18	3.93
Elementary and secondary schools .....	6.37	2.2	12.13	2.2	6.75	4.30
Junior colleges, colleges, and universities .....	9.77	5.6	6.68	5.6	11.00	5.66
Health care and social assistance .....	10.92	6.5	18.82	6.5	10.65	5.19
Hospitals .....	12.42	8.6	19.81	8.6	12.83	7.19
Public administration .....	9.65	1.7	8.59	1.7	11.90	3.10
1 to 99 workers .....	14.33	4.1	19.90	4.1	18.06	4.17
1 to 49 workers .....	12.84	5.2	18.45	5.2	15.31	5.90
50 to 99 workers .....	23.72	7.6	27.69	7.6	33.64	6.72
100 workers or more .....	4.93	1.6	6.30	1.6	5.79	2.74
100 to 499 workers .....	10.52	2.7	18.51	2.7	11.01	5.68
500 workers or more .....	4.90	1.9	6.04	1.9	5.81	2.81

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 2015—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 .....	\$12.68	4.2	\$7.45	4.2	\$15.29	\$3.84
Local government .....	5.10	1.2	8.29	1.2	5.34	2.96
<b>Geographic areas</b>						
Northeast .....	8.21	1.7	11.43	1.7	9.63	4.91
New England .....	22.08	—	—	—	—	—
Middle Atlantic .....	7.39	1.8	10.73	1.8	8.13	6.25
South .....	6.88	2.4	7.80	2.4	8.16	4.67
South Atlantic .....	9.65	2.7	13.32	2.7	11.90	3.60
East South Central .....	13.15	3.2	18.71	3.2	13.18	12.67
West South Central .....	10.87	5.1	9.85	5.1	13.34	5.70
Midwest .....	9.34	4.7	16.58	4.7	9.77	2.95
East North Central .....	10.34	2.4	26.01	2.4	12.35	3.45
West North Central .....	18.24	8.3	23.20	8.3	13.39	5.40
West .....	17.49	2.3	25.03	2.3	19.25	4.49
Mountain .....	32.29	5.9	62.60	5.9	25.14	11.13
Pacific .....	18.91	2.2	11.29	2.2	23.73	4.76

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2015**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
All workers .....	100	69	20	6	5
<b>Worker characteristics</b>					
Management, professional, and related .....	100	69	20	6	5
Professional and related .....	100	70	20	5	5
Teachers .....	100	71	19	6	4
Primary, secondary, and special education school teachers .....	100	73	16	7	4
Service .....	100	71	18	6	5
Protective service .....	100	73	14	6	7
Sales and office .....	100	66	22	6	6
Office and administrative support .....	100	66	22	6	6
Natural resources, construction, and maintenance .....	100	69	20	7	4
Production, transportation, and material moving ...	100	67	19	10	4
Full time .....	100	69	20	6	5
Part time .....	100	62	29	6	2
Union .....	100	70	15	9	7
Nonunion .....	100	69	25	3	3
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	100	71	21	4	4
Lowest 10 percent .....	100	78	17	—	—
Second 25 percent .....	100	69	20	5	5
Third 25 percent .....	100	70	19	8	4
Highest 25 percent .....	100	67	20	6	7
Highest 10 percent .....	100	67	19	7	7
<b>Establishment characteristics</b>					
Service-providing industries .....	100	69	20	6	5
Education and health services .....	100	69	23	5	3
Educational services .....	100	70	22	5	3
Elementary and secondary schools .....	100	73	17	6	3
Junior colleges, colleges, and universities .....	100	64	35	—	—
Health care and social assistance .....	100	64	26	6	5
Hospitals .....	100	64	25	6	5
Public administration .....	100	69	15	7	9
1 to 99 workers .....	100	64	19	—	—
1 to 49 workers .....	100	61	22	—	—
50 to 99 workers .....	100	68	16	—	—
100 workers or more .....	100	70	20	5	5
100 to 499 workers .....	100	74	16	5	5
500 workers or more .....	100	68	21	5	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 2015—continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
State government .....	100	63	30	—	—
Local government .....	100	72	15	7	6
<b>Geographic areas</b>					
Northeast .....	100	62	21	9	8
New England .....	100	89	—	—	—
Middle Atlantic .....	100	48	29	11	12
South .....	100	73	22	—	—
South Atlantic .....	100	69	28	—	—
East South Central .....	100	74	—	—	—
West South Central .....	100	81	—	7	—
Midwest .....	100	73	20	—	—
East North Central .....	100	74	20	—	—
West North Central .....	100	70	—	—	—
West .....	100	64	16	—	—
Mountain .....	100	73	—	8	—
Pacific .....	100	62	16	—	—

<sup>1</sup> Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

<sup>2</sup> Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.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 2015**

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
All workers .....	0.0	2.0	1.7	1.0	0.6
<b>Worker characteristics</b>					
Management, professional, and related .....	0.0	2.2	2.0	1.2	0.8
Professional and related .....	0.0	2.2	2.1	1.1	0.7
Teachers .....	0.0	2.6	2.5	1.5	1.1
Primary, secondary, and special education school teachers .....	0.0	2.6	2.1	1.6	1.4
Service .....	0.0	2.7	2.3	1.0	0.6
Protective service .....	0.0	3.0	2.5	1.4	1.2
Sales and office .....	0.0	3.0	2.6	1.6	1.3
Office and administrative support .....	0.0	3.0	2.5	1.7	1.3
Natural resources, construction, and maintenance .....	0.0	3.3	2.4	2.0	1.4
Production, transportation, and material moving .....	0.0	4.2	3.0	2.9	1.0
Full time .....	0.0	2.0	1.7	1.0	0.7
Part time .....	0.0	7.4	8.1	2.3	1.0
Union .....	0.0	2.0	1.4	1.7	0.9
Nonunion .....	0.0	3.3	3.1	0.5	0.9
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	0.0	3.5	3.0	0.8	1.5
Lowest 10 percent .....	0.0	4.4	3.7	–	–
Second 25 percent .....	0.0	2.5	2.2	1.2	0.8
Third 25 percent .....	0.0	2.6	2.1	1.8	0.7
Highest 25 percent .....	0.0	1.9	1.6	1.1	1.0
Highest 10 percent .....	0.0	2.5	2.0	2.2	0.9
<b>Establishment characteristics</b>					
Service-providing industries .....	0.0	2.0	1.7	1.0	0.6
Education and health services .....	0.0	2.4	2.4	0.8	0.5
Educational services .....	0.0	2.7	2.7	0.9	0.6
Elementary and secondary schools .....	0.0	2.5	2.3	1.2	0.6
Junior colleges, colleges, and universities .....	0.0	5.9	5.9	–	–
Health care and social assistance .....	0.0	4.5	4.3	2.0	1.0
Hospitals .....	0.0	6.2	6.3	2.6	0.9
Public administration .....	0.0	3.1	1.9	2.2	1.5
1 to 99 workers .....	0.0	4.9	4.1	–	–
1 to 49 workers .....	0.0	6.6	6.4	–	–
50 to 99 workers .....	0.0	6.7	4.0	–	–
100 workers or more .....	0.0	2.0	1.8	0.9	0.6
100 to 499 workers .....	0.0	3.2	2.7	1.5	1.4
500 workers or more .....	0.0	2.3	2.2	0.9	0.6

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 2015—continued**

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
State government .....	0.0	3.9	3.5	—	—
Local government .....	0.0	1.8	1.5	0.8	0.7
<b>Geographic areas</b>					
Northeast .....	0.0	3.1	3.7	1.7	1.6
New England .....	0.0	3.1	—	—	—
Middle Atlantic .....	0.0	3.6	4.9	1.8	2.2
South .....	0.0	4.0	3.6	—	—
South Atlantic .....	0.0	5.6	5.1	—	—
East South Central .....	0.0	9.8	—	—	—
West South Central .....	0.0	5.0	—	1.4	—
Midwest .....	0.0	3.3	3.4	—	—
East North Central .....	0.0	4.2	4.1	—	—
West North Central .....	0.0	5.1	—	—	—
West .....	0.0	3.7	2.4	—	—
Mountain .....	0.0	6.7	—	2.7	—
Pacific .....	0.0	4.4	2.6	—	—

<sup>1</sup> Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

<sup>2</sup> Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.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 2015**

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers .....	100	\$1,035.71	9	\$1,333.59	91	\$1,006.02	\$455.88
<b>Worker characteristics</b>							
Management, professional, and related .....	100	1,023.55	9	1,352.72	91	992.50	476.85
Professional and related .....	100	1,014.88	9	1,365.28	91	979.99	491.66
Teachers .....	100	989.32	11	1,369.48	89	943.15	516.34
Primary, secondary, and special education school teachers .....	100	982.24	13	1,360.20	87	929.63	547.61
Service .....	100	1,053.66	10	1,318.69	90	1,023.28	433.70
Protective service .....	100	1,151.51	10	1,398.32	90	1,124.14	372.61
Sales and office .....	100	1,059.56	10	1,306.53	90	1,033.63	430.12
Office and administrative support .....	100	1,062.95	9	1,315.35	91	1,037.50	433.02
Natural resources, construction, and maintenance .....	100	1,049.91	8	1,411.73	92	1,020.91	407.99
Production, transportation, and material moving ...	100	1,008.22	10	1,189.12	90	988.59	435.14
Full time .....	100	1,035.52	9	1,340.10	91	1,005.29	453.99
Part time .....	100	1,040.67	10	1,180.48	90	1,025.25	505.34
Union .....	100	1,191.38	16	1,348.73	84	1,163.10	435.71
Nonunion .....	100	879.38	3	1,252.77	97	868.36	473.55
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	100	880.93	5	1,287.76	95	858.52	493.92
Lowest 10 percent .....	100	764.04	2	1,418.68	98	751.44	554.76
Second 25 percent .....	100	1,055.46	8	1,295.64	92	1,034.51	426.50
Third 25 percent .....	100	1,032.34	10	1,349.86	90	998.97	451.30
Highest 25 percent .....	100	1,133.94	13	1,356.75	87	1,102.74	455.48
Highest 10 percent .....	100	1,195.41	18	1,326.44	82	1,169.24	418.38
<b>Establishment characteristics</b>							
Service-providing industries .....	100	1,035.42	9	1,333.95	91	1,005.55	457.40
Education and health services .....	100	971.10	9	1,355.79	91	933.23	508.21
Educational services .....	100	951.25	10	1,357.97	90	908.78	517.17
Elementary and secondary schools .....	100	929.98	11	1,360.36	89	878.08	564.24
Junior colleges, colleges, and universities .....	100	1,019.24	5	1,366.74	95	998.96	370.52
Health care and social assistance .....	100	1,095.20	6	1,333.88	94	1,080.25	454.33
Hospitals .....	100	1,065.78	7	1,331.37	93	1,045.07	459.36
Public administration .....	100	1,145.37	9	1,317.13	91	1,129.07	381.32
1 to 99 workers .....	100	1,005.60	8	1,226.06	92	986.67	406.75
1 to 49 workers .....	100	1,061.28	9	1,224.42	91	1,045.79	361.73
50 to 99 workers .....	100	943.15	—	—	—	—	—
100 workers or more .....	100	1,039.32	10	1,344.66	90	1,008.38	461.85
100 to 499 workers .....	100	1,046.38	7	1,566.47	93	1,014.70	476.97
500 workers or more .....	100	1,037.01	11	1,304.29	89	1,006.20	456.65

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 2015—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	\$1,092.82	2	\$1,333.60	98	\$1,086.89	\$363.96
Local government .....	100	1,012.41	12	1,333.59	88	969.52	497.37
<b>Geographic areas</b>							
Northeast .....	100	1,280.37	28	1,301.20	72	1,272.20	358.41
New England .....	100	1,369.51	8	1,371.70	92	1,369.31	385.55
Middle Atlantic .....	100	1,249.51	35	1,295.34	65	1,224.83	345.17
South .....	100	793.71	( <sup>2</sup> )	1,296.69	100	792.74	500.11
South Atlantic .....	100	932.68	( <sup>2</sup> )	1,294.72	100	932.02	440.87
East South Central .....	100	625.54	—	—	—	—	—
West South Central .....	100	702.52	—	—	—	—	—
Midwest .....	100	1,181.80	10	1,410.65	90	1,157.56	397.80
East North Central .....	100	1,260.81	8	1,418.94	92	1,247.22	348.75
West North Central .....	100	1,062.34	12	1,402.46	88	1,015.54	475.50
West .....	100	1,119.83	9	1,347.55	91	1,100.44	490.57
Mountain .....	100	904.41	4	1,188.78	96	891.15	529.62
Pacific .....	100	1,196.84	10	1,375.47	90	1,179.05	475.90

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.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 2015**

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers .....	\$16.57	0.7	\$20.44	0.7	\$17.67	\$9.38
<b>Worker characteristics</b>						
Management, professional, and related .....	18.31	0.8	30.89	0.8	18.79	11.49
Professional and related .....	20.10	0.8	34.01	0.8	20.62	12.52
Teachers .....	21.53	1.0	41.20	1.0	21.87	13.94
Primary, secondary, and special education school teachers .....	23.70	1.2	45.33	1.2	24.58	14.26
Service .....	24.10	1.1	27.14	1.1	26.17	12.85
Protective service .....	24.43	1.7	50.76	1.7	26.12	13.88
Sales and office .....	26.06	2.4	26.51	2.4	27.24	12.32
Office and administrative support .....	26.61	2.2	27.94	2.2	28.10	12.58
Natural resources, construction, and maintenance .....	32.85	1.6	71.21	1.6	33.64	30.30
Production, transportation, and material moving ...	35.58	2.9	44.99	2.9	38.88	22.76
Full time .....	16.94	0.7	20.39	0.7	17.97	9.37
Part time .....	54.52	1.7	35.57	1.7	59.29	35.07
Union .....	12.27	1.2	22.87	1.2	13.57	8.39
Nonunion .....	25.90	0.4	29.25	0.4	26.17	15.52
Average wage within the following categories: <sup>1</sup>						
Lowest 25 percent .....	33.48	0.7	40.77	0.7	34.29	17.56
Lowest 10 percent .....	49.66	0.6	130.42	0.6	49.30	25.22
Second 25 percent .....	20.54	1.3	28.54	1.3	21.16	11.99
Third 25 percent .....	21.07	0.9	24.41	0.9	22.05	13.17
Highest 25 percent .....	17.19	1.3	30.81	1.3	17.68	11.96
Highest 10 percent .....	25.74	1.8	43.97	1.8	28.72	14.77
<b>Establishment characteristics</b>						
Service-providing industries .....	16.77	0.6	20.68	0.6	17.87	9.47
Education and health services .....	18.54	0.8	30.06	0.8	19.44	12.72
Educational services .....	19.34	0.8	33.32	0.8	19.91	13.34
Elementary and secondary schools .....	21.18	1.0	39.05	1.0	21.03	12.61
Junior colleges, colleges, and universities .....	41.52	1.3	37.07	1.3	43.58	34.79
Health care and social assistance .....	36.08	1.6	42.88	1.6	37.56	21.63
Hospitals .....	47.36	2.3	49.31	2.3	49.25	24.77
Public administration .....	18.38	0.8	32.58	0.8	19.52	10.43
1 to 99 workers .....	45.10	1.6	45.95	1.6	48.02	25.38
1 to 49 workers .....	50.66	2.6	85.46	2.6	54.57	24.21
50 to 99 workers .....	67.18	–	–	–	–	–
100 workers or more .....	16.29	0.7	21.18	0.7	17.42	9.70
100 to 499 workers .....	38.21	1.3	91.52	1.3	37.25	18.07
500 workers or more .....	16.02	0.7	17.40	0.7	17.55	11.60

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 2015—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 .....	\$27.93	1.1	\$19.71	1.1	\$29.09	\$18.42
Local government .....	17.49	0.8	23.15	0.8	18.47	9.54
<b>Geographic areas</b>						
Northeast .....	17.45	1.7	32.73	1.7	20.84	13.13
New England .....	29.99	2.0	168.40	2.0	32.94	23.75
Middle Atlantic .....	20.04	2.1	32.74	2.1	22.37	15.81
South .....	27.87	0.1	48.79	0.1	27.86	17.41
South Atlantic .....	33.26	0.1	52.61	0.1	33.31	21.15
East South Central .....	61.25	—	—	—	—	—
West South Central .....	36.54	—	—	—	—	—
Midwest .....	30.34	1.7	34.06	1.7	31.86	19.55
East North Central .....	31.76	1.6	61.20	1.6	32.93	20.37
West North Central .....	45.26	3.4	33.82	3.4	42.32	43.24
West .....	24.41	1.9	37.44	1.9	25.71	9.78
Mountain .....	48.38	1.6	98.20	1.6	46.56	17.21
Pacific .....	17.85	2.6	40.26	2.6	19.64	12.34

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2015**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
All workers .....	100	72	17	6	4
<b>Worker characteristics</b>					
Management, professional, and related .....	100	72	17	6	4
Professional and related .....	100	73	17	6	4
Teachers .....	100	74	16	7	3
Primary, secondary, and special education school teachers .....	100	75	14	8	3
Service .....	100	74	16	6	5
Protective service .....	100	76	12	5	7
Sales and office .....	100	69	20	6	5
Office and administrative support .....	100	69	20	6	5
Natural resources, construction, and maintenance .....	100	72	17	7	4
Production, transportation, and material moving ...	100	70	17	10	3
Full time .....	100	72	17	6	4
Part time .....	100	68	25	6	2
Union .....	100	70	14	9	7
Nonunion .....	100	74	20	4	2
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	100	74	17	5	3
Lowest 10 percent .....	100	80	13	—	—
Second 25 percent .....	100	72	18	6	4
Third 25 percent .....	100	72	17	8	3
Highest 25 percent .....	100	70	17	6	6
Highest 10 percent .....	100	72	16	6	6
<b>Establishment characteristics</b>					
Service-providing industries .....	100	72	17	6	4
Education and health services .....	100	72	19	6	3
Educational services .....	100	73	19	5	3
Elementary and secondary schools .....	100	75	15	7	3
Junior colleges, colleges, and universities .....	100	70	29	—	—
Health care and social assistance .....	100	68	22	—	—
Hospitals .....	100	73	19	—	—
Public administration .....	100	71	14	7	8
1 to 99 workers .....	100	73	14	—	—
1 to 49 workers .....	100	72	15	—	—
50 to 99 workers .....	100	73	12	—	—
100 workers or more .....	100	72	18	6	4
100 to 499 workers .....	100	76	13	6	4
500 workers or more .....	100	71	19	5	5

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 2015—continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
State government .....	100	66	28	—	—
Local government .....	100	75	13	8	5
<b>Geographic areas</b>					
Northeast .....	100	62	20	9	8
New England .....	100	89	—	—	—
Middle Atlantic .....	100	49	28	11	12
South .....	100	77	17	4	2
South Atlantic .....	100	75	22	—	—
East South Central .....	100	76	—	—	—
West South Central .....	100	81	—	10	—
Midwest .....	100	75	17	6	2
East North Central .....	100	75	19	5	2
West North Central .....	100	75	—	—	—
West .....	100	66	17	7	9
Mountain .....	100	79	13	—	—
Pacific .....	100	62	19	—	—

<sup>1</sup> Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

<sup>2</sup> Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.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 2015**

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
All workers .....	0.0	1.7	1.4	0.8	0.5
<b>Worker characteristics</b>					
Management, professional, and related .....	0.0	2.0	1.6	1.0	0.7
Professional and related .....	0.0	2.0	1.8	1.0	0.6
Teachers .....	0.0	2.2	2.0	1.3	0.9
Primary, secondary, and special education school teachers .....	0.0	2.1	1.7	1.3	1.1
Service .....	0.0	2.4	2.0	0.9	0.5
Protective service .....	0.0	2.7	2.2	1.2	1.2
Sales and office .....	0.0	2.6	2.2	1.3	1.1
Office and administrative support .....	0.0	2.6	2.2	1.4	1.1
Natural resources, construction, and maintenance .....	0.0	2.9	2.0	1.8	1.2
Production, transportation, and material moving .....	0.0	3.7	2.6	2.5	0.9
Full time .....	0.0	1.7	1.4	0.8	0.6
Part time .....	0.0	6.6	7.2	2.1	0.7
Union .....	0.0	1.9	1.2	1.5	0.8
Nonunion .....	0.0	2.7	2.5	0.5	0.7
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	0.0	2.8	2.4	0.8	1.3
Lowest 10 percent .....	0.0	3.5	3.0	–	–
Second 25 percent .....	0.0	2.2	1.9	1.0	0.7
Third 25 percent .....	0.0	2.3	1.7	1.5	0.6
Highest 25 percent .....	0.0	1.7	1.4	0.9	0.9
Highest 10 percent .....	0.0	2.5	1.9	1.6	0.9
<b>Establishment characteristics</b>					
Service-providing industries .....	0.0	1.7	1.4	0.8	0.5
Education and health services .....	0.0	2.2	2.0	0.8	0.5
Educational services .....	0.0	2.4	2.2	0.9	0.5
Elementary and secondary schools .....	0.0	2.2	1.8	1.1	0.5
Junior colleges, colleges, and universities .....	0.0	5.3	5.3	–	–
Health care and social assistance .....	0.0	4.5	3.8	–	–
Hospitals .....	0.0	5.7	5.1	–	–
Public administration .....	0.0	2.7	1.7	1.9	1.2
1 to 99 workers .....	0.0	3.6	2.9	–	–
1 to 49 workers .....	0.0	5.1	4.2	–	–
50 to 99 workers .....	0.0	5.5	3.1	–	–
100 workers or more .....	0.0	1.8	1.5	0.8	0.5
100 to 499 workers .....	0.0	2.9	2.3	1.4	1.1
500 workers or more .....	0.0	2.0	1.9	0.8	0.5

See footnotes at end of table.

**Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2015—continued**

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies <sup>1</sup>	Exists, but amount unknown	Other <sup>2</sup>
State government .....	0.0	3.6	3.1	—	—
Local government .....	0.0	1.6	1.2	0.7	0.6
<b>Geographic areas</b>					
Northeast .....	0.0	3.1	3.6	1.6	1.5
New England .....	0.0	3.5	—	—	—
Middle Atlantic .....	0.0	3.5	4.8	1.7	2.2
South .....	0.0	3.0	2.6	0.7	0.8
South Atlantic .....	0.0	4.2	3.9	—	—
East South Central .....	0.0	9.0	—	—	—
West South Central .....	0.0	2.8	—	1.8	—
Midwest .....	0.0	3.1	2.8	1.7	0.7
East North Central .....	0.0	3.6	3.6	1.6	0.3
West North Central .....	0.0	5.7	—	—	—
West .....	0.0	3.3	2.0	2.9	1.3
Mountain .....	0.0	4.4	3.6	—	—
Pacific .....	0.0	4.3	2.5	—	—

<sup>1</sup> Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

<sup>2</sup> Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2015**

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

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$21.89	\$46.41	\$79.00	\$122.95	\$197.74	\$135.54	\$222.93	\$368.47	\$609.00	\$889.32
<b>Worker characteristics</b>										
Management, professional, and related .....	20.47	45.04	79.00	125.00	214.37	139.60	230.00	408.45	666.18	934.03
Professional and related .....	20.00	45.00	80.30	131.94	230.00	144.80	232.00	421.86	667.00	956.44
Teachers .....	20.45	44.64	79.12	135.58	261.82	125.44	230.00	443.41	710.00	1019.18
Primary, secondary, and special education school teachers .....	21.95	48.15	84.74	148.93	272.00	125.44	237.30	501.00	775.62	1061.00
Service .....	22.52	50.00	76.93	120.00	167.81	121.10	214.94	330.85	562.24	802.69
Protective service .....	39.99	55.84	84.26	119.99	159.49	121.10	197.76	297.67	436.48	602.13
Sales and office .....	20.02	41.86	79.18	121.18	187.30	149.23	230.00	347.67	600.00	835.75
Office and administrative support .....	21.61	42.88	79.00	121.18	191.25	149.48	229.22	362.03	602.78	837.40
Natural resources, construction, and maintenance .....	29.25	43.33	82.00	120.32	156.32	120.00	183.80	324.02	499.92	732.00
Production, transportation, and material moving ...	–	50.00	90.27	123.23	182.03	120.44	233.70	365.32	600.39	834.00
Full time .....	21.78	46.18	78.37	121.18	196.24	139.60	222.93	367.84	607.88	883.00
Part time .....	30.10	60.00	101.60	154.50	268.83	98.43	230.00	385.80	667.00	1023.55
Union .....	30.00	57.41	84.26	132.91	225.92	103.89	196.38	310.81	526.47	921.53
Nonunion .....	20.00	38.00	71.94	115.00	165.14	170.36	253.93	435.68	666.18	862.00
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	20.00	38.00	76.74	119.44	190.00	158.92	248.34	473.69	667.00	905.00
Lowest 10 percent .....	20.00	–	59.02	114.49	183.30	162.63	272.46	562.24	667.00	938.72
Second 25 percent .....	22.76	43.33	76.93	118.03	170.64	125.67	218.35	329.96	562.94	752.44
Third 25 percent .....	24.98	50.00	79.52	120.00	182.85	137.94	230.00	363.00	601.00	880.10
Highest 25 percent .....	24.96	50.00	83.58	137.47	249.01	115.00	209.20	337.00	605.00	951.70
Highest 10 percent .....	23.82	46.81	76.74	136.90	281.77	115.00	203.05	325.50	548.05	939.08
<b>Establishment characteristics</b>										
Service-providing industries .....	21.78	46.18	79.00	122.95	198.20	137.94	222.93	368.85	609.00	890.79
Education and health services .....	20.00	41.64	78.54	126.30	230.00	140.00	232.00	421.86	668.46	966.50
Educational services .....	20.00	39.46	78.54	127.41	240.74	125.44	232.00	446.38	685.00	998.50
Elementary and secondary schools .....	20.22	45.87	84.74	145.28	265.38	125.44	248.63	526.47	785.40	1064.00
Junior colleges, colleges, and universities .....	20.00	–	68.85	103.17	135.58	162.25	221.00	324.02	–	667.00
Health care and social assistance .....	25.00	58.00	76.93	115.00	151.32	171.76	254.13	421.86	538.06	746.23
Hospitals .....	–	–	86.30	120.18	159.49	222.93	324.02	421.86	536.19	688.22
Public administration .....	29.25	50.00	80.83	116.62	160.91	129.99	215.60	316.50	486.48	666.18
1 to 99 workers .....	22.76	46.74	79.52	102.36	137.49	120.25	180.00	321.84	609.00	862.00
1 to 49 workers .....	22.76	46.74	82.18	102.49	150.00	140.21	172.49	316.88	562.94	720.89
50 to 99 workers .....	–	49.00	75.00	101.96	133.83	–	180.63	–	625.04	907.41
100 workers or more .....	21.67	46.18	79.00	123.83	200.13	139.04	229.22	372.16	607.88	892.80
100 to 499 workers .....	20.00	39.99	76.93	122.94	190.00	142.18	230.00	421.86	667.00	920.00
500 workers or more .....	24.11	47.87	79.29	125.00	203.09	137.94	228.78	362.03	599.02	889.00

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 2015—continued**

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

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government .....	—	\$50.00	\$76.93	\$109.04	\$139.66	\$162.25	\$222.93	\$320.88	\$435.74	\$650.97
Local government .....	\$21.78	45.32	84.04	132.00	226.00	120.32	233.56	418.00	667.00	959.17
<b>Geographic areas</b>										
Northeast .....	41.74	66.19	91.26	138.44	207.23	103.89	202.81	321.84	410.40	627.75
New England .....	55.91	76.04	115.89	155.68	207.23	165.85	241.00	316.50	435.30	623.48
Middle Atlantic .....	30.00	59.93	76.74	110.09	198.20	64.09	163.83	324.02	376.10	627.75
South .....	20.00	38.00	70.13	115.00	162.69	171.76	282.49	459.10	667.00	888.00
South Atlantic .....	25.00	50.00	71.67	103.17	141.66	—	180.00	329.00	562.94	748.87
East South Central .....	20.00	20.00	—	—	134.49	193.32	324.95	609.31	667.00	685.00
West South Central .....	25.00	60.00	104.00	150.00	235.96	313.62	421.86	513.91	756.40	979.00
Midwest .....	28.85	56.39	84.96	115.98	190.00	116.26	198.23	270.86	554.00	869.00
East North Central .....	32.00	58.12	84.62	112.48	206.11	102.47	175.45	235.21	438.97	861.57
West North Central .....	—	—	88.00	118.05	142.12	152.92	232.00	365.20	640.24	910.08
West .....	25.00	40.00	79.00	149.61	261.81	91.51	220.98	334.00	677.56	959.12
Mountain .....	26.72	39.99	49.00	88.05	226.45	203.05	234.31	501.00	786.49	951.70
Pacific .....	24.00	45.36	85.26	155.27	263.60	74.29	175.95	303.58	605.01	1019.18

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.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 2015**

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$3.29	\$5.10	\$3.54	\$3.21	\$6.17	\$11.59	\$8.59	\$18.29	\$29.17	\$28.00
<b>Worker characteristics</b>										
Management, professional, and related .....	2.64	4.96	3.52	5.34	18.43	14.82	4.89	27.39	37.58	22.31
Professional and related .....	2.77	5.21	4.60	7.00	15.34	15.26	5.43	15.92	9.50	32.84
Teachers .....	2.76	6.47	5.10	11.16	11.78	19.97	10.88	38.22	38.25	33.16
Primary, secondary, and special education school teachers .....	2.79	6.52	4.86	9.38	19.86	17.15	19.49	39.63	32.62	37.22
Service .....	5.16	4.20	2.19	5.31	7.84	14.00	12.53	16.48	47.93	59.17
Protective service .....	3.87	6.49	8.05	5.22	7.02	19.75	21.51	15.61	29.28	23.04
Sales and office .....	2.97	5.50	5.28	6.19	16.75	12.86	9.55	31.43	31.89	53.84
Office and administrative support .....	3.44	5.71	5.07	5.44	17.01	11.06	9.23	30.75	28.75	53.92
Natural resources, construction, and maintenance .....	4.13	3.75	7.83	6.77	11.12	7.72	16.42	16.85	27.11	85.04
Production, transportation, and material moving ...	—	9.82	7.97	6.33	16.46	28.45	21.19	24.73	70.81	43.70
Full time .....	3.23	5.48	2.87	3.19	6.46	12.28	8.72	18.97	29.01	30.38
Part time .....	7.31	7.81	7.60	10.21	21.25	23.47	19.67	45.19	69.54	58.74
Union .....	2.17	2.90	2.65	5.91	17.19	11.05	8.42	10.75	15.59	26.08
Nonunion .....	0.10	5.44	6.47	4.13	11.45	12.19	28.16	40.34	48.95	42.82
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	0.17	6.46	10.44	8.01	15.68	14.52	24.44	32.99	22.40	35.05
Lowest 10 percent .....	0.00	—	16.40	16.56	27.76	20.52	63.82	55.61	22.42	73.16
Second 25 percent .....	3.85	4.66	2.65	5.16	12.58	12.70	14.85	11.93	39.41	37.93
Third 25 percent .....	5.07	3.41	3.45	4.19	19.04	17.12	6.52	21.93	39.29	30.89
Highest 25 percent .....	1.21	3.02	4.56	5.51	27.04	12.18	15.80	23.09	37.67	31.93
Highest 10 percent .....	5.68	5.34	7.11	7.40	29.92	21.45	20.03	28.23	70.81	84.54
<b>Establishment characteristics</b>										
Service-providing industries .....	3.20	5.30	3.55	3.28	6.48	12.24	8.83	18.40	30.28	26.55
Education and health services .....	1.51	5.80	3.61	5.77	11.07	14.19	7.88	36.11	15.26	35.81
Educational services .....	0.75	4.63	4.75	8.31	15.40	12.98	6.23	43.96	14.88	24.28
Elementary and secondary schools .....	2.12	7.21	5.51	9.01	11.13	8.89	23.64	31.44	38.50	35.79
Junior colleges, colleges, and universities .....	0.00	—	18.03	12.29	3.05	24.50	24.14	41.76	—	5.90
Health care and social assistance .....	7.38	13.54	4.65	7.58	9.33	31.01	36.22	64.93	51.91	72.06
Hospitals .....	—	—	8.73	9.39	36.14	23.77	63.87	24.48	61.54	91.03
Public administration .....	5.08	1.30	5.98	4.57	4.64	20.34	17.98	12.46	26.27	39.60
1 to 99 workers .....	4.70	4.39	9.79	2.79	17.10	27.93	16.30	51.12	31.51	117.00
1 to 49 workers .....	4.94	4.69	12.26	5.07	19.57	11.76	18.49	30.37	98.48	80.03
50 to 99 workers .....	—	9.43	11.27	3.79	29.55	—	52.22	—	58.03	63.29
100 workers or more .....	3.27	5.59	3.89	3.85	8.59	13.41	6.39	19.63	42.37	23.97
100 to 499 workers .....	0.26	8.03	7.65	6.29	14.98	19.23	9.80	25.20	65.91	66.88
500 workers or more .....	4.65	5.05	4.07	4.17	11.96	15.37	7.17	26.49	44.06	24.68

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 2015—continued**

Characteristics	Single coverage <sup>1</sup>					Family coverage <sup>1</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government .....	–	\$9.42	\$0.69	\$5.05	\$3.19	\$12.31	\$6.91	\$20.71	\$76.34	\$103.09
Local government .....	\$2.89	4.31	5.01	5.79	11.63	6.42	9.03	18.38	12.87	26.65
<b>Geographic areas</b>										
Northeast .....	1.06	4.24	9.05	9.59	9.84	13.29	9.22	7.18	8.28	22.16
New England .....	14.32	10.45	10.95	7.22	17.08	39.69	13.32	7.72	19.78	58.56
Middle Atlantic .....	4.34	6.20	0.00	11.11	18.66	9.09	25.78	16.04	22.56	8.46
South .....	0.00	8.62	5.85	5.23	7.42	11.65	34.25	41.56	36.96	35.10
South Atlantic .....	3.46	0.12	5.11	4.47	18.90	–	29.60	19.29	11.27	84.57
East South Central .....	0.00	0.00	–	–	14.41	50.93	90.39	136.08	0.00	28.23
West South Central .....	2.89	5.66	5.57	3.64	21.36	84.97	3.10	32.75	82.95	45.81
Midwest .....	5.71	6.23	4.30	7.27	31.23	9.62	13.14	29.97	69.46	77.90
East North Central .....	6.72	4.41	5.52	10.98	39.68	17.47	19.45	8.18	65.70	90.19
West North Central .....	–	–	10.73	4.68	15.21	0.00	0.00	54.07	58.43	115.69
West .....	1.34	1.25	4.52	4.19	23.86	13.85	8.12	22.32	92.95	72.41
Mountain .....	3.23	0.55	6.14	12.35	24.36	22.58	22.05	25.12	162.41	41.60
Pacific .....	0.33	6.02	8.79	12.72	17.62	10.90	13.76	26.57	35.76	73.33

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 16. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	80	78	98	23	23	97	35	33	95
<b>Worker characteristics</b>									
Management, professional, and related .....	80	78	97	22	21	96	37	35	94
Professional and related .....	79	77	97	21	20	97	36	35	95
Teachers .....	78	76	97	19	18	96	36	35	96
Primary, secondary, and special education school teachers .....	85	84	98	20	19	97	38	37	97
Service .....	77	75	98	24	23	97	26	25	95
Protective service .....	86	84	98	22	21	98	25	25	97
Sales and office .....	80	78	98	25	24	98	36	35	97
Office and administrative support .....	80	79	98	25	24	98	36	35	97
Natural resources, construction, and maintenance .....	92	91	99	27	27	99	43	42	98
Production, transportation, and material moving .....	77	76	98	24	23	98	30	27	91
Full time .....	90	88	98	25	24	97	39	37	95
Part time .....	23	21	95	13	13	97	11	9	90
Union .....	86	85	98	28	27	98	34	33	96
Nonunion .....	74	72	97	19	18	96	35	33	94
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	63	61	97	20	19	97	28	26	95
Lowest 10 percent .....	48	46	96	14	14	98	21	20	98
Second 25 percent .....	84	82	98	24	23	96	35	33	94
Third 25 percent .....	83	82	98	25	24	97	38	36	95
Highest 25 percent .....	89	87	97	24	24	98	39	37	96
Highest 10 percent .....	89	86	96	27	27	98	31	30	96
<b>Establishment characteristics</b>									
Service-providing industries .....	80	78	98	23	23	97	34	33	95
Education and health services .....	79	77	97	21	21	97	36	34	95
Educational services .....	79	77	97	21	20	97	36	34	95
Elementary and secondary schools .....	78	76	98	20	20	97	34	33	96
Junior colleges, colleges, and universities .....	83	79	95	20	18	93	41	37	91
Health care and social assistance .....	80	77	96	25	24	97	39	37	96
Hospitals .....	89	86	97	24	24	98	41	40	98
Public administration .....	83	81	98	26	25	97	30	29	95
1 to 99 workers .....	63	61	97	20	19	94	38	34	91
1 to 49 workers .....	62	60	97	20	19	92	32	29	90
50 to 99 workers .....	64	62	97	20	20	98	47	43	92
100 workers or more .....	82	80	98	24	23	97	34	33	96
100 to 499 workers .....	74	73	97	20	19	96	32	31	97
500 workers or more .....	85	83	98	25	24	98	35	33	95

See footnotes at end of table.



