

National Compensation Survey: Employee Benefits in the United States, March 2018

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Overview

The National Compensation Survey (NCS) provides comprehensive measures of compensation cost trends and the coverage, costs, and provisions of employer-sponsored benefits in the United States. This bulletin presents 2018 estimates of the incidence and key provisions of selected employer-sponsored benefits for civilian workers by various worker and establishment characteristics. Workers in the civilian economy are defined in the survey as those employed in private industry and state and local government.

These estimates are also accessible from the National Compensation Survey – Benefits database, available at www.bls.gov/ncs/ebs/data.htm. Archived NCS publications are available at www.bls.gov/ncs/ncspubs.htm.

U. S. Bureau of Labor Statistics (BLS) staff designed the survey, collected and reviewed the survey data, and prepared survey estimates 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. BLS thanks these respondents for their cooperation.

For more information on benefits estimates, contact NCS staff by phone at (202) 691–6199 or by [email](#). 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 4160, Washington, DC 20212.

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Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2018

(All workers = 100 percent)

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	71	55	78	26	22	83	60	42	71
Worker characteristics									
Management, professional, and related	86	75	87	41	34	83	70	54	78
Management, business, and financial	88	77	88	34	28	83	79	66	83
Professional and related	85	74	87	44	36	83	65	49	75
Teachers	86	77	90	74	65	88	40	20	50
Primary, secondary, and special education school teachers	95	86	91	89	80	91	34	13	38
Registered nurses	91	80	88	42	31	75	81	67	82
Service	49	31	64	16	14	89	40	21	52
Protective service	82	67	82	55	51	92	49	28	57
Sales and office	73	54	75	20	15	75	66	46	70
Sales and related	68	42	62	11	7	62	65	39	60
Office and administrative support	76	62	81	26	20	78	67	51	76
Natural resources, construction, and maintenance	64	50	78	25	23	94	55	38	69
Construction, extraction, farming, fishing, and forestry	61	48	79	28	27	96	48	33	69
Installation, maintenance, and repair	68	52	76	22	20	91	62	43	70
Production, transportation, and material moving ...	72	55	77	23	19	82	63	45	72
Production	73	56	77	20	15	78	70	51	73
Transportation and material moving	70	54	77	27	23	85	56	40	71
Full time	81	66	81	31	26	84	69	50	73
Part time	40	23	58	11	8	72	33	17	52
Union	95	84	89	80	72	89	47	31	66
Nonunion	67	51	76	18	14	79	62	44	71
Average wage within the following categories: ⁴									
Lowest 25 percent	46	25	55	8	6	72	41	21	50
Lowest 10 percent	33	15	44	4	3	68	30	12	40
Second 25 percent	72	55	76	21	17	81	62	43	70
Third 25 percent	83	69	84	33	28	85	69	53	77
Highest 25 percent	90	80	90	48	41	85	72	58	80
Highest 10 percent	90	81	90	47	39	82	76	62	82
Establishment characteristics									
Goods-producing industries	75	60	79	23	19	84	71	54	75
Service-providing industries	70	55	78	27	22	83	58	40	70
Education and health services	80	67	84	41	35	85	58	40	69
Educational services	88	78	89	73	64	88	42	22	53
Elementary and secondary schools	90	81	91	85	77	91	30	11	38
Junior colleges, colleges, and universities	91	79	87	59	47	80	69	44	63
Health care and social assistance	75	59	79	21	17	79	68	51	75
Hospitals	93	79	85	45	34	76	83	66	79
Public administration	91	85	94	87	79	91	36	19	54

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2018—continued

(All workers = 100 percent)

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	55	40	73	12	10	86	50	34	68
1 to 49 workers	50	36	72	9	8	86	47	32	69
50 to 99 workers	69	51	74	20	18	87	58	38	66
100 workers or more	86	71	82	41	33	82	70	51	72
100 to 499 workers	84	64	77	28	23	82	71	49	70
500 workers or more	90	78	87	56	46	82	70	53	75
Geographic areas									
Northeast	72	59	82	31	27	86	59	44	74
New England	74	60	81	30	26	86	60	46	77
Middle Atlantic	71	59	83	31	27	86	58	43	73
South	70	52	74	26	21	82	61	40	66
South Atlantic	70	53	76	27	22	79	62	41	66
East South Central	74	53	71	26	22	84	64	40	63
West South Central	70	52	74	24	21	86	56	38	67
Midwest	72	57	79	25	21	82	63	46	72
East North Central	72	58	80	25	21	82	64	47	73
West North Central	73	56	77	26	21	82	61	43	71
West	69	55	80	25	20	83	57	42	74
Mountain	74	60	81	21	18	85	63	48	77
Pacific	67	53	79	26	22	83	55	39	72

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

² Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2018

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.8	0.7	0.6	0.6	0.5	0.7	0.7	0.6	0.6
Worker characteristics									
Management, professional, and related	0.9	1.0	0.6	0.9	0.9	0.8	1.1	1.1	0.8
Management, business, and financial	1.1	1.3	1.0	1.3	1.1	1.2	1.2	1.3	1.1
Professional and related	1.1	1.1	0.6	1.2	1.1	1.0	1.3	1.2	0.9
Teachers	2.1	2.0	0.7	2.2	2.2	0.9	1.5	1.1	1.6
Primary, secondary, and special education school teachers	2.4	2.3	0.7	2.6	2.5	0.7	1.5	1.3	2.8
Registered nurses	1.8	2.3	1.5	3.7	3.0	2.9	2.8	3.2	2.1
Service	1.8	1.1	2.2	0.8	0.8	1.1	1.8	0.9	2.2
Protective service	4.0	4.0	4.2	4.2	4.0	1.5	3.4	2.2	5.6
Sales and office	1.0	1.1	0.8	0.8	0.6	1.3	0.9	1.0	1.0
Sales and related	1.7	1.5	1.5	1.0	0.9	4.0	1.6	1.3	1.5
Office and administrative support	1.3	1.2	0.8	0.9	0.7	1.1	1.2	1.2	1.0
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	1.8	1.7	1.3	1.4	1.4	0.8	1.5	1.4	1.5
Installation, maintenance, and repair	2.8	2.7	1.9	2.3	2.3	0.8	2.3	2.4	2.8
Production, transportation, and material moving ... Production	1.9	1.6	1.6	1.2	1.2	1.6	1.8	1.4	1.7
Transportation and material moving	1.6	1.2	0.8	1.2	1.1	1.7	1.6	1.2	0.9
Production	2.4	1.9	1.3	1.6	1.3	3.1	2.5	2.0	1.5
Transportation and material moving	2.1	1.8	1.3	1.9	1.9	1.7	1.8	1.5	1.6
Full time	0.7	0.7	0.6	0.7	0.7	0.6	0.7	0.7	0.7
Part time	1.9	1.1	1.7	0.8	0.6	2.1	1.6	0.8	1.8
Union	0.6	0.7	0.5	1.3	1.3	0.6	1.3	1.1	1.3
Nonunion	0.9	0.8	0.7	0.5	0.4	1.0	0.9	0.8	0.7
Average wage within the following categories: ⁴									
Lowest 25 percent	1.7	0.9	1.5	0.4	0.4	2.3	1.6	0.8	1.4
Lowest 10 percent	2.5	1.1	2.1	0.5	0.3	3.7	2.4	1.0	2.0
Second 25 percent	1.2	1.2	0.9	0.7	0.7	0.9	1.2	1.1	1.0
Third 25 percent	0.9	1.0	0.7	1.0	1.0	1.0	0.9	0.9	0.8
Highest 25 percent	0.8	0.9	0.5	1.1	1.0	0.8	1.0	1.0	0.6
Highest 10 percent	1.3	1.2	0.8	1.6	1.3	1.3	1.5	1.2	0.9
Establishment characteristics									
Goods-producing industries	1.7	1.6	1.0	1.5	1.4	1.5	1.7	1.4	0.9
Service-providing industries	0.9	0.8	0.7	0.6	0.6	0.7	0.8	0.7	0.8
Education and health services	1.9	1.8	1.0	1.5	1.5	1.0	1.8	1.5	1.2
Educational services	1.2	1.3	0.7	1.3	1.3	0.8	1.0	0.8	1.4
Elementary and secondary schools	1.7	1.7	0.7	1.8	1.7	0.6	1.2	1.1	2.7
Junior colleges, colleges, and universities	1.1	1.4	1.2	1.7	1.7	1.8	2.0	1.2	1.4
Health care and social assistance	3.0	2.7	1.7	1.9	1.9	3.0	2.9	2.4	1.7
Hospitals	1.0	2.0	1.8	2.8	2.5	2.8	2.1	2.6	2.1
Public administration	0.9	1.1	0.5	1.2	1.4	0.9	1.3	1.2	2.6

See footnotes at end of table.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2018—continued

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	1.4	1.1	1.2	0.5	0.5	1.0	1.4	1.1	1.2
1 to 49 workers	1.5	1.3	1.5	0.5	0.5	1.2	1.5	1.3	1.6
50 to 99 workers	2.4	1.9	1.9	1.1	1.0	1.8	2.4	1.9	2.2
100 workers or more	0.7	0.8	0.6	0.8	0.7	0.8	0.7	0.8	0.8
100 to 499 workers	1.0	1.1	0.9	1.1	0.9	1.4	1.1	1.1	1.0
500 workers or more	1.0	1.0	0.6	1.3	1.1	0.8	1.0	1.1	1.0
Geographic areas									
Northeast	1.6	1.3	1.5	1.5	1.5	1.2	1.6	1.1	1.5
New England	2.1	1.5	2.2	2.2	2.5	3.4	3.1	2.2	2.2
Middle Atlantic	2.0	1.5	1.8	1.7	1.6	1.0	2.0	1.2	1.8
South	1.4	1.4	1.2	0.9	0.9	1.3	1.3	1.3	1.3
South Atlantic	2.2	1.6	1.1	1.3	1.3	2.1	2.1	1.6	1.2
East South Central	2.9	5.6	4.8	4.1	3.9	2.3	1.8	4.1	4.7
West South Central	1.8	2.3	2.1	0.7	0.5	1.7	1.8	2.2	2.7
Midwest	1.8	1.6	0.8	1.1	0.9	1.2	1.6	1.4	1.0
East North Central	2.0	2.0	0.8	1.3	1.1	1.4	2.1	1.8	1.1
West North Central	3.4	2.6	1.9	2.0	1.7	2.4	2.6	1.8	2.0
West	1.3	1.2	1.2	1.3	1.1	1.4	1.4	1.0	1.3
Mountain	1.7	2.3	1.9	2.4	1.9	2.1	2.0	1.7	1.6
Pacific	1.8	1.4	1.5	1.6	1.3	1.8	1.8	1.3	1.7

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

² Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 3. Retirement benefit combinations: Access, civilian workers,¹ March 2018

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	16	11	45
Worker characteristics			
Management, professional, and related	25	16	45
Management, business, and financial	26	8	54
Professional and related	24	20	41
Teachers	28	46	12
Primary, secondary, and special education school teachers	28	60	6
Registered nurses	32	10	49
Service	6	9	34
Protective service	22	34	27
Sales and office	13	7	53
Sales and related	7	3	57
Office and administrative support	16	9	50
Natural resources, construction, and maintenance	15	9	40
Construction, extraction, farming, fishing, and forestry	15	13	33
Installation, maintenance, and repair	16	6	46
Production, transportation, and material moving ...	14	9	48
Production	16	3	54
Transportation and material moving	12	14	44
Full time	19	12	50
Part time	4	7	29
Union	33	47	14
Nonunion	13	5	49
Average wage within the following categories: ²			
Lowest 25 percent	3	4	38
Lowest 10 percent	1	3	29
Second 25 percent	11	10	51
Third 25 percent	20	14	49
Highest 25 percent	31	17	42
Highest 10 percent	33	14	43
Establishment characteristics			
Goods-producing industries	18	4	53
Service-providing industries	15	12	43
Education and health services	20	22	39
Educational services	27	46	15
Elementary and secondary schools	25	60	5
Junior colleges, colleges, and universities	37	22	32
Health care and social assistance	15	6	54
Hospitals	35	9	48
Public administration	32	55	4

See footnotes at end of table.

Table 3. Retirement benefit combinations: Access, civilian workers,¹ March 2018—continued

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
1 to 99 workers	7	6	43
1 to 49 workers	6	4	41
50 to 99 workers	10	11	49
100 workers or more	24	16	46
100 to 499 workers	15	13	56
500 workers or more	36	20	34
Geographic areas			
Northeast	18	13	41
New England	16	15	44
Middle Atlantic	18	13	40
South	16	10	45
South Atlantic	19	8	43
East South Central	16	9	48
West South Central	10	13	46
Midwest	16	9	47
East North Central	17	8	47
West North Central	14	12	47
West	13	12	45
Mountain	10	11	53
Pacific	14	12	41

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 3. Standard errors for retirement benefit combinations:
Access, civilian workers,¹ March 2018**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	0.5	0.3	0.8
Worker characteristics			
Management, professional, and related	0.7	0.6	1.1
Management, business, and financial	1.2	0.8	1.4
Professional and related	0.9	0.8	1.3
Teachers	1.3	1.6	0.8
Primary, secondary, and special education school teachers	1.4	2.0	1.1
Registered nurses	3.0	2.1	3.5
Service	0.4	0.6	1.9
Protective service	2.1	3.1	4.2
Sales and office	0.7	0.3	0.9
Sales and related	0.9	0.4	1.6
Office and administrative support	0.7	0.4	1.2
Natural resources, construction, and maintenance	1.0	0.9	1.7
Construction, extraction, farming, fishing, and forestry	1.6	1.6	2.3
Installation, maintenance, and repair	1.1	0.8	2.2
Production, transportation, and material moving	1.0	0.7	1.8
Production	1.7	0.4	2.7
Transportation and material moving	1.2	1.4	2.0
Full time	0.6	0.3	0.9
Part time	0.5	0.6	1.5
Union	1.2	1.3	1.3
Nonunion	0.5	0.2	0.8
Average wage within the following categories: ²			
Lowest 25 percent	0.3	0.3	1.6
Lowest 10 percent	0.2	0.5	2.4
Second 25 percent	0.6	0.4	1.1
Third 25 percent	0.8	0.7	1.1
Highest 25 percent	1.0	0.7	1.0
Highest 10 percent	1.5	0.9	1.6
Establishment characteristics			
Goods-producing industries	1.4	0.5	2.1
Service-providing industries	0.5	0.3	0.8
Education and health services	0.9	0.9	1.6
Educational services	0.9	1.0	0.6
Elementary and secondary schools	1.0	1.4	0.8
Junior colleges, colleges, and universities	1.8	2.0	1.3
Health care and social assistance	1.3	1.1	2.6
Hospitals	3.0	1.7	2.5
Public administration	1.2	1.2	0.9

See footnotes at end of table.

**Table 3. Standard errors for retirement benefit combinations:
Access, civilian workers,¹ March 2018—continued**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
1 to 99 workers	0.5	0.2	1.4
1 to 49 workers	0.5	0.2	1.5
50 to 99 workers	1.0	0.9	2.5
100 workers or more	0.7	0.5	0.8
100 to 499 workers	0.9	0.7	1.3
500 workers or more	1.1	0.8	1.2
Geographic areas			
Northeast	1.1	0.6	2.0
New England	2.8	1.5	2.8
Middle Atlantic	1.3	0.8	2.6
South	0.7	0.5	1.2
South Atlantic	0.8	0.8	1.9
East South Central	3.0	1.3	1.8
West South Central	0.8	0.4	1.9
Midwest	0.9	0.5	1.3
East North Central	1.2	0.5	1.6
West North Central	1.2	1.1	2.1
West	1.1	0.6	1.9
Mountain	1.4	1.2	2.8
Pacific	1.5	0.7	2.5

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,¹ March 2018

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

Characteristics	Open plans ²	Soft freeze ³		Hard freeze ⁴
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	52	39	2	7
Worker characteristics				
Management, professional, and related	47	44	2	8
Management, business, and financial	52	32	2	14
Professional and related	45	48	2	5
Teachers	43	56	—	—
Primary, secondary, and special education school teachers	44	55	—	—
Registered nurses	49	35	—	—
Service	55	41	1	4
Protective service	51	48	—	—
Sales and office	52	37	1	10
Sales and related	57	22	1	19
Office and administrative support	51	39	1	8
Natural resources, construction, and maintenance	71	25	1	3
Construction, extraction, farming, fishing, and forestry	83	15	—	—
Installation, maintenance, and repair	56	37	3	4
Production, transportation, and material moving ...	59	29	3	9
Production	44	36	2	18
Transportation and material moving	68	24	4	4
Full time	51	39	2	8
Part time	62	34	—	—
Union	57	41	1	2
Nonunion	49	37	3	12
Average wage within the following categories: ⁵				
Lowest 25 percent	57	36	—	—
Lowest 10 percent	72	24	—	—
Second 25 percent	57	34	2	7
Third 25 percent	53	38	2	7
Highest 25 percent	49	42	2	8
Highest 10 percent	46	42	2	10
Establishment characteristics				
Goods-producing industries	56	25	5	13
Service-providing industries	52	41	1	6
Education and health services	47	49	1	3
Educational services	43	56	—	—
Elementary and secondary schools	43	56	—	—
Junior colleges, colleges, and universities	41	58	—	—
Health care and social assistance	58	29	—	—
Hospitals	52	31	—	—
Public administration	43	56	—	—

See footnotes at end of table.

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,¹ March 2018—continued

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

Characteristics	Open plans ²	Soft freeze ³		Hard freeze ⁴
		All participants still accruing benefits	Some participants still accruing benefits	
1 to 99 workers	57	35	1	7
1 to 49 workers	57	32	1	10
50 to 99 workers	56	38	—	—
100 workers or more	51	40	2	7
100 to 499 workers	58	34	3	5
500 workers or more	47	43	2	8
Geographic areas				
Northeast	49	41	1	8
New England	55	37	1	7
Middle Atlantic	47	42	1	9
South	53	40	2	6
South Atlantic	59	32	3	7
East South Central	45	52	—	—
West South Central	46	47	—	—
Midwest	57	32	2	9
East North Central	57	31	3	9
West North Central	57	33	—	—
West	50	42	2	7
Mountain	49	43	—	—
Pacific	50	42	2	7

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Plans open to new participants.

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

⁴ 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.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,¹ March 2018

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

Characteristics	Open plans ²	Soft freeze ³		Hard freeze ⁴
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	1.1	1.0	0.3	0.6
Worker characteristics				
Management, professional, and related	1.5	1.4	0.4	0.8
Management, business, and financial	2.3	2.1	0.6	1.7
Professional and related	1.7	1.6	0.4	0.8
Teachers	1.8	1.8	–	–
Primary, secondary, and special education school teachers	2.2	2.2	–	–
Registered nurses	5.0	4.2	–	–
Service	2.1	2.0	0.3	1.2
Protective service	3.5	3.5	–	–
Sales and office	2.0	1.6	0.3	0.8
Sales and related	5.6	3.7	0.7	2.9
Office and administrative support	1.8	1.5	0.3	0.8
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	2.4	2.2	0.4	0.7
Installation, maintenance, and repair	2.1	1.9	–	–
Production, transportation, and material moving ... Production	3.3	3.2	1.0	0.9
Transportation and material moving	2.3	2.3	0.9	1.9
Production	3.2	4.0	1.1	4.5
Transportation and material moving	2.6	2.5	1.4	1.4
Full time	1.3	1.1	0.3	0.6
Part time	2.5	2.6	–	–
Union	1.2	1.2	0.2	0.3
Nonunion	1.7	1.4	0.4	1.0
Average wage within the following categories: ⁵				
Lowest 25 percent	3.1	2.8	–	–
Lowest 10 percent	4.1	3.9	–	–
Second 25 percent	1.5	1.3	0.6	0.9
Third 25 percent	1.5	1.5	0.4	1.0
Highest 25 percent	1.4	1.4	0.4	0.6
Highest 10 percent	2.2	2.1	0.6	1.1
Establishment characteristics				
Goods-producing industries	2.9	2.7	1.2	2.3
Service-providing industries	1.2	1.1	0.2	0.6
Education and health services	1.7	1.6	0.4	1.0
Educational services	1.1	1.1	–	–
Elementary and secondary schools	1.4	1.5	–	–
Junior colleges, colleges, and universities	1.4	1.4	–	–
Health care and social assistance	4.7	3.6	–	–
Hospitals	4.4	3.0	–	–
Public administration	1.5	1.5	–	–

See footnotes at end of table.

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,¹ March 2018—continued

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

Characteristics	Open plans ²	Soft freeze ³		Hard freeze ⁴
		All participants still accruing benefits	Some participants still accruing benefits	
1 to 99 workers	1.8	1.5	0.3	1.4
1 to 49 workers	2.2	2.1	0.2	2.0
50 to 99 workers	2.6	2.2	—	—
100 workers or more	1.4	1.2	0.3	0.7
100 to 499 workers	2.2	1.9	0.5	1.1
500 workers or more	1.7	1.4	0.5	0.9
Geographic areas				
Northeast	1.6	1.3	0.4	0.7
New England	3.5	2.7	0.6	1.5
Middle Atlantic	1.8	1.6	0.4	0.8
South	2.5	2.1	0.3	0.9
South Atlantic	4.1	3.0	0.5	1.5
East South Central	4.6	4.6	—	—
West South Central	1.8	2.1	—	—
Midwest	1.8	1.9	0.8	1.9
East North Central	2.4	2.5	1.1	2.7
West North Central	2.4	2.4	—	—
West	2.3	2.4	0.5	1.0
Mountain	4.4	4.1	—	—
Pacific	2.7	2.9	0.7	1.2

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Plans open to new participants.

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

⁴ 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.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, civilian workers,² March 2018

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits ³		
	1 year	2 to 5 years	Greater than 5 years
All workers	(⁴)	17	82
Worker characteristics			
Management, professional, and related	(⁴)	17	82
Management, business, and financial	—	—	85
Professional and related	(⁴)	18	81
Teachers	1	19	81
Primary, secondary, and special education school teachers	1	19	80
Registered nurses	—	24	76
Service	—	—	74
Protective service	—	—	77
Sales and office	—	—	86
Sales and related	—	3	97
Office and administrative support	—	—	84
Natural resources, construction, and maintenance	—	—	81
Construction, extraction, farming, fishing, and forestry	—	19	81
Installation, maintenance, and repair	—	—	81
Production, transportation, and material moving	—	—	88
Production	—	12	88
Transportation and material moving	—	—	88
Full time	(⁴)	17	83
Part time	(⁴)	25	75
Union	1	19	81
Nonunion	(⁴)	16	83
Average wage within the following categories: ⁵			
Lowest 25 percent	—	—	82
Lowest 10 percent	—	—	80
Second 25 percent	(⁴)	18	82
Third 25 percent	—	—	81
Highest 25 percent	(⁴)	16	83
Highest 10 percent	1	17	82
Establishment characteristics			
Goods-producing industries	—	10	90
Service-providing industries	(⁴)	18	81
Education and health services	1	22	77
Educational services	1	20	79
Elementary and secondary schools	1	20	79
Junior colleges, colleges, and universities	—	—	78
Health care and social assistance	—	27	73
Hospitals	—	19	81
Public administration	—	24	76

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, civilian workers,² March 2018—continued

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits ³		
	1 year	2 to 5 years	Greater than 5 years
1 to 99 workers	1	21	78
1 to 49 workers	1	25	74
50 to 99 workers	—	—	82
100 workers or more	—	—	84
100 to 499 workers	—	—	82
500 workers or more	—	—	84
Geographic areas			
Northeast	—	—	93
New England	—	—	89
Middle Atlantic	—	—	94
South	—	16	84
South Atlantic	—	9	91
East South Central	—	46	54
West South Central	—	10	90
Midwest	1	14	85
East North Central	2	13	86
West North Central	—	16	84
West	—	—	66
Mountain	—	—	88
Pacific	—	43	57

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

² Includes workers in private industry and state and local government. See Technical Note for further explanation.

³ The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2017 are included in the "1 year" column. Those frozen between 2013 and 2016 are included in the "2 to 5 years" column and plans frozen before 2013 are included in the "Greater than 5 years" column.

⁴ Less than 0.5.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 6. Standard errors for defined benefit frozen retirement plans:¹
Selected attributes, civilian workers,² March 2018**

Characteristics	Time since plan closed to new workers or stopped accruing benefits ³		
	1 year	2 to 5 years	Greater than 5 years
All workers	0.1	0.9	0.9
Worker characteristics			
Management, professional, and related	0.1	1.1	1.1
Management, business, and financial	–	–	1.8
Professional and related	0.1	1.2	1.2
Teachers	0.1	1.8	1.8
Primary, secondary, and special education school teachers	0.1	2.2	2.1
Registered nurses	–	6.1	6.1
Service	–	–	2.9
Protective service	–	–	3.5
Sales and office	–	–	1.0
Sales and related	–	1.0	1.0
Office and administrative support	–	–	1.1
Natural resources, construction, and maintenance	–	–	2.8
Construction, extraction, farming, fishing, and forestry	–	4.2	4.2
Installation, maintenance, and repair	–	–	3.0
Production, transportation, and material moving ...	–	–	2.0
Production	–	3.3	3.3
Transportation and material moving	–	–	2.1
Full time	0.1	0.8	0.9
Part time	0.1	4.3	4.3
Union	0.1	1.2	1.2
Nonunion	(⁴)	1.3	1.4
Average wage within the following categories: ⁵			
Lowest 25 percent	–	–	4.8
Lowest 10 percent	–	–	8.4
Second 25 percent	0.1	1.4	1.4
Third 25 percent	–	–	1.4
Highest 25 percent	0.1	1.0	1.0
Highest 10 percent	0.2	1.2	1.2
Establishment characteristics			
Goods-producing industries	–	2.2	2.2
Service-providing industries	0.1	1.0	1.0
Education and health services	0.1	1.7	1.7
Educational services	0.2	1.2	1.2
Elementary and secondary schools	0.2	1.7	1.7
Junior colleges, colleges, and universities	–	–	2.3
Health care and social assistance	–	6.0	6.0
Hospitals	–	3.7	3.7
Public administration	–	1.7	1.7

See footnotes at end of table.

**Table 6. Standard errors for defined benefit frozen retirement plans:¹
Selected attributes, civilian workers,² March 2018—continued**

Characteristics	Time since plan closed to new workers or stopped accruing benefits ³		
	1 year	2 to 5 years	Greater than 5 years
1 to 99 workers	0.3	2.3	2.3
1 to 49 workers	0.3	4.1	4.1
50 to 99 workers	—	—	1.9
100 workers or more	—	—	1.0
100 to 499 workers	—	—	1.8
500 workers or more	—	—	1.0
Geographic areas			
Northeast	—	—	1.6
New England	—	—	5.1
Middle Atlantic	—	—	1.2
South	—	1.7	1.7
South Atlantic	—	1.3	1.3
East South Central	—	6.4	6.4
West South Central	—	1.4	1.4
Midwest	0.3	2.3	2.4
East North Central	0.4	2.9	3.0
West North Central	—	3.8	3.8
West	—	—	1.7
Mountain	—	—	2.9
Pacific	—	1.6	1.6

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

² Includes workers in private industry and state and local government. See Technical Note for further explanation.

³ The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2017 are included in the "1 year" column. Those frozen between 2013 and 2016 are included in the "2 to 5 years" column and plans frozen before 2013 are included in the "Greater than 5 years" column.

⁴ Less than 0.05.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, civilian workers,² March 2018

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans ³			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers	4	96	58	12	15	23
Worker characteristics						
Management, professional, and related	3	97	64	10	16	22
Management, business, and financial	4	96	44	13	28	25
Professional and related	3	97	71	9	13	20
Service	3	97	77	7	5	22
Sales and office	8	92	46	12	20	26
Sales and related	23	77	—	—	42	22
Office and administrative support	6	94	53	12	16	27
Natural resources, construction, and maintenance	5	95	47	24	13	18
Production, transportation, and material moving ...	7	93	29	24	17	30
Full time	3	97	59	12	16	23
Part time	17	83	52	9	7	21
Union	2	98	76	12	5	20
Nonunion	6	94	46	12	23	25
Average wage within the following categories: ⁴						
Lowest 25 percent	15	85	59	7	12	19
Second 25 percent	4	96	60	12	13	24
Third 25 percent	5	95	55	14	11	26
Highest 25 percent	2	98	59	12	20	21
Highest 10 percent	3	97	54	12	24	24
Establishment characteristics						
Goods-producing industries	4	96	14	28	39	30
Service-providing industries	4	96	64	10	12	22
Education and health services	2	98	82	5	4	21
Health care and social assistance	7	93	41	—	15	34
Public administration	—	100	89	8	—	20

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, civilian workers,² March 2018—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 ³			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
1 to 99 workers	4	96	58	14	12	24
1 to 49 workers	3	97	51	13	13	25
50 to 99 workers	5	95	66	14	10	21
100 workers or more	4	96	58	12	16	23
100 to 499 workers	8	92	56	13	14	24
500 workers or more	3	97	59	11	17	22
Geographic areas						
Northeast	5	95	62	6	14	24
Middle Atlantic	5	95	64	7	14	24
South	4	96	58	15	14	26
South Atlantic	6	94	46	17	20	38
Midwest	5	95	52	14	15	24
East North Central	5	95	50	14	15	28
West	4	96	60	11	19	16
Pacific	5	95	58	12	19	18

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

² Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 7. Standard errors for frozen defined benefit retirement plans:¹ Plan alternatives, civilian workers,² March 2018

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	0.6	0.6	1.3	0.9	1.1	1.1
Worker characteristics						
Management, professional, and related	0.6	0.6	1.6	1.0	1.7	1.3
Management, business, and financial	0.9	0.9	2.4	2.0	2.9	2.5
Professional and related	0.7	0.7	1.8	1.0	1.6	1.2
Service	0.9	0.9	3.4	1.5	1.5	2.1
Sales and office	1.4	1.4	1.7	1.8	1.6	1.8
Sales and related	5.2	5.2	–	–	5.6	3.4
Office and administrative support	1.1	1.1	1.8	1.8	1.3	2.2
Natural resources, construction, and maintenance	2.4	2.4	3.7	3.5	3.2	2.6
Production, transportation, and material moving ...	2.3	2.3	3.7	3.4	3.1	4.1
Full time	0.6	0.6	1.3	0.9	1.1	1.1
Part time	3.7	3.7	4.3	2.5	2.1	4.0
Union	0.7	0.7	1.5	1.2	0.9	1.5
Nonunion	0.9	0.9	1.5	1.2	1.7	1.4
Average wage within the following categories: ³						
Lowest 25 percent	3.0	3.0	4.7	1.7	3.2	3.4
Second 25 percent	1.0	1.0	2.2	1.4	1.5	1.7
Third 25 percent	1.1	1.1	2.1	1.4	1.1	1.8
Highest 25 percent	0.4	0.4	1.8	1.1	1.8	1.3
Highest 10 percent	0.7	0.7	2.0	1.6	2.3	2.1
Establishment characteristics						
Goods-producing industries	1.7	1.7	3.8	3.2	3.9	4.7
Service-providing industries	0.7	0.7	1.3	0.9	1.0	1.1
Education and health services	0.8	0.8	1.9	1.0	0.6	1.3
Health care and social assistance	2.7	2.7	4.3	–	2.2	4.0
Public administration	–	0.0	1.7	1.5	–	1.7

See footnotes at end of table.

Table 7. Standard errors for frozen defined benefit retirement plans:¹ Plan alternatives, civilian workers,² March 2018—continued

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
1 to 99 workers	1.0	1.0	3.1	2.0	1.4	2.7
1 to 49 workers	0.9	0.9	3.8	2.2	1.9	4.5
50 to 99 workers	1.6	1.6	4.0	3.1	2.3	3.3
100 workers or more	0.7	0.7	1.5	0.9	1.3	1.3
100 to 499 workers	1.6	1.6	2.7	1.9	1.8	2.7
500 workers or more	0.7	0.7	1.6	1.1	1.6	1.4
Geographic areas						
Northeast	1.5	1.5	2.6	1.1	1.5	2.5
Middle Atlantic	1.7	1.7	2.8	1.1	1.6	2.5
South	1.1	1.1	2.4	1.7	1.8	1.8
South Atlantic	2.0	2.0	3.6	2.8	2.9	3.3
Midwest	1.4	1.4	2.3	2.3	2.4	2.3
East North Central	1.3	1.3	2.9	3.2	2.5	2.8
West	0.8	0.8	2.3	1.5	2.9	1.7
Pacific	1.1	1.1	2.7	1.8	3.1	2.1

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

² Includes workers in private industry and state and local government. See Technical Note for further explanation.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ March 2018

(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	83	17
Worker characteristics				
Management, professional, and related	66	34	83	17
Management, business, and financial	68	32	85	15
Professional and related	64	36	82	18
Teachers	71	29	93	7
Primary, secondary, and special education school teachers	76	24	96	4
Registered nurses	60	40	76	24
Service	65	35	83	17
Protective service	72	28	92	8
Sales and office	71	29	84	16
Sales and related	77	23	86	14
Office and administrative support	68	32	84	16
Natural resources, construction, and maintenance	65	35	82	18
Construction, extraction, farming, fishing, and forestry	55	45	77	23
Installation, maintenance, and repair	72	28	86	14
Production, transportation, and material moving ...	71	29	84	16
Production	72	28	84	16
Transportation and material moving	70	30	84	16
Full time	68	32	84	16
Part time	67	33	83	17
Union	65	35	81	19
Nonunion	68	32	84	16
Average wage within the following categories: ²				
Lowest 25 percent	74	26	83	17
Lowest 10 percent	70	30	78	22
Second 25 percent	70	30	85	15
Third 25 percent	65	35	84	16
Highest 25 percent	66	34	83	17
Highest 10 percent	64	36	83	17
Establishment characteristics				
Goods-producing industries	68	32	82	18
Service-providing industries	68	32	84	16
Education and health services	59	41	81	19
Educational services	67	33	90	10
Elementary and secondary schools	69	31	91	9
Junior colleges, colleges, and universities	65	35	88	12
Health care and social assistance	58	42	78	22
Hospitals	63	37	80	20
Public administration	67	33	90	10

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ March 2018—continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers	66	34	84	16
1 to 49 workers	64	36	83	17
50 to 99 workers	68	32	85	15
100 workers or more	69	31	83	17
100 to 499 workers	72	28	86	14
500 workers or more	66	34	81	19
Geographic areas				
Northeast	62	38	82	18
New England	59	41	81	19
Middle Atlantic	63	37	83	17
South	72	28	81	19
South Atlantic	70	30	80	20
East South Central	77	23	81	19
West South Central	75	25	83	17
Midwest	67	33	85	15
East North Central	66	34	85	15
West North Central	69	31	83	17
West	67	33	87	13
Mountain	68	32	87	13
Pacific	66	34	87	13

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/hcs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,¹ March 2018

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	0.7	0.7	0.7	0.7
Worker characteristics				
Management, professional, and related	1.0	1.0	1.0	1.0
Management, business, and financial	1.6	1.6	1.1	1.1
Professional and related	1.1	1.1	1.1	1.1
Teachers	2.8	2.8	0.8	0.8
Primary, secondary, and special education school teachers	5.2	5.2	1.1	1.1
Registered nurses	2.6	2.6	2.9	2.9
Service	2.6	2.6	1.9	1.9
Protective service	6.5	6.5	2.2	2.2
Sales and office	0.9	0.9	0.7	0.7
Sales and related	1.7	1.7	1.3	1.3
Office and administrative support	1.3	1.3	0.9	0.9
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	2.1	2.1	1.6	1.6
Installation, maintenance, and repair	3.8	3.8	3.0	3.0
Production, transportation, and material moving ... Production	1.6	1.6	1.7	1.7
Transportation and material moving	1.9	1.9	1.3	1.3
Production	2.5	2.5	1.5	1.5
Transportation and material moving	2.5	2.5	1.7	1.7
Full time	0.8	0.8	0.8	0.8
Part time	1.8	1.8	1.8	1.8
Union	1.7	1.7	1.9	1.9
Nonunion	0.8	0.8	0.7	0.7
Average wage within the following categories: ²				
Lowest 25 percent	1.4	1.4	1.4	1.4
Lowest 10 percent	3.9	3.9	3.4	3.4
Second 25 percent	1.3	1.3	1.0	1.0
Third 25 percent	1.1	1.1	0.8	0.8
Highest 25 percent	1.0	1.0	1.1	1.1
Highest 10 percent	1.3	1.3	1.2	1.2
Establishment characteristics				
Goods-producing industries	2.0	2.0	1.3	1.3
Service-providing industries	0.8	0.8	0.7	0.7
Education and health services	2.0	2.0	1.5	1.5
Educational services	1.8	1.8	0.7	0.7
Elementary and secondary schools	4.6	4.6	1.8	1.8
Junior colleges, colleges, and universities	1.8	1.8	0.9	0.9
Health care and social assistance	2.5	2.5	1.9	1.9
Hospitals	2.1	2.1	1.6	1.6
Public administration	3.0	3.0	1.4	1.4

See footnotes at end of table.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,¹ March 2018—continued