**Table 16. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government .....	86	83	96	25	24	95	35	32	91
Local government .....	77	76	98	22	22	98	35	33	96
<b>Geographic areas</b>									
Northeast .....	81	79	98	34	34	99	17	16	97
New England .....	72	66	93	7	7	100	15	14	93
Middle Atlantic .....	85	84	99	44	44	99	17	17	98
South .....	82	79	97	18	17	95	30	28	93
South Atlantic .....	83	81	98	27	25	93	43	40	93
East South Central .....	85	80	93	—	—	—	21	19	91
West South Central .....	77	76	98	11	11	100	15	14	94
Midwest .....	79	77	98	21	20	96	53	52	97
East North Central .....	79	76	96	26	24	95	50	48	95
West North Central .....	79	79	100	12	12	99	58	58	99
West .....	75	74	99	27	26	99	39	36	95
Mountain .....	80	79	99	23	22	97	65	59	90
Pacific .....	74	73	99	28	28	99	29	28	98

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2015**

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	0.4	1.2	1.1	0.7	1.7	1.7	0.8
<b>Worker characteristics</b>									
Management, professional, and related .....	1.3	1.3	0.4	1.3	1.2	1.0	1.8	1.8	0.9
Professional and related .....	1.4	1.3	0.5	1.2	1.2	0.9	1.9	1.8	0.9
Teachers .....	1.6	1.5	0.5	1.5	1.5	1.3	2.3	2.1	1.0
Primary, secondary, and special education school teachers .....	1.8	1.8	0.4	1.9	1.8	1.3	2.5	2.4	1.0
Service .....	1.7	1.7	0.5	1.8	1.8	0.8	1.7	1.6	1.2
Protective service .....	1.7	1.7	0.4	2.7	2.6	0.8	2.2	2.1	0.9
Sales and office .....	2.3	2.2	0.4	2.1	2.1	0.7	2.9	2.8	0.7
Office and administrative support .....	2.4	2.3	0.5	2.1	2.0	0.8	2.9	2.9	0.7
Natural resources, construction, and maintenance .....	2.2	2.1	0.3	2.9	2.9	0.3	3.7	3.8	0.8
Production, transportation, and material moving .....	4.7	4.6	0.9	2.7	2.7	1.6	3.8	3.5	4.7
Full time .....	1.1	1.1	0.4	1.3	1.2	0.7	2.0	1.9	0.7
Part time .....	2.0	1.9	1.6	2.0	2.0	1.2	1.3	1.2	3.3
Union .....	1.6	1.5	0.4	1.4	1.4	0.6	1.6	1.6	0.9
Nonunion .....	1.7	1.6	0.6	1.6	1.5	1.2	2.3	2.2	1.0
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	1.9	1.8	0.5	1.6	1.6	0.8	2.5	2.4	1.3
Lowest 10 percent .....	3.0	2.8	1.2	1.9	1.9	0.7	3.2	3.1	0.6
Second 25 percent .....	1.5	1.5	0.6	1.5	1.4	1.6	2.7	2.6	1.4
Third 25 percent .....	1.8	1.8	0.4	1.7	1.7	1.0	2.1	2.1	1.2
Highest 25 percent .....	1.2	1.2	0.5	1.3	1.3	0.6	1.8	1.7	0.6
Highest 10 percent .....	1.4	1.6	1.0	2.3	2.2	0.8	2.7	2.7	0.8
<b>Establishment characteristics</b>									
Service-providing industries .....	1.1	1.1	0.4	1.2	1.1	0.7	1.7	1.7	0.8
Education and health services .....	1.3	1.3	0.5	1.3	1.3	0.9	2.2	2.1	0.9
Educational services .....	1.3	1.3	0.6	1.5	1.5	1.1	2.2	2.1	1.0
Elementary and secondary schools .....	1.7	1.6	0.4	1.7	1.6	1.1	2.1	2.0	1.2
Junior colleges, colleges, and universities .....	2.4	2.5	2.0	2.6	2.4	2.4	5.1	4.9	1.8
Health care and social assistance .....	3.7	3.6	1.0	3.1	3.1	0.8	4.8	4.7	2.3
Hospitals .....	1.9	2.3	1.1	4.2	4.1	1.0	6.7	6.7	0.9
Public administration .....	2.0	2.0	0.3	1.9	1.8	1.2	1.8	1.7	1.2
1 to 99 workers .....	4.0	4.0	0.8	3.0	2.8	3.3	4.9	4.7	2.6
1 to 49 workers .....	5.0	5.0	0.9	4.0	3.7	5.4	5.6	5.2	4.2
50 to 99 workers .....	7.8	7.6	1.4	4.7	4.7	1.5	5.5	5.3	2.8
100 workers or more .....	1.1	1.1	0.4	1.2	1.1	0.6	1.7	1.6	0.7
100 to 499 workers .....	2.4	2.4	0.4	2.2	2.0	1.6	2.5	2.4	0.8
500 workers or more .....	1.1	1.1	0.5	1.3	1.3	0.6	1.9	1.9	0.9

See footnotes at end of table.

**Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, National Compensation Survey, March 2015—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	2.4	1.0	2.7	2.5	1.6	3.7	3.5	1.8
Local government .....	1.2	1.1	0.3	1.1	1.1	0.6	1.6	1.6	0.8
<b>Geographic areas</b>									
Northeast .....	1.6	1.5	0.7	2.2	2.2	0.4	1.6	1.6	1.4
New England .....	3.1	1.8	2.8	2.2	2.2	0.0	3.8	3.9	5.4
Middle Atlantic .....	2.0	2.0	0.2	2.9	2.9	0.4	1.7	1.6	0.8
South .....	2.2	2.1	0.8	2.2	2.0	2.0	2.9	2.7	1.9
South Atlantic .....	3.3	3.2	0.4	3.7	3.3	2.5	4.8	4.5	2.3
East South Central .....	6.0	5.2	3.2	—	—	—	5.6	5.4	6.9
West South Central .....	3.3	3.3	0.4	2.7	2.7	0.4	2.8	2.9	1.8
Midwest .....	1.7	1.8	0.8	1.7	1.7	1.3	3.8	3.9	1.1
East North Central .....	2.4	2.6	1.3	1.7	1.7	1.6	3.2	3.2	1.7
West North Central .....	2.2	2.2	0.2	3.0	2.9	2.0	7.8	8.0	0.7
West .....	3.0	2.9	0.4	2.4	2.4	0.5	3.3	3.2	0.7
Mountain .....	5.4	4.8	0.8	5.5	5.5	2.1	8.1	8.2	1.7
Pacific .....	3.7	3.5	0.4	2.5	2.6	0.2	1.7	1.6	0.7

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2015**

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

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	10	90
<b>Worker characteristics</b>		
Management, professional, and related .....	11	89
Professional and related .....	11	89
Teachers .....	10	90
Primary, secondary, and special education school teachers .....	9	91
Service .....	11	89
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 ...	8	92
Full time .....	10	90
Part time .....	10	90
Union .....	9	91
Nonunion .....	12	88
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	11	89
Second 25 percent .....	9	91
Third 25 percent .....	10	90
Highest 25 percent .....	10	90
Highest 10 percent .....	12	88
<b>Establishment characteristics</b>		
Service-providing industries .....	10	90
Education and health services .....	10	90
Educational services .....	10	90
Elementary and secondary schools .....	9	91
Health care and social assistance .....	12	88
Public administration .....	10	90
1 to 99 workers .....	7	93
1 to 49 workers .....	8	92
50 to 99 workers .....	6	94
100 workers or more .....	11	89
100 to 499 workers .....	12	88
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 2015—continued**

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

Characteristics	Employee contribution required	Employee contribution not required
State government .....	15	85
Local government .....	9	91
<b>Geographic areas</b>		
Northeast .....	16	84
New England .....	48	52
Middle Atlantic .....	6	94
South .....	11	89
South Atlantic .....	7	93
West South Central .....	6	94
Midwest .....	12	88
East North Central .....	15	85
West North Central .....	6	94
West .....	2	98
Mountain .....	2	98
Pacific .....	2	98

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 17. Standard errors for life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2015**

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	1.4	1.4
<b>Worker characteristics</b>		
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 .....	1.9	1.9
Protective service .....	1.7	1.7
Sales and office .....	1.6	1.6
Office and administrative support .....	1.6	1.6
Natural resources, construction, and maintenance .....	1.8	1.8
Production, transportation, and material moving ... ..	1.8	1.8
Full time .....	1.5	1.5
Part time .....	2.6	2.6
Union .....	0.9	0.9
Nonunion .....	2.7	2.7
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	3.1	3.1
Second 25 percent .....	1.6	1.6
Third 25 percent .....	1.4	1.4
Highest 25 percent .....	1.2	1.2
Highest 10 percent .....	1.8	1.8
<b>Establishment characteristics</b>		
Service-providing industries .....	1.4	1.4
Education and health services .....	1.9	1.9
Educational services .....	2.1	2.1
Elementary and secondary schools .....	1.4	1.4
Health care and social assistance .....	2.5	2.5
Public administration .....	1.2	1.2
1 to 99 workers .....	2.0	2.0
1 to 49 workers .....	2.6	2.6
50 to 99 workers .....	2.7	2.7
100 workers or more .....	1.6	1.6
100 to 499 workers .....	2.2	2.2
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 2015—continued**

Characteristics	Employee contribution required	Employee contribution not required
State government .....	3.5	3.5
Local government .....	1.0	1.0
<b>Geographic areas</b>		
Northeast .....	2.1	2.1
New England .....	6.9	6.9
Middle Atlantic .....	1.1	1.1
South .....	3.4	3.4
South Atlantic .....	0.8	0.8
West South Central .....	1.8	1.8
Midwest .....	2.5	2.5
East North Central .....	3.5	3.5
West North Central .....	2.1	2.1
West .....	0.5	0.5
Mountain .....	0.8	0.8
Pacific .....	0.6	0.6

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 18. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2015**

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers .....	37	2	53	5	2
<b>Worker characteristics</b>					
Management, professional, and related .....	36	2	55	5	3
Professional and related .....	36	2	55	5	3
Teachers .....	32	1	59	5	3
Primary, secondary, and special education school teachers .....	29	1	62	5	3
Service .....	40	3	50	5	2
Protective service .....	36	4	53	6	1
Sales and office .....	39	—	51	6	—
Office and administrative support .....	39	—	52	6	—
Natural resources, construction, and maintenance .....	40	4	52	—	—
Production, transportation, and material moving ...	37	2	51	—	—
Full time .....	37	2	53	5	2
Part time .....	36	—	57	5	—
Union .....	33	2	57	8	1
Nonunion .....	42	2	50	2	4
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	39	1	54	3	3
Lowest 10 percent .....	47	—	49	—	2
Second 25 percent .....	40	2	50	5	3
Third 25 percent .....	39	3	48	7	3
Highest 25 percent .....	32	2	59	6	1
Highest 10 percent .....	34	3	59	4	( <sup>2</sup> )
<b>Establishment characteristics</b>					
Service-providing industries .....	37	2	53	5	2
Education and health services .....	38	2	54	4	3
Educational services .....	36	1	55	4	3
Elementary and secondary schools .....	31	1	61	4	3
Junior colleges, colleges, and universities .....	51	—	40	5	—
Health care and social assistance .....	49	—	46	3	—
Hospitals .....	45	—	51	—	—
Public administration .....	36	3	52	7	2
1 to 99 workers .....	30	2	60	3	4
1 to 49 workers .....	26	—	61	—	—
50 to 99 workers .....	37	—	59	—	—
100 workers or more .....	38	2	52	5	2
100 to 499 workers .....	40	—	55	4	—
500 workers or more .....	37	2	52	6	3

See footnotes at end of table.



**Table 18. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2015—continued**

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
State government .....	43	2	47	5	3
Local government .....	35	2	55	5	2
<b>Geographic areas</b>					
Northeast .....	32	1	53	14	—
New England .....	17	—	70	—	—
Middle Atlantic .....	37	1	48	15	—
South .....	43	2	47	2	6
South Atlantic .....	53	2	32	1	12
East South Central .....	51	—	42	—	—
West South Central .....	20	—	77	1	—
Midwest .....	46	—	46	4	—
East North Central .....	44	—	49	4	—
West North Central .....	50	3	42	5	—
West .....	21	—	71	4	—
Mountain .....	36	—	61	—	—
Pacific .....	15	4	75	5	—

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 18. Standard errors for life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2015**

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	0.4	0.6
<b>Worker characteristics</b>					
Management, professional, and related .....	2.3	0.3	2.2	0.5	0.6
Professional and related .....	2.5	0.4	2.3	0.6	0.6
Teachers .....	2.4	0.4	2.5	0.9	0.7
Primary, secondary, and special education school teachers .....	2.3	0.4	2.4	1.0	0.7
Service .....	2.3	0.5	2.3	0.8	0.5
Protective service .....	3.2	0.9	3.3	1.7	0.2
Sales and office .....	3.2	–	2.9	1.4	–
Office and administrative support .....	3.2	–	2.9	1.0	–
Natural resources, construction, and maintenance .....	3.0	1.4	3.4	–	–
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 .....	5.4	–	5.0	1.2	–
Union .....	2.0	0.3	1.8	0.7	0.1
Nonunion .....	2.8	0.5	2.7	0.4	1.2
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	2.9	0.4	2.8	0.6	1.2
Lowest 10 percent .....	4.7	–	4.3	–	0.9
Second 25 percent .....	3.1	0.5	2.9	0.6	0.8
Third 25 percent .....	2.8	0.7	2.6	0.7	0.9
Highest 25 percent .....	1.7	0.3	1.8	0.8	0.2
Highest 10 percent .....	3.0	0.6	3.0	0.8	0.1
<b>Establishment characteristics</b>					
Service-providing industries .....	2.0	0.3	1.9	0.4	0.6
Education and health services .....	2.7	0.4	2.5	0.6	0.8
Educational services .....	2.7	0.4	2.6	0.7	0.9
Elementary and secondary schools .....	2.3	0.3	2.3	0.6	0.9
Junior colleges, colleges, and universities .....	6.5	–	6.3	1.5	–
Health care and social assistance .....	5.8	–	5.8	0.7	–
Hospitals .....	7.0	–	7.0	–	–
Public administration .....	2.6	0.6	2.7	0.6	0.5
1 to 99 workers .....	5.2	0.9	5.4	1.2	2.0
1 to 49 workers .....	5.7	–	6.5	–	–
50 to 99 workers .....	6.0	–	6.2	–	–
100 workers or more .....	2.2	0.3	2.0	0.5	0.6
100 to 499 workers .....	3.2	–	3.2	1.0	–
500 workers or more .....	2.5	0.4	2.3	0.5	0.7

See footnotes at end of table.

**Table 18. Standard errors for life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2015—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 .....	4.9	0.8	4.8	1.2	0.8
Local government .....	1.6	0.3	1.5	0.4	0.6
<b>Geographic areas</b>					
Northeast .....	2.2	0.4	2.3	1.4	—
New England .....	4.7	—	5.1	—	—
Middle Atlantic .....	2.5	0.2	2.6	1.3	—
South .....	3.5	0.6	3.3	0.4	1.6
South Atlantic .....	4.7	0.5	4.4	0.3	3.2
East South Central .....	10.8	—	10.0	—	—
West South Central .....	3.0	—	3.1	0.4	—
Midwest .....	5.3	—	4.9	1.0	—
East North Central .....	4.3	—	3.9	1.0	—
West North Central .....	11.1	1.3	10.4	2.2	—
West .....	2.2	—	2.6	1.0	—
Mountain .....	4.1	—	5.9	—	—
Pacific .....	2.4	0.8	2.7	1.1	—

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2015**

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

Characteristics	Multiple of annual earnings amounts <sup>1</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers .....	–	48	22	27	–	1.4	1.5
<b>Worker characteristics</b>							
Management, professional, and related .....	–	46	22	28	–	1.4	1.5
Professional and related .....	–	46	23	28	3	1.4	1.5
Teachers .....	–	45	22	28	4	1.5	1.5
Primary, secondary, and special education school teachers .....	–	47	25	26	2	1.4	–
Service .....	–	53	18	24	6	1.5	–
Protective service .....	–	56	11	22	–	1.5	1.0
Sales and office .....	–	51	22	25	2	1.4	–
Office and administrative support .....	–	51	23	24	2	1.4	–
Natural resources, construction, and maintenance .....	–	47	22	27	–	1.4	1.4
Production, transportation, and material moving ...	–	38	36	23	–	1.5	1.5
Full time .....	–	47	22	27	–	1.4	1.5
Part time .....	–	64	–	–	–	1.2	1.0
Union .....	–	56	28	11	–	1.4	1.0
Nonunion .....	–	41	17	39	–	1.5	1.5
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	–	47	22	30	–	1.4	1.5
Lowest 10 percent .....	–	41	–	–	–	1.5	1.5
Second 25 percent .....	–	51	20	27	2	1.4	–
Third 25 percent .....	–	51	19	27	–	1.4	–
Highest 25 percent .....	–	43	26	23	–	1.5	1.5
Highest 10 percent .....	–	43	24	–	10	1.5	1.5
<b>Establishment characteristics</b>							
Service-providing industries .....	–	48	22	27	–	1.4	1.5
Education and health services .....	–	47	21	30	2	1.4	1.5
Educational services .....	–	44	21	32	2	1.5	1.5
Elementary and secondary schools .....	–	43	26	30	1	1.4	1.5
Junior colleges, colleges, and universities .....	–	44	–	–	5	1.5	–
Health care and social assistance .....	–	61	20	–	–	1.3	1.0
Hospitals .....	–	59	–	–	–	1.3	–
Public administration .....	–	56	19	18	–	1.4	1.0
1 to 99 workers .....	–	56	–	–	–	1.4	–
1 to 49 workers .....	–	47	–	–	–	1.5	–
50 to 99 workers .....	–	66	–	–	–	1.2	1.0
100 workers or more .....	–	47	22	28	–	1.4	1.5
100 to 499 workers .....	–	43	26	26	5	1.5	1.5
500 workers or more .....	–	49	20	28	–	1.4	–

See footnotes at end of table.

**Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2015—continued**

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

Characteristics	Multiple of annual earnings amounts <sup>1</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
State government .....	—	49	18	—	3	1.4	—
Local government .....	—	47	24	25	—	1.4	1.5
<b>Geographic areas</b>							
Northeast .....	—	32	48	7	14	1.6	1.5
Middle Atlantic .....	—	27	50	7	16	1.7	1.5
South .....	—	43	15	41	—	1.5	1.5
South Atlantic .....	—	48	15	36	—	1.4	—
East South Central .....	—	—	—	62	—	1.6	2.0
West South Central .....	—	34	—	30	—	1.5	1.5
Midwest .....	—	55	—	—	2	1.4	—
East North Central .....	—	69	12	16	4	1.3	1.0
West North Central .....	—	35	—	—	—	1.5	1.5
West .....	—	73	—	—	—	1.2	1.0
Mountain .....	—	65	—	—	—	1.2	1.0
Pacific .....	—	81	—	—	—	1.1	1.0

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.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 2015**

Characteristics	Multiple of annual earnings amounts <sup>1</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers .....	–	3.5	2.7	4.9	–	( <sup>2</sup> )	0.3
<b>Worker characteristics</b>							
Management, professional, and related .....	–	4.3	3.1	5.9	–	( <sup>2</sup> )	0.1
Professional and related .....	–	4.5	3.4	6.1	0.5	0.1	0.1
Teachers .....	–	4.9	3.1	5.7	0.7	0.1	0.2
Primary, secondary, and special education school teachers .....	–	5.2	3.6	5.0	0.3	( <sup>2</sup> )	–
Service .....	–	4.4	2.7	4.7	1.7	0.1	–
Protective service .....	–	6.1	2.2	5.5	–	0.1	0.1
Sales and office .....	–	4.2	3.3	5.6	0.9	( <sup>2</sup> )	–
Office and administrative support .....	–	4.3	3.5	5.6	1.0	( <sup>2</sup> )	–
Natural resources, construction, and maintenance .....	–	4.3	3.4	3.9	–	( <sup>2</sup> )	0.4
Production, transportation, and material moving ...	–	6.3	6.5	4.9	–	0.1	( <sup>2</sup> )
Full time .....	–	3.5	2.7	4.9	–	( <sup>2</sup> )	0.2
Part time .....	–	9.5	–	–	–	0.1	0.0
Union .....	–	3.2	3.2	3.1	–	( <sup>2</sup> )	0.0
Nonunion .....	–	4.9	2.9	6.7	–	0.1	0.0
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	–	6.1	4.7	7.8	–	0.1	0.3
Lowest 10 percent .....	–	9.0	–	–	–	0.1	0.2
Second 25 percent .....	–	4.4	3.3	6.0	1.0	( <sup>2</sup> )	–
Third 25 percent .....	–	4.1	3.1	5.0	–	( <sup>2</sup> )	–
Highest 25 percent .....	–	3.5	2.7	4.2	–	( <sup>2</sup> )	0.0
Highest 10 percent .....	–	5.9	4.0	–	1.4	0.1	0.0
<b>Establishment characteristics</b>							
Service-providing industries .....	–	3.5	2.6	4.9	–	( <sup>2</sup> )	0.3
Education and health services .....	–	5.2	3.3	7.0	0.3	0.1	0.2
Educational services .....	–	5.1	3.3	6.8	0.3	0.1	0.0
Elementary and secondary schools .....	–	4.2	3.3	4.9	0.2	( <sup>2</sup> )	0.1
Junior colleges, colleges, and universities .....	–	9.9	–	–	0.9	0.1	–
Health care and social assistance .....	–	8.1	5.3	–	–	0.1	0.0
Hospitals .....	–	11.2	–	–	–	0.1	–
Public administration .....	–	4.3	2.4	3.1	–	0.1	0.0
1 to 99 workers .....	–	10.4	–	–	–	0.1	–
1 to 49 workers .....	–	10.5	–	–	–	0.1	–
50 to 99 workers .....	–	14.8	–	–	–	0.1	0.0
100 workers or more .....	–	3.7	2.6	5.2	–	( <sup>2</sup> )	0.2
100 to 499 workers .....	–	4.8	4.7	5.3	1.6	( <sup>2</sup> )	( <sup>2</sup> )
500 workers or more .....	–	4.5	2.7	6.0	–	0.1	–

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 2015—continued**

Characteristics	Multiple of annual earnings amounts <sup>1</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
State government .....	—	8.1	3.9	—	0.7	0.1	—
Local government .....	—	2.9	2.5	3.1	—	( <sup>2</sup> )	0.3
<b>Geographic areas</b>							
Northeast .....	—	6.2	4.9	2.5	3.2	0.1	0.0
Middle Atlantic .....	—	6.0	5.0	2.7	3.6	0.1	0.0
South .....	—	5.7	2.7	6.9	—	0.1	0.1
South Atlantic .....	—	5.1	2.6	5.6	—	0.1	—
East South Central .....	—	—	—	18.5	—	0.2	0.3
West South Central .....	—	4.9	—	7.5	—	0.1	0.0
Midwest .....	—	7.3	—	—	0.5	0.1	—
East North Central .....	—	5.2	2.3	4.5	0.4	( <sup>2</sup> )	0.0
West North Central .....	—	9.2	—	—	—	0.1	0.2
West .....	—	4.2	—	—	—	( <sup>2</sup> )	0.0
Mountain .....	—	5.9	—	—	—	( <sup>2</sup> )	0.0
Pacific .....	—	6.3	—	—	—	0.1	0.0

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2015**

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

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	52	\$50,000	\$50,000	\$100,000	\$250,000	\$450,000	48
<b>Worker characteristics</b>							
Management, professional, and related .....	53	50,000	50,000	100,000	250,000	400,000	47
Professional and related .....	53	50,000	50,000	100,000	250,000	400,000	47
Teachers .....	50	50,000	50,000	100,000	200,000	350,000	50
Primary, secondary, and special education school teachers .....	44	50,000	50,000	–	–	250,000	56
Service .....	54	50,000	50,000	100,000	250,000	500,000	46
Protective service .....	49	50,000	50,000	–	–	–	51
Sales and office .....	49	50,000	50,000	–	–	500,000	51
Office and administrative support .....	49	50,000	50,000	–	–	500,000	51
Natural resources, construction, and maintenance .....	48	–	50,000	100,000	–	400,000	52
Production, transportation, and material moving ...	46	50,000	–	100,000	–	450,000	54
Full time .....	52	50,000	50,000	100,000	250,000	500,000	48
Part time .....	50	50,000	50,000	–	–	–	50
Union .....	50	50,000	50,000	100,000	–	400,000	50
Nonunion .....	54	50,000	–	100,000	250,000	500,000	46
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	52	50,000	50,000	100,000	–	500,000	48
Lowest 10 percent .....	59	50,000	–	100,000	–	500,000	41
Second 25 percent .....	57	50,000	50,000	–	250,000	400,000	43
Third 25 percent .....	51	50,000	50,000	100,000	250,000	500,000	49
Highest 25 percent .....	47	50,000	50,000	100,000	–	400,000	53
Highest 10 percent .....	55	50,000	50,000	100,000	–	400,000	45
<b>Establishment characteristics</b>							
Service-providing industries .....	53	50,000	50,000	100,000	250,000	450,000	47
Education and health services .....	55	50,000	50,000	100,000	250,000	400,000	45
Educational services .....	55	50,000	50,000	100,000	–	400,000	45
Elementary and secondary schools .....	45	50,000	50,000	100,000	200,000	275,000	55
Junior colleges, colleges, and universities .....	73	50,000	50,000	100,000	–	–	27
Health care and social assistance .....	57	50,000	–	–	500,000	–	43
Hospitals .....	59	50,000	100,000	–	500,000	–	41
Public administration .....	48	50,000	50,000	–	250,000	500,000	52
1 to 99 workers .....	37	50,000	100,000	–	–	–	63
1 to 49 workers .....	37	50,000	–	–	–	–	63
50 to 99 workers .....	37	50,000	100,000	–	250,000	500,000	63
100 workers or more .....	53	50,000	50,000	100,000	250,000	400,000	47
100 to 499 workers .....	52	50,000	50,000	100,000	150,000	–	48
500 workers or more .....	54	50,000	50,000	100,000	–	500,000	46

See footnotes at end of table.



**Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2015—continued**

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

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government .....	60	—	\$50,000	—	—	\$500,000	40
Local government .....	49	\$50,000	50,000	\$100,000	\$250,000	400,000	51
<b>Geographic areas</b>							
Northeast .....	34	—	40,000	50,000	100,000	—	66
New England .....	54	50,000	—	100,000	—	—	46
Middle Atlantic .....	31	25,000	40,000	50,000	—	350,000	69
South .....	55	50,000	—	100,000	250,000	—	45
South Atlantic .....	40	50,000	—	200,000	280,000	—	60
West South Central .....	57	50,000	50,000	—	250,000	—	43
Midwest .....	48	50,000	—	—	400,000	500,000	52
East North Central .....	47	50,000	50,000	150,000	—	250,000	53
West .....	75	50,000	50,000	—	150,000	300,000	25
Mountain .....	74	—	50,000	—	—	—	26

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 20. Standard errors for life insurance plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2015**

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	3.7	\$0.00	\$0.00	\$0.00	\$45,350.96	\$92,451.34	3.7
<b>Worker characteristics</b>							
Management, professional, and related .....	4.2	0.00	0.00	0.00	51,055.73	9,460.44	4.2
Professional and related .....	4.5	0.00	0.00	0.00	56,565.23	42,308.39	4.5
Teachers .....	4.4	0.00	0.00	22,186.71	50,211.17	89,998.61	4.4
Primary, secondary, and special education school teachers .....	5.3	0.00	0.00	–	–	45,370.70	5.3
Service .....	4.3	0.00	0.00	10,534.70	59,521.91	18,920.89	4.3
Protective service .....	5.3	0.00	3,344.77	–	–	–	5.3
Sales and office .....	5.1	0.00	3,344.77	–	–	11,586.63	5.1
Office and administrative support .....	5.3	0.00	12,568.51	–	–	6,689.54	5.3
Natural resources, construction, and maintenance .....	4.6	–	0.00	23,288.84	–	105,770.98	4.6
Production, transportation, and material moving .....	7.2	0.00	–	2,675.82	–	65,884.37	7.2
Full time .....	3.8	0.00	0.00	0.00	43,646.39	146,560.57	3.8
Part time .....	11.3	0.00	0.00	–	–	–	11.3
Union .....	3.6	2,317.33	0.00	12,059.75	–	22,186.71	3.6
Nonunion .....	4.9	0.00	–	4,013.73	66,563.48	47,772.90	4.9
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	5.9	0.00	9,601.30	0.00	–	34,110.12	5.9
Lowest 10 percent .....	8.4	0.00	–	0.00	–	96,882.98	8.4
Second 25 percent .....	4.5	0.00	0.00	–	67,996.84	6,689.54	4.5
Third 25 percent .....	5.1	0.00	0.00	11,369.86	70,580.24	128,153.23	5.1
Highest 25 percent .....	2.8	0.00	0.00	15,047.76	–	76,857.01	2.8
Highest 10 percent .....	4.7	12,797.85	0.00	29,380.73	–	112,734.20	4.7
<b>Establishment characteristics</b>							
Service-providing industries .....	3.7	0.00	0.00	0.00	45,787.96	91,478.14	3.7
Education and health services .....	4.5	0.00	0.00	2,675.82	68,547.43	51,816.99	4.5
Educational services .....	4.5	0.00	0.00	0.00	–	65,543.88	4.5
Elementary and secondary schools .....	4.9	0.00	0.00	0.00	28,966.58	49,384.97	4.9
Junior colleges, colleges, and universities .....	4.8	11,073.17	0.00	27,189.52	–	–	4.8
Health care and social assistance .....	7.2	1,337.91	–	–	133,120.25	–	7.2
Hospitals .....	9.4	8,849.44	26,966.41	–	137,746.14	–	9.4
Public administration .....	4.1	0.00	0.00	–	54,854.26	30,655.34	4.1
1 to 99 workers .....	7.8	0.00	16,923.36	–	–	–	7.8
1 to 49 workers .....	9.4	14,838.13	–	–	–	–	9.4
50 to 99 workers .....	10.5	0.00	29,916.55	–	69,197.18	0.00	10.5
100 workers or more .....	3.9	0.00	0.00	0.00	57,389.89	90,987.64	3.9
100 to 499 workers .....	5.6	0.00	7,508.99	0.00	29,916.55	–	5.6
500 workers or more .....	4.4	0.00	0.00	20,724.20	–	124,432.71	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 2015—continued**

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government .....	6.2	–	\$0.00	–	–	\$120,411.79	6.2
Local government .....	3.4	\$0.00	0.00	\$0.00	\$58,318.09	103,417.84	3.4
<b>Geographic areas</b>							
Northeast .....	4.9	–	3,277.19	0.00	20,079.78	–	4.9
New England .....	13.0	7,079.55	–	7,079.55	–	–	13.0
Middle Atlantic .....	5.3	7,235.85	0.00	0.00	–	83,552.38	5.3
South .....	5.4	0.00	–	0.00	66,223.11	–	5.4
South Atlantic .....	5.5	0.00	–	0.00	70,529.50	–	5.5
West South Central .....	6.1	0.00	0.00	–	66,560.12	–	6.1
Midwest .....	7.9	0.00	–	–	39,006.41	48,238.99	7.9
East North Central .....	4.1	0.00	0.00	37,101.35	–	0.00	4.1
West .....	5.5	0.00	0.00	–	22,024.76	14,579.52	5.5
Mountain .....	6.0	–	0.00	–	–	–	6.0

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 21. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> State and local government workers, National Compensation Survey, March 2015**

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

Characteristics	Flat dollar amounts <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$5,000	\$10,000	\$20,000	\$40,000	\$50,000
<b>Worker characteristics</b>					
Management, professional, and related .....	5,000	10,000	20,000	41,116	50,000
Professional and related .....	5,000	10,000	20,000	41,116	50,000
Teachers .....	—	10,000	25,000	50,000	50,000
Primary, secondary, and special education school teachers .....	—	10,000	25,000	50,000	50,000
Service .....	5,000	10,000	20,000	40,000	50,000
Protective service .....	5,000	10,000	20,000	36,225	50,000
Sales and office .....	5,000	10,000	20,000	30,000	50,000
Office and administrative support .....	5,000	10,000	20,000	30,000	50,000
Natural resources, construction, and maintenance .....	—	10,000	20,000	30,000	50,000
Production, transportation, and material moving ...	—	10,000	20,000	30,000	50,000
Full time .....	5,000	10,000	20,000	40,000	50,000
Part time .....	—	15,000	25,000	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: <sup>3</sup>					
Lowest 25 percent .....	—	10,000	20,000	25,000	50,000
Lowest 10 percent .....	—	10,000	15,000	25,000	50,000
Second 25 percent .....	5,000	10,000	20,000	30,000	50,000
Third 25 percent .....	5,000	10,000	20,000	40,000	50,000
Highest 25 percent .....	5,000	10,000	25,000	50,000	50,000
Highest 10 percent .....	5,000	—	—	50,000	50,000
<b>Establishment characteristics</b>					
Service-providing industries .....	5,000	10,000	20,000	40,000	50,000
Education and health services .....	5,000	10,000	20,000	41,116	50,000
Educational services .....	5,000	10,000	20,000	45,000	50,000
Elementary and secondary schools .....	—	10,000	—	50,000	50,000
Junior colleges, colleges, and universities .....	5,000	—	20,000	25,000	50,000
Health care and social assistance .....	5,000	10,000	20,000	25,000	50,000
Hospitals .....	5,000	10,000	20,000	25,000	50,000
Public administration .....	5,000	10,000	20,000	30,000	50,000
1 to 99 workers .....	—	10,000	20,000	30,000	50,000
1 to 49 workers .....	10,000	10,000	20,000	30,000	50,000
50 to 99 workers .....	—	—	20,000	—	50,000
100 workers or more .....	5,000	10,000	20,000	40,000	50,000
100 to 499 workers .....	10,000	10,000	20,000	37,500	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,<sup>1</sup> State and local government workers, National Compensation Survey, March 2015—continued**

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

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

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> State and local government workers, National Compensation Survey, March 2015**

Characteristics	Flat dollar amounts <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$0.00	\$0.00	\$0.00	\$791.36	\$0.00
<b>Worker characteristics</b>					
Management, professional, and related .....	0.00	0.00	1,537.14	6,721.04	0.00
Professional and related .....	0.00	0.00	1,383.94	5,238.94	0.00
Teachers .....	–	0.00	1,351.22	2,378.32	0.00
Primary, secondary, and special education school teachers .....	–	620.36	231.73	1,440.97	0.00
Service .....	0.00	0.00	0.00	3,896.34	0.00
Protective service .....	0.00	0.00	856.68	6,835.79	0.00
Sales and office .....	0.00	0.00	0.00	6,789.15	0.00
Office and administrative support .....	0.00	0.00	0.00	7,079.55	0.00
Natural resources, construction, and maintenance .....	–	0.00	2,115.42	6,672.80	0.00
Production, transportation, and material moving .....	–	0.00	0.00	2,758.17	0.00
Full time .....	0.00	0.00	0.00	685.41	0.00
Part time .....	–	4,280.13	4,177.62	0.00	0.00
Union .....	0.00	133.79	0.00	0.00	0.00
Nonunion .....	0.00	0.00	–	0.00	0.00
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	–	0.00	0.00	0.00	926.93
Lowest 10 percent .....	–	0.00	1,638.60	2,563.06	6,090.06
Second 25 percent .....	0.00	0.00	0.00	1,256.58	0.00
Third 25 percent .....	0.00	0.00	0.00	7,335.91	0.00
Highest 25 percent .....	0.00	327.72	0.00	0.00	0.00
Highest 10 percent .....	1,053.47	–	–	0.00	0.00
<b>Establishment characteristics</b>					
Service-providing industries .....	0.00	0.00	0.00	980.76	0.00
Education and health services .....	327.72	0.00	856.68	5,725.33	0.00
Educational services .....	1,032.01	0.00	3,863.75	6,274.03	0.00
Elementary and secondary schools .....	–	0.00	–	4,413.28	0.00
Junior colleges, colleges, and universities .....	0.00	–	4,194.72	3,280.34	2,512.91
Health care and social assistance .....	0.00	0.00	0.00	7,493.52	0.00
Hospitals .....	0.00	668.95	1,337.91	5,439.93	0.00
Public administration .....	0.00	0.00	0.00	6,520.16	0.00
1 to 99 workers .....	–	0.00	0.00	3,602.43	0.00
1 to 49 workers .....	2,758.17	0.00	2,006.86	4,634.65	0.00
50 to 99 workers .....	–	–	2,758.17	–	0.00
100 workers or more .....	0.00	0.00	0.00	1,690.56	0.00
100 to 499 workers .....	0.00	2,145.87	0.00	8,924.70	0.00
500 workers or more .....	0.00	0.00	0.00	4,818.68	0.00

See footnotes at end of table.

**Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> State and local government workers, National Compensation Survey, March 2015—continued**

Characteristics	Flat dollar amounts <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government .....	\$0.00	\$378.42	\$1,495.83	\$0.00	\$6,300.84
Local government .....	—	0.00	535.16	7,250.68	0.00
<b>Geographic areas</b>					
Northeast .....	0.00	1,070.33	4,268.75	0.00	0.00
New England .....	0.00	0.00	—	4,013.73	0.00
Middle Atlantic .....	0.00	—	0.00	0.00	0.00
South .....	0.00	0.00	1,119.37	3,009.55	2,940.36
South Atlantic .....	—	0.00	—	0.00	1,337.91
East South Central .....	0.00	0.00	—	3,411.01	7,568.36
West South Central .....	0.00	0.00	3,549.24	1,616.60	—
Midwest .....	267.58	0.00	5,754.56	926.93	0.00
East North Central .....	—	0.00	3,271.73	0.00	6,275.35
West North Central .....	0.00	2,171.78	3,506.75	12,710.13	0.00
West .....	0.00	0.00	5,556.75	2,911.92	0.00
Mountain .....	0.00	1,495.83	0.00	7,713.60	0.00
Pacific .....	0.00	0.00	4,730.22	4,191.32	0.00

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 22. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2015**

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

Characteristics	Non-commercially insured <sup>1</sup>	Commercially insured	Legally required	Other
All workers .....	51	37	—	—
<b>Worker characteristics</b>				
Management, professional, and related .....	52	35	10	3
Professional and related .....	51	35	11	3
Teachers .....	52	35	11	2
Primary, secondary, and special education school teachers .....	47	41	—	—
Service .....	51	38	7	4
Protective service .....	57	33	—	—
Sales and office .....	45	45	7	4
Office and administrative support .....	45	45	7	4
Natural resources, construction, and maintenance	55	37	—	—
Production, transportation, and material moving ...	57	37	—	—
Full time .....	51	38	—	—
Part time .....	53	29	10	7
Union .....	43	41	—	—
Nonunion .....	61	32	2	4
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	52	40	—	—
Lowest 10 percent .....	47	40	—	—
Second 25 percent .....	55	36	6	2
Third 25 percent .....	48	41	8	3
Highest 25 percent .....	51	33	15	2
Highest 10 percent .....	46	41	—	—
<b>Establishment characteristics</b>				
Service-providing industries .....	51	38	—	—
Education and health services .....	50	37	9	4
Educational services .....	50	37	9	4
Elementary and secondary schools .....	43	46	6	5
Junior colleges, colleges, and universities .....	72	—	15	—
Health care and social assistance .....	53	34	—	—
Hospitals .....	49	45	—	—
Public administration .....	50	39	—	—
1 to 99 workers .....	45	54	—	—
1 to 49 workers .....	55	45	—	—
50 to 99 workers .....	—	65	—	—
100 workers or more .....	52	35	—	—
100 to 499 workers .....	53	31	—	—
500 workers or more .....	52	37	8	3

See footnotes at end of table.



**Table 22. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2015—continued**

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

Characteristics	Non-commercially insured <sup>1</sup>	Commercially insured	Legally required	Other
State government .....	82	—	13	—
Local government .....	40	49	7	4
<b>Geographic areas</b>				
Northeast .....	—	49	26	—
New England .....	76	—	—	—
Middle Atlantic .....	—	51	27	—
South .....	64	33	—	3
South Atlantic .....	67	30	—	3
West South Central .....	50	47	—	—
Midwest .....	54	40	—	—
East North Central .....	52	41	—	—
West North Central .....	60	36	—	—
West .....	64	28	5	3
Mountain .....	—	68	—	—
Pacific .....	76	16	—	—

<sup>1</sup> Employer assumes all risks and expenses of providing the benefit.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 22. Standard errors for short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2015**

Characteristics	Non-commercially insured <sup>1</sup>	Commercially insured	Legally required	Other
All workers .....	2.4	2.4	–	–
<b>Worker characteristics</b>				
Management, professional, and related .....	2.8	2.8	1.3	0.7
Professional and related .....	2.9	2.8	1.5	0.8
Teachers .....	4.3	4.3	2.7	0.7
Primary, secondary, and special education school teachers .....	4.6	4.9	–	–
Service .....	4.1	3.8	1.8	0.9
Protective service .....	6.5	6.2	–	–
Sales and office .....	4.4	3.8	1.3	1.4
Office and administrative support .....	4.1	3.6	1.5	1.3
Natural resources, construction, and maintenance .....	6.5	6.1	–	–
Production, transportation, and material moving ...	7.5	7.1	–	–
Full time .....	2.5	2.5	–	–
Part time .....	7.0	5.4	2.1	2.7
Union .....	3.4	3.2	–	–
Nonunion .....	3.3	3.2	0.2	1.0
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	4.7	4.3	–	–
Lowest 10 percent .....	7.8	6.6	–	–
Second 25 percent .....	3.4	3.3	1.3	0.9
Third 25 percent .....	3.3	3.4	1.2	0.7
Highest 25 percent .....	2.7	2.3	2.2	0.5
Highest 10 percent .....	2.2	2.7	–	–
<b>Establishment characteristics</b>				
Service-providing industries .....	2.4	2.4	–	–
Education and health services .....	3.4	3.6	1.3	0.8
Educational services .....	4.1	4.2	1.5	0.9
Elementary and secondary schools .....	4.4	4.7	1.6	1.2
Junior colleges, colleges, and universities .....	4.1	–	2.7	–
Health care and social assistance .....	4.7	5.4	–	–
Hospitals .....	5.2	6.1	–	–
Public administration .....	4.4	4.3	–	–
1 to 99 workers .....	8.4	8.5	–	–
1 to 49 workers .....	12.3	12.3	–	–
50 to 99 workers .....	–	12.5	–	–
100 workers or more .....	2.4	2.4	–	–
100 to 499 workers .....	5.3	4.5	–	–
500 workers or more .....	2.6	2.7	0.8	0.7

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 2015—continued**

Characteristics	Non-commercially insured <sup>1</sup>	Commercially insured	Legally required	Other
State government .....	3.4	—	1.8	—
Local government .....	2.3	2.4	1.2	0.8
<b>Geographic areas</b>				
Northeast .....	—	3.2	3.4	—
New England .....	22.1	—	—	—
Middle Atlantic .....	—	3.1	3.5	—
South .....	6.2	6.4	—	0.9
South Atlantic .....	7.3	7.6	—	0.9
West South Central .....	12.4	12.8	—	—
Midwest .....	4.0	3.4	—	—
East North Central .....	4.2	3.2	—	—
West North Central .....	10.2	10.4	—	—
West .....	5.0	4.8	1.3	1.1
Mountain .....	—	8.9	—	—
Pacific .....	3.9	2.5	—	—

<sup>1</sup> Employer assumes all risks and expenses of providing the benefit.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 23. Short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2015**

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

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	13	87
<b>Worker characteristics</b>		
Management, professional, and related .....	11	89
Professional and related .....	12	88
Teachers .....	10	90
Primary, secondary, and special education school teachers .....	11	89
Service .....	15	85
Sales and office .....	15	85
Office and administrative support .....	16	84
Natural resources, construction, and maintenance	14	86
Production, transportation, and material moving ...	6	94
Full time .....	13	87
Part time .....	12	88
Union .....	16	84
Nonunion .....	9	91
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	10	90
Lowest 10 percent .....	12	88
Second 25 percent .....	11	89
Third 25 percent .....	11	89
Highest 25 percent .....	17	83
Highest 10 percent .....	16	84
<b>Establishment characteristics</b>		
Service-providing industries .....	13	87
Education and health services .....	11	89
Educational services .....	9	91
Elementary and secondary schools .....	8	92
Junior colleges, colleges, and universities	8	92
Health care and social assistance .....	24	76
Public administration .....	18	82
100 workers or more .....	13	87
100 to 499 workers .....	21	79
500 workers or more .....	11	89

See footnotes at end of table.

**Table 23. Short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2015—continued**

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

Characteristics	Employee contribution required	Employee contribution not required
State government .....	15	85
Local government .....	12	88
<b>Geographic areas</b>		
Northeast .....	30	70
New England .....	—	100
Middle Atlantic .....	32	68
South:		
West South Central .....	—	100
Midwest .....	15	85
East North Central .....	19	81
West .....	4	96

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 23. Standard errors for short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2015**

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	1.5	1.5
<b>Worker characteristics</b>		
Management, professional, and related .....	1.3	1.3
Professional and related .....	1.5	1.5
Teachers .....	2.4	2.4
Primary, secondary, and special education school teachers .....	3.1	3.1
Service .....	2.6	2.6
Sales and office .....	2.9	2.9
Office and administrative support .....	3.0	3.0
Natural resources, construction, and maintenance .....	3.6	3.6
Production, transportation, and material moving .....	2.4	2.4
Full time .....	1.5	1.5
Part time .....	3.0	3.0
Union .....	2.1	2.1
Nonunion .....	1.8	1.8
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	2.2	2.2
Lowest 10 percent .....	3.4	3.4
Second 25 percent .....	2.0	2.0
Third 25 percent .....	1.6	1.6
Highest 25 percent .....	2.2	2.2
Highest 10 percent .....	1.6	1.6
<b>Establishment characteristics</b>		
Service-providing industries .....	1.5	1.5
Education and health services .....	1.7	1.7
Educational services .....	1.4	1.4
Elementary and secondary schools .....	1.5	1.5
Junior colleges, colleges, and universities .....	1.5	1.5
Health care and social assistance .....	4.9	4.9
Public administration .....	2.7	2.7
100 workers or more .....	1.5	1.5
100 to 499 workers .....	4.2	4.2
500 workers or more .....	1.2	1.2

See footnotes at end of table.

**Table 23. Standard errors for short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2015—continued**

Characteristics	Employee contribution required	Employee contribution not required
State government .....	2.5	2.5
Local government .....	1.7	1.7
<b>Geographic areas</b>		
Northeast .....	3.7	3.7
New England .....	—	0.0
Middle Atlantic .....	3.8	3.8
South:		
West South Central .....	—	0.0
Midwest .....	3.5	3.5
East North Central .....	4.4	4.4
West .....	1.5	1.5

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 24. Short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2015**

(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	—
<b>Worker characteristics</b>					
Management, professional, and related .....	—	—	87	8	2
Professional and related .....	—	—	87	7	2
Teachers .....	—	—	86	5	3
Primary, secondary, and special education school teachers .....	—	—	86	3	—
Service .....	2	—	87	10	—
Protective service .....	—	—	79	—	—
Sales and office .....	1	—	86	10	—
Office and administrative support .....	1	—	85	11	—
Natural resources, construction, and maintenance .....	—	—	86	9	—
Production, transportation, and material moving ...	17	—	73	—	—
Full time .....	3	—	86	9	—
Part time .....	—	—	87	8	—
Union .....	5	—	84	9	—
Nonunion .....	1	—	90	9	—
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	—	—	90	7	—
Lowest 10 percent .....	—	—	95	—	—
Second 25 percent .....	3	—	83	11	—
Third 25 percent .....	—	—	84	10	—
Highest 25 percent .....	—	—	88	8	2
Highest 10 percent .....	—	—	90	5	3
<b>Establishment characteristics</b>					
Service-providing industries .....	3	—	86	9	—
Education and health services .....	—	—	89	6	2
Educational services .....	—	—	89	4	2
Elementary and secondary schools .....	—	—	90	3	2
Junior colleges, colleges, and universities .....	—	—	85	11	—
Health care and social assistance .....	—	—	86	14	—
Hospitals .....	—	—	89	11	—
Public administration .....	2	—	83	13	—
1 to 99 workers .....	—	—	94	—	—
1 to 49 workers .....	—	—	94	—	—
50 to 99 workers .....	—	—	94	—	—
100 workers or more .....	3	—	85	10	—
100 to 499 workers .....	—	—	84	12	—
500 workers or more .....	3	—	86	9	—

See footnotes at end of table.



**Table 24. Short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2015—continued**

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
State government .....	—	—	81	18	—
Local government .....	4	—	88	5	—
<b>Geographic areas</b>					
Northeast .....	3	—	94	1	—
New England .....	—	—	88	—	—
Middle Atlantic .....	4	—	94	1	—
South .....	—	—	85	—	—
South Atlantic .....	—	—	83	—	—
West South Central .....	—	—	91	—	—
Midwest .....	—	—	75	18	—
East North Central .....	3	—	75	18	—
West North Central .....	—	—	76	—	—
West .....	—	—	88	8	—
Mountain .....	—	—	91	—	—
Pacific .....	—	—	87	8	—

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 24. Standard errors for short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2015**

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers .....	1.0	—	1.5	1.1	—
<b>Worker characteristics</b>					
Management, professional, and related .....	—	—	1.9	0.9	0.6
Professional and related .....	—	—	2.4	1.0	0.8
Teachers .....	—	—	4.1	1.0	1.0
Primary, secondary, and special education school teachers .....	—	—	5.5	1.2	—
Service .....	1.1	—	3.2	2.9	—
Protective service .....	—	—	6.3	—	—
Sales and office .....	0.6	—	2.3	1.9	—
Office and administrative support .....	0.7	—	2.3	1.9	—
Natural resources, construction, and maintenance .....	—	—	4.3	2.6	—
Production, transportation, and material moving ...	5.1	—	6.3	—	—
Full time .....	1.1	—	1.6	1.2	—
Part time .....	—	—	3.5	2.4	—
Union .....	1.7	—	1.9	0.7	—
Nonunion .....	0.3	—	2.3	2.3	—
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	—	—	3.1	2.8	—
Lowest 10 percent .....	—	—	2.2	—	—
Second 25 percent .....	1.4	—	2.2	1.4	—
Third 25 percent .....	—	—	3.4	1.3	—
Highest 25 percent .....	—	—	1.6	1.1	0.8
Highest 10 percent .....	—	—	1.9	1.3	1.0
<b>Establishment characteristics</b>					
Service-providing industries .....	1.0	—	1.5	1.1	—
Education and health services .....	—	—	1.7	0.7	0.7
Educational services .....	—	—	2.1	0.7	0.8
Elementary and secondary schools .....	—	—	2.6	0.8	0.9
Junior colleges, colleges, and universities .....	—	—	3.5	3.1	—
Health care and social assistance .....	—	—	1.9	1.9	—
Hospitals .....	—	—	2.1	2.1	—
Public administration .....	0.8	—	2.7	2.3	—
1 to 99 workers .....	—	—	3.4	—	—
1 to 49 workers .....	—	—	4.0	—	—
50 to 99 workers .....	—	—	4.7	—	—
100 workers or more .....	1.1	—	1.6	1.2	—
100 to 499 workers .....	—	—	3.2	2.2	—
500 workers or more .....	1.3	—	1.9	1.5	—

See footnotes at end of table.

**Table 24. Standard errors for short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2015—continued**

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
State government .....	—	—	3.3	3.2	—
Local government .....	1.4	—	1.7	0.9	—
<b>Geographic areas</b>					
Northeast .....	1.2	—	1.8	0.3	—
New England .....	—	—	12.0	—	—
Middle Atlantic .....	1.3	—	1.7	0.3	—
South .....	—	—	3.8	—	—
South Atlantic .....	—	—	4.7	—	—
West South Central .....	—	—	5.3	—	—
Midwest .....	—	—	3.2	2.3	—
East North Central .....	1.2	—	2.7	1.7	—
West North Central .....	—	—	10.7	—	—
West .....	—	—	2.7	1.8	—
Mountain .....	—	—	6.4	—	—
Pacific .....	—	—	2.9	1.4	—

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 25. Short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2015**

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

Characteristics	Fixed duration	Number of weeks <sup>1</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	83	13	22	26	26	52	17
<b>Worker characteristics</b>							
Management, professional, and related .....	81	13	22	26	–	52	19
Professional and related .....	79	13	22	26	–	52	21
Teachers .....	77	13	22	26	52	52	23
Primary, secondary, and special education school teachers .....	74	13	22	26	52	52	26
Service .....	86	13	24	26	26	52	14
Protective service .....	86	–	25	26	26	52	14
Sales and office .....	81	–	21	26	26	52	19
Office and administrative support .....	81	–	21	26	26	52	19
Natural resources, construction, and maintenance .....	88	–	24	26	26	52	12
Production, transportation, and material moving ...	78	–	22	26	–	52	22
Full time .....	83	13	22	26	26	52	17
Union .....	77	–	24	26	26	52	23
Nonunion .....	89	13	21	26	–	52	11
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	85	13	21	26	–	52	15
Second 25 percent .....	87	–	22	26	26	52	13
Third 25 percent .....	83	–	24	26	–	52	17
Highest 25 percent .....	77	–	22	26	26	52	23
Highest 10 percent .....	63	–	25	26	26	52	37
<b>Establishment characteristics</b>							
Service-providing industries .....	83	13	22	26	26	52	17
Education and health services .....	80	13	22	26	–	52	20
Educational services .....	78	–	22	26	–	52	22
Elementary and secondary schools .....	74	13	22	26	52	52	26
Junior colleges, colleges, and universities .....	89	25	26	26	26	52	11
Health care and social assistance .....	94	13	20	26	26	52	6
Public administration .....	86	–	24	26	26	52	14
100 workers or more .....	82	13	22	26	26	52	18
100 to 499 workers .....	88	12	20	26	26	52	12
500 workers or more .....	81	–	22	26	–	52	19
State government .....	94	–	25	26	26	52	6
Local government .....	78	13	22	26	–	52	22

See footnotes at end of table.

**Table 25. Short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2015—continued**

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

Characteristics	Fixed duration	Number of weeks <sup>1</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
<b>Geographic areas</b>							
Northeast .....	78	26	26	26	26	—	22
Middle Atlantic .....	78	26	26	26	26	—	22
South .....	96	13	22	26	52	52	4
South Atlantic .....	95	18	22	—	52	52	5
Midwest .....	63	13	20	26	—	52	37
East North Central .....	59	—	20	26	52	52	41
West North Central .....	79	13	18	24	26	—	21

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 25. Standard errors for short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2015**

Characteristics	Fixed duration	Number of weeks <sup>1</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	2.0	0.9	0.7	0.0	1.9	0.0	2.0
<b>Worker characteristics</b>							
Management, professional, and related .....	1.9	0.8	0.8	0.0	–	0.0	1.9
Professional and related .....	2.0	0.8	0.6	0.0	–	0.0	2.0
Teachers .....	2.9	1.0	1.1	0.0	0.0	0.0	2.9
Primary, secondary, and special education school teachers .....	3.4	1.0	2.2	0.0	0.0	0.0	3.4
Service .....	2.9	2.9	2.5	0.0	0.0	0.0	2.9
Protective service .....	3.3	–	1.2	0.0	0.0	7.2	3.3
Sales and office .....	3.5	–	1.6	0.0	0.0	3.0	3.5
Office and administrative support .....	3.6	–	1.4	0.0	0.0	4.6	3.6
Natural resources, construction, and maintenance .....	3.2	–	3.3	0.0	1.3	3.6	3.2
Production, transportation, and material moving ...	6.2	–	5.2	0.0	–	1.3	6.2
Full time .....	1.9	0.8	0.7	0.0	6.2	0.0	1.9
Union .....	2.2	–	2.7	0.0	0.0	0.0	2.2
Nonunion .....	3.0	1.4	0.7	0.0	–	0.0	3.0
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	3.9	2.5	0.6	0.0	–	0.0	3.9
Second 25 percent .....	2.2	–	1.6	0.0	4.6	0.0	2.2
Third 25 percent .....	2.2	–	3.0	0.0	–	0.0	2.2
Highest 25 percent .....	2.7	–	1.2	0.0	0.0	0.0	2.7
Highest 10 percent .....	3.3	–	2.1	0.0	0.0	12.2	3.3
<b>Establishment characteristics</b>							
Service-providing industries .....	2.0	0.7	0.7	0.0	1.9	0.0	2.0
Education and health services .....	2.5	2.5	0.3	0.0	–	0.0	2.5
Educational services .....	2.9	–	0.0	0.0	–	0.0	2.9
Elementary and secondary schools .....	3.6	2.5	1.2	0.0	2.8	0.0	3.6
Junior colleges, colleges, and universities .....	2.2	1.4	0.0	0.0	3.5	0.0	2.2
Health care and social assistance .....	2.2	1.5	3.3	0.3	0.0	0.0	2.2
Public administration .....	2.2	–	3.6	0.0	0.0	4.5	2.2
100 workers or more .....	1.9	1.5	0.7	0.0	1.1	0.0	1.9
100 to 499 workers .....	2.3	0.9	1.3	0.0	0.0	0.5	2.3
500 workers or more .....	2.3	–	1.7	0.0	–	0.0	2.3
State government .....	1.3	–	2.5	0.0	0.0	0.0	1.3
Local government .....	2.6	0.0	0.7	0.0	–	0.0	2.6

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 2015—continued**

Characteristics	Fixed duration	Number of weeks <sup>1</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
<b>Geographic areas</b>							
Northeast .....	3.3	0.0	0.0	0.0	0.0	—	3.3
Middle Atlantic .....	3.3	0.0	0.0	0.0	0.0	—	3.3
South .....	1.5	1.9	0.8	0.7	0.0	0.0	1.5
South Atlantic .....	2.0	5.3	0.7	—	0.0	0.0	2.0
Midwest .....	6.1	1.5	0.4	0.4	—	0.0	6.1
East North Central .....	7.8	—	1.7	0.0	3.1	0.0	7.8
West North Central .....	2.7	1.7	5.1	2.4	0.0	—	2.7

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 26. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2015**

(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 .....	—	30	8	28	22	12	61.1	60.0
<b>Worker characteristics</b>								
Management, professional, and related .....	—	31	8	29	17	15	61.5	60.0
Professional and related .....	—	31	8	27	17	16	62.2	60.0
Teachers .....	—	34	6	27	13	20	63.0	60.0
Primary, secondary, and special education school teachers .....	—	35	3	28	13	20	62.6	60.0
Service .....	—	32	—	26	26	6	59.7	60.0
Protective service .....	—	38	—	30	25	5	58.8	60.0
Sales and office .....	—	23	9	28	33	8	61.4	60.0
Office and administrative support .....	—	23	9	28	32	8	61.4	60.0
Natural resources, construction, and maintenance .....	—	29	—	33	22	—	62.7	60.0
Production, transportation, and material moving .....	—	44	—	21	—	—	59.6	60.0
Full time .....	—	29	6	31	21	13	61.5	60.0
Part time .....	—	43	—	5	25	—	57.0	55.0
Union .....	—	22	10	30	29	9	61.3	60.0
Nonunion .....	—	41	5	26	13	15	60.8	60.0
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	—	39	4	28	18	11	59.9	60.0
Lowest 10 percent .....	—	45	—	27	16	—	59.1	60.0
Second 25 percent .....	—	31	—	25	22	9	60.1	60.0
Third 25 percent .....	—	30	5	27	28	9	60.5	60.0
Highest 25 percent .....	—	23	9	33	18	17	63.2	60.0
Highest 10 percent .....	—	20	10	40	15	14	62.4	60.0
<b>Establishment characteristics</b>								
Service-providing industries .....	—	30	8	28	22	12	61.1	60.0
Education and health services .....	—	32	11	25	16	16	61.9	60.0
Educational services .....	—	33	11	24	14	18	62.3	60.0
Elementary and secondary schools .....	—	37	4	27	16	16	61.4	60.0
Junior colleges, colleges, and universities .....	—	20	28	15	8	—	67.1	60.0
Health care and social assistance .....	—	23	14	32	26	—	59.9	60.0
Hospitals .....	—	23	22	31	—	—	59.3	60.0
Public administration .....	—	27	—	30	34	5	60.3	60.0
1 to 99 workers .....	—	43	—	34	—	—	57.1	60.0
1 to 49 workers .....	—	55	—	—	—	—	55.8	50.0
50 to 99 workers .....	—	—	—	45	—	—	59.1	60.0
100 workers or more .....	—	29	9	28	22	13	61.6	60.0
100 to 499 workers .....	—	31	—	35	19	7	58.8	60.0
500 workers or more .....	—	28	9	26	22	15	62.3	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 2015—continued**

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
State government .....	—	17	20	36	12	14	62.5	60.0
Local government .....	—	35	3	26	25	11	60.5	60.0
<b>Geographic areas</b>								
Northeast .....	—	19	—	26	47	6	62.2	66.0
Middle Atlantic .....	—	20	—	25	48	4	61.7	66.0
South .....	—	49	—	26	6	19	61.0	60.0
South Atlantic .....	—	59	—	20	6	15	58.5	50.0
West South Central .....	—	—	—	53	—	—	62.7	60.0
Midwest .....	—	37	—	25	19	18	62.2	60.0
East North Central .....	—	42	—	25	—	17	61.2	60.0
West .....	—	18	27	36	—	—	59.0	60.0
Mountain .....	—	—	—	39	27	—	65.6	60.0
Pacific .....	—	21	36	35	—	—	57.0	58.0

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2015**

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers .....	—	2.7	1.4	2.6	1.8	1.7	0.7	0.0
<b>Worker characteristics</b>								
Management, professional, and related .....	—	2.8	1.2	2.8	1.6	2.1	0.8	0.0
Professional and related .....	—	3.1	1.0	2.5	1.8	2.4	0.9	0.0
Teachers .....	—	4.1	0.9	3.1	2.6	3.1	1.2	0.0
Primary, secondary, and special education school teachers .....	—	4.8	0.9	3.1	3.4	3.3	1.3	0.0
Service .....	—	3.8	—	3.9	3.6	1.3	0.7	0.0
Protective service .....	—	6.6	—	6.3	6.5	1.9	1.0	0.0
Sales and office .....	—	4.7	2.6	4.9	5.8	1.8	0.9	0.0
Office and administrative support .....	—	4.4	2.7	4.8	5.2	1.8	0.8	0.0
Natural resources, construction, and maintenance .....	—	5.3	—	7.6	5.9	—	2.7	0.0
Production, transportation, and material moving .....	—	7.6	—	5.5	—	—	1.6	4.6
Full time .....	—	2.8	0.9	2.7	1.8	1.8	0.7	0.0
Part time .....	—	7.6	—	1.7	4.5	—	0.8	1.8
Union .....	—	2.4	2.2	3.6	2.9	2.0	0.6	0.0
Nonunion .....	—	4.6	0.8	3.7	2.5	3.0	1.3	1.1
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	—	5.0	1.2	4.0	2.6	3.1	1.3	0.0
Lowest 10 percent .....	—	7.7	—	6.1	4.5	—	1.6	8.6
Second 25 percent .....	—	3.9	—	4.3	2.7	1.3	0.7	0.0
Third 25 percent .....	—	3.6	0.7	4.0	3.2	2.2	0.8	0.0
Highest 25 percent .....	—	2.4	1.7	2.9	2.7	2.6	0.9	0.0
Highest 10 percent .....	—	2.4	1.9	3.0	2.3	3.1	1.1	0.0
<b>Establishment characteristics</b>								
Service-providing industries .....	—	2.7	1.4	2.6	1.8	1.7	0.7	0.0
Education and health services .....	—	3.5	1.9	2.6	2.1	2.8	1.1	0.0
Educational services .....	—	3.8	2.2	2.9	2.2	3.2	1.3	0.0
Elementary and secondary schools .....	—	4.1	0.9	3.6	2.7	3.0	1.0	0.0
Junior colleges, colleges, and universities .....	—	5.4	4.0	3.7	1.4	—	4.2	3.6
Health care and social assistance .....	—	4.3	2.4	5.9	5.3	—	1.1	0.0
Hospitals .....	—	5.9	4.8	6.9	—	—	1.6	1.8
Public administration .....	—	4.5	—	5.7	4.1	1.4	0.7	0.0
1 to 99 workers .....	—	9.7	—	8.8	—	—	1.2	5.2
1 to 49 workers .....	—	11.2	—	—	—	—	1.4	9.7
50 to 99 workers .....	—	—	—	12.2	—	—	1.8	0.0
100 workers or more .....	—	2.6	1.5	2.4	1.8	2.0	0.7	0.0
100 to 499 workers .....	—	5.6	—	6.8	4.5	2.3	0.9	0.0
500 workers or more .....	—	2.7	1.1	2.3	2.0	2.4	0.9	0.0

See footnotes at end of table.

**Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2015—continued**

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
State government .....	—	3.0	4.2	6.9	2.0	4.3	1.7	0.0
Local government .....	—	3.0	0.9	2.3	2.1	1.7	0.6	0.0
<b>Geographic areas</b>								
Northeast .....	—	3.5	—	2.8	2.7	1.3	0.6	1.5
Middle Atlantic .....	—	3.6	—	2.6	2.7	1.3	0.5	3.4
South .....	—	6.4	—	5.3	2.0	4.2	2.0	13.3
South Atlantic .....	—	6.9	—	5.7	2.3	2.9	1.4	1.3
West South Central .....	—	—	—	11.6	—	—	2.8	0.0
Midwest .....	—	7.9	—	4.8	5.2	4.7	1.8	0.0
East North Central .....	—	9.3	—	5.4	—	4.6	2.1	4.2
West .....	—	3.0	5.6	6.2	—	—	0.8	1.2
Mountain .....	—	—	—	8.3	7.5	—	2.5	7.9
Pacific .....	—	3.6	7.1	7.9	—	—	0.5	3.2

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 27. Short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2015**

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	72	\$185	–	\$692	\$850	\$1,662	28
<b>Worker characteristics</b>							
Management, professional, and related .....	74	185	\$500	692	961	2,000	26
Professional and related .....	73	185	500	692	850	2,000	27
Teachers .....	75	185	546	692	831	2,000	25
Primary, secondary, and special education school teachers .....	73	–	546	692	831	2,310	27
Service .....	69	170	200	521	769	1,500	31
Protective service .....	60	135	200	500	692	–	40
Sales and office .....	74	200	–	595	987	1,662	26
Office and administrative support .....	74	200	–	595	1,000	1,662	26
Natural resources, construction, and maintenance .....	67	135	–	595	692	1,500	33
Production, transportation, and material moving ...	63	170	–	692	–	–	37
Full time .....	73	185	500	692	961	2,000	27
Part time .....	67	185	185	–	604	–	33
Union .....	79	170	200	546	850	1,662	21
Nonunion .....	64	–	595	692	917	2,000	36
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	68	200	500	692	769	–	32
Lowest 10 percent .....	64	–	500	692	–	2,000	36
Second 25 percent .....	71	185	200	595	–	1,662	29
Third 25 percent .....	77	170	–	692	–	2,000	23
Highest 25 percent .....	73	170	–	604	831	–	27
Highest 10 percent .....	76	170	–	831	831	–	24
<b>Establishment characteristics</b>							
Service-providing industries .....	72	185	–	692	917	–	28
Education and health services .....	72	185	500	692	850	2,000	28
Educational services .....	73	185	500	692	831	2,000	27
Elementary and secondary schools .....	71	–	500	692	831	–	29
Health care and social assistance .....	65	170	521	961	–	2,000	35
Hospitals .....	66	170	–	987	1,500	2,000	34
Public administration .....	71	170	200	595	–	1,662	29
1 to 99 workers .....	66	–	500	692	–	1,662	34
50 to 99 workers .....	55	–	–	–	1,662	–	45
100 workers or more .....	73	170	–	692	850	2,000	27
100 to 499 workers .....	68	170	–	692	–	2,308	32
500 workers or more .....	74	185	–	692	831	1,662	26

See footnotes at end of table.

**Table 27. Short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2015—continued**

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government .....	81	\$135	\$185	\$595	—	\$1,662	19
Local government .....	69	200	462	692	\$961	2,000	31
<b>Geographic areas</b>							
Northeast .....	87	170	200	584	831	850	13
Middle Atlantic .....	88	170	200	546	831	831	12
South .....	73	500	625	692	692	2,000	27
South Atlantic .....	79	500	692	692	692	2,000	21
Midwest .....	33	—	—	—	—	2,308	67
East North Central .....	30	500	692	1,000	2,000	2,308	70
West .....	80	135	185	—	1,662	2,500	20
Pacific .....	82	135	185	—	—	2,000	18

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2015**

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	2.3	\$10.43	–	\$37.45	\$177.93	\$496.32	2.3
<b>Worker characteristics</b>							
Management, professional, and related .....	2.3	2.01	\$12.25	0.00	109.67	326.41	2.3
Professional and related .....	2.5	8.51	10.89	0.00	206.62	374.09	2.5
Teachers .....	3.2	11.13	58.09	17.35	218.78	570.44	3.2
Primary, secondary, and special education school teachers .....	3.4	–	115.24	58.63	121.76	488.11	3.4
Service .....	4.3	15.93	7.24	76.03	133.43	137.98	4.3
Protective service .....	7.6	0.00	28.22	108.00	36.52	–	7.6
Sales and office .....	4.0	2.84	–	71.45	279.88	223.65	4.0
Office and administrative support .....	3.8	8.03	–	56.13	257.07	304.13	3.8
Natural resources, construction, and maintenance .....	6.9	29.98	–	51.97	68.18	241.94	6.9
Production, transportation, and material moving ...	8.1	29.62	–	43.15	–	–	8.1
Full time .....	2.3	12.21	65.65	8.96	123.77	360.67	2.3
Part time .....	6.7	3.48	2.01	–	149.01	–	6.7
Union .....	2.3	0.00	0.00	65.76	159.56	249.85	2.3
Nonunion .....	4.1	–	47.02	0.00	186.73	321.56	4.1
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	3.8	0.00	7.13	8.96	130.55	–	3.8
Lowest 10 percent .....	7.7	–	80.68	27.07	–	597.39	7.7
Second 25 percent .....	3.3	0.00	0.00	57.80	–	207.89	3.3
Third 25 percent .....	3.0	8.97	–	8.96	–	482.10	3.0
Highest 25 percent .....	2.6	18.14	–	91.60	75.02	–	2.6
Highest 10 percent .....	2.4	6.95	–	0.00	0.00	–	2.4
<b>Establishment characteristics</b>							
Service-providing industries .....	2.3	7.77	–	28.98	135.34	–	2.3
Education and health services .....	2.7	0.00	36.59	0.00	177.90	399.61	2.7
Educational services .....	3.2	0.00	73.84	0.00	5.68	539.02	3.2
Elementary and secondary schools .....	3.2	–	38.63	7.76	65.70	–	3.2
Health care and social assistance .....	6.1	26.05	84.54	202.51	–	476.44	6.1
Hospitals .....	7.1	22.79	–	9.20	344.13	310.02	7.1
Public administration .....	4.2	28.43	0.00	13.07	–	207.23	4.2
1 to 99 workers .....	6.9	–	84.12	40.09	–	407.79	6.9
50 to 99 workers .....	12.9	–	–	–	151.98	–	12.9
100 workers or more .....	2.4	18.72	–	58.61	169.43	344.51	2.4
100 to 499 workers .....	5.9	8.97	–	100.22	–	307.26	5.9
500 workers or more .....	2.6	10.99	–	65.71	111.32	485.06	2.6

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 2015—continued**

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government .....	4.7	\$0.00	\$0.00	\$4.33	–	\$127.91	4.7
Local government .....	2.5	0.00	63.36	0.00	\$102.13	534.86	2.5
<b>Geographic areas</b>							
Northeast .....	3.2	0.00	0.00	54.25	0.00	69.45	3.2
Middle Atlantic .....	3.2	0.00	0.00	38.04	11.27	88.94	3.2
South .....	5.1	0.00	78.05	0.00	0.00	551.63	5.1
South Atlantic .....	4.6	0.00	21.01	0.00	1.51	278.72	4.6
Midwest .....	5.7	–	–	–	–	184.29	5.7
East North Central .....	6.0	6.69	117.10	186.93	482.56	92.14	6.0
West .....	4.1	0.00	0.00	–	162.37	279.54	4.1
Pacific .....	3.2	0.00	6.69	–	–	520.46	3.2

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2015**

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

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	18	82
<b>Worker characteristics</b>		
Management, professional, and related .....	18	82
Professional and related .....	19	81
Teachers .....	22	78
Primary, secondary, and special education school teachers .....	24	76
Service .....	17	83
Protective service .....	18	82
Sales and office .....	18	82
Office and administrative support .....	19	81
Full time .....	17	83
Part time .....	21	79
Union .....	18	82
Nonunion .....	17	83
Average wage within the following categories: <sup>1</sup>		
Second 25 percent .....	15	85
Third 25 percent .....	14	86
Highest 25 percent .....	20	80
Highest 10 percent .....	19	81
<b>Establishment characteristics</b>		
Service-providing industries .....	18	82
Education and health services .....	19	81
Educational services .....	20	80
Elementary and secondary schools .....	23	77
Junior colleges, colleges, and universities .....	15	85
Public administration .....	16	84
100 workers or more .....	17	83
100 to 499 workers .....	19	81
500 workers or more .....	17	83

See footnotes at end of table.



**Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2015—continued**

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

Characteristics	Employee contribution required	Employee contribution not required
State government .....	18	82
Local government .....	17	83
<b>Geographic areas</b>		
Northeast .....	7	93
Middle Atlantic .....	8	92
South .....	6	94
South Atlantic .....	5	95
Midwest .....	25	75
East North Central .....	38	62
West North Central .....	8	92

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 28. Standard errors for long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2015**

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	2.7	2.7
<b>Worker characteristics</b>		
Management, professional, and related .....	2.4	2.4
Professional and related .....	2.5	2.5
Teachers .....	3.3	3.3
Primary, secondary, and special education school teachers .....	4.1	4.1
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 .....	4.5	4.5
Union .....	2.3	2.3
Nonunion .....	3.5	3.5
Average wage within the following categories: <sup>1</sup>		
Second 25 percent .....	3.3	3.3
Third 25 percent .....	2.6	2.6
Highest 25 percent .....	1.9	1.9
Highest 10 percent .....	3.0	3.0
<b>Establishment characteristics</b>		
Service-providing industries .....	2.8	2.8
Education and health services .....	3.2	3.2
Educational services .....	3.5	3.5
Elementary and secondary schools .....	4.7	4.7
Junior colleges, colleges, and universities .....	4.3	4.3
Public administration .....	3.0	3.0
100 workers or more .....	1.9	1.9
100 to 499 workers .....	3.7	3.7
500 workers or more .....	2.1	2.1

See footnotes at end of table.

**Table 28. Standard errors for long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2015—continued**

Characteristics	Employee contribution required	Employee contribution not required
State government .....	4.2	4.2
Local government .....	3.5	3.5
<b>Geographic areas</b>		
Northeast .....	1.4	1.4
Middle Atlantic .....	1.7	1.7
South .....	1.5	1.5
South Atlantic .....	1.2	1.2
Midwest .....	3.4	3.4
East North Central .....	3.1	3.1
West North Central .....	2.9	2.9

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 29. Long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2015**

(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 .....	96	3	—	—
<b>Worker characteristics</b>				
Management, professional, and related .....	96	3	—	—
Professional and related .....	96	3	—	—
Teachers .....	97	—	—	—
Primary, secondary, and special education school teachers .....	96	—	—	—
Service .....	95	4	—	—
Protective service .....	93	6	—	—
Sales and office .....	95	5	—	—
Office and administrative support .....	95	5	—	—
Natural resources, construction, and maintenance .....	98	—	—	—
Production, transportation, and material moving .....	96	—	—	—
Full time .....	96	3	—	—
Part time .....	95	—	—	—
Union .....	96	2	—	—
Nonunion .....	95	5	—	—
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	94	5	—	—
Lowest 10 percent .....	98	2	—	—
Second 25 percent .....	95	4	—	—
Third 25 percent .....	95	4	—	—
Highest 25 percent .....	97	—	1	—
Highest 10 percent .....	96	—	—	—
<b>Establishment characteristics</b>				
Service-providing industries .....	96	4	—	—
Education and health services .....	96	3	—	—
Educational services .....	96	3	—	—
Elementary and secondary schools .....	97	—	1	—
Junior colleges, colleges, and universities .....	95	—	—	—
Health care and social assistance .....	95	—	—	—
Hospitals .....	95	—	—	—
Public administration .....	93	6	—	—
1 to 99 workers .....	92	6	2	—
1 to 49 workers .....	91	5	—	—
50 to 99 workers .....	93	—	—	—
100 workers or more .....	96	3	—	—
100 to 499 workers .....	97	—	—	—
500 workers or more .....	96	3	—	—

See footnotes at end of table.

**Table 29. Long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2015—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 .....	98	1	—	—
<b>Geographic areas</b>				
Northeast .....	97	—	—	—
New England .....	100	—	—	—
Middle Atlantic .....	97	—	—	—
South .....	97	—	—	—
South Atlantic .....	98	—	—	—
East South Central .....	89	—	—	—
West South Central .....	100	—	—	—
Midwest .....	93	6	—	—
East North Central .....	91	8	—	—
West North Central .....	96	—	—	—
West .....	97	—	1	—
Mountain .....	100	—	—	—
Pacific .....	94	—	2	—

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 29. Standard errors for long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2015**

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers .....	1.0	0.9	—	—
<b>Worker characteristics</b>				
Management, professional, and related .....	1.2	1.0	—	—
Professional and related .....	1.3	1.0	—	—
Teachers .....	1.3	—	—	—
Primary, secondary, and special education school teachers .....	1.5	—	—	—
Service .....	1.5	1.3	—	—
Protective service .....	2.1	2.1	—	—
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 .....	1.1	0.8	—	—
Nonunion .....	1.3	1.3	—	—
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	1.5	1.4	—	—
Lowest 10 percent .....	0.8	0.8	—	—
Second 25 percent .....	1.2	1.2	—	—
Third 25 percent .....	1.4	1.3	—	—
Highest 25 percent .....	1.1	—	0.7	—
Highest 10 percent .....	2.0	—	—	—
<b>Establishment characteristics</b>				
Service-providing industries .....	1.0	0.9	—	—
Education and health services .....	1.3	1.1	—	—
Educational services .....	1.3	1.1	—	—
Elementary and secondary schools .....	1.2	—	0.7	—
Junior colleges, colleges, and universities	3.5	—	—	—
Health care and social assistance .....	3.2	—	—	—
Hospitals .....	3.9	—	—	—
Public administration .....	1.9	1.8	—	—
1 to 99 workers .....	2.7	2.4	1.1	—
1 to 49 workers .....	2.9	2.3	—	—
50 to 99 workers .....	3.8	—	—	—
100 workers or more .....	1.0	0.9	—	—
100 to 499 workers .....	1.6	—	—	—
500 workers or more .....	1.2	1.1	—	—

See footnotes at end of table.

**Table 29. Standard errors for long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2015—continued**

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
State government .....	3.3	—	—	—
Local government .....	0.7	0.5	—	—
<b>Geographic areas</b>				
Northeast .....	1.7	—	—	—
New England .....	0.0	—	—	—
Middle Atlantic .....	2.2	—	—	—
South .....	1.7	—	—	—
South Atlantic .....	1.2	—	—	—
East South Central .....	10.7	—	—	—
West South Central .....	0.0	—	—	—
Midwest .....	2.1	1.8	—	—
East North Central .....	2.9	2.5	—	—
West North Central .....	2.3	—	—	—
West .....	1.5	—	0.6	—
Mountain .....	0.4	—	—	—
Pacific .....	2.7	—	1.1	—

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 30. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2015**

(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	44	22	12	5	60.7	60.0
<b>Worker characteristics</b>							
Management, professional, and related .....	15	41	26	12	6	60.9	60.0
Professional and related .....	16	39	26	12	7	60.9	60.0
Teachers .....	16	36	26	14	8	61.2	60.0
Primary, secondary, and special education school teachers .....	17	32	27	16	8	61.3	62.0
Service .....	21	47	17	10	5	60.4	60.0
Protective service .....	20	51	14	—	—	60.4	60.0
Sales and office .....	16	50	18	15	1	60.3	60.0
Office and administrative support .....	17	49	18	16	1	60.3	60.0
Natural resources, construction, and maintenance .....	19	43	21	—	—	60.1	60.0
Production, transportation, and material moving ...	13	56	—	—	—	61.6	60.0
Full time .....	15	45	23	12	4	60.8	60.0
Part time .....	41	21	13	—	—	58.9	60.0
Union .....	21	43	12	16	7	60.5	60.0
Nonunion .....	13	45	31	9	2	60.8	60.0
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	16	41	26	—	—	60.8	60.0
Lowest 10 percent .....	18	39	25	—	—	60.7	60.0
Second 25 percent .....	15	47	22	12	4	60.7	60.0
Third 25 percent .....	13	46	24	13	3	61.3	60.0
Highest 25 percent .....	20	42	19	12	8	60.2	60.0
Highest 10 percent .....	18	47	18	10	6	59.8	60.0
<b>Establishment characteristics</b>							
Service-providing industries .....	16	44	23	12	5	60.8	60.0
Education and health services .....	16	42	24	12	5	60.8	60.0
Educational services .....	15	39	26	13	6	61.3	60.0
Elementary and secondary schools .....	16	32	29	15	7	61.5	62.0
Junior colleges, colleges, and universities .....	12	56	20	—	—	60.6	60.0
Health care and social assistance .....	22	59	—	5	—	57.7	60.0
Hospitals .....	—	56	—	6	—	57.4	60.0
Public administration .....	18	46	20	13	3	60.4	60.0
1 to 99 workers .....	—	39	—	15	—	61.8	60.0
1 to 49 workers .....	—	38	—	—	—	62.4	60.0
50 to 99 workers .....	—	40	—	—	—	61.2	60.0
100 workers or more .....	17	45	22	12	4	60.6	60.0
100 to 499 workers .....	20	43	15	17	5	60.4	60.0
500 workers or more .....	16	45	25	10	4	60.6	60.0

See footnotes at end of table.



**Table 30. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2015—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	53	24	—	—	60.8	60.0
Local government .....	18	41	22	13	5	60.7	60.0
<b>Geographic areas</b>							
Northeast .....	7	60	—	20	—	61.8	60.0
Middle Atlantic .....	9	62	—	18	—	61.4	60.0
South .....	9	47	37	—	—	60.7	60.0
South Atlantic .....	8	37	50	—	—	61.2	62.0
East South Central .....	—	60	—	—	—	58.9	60.0
West South Central .....	—	79	—	—	—	59.5	60.0
Midwest .....	30	37	11	11	11	59.5	60.0
East North Central .....	46	19	11	13	12	58.2	60.0
West North Central .....	—	61	—	8	—	61.4	60.0
West .....	—	44	22	22	—	62.0	60.0
Mountain .....	—	—	25	33	—	63.4	66.0
Pacific .....	14	52	20	—	—	60.8	60.0

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2015**

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers .....	2.0	2.7	2.3	1.9	1.1	0.4	0.0
<b>Worker characteristics</b>							
Management, professional, and related .....	1.9	3.0	2.6	1.7	1.5	0.5	0.0
Professional and related .....	2.0	3.2	2.9	1.7	1.7	0.5	0.0
Teachers .....	2.5	3.6	3.1	2.4	2.8	0.7	2.5
Primary, secondary, and special education school teachers .....	2.8	4.3	3.5	2.9	2.6	0.9	2.8
Service .....	3.3	3.2	2.1	2.3	1.7	0.6	0.0
Protective service .....	4.7	5.9	3.5	–	–	0.9	0.0
Sales and office .....	3.2	4.1	4.2	2.2	0.4	0.5	0.0
Office and administrative support .....	3.2	4.2	4.3	2.3	0.4	0.5	0.0
Natural resources, construction, and maintenance .....	3.5	5.6	4.8	–	–	0.8	0.0
Production, transportation, and material moving .....	3.7	7.4	–	–	–	1.2	0.0
Full time .....	1.9	2.8	2.4	2.0	1.1	0.4	0.0
Part time .....	6.8	5.1	3.6	–	–	1.3	1.3
Union .....	2.7	2.8	1.9	2.9	1.7	0.7	0.0
Nonunion .....	2.1	3.6	3.6	1.9	0.9	0.4	0.0
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	3.1	5.7	4.1	–	–	0.7	0.3
Lowest 10 percent .....	5.1	7.9	5.8	–	–	1.0	1.6
Second 25 percent .....	3.0	4.2	3.3	1.6	1.1	0.5	0.0
Third 25 percent .....	2.1	3.5	2.9	2.7	1.2	0.5	0.0
Highest 25 percent .....	2.2	2.4	2.3	1.8	2.4	0.5	0.0
Highest 10 percent .....	3.1	4.0	3.4	1.8	2.3	0.5	0.0
<b>Establishment characteristics</b>							
Service-providing industries .....	2.1	2.7	2.3	2.0	1.1	0.5	0.0
Education and health services .....	2.3	3.7	2.8	2.1	1.4	0.5	0.0
Educational services .....	2.5	3.6	3.1	2.3	1.7	0.6	0.6
Elementary and secondary schools .....	2.9	3.9	3.7	2.7	2.0	0.7	2.6
Junior colleges, colleges, and universities .....	3.0	6.1	3.8	–	–	0.4	0.0
Health care and social assistance .....	5.1	7.1	–	1.9	–	0.8	0.0
Hospitals .....	–	10.6	–	2.8	–	1.2	0.0
Public administration .....	3.4	4.1	3.5	3.5	1.2	0.6	0.0
1 to 99 workers .....	–	8.0	–	4.6	–	1.4	3.8
1 to 49 workers .....	–	8.5	–	–	–	1.3	6.3
50 to 99 workers .....	–	10.8	–	–	–	2.1	3.3
100 workers or more .....	1.8	2.6	2.5	1.9	1.1	0.4	0.0
100 to 499 workers .....	2.7	4.2	3.4	3.6	2.0	0.7	0.0
500 workers or more .....	2.0	3.1	2.9	1.8	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 2015—continued**

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
State government .....	2.9	6.9	4.5	—	—	0.4	0.0
Local government .....	2.2	2.9	2.3	2.4	1.4	0.6	0.0
<b>Geographic areas</b>							
Northeast .....	2.2	6.7	—	4.7	—	0.5	0.0
Middle Atlantic .....	2.9	5.3	—	3.0	—	0.5	0.0
South .....	2.1	4.3	4.7	—	—	0.4	0.0
South Atlantic .....	2.5	4.7	5.5	—	—	0.5	0.8
East South Central .....	—	11.6	—	—	—	1.2	0.0
West South Central .....	—	7.0	—	—	—	0.7	0.0
Midwest .....	5.6	5.9	3.0	1.8	2.6	1.0	0.0
East North Central .....	6.7	2.2	3.0	2.8	3.2	1.8	6.7
West North Central .....	—	6.7	—	2.0	—	0.5	0.0
West .....	—	6.7	4.0	5.8	—	0.7	6.7
Mountain .....	—	—	7.4	9.6	—	1.1	0.0
Pacific .....	2.0	4.6	2.7	—	—	0.3	0.0

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2015**

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	65	–	\$3,900	\$5,000	\$6,000	\$10,000	35
<b>Worker characteristics</b>							
Management, professional, and related .....	66	–	3,900	5,000	6,000	9,000	34
Professional and related .....	65	–	3,900	5,000	6,000	8,750	35
Teachers .....	64	–	3,900	5,000	6,000	8,000	36
Primary, secondary, and special education school teachers .....	61	–	3,900	5,000	5,250	7,500	39
Service .....	63	–	4,000	5,000	7,000	10,000	37
Protective service .....	64	–	4,500	5,000	7,500	10,000	36
Sales and office .....	60	–	–	5,000	6,000	10,000	40
Office and administrative support .....	61	–	3,000	5,000	6,000	10,000	39
Natural resources, construction, and maintenance .....	65	–	3,900	5,000	7,000	10,000	35
Production, transportation, and material moving ...	77	–	3,500	5,000	7,500	10,000	23
Full time .....	66	–	3,900	5,000	6,000	10,000	34
Part time .....	47	–	5,000	5,000	6,500	10,000	53
Union .....	61	\$2,500	4,000	5,000	6,000	10,000	39
Nonunion .....	69	–	3,900	5,000	6,000	10,000	31
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	63	–	3,900	5,000	6,000	8,000	37
Lowest 10 percent .....	55	–	3,900	5,000	6,000	8,000	45
Second 25 percent .....	63	–	3,900	5,000	7,000	10,000	37
Third 25 percent .....	68	–	3,900	5,000	6,000	10,000	32
Highest 25 percent .....	66	–	4,000	5,000	6,667	10,000	34
Highest 10 percent .....	72	–	4,000	5,000	6,000	8,000	28
<b>Establishment characteristics</b>							
Service-providing industries .....	65	–	3,900	5,000	6,111	10,000	35
Education and health services .....	64	–	3,900	5,000	6,000	9,000	36
Educational services .....	65	–	3,900	5,000	6,000	8,750	35
Elementary and secondary schools .....	63	–	3,900	5,000	6,000	8,000	37
Health care and social assistance .....	58	800	4,500	5,000	7,000	–	42
Public administration .....	65	–	3,900	5,000	7,000	10,000	35
1 to 99 workers .....	61	3,000	3,900	5,000	5,000	6,000	39
1 to 49 workers .....	70	3,000	3,900	5,000	5,000	6,000	30
50 to 99 workers .....	53	–	–	5,000	5,000	–	47
100 workers or more .....	66	–	3,900	5,000	7,000	10,000	34
100 to 499 workers .....	58	–	4,400	5,000	6,500	10,000	42
500 workers or more .....	68	–	3,900	5,000	7,000	10,000	32

See footnotes at end of table.

**Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2015—continued**

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government .....	59	—	—	\$5,000	\$7,000	\$10,000	41
Local government .....	67	—	\$3,900	5,000	6,000	9,400	33
<b>Geographic areas</b>							
Northeast .....	82	—	4,000	5,000	6,500	10,000	18
Middle Atlantic .....	82	—	—	5,000	7,000	10,000	18
South .....	85	\$800	—	3,900	6,000	9,000	15
South Atlantic .....	84	800	—	3,900	5,000	8,000	16
Midwest .....	50	3,500	5,000	5,000	6,500	9,400	50
East North Central .....	46	3,000	4,500	5,000	7,500	10,000	54
West North Central .....	56	3,500	5,000	5,000	5,250	7,500	44
West .....	53	3,000	5,000	5,000	6,000	10,000	47
Pacific .....	59	—	4,500	5,000	6,000	10,000	41

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2015**

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	3.6	–	\$274.29	\$0.00	\$730.25	\$1,029.15	3.6
<b>Worker characteristics</b>							
Management, professional, and related .....	3.5	–	275.43	0.00	0.00	653.87	3.5
Professional and related .....	3.6	–	384.18	0.00	0.00	731.27	3.6
Teachers .....	3.7	–	227.44	0.00	0.00	761.99	3.7
Primary, secondary, and special education school teachers .....	4.2	–	933.79	182.47	677.26	487.01	4.2
Service .....	4.0	–	440.70	0.00	448.75	0.00	4.0
Protective service .....	6.4	–	804.55	401.37	744.92	0.00	6.4
Sales and office .....	5.6	–	–	0.00	291.59	1,554.51	5.6
Office and administrative support .....	5.9	–	841.35	0.00	401.37	1,370.95	5.9
Natural resources, construction, and maintenance .....	5.5	–	983.87	66.90	1,434.75	2,393.02	5.5
Production, transportation, and material moving ...	6.2	–	882.11	1,334.56	763.66	0.00	6.2
Full time .....	3.8	–	268.78	0.00	721.37	1,096.76	3.8
Part time .....	6.0	–	987.79	0.00	1,471.15	1,478.25	6.0
Union .....	3.4	\$581.14	354.23	0.00	915.80	1,003.07	3.4
Nonunion .....	4.4	–	466.05	0.00	899.99	1,495.05	4.4
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	6.4	–	954.05	458.61	488.57	355.55	6.4
Lowest 10 percent .....	9.3	–	107.03	0.00	211.54	909.26	9.3
Second 25 percent .....	5.9	–	1,076.67	0.00	936.54	707.95	5.9
Third 25 percent .....	3.9	–	511.66	0.00	1,007.88	133.79	3.9
Highest 25 percent .....	2.6	–	577.16	0.00	727.90	1,142.40	2.6
Highest 10 percent .....	6.0	–	631.09	0.00	643.35	593.64	6.0
<b>Establishment characteristics</b>							
Service-providing industries .....	3.7	–	221.58	0.00	861.33	849.97	3.7
Education and health services .....	4.7	–	221.12	0.00	546.44	978.96	4.7
Educational services .....	4.8	–	375.88	0.00	219.63	1,047.31	4.8
Elementary and secondary schools .....	4.9	–	905.98	149.58	517.11	530.97	4.9
Health care and social assistance .....	6.4	231.73	658.84	267.58	627.53	–	6.4
Public administration .....	4.0	–	921.88	0.00	1,053.47	598.33	4.0
1 to 99 workers .....	10.2	548.99	552.93	149.58	0.00	1,465.06	10.2
1 to 49 workers .....	8.1	681.15	0.00	388.22	267.58	1,403.21	8.1
50 to 99 workers .....	13.3	–	–	211.54	133.79	–	13.3
100 workers or more .....	3.2	–	300.69	0.00	945.61	160.55	3.2
100 to 499 workers .....	4.2	–	654.89	303.75	1,381.11	645.57	4.2
500 workers or more .....	4.4	–	755.51	0.00	884.05	623.96	4.4

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 2015—continued**

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government .....	8.7	—	—	\$0.00	\$1,599.91	\$813.82	8.7
Local government .....	3.4	—	\$0.00	0.00	715.67	821.89	3.4
<b>Geographic areas</b>							
Northeast .....	4.2	—	1,125.36	0.00	716.22	2,860.56	4.2
Middle Atlantic .....	4.9	—	—	0.00	231.73	1,739.74	4.9
South .....	3.7	\$75.68	—	29.92	1,072.42	1,588.68	3.7
South Atlantic .....	4.8	0.00	—	0.00	1,352.88	1,943.42	4.8
Midwest .....	4.8	573.01	378.42	0.00	953.14	828.07	4.8
East North Central .....	6.1	477.73	558.89	711.31	657.26	0.00	6.1
West North Central .....	8.5	689.19	0.00	0.00	1,044.94	917.83	8.5
West .....	7.8	491.58	275.82	0.00	200.69	401.37	7.8
Pacific .....	4.1	—	1,349.13	0.00	189.21	0.00	4.1

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 32. Leave benefits: Access, State and local government workers, National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave <sup>1</sup>	
								Paid	Unpaid
All workers .....	67	90	60	58	85	91	76	16	94
<b>Worker characteristics</b>									
Management, professional, and related .....	55	91	43	63	87	92	76	17	95
Professional and related .....	50	91	36	64	87	93	75	16	95
Teachers .....	31	89	12	69	86	92	73	16	94
Primary, secondary, and special education school teachers .....	27	96	9	79	90	97	75	17	98
Service .....	79	86	76	50	82	88	73	15	93
Protective service .....	87	90	89	53	88	92	81	16	96
Sales and office .....	85	89	84	52	84	90	78	16	95
Office and administrative support .....	86	90	85	54	85	91	80	16	95
Natural resources, construction, and maintenance .....	97	95	96	47	87	93	86	15	94
Production, transportation, and material moving .....	73	88	63	62	80	88	74	16	93
Full time .....	74	98	67	64	91	97	82	17	98
Part time .....	30	42	21	26	52	58	43	11	76
Union .....	69	97	57	70	94	98	82	20	98
Nonunion .....	66	83	61	48	78	85	71	13	91
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	64	76	57	43	73	80	66	14	88
Lowest 10 percent .....	49	63	41	35	63	70	55	9	82
Second 25 percent .....	87	93	84	55	88	93	81	17	96
Third 25 percent .....	73	93	64	62	88	93	80	16	95
Highest 25 percent .....	49	97	37	71	93	98	79	18	98
Highest 10 percent .....	47	98	37	63	95	97	81	18	98
<b>Establishment characteristics</b>									
Service-providing industries .....	67	90	59	58	85	91	76	16	94
Education and health services .....	55	90	43	62	85	92	74	16	95
Educational services .....	50	90	36	63	86	93	74	15	95
Elementary and secondary schools .....	41	91	26	71	85	93	72	16	94
Junior colleges, colleges, and universities .....	78	89	64	38	87	90	81	12	95
Health care and social assistance .....	88	88	88	55	82	87	70	20	95
Hospitals .....	94	92	94	52	86	90	74	22	95
Public administration .....	88	89	89	53	87	91	82	16	94
1 to 99 workers .....	69	80	66	46	76	80	62	14	88
1 to 49 workers .....	67	72	65	37	66	73	57	13	83
50 to 99 workers .....	72	91	67	61	90	90	68	14	94
100 workers or more .....	67	91	59	60	87	92	78	16	95
100 to 499 workers .....	64	88	61	59	80	88	68	15	92
500 workers or more .....	68	92	58	60	89	94	81	17	96

See footnotes at end of table.