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers	1.6	1.6	1.2	1.2
1 to 49 workers	1.7	1.7	1.5	1.5
50 to 99 workers	2.9	2.9	2.2	2.2
100 workers or more	1.0	1.0	1.0	1.0
100 to 499 workers	1.5	1.5	1.4	1.4
500 workers or more	1.3	1.3	1.4	1.4
Geographic areas				
Northeast	1.6	1.6	1.4	1.4
New England	2.5	2.5	1.6	1.6
Middle Atlantic	2.1	2.1	1.7	1.7
South	1.2	1.2	1.0	1.0
South Atlantic	1.6	1.6	1.4	1.4
East South Central	4.2	4.2	2.6	2.6
West South Central	2.3	2.3	1.3	1.3
Midwest	1.3	1.3	1.5	1.5
East North Central	1.4	1.4	1.6	1.6
West North Central	3.0	3.0	3.3	3.3
West	1.7	1.7	1.3	1.3
Mountain	3.4	3.4	3.0	3.0
Pacific	2.0	2.0	1.2	1.2

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.
² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: Dash indicates no workers in this category or data did not 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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2018

(All workers = 100 percent)

Characteristics	Healthcare ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	72	59	81	72	52	73
Worker characteristics						
Management, professional, and related	89	76	86	89	68	77
Management, business, and financial	95	81	84	95	72	76
Professional and related	86	74	86	86	66	77
Teachers	84	72	86	84	65	77
Primary, secondary, and special education school teachers	94	81	85	94	71	76
Registered nurses	89	75	84	88	65	74
Service	48	35	73	47	31	66
Protective service	75	62	82	75	55	74
Sales and office	69	54	78	68	48	70
Sales and related	55	39	70	54	35	65
Office and administrative support	77	63	82	76	55	73
Natural resources, construction, and maintenance	75	63	84	75	59	78
Construction, extraction, farming, fishing, and forestry	70	59	85	69	56	81
Installation, maintenance, and repair	80	67	84	80	61	76
Production, transportation, and material moving ...	78	62	80	77	56	73
Production	82	67	83	81	61	75
Transportation and material moving	74	57	78	73	51	70
Full time	88	73	82	88	65	74
Part time	22	14	63	21	12	56
Union	95	84	88	95	75	80
Nonunion	69	54	79	68	49	72
Average wage within the following categories: ⁴						
Lowest 25 percent	39	26	65	38	23	60
Lowest 10 percent	25	14	56	25	13	50
Second 25 percent	77	61	80	76	55	72
Third 25 percent	88	74	84	87	66	76
Highest 25 percent	93	82	87	93	73	78
Highest 10 percent	94	83	89	93	74	79
Establishment characteristics						
Goods-producing industries	85	73	86	85	67	79
Service-providing industries	70	56	80	69	50	72
Education and health services	80	67	83	79	58	74
Educational services	87	75	86	86	66	77
Elementary and secondary schools	88	75	85	88	66	75
Junior colleges, colleges, and universities	90	80	89	90	72	80
Health care and social assistance	76	61	81	74	53	71
Hospitals	92	78	86	91	65	72
Public administration	90	82	91	90	74	82

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2018—continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	44	35	80	26	21	80	70	52	73
Worker characteristics									
Management, professional, and related	60	49	81	36	29	81	87	67	76
Management, business, and financial	64	52	80	38	31	82	93	71	76
Professional and related	59	48	81	35	29	81	85	65	77
Teachers	53	42	80	32	26	81	83	64	77
Primary, secondary, and special education school teachers	57	46	80	34	29	83	93	70	76
Registered nurses	63	48	76	37	31	83	87	64	73
Service	27	20	74	16	12	79	46	30	66
Protective service	44	35	80	31	25	81	70	53	76
Sales and office	40	31	78	22	17	79	67	47	70
Sales and related	27	20	72	15	11	74	53	34	64
Office and administrative support	47	38	81	26	21	80	75	54	73
Natural resources, construction, and maintenance	40	34	85	26	22	83	73	57	78
Construction, extraction, farming, fishing, and forestry	34	30	87	23	21	91	68	55	81
Installation, maintenance, and repair	46	39	84	29	22	77	78	59	76
Production, transportation, and material moving	45	37	81	28	22	78	76	55	73
Production	47	38	81	26	21	81	80	60	76
Transportation and material moving	44	36	81	30	22	75	73	51	70
Full time	54	44	80	32	26	81	86	64	74
Part time	12	8	68	8	5	70	21	12	56
Union	75	63	84	55	47	84	94	75	80
Nonunion	39	31	78	22	17	78	67	48	72
Average wage within the following categories: ⁴									
Lowest 25 percent	18	12	67	10	7	73	37	22	60
Lowest 10 percent	11	7	60	7	4	66	24	12	51
Second 25 percent	43	34	80	24	19	79	75	54	72
Third 25 percent	56	45	81	34	27	80	86	65	76
Highest 25 percent	67	55	82	41	34	82	92	72	78
Highest 10 percent	71	59	83	44	36	82	93	73	79
Establishment characteristics									
Goods-producing industries	51	43	84	31	26	82	83	66	79
Service-providing industries	43	34	79	25	20	80	68	49	72
Education and health services	53	41	79	30	24	82	77	57	73
Educational services	56	45	80	33	26	81	85	65	77
Elementary and secondary schools	53	43	81	32	26	82	87	65	75
Junior colleges, colleges, and universities	63	50	79	35	27	77	89	71	80
Health care and social assistance	51	39	78	27	23	84	72	51	71
Hospitals	69	53	77	39	32	82	90	65	72
Public administration	60	53	88	43	38	89	89	73	82

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2018—continued

(All workers = 100 percent)

Characteristics	Healthcare ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	58	45	78	57	41	71
1 to 49 workers	52	41	78	52	37	71
50 to 99 workers	72	55	77	71	50	71
100 workers or more	87	72	83	86	64	74
100 to 499 workers	85	68	80	83	60	72
500 workers or more	90	78	87	89	69	77
Geographic areas						
Northeast	73	61	83	72	53	74
New England	73	61	83	73	53	72
Middle Atlantic	73	61	83	72	54	74
South	72	57	78	72	52	72
South Atlantic	71	56	79	70	51	73
East South Central	73	57	78	73	52	71
West South Central	75	58	77	74	53	72
Midwest	70	56	80	70	50	71
East North Central	70	56	80	69	50	72
West North Central	71	57	81	71	49	70
West	74	63	85	73	56	76
Mountain	75	61	82	74	54	73
Pacific	74	63	86	73	56	78

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2018—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	24	77	18	14	77	56	40	71
1 to 49 workers	26	21	79	15	11	78	51	36	72
50 to 99 workers	42	32	75	27	21	77	69	48	71
100 workers or more	58	47	81	35	28	81	85	63	74
100 to 499 workers	52	41	79	31	25	80	82	59	72
500 workers or more	65	53	82	39	32	82	89	69	77
Geographic areas									
Northeast	49	40	82	28	23	83	71	53	74
New England	46	38	81	16	12	80	71	51	72
Middle Atlantic	50	41	83	32	27	83	71	53	74
South	36	27	76	19	15	75	70	51	72
South Atlantic	38	29	76	20	15	76	68	50	73
East South Central	32	24	76	20	15	77	73	51	71
West South Central	34	25	74	19	14	74	73	52	71
Midwest	44	35	79	25	19	78	69	49	71
East North Central	44	34	78	27	21	78	68	49	72
West North Central	45	36	80	21	16	76	69	49	70
West	54	44	83	37	31	84	72	55	76
Mountain	49	41	83	30	25	83	73	53	73
Pacific	56	46	82	41	34	84	72	56	77

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

² Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2018

Characteristics	Healthcare ³			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
Worker characteristics						
Management, professional, and related	0.7	0.7	0.5	0.8	0.7	0.6
Management, business, and financial	0.7	0.9	1.0	0.7	0.9	1.0
Professional and related	1.0	0.9	0.5	1.1	0.9	0.6
Teachers	2.1	1.9	0.8	2.1	1.7	0.9
Primary, secondary, and special education school teachers	2.4	2.3	1.0	2.4	2.1	1.1
Registered nurses	1.7	2.5	1.9	1.8	2.3	1.8
Service	1.4	1.0	1.5	1.4	0.9	1.5
Protective service	3.1	4.1	3.3	3.1	3.9	3.4
Sales and office	1.0	0.9	0.7	1.0	0.9	0.8
Sales and related	1.6	1.3	1.0	1.6	1.2	1.1
Office and administrative support	1.3	1.2	0.7	1.3	1.2	1.0
Natural resources, construction, and maintenance	2.0	1.9	0.9	2.1	1.8	0.9
Construction, extraction, farming, fishing, and forestry	2.9	2.7	1.3	2.9	2.6	1.3
Installation, maintenance, and repair	2.5	2.4	1.1	2.6	2.3	1.3
Production, transportation, and material moving ...	1.7	1.6	1.1	1.7	1.5	1.1
Production	2.2	1.8	1.1	2.2	1.9	1.2
Transportation and material moving	2.1	2.0	1.6	2.1	1.8	1.5
Full time	0.5	0.6	0.4	0.5	0.6	0.5
Part time	1.5	1.1	2.0	1.4	0.9	2.2
Union	0.5	0.7	0.5	0.5	0.7	0.6
Nonunion	0.8	0.7	0.5	0.8	0.6	0.6
Average wage within the following categories: ⁴						
Lowest 25 percent	1.2	0.9	1.2	1.2	0.9	1.4
Lowest 10 percent	1.9	1.3	2.2	1.9	1.2	2.5
Second 25 percent	1.2	1.1	0.7	1.2	1.1	0.8
Third 25 percent	0.8	0.9	0.6	0.8	0.9	0.6
Highest 25 percent	0.6	0.7	0.5	0.7	0.7	0.6
Highest 10 percent	0.8	0.9	0.7	0.8	0.9	0.9
Establishment characteristics						
Goods-producing industries	1.4	1.5	0.8	1.4	1.4	0.8
Service-providing industries	0.8	0.7	0.5	0.8	0.6	0.5
Education and health services	1.5	1.5	0.8	1.5	1.4	0.8
Educational services	1.0	1.0	0.5	1.0	1.0	0.7
Elementary and secondary schools	1.3	1.4	0.7	1.3	1.3	0.8
Junior colleges, colleges, and universities	1.1	1.2	0.5	1.1	1.3	0.8
Health care and social assistance	2.3	2.4	1.4	2.4	2.1	1.4
Hospitals	1.0	1.4	1.3	1.2	1.5	1.7
Public administration	0.9	1.1	0.8	0.9	1.0	0.9

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2018—continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.8	0.7	0.5	0.7	0.6	0.5	0.7	0.6	0.5
Worker characteristics									
Management, professional, and related	1.1	1.0	0.6	1.1	0.9	0.8	0.8	0.7	0.6
Management, business, and financial	1.6	1.5	1.1	1.6	1.4	1.1	0.9	1.0	1.0
Professional and related	1.1	1.0	0.7	1.2	1.0	1.0	1.0	0.9	0.6
Teachers	2.0	1.7	1.5	1.7	1.4	1.9	2.1	1.6	0.8
Primary, secondary, and special education school teachers	2.3	2.2	1.8	2.2	1.8	2.5	2.4	2.0	1.0
Registered nurses	3.0	2.4	1.9	3.9	3.5	2.4	1.7	2.3	1.9
Service	1.4	1.0	2.1	0.9	0.8	2.2	1.4	0.9	1.5
Protective service	3.1	2.6	5.1	2.3	1.6	6.2	4.2	3.5	2.5
Sales and office	1.2	1.0	0.8	1.0	0.8	1.1	1.1	0.9	0.8
Sales and related	1.3	0.8	1.8	1.2	0.8	2.1	1.6	1.3	1.0
Office and administrative support	1.6	1.4	0.7	1.2	1.1	1.2	1.4	1.3	1.0
Natural resources, construction, and maintenance	1.9	1.6	1.1	1.9	1.6	1.8	2.1	1.8	0.9
Construction, extraction, farming, fishing, and forestry	2.6	2.2	1.8	2.6	2.3	2.1	2.9	2.4	1.3
Installation, maintenance, and repair	2.5	2.4	1.4	2.5	1.9	2.2	2.5	2.4	1.4
Production, transportation, and material moving ...	1.6	1.4	1.0	1.6	1.3	1.2	1.6	1.4	1.2
Production	1.9	1.7	1.5	2.1	1.7	1.8	2.0	1.8	1.3
Transportation and material moving	2.6	2.1	1.2	2.5	1.8	1.8	2.0	1.8	1.6
Full time	0.8	0.7	0.5	0.7	0.7	0.6	0.6	0.6	0.5
Part time	0.9	0.8	2.2	0.7	0.7	3.0	1.4	0.9	2.2
Union	1.1	1.2	0.8	1.3	1.2	1.1	0.6	0.7	0.6
Nonunion	0.9	0.7	0.6	0.7	0.6	0.8	0.8	0.6	0.6
Average wage within the following categories: ⁴									
Lowest 25 percent	1.1	0.7	1.9	0.7	0.6	2.0	1.3	0.9	1.3
Lowest 10 percent	1.6	0.9	4.3	0.9	0.8	5.8	1.8	1.2	2.6
Second 25 percent	1.3	1.1	0.7	1.1	1.0	1.1	1.1	1.0	0.8
Third 25 percent	1.2	1.1	0.8	1.0	0.9	1.0	0.9	0.9	0.6
Highest 25 percent	1.2	1.1	0.6	1.2	1.0	0.7	0.7	0.7	0.6
Highest 10 percent	1.8	1.6	0.9	1.9	1.6	1.2	0.8	1.0	0.9
Establishment characteristics									
Goods-producing industries	1.9	1.7	1.0	2.0	1.5	0.9	1.4	1.4	0.8
Service-providing industries	0.9	0.8	0.5	0.7	0.6	0.6	0.8	0.6	0.5
Education and health services	1.8	1.6	0.9	1.4	1.2	1.0	1.5	1.3	0.8
Educational services	1.3	1.1	0.9	1.1	0.9	1.1	1.1	1.0	0.7
Elementary and secondary schools	1.5	1.5	1.2	1.7	1.3	1.7	1.3	1.3	0.9
Junior colleges, colleges, and universities	1.7	1.4	1.2	1.8	1.6	1.8	1.1	1.2	0.8
Health care and social assistance	2.8	2.5	1.4	2.2	2.0	1.4	2.2	2.0	1.4
Hospitals	2.3	1.8	1.6	3.0	2.5	2.3	1.1	1.6	1.7
Public administration	2.5	2.0	1.1	1.6	1.3	1.2	0.9	0.9	0.9

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2018—continued

Characteristics	Healthcare ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	1.1	0.9	0.7	1.1	0.8	0.8
1 to 49 workers	1.2	1.0	1.0	1.2	0.9	1.0
50 to 99 workers	1.9	1.6	1.4	1.9	1.5	1.5
100 workers or more	0.6	0.7	0.5	0.6	0.7	0.5
100 to 499 workers	0.7	0.9	0.7	0.8	0.9	0.9
500 workers or more	0.9	0.9	0.6	1.0	0.9	0.8
Geographic areas						
Northeast	1.0	1.0	0.6	1.0	0.9	0.6
New England	1.8	1.9	1.8	1.7	1.9	1.8
Middle Atlantic	1.3	1.2	0.5	1.3	1.0	0.7
South	1.6	1.3	0.6	1.6	1.1	0.8
South Atlantic	1.9	1.9	0.8	1.8	1.6	0.9
East South Central	6.0	4.8	1.0	6.1	3.7	1.2
West South Central	2.6	1.8	1.3	2.7	1.4	1.9
Midwest	1.4	1.0	0.7	1.4	1.0	0.8
East North Central	1.7	1.1	0.9	1.7	1.1	1.1
West North Central	2.4	1.9	1.2	2.5	1.9	1.0
West	1.2	1.4	1.2	1.3	1.4	1.4
Mountain	3.0	2.8	2.6	3.2	3.1	3.2
Pacific	1.1	1.5	1.2	1.3	1.5	1.4

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2018—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	1.0	0.9	0.8	0.8	0.7	1.4	1.1	0.8	0.8
1 to 49 workers	1.2	1.1	1.2	0.8	0.7	1.9	1.2	0.9	0.9
50 to 99 workers	1.7	1.6	2.0	1.6	1.5	1.9	2.0	1.5	1.6
100 workers or more	1.2	0.9	0.5	0.9	0.7	0.6	0.6	0.6	0.5
100 to 499 workers	1.6	1.4	0.9	1.2	1.1	1.0	0.8	0.8	0.9
500 workers or more	1.4	1.0	0.7	1.2	0.9	0.8	1.0	0.9	0.8
Geographic areas									
Northeast	1.2	1.2	0.7	1.0	1.1	1.3	1.1	1.1	0.7
New England	3.0	3.2	2.5	1.4	1.3	3.1	1.9	2.4	2.2
Middle Atlantic	1.3	1.2	0.5	1.2	1.3	1.3	1.4	1.2	0.8
South	1.5	1.2	1.1	0.9	0.7	1.2	1.5	1.0	0.8
South Atlantic	1.9	1.4	0.9	0.9	0.8	1.6	1.7	1.5	0.7
East South Central	3.1	3.7	4.9	2.4	2.2	1.9	6.1	3.6	1.1
West South Central	3.0	2.4	2.4	2.0	1.6	2.7	2.7	1.2	2.0
Midwest	1.5	1.2	0.8	1.7	1.3	1.0	1.4	1.0	0.8
East North Central	1.6	1.4	1.0	1.7	1.2	1.1	1.8	1.2	1.0
West North Central	3.2	2.4	1.1	3.9	3.2	2.1	2.3	1.9	1.3
West	1.9	1.6	0.7	1.7	1.5	0.6	1.4	1.4	1.4
Mountain	4.6	3.6	0.9	3.9	3.5	1.3	3.3	2.8	3.3
Pacific	1.7	1.6	1.0	1.5	1.3	0.7	1.4	1.5	1.3

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

² Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ March 2018

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	80	20	68	32
Worker characteristics				
Management, professional, and related	81	19	68	32
Management, business, and financial	79	21	69	31
Professional and related	82	18	68	32
Teachers	83	17	66	34
Primary, secondary, and special education school teachers	84	16	65	35
Registered nurses	81	19	68	32
Service	80	20	64	36
Protective service	86	14	74	26
Sales and office	79	21	66	34
Sales and related	77	23	64	36
Office and administrative support	80	20	66	34
Natural resources, construction, and maintenance	80	20	68	32
Construction, extraction, farming, fishing, and forestry	80	20	68	32
Installation, maintenance, and repair	79	21	68	32
Production, transportation, and material moving ...	79	21	71	29
Production	79	21	72	28
Transportation and material moving	79	21	69	31
Full time	80	20	68	32
Part time	78	22	62	38
Union	86	14	80	20
Nonunion	79	21	64	36
Average wage within the following categories: ²				
Lowest 25 percent	76	24	59	41
Lowest 10 percent	75	25	59	41
Second 25 percent	79	21	65	35
Third 25 percent	81	19	69	31
Highest 25 percent	82	18	71	29
Highest 10 percent	82	18	73	27
Establishment characteristics				
Goods-producing industries	80	20	72	28
Service-providing industries	80	20	67	33
Education and health services	82	18	65	35
Educational services	84	16	67	33
Elementary and secondary schools	84	16	65	35
Junior colleges, colleges, and universities	84	16	71	29
Health care and social assistance	80	20	63	37
Hospitals	83	17	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,¹ March 2018—continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	79	21	64	36
1 to 49 workers	79	21	64	36
50 to 99 workers	78	22	63	37
100 workers or more	81	19	70	30
100 to 499 workers	80	20	66	34
500 workers or more	82	18	74	26
Geographic areas				
Northeast	81	19	73	27
New England	78	22	73	27
Middle Atlantic	82	18	74	26
South	79	21	63	37
South Atlantic	79	21	64	36
East South Central	80	20	64	36
West South Central	79	21	61	39
Midwest	80	20	70	30
East North Central	79	21	71	29
West North Central	81	19	68	32
West	81	19	68	32
Mountain	79	21	66	34
Pacific	82	18	68	32

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ March 2018

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.2	0.2	0.3	0.3
Worker characteristics				
Management, professional, and related	0.3	0.3	0.6	0.6
Management, business, and financial	0.6	0.6	0.6	0.6
Professional and related	0.3	0.3	0.7	0.7
Teachers	0.6	0.6	0.6	0.6
Primary, secondary, and special education school teachers	0.8	0.8	0.8	0.8
Registered nurses	1.2	1.2	2.4	2.4
Service	0.8	0.8	1.2	1.2
Protective service	0.7	0.7	1.1	1.1
Sales and office	0.3	0.3	0.4	0.4
Sales and related	0.6	0.6	0.8	0.8
Office and administrative support	0.4	0.4	0.5	0.5
Natural resources, construction, and maintenance	0.8	0.8	1.0	1.0
Construction, extraction, farming, fishing, and forestry	1.3	1.3	1.7	1.7
Installation, maintenance, and repair	0.6	0.6	1.0	1.0
Production, transportation, and material moving ...	0.4	0.4	0.6	0.6
Production	0.7	0.7	0.8	0.8
Transportation and material moving	0.5	0.5	0.9	0.9
Full time	0.2	0.2	0.4	0.4
Part time	1.1	1.1	1.6	1.6
Union	0.4	0.4	0.5	0.5
Nonunion	0.2	0.2	0.4	0.4
Average wage within the following categories: ²				
Lowest 25 percent	0.7	0.7	1.3	1.3
Lowest 10 percent	1.2	1.2	1.8	1.8
Second 25 percent	0.3	0.3	0.7	0.7
Third 25 percent	0.3	0.3	0.5	0.5
Highest 25 percent	0.3	0.3	0.4	0.4
Highest 10 percent	0.4	0.4	0.5	0.5
Establishment characteristics				
Goods-producing industries	0.6	0.6	0.7	0.7
Service-providing industries	0.2	0.2	0.4	0.4
Education and health services	0.4	0.4	0.8	0.8
Educational services	0.4	0.4	0.5	0.5
Elementary and secondary schools	0.5	0.5	0.7	0.7
Junior colleges, colleges, and universities	0.5	0.5	0.6	0.6
Health care and social assistance	0.7	0.7	1.4	1.4
Hospitals	0.8	0.8	0.9	0.9
Public administration	0.2	0.2	0.4	0.4

See footnotes at end of table.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ March 2018—continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	0.5	0.5	0.6	0.6
1 to 49 workers	0.5	0.5	0.7	0.7
50 to 99 workers	0.8	0.8	1.1	1.1
100 workers or more	0.3	0.3	0.4	0.4
100 to 499 workers	0.4	0.4	0.6	0.6
500 workers or more	0.3	0.3	0.4	0.4
Geographic areas				
Northeast	0.4	0.4	0.6	0.6
New England	0.6	0.6	0.6	0.6
Middle Atlantic	0.5	0.5	0.8	0.8
South	0.3	0.3	0.6	0.6
South Atlantic	0.3	0.3	1.1	1.1
East South Central	0.7	0.7	1.0	1.0
West South Central	0.6	0.6	0.7	0.7
Midwest	0.6	0.6	0.7	0.7
East North Central	0.8	0.8	1.0	1.0
West North Central	0.6	0.6	1.0	1.0
West	0.4	0.4	0.7	0.7
Mountain	1.1	1.1	1.8	1.8
Pacific	0.4	0.4	0.7	0.7

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2018

(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	\$461.70	15	\$570.94	85	\$442.01	\$132.51
Worker characteristics							
Management, professional, and related	100	475.70	15	566.55	85	459.03	129.77
Management, business, and financial	100	450.79	11	544.07	89	438.88	129.67
Professional and related	100	487.76	17	573.57	83	469.51	129.83
Teachers	100	524.36	21	577.34	79	510.66	139.46
Primary, secondary, and special education school teachers	100	523.04	23	569.83	77	508.84	145.27
Registered nurses	100	472.03	14	561.13	86	457.81	124.96
Service	100	454.33	16	552.23	84	435.67	129.10
Protective service	100	521.72	22	550.09	78	513.89	108.91
Sales and office	100	449.15	12	565.01	88	433.10	133.21
Sales and related	100	422.44	8	596.83	92	408.22	134.33
Office and administrative support	100	459.10	14	558.57	86	443.05	132.77
Natural resources, construction, and maintenance	100	454.60	21	577.88	79	421.55	139.17
Construction, extraction, farming, fishing, and forestry	100	457.81	28	595.07	72	403.76	146.71
Installation, maintenance, and repair	100	451.80	15	549.65	85	434.59	133.65
Production, transportation, and material moving ...	100	453.38	15	600.02	85	427.60	137.65
Production	100	441.51	14	536.40	86	425.50	134.66
Transportation and material moving	100	465.94	15	662.73	85	429.86	140.85
Full time	100	462.45	15	564.46	85	444.25	131.99
Part time	100	448.50	17	669.33	83	402.12	141.91
Union	100	559.80	31	622.76	69	531.94	131.08
Nonunion	100	436.97	11	535.75	89	424.28	132.79
Average wage within the following categories: ²							
Lowest 25 percent	100	418.24	11	590.26	89	397.57	139.33
Lowest 10 percent	100	415.14	13	614.30	87	385.72	155.12
Second 25 percent	100	445.56	14	552.96	86	427.95	133.03
Third 25 percent	100	469.42	17	569.59	83	449.19	132.25
Highest 25 percent	100	484.18	17	579.25	83	465.30	129.51
Highest 10 percent	100	478.75	17	556.17	83	463.24	130.43
Establishment characteristics							
Goods-producing industries	100	444.95	17	541.65	83	425.96	134.34
Service-providing industries	100	465.63	15	578.47	85	445.72	132.09
Education and health services	100	496.31	14	577.28	86	482.47	130.47
Educational services	100	525.08	19	582.45	81	511.37	131.94
Elementary and secondary schools	100	522.56	23	569.31	77	508.75	137.53
Junior colleges, colleges, and universities	100	534.55	12	607.92	88	524.12	120.05
Health care and social assistance	100	473.45	11	569.97	89	461.69	129.41
Hospitals	100	496.95	12	570.95	88	486.99	120.12
Public administration	100	579.98	23	598.56	77	574.47	104.22

See footnotes at end of table.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2018—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	\$447.06	17	\$560.96	83	\$424.37	\$140.05
1 to 49 workers	100	444.84	18	559.83	82	419.27	139.85
50 to 99 workers	100	451.62	13	564.12	87	434.27	140.42
100 workers or more	100	470.90	14	578.18	86	452.82	127.89
100 to 499 workers	100	459.49	13	599.44	87	438.27	132.18
500 workers or more	100	482.60	16	559.91	84	468.19	123.37
Geographic areas							
Northeast	100	490.10	16	590.17	84	470.24	133.25
New England	100	475.79	10	621.86	90	459.49	147.58
Middle Atlantic	100	494.63	19	584.76	81	474.00	128.23
South	100	441.22	13	545.39	87	425.21	132.55
South Atlantic	100	449.18	11	557.30	89	434.97	135.96
East South Central	100	447.79	14	536.58	86	433.81	128.86
West South Central	100	425.48	16	535.08	84	404.76	128.62
Midwest	100	463.17	15	604.01	85	439.29	136.11
East North Central	100	465.01	13	623.42	87	440.46	138.77
West North Central	100	459.14	17	570.09	83	436.62	130.02
West	100	468.09	18	559.61	82	448.20	128.31
Mountain	100	437.32	15	553.57	85	417.41	131.07
Pacific	100	481.91	19	561.66	81	462.83	127.00

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2018

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	\$2.87	0.5	\$5.89	0.5	\$3.14	\$1.14
Worker characteristics						
Management, professional, and related	3.99	0.8	7.41	0.8	4.53	1.79
Management, business, and financial	8.01	0.9	17.96	0.9	7.47	2.17
Professional and related	3.84	1.1	9.27	1.1	4.80	2.29
Teachers	7.29	1.4	8.38	1.4	9.59	6.04
Primary, secondary, and special education school teachers	9.98	1.7	9.51	1.7	13.27	7.81
Registered nurses	13.09	3.9	15.32	3.9	13.86	5.18
Service	8.74	1.6	14.72	1.6	9.40	4.44
Protective service	9.11	2.6	9.07	2.6	12.59	5.02
Sales and office	3.11	0.8	14.30	0.8	2.78	2.11
Sales and related	4.92	1.0	25.70	1.0	4.98	3.00
Office and administrative support	3.31	0.9	14.67	0.9	3.14	3.23
Natural resources, construction, and maintenance	8.84	2.1	16.38	2.1	8.07	3.21
Construction, extraction, farming, fishing, and forestry	13.57	3.6	21.05	3.6	12.57	5.58
Installation, maintenance, and repair	8.90	2.0	21.52	2.0	8.30	3.62
Production, transportation, and material moving ...	6.23	1.2	17.86	1.2	6.80	2.36
Production	8.92	1.5	15.95	1.5	10.11	2.53
Transportation and material moving	7.09	1.9	24.07	1.9	6.50	4.08
Full time	2.94	0.5	6.11	0.5	3.11	1.06
Part time	13.46	1.8	21.71	1.8	13.31	8.34
Union	4.59	1.5	11.02	1.5	4.86	2.66
Nonunion	3.12	0.5	7.92	0.5	3.46	1.28
Average wage within the following categories: ²						
Lowest 25 percent	7.56	1.1	17.07	1.1	8.02	4.21
Lowest 10 percent	10.16	2.9	29.04	2.9	10.48	6.93
Second 25 percent	3.82	0.7	15.26	0.7	3.95	2.21
Third 25 percent	4.05	0.9	8.80	0.9	4.41	1.99
Highest 25 percent	4.06	0.8	8.00	0.8	4.07	1.75
Highest 10 percent	4.65	1.1	7.43	1.1	4.87	2.52
Establishment characteristics						
Goods-producing industries	7.08	1.2	12.75	1.2	7.17	1.89
Service-providing industries	3.14	0.6	6.55	0.6	3.46	1.36
Education and health services	5.68	1.1	6.76	1.1	6.43	3.32
Educational services	4.55	0.8	7.35	0.8	5.79	4.10
Elementary and secondary schools	6.60	1.2	8.45	1.2	8.92	6.03
Junior colleges, colleges, and universities	8.35	1.5	12.25	1.5	8.52	3.05
Health care and social assistance	9.23	1.8	12.53	1.8	9.76	4.84
Hospitals	9.00	2.5	11.27	2.5	10.34	3.95
Public administration	4.23	1.3	11.96	1.3	4.51	3.04

See footnotes at end of table.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2018—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	\$4.55	1.0	\$12.86	1.0	\$5.35	\$2.08
1 to 49 workers	5.22	1.2	15.07	1.2	5.69	2.57
50 to 99 workers	7.87	1.6	18.08	1.6	8.32	3.38
100 workers or more	3.21	0.8	6.72	0.8	3.29	1.49
100 to 499 workers	4.28	0.9	10.66	0.9	4.34	2.21
500 workers or more	4.64	1.0	8.95	1.0	4.98	1.79
Geographic areas						
Northeast	3.95	1.2	10.18	1.2	4.33	2.33
New England	7.90	1.8	31.58	1.8	8.98	4.63
Middle Atlantic	4.43	1.5	10.94	1.5	5.01	2.50
South	4.68	0.7	8.37	0.7	5.02	1.98
South Atlantic	6.37	1.0	14.46	1.0	7.20	2.91
East South Central	6.76	1.5	28.70	1.5	4.99	5.00
West South Central	9.97	1.4	8.71	1.4	10.26	3.16
Midwest	6.79	1.1	12.23	1.1	8.15	2.35
East North Central	8.83	1.2	18.19	1.2	11.04	3.17
West North Central	9.94	2.4	14.63	2.4	9.06	2.68
West	6.59	1.5	14.59	1.5	6.61	2.38
Mountain	15.54	1.8	25.71	1.8	12.85	3.61
Pacific	6.57	2.0	17.59	2.0	7.07	3.01

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ March 2018

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
All workers	71	18	10	2
Worker characteristics				
Management, professional, and related	70	19	10	2
Management, business, and financial	74	17	8	2
Professional and related	68	20	11	2
Teachers	66	23	6	4
Primary, secondary, and special education school teachers	68	21	7	4
Registered nurses	60	22	16	1
Service	76	16	6	2
Protective service	73	15	4	7
Sales and office	65	25	9	1
Sales and related	58	32	9	1
Office and administrative support	68	22	9	1
Natural resources, construction, and maintenance	75	10	13	1
Construction, extraction, farming, fishing, and forestry	79	8	11	2
Installation, maintenance, and repair	73	–	15	–
Production, transportation, and material moving ...	74	13	12	1
Production	80	12	7	1
Transportation and material moving	68	13	18	1
Full time	71	18	10	2
Part time	72	18	9	2
Union	71	12	12	6
Nonunion	71	19	9	1
Average wage within the following categories: ⁴				
Lowest 25 percent	78	15	6	1
Lowest 10 percent	85	10	–	–
Second 25 percent	69	21	9	1
Third 25 percent	71	17	10	1
Highest 25 percent	69	18	11	3
Highest 10 percent	69	18	10	3
Establishment characteristics				
Goods-producing industries	78	12	10	1
Service-providing industries	69	19	10	2
Education and health services	69	22	8	2
Educational services	66	25	6	3
Elementary and secondary schools	68	21	7	4
Junior colleges, colleges, and universities	60	35	–	–
Health care and social assistance	71	19	9	1
Hospitals	59	28	–	–
Public administration	63	21	7	9

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ March 2018—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
1 to 99 workers	73	15	10	1
1 to 49 workers	73	16	10	1
50 to 99 workers	74	14	11	2
100 workers or more	69	20	9	2
100 to 499 workers	75	16	8	1
500 workers or more	63	23	11	2
Geographic areas				
Northeast	72	17	9	2
New England	78	12	10	1
Middle Atlantic	70	19	9	2
South	71	21	8	(⁵)
South Atlantic	69	23	7	1
East South Central	71	20	—	—
West South Central	73	17	10	(⁵)
Midwest	72	16	11	1
East North Central	73	15	11	1
West North Central	70	17	11	2
West	69	17	11	3
Mountain	65	23	—	—
Pacific	70	14	11	4

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

⁵ 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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 12. Standard errors for medical care benefits, single coverage:
Employee participation by type of contribution, civilian workers,¹ March 2018**

Characteristics	Single coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
All workers	0.8	0.7	0.5	0.1
Worker characteristics				
Management, professional, and related	1.2	1.0	0.7	0.3
Management, business, and financial	1.4	1.4	0.9	0.4
Professional and related	1.5	1.2	0.9	0.3
Teachers	2.7	2.3	0.9	0.6
Primary, secondary, and special education school teachers	2.9	2.4	1.0	0.7
Registered nurses	3.0	2.2	3.1	0.5
Service	2.1	1.6	0.9	0.3
Protective service	3.2	1.5	1.0	1.8
Sales and office	1.3	1.1	0.6	0.2
Sales and related	2.4	2.1	1.2	0.3
Office and administrative support	1.5	1.3	0.7	0.2
Natural resources, construction, and maintenance	1.9	1.2	1.6	0.4
Construction, extraction, farming, fishing, and forestry	2.7	1.8	2.0	0.4
Installation, maintenance, and repair	2.3	—	2.2	—
Production, transportation, and material moving ...	1.8	1.3	1.2	0.2
Production	2.3	1.9	1.1	0.3
Transportation and material moving	2.2	1.6	2.2	0.2
Full time	0.9	0.7	0.5	0.1
Part time	2.8	1.9	1.4	0.5
Union	1.5	1.0	1.3	0.5
Nonunion	1.0	0.8	0.5	0.1
Average wage within the following categories: ⁴				
Lowest 25 percent	1.6	1.1	0.8	0.3
Lowest 10 percent	3.0	2.5	—	—
Second 25 percent	1.5	1.0	1.0	0.2
Third 25 percent	1.2	0.9	0.7	0.1
Highest 25 percent	1.2	1.0	0.8	0.3
Highest 10 percent	1.7	1.5	1.2	0.5
Establishment characteristics				
Goods-producing industries	2.1	1.6	1.2	0.2
Service-providing industries	0.9	0.7	0.5	0.2
Education and health services	1.8	1.6	1.1	0.3
Educational services	1.7	1.6	0.8	0.4
Elementary and secondary schools	1.8	1.7	1.0	0.6
Junior colleges, colleges, and universities	2.4	2.3	—	—
Health care and social assistance	2.8	2.4	1.8	0.3
Hospitals	3.6	3.4	—	—
Public administration	2.3	1.3	1.5	0.7

See footnotes at end of table.

**Table 12. Standard errors for medical care benefits, single coverage:
Employee participation by type of contribution, civilian workers,¹ March
2018—continued**

Characteristics	Single coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
1 to 99 workers	1.5	1.3	1.0	0.2
1 to 49 workers	1.9	1.8	1.1	0.2
50 to 99 workers	2.4	1.6	1.9	0.4
100 workers or more	0.9	0.7	0.6	0.2
100 to 499 workers	1.2	0.9	0.8	0.2
500 workers or more	1.6	1.3	0.8	0.4
Geographic areas				
Northeast	2.0	1.7	1.2	0.3
New England	2.7	1.7	2.1	0.3
Middle Atlantic	2.6	2.5	1.4	0.3
South	1.3	1.2	0.7	0.2
South Atlantic	1.8	1.8	1.0	0.3
East South Central	3.8	3.0	—	—
West South Central	2.2	1.5	1.3	0.1
Midwest	1.7	1.0	1.0	0.3
East North Central	2.3	1.1	1.4	0.4
West North Central	1.4	2.0	1.1	0.5
West	2.0	1.7	1.2	0.4
Mountain	3.9	2.6	—	—
Pacific	2.3	2.2	0.7	0.5

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2018

(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	\$1,089.55	7	\$1,489.22	93	\$1,058.54	\$549.84
Worker characteristics							
Management, professional, and related	100	1,103.56	6	1,436.23	94	1,082.06	540.67
Management, business, and financial	100	1,100.96	4	1,421.56	96	1,087.10	516.29
Professional and related	100	1,104.80	7	1,440.38	93	1,079.57	552.68
Teachers	100	1,066.58	7	1,527.14	93	1,032.28	571.66
Primary, secondary, and special education school teachers	100	1,036.54	8	1,530.92	92	991.24	596.38
Registered nurses	100	1,134.45	8	1,585.51	92	1,096.65	557.19
Service	100	1,008.73	7	1,485.89	93	970.84	585.77
Protective service	100	1,230.05	9	1,609.37	91	1,193.17	430.57
Sales and office	100	1,056.56	4	1,431.66	96	1,039.63	558.00
Sales and related	100	999.88	3	1,401.57	97	986.60	565.66
Office and administrative support	100	1,077.73	5	1,439.26	95	1,059.76	555.10
Natural resources, construction, and maintenance	100	1,094.21	13	1,519.30	87	1,030.09	570.79
Construction, extraction, farming, fishing, and forestry	100	1,074.81	20	1,594.95	80	944.14	593.47
Installation, maintenance, and repair	100	1,110.58	7	1,341.85	93	1,092.57	554.31
Production, transportation, and material moving ...	100	1,161.42	11	1,580.01	89	1,111.68	521.08
Production	100	1,168.32	11	1,527.75	89	1,123.89	495.47
Transportation and material moving	100	1,154.21	10	1,638.81	90	1,099.01	547.64
Full time	100	1,096.04	7	1,485.68	93	1,066.99	544.85
Part time	100	977.32	12	1,525.36	88	904.53	640.81
Union	100	1,366.92	23	1,570.62	77	1,306.55	457.44
Nonunion	100	1,019.75	3	1,345.54	97	1,008.77	568.38
Average wage within the following categories: ²							
Lowest 25 percent	100	913.11	5	1,460.76	95	886.18	632.92
Lowest 10 percent	100	903.22	4	1,506.81	96	874.37	636.17
Second 25 percent	100	1,033.62	5	1,407.03	95	1,011.89	566.84
Third 25 percent	100	1,122.04	9	1,499.66	91	1,086.69	542.73
Highest 25 percent	100	1,170.92	8	1,527.59	92	1,138.84	509.71
Highest 10 percent	100	1,185.96	9	1,466.13	91	1,158.62	491.96
Establishment characteristics							
Goods-producing industries	100	1,151.10	11	1,522.83	89	1,106.44	496.40
Service-providing industries	100	1,075.18	6	1,476.03	94	1,047.87	561.73
Education and health services	100	1,073.89	6	1,518.26	94	1,045.70	599.84
Educational services	100	1,092.63	6	1,540.40	94	1,061.40	557.95
Elementary and secondary schools	100	1,038.41	8	1,538.30	92	992.52	596.17
Junior colleges, colleges, and universities	100	1,200.75	3	1,482.56	97	1,192.41	482.70
Health care and social assistance	100	1,058.77	5	1,497.14	95	1,033.17	633.29
Hospitals	100	1,258.47	7	1,575.06	93	1,233.73	491.42
Public administration	100	1,296.37	7	1,583.80	93	1,273.66	412.06

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2018—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	\$1,009.83	7	\$1,416.93	93	\$979.29	\$608.43
1 to 49 workers	100	1,004.01	8	1,384.14	92	972.35	600.37
50 to 99 workers	100	1,021.78	6	1,510.46	94	993.20	624.57
100 workers or more	100	1,138.22	7	1,531.21	93	1,107.10	513.93
100 to 499 workers	100	1,070.31	5	1,578.44	95	1,041.26	563.07
500 workers or more	100	1,207.23	9	1,503.28	91	1,176.90	461.84
Geographic areas							
Northeast	100	1,216.84	11	1,505.73	89	1,179.94	491.15
New England	100	1,222.73	6	1,445.04	94	1,208.51	487.88
Middle Atlantic	100	1,214.95	13	1,514.71	87	1,170.04	492.29
South	100	994.61	3	1,526.30	97	975.22	588.42
South Atlantic	100	1,019.66	4	1,527.33	96	997.00	589.67
East South Central	100	997.77	4	1,554.08	96	974.59	555.46
West South Central	100	953.62	2	1,498.18	98	941.91	601.71
Midwest	100	1,133.14	8	1,496.80	92	1,100.79	529.84
East North Central	100	1,155.16	9	1,484.42	91	1,123.30	519.57
West North Central	100	1,086.15	7	1,531.22	93	1,053.80	551.29
West	100	1,089.38	9	1,441.84	91	1,056.55	553.07
Mountain	100	1,033.19	7	1,435.01	93	1,002.01	561.67
Pacific	100	1,115.08	9	1,444.30	91	1,082.03	549.05

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2018

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	\$7.47	0.4	\$17.69	0.4	\$7.76	\$5.72
Worker characteristics						
Management, professional, and related	11.70	0.6	21.49	0.6	12.16	10.28
Management, business, and financial	14.00	0.5	32.31	0.5	14.08	10.57
Professional and related	13.98	0.8	25.62	0.8	14.77	12.62
Teachers	17.85	0.7	15.71	0.7	20.48	14.40
Primary, secondary, and special education school teachers	21.02	0.9	17.36	0.9	23.68	17.74
Registered nurses	52.08	2.5	60.67	2.5	55.31	28.87
Service	24.49	1.1	38.97	1.1	24.66	18.03
Protective service	19.92	1.9	36.14	1.9	18.03	21.04
Sales and office	8.69	0.5	32.37	0.5	9.17	7.89
Sales and related	15.01	0.6	45.99	0.6	15.26	13.12
Office and administrative support	10.40	0.6	37.81	0.6	10.74	10.75
Natural resources, construction, and maintenance	21.59	1.5	43.39	1.5	21.96	14.74
Construction, extraction, farming, fishing, and forestry	36.31	3.0	38.33	3.0	35.41	25.99
Installation, maintenance, and repair	20.71	1.3	93.95	1.3	21.43	15.50
Production, transportation, and material moving ...	16.29	1.1	32.01	1.1	18.10	7.96
Production	21.53	1.6	37.10	1.6	22.38	10.48
Transportation and material moving	19.75	1.6	57.65	1.6	22.60	12.49
Full time	7.28	0.4	19.53	0.4	7.62	5.55
Part time	37.23	1.4	23.41	1.4	35.99	27.61
Union	9.97	1.4	20.25	1.4	12.43	8.20
Nonunion	8.85	0.3	32.18	0.3	8.85	6.68
Average wage within the following categories: ²						
Lowest 25 percent	25.67	0.9	19.27	0.9	24.34	17.34
Lowest 10 percent	36.35	1.0	79.38	1.0	36.75	23.28
Second 25 percent	11.11	0.5	36.38	0.5	11.64	13.67
Third 25 percent	13.45	0.8	27.10	0.8	13.24	7.58
Highest 25 percent	9.49	0.7	20.21	0.7	9.85	8.20
Highest 10 percent	11.65	0.8	20.77	0.8	12.15	10.77
Establishment characteristics						
Goods-producing industries	15.13	1.1	25.69	1.1	14.73	7.67
Service-providing industries	8.40	0.4	21.67	0.4	8.88	6.79
Education and health services	17.81	0.9	30.80	0.9	19.27	16.28
Educational services	11.75	0.6	23.15	0.6	14.04	9.42
Elementary and secondary schools	15.03	0.8	22.21	0.8	18.61	11.65
Junior colleges, colleges, and universities	14.32	1.1	78.37	1.1	13.81	10.60
Health care and social assistance	30.08	1.5	54.01	1.5	31.88	27.39
Hospitals	23.29	1.9	46.79	1.9	25.46	11.04
Public administration	13.89	0.6	63.19	0.6	15.54	8.45

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2018—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	\$12.00	0.6	\$28.47	0.6	\$11.76	\$11.36
1 to 49 workers	14.80	0.8	33.32	0.8	14.09	12.82
50 to 99 workers	19.11	0.6	51.63	0.6	20.18	20.99
100 workers or more	8.40	0.6	20.48	0.6	8.76	6.05
100 to 499 workers	13.10	0.6	28.32	0.6	13.04	9.53
500 workers or more	10.04	0.9	25.02	0.9	11.24	6.04
Geographic areas						
Northeast	14.44	1.1	25.49	1.1	17.91	15.24
New England	23.89	1.4	89.68	1.4	24.71	16.23
Middle Atlantic	16.57	1.3	24.27	1.3	22.03	19.34
South	12.83	0.5	53.58	0.5	12.79	9.24
South Atlantic	18.97	0.9	84.30	0.9	20.14	12.40
East South Central	21.44	1.0	34.12	1.0	20.45	9.96
West South Central	23.68	0.6	50.12	0.6	21.06	19.68
Midwest	15.25	1.0	31.98	1.0	15.76	12.94
East North Central	19.80	1.2	32.17	1.2	20.73	17.80
West North Central	23.33	1.5	77.13	1.5	23.01	14.56
West	16.97	0.8	35.66	0.8	16.18	10.19
Mountain	34.19	1.5	64.11	1.5	33.22	19.42
Pacific	19.88	0.9	43.04	0.9	18.32	11.93

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ March 2018

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
All workers	71	18	10	2
Worker characteristics				
Management, professional, and related	70	18	9	2
Management, business, and financial	73	18	8	2
Professional and related	69	19	10	2
Teachers	69	21	7	3
Primary, secondary, and special education school teachers	71	19	7	4
Registered nurses	60	21	18	1
Service	77	16	6	2
Protective service	74	15	4	6
Sales and office	65	24	10	1
Sales and related	57	32	—	—
Office and administrative support	68	21	9	2
Natural resources, construction, and maintenance	74	10	14	2
Construction, extraction, farming, fishing, and forestry	79	9	11	2
Installation, maintenance, and repair	71	—	16	—
Production, transportation, and material moving	74	12	13	1
Production	80	12	7	1
Transportation and material moving	68	13	18	1
Full time	71	18	10	2
Part time	72	17	9	1
Union	71	12	11	6
Nonunion	71	19	10	1
Average wage within the following categories: ⁴				
Lowest 25 percent	79	15	—	—
Lowest 10 percent	87	9	—	—
Second 25 percent	69	20	10	1
Third 25 percent	70	17	11	2
Highest 25 percent	69	18	11	2
Highest 10 percent	69	18	10	3
Establishment characteristics				
Goods-producing industries	78	11	10	(⁵)
Service-providing industries	69	19	10	2
Education and health services	69	21	8	2
Educational services	68	23	6	3
Elementary and secondary schools	70	19	7	4
Junior colleges, colleges, and universities	61	33	5	1
Health care and social assistance	71	19	10	1
Hospitals	59	28	12	1
Public administration	63	22	6	8

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ March 2018—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
1 to 99 workers	72	15	11	1
1 to 49 workers	72	17	11	1
50 to 99 workers	74	12	12	2
100 workers or more	70	19	9	2
100 to 499 workers	76	16	7	1
500 workers or more	63	23	11	3
Geographic areas				
Northeast	72	16	9	2
New England	79	11	—	—
Middle Atlantic	70	18	9	3
South	71	20	8	(⁵)
South Atlantic	71	22	—	—
East South Central	73	19	—	—
West South Central	72	18	—	—
Midwest	72	16	11	1
East North Central	73	15	11	1
West North Central	71	16	12	1
West	67	17	12	3
Mountain	64	24	12	1
Pacific	69	14	13	4

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

⁵ 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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 14. Standard errors for medical care benefits, family coverage:
Employee participation by type of contribution, civilian workers,¹ March 2018**

Characteristics	Family coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
All workers	0.8	0.6	0.5	0.1
Worker characteristics				
Management, professional, and related	1.1	0.9	0.7	0.2
Management, business, and financial	1.4	1.5	0.8	0.3
Professional and related	1.3	1.1	0.8	0.3
Teachers	2.3	1.9	1.0	0.6
Primary, secondary, and special education school teachers	2.5	2.0	1.1	0.7
Registered nurses	2.8	2.0	2.7	0.3
Service	2.1	1.4	0.9	0.3
Protective service	2.6	1.5	0.9	1.6
Sales and office	1.4	1.0	0.8	0.2
Sales and related	2.7	2.2	—	—
Office and administrative support	1.6	1.2	0.8	0.2
Natural resources, construction, and maintenance	2.0	1.1	1.7	0.5
Construction, extraction, farming, fishing, and forestry	2.6	1.7	1.9	0.3
Installation, maintenance, and repair	2.7	—	2.4	—
Production, transportation, and material moving ...	1.7	1.2	1.2	0.3
Production	2.2	1.8	1.1	0.2
Transportation and material moving	2.3	1.5	2.1	0.6
Full time	0.8	0.7	0.5	0.1
Part time	2.7	1.8	1.4	0.5
Union	1.6	0.9	1.3	0.7
Nonunion	0.9	0.7	0.5	0.1
Average wage within the following categories: ⁴				
Lowest 25 percent	1.6	1.1	—	—
Lowest 10 percent	2.9	2.3	—	—
Second 25 percent	1.4	0.9	0.9	0.2
Third 25 percent	1.1	0.8	0.6	0.3
Highest 25 percent	1.2	1.1	0.7	0.3
Highest 10 percent	1.6	1.5	1.0	0.4
Establishment characteristics				
Goods-producing industries	2.0	1.6	1.0	(⁵)
Service-providing industries	0.9	0.7	0.5	0.2
Education and health services	1.7	1.4	1.0	0.2
Educational services	1.5	1.4	0.8	0.4
Elementary and secondary schools	1.5	1.3	1.0	0.5
Junior colleges, colleges, and universities	2.5	2.1	1.2	0.2
Health care and social assistance	2.7	2.1	1.8	0.3
Hospitals	3.7	3.6	1.8	0.4
Public administration	2.2	1.4	1.2	0.7

See footnotes at end of table.

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ March 2018—continued

Characteristics	Family coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
1 to 99 workers	1.5	1.3	1.0	0.2
1 to 49 workers	1.8	1.7	1.1	0.2
50 to 99 workers	2.4	1.5	1.9	0.4
100 workers or more	0.9	0.7	0.5	0.2
100 to 499 workers	1.2	0.8	0.7	0.2
500 workers or more	1.5	1.3	0.8	0.5
Geographic areas				
Northeast	2.0	1.4	1.0	0.6
New England	2.1	1.4	—	—
Middle Atlantic	2.5	2.0	1.1	0.7
South	1.2	1.0	0.7	0.1
South Atlantic	1.6	1.7	—	—
East South Central	3.6	2.7	—	—
West South Central	2.0	1.3	—	—
Midwest	1.6	1.0	1.0	0.2
East North Central	2.2	1.2	1.3	0.3
West North Central	1.7	1.6	1.1	0.4
West	1.9	1.7	1.2	0.3
Mountain	2.2	2.2	3.3	0.4
Pacific	2.6	2.3	0.8	0.4

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

⁵ 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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ March 2018

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

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$41.17	\$73.37	\$117.62	\$166.74	\$234.98	\$193.33	\$297.27	\$456.16	\$713.12	\$1073.38
Worker characteristics										
Management, professional, and related	40.04	70.00	112.51	166.74	234.98	182.01	290.78	448.00	702.79	1088.38
Management, business, and financial	45.50	75.84	119.69	168.58	228.28	180.00	294.42	435.62	654.34	1002.55
Professional and related	37.96	67.72	111.00	165.38	241.88	183.97	288.26	457.05	723.76	1106.72
Teachers	32.63	60.82	105.04	180.00	267.12	168.24	294.69	510.78	785.00	1082.85
Primary, secondary, and special education school teachers	32.00	61.08	106.70	191.02	302.46	157.22	306.56	561.47	824.76	1161.67
Registered nurses	31.94	63.25	105.17	168.65	288.69	200.18	290.78	454.82	775.08	1182.56
Service	34.81	67.45	115.93	161.36	236.49	202.68	323.23	507.15	799.64	1110.81
Protective service	31.13	52.76	101.55	144.91	205.63	153.45	225.00	374.88	575.86	756.94
Sales and office	43.33	74.19	123.00	165.83	229.74	207.65	314.45	474.85	723.53	1040.88
Sales and related	52.92	84.63	124.96	166.54	215.00	211.40	320.00	475.27	658.92	1001.45
Office and administrative support	40.00	70.93	121.72	165.76	236.85	206.00	312.45	474.08	737.00	1060.60
Natural resources, construction, and maintenance	47.97	74.40	121.66	171.46	232.96	210.60	296.45	446.79	712.52	1059.95
Construction, extraction, farming, fishing, and forestry	48.53	74.67	121.66	183.15	253.28	222.46	296.45	478.08	746.09	1010.92
Installation, maintenance, and repair	45.69	73.92	121.55	160.33	217.42	200.74	292.01	439.06	687.14	1093.83
Production, transportation, and material moving	48.45	80.66	118.65	168.70	241.03	179.40	285.08	393.57	651.86	1024.42
Production	44.98	73.37	118.58	167.03	251.05	163.23	265.90	379.19	613.12	995.96
Transportation and material moving	51.00	90.00	119.00	172.12	233.66	207.65	302.25	420.46	685.80	1032.27
Full time	41.95	73.37	117.75	165.39	233.23	191.62	295.03	450.81	703.05	1053.96
Part time	—	76.28	116.73	197.71	302.25	258.58	366.95	522.03	783.00	1260.85
Union	37.28	70.10	113.33	158.61	215.86	153.45	242.67	366.95	545.52	890.68
Nonunion	42.06	74.15	118.58	167.80	237.73	200.00	312.81	474.85	748.17	1101.92
Average wage within the following categories: ³										
Lowest 25 percent	45.06	87.69	121.98	173.14	245.53	244.57	360.11	533.39	858.55	1196.02
Lowest 10 percent	61.21	95.00	127.49	207.92	259.77	232.36	365.64	548.22	858.55	1205.89
Second 25 percent	42.03	70.93	116.73	163.20	239.30	194.26	296.18	451.30	756.06	1131.27
Third 25 percent	40.76	73.00	116.02	166.74	230.00	191.73	294.33	454.82	690.46	1023.56
Highest 25 percent	40.67	70.10	114.36	166.74	233.46	179.59	282.08	430.18	648.17	997.00
Highest 10 percent	42.94	72.70	114.65	170.82	233.66	179.59	282.00	420.40	592.00	940.50
Establishment characteristics										
Goods-producing industries	44.92	73.65	114.84	166.70	233.94	175.92	275.97	388.74	629.53	946.19
Service-providing industries	40.00	72.92	118.00	166.74	236.30	196.34	309.44	472.36	738.39	1098.35
Education and health services	36.01	66.24	105.82	166.92	260.28	205.49	316.67	510.78	838.62	1176.68
Educational services	34.16	62.22	103.60	168.58	259.22	173.18	285.44	500.16	736.56	1075.93
Elementary and secondary schools	31.61	60.00	103.00	174.10	279.00	157.22	306.23	551.36	856.68	1170.00
Junior colleges, colleges, and universities	37.28	62.86	102.79	156.80	223.87	180.00	243.10	412.94	560.00	787.43
Health care and social assistance	36.06	68.09	106.85	166.55	269.59	220.64	337.42	529.77	932.18	1273.10
Hospitals	36.06	66.24	103.00	150.39	221.15	190.64	264.45	390.66	581.09	923.72
Public administration	23.31	49.69	89.33	135.87	185.12	123.16	216.74	343.55	500.16	717.19

See footnotes at end of table.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ March 2018—continued

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

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$51.19	\$85.93	\$125.00	\$172.28	\$240.35	\$221.08	\$337.00	\$496.76	\$823.88	\$1182.20
1 to 49 workers	52.00	85.45	126.24	170.64	239.81	230.80	341.39	487.06	783.00	1154.06
50 to 99 workers	50.00	88.00	121.62	173.03	259.16	196.34	332.19	533.18	898.00	1228.78
100 workers or more	37.85	66.54	111.78	162.01	230.20	180.00	276.25	425.71	654.59	982.86
100 to 499 workers	39.65	70.00	116.05	167.24	234.60	193.33	303.58	470.14	746.76	1031.73
500 workers or more	36.06	62.33	108.08	154.19	219.48	156.21	252.05	378.74	557.00	836.44
Geographic areas										
Northeast	48.53	78.12	119.17	162.07	225.52	164.26	269.94	396.00	562.00	976.50
New England	50.25	93.11	131.32	181.87	245.81	201.78	314.45	407.50	576.75	852.65
Middle Atlantic	48.53	74.92	112.25	152.05	219.48	153.45	261.64	387.62	550.70	983.66
South	37.96	69.33	118.63	170.64	237.73	201.26	325.87	501.19	809.25	1110.81
South Atlantic	36.37	70.55	118.79	173.03	246.27	193.73	312.33	497.98	836.44	1121.01
East South Central	35.81	62.18	112.00	170.00	232.96	196.78	312.54	434.37	714.50	1101.92
West South Central	40.63	71.50	118.69	170.64	233.23	232.18	343.35	519.90	809.52	1110.81
Midwest	44.74	76.84	119.31	167.24	245.53	183.48	280.73	427.41	683.64	1066.41
East North Central	47.38	83.09	122.27	169.27	242.46	180.00	282.08	425.45	660.02	995.96
West North Central	40.00	71.50	110.79	163.19	259.77	191.62	280.46	439.45	757.32	1098.92
West	39.52	69.09	111.78	161.50	225.23	194.01	301.68	463.32	713.12	1032.27
Mountain	40.79	68.00	105.21	177.06	234.00	193.33	299.11	463.34	723.31	1088.55
Pacific	37.85	69.33	113.39	157.97	216.67	194.01	301.95	462.00	709.89	1023.56

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ March 2018

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$1.61	\$1.41	\$1.28	\$2.18	\$3.23	\$2.95	\$5.28	\$5.73	\$17.93	\$31.30
Worker characteristics										
Management, professional, and related	1.52	1.98	2.18	4.61	4.87	6.38	10.07	10.95	22.55	35.72
Management, business, and financial	1.28	3.81	3.84	6.13	4.92	9.10	23.42	4.52	14.08	34.82
Professional and related	1.74	3.33	1.89	7.15	8.05	8.68	11.22	12.92	41.66	28.71
Teachers	3.88	5.33	4.31	9.98	14.63	18.98	20.73	32.25	45.32	25.17
Primary, secondary, and special education school teachers	5.72	6.79	5.54	15.36	31.90	17.77	18.60	23.19	50.58	75.21
Registered nurses	8.58	10.78	8.16	21.55	2.20	34.76	44.39	45.78	31.04	119.25
Service	3.41	6.77	4.88	9.19	10.36	12.63	22.73	19.98	57.58	53.07
Protective service	3.83	3.03	6.59	11.76	29.74	19.11	22.43	31.08	52.68	194.15
Sales and office	2.94	2.38	1.75	1.85	9.62	6.49	10.53	8.09	24.17	35.86
Sales and related	3.77	4.98	2.40	6.05	9.24	12.35	16.22	11.21	13.56	47.86
Office and administrative support	4.88	2.87	3.26	2.88	12.82	7.03	12.33	12.50	23.14	45.94
Natural resources, construction, and maintenance	2.63	6.15	4.21	3.91	9.66	7.65	17.12	21.15	24.47	64.64
Construction, extraction, farming, fishing, and forestry	2.08	10.71	9.01	7.81	25.09	17.63	30.58	22.82	59.89	121.17
Installation, maintenance, and repair	3.51	4.78	4.60	6.24	8.36	5.01	19.69	16.95	24.88	69.51
Production, transportation, and material moving ...	3.65	4.25	2.19	4.70	10.03	10.04	4.81	9.97	20.90	33.58
Production	4.42	1.69	2.36	4.76	11.29	15.49	12.77	13.34	24.89	53.51
Transportation and material moving	5.10	4.08	4.05	8.94	10.74	12.92	11.18	18.66	23.43	49.19
Full time	1.54	1.17	1.43	2.31	2.76	6.38	4.55	7.34	17.26	33.10
Part time	—	21.78	1.62	22.31	17.82	16.40	9.94	55.65	42.66	153.67
Union	1.68	4.00	4.14	3.25	5.90	10.01	6.99	3.87	23.05	74.54
Nonunion	2.09	1.76	1.23	2.29	4.23	3.77	8.78	7.03	18.79	15.87
Average wage within the following categories: ³										
Lowest 25 percent	9.41	4.76	2.36	9.93	20.15	14.45	16.82	22.87	31.74	78.32
Lowest 10 percent	4.72	5.30	4.14	23.89	21.80	33.07	10.97	43.12	70.01	102.88
Second 25 percent	2.43	3.42	1.63	4.12	8.93	7.31	7.46	21.66	37.04	46.16
Third 25 percent	2.16	2.40	2.10	3.32	5.03	9.21	8.20	11.09	11.57	26.79
Highest 25 percent	1.40	2.20	3.27	3.75	4.95	4.93	5.79	8.56	11.95	28.15
Highest 10 percent	2.34	3.87	6.07	6.29	9.72	8.85	7.49	14.57	32.71	43.97
Establishment characteristics										
Goods-producing industries	2.63	1.16	3.69	4.76	3.07	7.95	7.11	9.67	11.97	17.94
Service-providing industries	2.28	2.44	1.35	2.51	4.02	3.84	6.75	7.86	18.95	20.64
Education and health services	3.06	4.62	2.09	6.96	19.11	8.40	14.79	22.60	49.17	63.44
Educational services	3.59	4.45	3.11	7.75	13.51	11.19	20.62	12.97	41.04	24.77
Elementary and secondary schools	4.24	5.47	4.20	8.81	23.87	18.53	15.41	19.88	52.42	35.32
Junior colleges, colleges, and universities	4.12	9.39	5.28	8.00	11.64	10.00	28.94	26.74	21.53	50.87
Health care and social assistance	4.63	6.04	3.65	11.55	37.31	14.33	18.73	45.13	77.75	132.26
Hospitals	1.39	3.46	5.14	7.34	13.10	20.22	28.71	19.13	35.67	88.47
Public administration	4.55	4.97	6.83	4.53	6.32	26.26	15.66	7.49	12.80	30.48

See footnotes at end of table.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ March 2018—continued

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$3.27	\$2.40	\$2.02	\$5.27	\$10.19	\$7.87	\$8.59	\$14.30	\$39.96	\$58.99
1 to 49 workers	3.74	2.77	2.22	7.34	6.99	12.61	9.18	13.27	43.04	73.67
50 to 99 workers	6.43	4.23	3.05	7.12	22.85	15.31	13.99	43.01	58.91	66.85
100 workers or more	1.71	2.38	2.38	2.72	4.69	2.04	6.05	9.06	12.68	27.47
100 to 499 workers	3.20	3.25	4.31	3.92	8.61	7.67	10.66	11.67	19.14	22.09
500 workers or more	1.71	1.07	2.19	4.33	6.96	9.01	5.46	7.24	11.20	29.78
Geographic areas										
Northeast	1.84	4.42	3.02	3.92	10.20	15.38	11.80	18.09	28.41	53.00
New England	4.41	2.22	3.95	5.82	16.53	11.23	10.06	19.05	32.70	131.66
Middle Atlantic	1.75	5.37	4.55	4.44	7.33	11.04	10.41	23.05	39.88	42.78
South	2.11	2.87	1.18	2.59	6.22	4.34	12.46	11.13	27.13	20.04
South Atlantic	2.46	3.72	1.16	3.84	9.64	7.56	16.08	20.01	36.31	30.59
East South Central	7.17	5.28	7.36	5.01	26.54	9.79	11.99	26.09	29.48	38.47
West South Central	3.54	3.51	4.71	4.72	9.20	16.88	14.98	26.00	51.34	42.86
Midwest	3.54	3.15	3.25	6.48	12.65	10.88	5.36	10.20	27.07	80.62
East North Central	6.62	3.16	3.52	9.66	14.70	14.82	6.81	13.46	31.07	113.70
West North Central	2.26	3.61	4.72	7.25	13.51	11.10	7.97	16.91	51.13	60.11
West	4.01	6.20	3.15	6.37	5.98	6.49	11.70	14.69	34.84	53.76
Mountain	3.83	4.84	5.20	14.20	10.44	17.14	21.19	26.29	72.71	64.84
Pacific	5.57	8.93	3.54	7.53	7.98	7.91	17.87	19.02	42.89	80.90

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2018

(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	98	39	38	97	34	33	97
Worker characteristics									
Management, professional, and related	79	78	99	48	47	98	54	53	97
Management, business, and financial	83	82	99	60	59	98	62	59	96
Professional and related	77	76	99	43	42	98	51	50	97
Teachers	76	74	98	25	24	96	42	40	97
Primary, secondary, and special education school teachers	83	82	98	23	22	96	41	40	98
Registered nurses	83	82	99	46	45	97	61	60	98
Service	36	35	96	23	23	98	14	14	97
Protective service	67	65	97	28	28	98	21	21	99
Sales and office	57	55	98	40	39	96	33	31	96
Sales and related	42	40	96	33	31	93	19	17	92
Office and administrative support	65	64	99	44	43	98	41	40	98
Natural resources, construction, and maintenance	56	55	98	35	35	98	25	24	96
Construction, extraction, farming, fishing, and forestry	48	47	98	29	28	99	16	15	97
Installation, maintenance, and repair	64	62	98	42	40	97	34	33	96
Production, transportation, and material moving ...	64	62	97	46	44	96	30	29	96
Production	66	65	98	50	49	98	33	32	97
Transportation and material moving	62	60	96	43	40	93	27	25	95
Full time	75	73	98	47	46	98	44	42	97
Part time	14	13	90	16	15	93	5	5	95
Union	87	84	97	50	48	96	38	37	97
Nonunion	56	55	98	38	37	98	34	33	97
Average wage within the following categories: ³									
Lowest 25 percent	27	25	93	19	18	94	8	8	92
Lowest 10 percent	17	15	89	12	11	93	4	4	89
Second 25 percent	63	61	97	41	39	97	32	31	97
Third 25 percent	75	74	99	49	48	98	45	44	97
Highest 25 percent	84	83	99	54	54	99	58	56	97
Highest 10 percent	85	84	99	59	58	98	61	59	96
Establishment characteristics									
Goods-producing industries	69	68	98	51	51	99	37	36	97
Service-providing industries	59	57	98	37	36	97	34	33	97
Education and health services	70	69	99	33	32	98	44	43	98
Educational services	78	77	98	28	27	96	44	42	97
Elementary and secondary schools	78	76	98	24	23	96	38	37	97
Junior colleges, colleges, and universities	87	85	97	37	36	96	60	57	96
Health care and social assistance	66	65	99	36	35	98	44	43	98
Hospitals	89	88	99	49	48	98	68	66	98
Public administration	83	81	98	30	30	99	35	34	98

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2018—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	43	42	98	30	29	98	24	24	97
1 to 49 workers	37	36	98	28	28	98	22	21	97
50 to 99 workers	59	57	97	35	34	98	31	30	97
100 workers or more	78	76	98	49	47	97	44	43	97
100 to 499 workers	71	70	97	46	44	96	37	36	97
500 workers or more	85	83	98	52	51	98	53	52	97
Geographic areas									
Northeast	60	59	98	63	62	99	32	31	97
New England	64	62	97	41	40	97	36	35	98
Middle Atlantic	58	57	99	70	69	99	31	30	96
South	61	60	97	33	32	96	33	32	96
South Atlantic	61	60	98	35	34	96	36	34	96
East South Central	60	58	96	31	30	96	35	33	95
West South Central	62	60	97	30	29	97	29	28	96
Midwest	62	60	97	41	40	97	38	38	98
East North Central	62	60	97	44	42	97	39	38	97
West North Central	61	60	99	34	34	98	37	37	98
West	57	56	98	29	29	98	33	32	97
Mountain	61	61	99	34	33	98	39	38	98
Pacific	55	54	98	27	27	98	30	30	97

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

² Includes workers in private industry and state and local government. See Technical Note for further explanation.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/nchs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2018

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	0.6	0.7	0.2	0.7	0.7	0.2	0.7	0.7	0.3
Worker characteristics									
Management, professional, and related	1.0	1.0	0.2	1.1	1.2	0.4	1.1	1.2	0.4
Management, business, and financial	1.6	1.6	0.2	1.9	1.9	0.8	1.6	1.5	0.8
Professional and related	1.2	1.3	0.2	1.3	1.3	0.2	1.4	1.4	0.3
Teachers	2.1	2.1	0.5	1.6	1.6	0.4	2.3	2.4	0.7
Primary, secondary, and special education school teachers	2.5	2.5	0.5	2.0	1.9	0.6	2.7	2.7	0.5
Registered nurses	2.7	2.6	0.2	3.9	3.7	1.2	3.4	3.3	0.5
Service	1.3	1.1	1.1	1.4	1.3	0.5	1.0	0.9	0.7
Protective service	3.2	3.1	0.8	1.9	1.9	0.9	2.7	2.7	0.3
Sales and office	1.1	1.1	0.2	1.0	1.0	0.4	1.2	1.1	0.3
Sales and related	1.5	1.4	0.7	1.3	1.2	0.9	1.3	1.2	1.2
Office and administrative support	1.4	1.4	0.1	1.3	1.2	0.3	1.4	1.4	0.3
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	1.8	1.8	0.3	1.9	1.8	0.5	1.4	1.3	0.8
Installation, maintenance, and repair	2.8	2.8	0.5	2.7	2.7	0.3	2.0	2.0	1.0
Production, transportation, and material moving ... Production	2.0	1.9	0.3	1.8	1.8	0.4	1.3	1.3	0.5
Transportation and material moving	2.7	2.6	0.4	2.3	2.3	0.3	1.9	1.8	0.6
Full time	2.5	2.4	0.5	2.7	2.6	0.7	1.8	1.7	1.2
Part time	0.8	0.9	0.2	0.8	0.8	0.2	0.8	0.8	0.3
Union	0.8	0.7	1.1	1.1	1.0	0.6	0.6	0.5	1.3
Nonunion	0.9	1.0	0.3	1.4	1.4	0.4	1.5	1.4	0.4
Average wage within the following categories: ³ Lowest 25 percent	0.7	0.7	0.2	0.7	0.7	0.2	0.8	0.8	0.3
Lowest 10 percent	1.1	0.9	1.3	1.1	1.0	0.8	0.6	0.6	1.3
Second 25 percent	1.9	1.5	4.4	1.3	1.2	1.2	0.8	0.8	3.2
Third 25 percent	1.6	1.6	0.3	1.4	1.3	0.3	1.1	1.1	0.3
Highest 25 percent	1.0	1.1	0.2	1.1	1.1	0.2	1.1	1.1	0.3
Highest 10 percent	0.9	0.9	0.2	1.2	1.2	0.4	1.1	1.1	0.5
Establishment characteristics	1.4	1.4	0.3	1.7	1.6	0.8	1.8	1.8	0.9
Goods-producing industries	1.7	1.7	0.4	2.0	2.0	0.1	1.4	1.4	0.6
Service-providing industries	0.7	0.7	0.2	0.7	0.7	0.3	0.8	0.8	0.3
Education and health services	1.6	1.5	0.2	1.4	1.3	0.4	1.9	1.9	0.3
Educational services	1.3	1.3	0.3	1.2	1.2	0.3	1.8	1.8	0.4
Elementary and secondary schools	1.5	1.5	0.4	1.8	1.7	0.5	2.2	2.2	0.4
Junior colleges, colleges, and universities	1.1	1.2	0.5	1.3	1.4	0.7	1.5	1.6	0.7
Health care and social assistance	2.3	2.3	0.2	2.0	2.0	0.6	3.1	3.0	0.4
Hospitals	1.2	1.2	0.3	3.4	3.2	0.9	2.3	2.1	0.6
Public administration	1.2	1.2	0.3	1.7	1.7	0.4	1.5	1.5	0.3

See footnotes at end of table.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2018—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	0.2	0.9	0.9	0.4	0.8	0.8	0.5
1 to 49 workers	1.2	1.2	0.3	1.1	1.1	0.5	1.0	1.0	0.7
50 to 99 workers	1.9	1.9	0.5	1.7	1.6	0.6	1.9	1.8	0.7
100 workers or more	0.8	0.8	0.3	1.1	1.0	0.2	1.1	1.1	0.3
100 to 499 workers	1.0	1.0	0.3	1.4	1.4	0.4	1.3	1.3	0.4
500 workers or more	1.0	0.9	0.5	1.4	1.4	0.4	1.5	1.4	0.4
Geographic areas									
Northeast	1.0	1.0	0.2	1.3	1.2	0.5	1.6	1.6	0.8
New England	1.9	1.9	0.7	3.0	3.0	0.7	2.7	2.7	0.6
Middle Atlantic	1.0	1.0	0.1	1.4	1.4	0.6	2.0	2.0	1.0
South	1.1	1.2	0.3	1.3	1.3	0.4	1.2	1.2	0.5
South Atlantic	1.6	1.6	0.3	1.3	1.3	0.4	1.8	1.8	0.6
East South Central	2.3	3.0	1.4	3.2	3.5	1.6	3.6	4.1	2.2
West South Central	2.1	2.0	0.4	2.9	2.9	0.6	1.2	1.0	0.8
Midwest	1.3	1.3	0.6	1.3	1.3	0.4	1.4	1.4	0.3
East North Central	1.6	1.6	0.9	1.5	1.5	0.5	1.8	1.7	0.4
West North Central	1.9	2.0	0.3	2.5	2.4	0.6	2.2	2.1	0.6
West	1.6	1.6	0.3	1.2	1.1	0.3	1.7	1.7	0.3
Mountain	2.3	2.3	0.2	1.3	1.2	0.7	3.6	3.6	0.5
Pacific	2.1	2.2	0.5	1.6	1.6	0.2	1.8	1.8	0.4