**Table 32. Leave benefits: Access, State and local government workers, National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave <sup>1</sup>	
								Paid	Unpaid
State government .....	90	94	85	52	92	94	89	18	97
Local government .....	59	88	51	60	83	90	71	15	93
<b>Geographic areas</b>									
Northeast .....	60	90	56	73	92	92	76	10	95
New England .....	54	89	48	81	87	91	67	11	95
Middle Atlantic .....	63	91	60	71	93	93	79	10	94
South .....	69	91	62	53	82	91	83	16	95
South Atlantic .....	77	92	65	52	85	91	84	22	97
East South Central .....	71	91	64	38	83	91	87	—	91
West South Central .....	56	88	54	62	78	90	78	11	95
Midwest .....	67	87	55	59	80	88	64	21	90
East North Central .....	66	86	53	65	79	88	60	28	91
West North Central .....	69	90	58	49	82	88	72	—	89
West .....	69	89	63	53	91	93	76	16	96
Mountain .....	58	83	53	54	86	92	76	—	96
Pacific .....	73	92	67	53	92	93	76	18	96

<sup>1</sup> The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 32. Standard errors for leave benefits: Access, State and local government workers, National Compensation Survey, March 2015**

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	1.1	1.4	1.0	0.7	1.0	1.1	0.5
<b>Worker characteristics</b>									
Management, professional, and related .....	1.5	0.8	1.4	1.6	1.1	0.8	1.1	1.1	0.6
Professional and related .....	1.6	0.7	1.5	1.6	1.2	0.8	1.1	1.2	0.6
Teachers .....	2.0	1.0	1.6	1.5	1.3	0.8	1.3	1.3	0.8
Primary, secondary, and special education school teachers .....	2.0	1.0	1.5	1.8	1.2	0.6	1.4	1.4	0.5
Service .....	1.4	1.2	1.5	2.1	1.3	1.2	1.5	1.3	1.1
Protective service .....	1.6	1.1	1.3	3.0	1.7	1.3	1.8	2.3	0.9
Sales and office .....	1.9	1.9	2.0	2.7	2.1	1.9	2.4	2.0	1.2
Office and administrative support .....	1.9	1.9	2.0	2.6	2.0	1.7	2.2	2.0	1.0
Natural resources, construction, and maintenance .....	1.5	1.8	1.8	3.4	2.4	2.1	2.7	2.1	1.8
Production, transportation, and material moving .....	3.0	3.1	4.0	5.0	4.9	4.9	4.7	2.8	2.0
Full time .....	1.1	0.4	1.0	1.7	0.9	0.6	0.9	1.1	0.4
Part time .....	2.1	2.3	2.2	1.8	2.9	2.7	2.7	1.7	2.3
Union .....	1.2	0.4	1.3	1.4	0.8	0.6	1.2	1.6	0.3
Nonunion .....	1.6	1.1	1.6	2.0	1.6	1.1	1.5	1.3	0.9
Average wage within the following categories: <sup>1</sup>									
Lowest 25 percent .....	1.5	1.6	1.9	2.2	1.9	1.7	1.8	1.6	1.0
Lowest 10 percent .....	2.4	2.9	2.7	2.9	2.5	2.5	3.0	1.6	2.0
Second 25 percent .....	0.9	0.7	1.1	2.2	1.2	0.8	1.4	1.4	0.6
Third 25 percent .....	2.0	1.4	1.9	2.3	1.7	1.7	1.6	1.4	1.4
Highest 25 percent .....	1.9	0.6	1.7	1.5	0.8	0.4	1.3	1.5	0.4
Highest 10 percent .....	3.1	0.5	3.1	2.6	0.9	0.7	1.7	1.6	0.4
<b>Establishment characteristics</b>									
Service-providing industries .....	1.0	0.6	1.1	1.4	1.0	0.7	1.0	1.1	0.5
Education and health services .....	1.5	0.7	1.6	1.7	1.4	1.0	1.1	1.2	0.5
Educational services .....	1.5	0.6	1.6	1.7	1.2	0.6	1.2	1.2	0.6
Elementary and secondary schools .....	1.5	0.8	1.3	1.7	1.3	0.6	1.3	1.3	0.7
Junior colleges, colleges, and universities .....	2.4	2.1	3.6	4.2	2.1	1.6	3.1	2.1	1.2
Health care and social assistance .....	3.2	3.2	3.2	4.8	4.7	4.9	4.0	4.1	1.8
Hospitals .....	1.5	1.8	1.6	6.5	6.1	6.4	4.6	6.1	2.2
Public administration .....	1.5	1.4	1.5	2.3	1.6	1.4	1.8	1.9	1.2
1 to 99 workers .....	3.0	3.0	3.2	3.7	3.1	3.1	3.6	2.5	2.6
1 to 49 workers .....	4.6	4.7	4.7	5.1	4.7	4.9	4.8	2.9	4.0
50 to 99 workers .....	3.2	1.7	3.4	4.5	1.9	2.3	4.6	3.9	2.3
100 workers or more .....	1.1	0.6	1.1	1.5	1.1	0.7	1.1	1.3	0.4
100 to 499 workers .....	2.4	1.4	2.1	2.8	2.3	1.7	2.5	2.0	1.1
500 workers or more .....	1.2	0.5	1.2	1.6	1.1	0.7	1.1	1.3	0.4

See footnotes at end of table.

**Table 32. Standard errors for leave benefits: Access, State and local government workers, National Compensation Survey, March 2015—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	1.1	1.7	3.2	1.9	1.7	1.8	2.5	0.7
Local government .....	1.1	0.8	1.1	1.5	1.1	0.8	1.2	1.2	0.6
<b>Geographic areas</b>									
Northeast .....	1.7	1.2	1.7	1.1	1.2	0.7	2.8	1.3	0.7
New England .....	3.9	3.0	3.1	1.2	3.5	1.5	3.6	3.0	2.2
Middle Atlantic .....	1.8	1.3	2.0	1.5	1.0	0.8	3.7	1.4	0.6
South .....	2.0	0.8	1.9	3.0	2.0	1.3	1.4	1.9	0.7
South Atlantic .....	2.5	1.2	2.4	4.0	3.1	1.7	2.2	2.9	0.8
East South Central .....	4.9	1.1	5.8	6.0	4.1	3.5	3.3	–	2.1
West South Central .....	3.9	1.8	3.2	5.2	3.8	2.5	2.1	3.1	1.2
Midwest .....	2.0	1.8	1.7	2.4	2.1	2.0	2.8	2.6	1.8
East North Central .....	2.5	2.6	1.8	2.5	2.4	2.0	3.2	2.1	2.2
West North Central .....	3.2	1.7	3.3	4.1	3.7	4.0	5.0	–	3.2
West .....	1.9	1.2	2.5	3.0	1.4	1.2	1.7	2.6	0.6
Mountain .....	3.1	3.0	4.4	5.9	2.8	2.3	3.4	–	1.3
Pacific .....	2.5	1.1	3.1	3.5	1.6	1.4	2.0	3.3	0.7

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 33. Paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2015**

(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	12	6	8	11	11
<b>Worker characteristics</b>														
Management, professional, and related .....	4	1	5	3	4	9	13	19	16	11	7	8	11	11
Professional and related .....	5	2	7	3	5	9	12	16	15	11	7	8	11	11
Teachers .....	11	3	12	5	6	11	12	11	8	6	9	8	10	10
Primary, secondary, and special education school teachers .....	14	—	17	—	—	7	12	11	6	3	—	7	9	9
Service .....	2	1	2	2	3	8	13	21	17	14	6	11	12	11
Protective service .....	—	1	—	—	2	9	15	27	20	16	4	6	11	11
Sales and office .....	—	—	2	1	5	7	14	20	24	12	7	7	11	11
Office and administrative support .....	—	—	2	1	4	7	15	20	24	12	7	7	11	12
Natural resources, construction, and maintenance .....	—	—	1	—	6	6	15	25	22	13	3	7	11	11
Production, transportation, and material moving .....	6	—	4	6	6	4	14	22	17	8	6	—	10	11
Full time .....	2	1	4	2	4	8	13	21	19	12	6	8	11	11
Part time .....	6	2	4	4	—	8	14	13	8	—	5	12	11	10
Union .....	2	1	5	2	2	7	11	21	21	14	7	7	11	11
Nonunion .....	3	1	3	3	6	9	16	20	15	10	6	9	11	11
Average wage within the following categories: <sup>1</sup>														
Lowest 25 percent .....	4	2	5	3	7	9	15	18	16	8	5	9	11	11
Lowest 10 percent .....	7	4	4	3	—	8	16	15	15	5	3	—	10	10
Second 25 percent .....	1	( <sup>2</sup> )	2	2	3	7	15	23	19	12	6	9	11	11
Third 25 percent .....	2	—	6	—	3	7	13	21	20	12	7	6	11	11
Highest 25 percent .....	5	—	2	—	3	9	9	18	18	18	7	8	11	11
Highest 10 percent .....	3	—	—	2	4	13	7	15	15	24	7	8	12	12
<b>Establishment characteristics</b>														
Service-providing industries .....	3	1	4	2	4	8	14	20	18	12	6	8	11	11
Education and health services .....	5	2	7	3	5	7	13	14	12	11	8	12	11	11
Educational services .....	6	2	7	3	6	8	13	13	9	10	9	14	11	11
Elementary and secondary schools .....	8	3	11	4	4	7	14	11	8	7	11	13	11	10
Junior colleges, colleges, and universities .....	2	—	1	—	—	9	13	—	11	13	8	16	12	11
Health care and social assistance .....	—	—	7	4	3	5	9	—	27	—	5	4	11	12
Hospitals .....	—	—	—	7	—	4	—	—	25	—	2	5	11	12
Public administration .....	( <sup>2</sup> )	( <sup>2</sup> )	—	—	2	9	14	27	25	14	4	4	11	11
1 to 99 workers .....	—	—	3	4	9	10	15	27	16	9	2	4	11	11
1 to 49 workers .....	—	—	—	—	—	8	17	29	17	—	—	5	11	11
50 to 99 workers .....	—	—	6	—	—	—	—	24	16	5	—	3	10	11
100 workers or more .....	3	1	4	2	4	8	13	19	18	12	7	9	11	11
100 to 499 workers .....	4	2	3	3	3	7	14	20	18	15	6	5	11	11
500 workers or more .....	3	1	4	2	4	8	13	19	18	12	7	10	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 2015—continued**

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
State government .....	1	—	( <sup>2</sup> )	1	—	11	11	24	19	14	5	10	12	11
Local government .....	4	2	6	3	4	7	15	18	18	11	7	7	11	11
<b>Geographic areas</b>														
Northeast .....	1	1	—	2	—	3	8	15	32	18	6	12	12	12
New England .....	—	—	—	—	—	—	—	—	29	—	—	—	12	12
Middle Atlantic .....	1	1	—	—	—	4	—	14	33	15	8	14	13	12
South .....	3	1	7	2	6	7	11	20	15	9	7	11	11	11
South Atlantic .....	1	—	9	—	2	—	13	23	19	8	9	4	11	11
East South Central .....	—	3	—	—	—	—	—	11	13	—	—	20	11	10
West South Central .....	4	—	4	—	5	5	7	20	—	—	8	21	12	12
Midwest .....	5	—	3	5	4	13	19	—	18	7	4	2	10	11
East North Central .....	5	—	3	4	3	16	22	12	15	9	6	—	10	10
West North Central .....	3	—	4	—	4	—	12	—	—	—	—	—	10	11
West .....	—	—	—	1	3	—	16	25	13	19	7	6	11	11
Mountain .....	—	—	—	—	—	3	35	23	13	—	—	7	11	11
Pacific .....	—	—	—	1	3	—	10	25	13	20	9	5	11	11

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 33. Standard errors for paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2015**

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	0.4	0.5	0.7	1.3	1.2	1.9	1.3	1.1	0.7	0.6	0.1	0.0
<b>Worker characteristics</b>														
Management, professional, and related .....	0.7	0.5	0.6	0.8	0.9	1.7	1.2	2.6	1.4	1.5	1.2	0.6	0.1	0.0
Professional and related .....	0.9	0.7	0.9	1.0	1.1	1.6	1.2	2.9	1.5	1.8	1.4	0.6	0.2	0.0
Teachers .....	2.1	1.4	1.7	2.2	2.5	2.3	1.8	2.7	1.1	1.9	2.8	2.1	0.3	0.7
Primary, secondary, and special education school teachers .....	2.9	–	2.6	–	–	1.6	2.3	3.0	1.1	0.7	–	1.0	0.4	1.0
Service .....	0.5	0.3	0.5	0.6	0.5	1.5	1.6	1.7	1.7	1.7	0.8	1.9	0.1	0.2
Protective service .....	–	0.2	–	–	0.8	2.5	2.4	2.6	2.6	2.0	1.1	2.0	0.1	0.1
Sales and office .....	–	–	0.5	0.5	1.0	1.5	2.3	2.3	2.5	1.4	0.9	1.2	0.1	0.5
Office and administrative support .....	–	–	0.5	0.4	1.0	1.5	2.3	2.3	2.5	1.5	0.9	1.3	0.1	0.8
Natural resources, construction, and maintenance .....	–	–	0.5	–	2.0	1.6	2.5	3.5	2.5	3.2	0.6	1.7	0.2	0.1
Production, transportation, and material moving .....	2.3	–	1.7	2.7	2.4	1.3	3.9	4.8	2.9	2.0	1.4	–	0.3	0.0
Full time .....	0.4	0.3	0.4	0.5	0.5	1.4	1.2	1.9	1.4	1.1	0.7	0.6	0.1	0.0
Part time .....	1.7	0.7	1.1	1.8	–	1.9	2.5	3.4	2.1	–	1.1	1.7	0.3	1.3
Union .....	0.5	0.5	0.6	0.7	0.6	1.6	1.1	2.1	1.7	1.4	0.8	0.7	0.1	0.4
Nonunion .....	0.7	0.3	0.6	0.6	1.3	1.7	2.1	2.3	1.6	1.6	1.2	1.0	0.1	0.0
Average wage within the following categories: <sup>1</sup>														
Lowest 25 percent .....	0.9	0.6	0.6	0.7	1.9	1.7	2.5	2.0	1.8	1.2	0.7	1.5	0.2	0.0
Lowest 10 percent .....	1.7	1.3	1.1	1.1	–	1.8	3.9	2.6	2.3	2.2	1.1	–	0.4	1.0
Second 25 percent .....	0.2	0.2	0.4	0.6	1.1	1.6	1.4	2.8	1.9	1.6	0.8	1.6	0.1	0.1
Third 25 percent .....	0.6	–	0.9	–	0.9	1.9	1.4	2.4	1.7	1.2	1.5	0.6	0.1	0.0
Highest 25 percent .....	1.0	–	0.5	–	0.8	1.4	0.9	2.4	1.6	2.8	1.2	1.4	0.2	0.8
Highest 10 percent .....	1.4	–	–	0.6	1.5	2.4	1.1	4.3	2.1	6.2	1.5	1.6	0.2	0.5
<b>Establishment characteristics</b>														
Service-providing industries .....	0.4	0.3	0.4	0.6	0.7	1.3	1.2	1.9	1.3	1.2	0.7	0.6	0.1	0.0
Education and health services .....	0.8	0.5	0.8	1.0	1.4	1.0	1.5	3.2	1.1	1.7	1.2	1.0	0.1	0.0
Educational services .....	1.0	0.7	0.8	1.1	1.7	1.2	1.7	2.8	0.9	1.2	1.5	1.2	0.1	0.0
Elementary and secondary schools .....	1.4	1.0	1.2	1.2	1.3	1.1	1.8	1.8	0.8	1.1	2.0	1.1	0.2	1.0
Junior colleges, colleges, and universities .....	0.9	–	0.2	–	–	2.8	3.5	–	2.1	1.8	1.9	2.7	0.2	0.8
Health care and social assistance .....	–	–	2.5	1.5	1.0	1.4	2.3	–	4.1	–	1.1	1.3	0.3	0.9
Hospitals .....	–	–	–	2.3	–	1.6	–	–	5.4	–	0.4	2.0	0.4	0.9
Public administration .....	0.1	0.1	–	–	0.6	2.9	1.9	2.2	2.4	1.5	0.9	0.9	0.1	0.2
1 to 99 workers .....	–	–	1.0	1.5	2.8	2.6	2.4	3.6	3.1	3.0	1.0	0.6	0.2	0.0
1 to 49 workers .....	–	–	–	–	–	2.1	3.2	5.5	4.3	–	–	0.8	0.2	0.0
50 to 99 workers .....	–	–	2.3	–	–	–	–	5.1	4.2	2.2	–	1.0	0.3	0.9
100 workers or more .....	0.4	0.3	0.4	0.6	0.7	1.3	1.2	2.0	1.4	1.2	0.8	0.7	0.1	0.0
100 to 499 workers .....	0.7	0.7	1.0	1.3	0.8	1.6	2.1	2.8	2.1	3.6	1.2	1.0	0.2	0.0
500 workers or more .....	0.5	0.4	0.5	0.5	0.9	1.4	1.3	2.5	1.7	0.9	0.9	0.9	0.1	( <sup>2</sup> )

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 2015—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	—	2.8	2.1	4.5	2.7	2.3	0.9	1.5	0.1	0.6
Local government .....	0.6	0.4	0.6	0.8	0.7	0.8	1.4	1.4	1.1	1.0	0.9	0.5	0.1	0.0
<b>Geographic areas</b>														
Northeast .....	0.3	0.1	—	0.8	—	0.4	2.8	1.8	2.2	2.2	0.9	1.0	0.1	0.0
New England .....	—	—	—	—	—	—	—	—	7.3	—	—	—	0.2	0.0
Middle Atlantic .....	0.2	0.1	—	—	—	0.4	—	1.7	1.8	1.1	1.2	0.6	0.1	0.0
South .....	0.8	0.6	0.8	0.6	1.5	2.2	1.9	2.3	1.9	2.1	1.4	1.3	0.2	0.0
South Atlantic .....	0.5	—	1.0	—	0.9	—	2.0	3.5	3.0	2.0	2.4	1.4	0.2	( <sup>2</sup> )
East South Central .....	—	1.4	—	—	—	—	—	2.6	2.8	—	—	5.0	0.3	1.2
West South Central .....	1.0	—	1.5	—	1.5	1.1	2.4	4.4	—	—	1.9	2.6	0.3	0.9
Midwest .....	1.1	—	0.9	2.1	0.8	2.3	1.9	—	3.9	1.0	1.1	0.5	0.1	1.2
East North Central .....	1.5	—	1.2	1.2	0.9	2.7	2.4	2.3	3.3	1.4	1.6	—	0.2	0.0
West North Central .....	1.2	—	1.6	—	1.7	—	2.6	—	—	—	—	—	0.3	0.0
West .....	—	—	—	0.5	1.2	—	2.7	2.8	1.8	3.0	1.5	0.8	0.2	0.0
Mountain .....	—	—	—	—	—	1.5	6.3	4.4	2.8	—	—	2.2	0.3	1.2
Pacific .....	—	—	—	0.6	0.5	—	2.0	3.4	2.2	3.2	1.9	0.7	0.2	0.5

<sup>1</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 34. Paid sick leave: Type of provision, State and local government workers, National Compensation Survey, March 2015**

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year <sup>1</sup>	As needed <sup>2</sup>	As part of consolidated leave plan <sup>3</sup>
All workers .....	85	2	12
<b>Worker characteristics</b>			
Management, professional, and related .....	86	2	11
Professional and related .....	86	2	12
Teachers .....	88	2	10
Primary, secondary, and special education school teachers .....	89	2	9
Service .....	84	3	13
Protective service .....	82	5	12
Sales and office .....	84	3	13
Office and administrative support .....	84	3	13
Natural resources, construction, and maintenance	86	2	12
Production, transportation, and material moving ...	80	—	—
Full time .....	85	2	12
Part time .....	87	2	11
Union .....	87	3	10
Nonunion .....	84	2	14
Average wage within the following categories: <sup>4</sup>			
Lowest 25 percent .....	85	1	14
Lowest 10 percent .....	86	1	13
Second 25 percent .....	85	2	12
Third 25 percent .....	83	3	14
Highest 25 percent .....	88	3	9
Highest 10 percent .....	90	3	8
<b>Establishment characteristics</b>			
Service-providing industries .....	85	2	12
Education and health services .....	87	2	11
Educational services .....	89	2	9
Elementary and secondary schools .....	89	2	9
Junior colleges, colleges, and universities	88	—	—
Health care and social assistance .....	73	3	24
Hospitals .....	70	4	25
Public administration .....	82	4	14
1 to 99 workers .....	83	3	14
1 to 49 workers .....	86	—	—
50 to 99 workers .....	79	—	—
100 workers or more .....	86	2	12
100 to 499 workers .....	89	2	9
500 workers or more .....	85	3	13

See footnotes at end of table.



**Table 34. Paid sick leave: Type of provision, State and local government workers, National Compensation Survey, March 2015—continued**

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year <sup>1</sup>	As needed <sup>2</sup>	As part of consolidated leave plan <sup>3</sup>
State government .....	90	2	8
Local government .....	84	3	14
<b>Geographic areas</b>			
Northeast .....	91	3	5
New England .....	93	—	—
Middle Atlantic .....	90	—	—
South .....	85	2	14
South Atlantic .....	83	—	—
East South Central .....	86	2	12
West South Central .....	87	2	11
Midwest .....	86	2	11
East North Central .....	89	2	9
West North Central .....	83	—	—
West .....	80	4	16
Mountain .....	83	—	—
Pacific .....	80	4	16

<sup>1</sup> Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

<sup>2</sup> Plan does not specify maximum number of days.

<sup>3</sup> A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business.

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 34. Standard errors for paid sick leave: Type of provision, State and local government workers, National Compensation Survey, March 2015**

Characteristics	Sick leave provision		
	Fixed number of days per year <sup>1</sup>	As needed <sup>2</sup>	As part of consolidated leave plan <sup>3</sup>
All workers .....	1.0	0.3	0.9
<b>Worker characteristics</b>			
Management, professional, and related .....	1.1	0.3	1.0
Professional and related .....	1.2	0.4	1.1
Teachers .....	1.3	0.5	1.2
Primary, secondary, and special education school teachers .....	1.3	0.5	1.2
Service .....	1.3	0.5	1.2
Protective service .....	2.0	0.8	1.7
Sales and office .....	1.9	0.9	1.6
Office and administrative support .....	1.8	0.9	1.6
Natural resources, construction, and maintenance	2.2	0.5	2.1
Production, transportation, and material moving ...	4.0	–	–
Full time .....	1.0	0.3	0.9
Part time .....	2.5	0.9	2.4
Union .....	1.0	0.5	1.0
Nonunion .....	1.6	0.4	1.6
Average wage within the following categories: <sup>4</sup>			
Lowest 25 percent .....	1.7	0.4	1.7
Lowest 10 percent .....	2.4	0.5	2.4
Second 25 percent .....	1.2	0.6	1.1
Third 25 percent .....	1.6	0.6	1.4
Highest 25 percent .....	0.9	0.4	0.9
Highest 10 percent .....	1.3	0.7	1.0
<b>Establishment characteristics</b>			
Service-providing industries .....	1.0	0.3	0.9
Education and health services .....	1.2	0.3	1.1
Educational services .....	1.3	0.4	1.2
Elementary and secondary schools .....	1.2	0.5	1.2
Junior colleges, colleges, and universities	3.7	–	–
Health care and social assistance .....	3.1	0.6	3.1
Hospitals .....	4.5	1.0	4.4
Public administration .....	1.5	0.7	1.4
1 to 99 workers .....	2.6	1.4	2.6
1 to 49 workers .....	4.4	–	–
50 to 99 workers .....	4.1	–	–
100 workers or more .....	1.0	0.3	1.0
100 to 499 workers .....	1.7	0.6	1.8
500 workers or more .....	1.2	0.4	1.2

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 2015—continued**

Characteristics	Sick leave provision		
	Fixed number of days per year <sup>1</sup>	As needed <sup>2</sup>	As part of consolidated leave plan <sup>3</sup>
State government .....	1.8	0.6	1.8
Local government .....	1.1	0.4	1.0
<b>Geographic areas</b>			
Northeast .....	2.6	0.8	2.6
New England .....	1.5	—	—
Middle Atlantic .....	3.6	—	—
South .....	1.6	0.4	1.6
South Atlantic .....	2.6	—	—
East South Central .....	2.5	0.8	2.8
West South Central .....	2.9	1.0	2.5
Midwest .....	1.8	0.7	1.8
East North Central .....	2.5	0.8	2.7
West North Central .....	2.7	—	—
West .....	1.8	0.9	1.9
Mountain .....	5.0	—	—
Pacific .....	1.8	1.0	1.6

<sup>1</sup> Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

<sup>2</sup> Plan does not specify maximum number of days.

<sup>3</sup> A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business.

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 35. Paid sick leave: Number of annual days by service requirement,<sup>1</sup> State and local government workers, National Compensation Survey, March 2015**

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

Characteristics	Paid sick leave days by length of service <sup>2</sup>					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
<b>After 1 year</b>							
All workers .....	7	15	60	17	( <sup>3</sup> )	11	12
Full time .....	7	14	61	17	( <sup>3</sup> )	11	12
Part time .....	–	22	51	17	–	10	11
Union .....	6	10	64	20	( <sup>3</sup> )	12	12
Nonunion .....	9	20	56	15	( <sup>3</sup> )	11	12
1 to 99 workers .....	–	22	52	22	–	11	12
1 to 49 workers .....	–	16	54	25	–	12	12
50 to 99 workers .....	–	–	49	19	–	11	12
100 workers or more .....	8	14	61	17	( <sup>3</sup> )	11	12
100 to 499 workers .....	7	13	60	20	1	12	12
500 workers or more .....	8	15	61	16	( <sup>3</sup> )	11	12
<b>After 5 years</b>							
All workers .....	7	15	59	19	( <sup>3</sup> )	12	12
Full time .....	7	14	59	20	( <sup>3</sup> )	12	12
Part time .....	–	22	52	17	–	11	11
Union .....	6	10	61	23	( <sup>3</sup> )	12	12
Nonunion .....	8	20	56	16	( <sup>3</sup> )	11	12
1 to 99 workers .....	–	21	51	24	–	12	12
1 to 49 workers .....	–	15	52	29	–	12	12
50 to 99 workers .....	–	–	50	18	–	11	12
100 workers or more .....	7	14	59	19	( <sup>3</sup> )	12	12
100 to 499 workers .....	7	12	57	23	1	12	12
500 workers or more .....	7	14	60	17	( <sup>3</sup> )	11	12

See footnotes at end of table.

**Table 35. Paid sick leave: Number of annual days by service requirement,<sup>1</sup> State and local government workers, National Compensation Survey, March 2015—continued**

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

Characteristics	Paid sick leave days by length of service <sup>2</sup>					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
<b>After 10 years</b>							
All workers .....	7	15	58	20	( <sup>3</sup> )	12	12
Full time .....	7	14	58	20	1	12	12
Part time .....	—	21	52	18	—	11	11
Union .....	6	9	61	24	( <sup>3</sup> )	12	12
Nonunion .....	8	21	54	16	( <sup>3</sup> )	11	12
1 to 99 workers .....	—	20	52	25	—	12	12
1 to 49 workers .....	—	14	53	30	—	13	12
50 to 99 workers .....	—	—	50	19	—	11	12
100 workers or more .....	7	14	58	20	( <sup>3</sup> )	12	12
100 to 499 workers .....	7	11	57	24	1	12	12
500 workers or more .....	7	15	59	18	( <sup>3</sup> )	12	12
<b>After 20 years</b>							
All workers .....	7	15	58	20	1	12	12
Full time .....	6	14	58	20	1	12	12
Part time .....	—	21	52	18	—	11	11
Union .....	5	9	61	23	2	12	12
Nonunion .....	8	21	54	16	1	11	12
1 to 99 workers .....	—	20	52	24	—	12	12
1 to 49 workers .....	—	14	53	28	—	13	12
50 to 99 workers .....	—	—	50	19	—	11	12
100 workers or more .....	7	14	58	19	1	12	12
100 to 499 workers .....	7	11	57	22	2	12	12
500 workers or more .....	7	15	59	18	1	12	12

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

<sup>2</sup> Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.

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

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,<sup>1</sup> State and local government workers, National Compensation Survey, March 2015**

Characteristics	Paid sick leave days by length of service <sup>2</sup>					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
<b>After 1 year</b>							
All workers .....	0.8	1.1	1.7	1.6	0.1	0.2	0.0
Full time .....	0.9	1.2	1.8	1.7	0.1	0.2	0.0
Part time .....	–	2.0	3.5	3.9	–	0.3	0.5
Union .....	0.7	0.9	2.1	2.1	0.1	0.1	0.0
Nonunion .....	1.5	1.9	2.4	1.8	0.2	0.2	0.0
1 to 99 workers .....	–	4.9	4.3	3.8	–	0.4	( <sup>3</sup> )
1 to 49 workers .....	–	3.8	5.5	5.4	–	0.5	( <sup>3</sup> )
50 to 99 workers .....	–	–	7.4	5.4	–	0.5	2.0
100 workers or more .....	0.9	1.2	1.8	1.8	0.1	0.2	0.0
100 to 499 workers .....	1.4	2.2	2.7	2.4	0.3	0.3	0.0
500 workers or more .....	1.2	1.3	2.1	1.9	0.1	0.2	0.0
<b>After 5 years</b>							
All workers .....	0.8	1.1	1.6	1.5	0.1	0.1	0.0
Full time .....	0.9	1.2	1.7	1.6	0.1	0.2	0.0
Part time .....	–	2.1	3.4	3.9	–	0.3	1.3
Union .....	0.7	0.9	2.0	1.9	0.1	0.1	0.0
Nonunion .....	1.5	2.0	2.4	1.8	0.2	0.2	0.0
1 to 99 workers .....	–	4.9	4.5	3.9	–	0.4	( <sup>3</sup> )
1 to 49 workers .....	–	3.6	5.6	5.5	–	0.5	( <sup>3</sup> )
50 to 99 workers .....	–	–	7.5	5.3	–	0.5	1.6
100 workers or more .....	0.9	1.2	1.8	1.6	0.1	0.2	0.0
100 to 499 workers .....	1.4	2.4	2.8	2.7	0.3	0.3	0.0
500 workers or more .....	1.2	1.3	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,<sup>1</sup> State and local government workers, National Compensation Survey, March 2015—continued**

Characteristics	Paid sick leave days by length of service <sup>2</sup>					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
<b>After 10 years</b>							
All workers .....	0.8	1.6	1.7	1.6	0.1	0.1	0.0
Full time .....	0.9	1.7	1.8	1.6	0.1	0.2	0.0
Part time .....	–	2.1	3.4	3.9	–	0.3	1.2
Union .....	0.7	0.9	2.0	2.0	0.1	0.1	0.0
Nonunion .....	1.5	2.9	2.4	1.8	0.2	0.2	0.0
1 to 99 workers .....	–	5.0	4.5	3.9	–	0.4	( <sup>3</sup> )
1 to 49 workers .....	–	3.6	5.8	5.5	–	0.5	( <sup>3</sup> )
50 to 99 workers .....	–	–	7.5	5.4	–	0.5	1.5
100 workers or more .....	0.9	1.6	1.8	1.7	0.1	0.2	0.0
100 to 499 workers .....	1.4	2.4	2.9	2.9	0.3	0.3	0.0
500 workers or more .....	1.2	1.9	2.0	1.8	0.1	0.2	0.0
<b>After 20 years</b>							
All workers .....	0.8	1.6	1.7	1.7	0.4	0.1	0.0
Full time .....	0.9	1.7	1.8	1.7	0.4	0.2	0.0
Part time .....	–	2.1	3.4	3.9	–	0.3	1.2
Union .....	0.6	0.9	2.1	2.1	0.6	0.2	0.0
Nonunion .....	1.5	2.9	2.4	1.8	0.2	0.2	0.0
1 to 99 workers .....	–	5.0	4.5	3.9	–	0.4	( <sup>3</sup> )
1 to 49 workers .....	–	3.6	5.8	5.4	–	0.6	( <sup>3</sup> )
50 to 99 workers .....	–	–	7.5	5.4	–	0.5	1.5
100 workers or more .....	0.9	1.6	1.8	1.9	0.4	0.2	0.0
100 to 499 workers .....	1.3	2.4	2.8	2.8	0.9	0.3	0.0
500 workers or more .....	1.1	1.9	2.1	2.0	0.3	0.2	0.0

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

<sup>2</sup> Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.