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

² Includes workers in private industry and state and local government. See Technical Note for further explanation.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/nchs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 17. Life insurance plans: Employee contribution requirement, civilian workers,¹ March 2018

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

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

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, civilian workers,¹ March 2018—continued

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

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

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,¹ March 2018

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.3	0.3
Worker characteristics		
Management, professional, and related	0.3	0.3
Management, business, and financial	0.4	0.4
Professional and related	0.4	0.4
Teachers	0.8	0.8
Primary, secondary, and special education school teachers	0.9	0.9
Registered nurses	1.0	1.0
Service	1.2	1.2
Sales and office	0.4	0.4
Sales and related	1.0	1.0
Office and administrative support	0.4	0.4
Natural resources, construction, and maintenance	0.7	0.7
Construction, extraction, farming, fishing, and forestry	1.3	1.3
Installation, maintenance, and repair	0.7	0.7
Production, transportation, and material moving ...	0.9	0.9
Production	1.3	1.3
Transportation and material moving	1.2	1.2
Full time	0.3	0.3
Part time	0.8	0.8
Union	0.4	0.4
Nonunion	0.4	0.4
Average wage within the following categories: ²		
Lowest 25 percent	0.9	0.9
Lowest 10 percent	2.7	2.7
Second 25 percent	0.6	0.6
Third 25 percent	0.3	0.3
Highest 25 percent	0.4	0.4
Highest 10 percent	0.7	0.7
Establishment characteristics		
Service-providing industries	0.3	0.3
Education and health services	0.4	0.4
Educational services	0.6	0.6
Elementary and secondary schools	0.7	0.7
Junior colleges, colleges, and universities	1.6	1.6
Health care and social assistance	0.5	0.5
Hospitals	1.2	1.2
Public administration	0.9	0.9

See footnotes at end of table.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,¹ March 2018—continued

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	0.5	0.5
1 to 49 workers	0.8	0.8
50 to 99 workers	0.7	0.7
100 workers or more	0.4	0.4
100 to 499 workers	0.5	0.5
500 workers or more	0.5	0.5
Geographic areas		
Northeast	1.0	1.0
New England	2.0	2.0
Middle Atlantic	1.0	1.0
South	0.6	0.6
South Atlantic	0.7	0.7
East South Central	1.4	1.4
West South Central	1.1	1.1
Midwest	0.5	0.5
East North Central	0.4	0.4
West North Central	1.4	1.4
West	0.4	0.4
Mountain	0.6	0.6
Pacific	0.5	0.5

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ March 2018

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	56	2	38	3	1
Worker characteristics					
Management, professional, and related	61	2	32	2	2
Management, business, and financial	68	2	27	1	1
Professional and related	58	2	35	3	2
Teachers	34	2	56	4	4
Primary, secondary, and special education school teachers	28	2	62	3	5
Registered nurses	78	—	17	—	—
Service	49	1	46	3	1
Protective service	39	1	53	5	2
Sales and office	59	3	35	2	1
Sales and related	59	4	35	2	1
Office and administrative support	59	2	35	3	1
Natural resources, construction, and maintenance	39	1	56	3	1
Construction, extraction, farming, fishing, and forestry	18	—	77	4	—
Installation, maintenance, and repair	54	1	41	3	1
Production, transportation, and material moving ...	50	2	43	5	1
Production	48	—	45	5	—
Transportation and material moving	52	2	41	5	1
Full time	56	2	38	3	1
Part time	49	4	42	6	1
Union	39	2	50	8	1
Nonunion	60	2	35	2	1
Average wage within the following categories: ²					
Lowest 25 percent	46	1	49	3	1
Lowest 10 percent	32	—	63	4	—
Second 25 percent	52	2	42	2	1
Third 25 percent	56	2	38	4	1
Highest 25 percent	62	2	32	3	1
Highest 10 percent	65	2	28	2	2
Establishment characteristics					
Service-providing industries	57	2	37	3	1
Education and health services	54	2	39	3	2
Educational services	38	2	53	4	4
Elementary and secondary schools	29	2	61	3	4
Junior colleges, colleges, and universities	54	3	36	5	3
Health care and social assistance	67	—	28	3	—
Hospitals	81	—	16	2	—
Public administration	35	2	53	7	3

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ March 2018—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	47	1	49	1	1
1 to 49 workers	48	1	48	1	1
50 to 99 workers	45	—	51	2	—
100 workers or more	61	2	32	4	1
100 to 499 workers	57	3	35	3	1
500 workers or more	64	2	29	4	1
Geographic areas					
Northeast	62	2	30	5	1
New England	60	—	33	4	—
Middle Atlantic	63	2	29	6	1
South	57	2	36	2	2
South Atlantic	60	3	32	2	3
East South Central	57	—	34	5	—
West South Central	53	1	45	1	1
Midwest	54	1	41	3	1
East North Central	54	1	42	2	(³)
West North Central	56	1	37	4	1
West	50	1	46	2	1
Mountain	54	—	42	2	—
Pacific	48	2	48	2	1

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

³ Less than 0.5.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 18. Standard errors for life insurance plans: Method of benefit payment, civilian workers,¹ March 2018

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	1.1	0.2	1.1	0.2	0.1
Worker characteristics					
Management, professional, and related	1.4	0.3	1.2	0.4	0.4
Management, business, and financial	1.8	0.5	1.7	0.2	0.4
Professional and related	1.5	0.4	1.4	0.5	0.5
Teachers	1.9	0.3	1.3	0.7	1.9
Primary, secondary, and special education school teachers	1.8	0.3	1.6	0.7	2.2
Registered nurses	2.6	–	2.5	–	–
Service	2.8	0.3	2.7	0.4	0.2
Protective service	3.6	0.5	3.7	0.7	0.6
Sales and office	1.7	0.5	1.8	0.3	0.1
Sales and related	2.6	1.7	2.8	0.4	0.2
Office and administrative support	1.7	0.4	1.7	0.4	0.1
Natural resources, construction, and maintenance	1.9	0.3	1.9	0.5	0.2
Construction, extraction, farming, fishing, and forestry	1.5	–	2.1	0.9	–
Installation, maintenance, and repair	2.6	0.4	2.4	0.7	0.3
Production, transportation, and material moving	1.9	0.5	1.8	0.6	0.3
Production	2.5	–	2.4	1.0	–
Transportation and material moving	2.6	0.4	2.6	0.7	0.5
Full time	1.1	0.2	1.1	0.2	0.2
Part time	3.0	1.3	3.0	0.7	0.2
Union	1.5	0.4	1.4	0.7	0.2
Nonunion	1.3	0.2	1.3	0.3	0.2
Average wage within the following categories: ²					
Lowest 25 percent	3.0	0.3	2.9	0.5	0.1
Lowest 10 percent	5.5	–	5.5	0.8	–
Second 25 percent	1.5	0.3	1.4	0.4	0.2
Third 25 percent	1.4	0.3	1.3	0.5	0.4
Highest 25 percent	1.3	0.4	1.2	0.3	0.2
Highest 10 percent	1.9	0.7	1.9	0.4	0.4
Establishment characteristics					
Service-providing industries	1.3	0.2	1.2	0.3	0.2
Education and health services	1.8	0.3	1.7	0.7	0.4
Educational services	1.5	0.3	1.3	0.6	0.8
Elementary and secondary schools	1.7	0.3	1.5	0.7	0.9
Junior colleges, colleges, and universities	1.6	0.7	2.1	1.1	0.7
Health care and social assistance	2.8	–	2.8	1.1	–
Hospitals	2.3	–	2.1	0.6	–
Public administration	2.4	0.4	2.4	0.6	0.2

See footnotes at end of table.

Table 18. Standard errors for life insurance plans: Method of benefit payment, civilian workers,¹ March 2018—continued

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
1 to 99 workers	1.9	0.4	1.7	0.2	0.3
1 to 49 workers	1.8	0.4	1.7	0.3	0.5
50 to 99 workers	3.4	—	3.5	0.5	—
100 workers or more	1.0	0.2	1.0	0.4	0.2
100 to 499 workers	1.5	0.4	1.6	0.7	0.2
500 workers or more	1.3	0.4	1.1	0.4	0.2
Geographic areas					
Northeast	1.8	0.4	1.6	0.5	0.2
New England	3.9	—	3.4	1.2	—
Middle Atlantic	2.3	0.4	2.1	0.4	0.3
South	2.2	0.4	2.1	0.5	0.4
South Atlantic	3.7	0.5	3.2	0.9	0.7
East South Central	3.9	—	5.5	1.4	—
West South Central	2.5	0.1	2.4	0.3	0.3
Midwest	1.4	0.3	1.4	0.4	0.2
East North Central	1.6	0.5	1.6	0.4	0.2
West North Central	3.0	0.2	2.7	1.0	0.4
West	2.6	0.4	2.7	0.3	0.2
Mountain	4.5	—	4.6	0.7	—
Pacific	3.2	0.6	3.4	0.3	0.3

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹ March 2018

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

Characteristics	Multiple of annual earnings amounts ²					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	(³)	64	9	22	4	1.3	1.0
Worker characteristics							
Management, professional, and related	(³)	61	10	25	5	1.4	1.0
Management, business, and financial	1	58	8	27	6	1.4	1.0
Professional and related	–	62	11	23	–	1.4	1.0
Teachers	–	49	21	23	–	1.5	1.3
Primary, secondary, and special education school teachers	–	49	25	21	5	1.5	1.3
Registered nurses	–	82	8	8	–	1.1	1.0
Service	–	73	8	16	–	1.3	1.0
Protective service	–	65	9	18	8	1.4	1.0
Sales and office	1	66	9	20	4	1.3	1.0
Sales and related	–	71	9	18	–	1.3	1.0
Office and administrative support	1	64	9	21	5	1.4	1.0
Natural resources, construction, and maintenance	–	64	8	23	–	1.4	1.0
Construction, extraction, farming, fishing, and forestry	–	68	–	18	–	1.3	1.0
Installation, maintenance, and repair	–	64	7	24	–	1.4	1.0
Production, transportation, and material moving ...	–	64	11	22	–	1.3	1.0
Production	–	58	8	31	–	1.4	1.0
Transportation and material moving	–	70	13	14	–	1.2	1.0
Full time	(³)	64	10	22	4	1.3	1.0
Part time	–	71	7	21	–	1.3	1.0
Union	–	65	14	16	–	1.3	1.0
Nonunion	1	64	9	23	4	1.3	1.0
Average wage within the following categories: ⁴							
Lowest 25 percent	–	75	8	16	–	1.2	1.0
Lowest 10 percent	–	73	5	20	–	1.3	1.0
Second 25 percent	1	68	9	18	4	1.3	1.0
Third 25 percent	1	62	10	23	4	1.4	1.0
Highest 25 percent	(³)	60	9	26	4	1.4	1.0
Highest 10 percent	–	57	9	28	–	1.4	1.0
Establishment characteristics							
Service-providing industries	1	66	10	20	4	1.3	1.0
Education and health services	–	67	11	17	–	1.3	1.0
Educational services	–	49	19	24	–	1.5	1.0
Elementary and secondary schools	–	48	23	24	6	1.5	1.3
Junior colleges, colleges, and universities	–	49	15	25	–	1.4	1.0
Health care and social assistance	–	75	8	14	–	1.2	1.0
Hospitals	–	78	11	10	1	1.2	1.0
Public administration	–	55	17	22	6	1.4	1.0

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹ March 2018—continued

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

Characteristics	Multiple of annual earnings amounts ²					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
1 to 99 workers	1	63	11	21	4	1.3	1.0
1 to 49 workers	1	63	10	22	4	1.3	1.0
50 to 99 workers	—	61	12	20	—	1.4	1.0
100 workers or more	—	65	9	23	—	1.3	1.0
100 to 499 workers	—	64	8	23	—	1.4	1.0
500 workers or more	—	65	9	22	—	1.3	1.0
Geographic areas							
Northeast	—	62	14	21	—	1.3	1.0
New England	—	61	13	23	—	1.3	1.0
Middle Atlantic	—	62	14	20	—	1.3	1.0
South	1	64	8	24	4	1.3	1.0
South Atlantic	1	65	9	22	3	1.3	1.0
East South Central	—	65	6	24	5	1.4	1.0
West South Central	—	60	8	28	—	1.4	1.0
Midwest	—	67	10	20	—	1.3	1.0
East North Central	—	68	9	19	4	1.3	1.0
West North Central	—	64	—	20	5	1.3	1.0
West	(³)	64	7	24	5	1.4	1.0
Mountain	—	71	7	21	—	1.3	1.0
Pacific	—	60	7	26	—	1.4	1.0

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Less than 0.5.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹ March 2018

Characteristics	Multiple of annual earnings amounts ²					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	0.1	1.1	0.7	1.0	0.5	(³)	0.0
Worker characteristics							
Management, professional, and related	(³)	1.4	0.8	1.3	0.7	(³)	0.0
Management, business, and financial	0.1	2.2	0.8	1.9	0.9	(³)	0.0
Professional and related	–	1.9	1.2	1.6	–	(³)	0.0
Teachers	–	2.7	1.8	2.4	–	(³)	0.3
Primary, secondary, and special education school teachers	–	3.4	2.6	3.4	1.3	0.1	0.3
Registered nurses	–	2.5	1.3	2.1	–	(³)	0.0
Service	–	3.3	1.4	2.8	–	(³)	0.0
Protective service	–	6.2	2.8	4.8	2.6	0.1	0.0
Sales and office	0.2	1.7	1.0	1.4	0.9	(³)	0.0
Sales and related	–	2.4	2.0	2.0	–	(³)	0.0
Office and administrative support	0.2	2.0	1.0	1.6	1.2	(³)	0.0
Natural resources, construction, and maintenance	–	3.3	1.5	2.6	–	(³)	0.0
Construction, extraction, farming, fishing, and forestry	–	4.9	–	3.5	–	(³)	0.0
Installation, maintenance, and repair	–	3.5	1.5	3.0	–	(³)	0.0
Production, transportation, and material moving ...	–	2.5	1.9	1.5	–	(³)	0.0
Production	–	3.0	1.9	2.3	–	(³)	0.0
Transportation and material moving	–	3.9	3.1	2.0	–	(³)	0.0
Full time	0.1	1.1	0.7	1.0	0.5	(³)	0.0
Part time	–	4.5	1.6	4.5	–	(³)	0.0
Union	–	2.6	1.2	1.7	–	(³)	0.0
Nonunion	0.2	1.2	0.7	1.1	0.4	(³)	0.0
Average wage within the following categories: ⁴							
Lowest 25 percent	–	2.9	1.4	2.6	–	(³)	0.0
Lowest 10 percent	–	5.8	1.0	5.5	–	0.1	0.0
Second 25 percent	0.2	1.8	1.3	1.2	0.7	(³)	0.0
Third 25 percent	0.3	1.6	0.9	1.2	0.7	(³)	0.0
Highest 25 percent	(³)	1.3	0.6	1.3	0.6	(³)	0.0
Highest 10 percent	–	2.2	0.8	2.4	–	(³)	0.0
Establishment characteristics							
Service-providing industries	0.2	1.3	0.8	1.1	0.5	(³)	0.0
Education and health services	–	2.9	1.5	2.2	–	(³)	0.0
Educational services	–	2.1	1.7	1.7	–	(³)	0.3
Elementary and secondary schools	–	3.6	2.9	3.2	1.4	(³)	0.3
Junior colleges, colleges, and universities	–	2.5	2.4	2.6	–	(³)	0.1
Health care and social assistance	–	4.1	2.1	3.0	–	(³)	0.0
Hospitals	–	2.1	2.0	2.1	0.6	(³)	0.0
Public administration	–	3.8	3.8	3.6	1.8	(³)	0.0

See footnotes at end of table.

Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹ March 2018—continued

Characteristics	Multiple of annual earnings amounts ²					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
1 to 99 workers	0.4	2.4	1.3	1.9	0.6	(³)	0.0
1 to 49 workers	0.2	3.1	1.6	2.4	0.6	(³)	0.0
50 to 99 workers	—	3.5	2.6	2.7	—	(³)	0.0
100 workers or more	—	1.2	0.7	1.1	—	(³)	0.0
100 to 499 workers	—	1.8	0.9	1.6	—	(³)	0.0
500 workers or more	—	1.6	1.0	1.4	—	(³)	0.0
Geographic areas							
Northeast	—	3.3	1.2	2.5	—	(³)	0.0
New England	—	6.7	3.1	6.0	—	0.1	0.0
Middle Atlantic	—	3.4	1.4	2.5	—	(³)	0.0
South	0.3	1.7	1.3	1.6	0.6	(³)	0.0
South Atlantic	0.6	2.8	2.0	2.2	0.8	(³)	0.0
East South Central	—	2.3	2.4	3.4	0.6	(³)	0.0
West South Central	—	1.7	1.8	3.0	—	(³)	0.0
Midwest	—	1.9	1.6	1.2	—	(³)	0.0
East North Central	—	1.8	1.2	1.5	0.8	(³)	0.0
West North Central	—	4.3	—	2.3	0.7	(³)	0.0
West	0.1	2.7	1.2	2.7	1.9	(³)	0.0
Mountain	—	5.3	2.0	3.7	—	(³)	0.0
Pacific	—	2.9	1.5	3.6	—	0.1	0.0

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Less than 0.05.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,¹ March 2018

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

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	77	\$50,000	\$50,000	\$200,000	\$500,000	\$1,000,000	23
Worker characteristics							
Management, professional, and related	77	50,000	100,000	250,000	675,000	–	23
Management, business, and financial	79	50,000	–	250,000	650,000	–	21
Professional and related	76	50,000	100,000	275,000	700,000	–	24
Teachers	60	50,000	50,000	150,000	300,000	500,000	40
Primary, secondary, and special education school teachers	51	50,000	50,000	–	300,000	500,000	49
Registered nurses	84	50,000	–	–	–	1,000,000	16
Service	77	–	50,000	150,000	500,000	1,000,000	23
Protective service	70	50,000	50,000	150,000	–	500,000	30
Sales and office	82	50,000	50,000	200,000	500,000	1,000,000	18
Sales and related	86	50,000	50,000	–	500,000	–	14
Office and administrative support	80	50,000	–	200,000	500,000	–	20
Natural resources, construction, and maintenance	76	50,000	50,000	200,000	500,000	–	24
Construction, extraction, farming, fishing, and forestry	74	50,000	100,000	200,000	–	1,000,000	26
Installation, maintenance, and repair	77	50,000	50,000	200,000	500,000	–	23
Production, transportation, and material moving ...	69	50,000	50,000	150,000	500,000	1,000,000	31
Production	69	50,000	–	–	500,000	1,000,000	31
Transportation and material moving	70	50,000	50,000	100,000	300,000	500,000	30
Full time	78	50,000	50,000	200,000	500,000	1,000,000	22
Part time	67	50,000	–	–	500,000	1,000,000	33
Union	65	50,000	50,000	150,000	–	1,000,000	35
Nonunion	79	50,000	50,000	250,000	500,000	1,000,000	21
Average wage within the following categories: ³							
Lowest 25 percent	76	50,000	50,000	–	500,000	1,000,000	24
Lowest 10 percent	82	50,000	50,000	–	–	1,000,000	18
Second 25 percent	79	50,000	50,000	150,000	500,000	1,000,000	21
Third 25 percent	77	50,000	–	200,000	500,000	1,000,000	23
Highest 25 percent	77	50,000	100,000	300,000	–	–	23
Highest 10 percent	77	50,000	–	300,000	–	2,000,000	23
Establishment characteristics							
Service-providing industries	78	50,000	50,000	200,000	500,000	1,000,000	22
Education and health services	75	50,000	–	200,000	500,000	1,000,000	25
Educational services	65	50,000	50,000	170,000	300,000	500,000	35
Elementary and secondary schools	53	50,000	50,000	200,000	300,000	500,000	47
Junior colleges, colleges, and universities	77	50,000	50,000	–	350,000	500,000	23
Health care and social assistance	80	50,000	100,000	250,000	500,000	1,000,000	20
Hospitals	85	50,000	150,000	500,000	–	1,000,000	15
Public administration	61	40,000	–	150,000	300,000	500,000	39

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,¹ March 2018—continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	78	\$50,000	\$50,000	\$150,000	\$500,000	\$1,000,000	22
1 to 49 workers	82	50,000	50,000	150,000	500,000	—	18
50 to 99 workers	71	50,000	50,000	150,000	500,000	750,000	29
100 workers or more	77	50,000	50,000	250,000	600,000	1,000,000	23
100 to 499 workers	77	50,000	50,000	200,000	500,000	—	23
500 workers or more	77	50,000	—	300,000	850,000	1,000,000	23
Geographic areas							
Northeast	72	50,000	—	200,000	500,000	1,000,000	28
New England	76	50,000	100,000	200,000	500,000	1,000,000	24
Middle Atlantic	71	50,000	50,000	200,000	500,000	1,000,000	29
South	80	50,000	50,000	200,000	500,000	—	20
South Atlantic	80	50,000	—	—	—	—	20
East South Central	78	50,000	50,000	—	500,000	1,000,000	22
West South Central	80	50,000	50,000	200,000	500,000	—	20
Midwest	75	50,000	50,000	—	500,000	—	25
East North Central	78	50,000	—	250,000	500,000	—	22
West North Central	69	50,000	50,000	200,000	500,000	1,000,000	31
West	80	50,000	—	200,000	750,000	1,000,000	20
Mountain	79	50,000	—	250,000	1,000,000	1,000,000	21
Pacific	81	50,000	50,000	200,000	—	1,000,000	19

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 20. Standard errors for life insurance plans: Maximum benefit amounts, civilian workers,¹ March 2018

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.9	\$0.00	\$0.00	\$17,239.56	\$0.00	\$0.00	0.9
Worker characteristics							
Management, professional, and related	1.1	0.00	25,037.42	69,637.01	147,546.18	–	1.1
Management, business, and financial	1.6	0.00	–	62,050.89	177,393.63	–	1.6
Professional and related	1.4	0.00	29,509.24	49,556.79	162,001.74	–	1.4
Teachers	2.8	0.00	0.00	41,281.08	6,451.74	0.00	2.8
Primary, secondary, and special education school teachers	4.4	0.00	4,562.07	–	51,815.18	44,698.99	4.4
Registered nurses	2.4	0.00	–	–	–	91,241.44	2.4
Service	3.3	–	0.00	40,692.04	0.00	0.00	3.3
Protective service	4.9	0.00	0.00	29,481.01	–	45,620.72	4.9
Sales and office	1.2	0.00	0.00	16,674.98	0.00	266,793.46	1.2
Sales and related	1.2	0.00	0.00	–	135,640.15	–	1.2
Office and administrative support	1.3	0.00	–	18,248.29	25,806.98	–	1.3
Natural resources, construction, and maintenance	2.1	0.00	0.00	41,812.08	18,248.29	–	2.1
Construction, extraction, farming, fishing, and forestry	4.0	0.00	20,402.21	56,245.00	–	0.00	4.0
Installation, maintenance, and repair	2.3	0.00	0.00	52,414.22	0.00	–	2.3
Production, transportation, and material moving ...	2.6	0.00	0.00	32,792.63	20,402.21	27,372.43	2.6
Production	3.5	0.00	–	–	41,812.08	0.00	3.5
Transportation and material moving	4.1	0.00	0.00	0.00	50,801.08	92,149.34	4.1
Full time	1.0	0.00	0.00	15,803.48	0.00	0.00	1.0
Part time	3.5	0.00	–	–	91,241.44	258,069.76	3.5
Union	2.5	0.00	13,777.16	42,786.30	–	0.00	2.5
Nonunion	1.0	0.00	0.00	61,450.96	32,897.57	68,278.84	1.0
Average wage within the following categories: ³							
Lowest 25 percent	3.3	0.00	0.00	–	59,131.21	163,217.65	3.3
Lowest 10 percent	5.5	0.00	0.00	–	–	129,034.88	5.5
Second 25 percent	1.9	0.00	0.00	15,803.48	0.00	0.00	1.9
Third 25 percent	1.4	0.00	–	0.00	0.00	0.00	1.4
Highest 25 percent	1.2	0.00	5,770.62	31,435.29	–	–	1.2
Highest 10 percent	2.0	0.00	–	57,016.77	–	428,349.16	2.0
Establishment characteristics							
Service-providing industries	1.0	0.00	0.00	0.00	0.00	32,897.57	1.0
Education and health services	1.6	0.00	–	28,853.08	0.00	0.00	1.6
Educational services	1.7	0.00	0.00	34,139.42	0.00	0.00	1.7
Elementary and secondary schools	3.9	0.00	9,124.14	53,576.67	6,451.74	63,213.92	3.9
Junior colleges, colleges, and universities	2.9	0.00	0.00	–	93,048.37	0.00	2.9
Health care and social assistance	2.2	0.00	0.00	73,561.20	92,262.19	0.00	2.2
Hospitals	1.9	0.00	39,771.22	20,402.21	–	0.00	1.9
Public administration	4.5	11,249.00	–	25,859.18	65,795.14	0.00	4.5

See footnotes at end of table.

Table 20. Standard errors for life insurance plans: Maximum benefit amounts, civilian workers,¹ March 2018—continued

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	1.7	\$0.00	\$0.00	\$13,686.22	\$27,372.43	\$0.00	1.7
1 to 49 workers	1.8	0.00	0.00	26,207.11	55,500.00	—	1.8
50 to 99 workers	3.7	0.00	6,451.74	28,490.13	45,620.72	121,045.45	3.7
100 workers or more	1.2	0.00	5,474.49	10,201.10	148,039.06	51,613.95	1.2
100 to 499 workers	1.7	0.00	4,562.07	20,031.60	0.00	—	1.7
500 workers or more	1.4	0.00	—	0.00	238,975.94	0.00	1.4
Geographic areas							
Northeast	1.9	0.00	—	18,248.29	0.00	0.00	1.9
New England	4.2	0.00	17,455.51	0.00	0.00	179,724.79	4.2
Middle Atlantic	2.1	0.00	0.00	58,954.96	0.00	0.00	2.1
South	1.5	0.00	0.00	42,218.27	41,812.08	—	1.5
South Atlantic	1.9	0.00	—	—	—	—	1.9
East South Central	2.9	0.00	0.00	—	0.00	0.00	2.9
West South Central	3.0	0.00	0.00	12,903.49	63,213.92	—	3.0
Midwest	2.3	0.00	6,386.90	—	0.00	—	2.3
East North Central	2.9	0.00	—	60,405.69	77,420.93	—	2.9
West North Central	3.0	0.00	0.00	51,613.95	0.00	0.00	3.0
West	1.9	0.00	—	27,569.41	161,937.49	0.00	1.9
Mountain	2.9	0.00	—	66,756.07	147,122.40	0.00	2.9
Pacific	2.4	0.00	0.00	30,261.36	—	216,686.41	2.4

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² March 2018

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

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$10,000	\$10,000	\$20,000	\$40,000	\$50,000
Worker characteristics					
Management, professional, and related	–	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	6,000	15,000	25,000	50,000	50,000
Teachers	6,000	15,000	25,000	50,000	50,000
Primary, secondary, and special education school teachers	–	15,000	25,000	50,000	50,000
Registered nurses	5,000	10,000	–	50,000	–
Service	5,000	10,000	15,000	25,000	50,000
Protective service	5,000	10,000	15,000	–	50,000
Sales and office	10,000	–	20,000	–	50,000
Sales and related	10,000	15,000	20,000	25,000	50,000
Office and administrative support	10,000	–	20,000	50,000	50,000
Natural resources, construction, and maintenance	10,000	10,000	20,000	–	50,000
Construction, extraction, farming, fishing, and forestry	–	10,000	20,000	25,000	50,000
Installation, maintenance, and repair	10,000	15,000	20,000	35,000	50,000
Production, transportation, and material moving	10,000	15,000	20,000	25,000	50,000
Production	10,000	15,000	20,000	25,000	50,000
Transportation and material moving	10,000	15,000	20,000	25,000	40,000
Full time	10,000	12,000	20,000	40,000	50,000
Part time	5,000	5,000	15,000	–	50,000
Union	5,000	10,000	20,000	41,116	50,000
Nonunion	10,000	15,000	20,000	–	50,000
Average wage within the following categories: ⁴					
Lowest 25 percent	5,000	10,000	15,000	20,000	25,000
Lowest 10 percent	5,000	10,000	15,000	15,000	25,000
Second 25 percent	10,000	15,000	20,000	25,000	50,000
Third 25 percent	10,000	12,500	20,000	40,000	50,000
Highest 25 percent	6,000	15,000	25,000	50,000	50,000
Highest 10 percent	5,000	–	25,000	50,000	50,000
Establishment characteristics					
Service-providing industries	–	10,000	20,000	40,000	50,000
Education and health services	6,000	10,000	25,000	50,000	50,000
Educational services	6,000	–	25,000	50,000	50,000
Elementary and secondary schools	–	15,000	25,000	50,000	50,000
Junior colleges, colleges, and universities	5,000	–	25,000	50,000	50,000
Health care and social assistance	–	10,000	20,000	–	50,000
Hospitals	5,000	10,000	–	50,000	–
Public administration	5,000	10,000	20,000	35,000	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² March 2018—continued

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

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$10,000	\$15,000	\$20,000	\$40,000	\$50,000
1 to 49 workers	10,000	—	20,000	40,000	50,000
50 to 99 workers	10,000	15,000	20,000	40,000	50,000
100 workers or more	6,000	10,000	20,000	40,000	50,000
100 to 499 workers	10,000	—	20,000	30,000	50,000
500 workers or more	5,000	10,000	20,000	40,000	50,000
Geographic areas					
Northeast	5,000	10,000	21,000	50,000	50,000
New England	5,000	10,000	20,000	—	50,000
Middle Atlantic	6,000	10,000	25,000	50,000	50,000
South	10,000	10,000	20,000	25,000	50,000
South Atlantic	10,000	—	20,000	25,000	50,000
East South Central	10,000	15,000	20,000	—	50,000
West South Central	—	10,000	—	—	50,000
Midwest	10,000	15,000	20,000	35,000	50,000
East North Central	10,000	15,000	20,000	35,000	50,000
West North Central	10,000	15,000	25,000	—	50,000
West	5,000	10,000	20,000	50,000	50,000
Mountain	10,000	15,000	25,000	50,000	50,000
Pacific	5,000	10,000	20,000	40,000	50,000

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

² Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² March 2018

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$0.00	\$816.09	\$0.00	\$2,737.24	\$0.00
Worker characteristics					
Management, professional, and related	–	0.00	0.00	0.00	0.00
Management, business, and financial	2,064.56	456.21	0.00	0.00	0.00
Professional and related	364.97	735.61	0.00	0.00	0.00
Teachers	258.07	2,867.94	0.00	0.00	0.00
Primary, secondary, and special education school teachers	–	1,416.45	0.00	0.00	0.00
Registered nurses	965.61	0.00	–	9,791.23	–
Service	0.00	0.00	0.00	5,073.55	5,573.28
Protective service	0.00	0.00	3,723.33	–	0.00
Sales and office	645.17	–	0.00	–	0.00
Sales and related	2,040.22	3,871.05	0.00	0.00	0.00
Office and administrative support	1,526.76	–	0.00	5,049.79	0.00
Natural resources, construction, and maintenance	0.00	2,042.26	0.00	–	0.00
Construction, extraction, farming, fishing, and forestry	–	0.00	0.00	0.00	0.00
Installation, maintenance, and repair	0.00	3,556.08	0.00	6,739.53	0.00
Production, transportation, and material moving ...	0.00	0.00	0.00	408.04	3,339.99
Production	0.00	774.21	0.00	258.07	816.09
Transportation and material moving	0.00	1,590.85	0.00	4,525.43	10,319.56
Full time	0.00	3,251.58	0.00	982.70	0.00
Part time	0.00	0.00	3,687.10	–	0.00
Union	0.00	0.00	0.00	4,470.62	0.00
Nonunion	0.00	3,120.94	0.00	–	0.00
Average wage within the following categories: ⁴					
Lowest 25 percent	0.00	0.00	0.00	0.00	4,108.90
Lowest 10 percent	0.00	1,824.83	1,860.97	3,977.12	1,290.35
Second 25 percent	0.00	2,869.76	0.00	5,624.50	0.00
Third 25 percent	0.00	3,719.70	1,824.83	7,966.76	0.00
Highest 25 percent	965.61	3,873.20	0.00	0.00	0.00
Highest 10 percent	1,210.45	–	6,948.74	0.00	9,562.52
Establishment characteristics					
Service-providing industries	–	0.00	0.00	8,120.37	0.00
Education and health services	0.00	0.00	5,292.00	4,953.25	0.00
Educational services	0.00	–	0.00	0.00	0.00
Elementary and secondary schools	–	2,227.49	0.00	0.00	0.00
Junior colleges, colleges, and universities	0.00	–	0.00	8,916.09	0.00
Health care and social assistance	–	0.00	5,161.40	–	0.00
Hospitals	0.00	0.00	–	11,807.82	–
Public administration	0.00	0.00	0.00	9,077.37	0.00

See footnotes at end of table.

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² March 2018—continued

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$0.00	\$605.23	\$0.00	\$6,261.82	\$0.00
1 to 49 workers	0.00	—	0.00	10,766.84	0.00
50 to 99 workers	0.00	0.00	3,413.94	9,784.55	0.00
100 workers or more	965.61	0.00	0.00	3,633.65	0.00
100 to 499 workers	0.00	—	0.00	5,119.29	0.00
500 workers or more	0.00	0.00	0.00	8,065.29	0.00
Geographic areas					
Northeast	258.07	0.00	5,735.89	0.00	0.00
New England	0.00	0.00	3,981.31	—	7,795.67
Middle Atlantic	0.00	0.00	2,593.57	0.00	0.00
South	0.00	1,404.64	2,072.61	1,340.97	0.00
South Atlantic	0.00	—	2,737.24	0.00	0.00
East South Central	0.00	0.00	2,414.02	—	0.00
West South Central	—	0.00	—	—	0.00
Midwest	0.00	0.00	4,652.42	7,310.71	0.00
East North Central	0.00	694.87	2,885.31	7,703.29	0.00
West North Central	0.00	752.40	5,080.11	—	0.00
West	577.06	816.09	0.00	6,555.37	0.00
Mountain	0.00	4,051.78	1,290.35	0.00	0.00
Pacific	0.00	0.00	0.00	9,421.47	0.00

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

² Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 22. Short-term disability plans: Method of funding, civilian workers,¹ March 2018

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

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
All workers	42	43	15	(³)
Worker characteristics				
Management, professional, and related	45	43	12	(³)
Management, business, and financial	47	42	—	—
Professional and related	44	44	—	—
Teachers	48	37	—	—
Primary, secondary, and special education school teachers	46	44	—	—
Registered nurses	39	51	10	—
Service	—	39	33	—
Protective service	34	42	—	—
Sales and office	46	38	—	—
Sales and related	50	35	15	—
Office and administrative support	45	39	—	—
Natural resources, construction, and maintenance	35	50	—	—
Construction, extraction, farming, fishing, and forestry	26	56	—	—
Installation, maintenance, and repair	40	47	—	—
Production, transportation, and material moving ...	41	49	—	—
Production	47	47	—	—
Transportation and material moving	34	52	14	—
Full time	43	44	12	(³)
Part time	—	30	43	—
Union	36	48	—	—
Nonunion	43	42	15	(³)
Average wage within the following categories: ⁴				
Lowest 25 percent	33	37	—	—
Lowest 10 percent	33	33	34	—
Second 25 percent	40	44	16	(³)
Third 25 percent	42	46	12	(³)
Highest 25 percent	46	42	12	(³)
Highest 10 percent	47	41	—	—
Establishment characteristics				
Service-providing industries	41	41	17	(³)
Education and health services	33	50	—	—
Educational services	47	38	—	—
Elementary and secondary schools	41	47	—	—
Junior colleges, colleges, and universities	60	26	14	—
Health care and social assistance	26	56	—	—
Hospitals	39	50	11	—
Public administration	38	48	—	—

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, civilian workers,¹ March 2018—continued

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

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
1 to 99 workers	31	46	23	(³)
1 to 49 workers	31	43	26	(³)
50 to 99 workers	29	52	—	—
100 workers or more	49	41	10	(³)
100 to 499 workers	45	44	11	(³)
500 workers or more	53	38	9	(³)
Geographic areas				
Northeast	22	31	46	(³)
New England	36	62	—	—
Middle Atlantic	—	26	54	—
South	51	49	—	—
South Atlantic	49	51	—	—
East South Central	54	45	—	—
West South Central	53	47	—	—
Midwest	55	45	—	(³)
East North Central	54	45	—	(³)
West North Central	56	44	—	—
West	41	50	—	—
Mountain	37	63	—	—
Pacific	44	42	—	—

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Less than 0.5.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 22. Standard errors for short-term disability plans: Method of funding, civilian workers,¹ March 2018

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
All workers	1.2	1.3	0.9	0.1
Worker characteristics				
Management, professional, and related	1.7	1.8	1.0	0.1
Management, business, and financial	2.7	2.3	—	—
Professional and related	2.0	2.5	—	—
Teachers	3.8	3.6	—	—
Primary, secondary, and special education school teachers	4.5	4.5	—	—
Registered nurses	5.0	5.9	2.5	—
Service	—	3.7	4.3	—
Protective service	6.2	6.2	—	—
Sales and office	2.3	2.1	—	—
Sales and related	2.8	2.9	2.6	—
Office and administrative support	2.3	2.2	—	—
Natural resources, construction, and maintenance	2.1	2.0	—	—
Construction, extraction, farming, fishing, and forestry	3.1	4.2	—	—
Installation, maintenance, and repair	2.9	2.4	—	—
Production, transportation, and material moving ...	2.3	2.4	—	—
Production	2.3	2.2	—	—
Transportation and material moving	3.5	3.9	2.5	—
Full time	1.2	1.4	0.9	0.1
Part time	—	2.6	2.9	—
Union	2.3	2.5	—	—
Nonunion	1.3	1.3	0.9	(³)
Average wage within the following categories: ⁴				
Lowest 25 percent	2.7	3.0	—	—
Lowest 10 percent	5.3	4.2	7.0	—
Second 25 percent	2.0	2.2	1.2	0.1
Third 25 percent	1.6	1.8	1.5	0.1
Highest 25 percent	1.7	1.6	1.1	0.1
Highest 10 percent	2.4	2.3	—	—
Establishment characteristics				
Service-providing industries	1.4	1.5	1.1	0.1
Education and health services	2.8	3.9	—	—
Educational services	3.1	2.5	—	—
Elementary and secondary schools	4.3	3.5	—	—
Junior colleges, colleges, and universities	3.2	2.8	1.2	—
Health care and social assistance	3.9	6.1	—	—
Hospitals	4.7	5.0	1.7	—
Public administration	3.6	3.3	—	—

See footnotes at end of table.

Table 22. Standard errors for short-term disability plans: Method of funding, civilian workers,¹ March 2018—continued

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
1 to 99 workers	1.8	2.2	1.6	0.1
1 to 49 workers	2.2	2.5	1.7	0.1
50 to 99 workers	2.9	3.2	—	—
100 workers or more	1.5	1.5	0.9	0.1
100 to 499 workers	2.0	2.0	1.0	(³)
500 workers or more	2.1	1.8	1.4	0.1
Geographic areas				
Northeast	2.1	2.3	2.4	0.2
New England	5.4	5.2	—	—
Middle Atlantic	—	1.9	2.3	—
South	2.6	2.7	—	—
South Atlantic	4.2	4.2	—	—
East South Central	4.8	5.1	—	—
West South Central	3.0	3.0	—	—
Midwest	2.0	2.0	—	0.1
East North Central	2.0	2.0	—	0.1
West North Central	5.1	5.1	—	—
West	2.6	2.5	—	—
Mountain	3.5	3.5	—	—
Pacific	3.5	3.0	—	—

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Less than 0.05.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,¹ March 2018

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	15	85
Worker characteristics		
Management, professional, and related	12	88
Management, business, and financial	12	88
Professional and related	12	88
Teachers	12	88
Primary, secondary, and special education school teachers	13	87
Registered nurses	16	84
Service	29	71
Protective service	28	72
Sales and office	16	84
Sales and related	18	82
Office and administrative support	16	84
Natural resources, construction, and maintenance	12	88
Construction, extraction, farming, fishing, and forestry	12	88
Installation, maintenance, and repair	12	88
Production, transportation, and material moving	11	89
Production	7	92
Transportation and material moving	15	85
Full time	13	87
Part time	38	62
Union	15	85
Nonunion	15	85
Average wage within the following categories: ²		
Lowest 25 percent	29	71
Lowest 10 percent	35	65
Second 25 percent	16	84
Third 25 percent	11	89
Highest 25 percent	12	88
Highest 10 percent	13	87
Establishment characteristics		
Goods-producing industries	9	91
Service-providing industries	17	83
Education and health services	17	83
Educational services	12	88
Elementary and secondary schools	15	85
Junior colleges, colleges, and universities	7	93
Health care and social assistance	19	81
Hospitals	16	84
Public administration	15	85

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,¹ March 2018—continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	20	80
1 to 49 workers	21	79
50 to 99 workers	19	81
100 workers or more	12	88
100 to 499 workers	14	86
500 workers or more	10	90
Geographic areas		
Northeast	37	63
New England	4	96
Middle Atlantic	43	57
South	4	96
South Atlantic	4	96
West South Central	4	96
Midwest	5	95
East North Central	4	96
West North Central	7	93
West	9	91
Mountain	4	96
Pacific	13	87

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 23. Standard errors for short-term disability plans: Employee contribution requirement, civilian workers,¹ March 2018

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.9	0.9
Worker characteristics		
Management, professional, and related	0.9	0.9
Management, business, and financial	1.9	1.9
Professional and related	0.9	0.9
Teachers	1.7	1.7
Primary, secondary, and special education school teachers	2.4	2.4
Registered nurses	3.6	3.6
Service	3.7	3.7
Protective service	3.0	3.0
Sales and office	1.6	1.6
Sales and related	2.4	2.4
Office and administrative support	1.6	1.6
Natural resources, construction, and maintenance	2.0	2.0
Construction, extraction, farming, fishing, and forestry	3.2	3.2
Installation, maintenance, and repair	2.1	2.1
Production, transportation, and material moving ...	1.5	1.5
Production	1.5	1.5
Transportation and material moving	2.6	2.6
Full time	0.9	0.9
Part time	2.1	2.1
Union	2.0	2.0
Nonunion	1.0	1.0
Average wage within the following categories: ²		
Lowest 25 percent	3.2	3.2
Lowest 10 percent	4.2	4.2
Second 25 percent	1.0	1.0
Third 25 percent	1.1	1.1
Highest 25 percent	1.3	1.3
Highest 10 percent	1.6	1.6
Establishment characteristics		
Goods-producing industries	1.4	1.4
Service-providing industries	1.1	1.1
Education and health services	2.9	2.9
Educational services	1.4	1.4
Elementary and secondary schools	2.2	2.2
Junior colleges, colleges, and universities	1.6	1.6
Health care and social assistance	4.6	4.6
Hospitals	1.9	1.9
Public administration	1.7	1.7

See footnotes at end of table.

Table 23. Standard errors for short-term disability plans: Employee contribution requirement, civilian workers,¹ March 2018—continued

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	1.7	1.7
1 to 49 workers	1.6	1.6
50 to 99 workers	2.8	2.8
100 workers or more	0.9	0.9
100 to 499 workers	1.4	1.4
500 workers or more	1.1	1.1
Geographic areas		
Northeast	2.3	2.3
New England	1.2	1.2
Middle Atlantic	2.3	2.3
South	0.4	0.4
South Atlantic	0.5	0.5
West South Central	0.9	0.9
Midwest	1.0	1.0
East North Central	1.2	1.2
West North Central	1.8	1.8
West	1.3	1.3
Mountain	1.2	1.2
Pacific	1.9	1.9

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,¹
March 2018**

(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	73	20	(²)
Worker characteristics					
Management, professional, and related	1	1	72	26	1
Management, business, and financial	2	—	62	35	—
Professional and related	1	1	77	20	1
Teachers	—	—	83	12	4
Primary, secondary, and special education school teachers	—	—	82	10	6
Registered nurses	—	—	93	5	—
Service	5	—	88	6	—
Protective service	—	—	88	7	—
Sales and office	2	1	72	23	1
Sales and related	4	—	72	22	—
Office and administrative support	2	1	73	24	(²)
Natural resources, construction, and maintenance	16	—	63	16	—
Construction, extraction, farming, fishing, and forestry	35	5	54	—	—
Installation, maintenance, and repair	4	4	68	24	—
Production, transportation, and material moving ...	13	—	68	13	—
Production	17	—	60	17	—
Transportation and material moving	9	—	76	9	—
Full time	5	2	71	21	(²)
Part time	—	3	86	9	—
Union	16	9	63	11	1
Nonunion	3	1	75	22	(²)
Average wage within the following categories: ³					
Lowest 25 percent	5	—	83	10	—
Lowest 10 percent	—	2	82	—	—
Second 25 percent	7	1	76	15	(²)
Third 25 percent	5	4	72	19	(²)
Highest 25 percent	3	2	67	28	1
Highest 10 percent	1	1	66	31	1
Establishment characteristics					
Goods-producing industries	16	4	61	18	(²)
Service-providing industries	2	2	75	20	(²)
Education and health services	2	—	89	8	—
Educational services	—	—	83	14	3
Elementary and secondary schools	—	—	85	10	4
Junior colleges, colleges, and universities	1	—	77	21	—
Health care and social assistance	2	—	92	6	—
Hospitals	—	—	91	6	—
Public administration	—	—	94	6	—

See footnotes at end of table.

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,¹
March 2018—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	1	78	15	(²)
1 to 49 workers	5	1	78	15	1
50 to 99 workers	6	1	78	15	—
100 workers or more	5	3	69	22	(²)
100 to 499 workers	6	2	72	20	(²)
500 workers or more	4	4	66	25	1
Geographic areas					
Northeast	2	—	84	12	—
New England	5	—	69	24	—
Middle Atlantic	2	—	87	10	—
South	4	3	67	26	(²)
South Atlantic	4	2	68	25	1
East South Central	—	6	64	22	—
West South Central	4	2	66	29	—
Midwest	10	—	65	22	—
East North Central	10	—	64	23	—
West North Central	11	—	66	21	—
West	3	2	74	19	1
Mountain	4	—	76	17	—
Pacific	3	2	73	20	2

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/nscs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 24. Standard errors for short-term disability plans: Method of benefit payment, civilian workers,¹ March 2018

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	0.1
Worker characteristics					
Management, professional, and related	0.4	0.3	1.3	1.3	0.2
Management, business, and financial	0.5	–	2.1	2.1	–
Professional and related	0.3	0.4	1.2	1.2	0.2
Teachers	–	–	2.5	2.1	1.2
Primary, secondary, and special education school teachers	–	–	3.2	2.5	1.4
Registered nurses	–	–	1.4	0.7	–
Service	1.4	–	2.1	1.3	–
Protective service	–	–	5.3	1.6	–
Sales and office	0.3	0.3	1.4	1.3	0.2
Sales and related	0.7	–	1.9	1.8	–
Office and administrative support	0.3	0.3	1.5	1.5	0.2
Natural resources, construction, and maintenance	1.7	–	2.5	1.9	–
Construction, extraction, farming, fishing, and forestry	3.4	1.6	3.4	–	–
Installation, maintenance, and repair	0.5	1.0	3.1	2.9	–
Production, transportation, and material moving	1.2	–	2.2	2.0	–
Production	1.9	–	2.9	2.3	–
Transportation and material moving	1.5	–	3.0	2.8	–
Full time	0.5	0.3	0.9	0.9	0.1
Part time	–	0.7	1.4	1.6	–
Union	1.8	1.5	1.8	0.8	0.3
Nonunion	0.3	0.2	1.0	0.9	0.1
Average wage within the following categories: ²					
Lowest 25 percent	1.2	–	2.1	1.4	–
Lowest 10 percent	–	1.0	3.3	–	–
Second 25 percent	0.7	0.3	1.6	1.3	0.1
Third 25 percent	0.6	0.7	1.3	1.2	0.1
Highest 25 percent	0.6	0.3	1.3	1.3	0.2
Highest 10 percent	0.6	0.2	1.8	1.8	0.3
Establishment characteristics					
Goods-producing industries	1.3	1.0	1.8	1.6	0.2
Service-providing industries	0.4	0.3	1.0	0.9	0.1
Education and health services	0.7	–	1.5	1.4	–
Educational services	–	–	2.2	2.0	0.7
Elementary and secondary schools	–	–	3.2	2.9	1.1
Junior colleges, colleges, and universities	0.3	–	1.9	2.0	–
Health care and social assistance	1.0	–	1.9	1.8	–
Hospitals	–	–	2.0	1.3	–
Public administration	–	–	1.7	1.7	–

See footnotes at end of table.

Table 24. Standard errors for short-term disability plans: Method of benefit payment, civilian workers,¹ March 2018—continued

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
1 to 99 workers	0.7	0.3	1.4	1.2	0.2
1 to 49 workers	0.9	0.3	1.7	1.2	0.2
50 to 99 workers	0.9	0.6	2.6	2.5	—
100 workers or more	0.5	0.4	1.3	1.1	0.1
100 to 499 workers	0.7	0.3	1.7	1.6	0.2
500 workers or more	0.8	0.8	1.9	1.8	0.2
Geographic areas					
Northeast	0.3	—	1.5	1.3	—
New England	1.3	—	3.6	3.4	—
Middle Atlantic	0.3	—	1.6	1.4	—
South	1.0	0.7	1.5	1.5	0.1
South Atlantic	1.3	0.9	1.9	2.2	0.2
East South Central	—	2.9	4.4	3.2	—
West South Central	1.1	0.4	2.6	2.0	—
Midwest	1.0	—	1.8	2.1	—
East North Central	1.3	—	2.1	2.5	—
West North Central	1.0	—	3.0	3.3	—
West	0.9	0.5	2.3	1.6	0.3
Mountain	1.0	—	4.6	2.7	—
Pacific	1.2	0.5	2.4	2.0	0.5

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 25. Short-term disability plans: Duration of benefits, civilian workers,¹ March 2018

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

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	93	12	20	26	26	26	7
Worker characteristics							
Management, professional, and related	94	12	18	26	26	26	6
Management, business, and financial	96	12	18	26	26	26	4
Professional and related	92	12	18	26	26	26	8
Teachers	92	12	–	26	26	52	8
Primary, secondary, and special education school teachers	90	12	13	26	26	52	10
Registered nurses	93	12	18	26	26	26	7
Service	96	13	21	26	26	26	4
Protective service	95	12	–	26	26	26	5
Sales and office	93	12	18	26	26	26	7
Sales and related	91	12	–	26	26	26	9
Office and administrative support	94	12	20	26	26	26	6
Natural resources, construction, and maintenance	91	13	25	26	26	–	9
Construction, extraction, farming, fishing, and forestry	93	13	26	26	26	–	7
Installation, maintenance, and repair	90	13	25	26	26	52	10
Production, transportation, and material moving ...	92	13	21	26	26	26	8
Transportation and material moving	94	13	25	26	26	26	6
Full time	93	12	18	26	26	26	7
Part time	96	13	26	26	26	26	4
Union	89	13	26	26	26	26	11
Nonunion	94	12	18	26	26	26	6
Average wage within the following categories: ³							
Lowest 25 percent	95	12	21	26	26	26	5
Lowest 10 percent	94	12	–	26	26	–	6
Second 25 percent	95	12	21	26	26	26	5
Third 25 percent	93	12	18	26	26	26	7
Highest 25 percent	92	12	21	26	26	26	8
Highest 10 percent	92	12	24	26	26	26	8
Establishment characteristics							
Service-providing industries	94	12	20	26	26	26	6
Education and health services	94	12	18	26	26	26	6
Educational services	90	12	22	26	26	52	10
Elementary and secondary schools	86	12	13	26	26	52	14
Health care and social assistance	96	12	–	26	26	26	4
Hospitals	92	12	18	26	26	26	8
Public administration	88	–	25	26	26	52	12

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, civilian workers,¹ March 2018—continued

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

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	95	12	18	26	26	26	5
1 to 49 workers	96	12	20	26	26	26	4
50 to 99 workers	94	12	—	26	26	26	6
100 workers or more	92	12	21	26	26	26	8
100 to 499 workers	95	12	—	26	26	26	5
500 workers or more	90	12	25	26	26	26	10
Geographic areas							
Northeast	95	—	26	26	26	26	5
New England	96	12	—	26	26	26	4
Middle Atlantic	94	25	26	26	26	26	6
South	93	12	13	26	26	26	7
South Atlantic	94	12	13	26	26	26	6
West South Central	94	11	13	26	26	26	6
Midwest	91	12	13	26	26	26	9
East North Central	90	12	13	26	26	26	10
West North Central	95	12	13	26	26	26	5
West	95	12	—	26	26	26	5
Mountain	95	11	13	21	26	26	5
Pacific	94	13	25	26	26	26	6

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 25. Standard errors for short-term disability plans: Duration of benefits, civilian workers,¹ March 2018

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.5	0.0	1.4	0.0	0.0	0.0	0.5
Worker characteristics							
Management, professional, and related	0.6	0.0	1.8	0.0	0.0	0.0	0.6
Management, business, and financial	0.5	0.0	3.9	0.0	0.0	0.0	0.5
Professional and related	1.0	0.0	2.6	0.0	0.0	0.0	1.0
Teachers	1.2	0.0	–	0.0	0.0	0.0	1.2
Primary, secondary, and special education school teachers	2.2	0.0	0.0	0.0	0.0	0.0	2.2
Registered nurses	2.7	1.0	5.3	0.0	0.0	0.0	2.7
Service	0.5	1.2	5.8	0.0	0.0	0.0	0.5
Protective service	1.1	1.2	–	0.0	0.0	0.0	1.1
Sales and office	0.8	0.0	3.5	0.0	0.0	0.0	0.8
Sales and related	1.8	0.0	–	0.0	0.0	0.0	1.8
Office and administrative support	0.6	0.0	3.6	0.0	0.0	0.0	0.6
Natural resources, construction, and maintenance	1.3	0.0	1.4	0.0	0.0	–	1.3
Construction, extraction, farming, fishing, and forestry	1.5	0.0	4.4	0.0	0.0	–	1.5
Installation, maintenance, and repair	1.8	0.3	0.9	0.0	0.0	7.7	1.8
Production, transportation, and material moving ...	1.0	0.5	4.3	0.0	0.0	0.0	1.0
Transportation and material moving	1.3	0.0	4.8	0.0	0.0	0.0	1.3
Full time	0.5	0.0	2.5	0.0	0.0	0.0	0.5
Part time	0.8	0.0	0.0	0.0	0.0	0.0	0.8
Union	1.3	0.0	0.6	0.0	0.0	0.0	1.3
Nonunion	0.5	0.0	2.7	0.0	0.0	0.0	0.5
Average wage within the following categories: ³							
Lowest 25 percent	0.8	0.3	2.8	0.0	0.0	0.0	0.8
Lowest 10 percent	1.5	0.0	–	0.0	0.0	–	1.5
Second 25 percent	0.4	0.0	1.4	0.0	0.0	0.0	0.4
Third 25 percent	0.8	0.0	4.6	0.0	0.0	0.0	0.8
Highest 25 percent	0.8	0.0	1.9	0.0	0.0	0.0	0.8
Highest 10 percent	1.4	0.4	3.5	0.0	0.0	0.0	1.4
Establishment characteristics							
Service-providing industries	0.5	0.0	1.3	0.0	0.0	0.0	0.5
Education and health services	0.9	0.0	4.5	0.0	0.0	0.0	0.9
Educational services	0.9	0.0	2.6	0.0	0.0	0.0	0.9
Elementary and secondary schools	1.9	0.0	3.5	0.0	0.0	0.0	1.9
Health care and social assistance	1.3	0.0	–	0.0	0.0	0.0	1.3
Hospitals	2.9	0.3	2.0	0.0	0.0	0.0	2.9
Public administration	1.3	–	1.6	0.0	0.0	0.0	1.3

See footnotes at end of table.

Table 25. Standard errors for short-term disability plans: Duration of benefits, civilian workers,¹ March 2018—continued

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	0.7	0.0	3.7	0.0	0.0	0.0	0.7
1 to 49 workers	0.6	0.6	5.1	0.0	0.0	0.0	0.6
50 to 99 workers	1.6	0.2	—	0.0	0.0	0.0	1.6
100 workers or more	0.5	0.0	0.4	0.0	0.0	0.0	0.5
100 to 499 workers	0.6	0.0	—	0.0	0.0	0.0	0.6
500 workers or more	1.0	1.2	0.8	0.0	0.0	0.0	1.0
Geographic areas							
Northeast	0.5	—	0.0	0.0	0.0	0.0	0.5
New England	1.0	1.0	—	0.0	0.0	0.0	1.0
Middle Atlantic	0.6	0.7	0.0	0.0	0.0	0.0	0.6
South	1.1	0.0	0.0	0.0	0.0	0.0	1.1
South Atlantic	1.2	0.0	0.7	0.0	0.0	7.3	1.2
West South Central	1.2	1.1	0.2	0.0	0.0	0.0	1.2
Midwest	0.9	0.0	0.0	0.0	0.0	0.0	0.9
East North Central	1.2	0.0	0.0	0.0	0.0	0.0	1.2
West North Central	0.7	0.0	0.0	0.0	0.0	0.0	0.7
West	1.1	0.3	—	0.0	0.0	0.0	1.1
Mountain	2.2	0.0	1.2	1.4	0.0	0.0	2.2
Pacific	1.2	0.9	0.3	0.0	0.0	0.0	1.2

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ March 2018

(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	25	2	39	20	14	61.8	60.0
Worker characteristics								
Management, professional, and related	1	20	2	40	21	17	63.5	60.0
Management, business, and financial	—	15	—	41	24	17	64.1	60.0
Professional and related	—	22	—	40	19	17	63.2	60.0
Teachers	—	35	—	17	29	15	63.1	60.0
Primary, secondary, and special education school teachers	—	33	—	17	36	12	62.9	60.0
Registered nurses	—	26	—	49	18	—	58.8	60.0
Service	—	37	—	34	20	7	58.7	60.0
Protective service	—	33	—	31	—	9	60.2	60.0
Sales and office	1	30	2	38	18	11	60.9	60.0
Sales and related	—	35	—	37	14	12	60.9	60.0
Office and administrative support	1	28	3	38	19	11	60.8	60.0
Natural resources, construction, and maintenance	—	25	—	37	23	11	61.1	60.0
Construction, extraction, farming, fishing, and forestry	—	37	—	26	27	—	59.0	60.0
Installation, maintenance, and repair	—	19	—	43	21	13	62.2	60.0
Production, transportation, and material moving	—	20	—	44	17	17	62.6	60.0
Production	—	16	—	42	16	22	63.3	60.0
Transportation and material moving	—	22	—	45	19	12	62.0	60.0
Full time	1	24	2	41	18	15	62.1	60.0
Part time	—	38	—	25	28	5	59.2	60.0
Union	1	29	4	30	27	9	60.3	60.0
Nonunion	1	25	1	41	18	15	62.1	60.0
Average wage within the following categories: ²								
Lowest 25 percent	—	40	—	33	18	7	58.4	60.0
Lowest 10 percent	—	35	—	29	25	9	59.5	60.0
Second 25 percent	1	28	2	40	19	11	60.4	60.0
Third 25 percent	1	21	1	44	19	15	62.3	60.0
Highest 25 percent	1	19	2	38	22	19	64.2	60.0
Highest 10 percent	—	19	—	37	21	21	65.3	60.0
Establishment characteristics								
Goods-producing industries	2	16	1	41	18	22	63.9	60.0
Service-providing industries	(³)	27	2	39	20	12	61.4	60.0
Education and health services	—	26	—	44	19	9	60.4	60.0
Educational services	—	37	—	18	23	15	62.0	60.0
Elementary and secondary schools	—	41	3	14	31	10	61.1	60.0
Junior colleges, colleges, and universities	—	28	—	24	13	23	64.4	60.0
Health care and social assistance	—	20	—	55	18	6	59.7	60.0
Hospitals	—	26	—	51	15	5	58.8	60.0
Public administration	—	38	—	27	25	8	59.1	60.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ March 2018—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	(³)	25	2	38	23	12	61.9	60.0
1 to 49 workers	—	27	—	36	23	11	61.4	60.0
50 to 99 workers	—	21	—	42	22	13	63.1	60.0
100 workers or more	1	25	2	40	17	15	61.7	60.0
100 to 499 workers	2	25	1	41	17	15	61.0	60.0
500 workers or more	(³)	25	2	39	18	15	62.4	60.0
Geographic areas								
Northeast	—	37	—	22	34	6	60.3	60.0
New England	—	8	—	52	23	13	63.4	60.0
Middle Atlantic	—	41	—	18	36	5	59.8	60.0
South	—	22	—	51	9	17	62.4	60.0
South Atlantic	1	25	—	47	9	18	61.6	60.0
East South Central	—	15	—	49	—	—	65.5	60.0
West South Central	—	17	—	60	8	14	62.5	60.0
Midwest	—	20	—	49	12	18	62.7	60.0
East North Central	—	21	—	49	11	18	62.4	60.0
West North Central	—	16	—	50	13	19	63.5	60.0
West	—	15	—	42	17	17	62.8	60.0
Mountain	—	13	2	49	—	21	62.9	60.0
Pacific	—	16	—	37	18	15	62.7	60.0

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

³ Less than 0.5.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ March 2018

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	0.2	0.9	0.2	1.5	1.1	0.9	0.3	0.0
Worker characteristics								
Management, professional, and related	0.2	1.1	0.3	2.3	1.6	1.3	0.3	0.0
Management, business, and financial	–	2.2	–	2.9	3.0	1.8	0.6	0.0
Professional and related	–	1.6	–	2.8	1.7	1.6	0.4	0.0
Teachers	–	2.8	–	2.7	4.0	2.4	0.9	0.0
Primary, secondary, and special education school teachers	–	3.9	–	3.2	5.1	3.0	1.1	5.8
Registered nurses	–	4.6	–	6.0	3.1	–	0.5	0.0
Service	–	2.8	–	3.6	2.1	1.9	0.4	0.0
Protective service	–	7.5	–	4.5	–	1.7	1.4	0.0
Sales and office	0.2	1.2	0.5	2.0	1.8	1.1	0.5	0.0
Sales and related	–	2.1	–	3.1	2.0	2.8	1.2	0.0
Office and administrative support	0.3	1.3	0.7	2.3	2.1	1.0	0.3	0.0
Natural resources, construction, and maintenance	–	3.2	–	2.8	3.0	2.1	0.8	0.0
Construction, extraction, farming, fishing, and forestry	–	8.7	–	4.7	6.9	–	1.4	0.0
Installation, maintenance, and repair	–	3.1	–	3.3	2.8	2.3	0.9	0.0
Production, transportation, and material moving ...	–	1.7	–	2.6	2.0	1.7	0.5	0.0
Production	–	3.4	–	4.8	3.2	2.9	0.6	0.0
Transportation and material moving	–	2.2	–	2.9	2.8	1.4	0.8	0.0
Full time	0.2	0.9	0.2	1.4	1.1	0.9	0.3	0.0
Part time	–	3.0	–	4.0	2.7	0.8	0.4	0.0
Union	0.5	2.0	0.6	2.4	2.4	1.3	0.4	0.0
Nonunion	0.2	1.0	0.2	1.7	1.3	1.0	0.3	0.0
Average wage within the following categories: ²								
Lowest 25 percent	–	4.0	–	3.3	3.5	0.8	0.6	0.0
Lowest 10 percent	–	6.1	–	4.7	6.7	2.1	1.0	0.0
Second 25 percent	0.4	1.8	0.4	2.0	1.7	1.2	0.5	0.0
Third 25 percent	0.3	1.4	0.2	2.4	1.6	1.5	0.3	0.0
Highest 25 percent	0.2	1.1	0.3	2.0	1.7	1.5	0.5	0.0
Highest 10 percent	–	1.7	–	3.0	1.9	2.2	0.8	0.0
Establishment characteristics								
Goods-producing industries	0.8	2.5	0.2	2.9	2.2	2.3	0.7	0.0
Service-providing industries	0.1	1.0	0.3	1.7	1.3	0.9	0.3	0.0
Education and health services	–	1.9	–	4.1	3.2	1.6	0.4	0.0
Educational services	–	1.6	–	2.2	2.1	2.2	0.8	0.0
Elementary and secondary schools	–	2.2	0.7	2.5	3.0	2.5	0.8	0.0
Junior colleges, colleges, and universities	–	2.0	–	2.4	2.0	2.6	1.3	0.0
Health care and social assistance	–	2.4	–	5.1	4.0	2.1	0.4	0.0
Hospitals	–	4.4	–	5.2	3.2	1.5	0.5	0.0
Public administration	–	2.4	–	2.2	2.3	2.1	0.5	0.0

See footnotes at end of table.

Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ March 2018—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	0.2	2.0	0.5	2.6	2.0	1.4	0.5	0.0
1 to 49 workers	—	2.2	—	2.9	2.0	1.5	0.4	0.0
50 to 99 workers	—	2.8	—	3.7	3.5	3.0	1.1	0.0
100 workers or more	0.3	1.4	0.2	1.8	1.2	1.0	0.3	0.0
100 to 499 workers	0.5	1.7	0.3	2.4	1.6	1.5	0.3	0.0
500 workers or more	0.1	2.4	0.4	2.4	1.7	1.3	0.5	0.0
Geographic areas								
Northeast	—	1.5	—	2.7	2.3	0.8	0.3	0.0
New England	—	2.5	—	6.2	6.1	2.4	0.9	0.0
Middle Atlantic	—	1.7	—	2.3	2.2	0.9	0.3	0.0
South	—	1.8	—	2.5	1.4	2.2	0.7	0.0
South Atlantic	0.5	2.2	—	3.4	1.7	2.4	0.5	0.0
East South Central	—	3.3	—	7.4	—	—	4.0	0.0
West South Central	—	3.6	—	3.4	1.6	4.3	1.2	0.0
Midwest	—	2.1	—	2.9	1.3	1.9	0.5	0.0
East North Central	—	2.7	—	4.0	1.6	2.5	0.6	0.0
West North Central	—	2.3	—	1.8	1.9	2.6	0.5	0.0
West	—	1.4	—	3.5	3.2	1.8	0.4	0.0
Mountain	—	1.1	0.8	5.2	—	3.8	0.7	0.0
Pacific	—	2.2	—	4.7	3.8	1.4	0.5	0.0

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2018

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	76	\$170	\$230	\$633	\$1,500	\$2,500	24
Worker characteristics							
Management, professional, and related	74	170	500	750	2,000	2,500	26
Management, business, and financial	76	170	559	1,000	2,000	2,500	24
Professional and related	73	170	500	700	2,000	2,500	27
Teachers	82	170	200	615	750	–	18
Primary, secondary, and special education school teachers	86	200	–	692	808	1,000	14
Registered nurses	67	215	577	–	2,325	3,000	33
Service	75	170	170	500	637	1,662	25
Protective service	82	170	170	600	–	2,500	18
Sales and office	80	170	200	633	1,500	2,500	20
Sales and related	85	170	200	500	1,385	–	15
Office and administrative support	79	170	200	637	1,500	2,500	21
Natural resources, construction, and maintenance	77	170	260	595	1,000	2,000	23
Construction, extraction, farming, fishing, and forestry	81	170	–	500	750	–	19
Installation, maintenance, and repair	75	170	350	600	1,250	2,500	25
Production, transportation, and material moving ...	72	170	350	584	1,000	1,730	28
Production	66	170	300	633	1,500	2,500	34
Transportation and material moving	78	170	–	500	1,000	1,500	22
Full time	74	170	275	637	1,500	2,500	26
Part time	86	170	170	500	633	700	14
Union	80	170	200	500	633	1,150	20
Nonunion	75	170	300	645	1,500	2,500	25
Average wage within the following categories: ³							
Lowest 25 percent	82	170	170	500	645	1,730	18
Second 25 percent	77	170	200	615	1,167	2,325	23
Third 25 percent	74	170	462	692	1,500	2,500	26
Highest 25 percent	73	170	450	700	2,000	2,500	27
Highest 10 percent	73	170	–	831	2,000	2,500	27
Establishment characteristics							
Goods-producing industries	71	170	350	700	1,500	2,500	29
Service-providing industries	77	170	200	633	1,500	2,500	23
Education and health services	72	170	250	637	1,500	2,500	28
Educational services	74	170	185	595	692	–	26
Elementary and secondary schools	79	170	200	604	692	1,000	21
Junior colleges, colleges, and universities	62	170	185	595	692	1,500	38
Health care and social assistance	71	170	500	692	2,000	2,500	29
Hospitals	73	185	595	1,000	2,350	3,000	27
Public administration	71	135	200	576	–	1,500	29

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2018—continued

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	78	\$170	\$200	\$615	\$1,000	\$2,000	22
1 to 49 workers	77	170	170	615	1,000	2,000	23
50 to 99 workers	79	170	300	615	1,000	2,000	21
100 workers or more	74	170	260	675	1,730	2,500	26
100 to 499 workers	77	170	275	633	1,500	2,500	23
500 workers or more	71	170	—	692	2,076	3,000	29
Geographic areas							
Northeast	90	170	170	500	633	1,200	10
New England	76	200	500	700	1,500	2,500	24
Middle Atlantic	92	170	170	—	633	808	8
South	68	200	500	1,000	2,000	2,500	32
South Atlantic	71	200	500	1,000	2,000	2,500	29
East South Central	57	200	500	1,000	1,500	2,423	43
West South Central	67	—	550	—	2,500	2,771	33
Midwest	62	—	500	1,000	—	2,500	38
East North Central	61	200	500	1,000	—	2,500	39
West North Central	63	275	500	1,000	2,157	—	37
West	77	185	570	1,000	2,000	2,500	23
Mountain	70	—	1,000	1,385	2,000	2,310	30
Pacific	82	185	—	—	2,300	3,000	18

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2018

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.3	\$0.00	\$23.48	\$7.15	\$43.36	\$0.00	1.3
Worker characteristics							
Management, professional, and related	1.7	0.00	3.65	170.35	82.53	360.52	1.7
Management, business, and financial	2.3	0.00	70.87	38.97	177.78	457.29	2.3
Professional and related	2.0	0.00	117.44	53.21	353.26	397.25	2.0
Teachers	2.2	0.00	29.57	70.57	108.23	–	2.2
Primary, secondary, and special education school teachers	2.7	42.05	–	62.44	158.94	146.19	2.7
Registered nurses	6.9	22.99	163.18	–	110.40	596.64	6.9
Service	3.2	0.00	0.00	46.99	31.08	300.87	3.2
Protective service	2.3	0.00	45.80	51.48	–	269.83	2.3
Sales and office	1.9	0.00	0.00	3.15	50.22	0.00	1.9
Sales and related	3.1	0.00	0.00	91.79	221.86	–	3.1
Office and administrative support	2.1	0.00	22.16	70.86	84.46	0.00	2.1
Natural resources, construction, and maintenance	2.3	0.00	75.15	20.98	17.29	220.67	2.3
Construction, extraction, farming, fishing, and forestry	3.8	0.00	–	68.57	208.70	–	3.8
Installation, maintenance, and repair	2.9	6.12	96.44	8.06	226.22	306.48	2.9
Production, transportation, and material moving ...	2.9	0.00	62.99	63.18	0.00	420.81	2.9
Production	3.8	0.00	47.19	40.57	171.15	82.85	3.8
Transportation and material moving	3.3	14.74	–	59.20	116.65	0.00	3.3
Full time	1.3	0.00	40.41	56.62	0.00	0.00	1.3
Part time	2.7	0.00	0.00	0.00	10.07	172.00	2.7
Union	1.8	0.00	0.00	0.00	14.13	193.76	1.8
Nonunion	1.4	0.00	36.07	55.58	18.25	0.00	1.4
Average wage within the following categories: ³							
Lowest 25 percent	2.9	0.00	0.00	43.04	96.23	409.84	2.9
Second 25 percent	2.3	0.00	17.88	15.57	182.92	183.28	2.3
Third 25 percent	1.6	0.00	68.92	40.01	49.27	0.00	1.6
Highest 25 percent	1.8	0.00	105.49	75.39	503.81	0.00	1.8
Highest 10 percent	2.5	0.00	–	225.97	288.56	432.20	2.5
Establishment characteristics							
Goods-producing industries	2.4	0.00	80.48	85.26	189.87	159.36	2.4
Service-providing industries	1.5	0.00	4.74	21.66	45.91	0.00	1.5
Education and health services	2.2	0.00	73.76	43.91	395.09	65.48	2.2
Educational services	2.4	0.00	11.29	21.42	74.09	–	2.4
Elementary and secondary schools	3.3	0.00	0.00	47.49	51.85	94.82	3.3
Junior colleges, colleges, and universities	2.8	0.00	0.00	7.55	89.05	403.83	2.8
Health care and social assistance	2.9	0.00	125.05	63.51	195.04	444.37	2.9
Hospitals	3.2	33.97	136.71	229.15	182.71	517.54	3.2
Public administration	2.6	0.00	0.00	12.28	–	0.00	2.6

See footnotes at end of table.