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

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 36. Paid sick leave: Carryover provisions, State and local government workers, National Compensation Survey, March 2015**

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

Characteristics	Carryover provision <sup>1</sup>			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers .....	92	63	29	8
<b>Worker characteristics</b>				
Management, professional, and related .....	92	62	29	8
Professional and related .....	91	62	30	9
Teachers .....	90	59	31	10
Primary, secondary, and special education school teachers .....	89	57	32	11
Service .....	92	66	26	8
Protective service .....	90	65	26	10
Sales and office .....	92	64	28	8
Office and administrative support .....	93	64	29	7
Natural resources, construction, and maintenance .....	—	60	—	—
Production, transportation, and material moving ...	97	62	34	3
Full time .....	92	63	29	8
Part time .....	95	68	27	5
Union .....	94	66	28	6
Nonunion .....	89	60	29	11
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	90	60	30	10
Lowest 10 percent .....	90	58	32	10
Second 25 percent .....	93	65	29	7
Third 25 percent .....	91	65	26	9
Highest 25 percent .....	92	63	29	8
Highest 10 percent .....	92	63	29	8
<b>Establishment characteristics</b>				
Service-providing industries .....	92	63	29	8
Education and health services .....	91	62	29	9
Educational services .....	91	62	29	9
Elementary and secondary schools .....	90	59	31	10
Junior colleges, colleges, and universities .....	93	71	22	7
Health care and social assistance .....	89	60	29	11
Hospitals .....	91	66	26	9
Public administration .....	95	67	28	5
1 to 99 workers .....	88	53	35	12
1 to 49 workers .....	—	52	—	—
50 to 99 workers .....	—	54	—	—
100 workers or more .....	92	64	28	8
100 to 499 workers .....	92	51	41	8
500 workers or more .....	92	69	24	8

See footnotes at end of table.



**Table 36. Paid sick leave: Carryover provisions, State and local government workers, National Compensation Survey, March 2015—continued**

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

Characteristics	Carryover provision <sup>1</sup>			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
State government .....	95	76	19	5
Local government .....	90	58	33	10
<b>Geographic areas</b>				
Northeast .....	94	59	34	6
New England .....	94	48	46	6
Middle Atlantic .....	93	64	30	7
South .....	88	63	25	12
South Atlantic .....	88	68	20	12
East South Central .....	—	59	—	—
West South Central .....	87	57	30	13
Midwest .....	93	51	42	7
East North Central .....	92	53	38	8
West North Central .....	95	46	50	5
West .....	96	81	16	4
Mountain .....	—	72	—	—
Pacific .....	96	84	13	4

<sup>1</sup> Plans that allow employees to accumulate unused sick leave from year to year.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 36. Standard errors for paid sick leave: Carryover provisions, State and local government workers, National Compensation Survey, March 2015**

Characteristics	Carryover provision <sup>1</sup>			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers .....	0.8	1.8	1.5	0.8
<b>Worker characteristics</b>				
Management, professional, and related .....	0.9	2.0	1.8	0.9
Professional and related .....	0.9	2.2	1.9	0.9
Teachers .....	1.1	2.2	2.1	1.1
Primary, secondary, and special education school teachers .....	1.2	2.5	2.4	1.2
Service .....	1.6	2.2	1.8	1.6
Protective service .....	2.7	3.4	3.0	2.7
Sales and office .....	1.4	2.9	2.5	1.4
Office and administrative support .....	1.4	3.0	2.6	1.4
Natural resources, construction, and maintenance .....	–	3.7	–	–
Production, transportation, and material moving ...	0.8	4.4	4.1	0.8
Full time .....	0.9	2.0	1.6	0.9
Part time .....	2.1	3.1	2.6	2.1
Union .....	0.8	1.7	1.7	0.8
Nonunion .....	1.5	3.0	2.3	1.5
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	1.9	2.9	2.1	1.9
Lowest 10 percent .....	2.6	4.0	3.2	2.6
Second 25 percent .....	1.0	2.6	2.2	1.0
Third 25 percent .....	1.4	2.5	2.1	1.4
Highest 25 percent .....	0.9	1.8	1.7	0.9
Highest 10 percent .....	1.2	2.5	2.1	1.2
<b>Establishment characteristics</b>				
Service-providing industries .....	0.8	1.9	1.5	0.8
Education and health services .....	1.0	2.1	1.8	1.0
Educational services .....	1.0	2.1	1.9	1.0
Elementary and secondary schools .....	1.1	2.2	2.2	1.1
Junior colleges, colleges, and universities .....	2.4	4.7	3.8	2.4
Health care and social assistance .....	2.6	5.2	4.3	2.6
Hospitals .....	2.9	6.7	5.4	2.9
Public administration .....	1.2	2.6	2.4	1.2
1 to 99 workers .....	2.9	4.9	3.8	2.9
1 to 49 workers .....	–	6.6	–	–
50 to 99 workers .....	–	7.7	–	–
100 workers or more .....	0.8	1.8	1.5	0.8
100 to 499 workers .....	1.2	3.6	3.3	1.2
500 workers or more .....	1.0	1.7	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 2015—continued**

Characteristics	Carryover provision <sup>1</sup>			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
State government .....	1.6	3.5	2.9	1.6
Local government .....	0.9	1.8	1.6	0.9
<b>Geographic areas</b>				
Northeast .....	1.3	2.0	2.0	1.3
New England .....	1.4	5.2	5.8	1.4
Middle Atlantic .....	1.7	1.9	1.6	1.7
South .....	1.8	3.6	2.9	1.8
South Atlantic .....	2.2	4.6	4.6	2.2
East South Central .....	—	9.3	—	—
West South Central .....	2.6	6.5	4.5	2.6
Midwest .....	1.1	3.5	3.0	1.1
East North Central .....	1.4	3.3	2.5	1.4
West North Central .....	1.4	8.0	7.5	1.4
West .....	0.7	3.4	3.2	0.7
Mountain .....	—	8.6	—	—
Pacific .....	0.6	3.5	3.6	0.6

<sup>1</sup> Plans that allow employees to accumulate unused sick leave from year to year.  
<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 37. Paid sick leave: Limit on days accumulated, State and local government workers, National Compensation Survey, March 2015**

(Includes workers in sick leave plans<sup>1</sup> that specify a fixed number of days and limit the number of accumulated carryover days)

Characteristics	Limit on paid sick leave days accumulated <sup>2</sup>					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	43	90	130	180	240	139
<b>Worker characteristics</b>						
Management, professional, and related .....	45	90	135	180	240	144
Professional and related .....	60	100	145	180	230	145
Teachers .....	60	100	150	180	240	150
Primary, secondary, and special education school teachers .....	60	100	150	180	240	149
Service .....	30	60	120	180	225	123
Protective service .....	30	–	120	180	234	123
Sales and office .....	–	90	130	180	240	140
Office and administrative support .....	40	90	128	180	240	140
Natural resources, construction, and maintenance .....	–	–	–	–	–	124
Production, transportation, and material moving .....	–	–	135	219	250	150
Full time .....	43	90	130	180	240	138
Part time .....	–	93	130	199	250	145
Union .....	80	120	160	200	250	161
Nonunion .....	30	60	120	180	212	116
Average wage within the following categories: <sup>3</sup>						
Lowest 25 percent .....	30	60	120	180	200	117
Lowest 10 percent .....	30	45	90	140	199	103
Second 25 percent .....	40	90	130	180	240	139
Third 25 percent .....	45	90	120	180	240	136
Highest 25 percent .....	60	120	160	199	240	158
Highest 10 percent .....	90	125	160	200	250	164
<b>Establishment characteristics</b>						
Service-providing industries .....	43	90	130	180	240	139
Education and health services .....	53	90	145	180	240	147
Educational services .....	50	90	145	180	240	146
Elementary and secondary schools .....	50	90	140	180	240	145
Junior colleges, colleges, and universities .....	–	120	180	180	200	158
Health care and social assistance .....	–	90	150	180	225	150
Hospitals .....	–	90	135	180	200	139
Public administration .....	30	60	120	180	225	122
1 to 99 workers .....	–	56	90	120	180	96
1 to 49 workers .....	–	–	–	–	–	92
50 to 99 workers .....	–	–	–	–	–	102
100 workers or more .....	45	90	139	180	240	145
100 to 499 workers .....	35	80	120	180	225	131
500 workers or more .....	60	110	150	200	240	153

See footnotes at end of table.

**Table 37. Paid sick leave: Limit on days accumulated, State and local government workers, National Compensation Survey, March 2015—continued**

(Includes workers in sick leave plans<sup>1</sup> that specify a fixed number of days and limit the number of accumulated carryover days)

Characteristics	Limit on paid sick leave days accumulated <sup>2</sup>					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government .....	—	120	180	180	240	159
Local government .....	40	84	120	180	240	134
<b>Geographic areas</b>						
Northeast .....	110	150	180	200	260	180
New England .....	105	120	180	200	250	165
Middle Atlantic .....	120	160	180	200	300	188
South .....	30	66	120	180	240	124
South Atlantic .....	60	90	120	180	180	127
East South Central .....	—	—	—	—	—	145
West South Central .....	—	—	110	175	—	108
Midwest .....	45	80	120	180	205	131
East North Central .....	45	100	120	180	255	145
West North Central .....	45	65	120	145	180	113
West .....	30	60	120	156	200	119
Mountain .....	—	—	—	—	—	108
Pacific .....	—	100	125	—	200	126

<sup>1</sup> Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 37. Standard errors for paid sick leave: Limit on days accumulated, State and local government workers, National Compensation Survey, March 2015**

Characteristics	Limit on paid sick leave days accumulated <sup>1</sup>					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	6.5	0.8	7.0	0.0	12.2	2.9
<b>Worker characteristics</b>						
Management, professional, and related .....	11.5	14.0	10.3	0.0	24.2	3.6
Professional and related .....	10.0	10.6	12.3	0.0	20.3	3.8
Teachers .....	3.6	9.8	12.7	2.9	15.6	5.0
Primary, secondary, and special education school teachers .....	10.0	13.1	16.3	11.2	7.4	5.7
Service .....	1.9	9.4	5.3	11.8	20.4	5.6
Protective service .....	3.4	—	17.4	41.4	26.0	8.5
Sales and office .....	—	1.3	13.5	9.5	4.1	6.2
Office and administrative support .....	10.9	0.0	11.8	7.3	3.8	6.3
Natural resources, construction, and maintenance .....	—	—	—	—	—	8.1
Production, transportation, and material moving .....	—	—	18.5	19.5	18.0	11.3
Full time .....	6.3	0.8	7.1	0.0	14.5	3.0
Part time .....	—	16.4	14.2	27.4	24.6	9.8
Union .....	12.7	0.0	10.3	3.0	4.0	4.1
Nonunion .....	0.5	1.1	19.1	5.9	40.7	3.9
Average wage within the following categories: <sup>2</sup>						
Lowest 25 percent .....	1.1	1.9	14.8	13.5	24.6	4.9
Lowest 10 percent .....	5.8	10.0	7.6	30.7	26.4	6.9
Second 25 percent .....	7.6	1.7	13.0	6.0	13.1	4.7
Third 25 percent .....	9.9	5.8	10.6	0.0	6.1	5.4
Highest 25 percent .....	15.1	0.0	6.7	22.2	15.3	4.8
Highest 10 percent .....	8.6	10.8	0.0	11.6	11.8	4.8
<b>Establishment characteristics</b>						
Service-providing industries .....	6.9	0.0	6.5	0.0	11.7	2.9
Education and health services .....	8.5	13.5	8.9	3.6	13.5	3.7
Educational services .....	10.1	14.8	8.4	3.7	11.3	3.7
Elementary and secondary schools .....	8.8	8.8	11.7	4.9	6.7	4.9
Junior colleges, colleges, and universities .....	—	9.0	22.8	20.9	56.6	5.7
Health care and social assistance .....	—	20.9	40.5	22.1	38.7	12.1
Hospitals .....	—	12.4	27.7	4.6	0.0	8.8
Public administration .....	4.1	9.1	0.0	21.6	23.2	5.8
1 to 99 workers .....	—	12.5	4.1	1.1	9.4	5.7
1 to 49 workers .....	—	—	—	—	—	6.8
50 to 99 workers .....	—	—	—	—	—	10.6
100 workers or more .....	3.6	7.2	9.8	0.0	3.7	3.4
100 to 499 workers .....	8.6	14.2	0.0	1.2	19.9	6.3
500 workers or more .....	3.9	13.8	12.9	16.6	4.0	4.2

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 2015—continued**

Characteristics	Limit on paid sick leave days accumulated <sup>1</sup>					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government .....	—	2.7	15.7	12.0	65.2	6.7
Local government .....	9.9	9.9	2.0	0.0	15.4	3.5
<b>Geographic areas</b>						
Northeast .....	11.5	12.9	12.6	12.1	59.6	5.1
New England .....	5.0	0.0	35.9	13.7	16.0	10.7
Middle Atlantic .....	7.3	0.0	22.0	31.4	9.3	4.7
South .....	4.2	16.2	5.2	0.0	64.0	4.9
South Atlantic .....	3.3	3.2	24.7	0.0	5.9	5.8
East South Central .....	—	—	—	—	—	13.9
West South Central .....	—	—	23.5	51.1	—	9.1
Midwest .....	2.9	14.5	0.0	24.4	24.5	5.2
East North Central .....	9.4	8.1	0.0	7.6	60.9	8.4
West North Central .....	8.4	19.0	4.1	27.6	0.0	5.7
West .....	0.0	8.7	5.7	39.1	28.1	8.9
Mountain .....	—	—	—	—	—	20.5
Pacific .....	—	24.9	8.0	—	40.1	10.2

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 38. Paid vacations: Number of annual days by service requirement,<sup>1</sup> State and local government workers, National Compensation Survey, March 2015**

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service <sup>2</sup>						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
<b>After 1 year</b>								
All workers .....	3	10	58	18	9	1	12	12
Full time .....	3	10	59	18	9	1	13	12
Part time .....	10	23	41	–	6	–	11	10
Union .....	3	13	60	16	6	1	12	11
Nonunion .....	4	8	56	20	11	1	13	12
1 to 99 workers .....	–	13	60	15	6	–	12	12
1 to 49 workers .....	3	14	64	–	7	–	12	11
50 to 99 workers .....	6	–	55	20	5	–	12	12
100 workers or more .....	3	10	57	19	9	1	13	12
100 to 499 workers .....	2	15	59	17	6	1	12	12
500 workers or more .....	4	8	57	19	10	2	13	12
<b>After 5 years</b>								
All workers .....	1	4	27	49	14	5	16	15
Full time .....	1	4	26	50	14	5	16	15
Part time .....	8	11	39	33	–	–	13	13
Union .....	1	6	22	54	12	5	15	15
Nonunion .....	2	3	31	45	15	4	16	15
1 to 99 workers .....	–	4	31	55	6	–	15	15
1 to 49 workers .....	–	–	31	56	8	–	15	15
50 to 99 workers .....	–	–	31	54	5	–	15	15
100 workers or more .....	2	4	26	48	15	5	16	15
100 to 499 workers .....	–	–	35	47	8	5	15	15
500 workers or more .....	2	5	23	49	17	5	16	15

See footnotes at end of table.



**Table 38. Paid vacations: Number of annual days by service requirement,<sup>1</sup> State and local government workers, National Compensation Survey, March 2015—continued**

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service <sup>2</sup>						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
<b>After 10 years</b>								
All workers .....	1	2	9	52	26	10	18	18
Full time .....	1	1	8	52	27	10	18	18
Part time .....	—	7	21	50	15	—	16	16
Union .....	( <sup>3</sup> )	3	9	50	27	11	18	18
Nonunion .....	1	1	9	54	26	9	18	18
1 to 99 workers .....	—	—	11	59	21	7	17	18
1 to 49 workers .....	—	—	—	53	27	6	18	18
50 to 99 workers .....	—	—	10	68	11	8	17	17
100 workers or more .....	1	2	9	51	27	10	18	18
100 to 499 workers .....	—	—	10	55	25	7	18	18
500 workers or more .....	1	2	8	50	28	11	19	18
<b>After 20 years</b>								
All workers .....	1	1	5	14	47	32	22	22
Full time .....	1	1	5	14	47	33	22	22
Part time .....	—	—	14	18	46	14	19	20
Union .....	( <sup>3</sup> )	2	5	11	47	35	22	22
Nonunion .....	1	1	6	17	46	29	22	22
1 to 99 workers .....	—	—	8	17	45	28	21	22
1 to 49 workers .....	—	—	—	13	47	30	21	22
50 to 99 workers .....	—	—	9	—	42	25	21	21
100 workers or more .....	1	1	5	14	47	32	22	22
100 to 499 workers .....	—	—	7	18	44	30	22	21
500 workers or more .....	1	1	4	12	48	33	22	23

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

<sup>2</sup> Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time off for workers to use for multiple purposes.

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

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 38. Standard errors for paid vacations: Number of annual days by service requirement,<sup>1</sup> State and local government workers, National Compensation Survey, March 2015**

Characteristics	Paid vacation days by length of service <sup>2</sup>						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
<b>After 1 year</b>								
All workers .....	0.6	0.8	1.7	1.7	1.1	0.2	0.2	0.0
Full time .....	0.6	0.8	1.8	1.8	1.1	0.3	0.2	0.0
Part time .....	2.0	2.5	5.5	–	2.7	–	0.4	0.3
Union .....	0.6	1.3	1.7	1.4	1.0	0.3	0.2	0.7
Nonunion .....	0.8	0.8	2.8	2.9	1.8	0.3	0.3	( <sup>3</sup> )
1 to 99 workers .....	–	2.6	4.0	3.4	1.2	–	0.3	0.8
1 to 49 workers .....	1.1	3.4	5.7	–	2.1	–	0.4	1.7
50 to 99 workers .....	2.0	–	4.8	4.1	1.5	–	0.4	0.0
100 workers or more .....	0.6	0.9	1.8	1.9	1.2	0.3	0.2	0.0
100 to 499 workers .....	0.7	2.3	3.3	2.9	1.4	0.1	0.3	1.2
500 workers or more .....	0.8	0.8	2.0	2.0	1.4	0.3	0.2	0.0
<b>After 5 years</b>								
All workers .....	0.3	0.6	1.6	1.4	1.7	0.6	0.2	0.0
Full time .....	0.3	0.6	1.6	1.5	1.8	0.6	0.2	0.0
Part time .....	1.6	1.9	5.7	5.9	–	–	0.4	1.6
Union .....	0.2	1.0	1.2	1.6	0.8	0.9	0.2	0.0
Nonunion .....	0.4	0.4	2.4	2.1	2.9	0.7	0.3	( <sup>3</sup> )
1 to 99 workers .....	–	1.7	3.9	4.4	1.5	–	0.3	0.0
1 to 49 workers .....	–	–	5.3	5.8	2.3	–	0.4	( <sup>3</sup> )
50 to 99 workers .....	–	–	4.9	6.1	1.5	–	0.4	0.0
100 workers or more .....	0.3	0.6	1.6	1.4	1.9	0.6	0.2	0.0
100 to 499 workers .....	–	–	3.8	3.5	1.6	1.2	0.3	0.0
500 workers or more .....	0.3	0.7	1.5	1.5	2.3	0.7	0.2	( <sup>3</sup> )

See footnotes at end of table.

**Table 38. Standard errors for paid vacations: Number of annual days by service requirement,<sup>1</sup> State and local government workers, National Compensation Survey, March 2015—continued**

Characteristics	Paid vacation days by length of service <sup>2</sup>						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
<b>After 10 years</b>								
All workers .....	0.3	0.4	0.9	1.9	1.6	0.8	0.2	( <sup>3</sup> )
Full time .....	0.3	0.4	0.9	1.9	1.6	0.8	0.2	( <sup>3</sup> )
Part time .....	–	1.4	2.8	5.7	2.6	–	0.5	0.8
Union .....	0.2	0.8	0.7	1.9	1.4	1.1	0.2	( <sup>3</sup> )
Nonunion .....	0.4	0.2	1.5	2.9	2.5	1.0	0.3	( <sup>3</sup> )
1 to 99 workers .....	–	–	2.7	4.6	3.5	1.5	0.4	1.4
1 to 49 workers .....	–	–	–	6.0	5.3	2.2	0.5	0.7
50 to 99 workers .....	–	–	3.0	5.8	2.7	2.8	0.5	2.1
100 workers or more .....	0.3	0.4	0.8	1.9	1.6	0.9	0.2	( <sup>3</sup> )
100 to 499 workers .....	–	–	1.7	3.3	2.2	1.6	0.3	( <sup>3</sup> )
500 workers or more .....	0.3	0.6	0.9	2.0	2.0	1.0	0.2	0.2
<b>After 20 years</b>								
All workers .....	0.2	0.4	0.7	1.4	1.8	1.6	0.2	0.2
Full time .....	0.3	0.4	0.7	1.4	1.9	1.7	0.2	0.5
Part time .....	–	–	2.2	2.8	6.3	3.2	0.6	0.5
Union .....	0.1	0.7	0.6	0.9	2.3	2.0	0.2	1.0
Nonunion .....	0.4	0.2	1.2	2.3	2.6	2.3	0.3	0.2
1 to 99 workers .....	–	–	2.6	4.5	4.3	4.0	0.6	0.9
1 to 49 workers .....	–	–	–	3.4	5.7	4.5	0.7	0.6
50 to 99 workers .....	–	–	2.9	–	7.0	6.3	0.9	0.6
100 workers or more .....	0.3	0.4	0.5	1.3	2.0	1.8	0.2	0.5
100 to 499 workers .....	–	–	1.5	3.4	3.5	3.2	0.4	0.9
500 workers or more .....	0.3	0.5	0.4	1.4	2.1	2.0	0.2	0.4

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

<sup>2</sup> Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time off for workers to use for multiple purposes.

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

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 39. Consolidated leave plans:<sup>1</sup> Access, State and local government workers, National Compensation Survey, March 2015**

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers .....	11	18	22	26	29	89	12	15	18	21
<b>Worker characteristics</b>										
Management, professional, and related .....	12	19	23	26	28	88	13	15	18	21
Professional and related .....	13	19	23	26	28	87	12	15	17	21
Service .....	10	18	22	25	28	90	11	14	17	21
Protective service .....	8	18	21	25	29	92	11	14	17	22
Sales and office .....	10	18	23	27	29	90	12	15	18	22
Office and administrative support .....	10	19	23	27	30	90	12	15	18	22
Natural resources, construction, and maintenance .....	7	19	23	26	29	93	11	14	17	21
Production, transportation, and material moving ...	8	15	20	23	24	92	10	14	17	21
Full time .....	10	19	23	26	29	90	12	15	18	22
Part time .....	13	16	19	22	24	87	10	12	15	19
Union .....	6	19	24	28	31	94	11	15	18	22
Nonunion .....	14	18	22	25	28	86	12	15	17	21
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	13	17	21	25	27	87	11	14	17	20
Lowest 10 percent .....	20	17	21	24	26	80	12	14	17	20
Second 25 percent .....	10	19	23	26	29	90	12	15	18	22
Third 25 percent .....	10	18	22	25	28	90	12	15	18	22
Highest 25 percent .....	8	21	25	28	31	92	12	15	17	21
Highest 10 percent .....	8	22	25	28	30	92	13	15	17	21
<b>Establishment characteristics</b>										
Service-providing industries .....	10	19	22	26	29	90	12	15	18	21
Education and health services .....	10	19	22	25	27	90	13	15	17	21
Educational services .....	3	18	20	21	23	97	13	15	17	20
Elementary and secondary schools .....	2	10	11	12	13	98	11	13	16	18
Junior colleges, colleges, and universities .....	4	23	27	29	30	96	15	17	19	22
Health care and social assistance .....	28	20	23	26	29	72	12	16	18	23
Hospitals .....	31	20	23	26	29	69	13	16	19	23
Public administration .....	10	18	22	26	30	90	11	15	18	22
1 to 99 workers .....	12	18	20	23	26	88	11	14	17	21
100 workers or more .....	10	19	23	26	29	90	12	15	18	21
100 to 499 workers .....	12	18	22	26	29	88	11	14	17	21
500 workers or more .....	10	19	23	26	29	90	12	15	18	22

See footnotes at end of table.

**Table 39. Consolidated leave plans:<sup>1</sup> Access, State and local government workers, National Compensation Survey, March 2015—continued**

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
State government .....	6	19	22	25	27	94	13	16	19	23
Local government .....	13	18	22	26	29	87	11	14	17	21
<b>Geographic areas</b>										
Northeast .....	3	20	23	26	29	97	12	16	19	22
Middle Atlantic .....	3	19	23	26	30	97	12	16	19	22
South .....	12	18	21	24	27	88	12	15	17	21
South Atlantic .....	9	18	21	23	27	91	12	15	18	22
East South Central .....	12	20	24	28	30	88	12	15	18	21
West South Central .....	19	16	20	23	26	81	11	14	16	20
Midwest .....	11	18	23	26	28	89	11	14	17	21
East North Central .....	8	19	23	26	29	92	11	14	17	21
West .....	13	19	24	28	31	87	12	15	17	21
Pacific .....	13	20	25	29	31	87	12	15	17	21

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 39. Standard errors for consolidated leave plans:<sup>1</sup> Access, State and local government workers, National Compensation Survey, March 2015**

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers .....	1.0	0.4	0.4	0.5	0.6	1.0	0.2	0.2	0.2	0.2
<b>Worker characteristics</b>										
Management, professional, and related .....	1.4	0.6	0.7	0.8	0.8	1.4	0.4	0.3	0.3	0.2
Professional and related .....	1.6	0.7	0.9	0.9	1.0	1.6	0.4	0.3	0.3	0.3
Service .....	1.2	0.5	0.6	0.7	0.7	1.2	0.2	0.2	0.2	0.3
Protective service .....	1.7	0.7	1.0	1.3	1.3	1.7	0.2	0.3	0.3	0.4
Sales and office .....	1.6	0.5	0.6	0.9	0.8	1.6	0.2	0.2	0.2	0.3
Office and administrative support .....	1.5	0.5	0.6	0.9	0.8	1.5	0.2	0.2	0.2	0.3
Natural resources, construction, and maintenance .....	1.5	0.8	0.8	0.9	0.9	1.5	0.3	0.3	0.3	0.3
Production, transportation, and material moving .....	2.3	1.5	1.5	2.0	2.1	2.3	0.4	0.4	0.4	0.5
Full time .....	1.1	0.4	0.5	0.5	0.5	1.1	0.2	0.2	0.2	0.2
Part time .....	3.1	1.3	1.6	2.4	2.7	3.1	0.5	0.3	0.4	0.6
Union .....	1.2	0.6	0.7	0.9	0.9	1.2	0.1	0.1	0.2	0.2
Nonunion .....	1.5	0.5	0.5	0.5	0.6	1.5	0.4	0.3	0.3	0.3
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	1.7	0.4	0.5	0.6	0.6	1.7	0.3	0.3	0.3	0.4
Lowest 10 percent .....	3.8	0.6	0.6	0.8	1.0	3.8	0.7	0.6	0.7	0.8
Second 25 percent .....	1.1	0.5	0.5	0.7	0.7	1.1	0.2	0.2	0.2	0.2
Third 25 percent .....	1.3	0.5	0.7	0.8	1.0	1.3	0.3	0.3	0.3	0.3
Highest 25 percent .....	1.5	1.0	1.2	1.1	1.1	1.5	0.2	0.2	0.3	0.3
Highest 10 percent .....	1.7	1.4	1.6	1.5	1.4	1.7	0.4	0.4	0.4	0.4
<b>Establishment characteristics</b>										
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	0.7	0.8	0.9	0.9	1.1	0.4	0.3	0.3	0.3
Educational services .....	0.7	2.6	3.3	3.1	3.0	0.7	0.4	0.4	0.3	0.3
Elementary and secondary schools .....	0.7	1.4	1.4	1.5	1.9	0.7	0.2	0.2	0.2	0.4
Junior colleges, colleges, and universities .....	1.4	3.0	3.5	2.9	2.3	1.4	0.7	0.6	0.5	0.5
Health care and social assistance .....	3.4	0.6	0.6	0.8	0.9	3.4	0.4	0.4	0.4	0.4
Hospitals .....	5.1	0.8	0.8	0.9	1.1	5.1	0.6	0.6	0.6	0.6
Public administration .....	1.5	0.4	0.6	0.8	0.8	1.5	0.2	0.2	0.2	0.2
1 to 99 workers .....	3.1	0.8	0.8	0.9	0.9	3.1	0.3	0.3	0.4	0.6
100 workers or more .....	1.1	0.4	0.5	0.6	0.6	1.1	0.2	0.2	0.2	0.2
100 to 499 workers .....	2.2	0.7	0.8	1.1	1.3	2.2	0.2	0.2	0.2	0.3
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:<sup>1</sup> Access, State and local government workers, National Compensation Survey, March 2015—continued**

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
State government .....	1.3	1.2	1.4	1.3	0.9	1.3	0.4	0.4	0.3	0.2
Local government .....	1.4	0.4	0.5	0.6	0.7	1.4	0.1	0.1	0.1	0.2
<b>Geographic areas</b>										
Northeast .....	0.9	1.6	1.1	1.3	1.4	0.9	0.5	0.3	0.2	0.3
Middle Atlantic .....	0.9	1.5	1.4	1.8	1.6	0.9	0.6	0.4	0.3	0.2
South .....	1.5	0.5	0.5	0.6	0.6	1.5	0.4	0.3	0.3	0.4
South Atlantic .....	1.4	0.6	0.5	0.7	1.0	1.4	0.3	0.2	0.3	0.4
East South Central .....	2.6	1.6	0.7	0.6	0.2	2.6	1.5	1.2	1.2	1.3
West South Central .....	4.4	0.8	0.9	1.3	1.2	4.4	0.1	0.2	0.3	0.4
Midwest .....	2.4	1.1	1.2	1.1	1.3	2.4	0.6	0.6	0.4	0.3
East North Central .....	2.3	2.1	2.4	2.1	2.3	2.3	0.4	0.3	0.3	0.4
West .....	2.7	0.5	0.7	1.0	1.1	2.7	0.3	0.3	0.3	0.4
Pacific .....	3.2	0.5	0.8	1.2	1.3	3.2	0.3	0.4	0.4	0.4

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 40 . Quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	Childcare <sup>1</sup>	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers .....	13	4	11	52	74
<b>Worker characteristics</b>					
Management, professional, and related .....	14	4	10	53	74
Professional and related .....	13	4	8	53	74
Teachers .....	12	3	5	51	71
Primary, secondary, and special education school teachers .....	9	1	3	49	71
Service .....	12	5	10	50	74
Protective service .....	12	5	13	56	81
Sales and office .....	15	4	16	51	73
Office and administrative support .....	16	5	16	52	75
Natural resources, construction, and maintenance	11	2	11	55	75
Production, transportation, and material moving ...	6	—	13	43	69
Full time .....	14	5	11	55	78
Part time .....	8	2	7	38	54
Union .....	16	2	13	56	84
Nonunion .....	11	6	8	49	65
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	10	4	5	43	62
Lowest 10 percent .....	9	—	3	38	52
Second 25 percent .....	16	6	14	54	79
Third 25 percent .....	15	4	13	57	78
Highest 25 percent .....	13	3	11	55	79
Highest 10 percent .....	16	4	11	55	79
<b>Establishment characteristics</b>					
Service-providing industries .....	13	4	11	52	74
Education and health services .....	13	4	7	51	73
Educational services .....	13	3	6	50	72
Elementary and secondary schools .....	8	1	3	46	71
Junior colleges, colleges, and universities	29	—	—	64	77
Health care and social assistance .....	16	—	15	57	80
Hospitals .....	19	—	—	62	81
Public administration .....	16	5	17	55	77
1 to 99 workers .....	8	5	5	35	47
1 to 49 workers .....	7	6	5	32	38
50 to 99 workers .....	—	3	—	41	61
100 workers or more .....	14	4	12	54	78
100 to 499 workers .....	9	1	6	39	57
500 workers or more .....	16	5	14	60	85

See footnotes at end of table.



**Table 40 . Quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Childcare <sup>1</sup>	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
State government .....	28	—	20	68	84
Local government .....	8	2	7	46	70
<b>Geographic areas</b>					
Northeast .....	19	—	5	41	80
New England .....	—	—	5	35	76
Middle Atlantic .....	19	—	5	43	82
South .....	11	7	5	52	69
South Atlantic .....	10	8	5	60	83
East South Central .....	—	—	—	41	46
West South Central .....	6	2	5	47	62
Midwest .....	12	—	—	48	67
East North Central .....	10	1	14	49	66
West North Central .....	—	—	—	46	68
West .....	15	4	24	65	85
Mountain .....	17	—	21	64	89
Pacific .....	14	4	26	66	83

<sup>1</sup> A workplace program that provides for either the full or partial cost of caring for an employee's children in a nursery, day care center, or a baby sitter in facilities either on or off the employer's premises.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 40. Standard errors for quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2015**

Characteristics	Childcare <sup>1</sup>	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers .....	1.3	1.0	1.0	1.6	1.5
<b>Worker characteristics</b>					
Management, professional, and related .....	1.3	1.1	1.2	1.7	1.7
Professional and related .....	1.3	1.0	1.2	1.8	1.8
Teachers .....	1.4	0.8	1.0	2.0	1.8
Primary, secondary, and special education school teachers .....	1.1	0.3	0.8	1.9	1.7
Service .....	1.7	1.3	0.9	2.3	1.7
Protective service .....	1.9	1.2	1.5	2.9	2.5
Sales and office .....	1.9	1.3	1.9	2.5	2.5
Office and administrative support .....	2.0	1.3	1.9	2.4	2.5
Natural resources, construction, and maintenance .....	3.0	0.9	1.8	4.0	2.8
Production, transportation, and material moving ...	1.3	–	2.5	4.5	5.5
Full time .....	1.4	1.2	1.1	1.7	1.5
Part time .....	1.7	0.7	1.4	2.7	2.7
Union .....	1.4	0.6	1.1	1.9	1.4
Nonunion .....	1.8	1.7	1.2	2.4	2.2
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	1.9	1.3	0.8	2.4	2.3
Lowest 10 percent .....	2.5	–	0.8	3.0	3.5
Second 25 percent .....	2.0	1.7	2.2	2.3	1.8
Third 25 percent .....	1.3	0.9	1.4	2.0	2.0
Highest 25 percent .....	1.3	0.9	1.0	1.9	1.9
Highest 10 percent .....	2.1	1.9	2.1	3.2	3.6
<b>Establishment characteristics</b>					
Service-providing industries .....	1.3	1.0	1.1	1.6	1.5
Education and health services .....	1.8	1.4	1.7	1.9	2.0
Educational services .....	1.9	1.5	1.4	2.0	1.9
Elementary and secondary schools .....	1.0	0.3	0.4	1.8	1.7
Junior colleges, colleges, and universities .....	7.2	–	–	6.3	6.3
Health care and social assistance .....	2.4	–	3.9	4.7	5.5
Hospitals .....	3.7	–	–	6.3	7.6
Public administration .....	1.9	1.7	1.3	2.4	2.3
1 to 99 workers .....	1.7	1.4	1.5	3.6	4.8
1 to 49 workers .....	2.0	1.8	2.1	5.1	5.1
50 to 99 workers .....	–	1.4	–	6.5	6.9
100 workers or more .....	1.4	1.1	1.1	1.8	1.5
100 to 499 workers .....	1.4	0.6	1.1	3.2	3.2
500 workers or more .....	1.7	1.5	1.5	1.9	1.5

See footnotes at end of table.

**Table 40. Standard errors for quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2015—continued**

Characteristics	Childcare <sup>1</sup>	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
State government .....	4.2	—	3.9	4.4	3.8
Local government .....	0.6	0.3	0.5	1.5	1.5
<b>Geographic areas</b>					
Northeast .....	1.3	—	0.9	2.8	2.1
New England .....	—	—	2.0	6.9	2.1
Middle Atlantic .....	1.1	—	1.0	2.8	2.8
South .....	2.5	2.5	0.6	3.3	3.0
South Atlantic .....	2.4	2.9	0.9	4.0	2.2
East South Central .....	—	—	—	9.7	9.2
West South Central .....	1.3	0.6	1.0	5.2	4.5
Midwest .....	2.5	—	—	2.5	2.8
East North Central .....	1.0	0.7	2.1	3.1	2.3
West North Central .....	—	—	—	4.3	6.1
West .....	2.2	0.9	1.9	2.9	2.3
Mountain .....	3.5	—	4.0	6.2	3.7
Pacific .....	2.8	1.0	2.1	3.3	2.7

<sup>1</sup> A workplace program that provides for either the full or partial cost of caring for an employee's children in a nursery, day care center, or a baby sitter in facilities either on or off the employer's premises.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 41. Financial benefits: Access, State and local government workers, National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution <sup>3</sup>	Financial planning
		Flexible benefits	Dependent care flexible spending account <sup>1</sup>	Health care flexible spending account <sup>2</sup>		
All workers .....	24	34	54	60	60	24
<b>Worker characteristics</b>						
Management, professional, and related .....	25	37	56	63	61	25
Professional and related .....	24	37	56	63	61	24
Teachers .....	23	36	51	61	57	20
Primary, secondary, and special education school teachers .....	21	37	51	62	57	19
Service .....	21	28	51	56	58	24
Protective service .....	23	29	59	60	61	29
Sales and office .....	24	35	56	60	61	26
Office and administrative support .....	24	35	57	61	62	27
Natural resources, construction, and maintenance .....	25	36	54	57	62	25
Production, transportation, and material moving ...	22	32	41	43	56	15
Full time .....	25	38	59	64	65	26
Part time .....	16	16	31	35	35	15
Union .....	21	32	57	64	64	29
Nonunion .....	26	37	52	56	57	20
Average wage within the following categories: <sup>4</sup>						
Lowest 25 percent .....	23	30	45	50	51	19
Lowest 10 percent .....	18	24	35	40	47	14
Second 25 percent .....	24	34	59	62	64	28
Third 25 percent .....	24	38	58	63	62	28
Highest 25 percent .....	24	35	57	65	64	24
Highest 10 percent .....	22	32	50	61	60	25
<b>Establishment characteristics</b>						
Service-providing industries .....	24	34	54	60	60	24
Education and health services .....	25	36	54	62	59	22
Educational services .....	26	36	54	63	60	22
Elementary and secondary schools .....	22	36	50	59	56	19
Junior colleges, colleges, and universities .....	39	36	66	75	73	30
Health care and social assistance .....	17	41	55	58	53	28
Hospitals .....	21	50	55	56	55	27
Public administration .....	23	32	58	59	63	30
1 to 99 workers .....	18	22	33	37	43	20
1 to 49 workers .....	16	18	32	34	37	17
50 to 99 workers .....	20	27	35	41	51	25
100 workers or more .....	25	36	58	63	63	25
100 to 499 workers .....	17	31	43	45	55	20
500 workers or more .....	27	38	63	70	65	27

See footnotes at end of table.

**Table 41. Financial benefits: Access, State and local government workers, National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution <sup>3</sup>	Financial planning
		Flexible benefits	Dependent care flexible spending account <sup>1</sup>	Health care flexible spending account <sup>2</sup>		
State government .....	35	35	72	74	77	39
Local government .....	20	34	48	55	54	19
<b>Geographic areas</b>						
Northeast .....	6	12	36	45	68	26
New England .....	15	—	42	41	55	—
Middle Atlantic .....	3	14	34	47	72	26
South .....	30	45	60	65	61	19
South Atlantic .....	33	46	64	69	57	25
East South Central .....	—	51	38	46	67	—
West South Central .....	22	39	66	69	64	15
Midwest .....	22	25	49	55	55	28
East North Central .....	22	16	40	46	56	24
West North Central .....	23	40	65	69	54	36
West .....	30	44	66	69	57	28
Mountain .....	25	—	65	67	63	26
Pacific .....	32	46	66	70	55	28

<sup>1</sup> Formerly referred to as Dependent care reimbursement account.

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

<sup>3</sup> Savings plans established by the employer on behalf of the employee, but with no employer contribution. These are cash or deferred arrangement plans or individual retirement accounts used to fund savings and retirement plans authorized by section 401(k), 403(b), or 457 of the Internal Revenue Code. The employees' contributions can be pre- and post-tax. Employees may authorize a payroll deduction by the employer to fund the established plan.

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 41. Standard errors for financial benefits: Access, State and local government workers, National Compensation Survey, March 2015**

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution <sup>3</sup>	Financial planning
		Flexible benefits	Dependent care flexible spending account <sup>1</sup>	Health care flexible spending account <sup>2</sup>		
All workers .....	1.6	1.7	1.7	1.8	1.6	1.3
<b>Worker characteristics</b>						
Management, professional, and related .....	1.8	1.8	2.0	2.0	1.7	1.5
Professional and related .....	1.9	1.8	2.1	2.1	1.7	1.5
Teachers .....	1.9	2.2	2.3	2.4	2.1	1.4
Primary, secondary, and special education school teachers .....	1.8	2.5	2.5	2.5	2.4	1.7
Service .....	1.8	1.8	2.0	2.2	2.0	1.4
Protective service .....	2.6	2.5	2.9	2.9	2.8	2.7
Sales and office .....	2.3	2.5	2.4	2.6	2.7	2.4
Office and administrative support .....	2.4	2.6	2.4	2.6	2.6	2.5
Natural resources, construction, and maintenance .....	3.4	3.2	3.6	4.0	3.9	3.7
Production, transportation, and material moving ...	3.6	3.3	3.7	3.7	4.9	2.2
Full time .....	1.7	1.8	1.9	2.0	1.6	1.5
Part time .....	2.6	2.0	2.4	2.7	2.5	1.4
Union .....	1.7	1.8	1.9	1.6	1.6	1.6
Nonunion .....	2.4	2.4	2.3	2.8	2.3	1.7
Average wage within the following categories: <sup>4</sup>						
Lowest 25 percent .....	2.3	2.7	2.3	3.1	2.7	1.5
Lowest 10 percent .....	2.6	2.6	2.6	3.7	3.7	1.7
Second 25 percent .....	1.9	1.9	2.2	2.2	2.1	2.2
Third 25 percent .....	2.0	2.2	2.2	2.3	2.1	2.3
Highest 25 percent .....	1.5	1.8	2.1	1.9	1.9	1.1
Highest 10 percent .....	2.1	3.1	2.9	3.1	3.4	2.1
<b>Establishment characteristics</b>						
Service-providing industries .....	1.6	1.6	1.7	1.9	1.6	1.3
Education and health services .....	2.1	2.0	2.2	2.3	1.8	1.6
Educational services .....	2.3	2.0	2.2	2.4	1.8	1.5
Elementary and secondary schools .....	1.7	2.3	2.6	2.6	2.1	1.4
Junior colleges, colleges, and universities .....	6.5	3.7	6.5	6.0	3.7	4.4
Health care and social assistance .....	2.6	4.7	4.8	4.7	5.1	4.1
Hospitals .....	4.0	6.3	6.4	6.0	7.2	5.4
Public administration .....	1.8	2.2	2.3	2.2	2.3	2.4
1 to 99 workers .....	2.4	3.1	3.2	3.4	4.8	2.9
1 to 49 workers .....	2.8	2.9	3.9	3.8	5.1	3.6
50 to 99 workers .....	4.5	5.5	5.7	6.6	5.8	5.1
100 workers or more .....	1.7	1.6	1.7	1.8	1.5	1.4
100 to 499 workers .....	2.2	2.7	2.8	3.1	3.1	2.2
500 workers or more .....	1.9	1.8	1.8	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 2015—continued**

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution <sup>3</sup>	Financial planning
		Flexible benefits	Dependent care flexible spending account <sup>1</sup>	Health care flexible spending account <sup>2</sup>		
State government .....	4.1	3.1	3.8	3.8	3.2	3.7
Local government .....	1.3	1.7	1.9	1.9	1.6	1.0
<b>Geographic areas</b>						
Northeast .....	1.4	3.0	3.1	3.1	3.0	1.4
New England .....	4.4	—	6.9	6.1	4.5	—
Middle Atlantic .....	1.0	3.9	3.4	3.6	3.9	1.4
South .....	3.0	3.0	2.8	3.5	2.8	2.1
South Atlantic .....	3.4	4.3	2.6	2.6	4.3	3.2
East South Central .....	—	8.8	8.6	12.5	7.6	—
West South Central .....	2.4	4.8	4.5	4.6	3.3	3.0
Midwest .....	3.0	2.7	3.0	2.1	3.0	3.6
East North Central .....	3.4	2.4	2.8	2.1	4.1	2.8
West North Central .....	5.7	6.3	5.7	3.7	4.3	7.7
West .....	3.5	3.9	4.9	4.9	3.0	2.5
Mountain .....	6.2	—	14.0	14.2	4.8	2.6
Pacific .....	4.2	2.2	4.0	3.8	3.5	3.3

<sup>1</sup> Formerly referred to as Dependent care reimbursement account.

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

<sup>3</sup> Savings plans established by the employer on behalf of the employee, but with no employer contribution. These are cash or deferred arrangement plans or individual retirement accounts used to fund savings and retirement plans authorized by section 401(k), 403(b), or 457 of the Internal Revenue Code. The employees' contributions can be pre- and post-tax. Employees may authorize a payroll deduction by the employer to fund the established plan.

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 42. Health-related benefits: Access, State and local government workers, National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	Long-term care insurance <sup>1</sup>	Retiree health care benefits <sup>2</sup>	
		Under age 65	Age 65 and over
All workers .....	29	71	66
<b>Worker characteristics</b>			
Management, professional, and related .....	31	74	68
Professional and related .....	31	74	68
Teachers .....	27	73	66
Primary, secondary, and special education school teachers .....	22	74	65
Service .....	26	66	60
Protective service .....	26	74	66
Sales and office .....	29	70	65
Office and administrative support .....	30	72	66
Natural resources, construction, and maintenance	27	65	60
Production, transportation, and material moving ...	16	68	62
Full time .....	31	75	69
Part time .....	15	49	47
Union .....	27	78	72
Nonunion .....	30	65	60
Average wage within the following categories: <sup>3</sup>			
Lowest 25 percent .....	21	59	54
Lowest 10 percent .....	19	46	42
Second 25 percent .....	32	74	69
Third 25 percent .....	34	76	71
Highest 25 percent .....	30	77	70
Highest 10 percent .....	34	80	76
<b>Establishment characteristics</b>			
Service-providing industries .....	29	71	65
Education and health services .....	32	73	66
Educational services .....	31	73	67
Elementary and secondary schools .....	22	72	66
Junior colleges, colleges, and universities	57	75	72
Health care and social assistance .....	39	72	61
Hospitals .....	41	74	62
Public administration .....	27	73	69
1 to 99 workers .....	16	45	39
1 to 49 workers .....	12	41	36
50 to 99 workers .....	22	51	44
100 workers or more .....	31	75	69
100 to 499 workers .....	18	65	57
500 workers or more .....	35	79	73

See footnotes at end of table.



**Table 42. Health-related benefits: Access, State and local government workers, National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Long-term care insurance <sup>1</sup>	Retiree health care benefits <sup>2</sup>	
		Under age 65	Age 65 and over
State government .....	47	86	84
Local government .....	22	66	59
<b>Geographic areas</b>			
Northeast .....	15	83	78
New England .....	10	—	74
Middle Atlantic .....	17	85	79
South .....	37	72	65
South Atlantic .....	44	76	70
East South Central .....	—	55	49
West South Central .....	26	76	68
Midwest .....	17	58	50
East North Central .....	14	56	51
West North Central .....	—	62	48
West .....	38	75	73
Mountain .....	24	74	73
Pacific .....	43	75	73

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

<sup>2</sup> A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 42. Standard errors for health-related benefits: Access, State and local government workers, National Compensation Survey, March 2015**

Characteristics	Long-term care insurance <sup>1</sup>	Retiree health care benefits <sup>2</sup>	
		Under age 65	Age 65 and over
All workers .....	1.5	1.4	1.4
<b>Worker characteristics</b>			
Management, professional, and related .....	1.6	1.3	1.3
Professional and related .....	1.7	1.3	1.3
Teachers .....	1.5	1.4	1.5
Primary, secondary, and special education school teachers .....	1.4	1.5	1.8
Service .....	2.1	2.0	2.1
Protective service .....	2.8	2.5	2.9
Sales and office .....	2.3	2.8	2.7
Office and administrative support .....	2.3	2.8	2.7
Natural resources, construction, and maintenance .....	3.5	4.2	3.8
Production, transportation, and material moving .....	2.8	3.8	4.1
Full time .....	1.6	1.5	1.4
Part time .....	1.9	2.6	2.6
Union .....	1.5	1.4	1.3
Nonunion .....	2.3	2.3	2.2
Average wage within the following categories: <sup>3</sup>			
Lowest 25 percent .....	2.3	2.6	2.5
Lowest 10 percent .....	3.0	3.4	3.3
Second 25 percent .....	2.4	1.9	1.9
Third 25 percent .....	1.7	1.8	1.9
Highest 25 percent .....	1.9	1.5	1.4
Highest 10 percent .....	3.4	2.2	2.2
<b>Establishment characteristics</b>			
Service-providing industries .....	1.5	1.4	1.4
Education and health services .....	1.9	1.5	1.4
Educational services .....	1.9	1.6	1.6
Elementary and secondary schools .....	1.3	1.6	1.6
Junior colleges, colleges, and universities .....	5.6	3.7	3.7
Health care and social assistance .....	5.3	4.0	4.7
Hospitals .....	7.3	4.6	5.8
Public administration .....	1.9	2.0	2.1
1 to 99 workers .....	2.5	4.5	4.6
1 to 49 workers .....	2.5	4.4	4.5
50 to 99 workers .....	4.8	7.2	7.2
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	1.3

See footnotes at end of table.

**Table 42. Standard errors for health-related benefits: Access, State and local government workers, National Compensation Survey, March 2015—continued**

Characteristics	Long-term care insurance <sup>1</sup>	Retiree health care benefits <sup>2</sup>	
		Under age 65	Age 65 and over
State government .....	4.1	2.3	2.2
Local government .....	1.0	1.6	1.4
<b>Geographic areas</b>			
Northeast .....	0.9	1.4	1.8
New England .....	2.8	—	2.6
Middle Atlantic .....	0.7	1.4	2.2
South .....	3.2	3.1	2.9
South Atlantic .....	3.1	2.3	2.6
East South Central .....	—	10.7	8.9
West South Central .....	4.0	3.6	4.2
Midwest .....	3.9	2.3	2.5
East North Central .....	2.5	3.0	2.5
West North Central .....	—	3.7	5.5
West .....	2.5	3.2	2.6
Mountain .....	3.3	5.9	5.3
Pacific .....	3.0	3.8	2.9

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

<sup>2</sup> A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 43. Nonproduction bonuses: Access, State and local government workers, National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	All nonproduction bonuses <sup>1</sup>	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus <sup>2</sup>
All workers .....	32	4	1	1	13	6	1	13
<b>Worker characteristics</b>								
Management, professional, and related .....	31	4	( <sup>3</sup> )	1	13	4	1	13
Professional and related .....	30	3	( <sup>3</sup> )	1	12	4	1	13
Teachers .....	28	2	—	—	13	2	—	13
Primary, secondary, and special education school teachers .....	31	2	—	—	15	3	—	15
Service .....	33	4	1	2	12	7	—	12
Protective service .....	45	7	—	3	15	11	—	17
Sales and office .....	33	4	2	2	14	6	1	12
Office and administrative support .....	33	4	2	2	14	6	1	12
Natural resources, construction, and maintenance .....	37	3	—	2	14	14	—	10
Production, transportation, and material moving ... ..	29	2	—	—	14	5	—	8
Full time .....	36	4	1	2	15	7	1	14
Part time .....	9	1	—	1	3	1	—	3
Union .....	39	5	—	—	22	5	—	13
Nonunion .....	26	3	1	2	5	6	1	12
Average wage within the following categories: <sup>4</sup>								
Lowest 25 percent .....	24	2	1	3	7	5	—	9
Lowest 10 percent .....	17	( <sup>3</sup> )	1	3	4	5	—	6
Second 25 percent .....	35	5	1	2	13	8	1	14
Third 25 percent .....	35	4	1	1	13	6	1	15
Highest 25 percent .....	35	5	( <sup>3</sup> )	—	19	4	( <sup>3</sup> )	13
Highest 10 percent .....	37	5	—	—	20	3	—	14
<b>Establishment characteristics</b>								
Service-providing industries .....	32	4	1	1	13	6	1	13
Education and health services .....	27	3	1	1	12	3	1	11
Educational services .....	25	2	—	—	12	3	—	10
Elementary and secondary schools .....	26	1	—	—	14	3	—	11
Junior colleges, colleges, and universities .....	22	6	—	—	6	3	—	9
Health care and social assistance .....	40	8	4	6	9	6	4	14
Hospitals .....	40	5	—	6	8	5	5	16
Public administration .....	42	6	1	2	17	9	—	16
1 to 99 workers .....	34	—	4	7	11	10	—	10
1 to 49 workers .....	32	—	3	8	7	—	—	9
50 to 99 workers .....	38	—	5	6	16	10	—	11
100 workers or more .....	32	4	( <sup>3</sup> )	1	13	5	1	13
100 to 499 workers .....	31	1	2	1	13	7	1	11
500 workers or more .....	32	5	—	( <sup>3</sup> )	13	5	1	14

See footnotes at end of table.

**Table 43. Nonproduction bonuses: Access, State and local government workers, National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	All nonproduction bonuses <sup>1</sup>	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus <sup>2</sup>
State government .....	42	11	—	—	12	8	2	19
Local government .....	29	1	1	2	13	5	( <sup>3</sup> )	10
<b>Geographic areas</b>								
Northeast .....	39	—	—	—	19	5	—	19
New England .....	41	—	—	—	23	9	—	—
Middle Atlantic .....	38	—	—	—	17	3	—	20
South .....	33	3	1	3	5	8	1	16
South Atlantic .....	40	5	—	3	5	7	3	22
West South Central .....	31	3	2	—	7	8	—	15
Midwest .....	24	1	—	—	14	7	—	7
East North Central .....	28	1	—	—	19	8	—	7
West North Central .....	18	—	—	—	5	—	—	6
West .....	33	11	—	—	21	1	—	7
Mountain .....	17	—	—	—	—	1	—	—
Pacific .....	39	14	—	—	29	1	—	6

<sup>1</sup> The sum of the individual components may be greater than the total because some employees may have access to more than one type of nonproduction bonus.

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

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

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 43. Standard errors for nonproduction bonuses: Access, State and local government workers, National Compensation Survey, March 2015**

Characteristics	All nonproduction bonuses	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus <sup>1</sup>
All workers .....	1.3	0.4	0.2	0.4	0.8	0.6	0.2	0.9
<b>Worker characteristics</b>								
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 .....	1.6	0.4	–	–	1.2	0.5	–	1.1
Primary, secondary, and special education school teachers .....	1.9	0.4	–	–	1.4	0.6	–	1.4
Service .....	2.0	0.9	0.5	0.7	1.3	0.9	–	1.4
Protective service .....	2.9	1.8	–	1.4	2.0	1.6	–	2.7
Sales and office .....	1.7	0.7	0.7	0.7	1.4	0.8	0.4	1.1
Office and administrative support .....	1.8	0.7	0.7	0.6	1.4	0.9	0.4	1.1
Natural resources, construction, and maintenance .....	3.2	0.7	–	0.9	1.7	3.1	–	1.4
Production, transportation, and material moving ...	3.6	0.7	–	–	2.6	1.4	–	1.6
Full time .....	1.5	0.4	0.2	0.4	0.9	0.7	0.3	1.0
Part time .....	1.0	0.2	–	0.5	0.7	0.5	–	0.6
Union .....	1.6	0.6	–	–	1.4	0.7	–	0.8
Nonunion .....	1.7	0.4	0.4	0.6	0.6	0.8	0.4	1.3
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	2.0	0.6	0.4	0.8	0.9	0.8	–	1.3
Lowest 10 percent .....	2.6	0.2	0.3	1.2	0.8	1.2	–	1.1
Second 25 percent .....	1.8	0.6	0.4	0.4	1.0	1.1	0.2	1.3
Third 25 percent .....	2.0	0.6	0.3	0.4	1.3	0.7	0.2	1.3
Highest 25 percent .....	1.5	0.4	0.1	–	1.3	0.5	0.2	0.9
Highest 10 percent .....	2.3	0.8	–	–	1.5	0.7	–	1.2
<b>Establishment characteristics</b>								
Service-providing industries .....	1.3	0.4	0.2	0.4	0.8	0.6	0.2	0.9
Education and health services .....	1.4	0.3	0.2	0.3	1.0	0.5	0.2	0.8
Educational services .....	1.4	0.3	–	–	1.0	0.5	–	0.9
Elementary and secondary schools .....	1.6	0.3	–	–	1.2	0.5	–	1.0
Junior colleges, colleges, and universities .....	2.8	0.7	–	–	1.3	1.4	–	1.8
Health care and social assistance .....	4.4	1.4	1.3	1.6	1.8	1.0	1.1	1.9
Hospitals .....	6.2	1.1	–	2.6	2.6	1.0	1.8	2.7
Public administration .....	2.3	0.9	0.5	0.8	1.8	1.2	–	2.0
1 to 99 workers .....	3.4	–	1.3	2.0	1.6	2.6	–	1.5
1 to 49 workers .....	4.6	–	1.6	2.7	2.1	–	–	2.1
50 to 99 workers .....	5.3	–	1.8	2.4	3.6	2.8	–	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 .....	2.8	0.2	0.6	0.7	1.7	1.0	0.3	1.5
500 workers or more .....	1.3	0.5	–	0.2	0.9	0.5	0.3	1.1

See footnotes at end of table.

**Table 43. Standard errors for nonproduction bonuses: Access, State and local government workers, National Compensation Survey, March 2015—continued**

Characteristics	All nonproduction bonuses	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus <sup>1</sup>
State government .....	3.1	1.1	—	—	2.1	1.8	0.7	2.5
Local government .....	1.3	0.2	0.3	0.5	0.9	0.5	0.2	0.7
<b>Geographic areas</b>								
Northeast .....	2.4	—	—	—	1.6	1.0	—	1.4
New England .....	4.6	—	—	—	2.5	2.7	—	—
Middle Atlantic .....	2.9	—	—	—	2.0	0.9	—	1.0
South .....	2.2	0.8	0.5	0.9	0.6	1.1	0.5	1.8
South Atlantic .....	2.5	1.4	—	1.0	0.8	1.4	1.0	3.0
West South Central .....	3.5	0.7	1.0	—	1.5	1.6	—	2.2
Midwest .....	2.8	0.4	—	—	1.8	1.6	—	0.9
East North Central .....	3.6	0.5	—	—	2.5	1.7	—	1.2
West North Central .....	3.9	—	—	—	2.2	—	—	1.2
West .....	2.6	1.0	—	—	2.6	0.4	—	1.3
Mountain .....	4.6	—	—	—	—	0.5	—	—
Pacific .....	2.6	1.3	—	—	3.2	0.5	—	1.2

<sup>1</sup> Includes all other bonuses provided to employees and not published separately.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 44. Unmarried domestic partner benefits: Access<sup>1</sup>, State and local government workers, National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers .....	50	49	34	29
<b>Worker characteristics</b>				
Management, professional, and related .....	53	52	35	29
Professional and related .....	53	52	34	29
Teachers .....	52	50	32	26
Primary, secondary, and special education school teachers .....	56	54	30	26
Service .....	43	42	31	24
Protective service .....	44	42	35	26
Sales and office .....	52	51	37	32
Office and administrative support .....	53	53	38	33
Natural resources, construction, and maintenance .....	45	45	33	27
Production, transportation, and material moving ...	39	40	31	29
Full time .....	55	54	38	31
Part time .....	21	21	14	14
Union .....	53	51	54	45
Nonunion .....	47	47	17	15
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	38	38	15	13
Lowest 10 percent .....	31	31	8	7
Second 25 percent .....	51	50	37	31
Third 25 percent .....	53	52	39	32
Highest 25 percent .....	58	55	48	40
Highest 10 percent .....	63	56	56	47
<b>Establishment characteristics</b>				
Service-providing industries .....	50	49	34	29
Education and health services .....	52	50	33	27
Educational services .....	53	52	33	27
Elementary and secondary schools .....	53	51	28	24
Junior colleges, colleges, and universities .....	54	52	48	37
Health care and social assistance .....	42	42	30	26
Hospitals .....	43	45	30	29
Public administration .....	49	48	39	32
1 to 99 workers .....	32	32	17	16
1 to 49 workers .....	26	26	11	10
50 to 99 workers .....	42	41	27	24
100 workers or more .....	52	51	37	30
100 to 499 workers .....	42	42	24	20
500 workers or more .....	56	54	41	34

See footnotes at end of table.



**Table 44. Unmarried domestic partner benefits: Access<sup>1</sup>, State and local government workers, National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
State government .....	60	58	45	35
Local government .....	46	45	31	26
<b>Geographic areas</b>				
Northeast .....	53	47	51	44
New England .....	34	27	36	28
Middle Atlantic .....	61	54	57	50
South .....	53	54	10	8
South Atlantic .....	44	45	12	7
East South Central .....	68	70	—	—
West South Central .....	57	58	11	12
Midwest .....	—	—	22	—
East North Central .....	—	—	25	11
West .....	76	75	75	69
Mountain .....	61	60	48	33
Pacific .....	82	81	84	82

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 44. Standard errors for unmarried domestic partner benefits: Access<sup>1</sup>, State and local government workers, National Compensation Survey, March 2015**

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers .....	2.0	2.0	1.3	1.5
<b>Worker characteristics</b>				
Management, professional, and related .....	2.0	2.1	1.6	1.7
Professional and related .....	2.0	2.1	1.6	1.7
Teachers .....	1.9	2.0	1.6	1.5
Primary, secondary, and special education school teachers .....	2.3	2.3	1.7	1.5
Service .....	2.3	2.3	1.7	1.6
Protective service .....	2.9	2.7	2.2	2.2
Sales and office .....	3.2	3.1	2.6	2.6
Office and administrative support .....	3.2	3.1	2.6	2.6
Natural resources, construction, and maintenance .....	3.4	3.4	2.9	2.9
Production, transportation, and material moving ...	4.0	4.2	3.7	3.7
Full time .....	2.1	2.1	1.5	1.7
Part time .....	2.1	2.1	1.9	1.9
Union .....	2.0	2.1	1.7	1.8
Nonunion .....	2.8	2.8	1.7	1.8
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	2.8	2.8	1.1	1.1
Lowest 10 percent .....	4.4	4.3	1.1	1.1
Second 25 percent .....	2.9	2.9	2.2	2.5
Third 25 percent .....	2.6	2.6	2.1	2.2
Highest 25 percent .....	1.6	1.7	1.8	1.7
Highest 10 percent .....	2.6	2.7	3.2	2.9
<b>Establishment characteristics</b>				
Service-providing industries .....	2.0	2.0	1.4	1.5
Education and health services .....	2.1	2.1	1.8	2.0
Educational services .....	2.0	2.0	1.7	1.8
Elementary and secondary schools .....	1.8	1.8	1.4	1.2
Junior colleges, colleges, and universities .....	4.9	5.0	5.5	5.8
Health care and social assistance .....	6.2	6.3	4.4	5.1
Hospitals .....	8.7	8.6	6.2	7.4
Public administration .....	2.6	2.6	1.9	2.2
1 to 99 workers .....	4.1	4.1	2.3	2.0
1 to 49 workers .....	4.2	4.1	2.2	1.9
50 to 99 workers .....	6.8	6.8	5.1	4.9
100 workers or more .....	2.1	2.1	1.5	1.7
100 to 499 workers .....	3.5	3.7	2.2	2.2
500 workers or more .....	2.2	2.2	1.8	1.8

See footnotes at end of table.