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2018—continued

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	2.2	\$0.00	\$29.82	\$20.15	\$93.57	\$0.00	2.2
1 to 49 workers	2.8	0.00	6.45	24.17	218.40	40.52	2.8
50 to 99 workers	3.9	0.00	75.04	17.74	0.00	296.02	3.9
100 workers or more	1.2	0.00	56.38	56.59	330.45	199.41	1.2
100 to 499 workers	1.5	0.00	61.63	30.11	41.97	0.00	1.5
500 workers or more	2.0	0.00	—	39.90	309.25	341.45	2.0
Geographic areas							
Northeast	1.6	0.00	0.00	0.00	3.76	271.15	1.6
New England	3.4	45.86	41.81	67.82	5.16	60.26	3.4
Middle Atlantic	1.7	0.00	0.00	—	0.00	241.17	1.7
South	2.4	15.40	0.00	0.00	218.98	281.59	2.4
South Atlantic	3.1	9.30	0.00	264.75	189.64	510.59	3.1
East South Central	5.0	0.00	0.00	0.00	0.00	110.21	5.0
West South Central	5.1	—	61.47	—	450.62	426.28	5.1
Midwest	4.3	—	0.00	0.00	—	0.00	4.3
East North Central	5.5	52.75	135.03	53.85	—	0.00	5.5
West North Central	5.1	30.73	0.00	98.69	284.80	—	5.1
West	1.7	21.38	75.10	12.23	247.62	520.90	1.7
Mountain	3.6	—	222.00	288.59	399.20	264.05	3.6
Pacific	1.5	19.61	—	—	334.75	593.16	1.5

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,¹ March 2018

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	8	92
Worker characteristics		
Management, professional, and related	8	92
Management, business, and financial	6	94
Professional and related	9	91
Teachers	20	80
Primary, secondary, and special education school teachers	24	76
Registered nurses	4	96
Service	8	92
Sales and office	7	93
Sales and related	7	93
Office and administrative support	7	93
Natural resources, construction, and maintenance	9	91
Construction, extraction, farming, fishing, and forestry	5	95
Installation, maintenance, and repair	10	90
Production, transportation, and material moving ...	7	93
Production	5	95
Transportation and material moving	9	91
Full time	8	92
Part time	6	94
Union	12	88
Nonunion	7	93
Average wage within the following categories: ²		
Lowest 25 percent	12	88
Second 25 percent	7	93
Third 25 percent	7	93
Highest 25 percent	8	92
Highest 10 percent	8	92
Establishment characteristics		
Goods-producing industries	6	94
Service-providing industries	8	92
Education and health services	9	91
Educational services	17	83
Elementary and secondary schools	20	80
Junior colleges, colleges, and universities	12	88
Health care and social assistance	5	95
Hospitals	5	95
Public administration	15	85

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,¹ March 2018—continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	7	93
1 to 49 workers	5	95
50 to 99 workers	10	90
100 workers or more	8	92
100 to 499 workers	8	92
500 workers or more	8	92
Geographic areas		
Northeast	8	92
New England	4	96
Middle Atlantic	9	91
South	8	92
South Atlantic	9	91
West South Central	5	95
Midwest	9	91
East North Central	10	90
West North Central	6	94
West	6	94
Mountain	9	91
Pacific	3	97

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 28. Standard errors for long-term disability plans: Employee contribution requirement, civilian workers,¹ March 2018

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.5	0.5
Worker characteristics		
Management, professional, and related	0.5	0.5
Management, business, and financial	0.8	0.8
Professional and related	0.6	0.6
Teachers	1.4	1.4
Primary, secondary, and special education school teachers	2.1	2.1
Registered nurses	1.0	1.0
Service	1.7	1.7
Sales and office	1.0	1.0
Sales and related	1.4	1.4
Office and administrative support	1.2	1.2
Natural resources, construction, and maintenance	1.2	1.2
Construction, extraction, farming, fishing, and forestry	1.6	1.6
Installation, maintenance, and repair	1.5	1.5
Production, transportation, and material moving ...	1.0	1.0
Production	1.1	1.1
Transportation and material moving	1.6	1.6
Full time	0.5	0.5
Part time	1.4	1.4
Union	1.1	1.1
Nonunion	0.6	0.6
Average wage within the following categories: ²		
Lowest 25 percent	2.0	2.0
Second 25 percent	0.9	0.9
Third 25 percent	0.6	0.6
Highest 25 percent	0.6	0.6
Highest 10 percent	1.2	1.2
Establishment characteristics		
Goods-producing industries	0.8	0.8
Service-providing industries	0.6	0.6
Education and health services	1.1	1.1
Educational services	1.1	1.1
Elementary and secondary schools	1.9	1.9
Junior colleges, colleges, and universities	1.1	1.1
Health care and social assistance	1.6	1.6
Hospitals	1.0	1.0
Public administration	2.0	2.0

See footnotes at end of table.

Table 28. Standard errors for long-term disability plans: Employee contribution requirement, civilian workers,¹ March 2018—continued

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	1.0	1.0
1 to 49 workers	0.7	0.7
50 to 99 workers	2.5	2.5
100 workers or more	0.7	0.7
100 to 499 workers	0.9	0.9
500 workers or more	0.8	0.8
Geographic areas		
Northeast	1.8	1.8
New England	0.9	0.9
Middle Atlantic	2.3	2.3
South	1.1	1.1
South Atlantic	1.6	1.6
West South Central	1.1	1.1
Midwest	0.7	0.7
East North Central	0.8	0.8
West North Central	1.7	1.7
West	0.6	0.6
Mountain	1.3	1.3
Pacific	0.8	0.8

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,¹ March 2018

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	95	3	2	(²)
Worker characteristics				
Management, professional, and related	96	4	(²)	(²)
Management, business, and financial	96	4	—	—
Professional and related	95	4	1	(²)
Teachers	95	2	2	1
Primary, secondary, and special education school teachers	95	2	2	1
Registered nurses	97	—	—	—
Service	97	2	—	—
Protective service	96	—	—	—
Sales and office	97	2	—	—
Sales and related	96	3	—	—
Office and administrative support	98	2	—	—
Natural resources, construction, and maintenance	87	3	8	1
Installation, maintenance, and repair	94	4	—	—
Production, transportation, and material moving ...	89	4	6	1
Production	86	5	7	1
Transportation and material moving	93	3	—	—
Full time	95	3	1	(²)
Part time	95	4	—	—
Union	89	2	8	2
Nonunion	96	4	—	—
Average wage within the following categories: ³				
Lowest 25 percent	96	4	—	—
Second 25 percent	97	2	—	—
Third 25 percent	94	3	3	(²)
Highest 25 percent	94	4	1	(²)
Highest 10 percent	93	6	1	(²)
Establishment characteristics				
Goods-producing industries	86	8	6	1
Service-providing industries	97	2	1	(²)
Education and health services	97	2	1	(²)
Educational services	96	2	1	1
Elementary and secondary schools	96	1	2	1
Junior colleges, colleges, and universities	97	3	—	—
Health care and social assistance	98	—	—	—
Hospitals	98	—	—	—
Public administration	98	2	—	—

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,¹ March 2018—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	3	1	(²)
1 to 49 workers	95	3	—	—
50 to 99 workers	96	—	1	—
100 workers or more	94	4	2	(²)
100 to 499 workers	96	3	1	(²)
500 workers or more	93	4	2	(²)
Geographic areas				
Northeast	95	3	—	—
New England	98	—	2	—
Middle Atlantic	94	5	—	—
South	95	4	—	—
South Atlantic	98	2	—	—
East South Central	90	7	—	—
West South Central	93	7	—	—
Midwest	92	4	4	(²)
East North Central	92	4	4	(²)
West North Central	92	4	—	—
West	98	1	—	—
Mountain	98	1	—	—
Pacific	97	—	—	1

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 29. Standard errors for long-term disability plans: Method of benefit payment, civilian workers,¹ March 2018

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	0.5	0.4	0.3	0.1
Worker characteristics				
Management, professional, and related	0.6	0.6	0.1	0.1
Management, business, and financial	0.8	0.8	—	—
Professional and related	0.6	0.6	0.2	0.1
Teachers	0.9	0.4	0.5	0.3
Primary, secondary, and special education school teachers	1.2	0.6	0.8	0.4
Registered nurses	1.9	—	—	—
Service	1.0	1.0	—	—
Protective service	2.0	—	—	—
Sales and office	0.5	0.5	—	—
Sales and related	1.3	1.2	—	—
Office and administrative support	0.4	0.4	—	—
Natural resources, construction, and maintenance	2.1	1.1	1.5	0.7
Installation, maintenance, and repair	1.9	1.5	—	—
Production, transportation, and material moving ...	2.2	1.2	1.8	0.3
Production	3.7	1.9	2.8	0.4
Transportation and material moving	2.1	1.0	—	—
Full time	0.5	0.4	0.3	0.1
Part time	1.6	1.1	—	—
Union	1.8	0.5	1.7	0.4
Nonunion	0.5	0.5	—	—
Average wage within the following categories: ²				
Lowest 25 percent	1.2	1.1	—	—
Second 25 percent	0.7	0.5	—	—
Third 25 percent	0.9	0.6	0.7	0.2
Highest 25 percent	0.7	0.6	0.2	0.1
Highest 10 percent	1.2	1.2	0.2	0.1
Establishment characteristics				
Goods-producing industries	2.1	1.4	1.6	0.2
Service-providing industries	0.5	0.4	0.2	0.1
Education and health services	0.6	0.6	0.2	0.1
Educational services	0.6	0.3	0.3	0.3
Elementary and secondary schools	1.0	0.5	0.6	0.5
Junior colleges, colleges, and universities	0.5	0.3	—	—
Health care and social assistance	0.9	—	—	—
Hospitals	1.4	—	—	—
Public administration	0.5	0.5	—	—

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Method of benefit payment, civilian workers,¹ March 2018—continued

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
1 to 99 workers	0.8	0.6	0.3	0.1
1 to 49 workers	1.0	0.7	—	—
50 to 99 workers	1.4	—	0.5	—
100 workers or more	0.7	0.6	0.4	0.1
100 to 499 workers	0.9	0.9	0.4	0.1
500 workers or more	0.9	0.8	0.6	0.1
Geographic areas				
Northeast	1.2	1.3	—	—
New England	0.9	—	0.8	—
Middle Atlantic	1.7	1.8	—	—
South	0.9	0.8	—	—
South Atlantic	0.9	0.8	—	—
East South Central	3.9	2.2	—	—
West South Central	1.7	1.7	—	—
Midwest	1.2	0.9	0.9	0.1
East North Central	1.4	1.0	1.1	0.2
West North Central	2.4	1.7	—	—
West	0.6	0.5	—	—
Mountain	0.6	0.6	—	—
Pacific	0.9	—	—	0.3

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ March 2018

(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	60	8	6	1	58.1	60.0
Worker characteristics							
Management, professional, and related	25	57	10	7	1	58.2	60.0
Management, business, and financial	22	64	7	6	1	58.3	60.0
Professional and related	26	54	11	8	1	58.2	60.0
Teachers	13	44	24	15	3	60.8	60.0
Primary, secondary, and special education school teachers	16	34	26	20	4	60.9	60.0
Registered nurses	41	54	3	—	—	55.7	60.0
Service	28	58	7	6	1	57.9	60.0
Protective service	26	47	—	15	—	59.2	60.0
Sales and office	27	61	5	6	1	57.6	60.0
Sales and related	24	66	—	5	—	57.7	60.0
Office and administrative support	28	60	5	7	1	57.6	60.0
Natural resources, construction, and maintenance	20	66	9	—	—	58.8	60.0
Installation, maintenance, and repair	23	67	6	—	—	58.0	60.0
Production, transportation, and material moving ...	24	66	5	4	1	58.0	60.0
Production	26	61	7	—	—	58.0	60.0
Transportation and material moving	22	71	3	—	—	58.0	60.0
Full time	25	60	8	6	1	58.1	60.0
Part time	28	57	8	5	2	58.0	60.0
Union	28	51	8	11	2	58.4	60.0
Nonunion	25	61	8	5	1	58.0	60.0
Average wage within the following categories: ²							
Lowest 25 percent	26	62	6	5	1	57.7	60.0
Second 25 percent	27	61	6	5	1	57.7	60.0
Third 25 percent	24	61	8	6	1	58.2	60.0
Highest 25 percent	25	57	9	8	1	58.3	60.0
Highest 10 percent	24	58	9	8	1	58.3	60.0
Establishment characteristics							
Goods-producing industries	24	57	13	—	—	58.6	60.0
Service-providing industries	26	60	7	6	1	58.0	60.0
Education and health services	27	55	11	6	1	58.0	60.0
Educational services	12	48	21	15	3	60.8	60.0
Elementary and secondary schools	14	37	25	21	4	61.3	60.0
Junior colleges, colleges, and universities	10	63	17	7	2	60.1	60.0
Health care and social assistance	35	59	4	1	—	56.4	60.0
Hospitals	43	52	2	3	—	55.3	60.0
Public administration	20	44	13	20	2	60.3	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ March 2018—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	21	62	10	7	1	58.8	60.0
1 to 49 workers	22	64	7	6	1	58.4	60.0
50 to 99 workers	19	56	15	8	2	59.6	60.0
100 workers or more	28	59	7	6	1	57.6	60.0
100 to 499 workers	22	65	6	6	1	58.4	60.0
500 workers or more	32	54	8	6	(³)	57.0	60.0
Geographic areas							
Northeast	24	67	3	5	(³)	57.9	60.0
New England	22	67	6	—	—	58.2	60.0
Middle Atlantic	25	68	—	5	—	57.8	60.0
South	27	60	9	4	(³)	57.6	60.0
South Atlantic	26	58	12	4	1	57.8	60.0
East South Central	23	69	—	4	—	57.9	60.0
West South Central	31	60	—	4	—	57.0	60.0
Midwest	26	60	6	7	2	58.0	60.0
East North Central	28	58	6	8	1	57.7	60.0
West North Central	21	64	6	6	2	58.6	60.0
West	24	53	13	10	(³)	58.9	60.0
Mountain	19	59	—	13	—	59.7	60.0
Pacific	27	49	15	—	—	58.4	60.0

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

³ Less than 0.5.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ March 2018

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	0.9	1.0	0.6	0.4	0.1	0.1	0.0
Worker characteristics							
Management, professional, and related	1.1	1.5	1.0	0.6	0.1	0.2	0.0
Management, business, and financial	1.9	2.1	0.9	0.6	0.1	0.3	0.0
Professional and related	1.4	1.6	1.2	0.8	0.2	0.2	0.0
Teachers	1.4	2.4	2.1	1.9	0.8	0.4	0.0
Primary, secondary, and special education school teachers	1.9	3.1	2.9	2.5	1.3	0.7	2.1
Registered nurses	5.3	5.4	0.7	–	–	0.6	0.0
Service	4.1	4.2	1.7	1.0	0.4	0.5	0.0
Protective service	4.4	4.4	–	3.8	–	0.6	0.0
Sales and office	1.6	1.5	0.6	0.8	0.2	0.2	0.0
Sales and related	3.2	3.2	–	1.7	–	0.5	0.0
Office and administrative support	2.0	2.0	0.6	1.0	0.2	0.3	0.0
Natural resources, construction, and maintenance	2.4	2.7	1.4	–	–	0.5	0.0
Installation, maintenance, and repair	3.1	3.4	1.3	–	–	0.4	0.0
Production, transportation, and material moving	2.7	2.5	1.3	0.8	0.3	0.4	0.0
Production	4.2	3.3	2.0	–	–	0.6	0.0
Transportation and material moving	3.0	3.4	1.4	–	–	0.3	0.0
Full time	0.9	1.0	0.6	0.4	0.1	0.1	0.0
Part time	4.1	5.0	1.5	1.4	0.5	0.4	0.0
Union	2.3	2.0	1.1	1.4	0.4	0.4	0.0
Nonunion	1.0	1.1	0.7	0.4	0.1	0.2	0.0
Average wage within the following categories: ²							
Lowest 25 percent	3.6	3.5	0.9	0.9	0.3	0.5	0.0
Second 25 percent	1.8	2.0	0.7	0.6	0.2	0.2	0.0
Third 25 percent	1.5	1.4	1.0	0.6	0.2	0.2	0.0
Highest 25 percent	1.2	1.5	1.0	0.6	0.1	0.2	0.0
Highest 10 percent	1.8	2.2	1.3	0.9	0.2	0.3	0.0
Establishment characteristics							
Goods-producing industries	2.5	2.5	2.3	–	–	0.4	0.0
Service-providing industries	1.0	1.1	0.6	0.5	0.1	0.2	0.0
Education and health services	1.9	1.8	1.3	0.9	0.2	0.3	0.0
Educational services	1.0	1.5	1.5	1.6	0.6	0.3	0.0
Elementary and secondary schools	1.6	2.5	2.3	2.5	1.0	0.4	1.0
Junior colleges, colleges, and universities	1.8	2.0	0.9	1.3	0.6	0.6	0.0
Health care and social assistance	2.8	2.8	1.7	0.7	–	0.4	0.0
Hospitals	3.5	3.4	0.3	1.1	–	0.5	0.0
Public administration	2.8	4.2	1.5	3.7	0.4	0.6	0.0

See footnotes at end of table.

Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ March 2018—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	2.0	2.0	1.5	0.7	0.2	0.3	0.0
1 to 49 workers	2.9	3.2	1.1	0.9	0.3	0.4	0.0
50 to 99 workers	3.1	3.5	2.9	1.2	0.4	0.5	0.0
100 workers or more	1.3	1.4	0.6	0.6	0.1	0.2	0.0
100 to 499 workers	2.2	2.4	0.9	0.8	0.3	0.3	0.0
500 workers or more	1.6	1.8	1.0	0.7	0.1	0.3	0.0
Geographic areas							
Northeast	2.4	2.2	0.7	1.2	0.2	0.4	0.0
New England	5.7	5.8	2.3	—	—	0.9	0.0
Middle Atlantic	2.7	2.3	—	1.4	—	0.3	0.0
South	1.7	1.6	0.6	0.5	0.2	0.2	0.0
South Atlantic	1.8	1.7	0.9	0.5	0.2	0.2	0.0
East South Central	2.7	1.7	—	1.7	—	0.5	0.0
West South Central	4.7	4.2	—	1.2	—	0.6	0.0
Midwest	1.3	1.9	1.2	0.9	0.3	0.2	0.0
East North Central	1.3	2.6	1.6	1.2	0.2	0.2	0.0
West North Central	3.0	2.2	1.7	1.3	0.6	0.5	0.0
West	2.1	2.7	2.2	1.0	0.2	0.4	0.0
Mountain	4.5	4.3	—	2.2	—	0.7	0.0
Pacific	2.0	3.3	2.1	—	—	0.4	0.0

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2018

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	88	\$3,500	\$5,000	\$8,000	\$10,900	\$15,000	12
Worker characteristics							
Management, professional, and related	88	3,900	5,000	8,000	12,000	17,500	12
Management, business, and financial	89	5,000	6,000	10,000	15,000	20,000	11
Professional and related	87	3,900	5,000	7,500	10,500	15,000	13
Teachers	77	1,900	3,900	5,000	7,500	10,000	23
Primary, secondary, and special education school teachers	73	1,500	3,900	5,000	6,111	10,000	27
Registered nurses	86	–	5,000	7,500	10,000	15,000	14
Service	89	–	5,000	6,667	10,000	12,500	11
Protective service	74	3,102	5,000	5,000	6,500	12,000	26
Sales and office	89	3,900	5,000	8,000	12,500	20,000	11
Sales and related	87	5,000	5,000	9,000	12,000	20,000	13
Office and administrative support	89	3,900	5,000	8,000	12,500	20,000	11
Natural resources, construction, and maintenance	86	–	5,000	7,000	10,000	15,000	14
Installation, maintenance, and repair	88	3,000	5,000	6,000	10,000	15,000	12
Production, transportation, and material moving ...	88	–	5,000	7,000	10,000	15,000	12
Production	87	3,000	5,000	7,000	10,000	15,000	13
Transportation and material moving	88	–	5,000	7,000	10,000	15,000	12
Full time	88	3,500	5,000	8,000	11,000	15,000	12
Part time	82	4,500	5,000	6,500	10,000	–	18
Union	78	3,000	4,000	5,000	10,000	12,000	22
Nonunion	90	4,000	5,000	8,000	12,000	16,000	10
Average wage within the following categories: ³							
Lowest 25 percent	91	–	5,000	7,000	10,000	15,000	9
Second 25 percent	89	3,166	5,000	7,000	10,000	15,000	11
Third 25 percent	89	–	5,000	7,500	10,000	15,000	11
Highest 25 percent	87	3,900	5,000	10,000	12,500	20,000	13
Highest 10 percent	88	4,000	6,000	10,000	13,000	20,000	12
Establishment characteristics							
Goods-producing industries	91	–	5,000	10,000	12,500	–	9
Service-providing industries	88	–	5,000	7,500	10,000	15,000	12
Education and health services	88	–	5,000	6,000	10,000	15,000	12
Educational services	79	2,000	4,000	5,000	9,200	13,000	21
Elementary and secondary schools	74	1,500	3,900	5,000	7,000	9,450	26
Junior colleges, colleges, and universities	84	3,000	5,000	7,000	10,000	20,000	16
Health care and social assistance	94	4,000	5,000	6,000	10,000	15,000	6
Hospitals	91	3,000	5,000	8,000	12,000	15,000	9
Public administration	67	3,102	4,000	5,000	6,250	10,000	33

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2018—continued

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	90	\$4,000	\$5,000	\$7,000	\$10,000	\$15,000	10
1 to 49 workers	90	4,000	5,000	7,500	10,000	15,000	10
50 to 99 workers	91	3,900	5,000	6,250	10,000	15,000	9
100 workers or more	87	3,102	5,000	8,000	12,000	16,000	13
100 to 499 workers	89	3,500	5,000	7,500	10,000	15,000	11
500 workers or more	86	3,000	5,000	10,000	15,000	20,000	14
Geographic areas							
Northeast	93	3,000	5,000	8,000	10,000	15,000	7
New England	92	—	5,000	7,500	—	15,000	8
Middle Atlantic	93	3,000	5,000	8,000	10,000	15,000	7
South	91	3,900	5,000	7,500	12,000	15,000	9
South Atlantic	91	3,900	5,000	7,500	12,000	16,000	9
East South Central	88	—	5,000	7,000	10,000	15,000	12
West South Central	92	4,000	5,000	10,000	12,000	15,000	8
Midwest	81	—	5,000	7,000	11,250	15,000	19
East North Central	79	—	5,000	6,000	10,000	15,000	21
West North Central	85	4,800	5,000	7,500	12,500	20,000	15
West	89	4,000	5,000	8,000	10,500	15,000	11
Mountain	85	5,000	6,000	8,000	10,500	15,000	15
Pacific	92	4,000	5,000	8,500	10,000	—	8

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2018

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.6	\$241.43	\$0.00	\$638.69	\$1,063.19	\$258.07	0.6
Worker characteristics							
Management, professional, and related	0.9	68.28	0.00	256.64	329.35	3,364.43	0.9
Management, business, and financial	1.4	881.79	0.00	0.00	1,380.73	662.59	1.4
Professional and related	1.1	462.95	0.00	516.14	1,061.05	822.77	1.1
Teachers	1.5	255.48	0.00	0.00	273.72	1,843.22	1.5
Primary, secondary, and special education school teachers	2.8	91.24	126.43	0.00	880.83	1,305.48	2.8
Registered nurses	3.8	–	0.00	839.39	258.07	364.97	3.8
Service	1.3	–	0.00	914.07	387.10	2,613.99	1.3
Protective service	4.4	304.62	709.11	0.00	1,726.35	1,629.62	4.4
Sales and office	0.8	294.81	0.00	541.47	1,311.15	152.01	0.8
Sales and related	2.1	182.48	0.00	2,086.18	1,376.20	744.69	2.1
Office and administrative support	0.9	729.03	0.00	547.28	2,139.80	0.00	0.9
Natural resources, construction, and maintenance	1.7	–	36.50	704.42	0.00	0.00	1.7
Installation, maintenance, and repair	1.8	386.14	356.19	1,053.94	516.14	0.00	1.8
Production, transportation, and material moving	1.6	–	0.00	397.71	0.00	0.00	1.6
Production	2.4	25.29	0.00	1,234.29	258.07	0.00	2.4
Transportation and material moving	2.3	–	432.99	562.45	0.00	1,629.62	2.3
Full time	0.6	242.14	0.00	465.49	1,146.29	258.07	0.6
Part time	2.8	1,276.54	0.00	837.91	0.00	–	2.8
Union	1.5	0.00	409.48	185.35	1,421.52	651.59	1.5
Nonunion	0.6	142.52	0.00	0.00	212.41	2,331.67	0.6
Average wage within the following categories: ³							
Lowest 25 percent	1.7	–	0.00	849.35	0.00	0.00	1.7
Second 25 percent	0.9	459.53	0.00	362.38	0.00	0.00	0.9
Third 25 percent	0.9	–	0.00	258.07	0.00	0.00	0.9
Highest 25 percent	1.1	188.47	0.00	370.17	524.14	1,578.14	1.1
Highest 10 percent	1.6	740.45	0.00	0.00	2,177.40	339.90	1.6
Establishment characteristics							
Goods-producing industries	1.4	–	0.00	965.61	2,461.83	–	1.4
Service-providing industries	0.7	–	0.00	241.40	733.10	258.07	0.7
Education and health services	1.1	–	0.00	0.00	0.00	341.68	1.1
Educational services	1.2	404.77	109.49	694.87	969.82	1,662.72	1.2
Elementary and secondary schools	2.6	273.12	0.00	0.00	658.53	1,220.73	2.6
Junior colleges, colleges, and universities	2.4	265.70	0.00	619.01	0.00	4,421.21	2.4
Health care and social assistance	1.7	900.97	0.00	451.22	0.00	0.00	1.7
Hospitals	2.2	182.48	0.00	462.13	2,322.63	0.00	2.2
Public administration	3.2	143.36	593.56	0.00	1,038.59	0.00	3.2

See footnotes at end of table.

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2018—continued

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	0.9	\$40.80	\$0.00	\$546.59	\$0.00	\$0.00	0.9
1 to 49 workers	1.1	0.00	0.00	532.02	0.00	1,864.43	1.1
50 to 99 workers	1.2	355.74	0.00	1,110.94	364.97	0.00	1.2
100 workers or more	0.9	369.00	0.00	201.71	338.70	2,143.97	0.9
100 to 499 workers	1.6	377.22	0.00	204.02	37.96	0.00	1.6
500 workers or more	1.1	124.99	0.00	0.00	1,416.45	1,122.87	1.1
Geographic areas							
Northeast	0.8	122.12	0.00	465.24	860.78	2,046.28	0.8
New England	1.7	—	0.00	745.45	—	1,277.20	1.7
Middle Atlantic	0.8	39.99	0.00	139.29	1,148.14	3,651.78	0.8
South	1.0	72.99	0.00	612.07	1,033.12	1,759.80	1.0
South Atlantic	1.5	323.64	0.00	341.39	3,186.93	4,566.94	1.5
East South Central	2.9	—	0.00	884.62	0.00	0.00	2.9
West South Central	1.4	841.20	0.00	2,098.55	1,844.82	4,080.44	1.4
Midwest	1.6	—	0.00	722.12	1,652.06	354.74	1.6
East North Central	2.1	—	0.00	654.38	849.97	0.00	2.1
West North Central	2.2	1,131.78	0.00	894.38	487.54	2,225.22	2.2
West	1.0	263.81	1,071.84	1,202.15	1,114.08	4,287.24	1.0
Mountain	1.8	308.07	1,328.50	1,222.01	1,850.93	2,064.73	1.8
Pacific	1.1	631.89	978.46	1,540.94	1,154.12	—	1.1

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 32. Leave benefits: Access, civilian workers,¹ March 2018

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ²	
								Paid	Unpaid
All workers	77	74	75	45	59	61	34	17	89
Worker characteristics									
Management, professional, and related	82	90	78	62	77	80	50	27	94
Management, business, and financial	95	94	95	63	79	82	50	29	95
Professional and related	76	89	71	62	76	79	49	27	93
Teachers	34	86	18	62	75	79	56	24	93
Primary, secondary, and special education school teachers	30	96	17	78	80	86	58	27	96
Registered nurses	90	92	90	68	77	84	46	26	95
Service	57	56	59	28	37	41	19	11	83
Protective service	78	77	79	40	60	65	49	17	90
Sales and office	83	76	80	48	59	60	31	18	89
Sales and related	74	65	71	40	46	48	22	14	86
Office and administrative support	88	82	86	53	66	66	36	20	91
Natural resources, construction, and maintenance	80	65	77	32	48	48	23	11	84
Construction, extraction, farming, fishing, and forestry	70	54	65	22	34	36	15	7	81
Installation, maintenance, and repair	89	76	88	41	61	60	31	14	87
Production, transportation, and material moving ...	84	66	82	39	62	60	32	8	88
Production	90	63	87	37	64	61	30	8	87
Transportation and material moving	79	69	78	41	60	59	34	8	88
Full time	88	85	87	54	70	71	40	21	91
Part time	43	40	38	18	26	28	14	7	80
Union	81	90	75	63	83	85	55	21	93
Nonunion	76	71	75	43	55	57	30	17	88
Average wage within the following categories: ³									
Lowest 25 percent	55	47	53	24	31	34	14	8	82
Lowest 10 percent	43	31	43	14	23	27	9	5	77
Second 25 percent	83	77	84	45	62	62	32	16	89
Third 25 percent	90	86	89	54	71	73	41	20	91
Highest 25 percent	84	92	80	63	80	83	53	28	95
Highest 10 percent	84	93	80	63	81	84	56	30	95
Establishment characteristics									
Goods-producing industries	90	69	87	39	62	61	31	10	88
Service-providing industries	75	75	73	47	59	61	34	19	89
Education and health services	74	87	69	59	72	75	42	23	93
Educational services	53	90	41	61	79	83	60	24	93
Elementary and secondary schools	39	92	27	71	79	84	58	25	92
Junior colleges, colleges, and universities	82	89	71	43	85	88	72	24	97
Health care and social assistance	88	85	87	58	67	70	30	22	94
Hospitals	94	94	93	69	85	88	50	31	96
Public administration	91	92	90	54	85	89	77	24	96

See footnotes at end of table.

Table 32. Leave benefits: Access, civilian workers,¹ March 2018—continued

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ²	
								Paid	Unpaid
1 to 99 workers	71	63	69	35	45	47	20	13	82
1 to 49 workers	70	61	69	31	41	42	18	12	80
50 to 99 workers	73	69	69	44	58	61	28	15	88
100 workers or more	83	84	81	56	73	75	47	22	95
100 to 499 workers	84	80	82	52	67	68	37	19	95
500 workers or more	83	89	81	60	81	84	59	25	94
Geographic areas									
Northeast	77	77	75	55	68	74	40	23	88
New England	77	79	74	52	69	74	44	20	93
Middle Atlantic	77	76	75	56	67	74	39	23	87
South	78	71	76	45	60	63	36	16	87
South Atlantic	78	70	76	46	60	61	34	14	88
East South Central	78	67	75	38	58	61	37	16	84
West South Central	77	75	75	47	62	66	39	20	85
Midwest	74	67	74	44	58	57	28	14	90
East North Central	75	67	74	43	58	56	27	16	89
West North Central	74	69	73	44	57	59	29	12	92
West	77	82	76	40	52	52	30	18	90
Mountain	77	72	78	44	56	59	31	17	91
Pacific	77	87	75	38	50	49	30	19	90

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 32. Standard errors for leave benefits: Access, civilian workers,¹ March 2018

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	0.7	0.8	0.7	0.7	0.6	0.5	0.5
Worker characteristics									
Management, professional, and related	0.7	0.8	0.8	1.2	1.0	1.0	1.0	0.9	0.5
Management, business, and financial	0.5	0.7	0.7	2.0	1.3	1.2	1.6	1.5	0.5
Professional and related	0.8	1.0	0.9	1.2	1.3	1.2	1.2	1.0	0.7
Teachers	2.0	2.1	1.9	1.8	2.1	2.3	1.8	1.3	0.9
Primary, secondary, and special education school teachers	2.7	2.4	2.8	2.3	2.6	2.8	2.5	1.7	0.8
Registered nurses	1.2	2.0	1.2	1.9	3.7	2.9	3.9	2.8	1.3
Service	1.8	1.6	1.7	1.4	1.4	1.7	1.0	1.0	1.2
Protective service	3.8	3.9	3.3	3.6	3.8	3.9	2.9	1.3	1.7
Sales and office	0.9	1.0	0.9	1.1	1.0	1.2	0.9	0.7	0.6
Sales and related	1.7	1.5	1.8	1.3	1.3	1.6	1.2	1.1	0.9
Office and administrative support	0.7	1.1	0.7	1.4	1.2	1.7	1.0	0.9	0.7
Natural resources, construction, and maintenance	1.4	1.4	1.7	1.3	1.8	1.7	1.1	0.7	1.1
Construction, extraction, farming, fishing, and forestry	2.6	2.1	2.6	1.5	2.3	2.5	1.8	0.9	2.1
Installation, maintenance, and repair	1.3	1.9	1.6	2.1	1.8	1.8	1.4	1.1	1.4
Production, transportation, and material moving ...	1.2	2.2	1.5	1.8	1.4	1.6	1.4	0.6	1.0
Production	1.1	3.0	1.5	2.5	2.0	2.3	1.9	0.7	1.5
Transportation and material moving	1.6	2.5	2.0	2.3	2.2	2.1	1.9	0.9	1.3
Full time	0.5	0.6	0.5	0.9	0.8	0.7	0.7	0.5	0.4
Part time	1.8	1.8	1.7	1.0	1.1	1.4	0.8	0.7	1.1
Union	0.9	0.8	1.1	1.3	1.1	1.0	1.2	0.9	0.8
Nonunion	0.7	0.8	0.7	0.9	0.8	0.8	0.6	0.6	0.6
Average wage within the following categories: ²									
Lowest 25 percent	1.5	1.4	1.4	1.2	1.1	1.1	0.7	0.9	1.0
Lowest 10 percent	2.6	2.1	2.2	1.1	1.7	2.4	1.2	0.7	1.5
Second 25 percent	1.0	1.0	1.1	1.1	1.4	1.3	1.2	0.6	0.8
Third 25 percent	0.8	0.8	0.8	1.2	1.2	1.0	0.9	0.7	0.6
Highest 25 percent	0.5	0.6	0.7	1.2	0.9	0.9	1.0	0.9	0.4
Highest 10 percent	0.9	0.8	1.1	1.8	1.3	1.4	1.6	1.6	0.7
Establishment characteristics									
Goods-producing industries	0.9	1.8	1.2	1.7	1.4	1.4	1.2	0.8	0.9
Service-providing industries	0.7	0.8	0.8	0.9	0.8	0.8	0.6	0.5	0.6
Education and health services	1.0	1.5	1.5	1.9	1.7	1.6	1.4	1.4	0.9
Educational services	1.1	0.9	1.1	1.2	1.3	1.3	1.2	1.1	0.8
Elementary and secondary schools	1.6	1.2	1.4	1.2	1.8	2.0	1.6	1.3	0.9
Junior colleges, colleges, and universities	1.2	1.0	1.5	2.1	1.4	1.4	1.4	2.0	0.6
Health care and social assistance	1.4	2.3	1.8	3.1	2.5	2.1	2.0	2.1	1.4
Hospitals	0.8	0.9	0.8	2.5	1.7	1.4	2.7	2.9	1.1
Public administration	0.8	0.8	0.9	2.2	1.9	1.3	1.5	1.2	1.1

See footnotes at end of table.

Table 32. Standard errors for leave benefits: Access, civilian workers,¹ March 2018—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	1.0	1.2	1.1	1.1	1.0	1.1	0.7	0.6	0.9
1 to 49 workers	1.2	1.4	1.2	1.3	1.1	1.3	0.7	0.8	1.0
50 to 99 workers	1.7	1.9	1.9	2.0	1.9	2.1	1.5	1.4	1.7
100 workers or more	0.7	0.7	0.6	0.9	0.9	0.9	0.8	0.7	0.5
100 to 499 workers	1.0	1.0	0.9	1.2	1.2	1.1	1.1	0.9	0.6
500 workers or more	1.0	0.8	0.8	1.3	1.3	1.3	1.4	1.0	0.7
Geographic areas									
Northeast	1.0	1.6	1.5	1.3	1.4	1.8	1.3	1.0	1.1
New England	1.7	2.8	2.6	2.3	2.1	1.8	2.5	1.6	2.1
Middle Atlantic	1.2	1.8	1.7	1.5	1.6	2.1	1.5	1.1	1.2
South	0.9	1.4	1.2	1.6	1.3	1.3	1.0	0.7	0.9
South Atlantic	1.2	2.1	1.7	2.3	1.8	1.8	1.2	0.7	1.2
East South Central	1.6	3.6	2.2	4.1	4.6	4.1	4.8	1.6	2.8
West South Central	1.9	2.2	2.2	1.9	2.1	1.8	1.1	1.5	1.3
Midwest	1.9	1.5	1.5	1.6	1.3	1.4	1.3	0.8	1.0
East North Central	2.4	2.0	1.4	2.0	1.8	1.8	1.6	1.1	1.3
West North Central	3.3	2.1	3.8	2.6	1.3	2.1	1.9	0.9	1.7
West	1.1	1.2	1.2	1.3	1.5	1.5	1.0	1.4	1.0
Mountain	2.2	2.9	3.0	2.0	2.2	2.3	1.3	2.8	2.3
Pacific	1.3	0.9	1.0	1.7	1.9	1.8	1.3	1.5	0.9

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 33. Paid holidays: Number of days provided, civilian workers,¹ March 2018

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	7	3	22	13	13	9	13	8	5	2	2	3	8	8
Worker characteristics														
Management, professional, and related	2	1	16	11	14	12	15	10	8	4	3	4	9	9
Management, business, and financial	2	1	15	9	15	12	19	10	9	3	2	3	9	9
Professional and related	3	1	16	13	13	13	12	10	8	4	3	4	9	9
Teachers	7	—	12	—	6	6	11	12	7	6	5	14	10	10
Primary, secondary, and special education school teachers	10	5	18	—	3	4	9	11	3	—	3	16	10	8
Registered nurses	—	1	33	22	—	13	6	6	4	3	1	—	8	7
Service	13	6	25	18	9	6	7	6	5	2	2	2	7	7
Protective service	—	—	—	6	6	—	15	18	16	6	4	2	10	10
Sales and office	12	4	24	12	12	8	13	6	4	2	1	1	8	7
Sales and related	27	6	30	10	10	6	6	4	1	1	—	—	6	6
Office and administrative support	5	3	22	13	13	9	17	7	6	2	2	2	8	8
Natural resources, construction, and maintenance	4	5	32	16	11	7	11	6	3	2	1	2	8	7
Construction, extraction, farming, fishing, and forestry	5	5	34	16	13	7	7	5	3	—	—	2	8	7
Installation, maintenance, and repair	4	5	31	16	10	7	13	7	3	1	1	2	8	7
Production, transportation, and material moving	5	2	24	11	18	10	13	10	3	1	1	3	8	8
Production	3	2	21	10	14	13	16	12	4	—	—	4	9	9
Transportation and material moving	7	3	27	13	22	6	9	7	2	1	(²)	2	8	8
Full time	5	3	21	13	14	10	14	9	6	3	2	3	8	8
Part time	23	6	32	12	9	4	6	2	2	2	1	1	6	6
Union	2	1	16	8	11	7	13	17	11	5	3	6	10	10
Nonunion	8	3	23	14	13	10	13	6	4	2	1	2	8	8
Average wage within the following categories: ³														
Lowest 25 percent	20	7	33	15	9	5	5	3	1	1	(²)	1	6	6
Lowest 10 percent	24	5	37	16	9	3	4	(²)	1	—	—	(²)	6	6
Second 25 percent	6	3	24	14	14	9	13	7	4	2	1	2	8	8
Third 25 percent	3	2	20	12	14	10	15	10	6	3	2	4	9	8
Highest 25 percent	2	1	14	11	14	13	16	11	9	4	2	4	9	9
Highest 10 percent	2	1	11	10	16	14	17	10	9	4	2	4	9	9
Establishment characteristics														
Goods-producing industries	2	2	19	12	14	13	16	10	6	2	1	3	9	9
Service-providing industries	8	3	23	13	13	8	12	8	5	3	2	2	8	8
Education and health services	3	4	23	16	10	7	10	7	7	4	4	6	9	8
Educational services	4	3	6	4	5	7	13	11	12	10	8	17	11	11
Elementary and secondary schools	7	5	12	6	4	6	12	10	8	7	6	18	11	10
Junior colleges, colleges, and universities	1	1	1	2	6	7	14	12	16	14	11	15	12	12
Health care and social assistance	3	—	31	21	12	7	8	5	5	2	—	—	8	7
Hospitals	—	—	30	19	14	11	10	6	5	3	—	—	8	7
Public administration	—	—	—	—	2	8	16	29	25	10	7	3	11	11

See footnotes at end of table.

Table 33. Paid holidays: Number of days provided, civilian workers,¹ March 2018—continued

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
1 to 99 workers	10	4	27	15	13	9	11	6	3	2	1	1	7	7
1 to 49 workers	10	4	28	16	12	8	11	6	3	1	1	1	7	7
50 to 99 workers	9	4	24	12	15	10	10	6	5	2	1	2	8	8
100 workers or more	5	2	18	11	13	10	14	10	7	3	2	4	9	9
100 to 499 workers	7	3	21	13	13	10	13	7	5	3	2	2	8	8
500 workers or more	1	1	13	9	13	11	16	13	10	4	3	6	10	10
Geographic areas														
Northeast	6	2	18	14	12	8	13	11	9	3	1	3	9	8
New England	7	—	13	10	12	7	18	14	9	4	—	2	9	9
Middle Atlantic	6	2	19	15	12	8	11	10	9	3	2	3	9	8
South	9	4	23	13	12	10	11	6	5	2	2	2	8	8
South Atlantic	10	3	24	12	12	10	12	6	6	2	1	2	8	8
East South Central	—	5	21	7	13	11	11	—	4	4	—	5	8	8
West South Central	7	6	22	16	12	11	11	6	3	—	3	—	8	7
Midwest	6	1	26	14	14	8	14	8	3	2	1	3	8	8
East North Central	6	1	25	15	14	7	14	8	3	3	1	4	8	8
West North Central	6	1	28	11	16	10	14	8	4	1	—	—	8	8
West	6	4	20	11	14	10	13	9	5	3	2	2	8	8
Mountain	7	4	27	11	14	9	14	7	4	1	1	2	8	8
Pacific	6	4	17	11	14	11	13	10	6	4	3	2	9	8

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 33. Standard errors for paid holidays: Number of days provided, civilian workers,¹ March 2018

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	0.5	0.4	0.8	0.6	0.6	0.5	0.4	0.4	0.3	0.2	0.2	0.2	0.1	0.0
Worker characteristics														
Management, professional, and related	0.3	0.2	1.1	1.0	1.0	0.9	0.8	0.6	0.8	0.4	0.5	0.5	0.1	0.0
Management, business, and financial	0.4	0.2	1.7	0.9	1.3	1.0	1.2	0.9	1.0	0.6	0.4	0.5	0.1	0.0
Professional and related	0.4	0.2	1.3	1.4	1.2	1.2	0.8	0.7	0.9	0.5	0.6	0.6	0.1	0.0
Teachers	0.9	–	1.9	–	1.3	1.6	2.0	1.7	1.1	1.0	1.1	2.9	0.4	0.2
Primary, secondary, and special education school teachers	1.5	2.0	3.2	–	1.2	1.6	2.5	2.7	1.3	–	1.6	4.7	0.5	1.8
Registered nurses	–	0.4	5.0	4.3	–	3.3	1.2	1.4	0.9	0.9	0.3	–	0.1	0.0
Service	1.9	2.0	2.1	2.3	1.3	0.9	0.9	0.6	0.5	0.4	0.3	0.3	0.1	0.0
Protective service	–	–	–	2.6	1.1	–	2.0	2.1	2.7	1.0	1.4	0.5	0.3	0.4
Sales and office	0.8	0.4	1.2	0.7	0.9	0.5	0.6	0.7	0.4	0.2	0.2	0.2	0.1	0.1
Sales and related	2.1	0.9	1.5	1.0	1.1	0.7	0.7	1.1	0.4	0.3	–	–	0.1	0.0
Office and administrative support	0.5	0.3	1.5	1.0	1.2	0.6	0.8	0.8	0.5	0.2	0.2	0.3	0.1	0.0
Natural resources, construction, and maintenance	0.7	0.8	1.6	1.7	1.2	0.7	1.2	0.7	0.6	0.6	0.2	0.3	0.1	0.0
Construction, extraction, farming, fishing, and forestry	1.1	1.2	2.9	2.6	1.9	1.0	1.2	0.9	0.9	–	–	0.4	0.2	0.0
Installation, maintenance, and repair	0.9	0.8	1.8	1.9	1.3	0.9	1.6	0.9	0.6	0.3	0.2	0.4	0.1	0.0
Production, transportation, and material moving ...	0.6	0.4	1.6	1.0	1.4	0.8	1.1	0.9	0.5	0.3	0.2	0.6	0.1	0.0
Production	0.7	0.7	1.9	1.2	1.7	1.4	1.5	1.4	0.8	–	–	0.8	0.1	0.9
Transportation and material moving	1.1	0.5	2.4	1.5	2.2	0.9	1.3	1.0	0.4	0.4	0.2	0.8	0.1	1.0
Full time	0.5	0.3	0.9	0.7	0.6	0.5	0.5	0.5	0.4	0.3	0.2	0.2	0.1	0.0
Part time	2.0	1.0	1.8	1.5	1.1	0.7	0.6	0.4	0.4	0.4	0.2	0.3	0.1	0.0
Union	0.3	0.3	1.4	0.6	1.0	1.3	1.0	1.4	0.9	0.6	0.8	0.8	0.1	0.0
Nonunion	0.5	0.5	0.9	0.8	0.7	0.5	0.5	0.4	0.4	0.3	0.1	0.2	0.1	0.0
Average wage within the following categories: ²														
Lowest 25 percent	1.7	1.4	1.3	2.0	1.0	0.6	0.5	0.4	0.3	0.2	0.1	0.1	0.1	0.0
Lowest 10 percent	3.3	1.1	2.8	2.7	1.6	0.8	1.0	0.1	0.3	–	–	0.1	0.2	0.0
Second 25 percent	0.6	0.6	1.3	0.9	0.9	0.7	0.8	0.8	0.5	0.3	0.2	0.3	0.1	0.0
Third 25 percent	0.4	0.3	1.2	0.8	1.0	0.8	0.7	0.6	0.5	0.3	0.4	0.4	0.1	0.5
Highest 25 percent	0.3	0.2	1.1	0.9	0.9	1.0	0.9	0.9	0.8	0.5	0.3	0.5	0.1	0.0
Highest 10 percent	0.5	0.5	1.6	1.3	1.4	1.4	1.1	1.2	1.1	0.8	0.3	0.7	0.1	0.0
Establishment characteristics														
Goods-producing industries	0.3	0.5	1.2	1.0	1.1	1.1	1.4	0.9	0.7	0.4	0.4	0.6	0.1	0.6
Service-providing industries	0.6	0.5	1.0	0.8	0.6	0.5	0.4	0.5	0.4	0.3	0.2	0.2	0.1	0.0
Education and health services	0.8	1.4	2.4	2.0	1.7	1.2	1.1	0.7	1.1	0.5	0.6	0.5	0.1	0.0
Educational services	0.4	0.7	0.7	0.8	0.5	1.3	1.0	1.0	0.8	1.0	0.7	1.5	0.2	0.0
Elementary and secondary schools	0.9	1.5	1.4	1.3	0.8	1.9	1.5	1.3	0.8	0.8	1.3	2.5	0.4	1.3
Junior colleges, colleges, and universities	0.3	0.3	0.3	0.6	0.7	1.2	1.1	1.7	1.7	2.0	1.0	1.6	0.1	0.0
Health care and social assistance	1.2	–	3.5	3.1	2.6	1.7	1.5	1.0	1.5	0.6	–	–	0.2	0.0
Hospitals	–	–	3.9	2.5	3.1	2.3	2.4	1.3	1.1	0.9	–	–	0.1	1.2
Public administration	–	–	–	–	0.6	1.1	1.1	1.7	2.0	1.0	1.3	0.7	0.1	0.0

See footnotes at end of table.

Table 33. Standard errors for paid holidays: Number of days provided, civilian workers,¹ March 2018—continued

Characteristics	Paid holidays												Mean number of days	Median number of days	
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days			
1 to 99 workers	0.6	0.5	1.3	1.2	0.7	0.8	0.7	0.5	0.5	0.3	0.1	0.1	0.1	0.1	0.0
1 to 49 workers	0.8	0.5	1.7	1.6	0.9	0.9	0.9	0.6	0.5	0.4	0.1	0.2	0.1	0.0	0.0
50 to 99 workers	1.8	1.1	2.4	1.5	1.7	1.2	1.3	1.0	1.2	0.4	0.2	0.3	0.1	0.9	0.9
100 workers or more	0.7	0.5	0.9	0.9	0.8	0.7	0.6	0.7	0.5	0.3	0.4	0.4	0.1	0.3	0.3
100 to 499 workers	0.9	1.0	1.3	1.2	1.1	1.1	1.0	0.7	0.7	0.3	0.5	0.4	0.1	0.0	0.0
500 workers or more	0.5	0.1	1.1	1.0	1.0	1.0	1.1	1.1	0.7	0.5	0.4	0.7	0.1	0.1	0.1
Geographic areas															
Northeast	0.7	0.3	1.0	1.4	1.3	1.1	0.9	1.2	0.9	0.5	0.6	0.5	0.1	0.1	0.1
New England	1.9	—	1.9	1.8	3.4	1.7	3.1	2.7	1.4	1.4	—	0.7	0.2	1.0	1.0
Middle Atlantic	0.7	0.3	1.2	1.6	0.9	1.4	0.7	1.4	1.1	0.5	0.7	0.5	0.1	0.0	0.0
South	1.1	0.6	1.5	1.4	1.0	0.8	0.9	0.6	0.5	0.5	0.3	0.3	0.1	0.9	0.9
South Atlantic	1.6	0.8	2.2	2.2	0.9	1.3	1.2	0.5	0.7	0.8	0.4	0.3	0.1	1.2	1.2
East South Central	—	0.5	3.9	1.6	3.5	1.4	2.8	—	1.8	0.8	—	1.0	0.5	0.1	0.1
West South Central	1.1	1.2	2.2	2.2	2.1	1.2	1.5	0.9	0.8	—	0.5	—	0.1	1.1	1.1
Midwest	0.4	0.4	1.5	0.8	0.8	0.9	0.8	0.8	0.6	0.4	0.2	0.7	0.1	0.0	0.0
East North Central	0.5	0.5	1.8	1.0	0.7	1.2	0.9	0.9	0.7	0.5	0.2	0.9	0.2	0.0	0.0
West North Central	1.0	0.4	3.1	1.5	2.0	0.9	1.9	1.4	0.8	0.4	—	—	0.1	0.0	0.0
West	0.8	1.4	2.3	1.1	1.5	1.0	0.8	0.9	0.9	0.4	0.6	0.4	0.1	0.0	0.0
Mountain	2.0	0.6	4.9	1.8	3.5	2.0	1.7	0.8	1.3	0.2	0.2	1.0	0.2	1.0	1.0
Pacific	0.8	2.1	2.4	1.5	1.4	1.1	1.0	1.2	1.2	0.7	0.9	0.4	0.1	0.1	0.1

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: Dash indicates no workers in this category or data did not 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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 34. Paid sick leave: Type of provision, civilian workers,¹ March 2018

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ²	As needed ³	As part of consolidated leave plan ⁴
All workers	68	4	28
Worker characteristics			
Management, professional, and related	65	5	30
Management, business, and financial	64	6	30
Professional and related	65	4	31
Teachers	88	3	9
Primary, secondary, and special education school teachers	89	1	10
Service	69	2	29
Protective service	80	4	16
Sales and office	65	3	32
Sales and related	61	3	36
Office and administrative support	66	3	31
Natural resources, construction, and maintenance	74	6	20
Construction, extraction, farming, fishing, and forestry	71	6	23
Installation, maintenance, and repair	76	6	18
Production, transportation, and material moving	78	2	20
Transportation and material moving	83	2	15
Full time	67	4	29
Part time	73	1	26
Union	87	2	11
Nonunion	64	4	32
Average wage within the following categories: ⁵			
Lowest 25 percent	68	2	30
Second 25 percent	67	4	29
Third 25 percent	70	3	28
Highest 25 percent	66	6	28
Highest 10 percent	65	7	28
Establishment characteristics			
Goods-producing industries	69	5	26
Service-providing industries	68	4	29
Education and health services	66	1	33
Educational services	90	2	8
Elementary and secondary schools	91	1	8
Junior colleges, colleges, and universities	90	3	7
Health care and social assistance	50	—	—
Hospitals	48	1	51
Public administration	86	3	11

See footnotes at end of table.

Table 34. Paid sick leave: Type of provision, civilian workers,¹ March 2018—continued

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ²	As needed ³	As part of consolidated leave plan ⁴
1 to 99 workers	66	5	29
1 to 49 workers	64	6	30
50 to 99 workers	72	2	26
100 workers or more	69	3	28
100 to 499 workers	70	2	28
500 workers or more	68	4	29
Geographic areas			
Northeast	73	5	23
New England	73	5	22
Middle Atlantic	73	5	23
South	63	4	32
South Atlantic	62	4	34
East South Central	68	4	28
West South Central	63	5	32
Midwest	67	4	29
East North Central	69	4	27
West North Central	64	3	33
West	70	2	27
Mountain	65	1	34
Pacific	72	3	25

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Plan does not specify maximum number of days.

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

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 34. Standard errors for paid sick leave: Type of provision, civilian workers,¹ March 2018

Characteristics	Sick leave provision		
	Fixed number of days per year ²	As needed ³	As part of consolidated leave plan ⁴
All workers	1.0	0.4	0.9
Worker characteristics			
Management, professional, and related	1.2	0.7	1.2
Management, business, and financial	1.7	1.3	1.7
Professional and related	1.6	0.7	1.6
Teachers	1.4	0.5	1.5
Primary, secondary, and special education school teachers	2.0	0.4	1.9
Service	2.4	0.9	2.3
Protective service	4.1	0.7	3.8
Sales and office	1.4	0.3	1.3
Sales and related	1.6	0.5	1.6
Office and administrative support	1.6	0.4	1.5
Natural resources, construction, and maintenance	3.0	1.6	2.0
Construction, extraction, farming, fishing, and forestry	4.4	2.8	3.6
Installation, maintenance, and repair	2.9	1.9	1.8
Production, transportation, and material moving ...	1.7	0.5	1.8
Transportation and material moving	1.9	0.8	2.1
Full time	1.0	0.5	0.9
Part time	2.0	0.3	2.0
Union	1.2	0.3	1.1
Nonunion	1.1	0.5	1.0
Average wage within the following categories: ⁵			
Lowest 25 percent	2.3	0.5	2.1
Second 25 percent	1.5	0.7	1.3
Third 25 percent	1.2	0.5	1.2
Highest 25 percent	1.2	0.9	1.2
Highest 10 percent	1.9	1.5	1.8
Establishment characteristics			
Goods-producing industries	1.9	0.8	1.9
Service-providing industries	1.1	0.4	1.0
Education and health services	1.9	0.5	1.9
Educational services	0.9	0.3	0.9
Elementary and secondary schools	0.8	0.3	0.8
Junior colleges, colleges, and universities	1.4	0.4	1.3
Health care and social assistance	3.3	—	—
Hospitals	3.2	0.6	3.2
Public administration	1.3	0.7	1.2

See footnotes at end of table.

Table 34. Standard errors for paid sick leave: Type of provision, civilian workers,¹ March 2018—continued

Characteristics	Sick leave provision		
	Fixed number of days per year ²	As needed ³	As part of consolidated leave plan ⁴
1 to 99 workers	1.4	0.7	1.4
1 to 49 workers	1.8	0.8	1.8
50 to 99 workers	2.3	0.8	2.3
100 workers or more	1.3	0.4	1.2
100 to 499 workers	1.8	0.5	1.7
500 workers or more	1.4	0.7	1.3
Geographic areas			
Northeast	1.9	0.8	1.4
New England	2.8	0.8	2.5
Middle Atlantic	2.4	1.1	1.6
South	2.1	0.9	1.8
South Atlantic	3.6	1.2	2.7
East South Central	3.9	1.6	4.6
West South Central	1.9	1.6	2.5
Midwest	2.1	0.5	1.9
East North Central	2.2	0.6	1.9
West North Central	4.4	1.0	4.3
West	1.6	0.8	1.7
Mountain	5.0	0.2	4.9
Pacific	1.3	1.1	1.7

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Plan does not specify maximum number of days.

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

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 35. Paid sick leave: Number of annual days by service requirement,¹ civilian workers,² March 2018

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

Characteristics	Paid sick leave days by length of service ³					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	22	45	27	5	1	8	6
Full time	20	44	30	5	1	8	6
Part time	35	51	12	1	(⁴)	6	6
Union	16	30	45	10	(⁴)	9	10
Nonunion	24	49	22	3	1	7	6
1 to 99 workers	28	49	19	3	1	7	5
1 to 49 workers	28	52	17	2	1	7	5
50 to 99 workers	29	43	23	—	—	7	6
100 workers or more	18	42	33	6	1	9	8
100 to 499 workers	23	46	25	4	(⁴)	8	6
500 workers or more	13	37	42	8	1	9	10
After 5 years							
All workers	21	45	27	5	1	8	6
Full time	19	44	30	6	1	8	7
Part time	32	53	12	2	(⁴)	6	6
Union	13	30	44	11	1	10	10
Nonunion	23	49	22	4	1	8	6
1 to 99 workers	27	50	19	3	1	7	6
1 to 49 workers	27	52	17	3	1	7	5
50 to 99 workers	28	44	23	—	—	7	6
100 workers or more	17	42	33	7	1	9	8
100 to 499 workers	22	47	25	5	1	8	6
500 workers or more	11	37	42	9	1	10	10

See footnotes at end of table.

Table 35. Paid sick leave: Number of annual days by service requirement,¹ civilian workers,² March 2018—continued

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

Characteristics	Paid sick leave days by length of service ³					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	21	45	28	6	1	8	7
Full time	19	43	30	6	1	9	7
Part time	32	52	13	2	(⁴)	7	6
Union	13	30	44	12	1	10	10
Nonunion	23	49	23	4	1	8	6
1 to 99 workers	27	49	20	3	1	7	6
1 to 49 workers	27	52	18	3	1	7	5
50 to 99 workers	28	43	24	—	—	7	6
100 workers or more	16	42	33	7	1	9	8
100 to 499 workers	22	46	25	5	1	8	6
500 workers or more	11	37	42	9	1	10	10
After 20 years							
All workers	21	45	28	6	1	8	7
Full time	19	43	30	6	1	9	7
Part time	32	52	13	2	(⁴)	7	6
Union	13	30	44	12	1	10	10
Nonunion	23	49	23	4	1	8	6
1 to 99 workers	27	49	20	3	1	7	6
1 to 49 workers	27	52	18	3	1	7	5
50 to 99 workers	28	43	24	—	—	7	6
100 workers or more	16	42	33	7	1	9	8
100 to 499 workers	22	47	25	5	1	8	6
500 workers or more	11	37	42	9	1	10	10

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

² Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

⁴ Less than 0.5.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,¹ civilian workers,² March 2018

Characteristics	Paid sick leave days by length of service ³					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	0.9	0.8	0.7	0.3	0.1	0.1	(⁴)
Full time	0.9	0.9	0.8	0.3	0.1	0.1	0.3
Part time	2.2	2.2	1.0	0.4	0.2	0.1	0.7
Union	1.2	1.5	1.3	0.7	0.1	0.3	0.0
Nonunion	1.1	1.0	0.8	0.3	0.1	0.1	0.0
1 to 99 workers	1.3	1.3	1.2	0.3	0.2	0.1	0.9
1 to 49 workers	1.6	1.5	1.5	0.4	0.3	0.2	0.3
50 to 99 workers	2.4	2.8	2.0	–	–	0.2	0.0
100 workers or more	1.0	1.1	1.0	0.5	0.1	0.2	0.5
100 to 499 workers	1.6	1.5	1.4	0.6	0.1	0.2	(⁴)
500 workers or more	1.0	1.6	1.4	0.6	0.2	0.2	0.2
After 5 years							
All workers	0.9	0.8	0.7	0.3	0.1	0.1	0.4
Full time	0.9	0.9	0.8	0.3	0.2	0.1	0.5
Part time	2.0	2.1	1.0	0.4	0.2	0.1	0.8
Union	1.0	1.5	1.3	0.9	0.2	0.3	0.0
Nonunion	1.1	1.1	0.8	0.3	0.2	0.1	0.0
1 to 99 workers	1.2	1.4	1.2	0.4	0.3	0.2	1.0
1 to 49 workers	1.6	1.6	1.4	0.4	0.3	0.2	0.6
50 to 99 workers	2.3	2.9	2.0	–	–	0.2	0.0
100 workers or more	1.0	1.1	1.0	0.5	0.2	0.2	(⁴)
100 to 499 workers	1.6	1.6	1.3	0.6	0.2	0.2	(⁴)
500 workers or more	0.9	1.6	1.3	0.6	0.3	0.2	0.0

See footnotes at end of table.

Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,¹ civilian workers,² March 2018—continued

Characteristics	Paid sick leave days by length of service ³					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	0.9	0.8	0.7	0.3	0.1	0.1	0.5
Full time	0.9	0.9	0.8	0.3	0.2	0.1	0.4
Part time	2.0	2.2	1.3	0.4	0.2	0.1	0.2
Union	1.0	1.5	1.3	0.9	0.2	0.3	0.0
Nonunion	1.1	1.0	0.8	0.3	0.2	0.2	0.0
1 to 99 workers	1.3	1.3	1.1	0.4	0.3	0.2	0.4
1 to 49 workers	1.6	1.6	1.5	0.4	0.3	0.2	1.0
50 to 99 workers	2.3	2.7	2.0	—	—	0.2	(⁴)
100 workers or more	1.0	1.1	1.0	0.5	0.2	0.2	0.1
100 to 499 workers	1.5	1.7	1.4	0.6	0.2	0.2	(⁴)
500 workers or more	0.9	1.6	1.4	0.7	0.3	0.3	0.0
After 20 years							
All workers	0.9	0.8	0.7	0.3	0.2	0.1	0.4
Full time	0.9	0.9	0.8	0.3	0.2	0.2	0.3
Part time	2.0	2.1	1.2	0.5	0.2	0.1	0.2
Union	1.0	1.5	1.3	0.9	0.2	0.3	0.0
Nonunion	1.1	1.0	0.8	0.3	0.2	0.2	0.0
1 to 99 workers	1.3	1.3	1.1	0.4	0.3	0.2	0.4
1 to 49 workers	1.6	1.6	1.4	0.5	0.3	0.2	1.0
50 to 99 workers	2.3	2.8	2.1	—	—	0.2	(⁴)
100 workers or more	1.0	1.1	1.0	0.5	0.2	0.2	0.1
100 to 499 workers	1.5	1.6	1.3	0.7	0.2	0.3	0.1
500 workers or more	0.9	1.6	1.4	0.7	0.3	0.3	0.0

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

² Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

⁴ Less than 0.05.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 36. Paid sick leave: Carryover provisions, civilian workers,¹ March 2018

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

Characteristics	Carryover provision ²			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	56	21	36	44
Worker characteristics				
Management, professional, and related	68	30	38	32
Management, business, and financial	57	21	36	43
Professional and related	73	35	38	27
Teachers	87	51	35	13
Primary, secondary, and special education school teachers	88	52	36	12
Service	61	20	41	39
Protective service	75	43	32	25
Sales and office	50	15	35	50
Sales and related	43	8	35	57
Office and administrative support	53	18	35	47
Natural resources, construction, and maintenance	45	14	31	55
Construction, extraction, farming, fishing, and forestry	47	13	34	53
Installation, maintenance, and repair	43	14	29	57
Transportation and material moving	43	9	34	57
Full time	57	22	35	43
Union	70	35	35	30
Nonunion	53	16	36	47
Average wage within the following categories: ³				
Lowest 25 percent	46	11	35	54
Second 25 percent	54	18	37	46
Third 25 percent	57	21	35	43
Highest 25 percent	64	28	36	36
Highest 10 percent	62	26	36	38
Establishment characteristics				
Service-providing industries	60	22	37	40
Education and health services	81	36	45	19
Educational services	87	52	35	13
Elementary and secondary schools	88	52	35	12
Junior colleges, colleges, and universities	88	55	33	12
Health care and social assistance	75	18	57	25
Public administration	94	58	36	6

See footnotes at end of table.

Table 36. Paid sick leave: Carryover provisions, civilian workers,¹ March 2018—continued

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

Characteristics	Carryover provision ²			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
1 to 99 workers	44	13	30	56
1 to 49 workers	37	11	26	63
50 to 99 workers	58	18	40	42
100 workers or more	66	26	40	34
100 to 499 workers	59	19	40	41
500 workers or more	74	34	40	26
Geographic areas				
Northeast	55	16	39	45
New England	54	13	42	46
Middle Atlantic	55	17	37	45
South	57	25	33	43
South Atlantic	58	25	33	42
East South Central	56	25	32	44
West South Central	57	24	33	43
East North Central	50	17	33	50
West	60	22	38	40
Mountain	69	21	49	31
Pacific	56	22	34	44

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.
² Plans that allow employees to accumulate unused sick leave from year to year.
³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/nchs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 36. Standard errors for paid sick leave: Carryover provisions, civilian workers,¹ March 2018

Characteristics	Carryover provision ²			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	1.1	0.6	1.1	1.1
Worker characteristics				
Management, professional, and related	1.2	1.0	1.2	1.2
Management, business, and financial	2.2	1.5	2.4	2.2
Professional and related	1.4	1.2	1.4	1.4
Teachers	1.2	1.8	1.9	1.2
Primary, secondary, and special education school teachers	1.6	2.2	2.4	1.6
Service	3.0	1.4	3.2	3.0
Protective service	4.8	3.1	3.5	4.8
Sales and office	1.7	0.8	1.3	1.7
Sales and related	2.3	1.1	2.2	2.3
Office and administrative support	2.0	1.1	1.6	2.0
Natural resources, construction, and maintenance	2.8	1.3	3.1	2.8
Construction, extraction, farming, fishing, and forestry	4.1	2.2	4.8	4.1
Installation, maintenance, and repair	3.2	1.6	2.7	3.2
Transportation and material moving	2.2	1.2	2.3	2.2
Full time	1.0	0.7	1.0	1.0
Union	1.6	1.3	1.6	1.6
Nonunion	1.3	0.6	1.2	1.3
Average wage within the following categories: ³				
Lowest 25 percent	2.4	1.0	2.2	2.4
Second 25 percent	1.5	0.9	1.6	1.5
Third 25 percent	1.3	0.8	1.2	1.3
Highest 25 percent	1.2	1.1	1.6	1.2
Highest 10 percent	2.0	1.4	2.4	2.0
Establishment characteristics				
Service-providing industries	1.2	0.7	1.2	1.2
Education and health services	1.7	1.9	1.8	1.7
Educational services	1.0	1.5	1.6	1.0
Elementary and secondary schools	1.7	2.3	2.1	1.7
Junior colleges, colleges, and universities	1.7	2.3	2.5	1.7
Health care and social assistance	3.5	2.2	3.1	3.5
Public administration	1.0	2.1	1.8	1.0

See footnotes at end of table.

Table 36. Standard errors for paid sick leave: Carryover provisions, civilian workers,¹ March 2018—continued

Characteristics	Carryover provision ²			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
1 to 99 workers	1.7	0.8	1.5	1.7
1 to 49 workers	2.0	0.9	1.7	2.0
50 to 99 workers	2.3	2.1	2.6	2.3
100 workers or more	1.2	0.7	1.3	1.2
100 to 499 workers	1.7	1.0	1.7	1.7
500 workers or more	1.4	1.2	1.6	1.4
Geographic areas				
Northeast	2.5	0.8	2.6	2.5
New England	3.8	1.4	3.7	3.8
Middle Atlantic	2.7	1.0	2.8	2.7
South	1.4	1.0	1.4	1.4
South Atlantic	1.8	1.3	1.5	1.8
East South Central	2.7	2.8	3.3	2.7
West South Central	2.9	1.8	3.1	2.9
East North Central	4.1	1.6	3.6	4.1
West	2.0	1.2	2.0	2.0
Mountain	5.5	3.2	5.4	5.5
Pacific	2.0	1.2	1.8	2.0

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.
² Plans that allow employees to accumulate unused sick leave from year to year.
³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 38. Paid vacations: Number of annual days by service requirement,¹ civilian workers,² March 2018

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service ³						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	7	29	38	16	7	2	11	10
Full time	5	27	40	18	8	2	11	10
Part time	27	41	22	4	—	—	8	5
Union	7	31	43	13	5	1	10	10
Nonunion	8	29	37	17	8	2	11	10
1 to 99 workers	11	37	35	11	—	—	9	10
1 to 49 workers	12	36	35	11	—	—	9	10
50 to 99 workers	9	39	37	11	4	1	9	10
100 workers or more	4	23	40	21	9	3	12	10
100 to 499 workers	6	29	40	18	6	2	11	10
500 workers or more	2	16	40	24	13	5	14	12
After 5 years								
All workers	2	10	31	35	15	6	15	15
Full time	1	8	31	37	16	7	15	15
Part time	9	27	34	21	6	4	12	10
Union	1	7	39	37	12	4	14	15
Nonunion	2	11	30	35	15	7	15	15
1 to 99 workers	4	16	34	32	11	3	13	13
1 to 49 workers	4	18	33	31	12	3	13	12
50 to 99 workers	3	10	37	38	10	3	14	15
100 workers or more	1	5	29	38	18	9	16	15
100 to 499 workers	1	7	35	36	15	6	15	15
500 workers or more	1	4	22	40	21	12	17	15

See footnotes at end of table.

Table 38. Paid vacations: Number of annual days by service requirement,¹ civilian workers,² March 2018—continued

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service ³						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	2	7	15	38	24	15	17	15
Full time	1	5	14	39	26	16	18	17
Part time	9	19	23	31	9	9	14	14
Union	1	2	12	51	25	9	17	15
Nonunion	2	8	15	36	23	16	17	15
1 to 99 workers	4	12	20	36	21	8	15	15
1 to 49 workers	4	14	20	33	20	9	15	15
50 to 99 workers	3	7	17	42	24	8	16	15
100 workers or more	1	3	11	40	26	20	19	19
100 to 499 workers	1	3	14	43	24	16	18	16
500 workers or more	(⁴)	2	7	37	28	25	20	20
After 20 years								
All workers	2	7	11	19	32	29	20	20
Full time	1	5	11	19	34	31	21	20
Part time	8	18	13	25	18	18	16	16
Union	1	2	5	13	46	34	22	20
Nonunion	2	7	12	21	30	28	20	20
1 to 99 workers	3	12	17	23	28	17	17	17
1 to 49 workers	4	14	18	22	26	17	16	15
50 to 99 workers	3	6	14	24	34	19	18	20
100 workers or more	1	2	6	17	36	39	22	21
100 to 499 workers	1	3	7	22	35	32	21	20
500 workers or more	(⁴)	2	5	10	37	46	24	24

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

² Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

⁴ Less than 0.5.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 38. Standard errors for paid vacations: Number of annual days by service requirement,¹ civilian workers,² March 2018

Characteristics	Paid vacation days by length of service ³						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	0.4	0.6	0.8	0.5	0.5	0.3	0.1	0.0
Full time	0.5	0.7	0.8	0.5	0.6	0.2	0.1	0.0
Part time	2.1	2.2	2.1	0.7	–	–	0.4	(⁴)
Union	0.9	1.6	1.5	1.1	0.8	0.2	0.2	0.0
Nonunion	0.5	0.7	0.9	0.5	0.6	0.3	0.1	0.0
1 to 99 workers	0.8	1.2	1.1	0.6	–	–	0.2	0.0
1 to 49 workers	0.8	1.4	1.4	0.7	–	–	0.2	(⁴)
50 to 99 workers	1.4	1.8	1.8	1.4	1.2	0.3	0.3	(⁴)
100 workers or more	0.4	0.9	1.1	0.8	0.6	0.4	0.1	(⁴)
100 to 499 workers	0.6	1.2	1.4	1.0	0.8	0.6	0.2	0.0
500 workers or more	0.4	1.4	1.6	1.1	0.9	0.5	0.2	0.2
After 5 years								
All workers	0.2	0.5	0.7	0.9	0.5	0.4	0.1	0.0
Full time	0.2	0.5	0.8	1.0	0.6	0.4	0.1	0.0
Part time	1.3	1.8	1.7	2.2	0.9	1.5	0.4	0.0
Union	0.3	0.7	1.8	1.5	0.8	0.7	0.2	0.0
Nonunion	0.3	0.5	0.7	1.0	0.6	0.5	0.1	0.0
1 to 99 workers	0.5	0.9	1.1	1.2	0.8	0.6	0.2	1.0
1 to 49 workers	0.5	1.2	1.2	1.3	1.1	0.7	0.2	1.0
50 to 99 workers	1.2	1.0	1.8	2.5	1.6	0.9	0.3	0.3
100 workers or more	0.2	0.4	0.9	1.0	0.6	0.6	0.1	0.0
100 to 499 workers	0.3	0.6	1.1	1.4	0.9	0.9	0.2	0.0
500 workers or more	0.2	0.5	1.4	1.5	1.0	0.7	0.2	(⁴)

See footnotes at end of table.