**Table 44. Standard errors for unmarried domestic partner benefits: Access<sup>1</sup>, State and local government workers, National Compensation Survey, March 2015—continued**

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
State government .....	4.3	4.3	4.3	4.5
Local government .....	1.6	1.7	1.1	1.0
<b>Geographic areas</b>				
Northeast .....	2.6	2.9	2.9	3.2
New England .....	3.4	3.4	6.3	7.2
Middle Atlantic .....	3.3	3.6	3.0	3.2
South .....	3.0	3.0	1.2	0.9
South Atlantic .....	4.2	4.1	1.5	0.7
East South Central .....	7.5	7.6	—	—
West South Central .....	3.6	3.3	2.2	2.0
Midwest .....	—	—	4.8	—
East North Central .....	—	—	3.2	3.3
West .....	2.3	2.3	2.6	2.6
Mountain .....	3.9	3.9	5.9	4.1
Pacific .....	2.3	2.3	1.4	2.3

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 45. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers .....	87	1	3	9	78	9	1	11
<b>Worker characteristics</b>								
Management, professional, and related .....	89	1	3	8	79	10	1	10
Professional and related .....	88	1	3	8	78	11	1	10
Teachers .....	88	( 1 )	3	9	78	11	1	11
Primary, secondary, and special education school teachers .....	98	—	1	1	85	13	—	—
Service .....	81	1	4	14	75	7	2	16
Protective service .....	89	—	—	8	84	5	2	9
Sales and office .....	87	1	3	10	79	9	1	12
Office and administrative support .....	88	( 1 )	3	9	79	9	1	11
Natural resources, construction, and maintenance .....	94	—	—	4	90	4	2	4
Production, transportation, and material moving ...	81	—	4	—	75	7	—	—
Full time .....	98	1	1	( 1 )	90	9	( 1 )	1
Part time .....	22	2	17	59	18	7	5	71
Union .....	95	( 1 )	3	2	85	10	1	4
Nonunion .....	80	1	4	15	73	8	1	18
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	68	2	7	23	61	9	2	28
Lowest 10 percent .....	52	3	9	37	45	9	3	43
Second 25 percent .....	90	1	3	6	83	8	1	7
Third 25 percent .....	93	( 1 )	1	5	83	10	( 1 )	6
Highest 25 percent .....	97	( 1 )	1	2	89	8	1	2
Highest 10 percent .....	96	—	—	2	88	8	1	3
<b>Establishment characteristics</b>								
Service-providing industries .....	87	1	3	9	78	9	1	11
Education and health services .....	87	1	3	8	78	10	1	11
Educational services .....	87	1	4	8	78	10	1	11
Elementary and secondary schools .....	88	1	4	7	76	12	1	10
Junior colleges, colleges, and universities .....	85	1	2	12	82	4	1	13
Health care and social assistance .....	88	—	1	—	79	—	—	11
Hospitals .....	93	—	—	4	89	6	—	—
Public administration .....	88	( 1 )	3	9	82	7	1	11
1 to 99 workers .....	74	—	—	21	61	14	1	23
1 to 49 workers .....	65	—	—	28	60	6	2	32
50 to 99 workers .....	88	—	—	9	63	25	—	—
100 workers or more .....	88	1	3	8	81	8	1	10
100 to 499 workers .....	84	—	—	11	73	12	2	13
500 workers or more .....	90	1	3	7	84	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 2015—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 .....	81	6	3	10	32	56	1	12
<b>Worker characteristics</b>								
Management, professional, and related .....	84	5	3	8	33	56	1	10
Professional and related .....	84	5	3	8	32	57	1	10
Teachers .....	85	3	3	9	31	57	1	11
Primary, secondary, and special education school teachers .....	97	—	—	1	27	70	—	2
Service .....	74	7	4	14	27	55	2	17
Protective service .....	83	6	2	9	31	58	1	10
Sales and office .....	81	7	2	10	34	54	1	11
Office and administrative support .....	82	6	2	10	34	54	1	11
Natural resources, construction, and maintenance .....	88	6	2	4	33	61	2	4
Production, transportation, and material moving ...	75	8	—	—	25	57	—	—
Full time .....	92	7	1	( <sup>1</sup> )	37	62	( <sup>1</sup> )	1
Part time .....	21	3	15	60	4	20	5	71
Union .....	93	2	3	2	33	62	1	4
Nonunion .....	72	9	3	16	31	50	1	18
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	62	8	6	24	24	46	2	28
Lowest 10 percent .....	45	9	8	38	16	38	3	43
Second 25 percent .....	84	7	3	6	33	58	1	8
Third 25 percent .....	88	5	1	6	34	60	1	6
Highest 25 percent .....	93	4	1	2	37	60	( <sup>1</sup> )	3
Highest 10 percent .....	90	6	1	2	43	54	—	—
<b>Establishment characteristics</b>								
Service-providing industries .....	81	6	3	10	32	55	1	12
Education and health services .....	82	6	3	9	31	57	1	11
Educational services .....	85	3	4	8	28	60	1	11
Elementary and secondary schools .....	87	1	4	7	22	66	1	11
Junior colleges, colleges, and universities .....	75	11	2	12	47	39	1	13
Health care and social assistance .....	67	22	1	11	52	36	—	—
Hospitals .....	71	24	—	—	55	39	2	4
Public administration .....	84	4	2	9	33	55	1	11
1 to 99 workers .....	65	10	3	21	27	48	—	—
1 to 49 workers .....	55	11	4	29	—	44	—	32
50 to 99 workers .....	79	10	2	9	35	54	—	—
100 workers or more .....	84	5	3	8	32	57	1	10
100 to 499 workers .....	77	8	4	11	30	55	1	14
500 workers or more .....	86	5	2	7	33	57	1	9

See footnotes at end of table.

**Table 45. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2015—continued**

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
State government .....	93	1	1	6	86	8	( 1 )	6
Local government .....	84	1	4	11	76	9	2	13
<b>Geographic areas</b>								
Northeast .....	86	—	—	8	79	8	2	10
New England .....	83	—	—	11	70	17	2	12
Middle Atlantic .....	88	—	—	7	83	5	2	10
South .....	89	1	1	8	81	9	( 1 )	9
South Atlantic .....	89	( 1 )	2	9	82	7	1	10
East South Central .....	92	—	—	6	85	—	—	—
West South Central .....	89	2	1	8	77	14	—	9
Midwest .....	81	1	6	12	77	5	2	16
East North Central .....	79	1	6	15	77	3	2	18
West North Central .....	85	—	—	9	78	8	1	13
West .....	87	—	—	9	75	13	1	12
Mountain .....	86	—	—	11	79	—	—	13
Pacific .....	88	—	—	9	73	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 2015—continued**

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
State government .....	87	7	( <sup>1</sup> )	6	42	51	( <sup>1</sup> )	6
Local government .....	79	6	4	11	28	57	1	13
<b>Geographic areas</b>								
Northeast .....	83	5	4	9	29	58	1	12
New England .....	80	—	—	11	—	75	—	13
Middle Atlantic .....	84	4	5	8	36	52	1	11
South .....	84	6	1	8	35	55	1	9
South Atlantic .....	87	3	1	9	48	41	1	10
East South Central .....	84	—	—	—	26	67	—	—
West South Central .....	81	10	1	8	20	71	—	—
Midwest .....	74	8	5	13	38	44	2	16
East North Central .....	73	7	5	15	42	38	2	18
West North Central .....	75	—	—	10	32	54	—	—
West .....	83	5	3	10	21	67	1	12
Mountain .....	80	6	2	11	21	66	2	12
Pacific .....	84	4	3	9	21	67	( <sup>1</sup> )	12

<sup>1</sup> Less than 0.5.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2015**

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	0.2	0.2	0.6	1.2	1.0	0.1	0.7
<b>Worker characteristics</b>								
Management, professional, and related .....	0.7	0.1	0.3	0.6	1.3	1.2	0.1	0.7
Professional and related .....	0.6	0.2	0.3	0.5	1.4	1.3	0.2	0.6
Teachers .....	0.8	( <sup>1</sup> )	0.4	0.8	1.6	1.4	0.2	0.8
Primary, secondary, and special education school teachers .....	0.4	–	0.3	0.3	1.8	1.7	–	–
Service .....	1.5	0.5	0.4	1.4	1.7	1.0	0.4	1.4
Protective service .....	1.2	–	–	1.1	1.7	1.0	0.5	1.2
Sales and office .....	2.2	0.4	0.6	1.8	2.4	1.8	0.2	2.0
Office and administrative support .....	2.1	0.2	0.6	1.8	2.4	1.9	0.2	2.0
Natural resources, construction, and maintenance .....	1.8	–	–	1.7	2.1	1.2	0.1	1.8
Production, transportation, and material moving ...	4.6	–	1.5	–	4.6	2.1	–	–
Full time .....	0.3	0.2	0.1	0.1	1.1	1.1	0.1	0.1
Part time .....	2.0	0.5	1.2	2.1	1.8	1.2	0.8	2.2
Union .....	0.5	0.2	0.4	0.4	1.6	1.6	0.3	0.4
Nonunion .....	1.3	0.3	0.4	1.1	1.7	1.3	0.2	1.3
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	2.1	0.5	0.7	1.8	1.9	1.1	0.4	1.9
Lowest 10 percent .....	3.6	1.1	1.0	3.3	3.1	1.7	0.5	3.3
Second 25 percent .....	0.9	0.2	0.4	0.6	1.5	1.4	0.2	0.8
Third 25 percent .....	1.3	0.2	0.2	1.3	1.8	1.5	0.1	1.3
Highest 25 percent .....	0.4	0.1	0.3	0.3	1.3	1.1	0.2	0.4
Highest 10 percent .....	0.8	–	–	0.7	1.5	1.3	0.4	0.7
<b>Establishment characteristics</b>								
Service-providing industries .....	0.8	0.2	0.2	0.6	1.2	1.0	0.1	0.7
Education and health services .....	0.8	0.2	0.3	0.7	1.3	1.2	0.2	0.8
Educational services .....	0.7	0.2	0.4	0.6	1.4	1.2	0.2	0.6
Elementary and secondary schools .....	0.6	0.3	0.4	0.4	1.6	1.6	0.2	0.5
Junior colleges, colleges, and universities .....	2.3	0.2	0.7	1.9	2.4	1.1	0.3	2.3
Health care and social assistance .....	3.1	–	0.4	–	3.7	–	–	3.2
Hospitals .....	1.6	–	–	1.4	1.9	1.6	–	–
Public administration .....	1.5	0.2	0.5	1.4	2.0	1.5	0.2	1.5
1 to 99 workers .....	3.5	–	–	3.1	4.0	3.6	0.4	3.4
1 to 49 workers .....	4.9	–	–	4.8	4.9	2.0	0.7	4.9
50 to 99 workers .....	1.9	–	–	1.4	7.8	7.3	–	–
100 workers or more .....	0.7	0.2	0.2	0.6	1.2	0.9	0.1	0.6
100 to 499 workers .....	1.6	–	–	1.5	2.4	1.9	0.4	1.5
500 workers or more .....	0.6	0.1	0.3	0.6	1.1	0.8	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 2015—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	0.7	1.6	1.6	0.1	0.7
<b>Worker characteristics</b>								
Management, professional, and related .....	1.0	0.8	0.3	0.6	1.9	1.7	0.1	0.6
Professional and related .....	0.9	0.8	0.3	0.5	1.8	1.7	0.1	0.6
Teachers .....	1.2	0.9	0.4	0.8	2.0	1.9	0.2	0.9
Primary, secondary, and special education school teachers .....	0.4	—	—	0.3	2.1	2.1	—	0.4
Service .....	1.8	1.2	0.4	1.4	1.8	2.2	0.2	1.3
Protective service .....	2.1	1.8	0.5	1.1	2.9	3.2	0.4	1.1
Sales and office .....	2.6	1.3	0.5	1.9	2.5	2.7	0.4	2.0
Office and administrative support .....	2.5	1.2	0.5	1.9	2.6	2.8	0.4	2.0
Natural resources, construction, and maintenance .....	2.5	1.7	0.2	1.8	3.5	4.1	0.4	1.7
Production, transportation, and material moving ...	4.7	2.4	—	—	3.8	4.2	—	—
Full time .....	0.9	0.8	0.1	0.1	1.8	1.9	0.1	0.1
Part time .....	1.9	0.7	1.2	2.2	0.7	2.0	0.7	2.1
Union .....	0.7	0.6	0.4	0.4	2.2	2.1	0.2	0.5
Nonunion .....	1.8	1.1	0.3	1.2	2.1	2.2	0.2	1.2
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	2.2	1.1	0.6	1.9	2.2	3.0	0.4	1.9
Lowest 10 percent .....	4.0	1.9	1.0	3.3	2.2	4.5	0.6	3.3
Second 25 percent .....	1.4	1.1	0.4	0.6	2.3	2.3	0.1	0.8
Third 25 percent .....	1.4	0.8	0.2	1.3	2.3	2.3	0.1	1.3
Highest 25 percent .....	1.0	0.9	0.3	0.3	1.8	1.8	0.1	0.4
Highest 10 percent .....	2.0	1.9	0.4	0.7	2.6	2.5	—	—
<b>Establishment characteristics</b>								
Service-providing industries .....	1.0	0.7	0.2	0.7	1.6	1.6	0.1	0.7
Education and health services .....	1.1	0.8	0.3	0.8	2.0	1.8	0.2	0.8
Educational services .....	0.9	0.6	0.4	0.6	1.9	1.8	0.2	0.6
Elementary and secondary schools .....	0.6	0.3	0.4	0.5	1.8	1.7	0.2	0.6
Junior colleges, colleges, and universities .....	3.3	2.4	0.5	2.2	4.2	3.8	0.4	2.1
Health care and social assistance .....	4.6	3.3	0.3	3.2	4.3	4.2	—	—
Hospitals .....	5.1	4.3	—	—	4.6	5.0	0.5	1.4
Public administration .....	1.7	0.8	0.5	1.4	2.6	2.7	0.3	1.5
1 to 99 workers .....	3.9	2.2	1.0	3.3	3.3	4.7	—	—
1 to 49 workers .....	5.2	3.0	1.5	4.8	—	5.3	—	4.8
50 to 99 workers .....	2.8	2.9	1.1	1.4	6.2	5.4	—	—
100 workers or more .....	0.9	0.7	0.2	0.6	1.7	1.6	0.1	0.6
100 to 499 workers .....	1.8	1.3	0.5	1.4	2.5	2.6	0.3	1.5
500 workers or more .....	1.0	0.7	0.3	0.6	1.9	1.8	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 2015—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	0.2	0.2	1.0	2.4	2.1	( <sup>1</sup> )	1.1
Local government .....	0.8	0.2	0.3	0.7	1.2	1.0	0.2	0.8
<b>Geographic areas</b>								
Northeast .....	1.4	—	—	1.1	1.7	1.1	0.5	1.3
New England .....	3.3	—	—	2.6	3.5	3.9	0.9	2.5
Middle Atlantic .....	1.8	—	—	1.3	2.1	0.8	0.7	1.6
South .....	1.3	0.4	0.2	1.0	2.2	1.7	0.1	1.1
South Atlantic .....	1.7	0.1	0.2	1.6	3.3	2.7	0.1	1.7
East South Central .....	3.6	—	—	2.6	6.0	—	—	—
West South Central .....	2.2	1.0	0.3	1.3	3.3	2.6	—	1.3
Midwest .....	1.8	0.3	0.7	1.6	1.8	0.9	0.4	1.7
East North Central .....	2.6	0.3	0.9	2.4	2.5	1.2	0.6	2.4
West North Central .....	2.0	—	—	1.5	2.3	1.4	0.5	2.0
West .....	1.3	—	—	1.1	3.0	3.3	0.2	1.4
Mountain .....	1.9	—	—	1.6	5.5	—	—	1.5
Pacific .....	1.6	—	—	1.3	3.7	4.2	0.3	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 2015—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 .....	1.8	1.4	0.1	1.2	3.3	3.3	0.2	1.0
Local government .....	1.0	0.7	0.3	0.7	1.5	1.6	0.2	0.8
<b>Geographic areas</b>								
Northeast .....	1.8	1.3	0.5	1.2	2.5	2.4	0.2	1.4
New England .....	5.2	—	—	2.6	—	5.1	—	3.3
Middle Atlantic .....	1.8	0.7	0.6	1.4	3.1	3.0	0.3	1.7
South .....	1.5	0.9	0.1	1.1	2.9	2.9	0.1	1.1
South Atlantic .....	1.8	0.8	0.2	1.6	4.4	3.8	0.1	1.7
East South Central .....	5.1	—	—	—	6.4	8.4	—	—
West South Central .....	2.3	1.5	0.3	1.3	2.1	1.7	—	—
Midwest .....	2.6	2.0	0.7	1.6	3.5	3.4	0.5	1.8
East North Central .....	2.9	2.0	0.9	2.3	3.8	3.6	0.5	2.6
West North Central .....	4.8	—	—	1.6	6.8	6.8	—	—
West .....	1.7	1.3	0.5	1.1	3.9	3.6	0.2	1.2
Mountain .....	3.2	2.8	0.5	1.6	5.1	5.8	0.5	1.6
Pacific .....	2.0	1.5	0.6	1.4	5.0	4.4	0.2	1.6

<sup>1</sup> Less than 0.05.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 46. Paid leave combinations: Access, State and local government workers, National Compensation Survey, March 2015**

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave <sup>1</sup>	Personal leave, sick leave, paid family leave, or vacation <sup>1</sup>	Personal leave, vacation, or holidays <sup>1</sup>
All workers .....	34	56	59	57	92	92	87
<b>Worker characteristics</b>							
Management, professional, and related .....	26	61	43	41	94	94	86
Professional and related .....	21	61	36	34	94	94	85
Teachers .....	9	65	12	9	93	93	80
Primary, secondary, and special education school teachers .....	7	76	9	7	98	98	85
Service .....	41	48	76	74	87	88	86
Protective service .....	50	52	88	85	91	92	92
Sales and office .....	48	51	83	82	91	91	90
Office and administrative support .....	49	52	84	83	92	92	90
Natural resources, construction, and maintenance .....	46	46	95	95	96	96	98
Production, transportation, and material moving ...	36	59	59	59	91	95	91
Full time .....	38	63	66	65	99	100	95
Part time .....	7	19	20	18	51	52	45
Union .....	38	69	57	56	98	99	92
Nonunion .....	30	45	61	59	86	87	83
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	25	39	56	54	80	81	78
Lowest 10 percent .....	14	30	40	39	69	69	65
Second 25 percent .....	47	54	84	83	95	96	94
Third 25 percent .....	40	61	64	63	94	95	91
Highest 25 percent .....	26	70	37	35	98	99	88
Highest 10 percent .....	26	62	37	34	98	98	81
<b>Establishment characteristics</b>							
Service-providing industries .....	33	56	59	57	92	92	87
Education and health services .....	24	59	42	40	93	93	86
Educational services .....	20	60	35	33	93	93	85
Elementary and secondary schools .....	17	68	26	24	94	94	84
Junior colleges, colleges, and universities .....	28	37	64	62	90	90	86
Health care and social assistance .....	54	55	86	87	90	91	90
Hospitals .....	51	51	91	93	94	96	95
Public administration .....	51	52	88	87	91	91	91
1 to 99 workers .....	34	45	66	64	81	82	80
1 to 49 workers .....	30	35	65	64	74	74	73
50 to 99 workers .....	40	59	67	65	93	93	91
100 workers or more .....	34	57	58	57	93	94	88
100 to 499 workers .....	34	56	59	58	91	92	87
500 workers or more .....	34	58	57	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 2015—continued**

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave <sup>1</sup>	Personal leave, sick leave, paid family leave, or vacation <sup>1</sup>	Personal leave, vacation, or holidays <sup>1</sup>
State government .....	49	52	84	83	95	95	93
Local government .....	28	57	50	48	91	91	85
<b>Geographic areas</b>							
Northeast .....	46	71	55	55	93	93	86
New England .....	45	78	46	46	91	92	86
Middle Atlantic .....	46	68	59	58	94	94	86
South .....	29	51	61	59	93	94	89
South Atlantic .....	34	52	64	63	93	94	89
East South Central .....	17	37	63	58	92	93	91
West South Central .....	29	57	54	51	94	94	89
Midwest .....	32	58	55	54	89	89	86
East North Central .....	37	64	53	52	87	88	85
West North Central .....	24	48	57	56	91	91	88
West .....	34	51	63	62	92	92	85
Mountain .....	22	47	52	51	90	90	87
Pacific .....	38	52	67	66	93	93	85

<sup>1</sup> Includes workers with access to one or more of these leave benefits.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

**Table 46. Standard errors for paid leave combinations: Access, State and local government workers, National Compensation Survey, March 2015**

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave <sup>1</sup>	Personal leave, sick leave, paid family leave, or vacation <sup>1</sup>	Personal leave, vacation, or holidays <sup>1</sup>
All workers .....	1.3	1.4	1.1	1.1	0.5	0.5	0.7
<b>Worker characteristics</b>							
Management, professional, and related .....	1.5	1.6	1.4	1.4	0.7	0.7	1.0
Professional and related .....	1.4	1.6	1.5	1.4	0.6	0.6	1.1
Teachers .....	1.3	1.7	1.6	1.4	0.8	0.8	1.5
Primary, secondary, and special education school teachers .....	1.2	2.0	1.5	1.4	0.6	0.6	1.6
Service .....	2.1	2.1	1.4	1.6	1.1	1.2	1.2
Protective service .....	2.9	3.0	1.2	1.7	1.0	1.1	1.1
Sales and office .....	2.7	2.7	2.1	2.1	1.8	1.8	1.7
Office and administrative support .....	2.7	2.6	2.0	2.1	1.8	1.7	1.8
Natural resources, construction, and maintenance .....	3.3	3.4	1.9	1.9	1.8	1.7	1.5
Production, transportation, and material moving ...	4.1	4.9	3.3	3.4	3.0	1.7	2.2
Full time .....	1.5	1.7	1.0	1.0	0.3	0.2	0.6
Part time .....	1.0	1.6	1.9	1.9	2.3	2.4	2.4
Union .....	1.5	1.4	1.3	1.3	0.2	0.2	0.5
Nonunion .....	1.8	2.0	1.6	1.6	1.0	1.0	1.3
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	2.0	2.2	1.8	1.9	1.5	1.5	1.4
Lowest 10 percent .....	2.1	2.9	2.7	2.8	2.8	2.7	2.5
Second 25 percent .....	2.0	2.1	1.1	1.2	0.5	0.5	0.7
Third 25 percent .....	2.0	2.2	1.9	1.9	1.4	1.4	1.6
Highest 25 percent .....	1.7	1.6	1.7	1.6	0.3	0.2	1.1
Highest 10 percent .....	3.1	2.5	3.2	2.9	0.4	0.4	2.0
<b>Establishment characteristics</b>							
Service-providing industries .....	1.3	1.4	1.1	1.1	0.5	0.5	0.7
Education and health services .....	1.4	1.7	1.5	1.5	0.6	0.6	1.0
Educational services .....	1.4	1.7	1.6	1.5	0.5	0.5	1.1
Elementary and secondary schools .....	1.2	1.8	1.3	1.3	0.7	0.7	1.2
Junior colleges, colleges, and universities .....	4.0	4.1	3.6	2.8	2.0	2.0	2.0
Health care and social assistance .....	4.7	4.9	3.2	3.2	3.2	3.1	3.2
Hospitals .....	6.6	6.6	2.0	1.6	1.7	1.4	1.5
Public administration .....	2.3	2.3	1.4	1.5	1.3	1.3	1.3
1 to 99 workers .....	3.5	3.7	3.2	3.3	2.9	2.9	3.0
1 to 49 workers .....	4.2	4.8	4.7	4.8	4.7	4.7	4.7
50 to 99 workers .....	5.2	4.6	3.4	3.6	1.6	1.5	1.6
100 workers or more .....	1.3	1.5	1.1	1.1	0.5	0.5	0.8
100 to 499 workers .....	2.7	2.8	2.1	2.2	1.3	1.2	1.8
500 workers or more .....	1.3	1.6	1.2	1.2	0.5	0.5	0.8

See footnotes at end of table.

**Table 46. Standard errors for paid leave combinations: Access, State and local government workers, National Compensation Survey, March 2015—continued**

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave <sup>1</sup>	Personal leave, sick leave, paid family leave, or vacation <sup>1</sup>	Personal leave, vacation, or holidays <sup>1</sup>
State government .....	3.2	3.2	1.8	1.5	1.1	1.1	1.0
Local government .....	1.2	1.5	1.1	1.1	0.7	0.7	0.8
<b>Geographic areas</b>							
Northeast .....	1.6	1.0	1.8	1.7	0.8	0.8	0.9
New England .....	2.9	2.0	3.2	3.2	2.2	1.9	1.8
Middle Atlantic .....	1.8	1.3	2.1	2.0	0.9	0.9	1.1
South .....	2.5	3.0	1.9	1.9	0.7	0.6	1.5
South Atlantic .....	3.5	4.0	2.3	2.3	1.2	1.1	2.3
East South Central .....	3.3	6.3	5.9	5.0	0.6	0.5	3.6
West South Central .....	4.7	5.0	3.2	3.8	0.9	0.9	2.1
Midwest .....	2.3	2.3	1.6	1.7	1.7	1.8	1.6
East North Central .....	2.6	2.3	1.8	1.9	2.5	2.5	2.1
West North Central .....	3.7	3.9	3.1	3.0	1.9	2.0	2.4
West .....	3.1	3.1	2.5	2.4	0.9	0.9	1.2
Mountain .....	5.8	6.8	4.5	4.3	2.0	2.0	2.4
Pacific .....	3.8	3.4	3.1	3.0	1.0	1.0	1.4

<sup>1</sup> Includes workers with access to one or more of these leave benefits.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20142015.htm](http://www.bls.gov/ncs/ebs/glossary20142015.htm).

# Technical Note

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Data in this release are from the National Compensation Survey (NCS), conducted by the U.S. Department of Labor, Bureau of Labor Statistics (BLS). This release contains March 2015 data on civilian, private industry, and state and local government workers in the United States. Excluded are federal government workers, the military, agricultural workers, private household workers, and the self-employed. This news release provides data on the incidence of (access to and participation in) selected benefits and the share of premiums paid by employers and employees for medical care.

## Calculation details

Average hourly earnings from sampled occupations within an establishment were used to produce estimates for worker groups within six earnings categories: the lowest 10 percent, the lowest 25 percent, the second 25 percent, the third 25 percent, the highest 25 percent, and the highest 10 percent. The categories are based on unpublished March 2015 wages and salaries from the *Employer Costs for Employee Compensation*.

The percentiles were computed using earnings and scheduled hours of work reported for individual workers in sampled establishment jobs. Establishments in the survey are asked to report only individual worker earnings for each sampled job. For the calculation of the hourly percentile values, the individual worker hourly earnings are weighted and arrayed from lowest to highest. The values corresponding to the percentiles are:

Characteristics	Hourly wage percentiles				
	10	25	50 (median)	75	90
Civilian workers	\$9.09	\$12.02	\$18.18	\$29.10	\$44.36
Private industry workers	\$9.00	\$11.64	\$17.40	\$27.89	\$43.27
State and local government workers	\$12.40	\$16.35	\$23.76	\$35.56	\$49.40

The lowest 10-percent and 25-percent wage categories include those occupations with an average hourly wage less than the 10th percentile value and 25th percentile value, respectively. The second 25-percent category includes those occupations that make at or above the 25th percentile value but less than the 50th percentile value. The third 25-percent category includes those occupations that make at or above the 50th percentile value but less than the 75th percentile value. Finally, the highest 25- and 10-percent wage categories include those occupations with an average wage value greater than or equal to the 75th and 90th percentile value, respectively.

(Note: Individual workers can fall into an earnings category different from the average for the occupation into which they are classified because average hourly earnings for the occupation are used to produce the benefit estimates.)

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 medical coverage made by employees within the occupations. Rather, the premium calculations are based on the assumption that all employees in the occupation can opt for either single or family coverage.



## **Medical care**

Medical care plans provide services or payments for services rendered in the hospital or by a qualified medical care provider.

## **Retirement plans**

Differences in retirement plan participation are influenced by type of plan offered. In defined benefit plans participation is often mandatory, after meeting eligibility requirements, while participation in defined contribution plans is often voluntary.

## **Take-up rates**

Take-up rates are the percentage of workers with access to a plan who participate in the plan. They are computed by using the number of workers participating in a plan divided by the number of workers with access to the plan, multiplied by 100, and rounded to the nearest one percent. Since the computation of take-up rates is based on the number of workers collected rather than rounded percentage estimates, the take-up rates in the tables may not equal the ratio of participation to access estimates.

## **Comparing private and public sector data**

Incidence of employee benefits in state and local government should not be directly compared to private industry. Differences between these sectors stem from factors such as variation in work activities and occupational structures. Manufacturing and sales, for example, make up a large part of private industry work activities but are rare in state and local government. Professional and administrative support occupations (including teachers) account for two-thirds of the state and local government workforce, compared with one-half of private industry.

## **Leave benefits for teachers**

Primary, secondary, and special education teachers typically have a work schedule of 37 or 38 weeks per year. Because of this work schedule, they are generally not offered vacation or holidays. In many cases, the time off during winter and spring breaks during the school year are not considered vacation days for the purposes of this survey.

## **Sample size**

Data for the March 2015 reference period were collected from a probability sample of about 8,600 establishments in private industry and approximately 1,500 establishments in state and local government. (See **Appendix 1 below**)

## **Survey scope**

The March 2015 NCS benefits survey represented approximately 131 million civilian workers; of this number, about 112 million were private industry workers and nearly 19 million were state and local government workers. (See **Appendix 2 below**)

## **Introduction of 2010 Standard Occupational Classification (SOC)**

Beginning with the 2014 release, Employee Benefits in the United States are based on 2010 SOC. No substantive changes occurred in occupational coverage for about 90 percent of the detailed occupations in the 2010 SOC. However the detailed occupation Registered Nurses, for which data are shown separately, did undergo classification changes. For information about this and other changes see [www.bls.gov/soc](http://www.bls.gov/soc).

### **Obtaining information**

For research articles on employee benefits, see the *Monthly Labor Review* at [www.bls.gov/opub/mlr/home.htm](http://www.bls.gov/opub/mlr/home.htm) and *Beyond the Numbers: Pay and Benefits* at [www.bls.gov/opub/btn/](http://www.bls.gov/opub/btn/). For further technical information, see Chapter 8, "National Compensation Measures," of the *BLS Handbook of Methods* at [www.bls.gov/opub/hom/pdf/homch8.pdf](http://www.bls.gov/opub/hom/pdf/homch8.pdf).

**Appendix table 1. Survey establishment response, National Compensation Survey, March 2015**

Establishments	Civilian	Private industry	State and local governments
Total in sampling frame <sup>1</sup> .....	5,972,563	5,742,149	230,413
Total in sample .....	13,661	12,065	1,596
Responding <sup>2</sup> .....	10,122	8,643	1,479
Refused <sup>3</sup> .....	2,203	2,109	94
Out of business or not in survey scope .....	1,336	1,313	23

<sup>1</sup> The list of establishments from which the survey sample was selected (sampling frame) was developed from State unemployment insurance reports and is based on the 2012 North American Industry Classification System (NAICS). For private industries, an establishment is usually a single physical location. For state and local governments, an establishment is defined as all locations of a government entity.

<sup>2</sup> Establishments that provided data at the initial interview.

<sup>3</sup> Establishments that did not provide data at the initial interview. Data for establishments not responding at the time of update interviews are imputed. Detailed information on nonresponse adjustment and imputation can be found in BLS Handbook of Methods, Chapter 8, "National Compensation Measures," Bureau of Labor Statistics, on the Internet at [www.bls.gov/opub/hom/pdf/homch8.pdf](http://www.bls.gov/opub/hom/pdf/homch8.pdf).

**Appendix table 2. Number of workers represented,<sup>1</sup> National Compensation Survey, March 2015**

Occupational group <sup>2</sup>	Civilian workers	Private industry workers	State and local government workers
All workers .....	130,508,100	111,517,700	18,990,400
Management, professional, and related ....	39,868,500	29,380,400	10,488,100
Management, business, and financial ...	11,855,900	10,294,000	–
Professional and related .....	28,012,600	19,086,300	8,926,300
Teachers .....	6,549,900	–	5,001,500
Primary, secondary, and special education school teachers .....	4,270,300	–	3,668,100
Registered nurses .....	2,822,400	–	–
Service .....	28,194,000	24,171,100	4,023,000
Protective service .....	3,107,100	1,278,100	1,829,000
Sales and office .....	33,281,100	30,575,300	2,705,900
Sales and related .....	12,361,700	12,245,400	–
Office and administrative support .....	20,919,400	18,329,800	2,589,600
Natural resources, construction, and maintenance .....	10,111,800	9,131,100	980,700
Construction, extraction, farming, fishing, and forestry .....	4,658,700	4,102,400	–
Installation, maintenance, and repair ....	5,453,200	5,028,700	–
Production, transportation, and material moving .....	19,052,600	18,259,900	792,700
Production .....	9,124,600	9,013,600	–
Transportation and material moving .....	9,928,000	9,246,300	–

<sup>1</sup> The number of workers represented by the survey are rounded to the nearest 100. Estimates of the number of workers provide a description of the size and composition of the labor force included in the survey. Estimates are not intended, however, for comparison to other statistical series to measure employment trends or levels.

<sup>2</sup> The 2010 Standard Occupational Classification system is used to classify workers.

NOTE: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no estimates for this characteristic are provided in this publication.