Table 38. Standard errors for paid vacations: Number of annual days by service requirement,¹ civilian workers,² March 2018—continued

Characteristics	Paid vacation days by length of service ³						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	0.2	0.4	0.5	0.7	0.8	0.6	0.1	0.7
Full time	0.2	0.4	0.6	0.9	0.8	0.7	0.1	0.3
Part time	1.3	1.7	2.0	1.8	1.1	2.3	0.4	1.6
Union	0.3	0.3	1.2	1.6	1.5	1.0	0.2	1.2
Nonunion	0.3	0.5	0.5	0.8	0.9	0.7	0.1	0.7
1 to 99 workers	0.5	0.9	0.9	1.1	0.9	0.8	0.2	0.0
1 to 49 workers	0.4	1.1	1.1	1.4	1.0	1.1	0.2	0.0
50 to 99 workers	1.2	1.0	1.5	2.5	2.0	1.2	0.3	0.0
100 workers or more	0.2	0.3	0.6	1.2	1.1	0.9	0.1	0.9
100 to 499 workers	0.3	0.5	0.8	1.3	1.4	1.1	0.2	0.5
500 workers or more	0.2	0.4	0.7	1.8	1.5	1.1	0.2	0.0
After 20 years								
All workers	0.2	0.5	0.4	0.6	0.7	0.8	0.1	0.0
Full time	0.2	0.4	0.6	0.6	0.7	0.8	0.1	0.0
Part time	1.2	1.6	1.2	1.8	1.2	2.2	0.4	0.5
Union	0.2	0.3	0.6	1.1	1.6	1.6	0.2	0.8
Nonunion	0.2	0.5	0.5	0.7	0.7	0.9	0.2	0.0
1 to 99 workers	0.5	0.9	0.8	1.1	1.1	1.0	0.2	1.3
1 to 49 workers	0.4	1.2	0.9	1.3	1.3	1.2	0.2	(⁴)
50 to 99 workers	1.2	1.0	1.5	1.6	2.0	1.8	0.3	0.0
100 workers or more	0.2	0.3	0.5	0.8	0.8	1.1	0.2	0.7
100 to 499 workers	0.3	0.5	0.7	1.2	1.0	1.4	0.2	0.0
500 workers or more	0.2	0.3	0.6	0.8	1.4	1.4	0.2	0.3

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

² Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

⁴ Less than 0.05.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 39. Consolidated leave plans:¹ Access, civilian workers,² March 2018

(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	36	14	19	21	24	64	9	13	15	18
Worker characteristics										
Management, professional, and related	44	17	21	23	26	56	11	15	17	20
Management, business, and financial	38	17	20	23	25	62	11	15	17	20
Professional and related	47	17	21	24	26	53	11	15	17	20
Teachers	25	12	13	13	14	75	12	14	16	18
Primary, secondary, and special education school teachers	31	11	11	12	12	69	10	12	14	16
Registered nurses	76	18	22	25	27	24	11	15	17	19
Service	39	14	18	20	22	61	8	11	14	16
Protective service	17	16	19	23	26	83	10	12	15	18
Sales and office	38	13	18	21	24	62	8	12	15	18
Sales and related	37	11	16	19	22	63	7	11	14	16
Office and administrative support	38	15	19	22	24	62	9	13	16	18
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	22	11	15	17	19	78	7	11	13	16
Installation, maintenance, and repair	25	9	13	15	16	75	7	11	13	14
Production, transportation, and material moving ... Production	20	12	16	19	22	80	8	11	14	17
Transportation and material moving	21	10	15	18	21	79	7	11	15	18
Production	23	10	15	18	20	77	7	11	14	17
Transportation and material moving	19	10	15	18	21	81	7	12	15	18
Full time	36	15	19	22	24	64	9	13	16	18
Part time	37	11	15	16	18	63	6	10	12	14
Union	16	15	18	22	25	84	9	13	17	21
Nonunion	39	14	19	21	24	61	9	12	15	17
Average wage within the following categories: ³										
Lowest 25 percent	35	11	16	18	20	65	6	10	13	15
Lowest 10 percent	26	10	15	17	18	74	6	9	12	13
Second 25 percent	35	14	18	21	24	65	8	12	15	17
Third 25 percent	35	15	19	22	24	65	9	13	16	19
Highest 25 percent	40	17	21	23	25	60	11	15	17	20
Highest 10 percent	39	17	21	23	25	61	12	15	18	21
Establishment characteristics										
Goods-producing industries	25	11	15	17	20	75	7	11	15	17
Service-providing industries	38	15	19	22	24	62	9	13	15	18
Education and health services	55	17	21	24	25	45	11	15	17	19
Educational services	12	14	15	16	17	88	13	16	18	20
Elementary and secondary schools	13	11	12	13	13	87	11	14	16	18
Junior colleges, colleges, and universities	9	19	21	23	25	91	15	17	19	22
Health care and social assistance	68	17	21	24	26	32	10	14	17	18
Hospitals	77	20	24	28	30	23	12	16	19	21
Public administration	10	18	22	26	30	90	11	14	17	22

See footnotes at end of table.

Table 39. Consolidated leave plans:¹ Access, civilian workers,² March 2018—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	33	12	16	19	20	67	8	11	14	15
1 to 49 workers	33	13	16	19	20	67	7	11	13	15
50 to 99 workers	34	12	17	19	20	66	8	12	15	17
100 workers or more	38	16	20	23	26	62	10	14	17	20
100 to 499 workers	37	14	19	22	25	63	9	13	16	19
500 workers or more	40	18	22	25	27	60	11	14	18	21
Geographic areas										
Northeast	31	15	19	22	24	69	10	14	16	19
New England	31	16	20	22	25	69	10	14	16	19
Middle Atlantic	31	14	19	21	24	69	9	14	16	18
South	36	14	18	21	23	64	8	12	14	17
South Atlantic	36	14	18	21	23	64	8	12	14	17
East South Central	29	15	19	21	25	71	8	11	14	16
West South Central	41	13	17	20	22	59	9	12	15	17
Midwest	36	15	20	23	25	64	8	12	16	19
East North Central	34	15	19	22	25	66	8	12	16	19
West North Central	41	16	20	23	26	59	8	12	15	19
West	39	14	18	21	23	61	9	13	15	18
Mountain	46	14	18	21	23	54	8	12	15	17
Pacific	36	14	18	21	22	64	9	13	16	18

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

² Includes workers in private industry and state and local government. See Technical Note for further explanation.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 39. Standard errors for consolidated leave plans:¹ Access, civilian workers,² March 2018

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	0.9	0.2	0.2	0.2	0.3	0.9	0.1	0.1	0.1	0.1
Worker characteristics										
Management, professional, and related	1.4	0.3	0.3	0.3	0.3	1.4	0.1	0.2	0.2	0.2
Management, business, and financial	1.8	0.3	0.3	0.4	0.4	1.8	0.2	0.2	0.2	0.2
Professional and related	1.9	0.4	0.4	0.4	0.4	1.9	0.2	0.2	0.2	0.3
Teachers	5.9	0.9	1.1	1.2	1.3	5.9	0.9	1.1	1.3	1.7
Primary, secondary, and special education school teachers	9.1	0.8	1.0	1.0	1.2	9.1	1.2	1.5	1.8	2.4
Registered nurses	2.9	0.8	0.7	0.8	0.7	2.9	0.7	0.6	0.8	1.0
Service	2.5	0.6	0.5	0.5	0.6	2.5	0.2	0.2	0.3	0.4
Protective service	4.0	0.6	0.9	1.1	1.0	4.0	0.5	0.6	0.8	1.1
Sales and office	1.2	0.2	0.2	0.2	0.3	1.2	0.1	0.1	0.2	0.2
Sales and related	1.4	0.2	0.3	0.4	0.5	1.4	0.2	0.2	0.2	0.3
Office and administrative support	1.4	0.3	0.3	0.3	0.4	1.4	0.2	0.2	0.2	0.2
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	2.7	0.6	0.7	0.9	1.1	2.7	0.3	0.4	0.5	0.7
Installation, maintenance, and repair	1.7	0.5	0.5	0.5	0.6	1.7	0.2	0.3	0.4	0.5
Production, transportation, and material moving ... Production	1.6	0.3	0.3	0.4	0.5	1.6	0.1	0.1	0.2	0.2
Transportation and material moving	1.8	0.3	0.4	0.4	0.5	1.8	0.1	0.2	0.2	0.3
Transportation and material moving	2.1	0.5	0.5	0.6	0.8	2.1	0.1	0.2	0.3	0.3
Full time	0.9	0.2	0.2	0.2	0.2	0.9	0.1	0.1	0.1	0.1
Part time	2.2	0.9	0.8	0.9	0.9	2.2	0.2	0.2	0.3	0.4
Union	1.5	0.7	0.7	0.8	0.8	1.5	0.1	0.1	0.2	0.2
Nonunion	1.0	0.3	0.3	0.3	0.3	1.0	0.1	0.1	0.1	0.2
Average wage within the following categories: ³										
Lowest 25 percent	2.0	0.5	0.5	0.5	0.5	2.0	0.2	0.2	0.3	0.3
Lowest 10 percent	2.6	0.7	0.7	0.9	1.2	2.6	0.2	0.3	0.4	0.5
Second 25 percent	1.5	0.3	0.3	0.3	0.4	1.5	0.1	0.1	0.2	0.2
Third 25 percent	1.2	0.3	0.3	0.3	0.3	1.2	0.1	0.1	0.1	0.2
Highest 25 percent	1.4	0.3	0.3	0.3	0.4	1.4	0.1	0.1	0.1	0.2
Highest 10 percent	2.1	0.5	0.5	0.4	0.4	2.1	0.2	0.2	0.2	0.3
Establishment characteristics										
Goods-producing industries	1.3	0.3	0.3	0.3	0.3	1.3	0.1	0.2	0.2	0.2
Service-providing industries	1.0	0.3	0.3	0.3	0.3	1.0	0.1	0.1	0.1	0.2
Education and health services	1.9	0.5	0.6	0.5	0.6	1.9	0.2	0.3	0.4	0.4
Educational services	1.8	0.8	1.0	1.1	1.2	1.8	0.2	0.2	0.2	0.2
Elementary and secondary schools	2.0	0.6	0.7	0.8	0.8	2.0	0.3	0.3	0.3	0.3
Junior colleges, colleges, and universities	1.7	0.9	1.1	1.1	1.0	1.7	0.2	0.1	0.2	0.2
Health care and social assistance	2.3	0.6	0.6	0.6	0.6	2.3	0.4	0.5	0.6	0.6
Hospitals	2.3	0.7	0.9	1.0	0.9	2.3	0.3	0.4	0.6	0.7
Public administration	1.4	0.8	1.0	1.1	1.1	1.4	0.1	0.1	0.1	0.3

See footnotes at end of table.

Table 39. Standard errors for consolidated leave plans:¹ Access, civilian workers,² March 2018—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	1.3	0.4	0.3	0.4	0.4	1.3	0.1	0.2	0.2	0.2
1 to 49 workers	1.6	0.6	0.5	0.5	0.5	1.6	0.1	0.2	0.2	0.2
50 to 99 workers	2.6	0.5	0.5	0.5	0.5	2.6	0.2	0.2	0.3	0.4
100 workers or more	1.1	0.3	0.3	0.3	0.3	1.1	0.1	0.1	0.1	0.1
100 to 499 workers	1.5	0.4	0.3	0.3	0.4	1.5	0.2	0.1	0.2	0.2
500 workers or more	1.4	0.4	0.5	0.5	0.5	1.4	0.1	0.2	0.2	0.2
Geographic areas										
Northeast	1.7	0.5	0.5	0.5	0.5	1.7	0.1	0.1	0.2	0.2
New England	2.7	0.9	0.9	1.0	1.1	2.7	0.2	0.3	0.4	0.5
Middle Atlantic	2.0	0.6	0.5	0.6	0.6	2.0	0.1	0.2	0.2	0.2
South	1.4	0.3	0.3	0.3	0.4	1.4	0.2	0.2	0.3	0.3
South Atlantic	1.8	0.3	0.3	0.4	0.4	1.8	0.2	0.3	0.4	0.4
East South Central	3.8	1.4	1.0	1.0	1.3	3.8	0.5	0.6	0.9	0.9
West South Central	2.3	0.4	0.4	0.5	0.6	2.3	0.2	0.2	0.2	0.3
Midwest	2.0	0.7	0.7	0.6	0.6	2.0	0.1	0.1	0.2	0.2
East North Central	2.6	0.8	0.9	0.9	0.9	2.6	0.1	0.2	0.3	0.2
West North Central	3.3	0.9	0.9	0.7	0.6	3.3	0.1	0.1	0.2	0.5
West	1.9	0.5	0.5	0.5	0.5	1.9	0.2	0.2	0.2	0.3
Mountain	4.0	0.7	0.6	0.6	0.7	4.0	0.1	0.2	0.3	0.4
Pacific	2.0	0.7	0.8	0.8	0.8	2.0	0.2	0.2	0.3	0.4

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

² Includes workers in private industry and state and local government. See Technical Note for further explanation.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 40. Quality of life benefits: Access, civilian workers,¹ March 2018

(All workers = 100 percent)

Characteristics	Childcare ²	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	11	7	8	43	54
Worker characteristics					
Management, professional, and related	18	14	13	59	71
Management, business, and financial	19	21	14	59	70
Professional and related	17	11	13	60	71
Teachers	13	4	7	54	67
Primary, secondary, and special education school teachers	10	4	4	52	66
Registered nurses	24	3	12	80	86
Service	7	1	5	27	37
Protective service	11	2	8	42	59
Sales and office	9	6	7	43	56
Sales and related	5	4	3	39	53
Office and administrative support	11	7	8	46	58
Natural resources, construction, and maintenance	7	2	4	31	38
Construction, extraction, farming, fishing, and forestry	5	2	3	24	28
Installation, maintenance, and repair	10	1	4	37	47
Production, transportation, and material moving ...	5	3	3	42	52
Production	7	4	2	44	51
Transportation and material moving	3	3	4	40	53
Full time	13	8	9	49	60
Part time	4	2	3	25	36
Union	16	3	12	57	79
Nonunion	10	7	7	41	50
Average wage within the following categories: ³					
Lowest 25 percent	4	1	2	25	35
Lowest 10 percent	3	1	3	17	26
Second 25 percent	8	4	5	41	52
Third 25 percent	12	7	9	51	62
Highest 25 percent	20	16	14	61	74
Highest 10 percent	23	20	17	63	77
Establishment characteristics					
Goods-producing industries	9	6	3	45	51
Service-providing industries	11	7	8	43	55
Education and health services	15	4	9	54	67
Educational services	14	5	10	58	72
Elementary and secondary schools	10	3	4	53	68
Junior colleges, colleges, and universities	26	7	22	77	90
Health care and social assistance	15	4	9	51	64
Hospitals	34	2	17	85	94
Public administration	18	6	17	64	82

See footnotes at end of table.

Table 40. Quality of life benefits: Access, civilian workers,¹ March 2018—continued

(All workers = 100 percent)

Characteristics	Childcare ²	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
1 to 99 workers	5	6	5	24	32
1 to 49 workers	4	6	5	20	28
50 to 99 workers	7	5	4	35	44
100 workers or more	16	8	10	63	76
100 to 499 workers	10	6	7	54	69
500 workers or more	24	10	15	73	85
Geographic areas					
Northeast	15	8	10	42	57
New England	18	11	12	47	61
Middle Atlantic	15	7	9	41	55
South	10	7	6	47	55
South Atlantic	11	7	6	47	57
East South Central	8	4	3	46	53
West South Central	10	7	6	50	53
Midwest	8	6	5	42	53
East North Central	8	7	6	41	52
West North Central	7	5	5	43	54
West	10	6	11	40	53
Mountain	11	8	9	42	52
Pacific	10	6	12	39	53

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 40. Standard errors for quality of life benefits: Access, civilian workers,¹ March 2018

Characteristics	Childcare ²	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	0.5	0.3	0.3	0.6	0.7
Worker characteristics					
Management, professional, and related	0.9	0.8	0.6	1.2	1.1
Management, business, and financial	1.4	1.6	1.0	2.2	1.7
Professional and related	1.0	0.9	0.8	1.2	1.2
Teachers	1.3	1.1	0.8	2.0	2.3
Primary, secondary, and special education school teachers	1.7	1.6	1.0	2.7	3.2
Registered nurses	2.4	1.3	1.7	3.1	2.3
Service	0.7	0.4	0.8	1.1	1.5
Protective service	1.1	0.6	1.0	2.6	3.2
Sales and office	0.7	0.4	0.4	1.0	1.1
Sales and related	1.0	0.7	0.5	1.3	1.3
Office and administrative support	0.7	0.5	0.5	1.2	1.3
Natural resources, construction, and maintenance	0.7	0.3	0.5	1.3	1.5
Construction, extraction, farming, fishing, and forestry	1.0	0.4	0.6	2.0	2.3
Installation, maintenance, and repair	0.9	0.4	0.7	1.9	2.1
Production, transportation, and material moving ...	0.6	0.5	0.4	1.6	2.0
Production	1.1	0.7	0.3	2.2	2.3
Transportation and material moving	0.7	0.6	0.7	2.3	2.9
Full time	0.6	0.4	0.3	0.7	0.7
Part time	0.5	0.3	0.5	0.9	1.3
Union	1.2	0.5	0.9	1.3	1.1
Nonunion	0.5	0.4	0.3	0.7	0.7
Average wage within the following categories: ³					
Lowest 25 percent	0.5	0.3	0.5	0.9	1.1
Lowest 10 percent	0.6	0.7	1.2	1.5	1.8
Second 25 percent	0.5	0.4	0.4	1.0	1.4
Third 25 percent	0.7	0.6	0.6	1.1	1.0
Highest 25 percent	1.1	1.0	0.6	1.3	1.2
Highest 10 percent	1.6	1.5	1.2	1.9	2.0
Establishment characteristics					
Goods-producing industries	0.9	0.8	0.5	1.4	1.4
Service-providing industries	0.6	0.4	0.3	0.7	0.7
Education and health services	1.2	0.6	0.7	1.5	1.4
Educational services	1.1	0.9	0.7	1.4	1.2
Elementary and secondary schools	1.4	1.3	0.9	1.8	1.8
Junior colleges, colleges, and universities	2.3	1.2	1.6	1.8	1.6
Health care and social assistance	1.7	0.7	1.1	2.2	2.1
Hospitals	3.2	0.9	2.4	2.1	1.2
Public administration	1.4	1.4	1.3	2.1	1.1

See footnotes at end of table.

Table 40. Standard errors for quality of life benefits: Access, civilian workers,¹ March 2018—continued

Characteristics	Childcare ²	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	0.5	0.4	1.0	1.1
50 to 99 workers	1.2	0.8	0.8	1.7	1.9
100 workers or more	0.8	0.4	0.5	0.9	0.8
100 to 499 workers	0.7	0.6	0.6	1.2	1.1
500 workers or more	1.5	0.8	0.9	1.2	1.1
Geographic areas					
Northeast	1.3	0.8	0.5	1.4	1.5
New England	2.5	2.3	1.5	2.8	2.6
Middle Atlantic	1.6	0.7	0.4	1.4	1.6
South	0.9	0.5	0.4	1.4	1.2
South Atlantic	1.3	0.7	0.5	1.3	1.0
East South Central	2.6	1.3	0.7	4.8	5.6
West South Central	1.4	0.9	1.1	3.1	2.0
Midwest	0.7	0.7	0.7	1.1	1.1
East North Central	0.9	0.9	0.9	1.4	1.3
West North Central	0.9	1.0	1.0	1.9	2.2
West	1.1	0.5	0.8	0.9	1.5
Mountain	2.6	0.4	1.0	1.7	2.7
Pacific	1.0	0.7	1.0	1.1	1.9

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 41. Financial benefits: Access, civilian workers,¹ March 2018

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ⁴	Financial planning
		Flexible benefits	Dependent care flexible spending account ²	Healthcare flexible spending account ³		
All workers	29	18	42	45	23	21
Worker characteristics						
Management, professional, and related	42	28	61	65	33	28
Management, business, and financial	49	27	62	66	26	29
Professional and related	39	29	60	65	36	28
Teachers	35	35	55	61	56	23
Primary, secondary, and special education school teachers	35	38	54	62	58	21
Registered nurses	36	33	77	79	33	32
Service	14	11	25	26	16	11
Protective service	22	23	43	49	39	19
Sales and office	32	15	39	42	18	23
Sales and related	27	8	30	31	10	22
Office and administrative support	35	20	44	48	23	24
Natural resources, construction, and maintenance	20	13	28	31	17	15
Construction, extraction, farming, fishing, and forestry	14	9	17	21	16	10
Installation, maintenance, and repair	25	16	38	41	19	20
Production, transportation, and material moving ...	24	17	41	42	22	17
Production	27	19	40	41	19	19
Transportation and material moving	20	16	42	43	24	15
Full time	35	23	50	53	26	24
Part time	11	5	19	19	12	10
Union	28	21	58	64	47	25
Nonunion	29	18	39	42	19	20
Average wage within the following categories: ⁷						
Lowest 25 percent	12	8	20	21	11	11
Lowest 10 percent	7	6	14	13	8	7
Second 25 percent	28	17	39	42	21	19
Third 25 percent	35	23	51	55	28	24
Highest 25 percent	43	29	64	68	34	31
Highest 10 percent	47	28	67	72	33	31
Establishment characteristics						
Goods-producing industries	29	18	40	41	16	23
Service-providing industries	29	18	43	46	24	20
Education and health services	32	27	52	58	37	22
Educational services	37	35	60	66	56	25
Elementary and secondary schools	33	37	54	61	55	21
Junior colleges, colleges, and universities	48	36	79	82	65	37
Health care and social assistance	28	22	48	53	25	20
Hospitals	38	41	81	86	37	41
Public administration	35	35	64	69	66	31

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ March 2018—continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total ⁵	Performance	Signing	Other
All workers	7	2	1	6
Worker characteristics				
Management, professional, and related	9	3	2	6
Management, business, and financial	14	5	3	11
Professional and related	7	3	1	4
Teachers	(⁶)	—	—	—
Primary, secondary, and special education school teachers	—	—	—	—
Registered nurses	1	—	—	1
Service	3	(⁶)	(⁶)	3
Protective service	—	—	—	—
Sales and office	8	2	1	7
Sales and related	8	2	1	7
Office and administrative support	9	2	1	7
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	4	3	(⁶)	2
Installation, maintenance, and repair	2	—	—	—
Production, transportation, and material moving ... Production	7	4	1	3
Transportation and material moving	9	1	1	8
Production	5	1	1	5
Transportation and material moving	12	—	1	12
Full time	8	2	1	6
Part time	5	1	(⁶)	5
Union	7	2	(⁶)	5
Nonunion	7	2	1	6
Average wage within the following categories: ⁷				
Lowest 25 percent	4	(⁶)	(⁶)	4
Lowest 10 percent	2	(⁶)	(⁶)	2
Second 25 percent	6	1	1	6
Third 25 percent	8	2	1	6
Highest 25 percent	11	4	2	7
Highest 10 percent	13	6	3	8
Establishment characteristics				
Goods-producing industries	7	3	1	5
Service-providing industries	7	2	1	6
Education and health services	2	(⁶)	(⁶)	2
Educational services	1	(⁶)	1	—
Elementary and secondary schools	(⁶)	—	—	—
Junior colleges, colleges, and universities	1	1	1	—
Health care and social assistance	3	—	—	3
Hospitals	2	—	—	—
Public administration	1	—	1	—

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ March 2018—continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ⁴	Financial planning
		Flexible benefits	Dependent care flexible spending account ²	Healthcare flexible spending account ³		
1 to 99 workers	19	10	24	27	14	10
1 to 49 workers	17	8	21	22	12	9
50 to 99 workers	24	17	34	39	22	13
100 workers or more	38	27	60	63	31	31
100 to 499 workers	36	20	50	52	24	27
500 workers or more	42	34	71	76	40	35
Geographic areas						
Northeast	24	13	41	46	26	21
New England	27	12	46	52	21	21
Middle Atlantic	23	14	39	44	27	21
South	28	23	43	45	23	22
South Atlantic	28	21	42	44	24	21
East South Central	28	24	41	42	21	25
West South Central	28	27	45	47	22	22
Midwest	32	19	43	46	22	19
East North Central	31	18	43	45	23	20
West North Central	35	23	44	49	20	17
West	30	14	41	43	21	20
Mountain	29	16	43	46	20	22
Pacific	30	13	39	42	21	19

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ March 2018—continued

(All workers = 100 percent)

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

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Formerly referred to as Dependent care reimbursement account.

³ Formerly referred to as Healthcare reimbursement account.

⁴ 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.

⁵ 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.

⁶ Less than 0.5.

⁷ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 41. Standard errors for financial benefits: Access, civilian workers,¹ March 2018

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ⁴	Financial planning
		Flexible benefits	Dependent care flexible spending account ²	Healthcare flexible spending account ³		
All workers	0.8	0.4	0.6	0.7	0.6	0.5
Worker characteristics						
Management, professional, and related	1.2	0.9	1.0	1.1	0.9	1.0
Management, business, and financial	1.8	1.2	1.6	1.5	1.3	1.7
Professional and related	1.2	1.0	1.2	1.3	1.1	1.2
Teachers	1.6	1.8	1.9	1.9	1.8	1.5
Primary, secondary, and special education school teachers	2.1	2.4	2.4	2.3	2.4	1.7
Registered nurses	3.0	3.3	2.7	2.7	2.6	3.8
Service	1.1	0.8	1.3	1.3	1.0	1.1
Protective service	2.0	3.2	3.4	3.6	3.1	2.0
Sales and office	1.2	0.6	1.1	1.0	0.6	0.8
Sales and related	1.4	0.8	1.4	1.4	0.9	1.2
Office and administrative support	1.3	0.7	1.3	1.3	0.9	1.0
Natural resources, construction, and maintenance	1.1	0.9	1.3	1.4	1.1	0.8
Construction, extraction, farming, fishing, and forestry	1.4	1.2	1.7	1.9	1.4	1.3
Installation, maintenance, and repair	1.5	1.2	2.0	2.1	1.6	1.1
Production, transportation, and material moving ...	1.2	1.0	1.5	1.4	1.6	0.9
Production	1.8	1.5	1.7	1.7	2.0	1.2
Transportation and material moving	1.8	1.2	2.3	2.2	1.8	1.1
Full time	0.8	0.6	0.7	0.7	0.7	0.6
Part time	0.8	0.4	0.9	0.9	0.7	0.6
Union	1.2	1.1	1.4	1.3	1.3	1.0
Nonunion	0.9	0.5	0.7	0.7	0.5	0.6
Average wage within the following categories: ⁶						
Lowest 25 percent	0.9	0.5	0.9	1.0	0.8	0.9
Lowest 10 percent	1.4	0.7	1.2	0.8	1.0	1.5
Second 25 percent	1.0	0.8	1.3	1.3	0.8	0.7
Third 25 percent	1.2	1.0	1.1	1.2	1.0	0.8
Highest 25 percent	1.3	0.9	1.1	1.1	1.0	1.2
Highest 10 percent	2.0	1.5	1.6	1.6	1.5	1.8
Establishment characteristics						
Goods-producing industries	1.4	0.9	1.2	1.2	1.1	1.2
Service-providing industries	0.9	0.5	0.7	0.7	0.6	0.6
Education and health services	1.1	1.0	1.6	1.9	1.4	1.1
Educational services	1.3	1.3	1.0	0.9	1.3	1.2
Elementary and secondary schools	1.8	1.7	1.5	1.4	1.5	1.3
Junior colleges, colleges, and universities	1.5	1.9	1.3	1.5	2.0	3.2
Health care and social assistance	1.7	1.5	2.5	3.0	2.2	1.7
Hospitals	2.2	3.3	2.4	2.2	2.5	3.6
Public administration	1.8	1.4	0.9	1.4	2.0	1.7

See footnotes at end of table.

**Table 41. Standard errors for financial benefits: Access, civilian workers,¹
March 2018—continued**

Characteristics	Stock options			
	Total	Performance	Signing	Other
All workers	0.4	0.1	0.1	0.3
Worker characteristics				
Management, professional, and related	0.6	0.3	0.2	0.5
Management, business, and financial	1.3	0.7	0.4	1.0
Professional and related	0.6	0.4	0.3	0.5
Teachers	(⁵)	—	—	—
Primary, secondary, and special education school teachers	—	—	—	—
Registered nurses	0.4	—	—	0.3
Service	0.7	0.1	0.1	0.7
Protective service	—	—	—	—
Sales and office	0.6	0.2	0.1	0.6
Sales and related	0.8	0.3	0.3	0.7
Office and administrative support	0.7	0.2	0.1	0.8
Natural resources, construction, and maintenance	0.7	0.5	0.1	0.5
Construction, extraction, farming, fishing, and forestry	0.7	—	—	—
Installation, maintenance, and repair	1.1	0.9	0.3	0.6
Production, transportation, and material moving ...	0.9	0.2	0.2	0.8
Production	0.6	0.4	0.2	0.5
Transportation and material moving	1.5	—	0.3	1.4
Full time	0.4	0.2	0.1	0.4
Part time	0.5	0.1	0.1	0.5
Union	0.8	0.4	0.1	0.6
Nonunion	0.4	0.2	0.1	0.4
Average wage within the following categories: ⁶				
Lowest 25 percent	0.4	0.1	0.1	0.4
Lowest 10 percent	0.5	(⁵)	0.1	0.5
Second 25 percent	0.5	0.1	0.1	0.5
Third 25 percent	0.7	0.3	0.1	0.6
Highest 25 percent	0.7	0.5	0.3	0.5
Highest 10 percent	1.2	0.8	0.4	0.9
Establishment characteristics				
Goods-producing industries	0.8	0.6	0.4	0.5
Service-providing industries	0.4	0.1	0.1	0.4
Education and health services	0.8	0.1	0.1	0.8
Educational services	0.3	(⁵)	0.2	—
Elementary and secondary schools	0.2	—	—	—
Junior colleges, colleges, and universities	0.5	0.1	0.5	—
Health care and social assistance	1.2	—	—	1.2
Hospitals	0.6	—	—	—
Public administration	0.4	—	0.3	—

See footnotes at end of table.

Table 41. Standard errors for financial benefits: Access, civilian workers,¹ March 2018—continued

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ⁴	Financial planning
		Flexible benefits	Dependent care flexible spending account ²	Healthcare flexible spending account ³		
1 to 99 workers	1.0	0.6	0.8	0.9	0.7	0.6
1 to 49 workers	1.1	0.5	0.9	1.0	0.6	0.6
50 to 99 workers	1.5	1.6	1.6	1.9	1.5	1.4
100 workers or more	1.0	0.7	1.0	0.9	0.7	0.9
100 to 499 workers	1.3	1.0	1.3	1.1	1.1	1.1
500 workers or more	1.4	1.1	1.4	1.4	1.3	1.4
Geographic areas						
Northeast	1.4	0.8	1.3	1.4	1.4	1.1
New England	2.1	1.5	2.2	2.3	1.9	2.0
Middle Atlantic	1.8	0.9	1.5	1.8	1.9	1.2
South	1.3	0.9	1.0	0.9	0.8	1.1
South Atlantic	1.1	1.1	1.0	1.1	1.0	1.7
East South Central	6.2	3.7	4.5	3.8	2.0	2.1
West South Central	1.9	1.5	1.6	1.3	1.4	1.5
Midwest	2.4	1.0	1.3	1.0	0.9	1.0
East North Central	3.5	1.1	1.6	1.4	1.2	1.3
West North Central	0.9	1.9	2.2	1.4	0.9	1.5
West	1.1	0.7	1.7	2.0	1.5	1.1
Mountain	1.9	1.0	3.1	4.4	1.2	1.7
Pacific	1.3	0.8	2.0	2.1	2.2	1.4

See footnotes at end of table.

Table 41. Standard errors for financial benefits: Access, civilian workers,¹ March 2018—continued

Characteristics	Stock options			
	Total	Performance	Signing	Other
1 to 99 workers	0.6	0.2	0.1	0.6
1 to 49 workers	0.7	0.2	0.1	0.7
50 to 99 workers	0.8	0.5	0.1	0.7
100 workers or more	0.5	0.2	0.1	0.4
100 to 499 workers	0.5	0.2	0.1	0.5
500 workers or more	0.7	0.4	0.3	0.6
Geographic areas				
Northeast	1.1	0.3	0.2	0.8
New England	2.0	0.2	0.3	2.2
Middle Atlantic	1.3	0.4	0.2	0.8
South	0.5	0.2	0.2	0.5
South Atlantic	0.6	0.3	0.2	0.6
East South Central	1.9	0.5	0.3	2.2
West South Central	0.8	0.4	0.4	0.8
Midwest	0.7	0.2	0.1	0.6
East North Central	1.0	0.2	0.2	0.9
West North Central	0.8	0.4	0.2	0.7
West	0.8	0.4	0.3	0.7
Mountain	2.0	0.7	0.3	1.9
Pacific	0.6	0.4	0.4	0.5

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Formerly referred to as Dependent care reimbursement account.

³ Formerly referred to as Healthcare reimbursement account.

⁴ 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.

⁵ Less than 0.05.

⁶ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 42. Health-related benefits: Access, civilian workers,¹ March 2018

(All workers = 100 percent)

Characteristics	Long-term care insurance ²	Retiree healthcare benefits ³	
		Under age 65	Age 65 and over
All workers	17	22	20
Worker characteristics			
Management, professional, and related	27	34	31
Management, business, and financial	31	30	27
Professional and related	26	36	32
Teachers	27	58	53
Primary, secondary, and special education school teachers	24	62	55
Registered nurses	22	23	18
Service	9	11	10
Protective service	17	43	39
Sales and office	16	18	17
Sales and related	12	10	9
Office and administrative support	19	23	22
Natural resources, construction, and maintenance	12	17	16
Construction, extraction, farming, fishing, and forestry	7	13	13
Installation, maintenance, and repair	16	20	18
Production, transportation, and material moving	13	19	17
Production	14	15	13
Transportation and material moving	12	22	20
Full time	21	26	24
Part time	6	7	7
Union	24	55	51
Nonunion	16	16	15
Average wage within the following categories: ⁴			
Lowest 25 percent	7	6	5
Lowest 10 percent	4	3	3
Second 25 percent	14	17	15
Third 25 percent	21	27	26
Highest 25 percent	31	40	36
Highest 10 percent	33	39	35
Establishment characteristics			
Goods-producing industries	14	17	15
Service-providing industries	18	23	20
Education and health services	22	32	28
Educational services	31	60	55
Elementary and secondary schools	23	60	54
Junior colleges, colleges, and universities	51	69	67
Health care and social assistance	16	14	11
Hospitals	27	30	23
Public administration	29	72	71

See footnotes at end of table.

Table 42. Health-related benefits: Access, civilian workers,¹ March 2018—continued

(All workers = 100 percent)

Characteristics	Long-term care insurance ²	Retiree healthcare benefits ³	
		Under age 65	Age 65 and over
1 to 99 workers	9	9	9
1 to 49 workers	8	7	7
50 to 99 workers	12	15	13
100 workers or more	26	34	30
100 to 499 workers	19	21	19
500 workers or more	35	49	44
Geographic areas			
Northeast	16	24	23
New England	16	23	22
Middle Atlantic	16	24	23
South	19	24	21
South Atlantic	19	23	19
East South Central	21	23	19
West South Central	19	26	24
Midwest	15	19	18
East North Central	15	19	17
West North Central	14	21	19
West	18	19	17
Mountain	19	16	14
Pacific	17	20	18

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 42. Standard errors for health-related benefits: Access, civilian workers,¹ March 2018

Characteristics	Long-term care insurance ²	Retiree healthcare benefits ³	
		Under age 65	Age 65 and over
All workers	0.6	0.4	0.4
Worker characteristics			
Management, professional, and related	1.0	1.0	0.9
Management, business, and financial	1.6	1.4	1.2
Professional and related	1.1	1.2	1.2
Teachers	1.7	2.2	2.0
Primary, secondary, and special education school teachers	2.0	2.7	2.5
Registered nurses	2.4	2.8	2.0
Service	1.0	0.6	0.6
Protective service	2.0	3.5	3.5
Sales and office	0.7	0.6	0.7
Sales and related	1.0	1.0	0.9
Office and administrative support	0.8	0.9	0.9
Natural resources, construction, and maintenance	0.9	0.9	0.8
Construction, extraction, farming, fishing, and forestry	1.0	1.2	1.2
Installation, maintenance, and repair	1.5	1.2	1.1
Production, transportation, and material moving ...	1.0	1.2	1.1
Production	1.6	1.5	1.4
Transportation and material moving	1.3	1.8	1.8
Full time	0.6	0.5	0.5
Part time	0.7	0.6	0.7
Union	1.1	1.7	1.5
Nonunion	0.6	0.4	0.4
Average wage within the following categories: ⁴			
Lowest 25 percent	0.7	0.4	0.4
Lowest 10 percent	0.7	0.6	0.7
Second 25 percent	0.6	0.6	0.5
Third 25 percent	0.8	0.8	0.9
Highest 25 percent	1.2	1.1	0.9
Highest 10 percent	1.7	1.4	1.4
Establishment characteristics			
Goods-producing industries	1.0	1.0	0.9
Service-providing industries	0.7	0.5	0.5
Education and health services	1.4	1.1	1.1
Educational services	1.1	1.4	1.2
Elementary and secondary schools	1.5	1.7	1.9
Junior colleges, colleges, and universities	2.4	1.8	1.6
Health care and social assistance	2.2	1.4	1.2
Hospitals	3.1	2.6	1.9
Public administration	1.6	1.5	1.6

See footnotes at end of table.

Table 42. Standard errors for health-related benefits: Access, civilian workers,¹ March 2018—continued

Characteristics	Long-term care insurance ²	Retiree healthcare benefits ³	
		Under age 65	Age 65 and over
1 to 99 workers	0.5	0.3	0.4
1 to 49 workers	0.5	0.4	0.4
50 to 99 workers	0.9	0.9	0.9
100 workers or more	1.0	0.8	0.7
100 to 499 workers	1.1	0.9	0.9
500 workers or more	1.3	1.2	1.1
Geographic areas			
Northeast	1.1	0.8	0.7
New England	1.2	1.7	1.7
Middle Atlantic	1.4	0.9	0.8
South	1.2	0.9	0.7
South Atlantic	1.6	1.3	0.9
East South Central	5.6	2.1	1.9
West South Central	1.1	1.4	1.1
Midwest	1.3	0.9	1.0
East North Central	1.7	1.0	1.2
West North Central	1.8	1.8	1.9
West	0.9	0.9	0.9
Mountain	1.2	1.4	1.7
Pacific	1.1	1.2	1.0

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 43. Nonproduction bonuses: Access, civilian workers,¹ March 2018

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ²	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ³
All workers	39	6	3	10	6	6	2	5	10
Worker characteristics									
Management, professional, and related	45	6	5	12	3	9	2	6	13
Management, business, and financial	53	8	6	17	4	7	2	7	15
Professional and related	42	4	5	9	3	10	3	6	12
Teachers	28	—	2	1	1	14	4	(⁴)	11
Primary, secondary, and special education school teachers	31	—	2	1	—	17	4	—	12
Registered nurses	47	2	6	7	—	9	2	14	19
Service	25	1	1	6	6	4	3	4	5
Protective service	34	1	3	2	1	11	9	—	13
Sales and office	41	9	3	10	6	5	1	5	8
Sales and related	35	12	1	8	6	3	1	4	5
Office and administrative support	45	7	4	12	7	6	2	6	10
Natural resources, construction, and maintenance	40	6	2	12	11	3	2	4	10
Construction, extraction, farming, fishing, and forestry	37	4	1	12	13	2	—	1	7
Installation, maintenance, and repair	44	9	3	12	9	5	2	6	13
Production, transportation, and material moving ...	40	7	2	9	6	4	1	5	14
Production	43	11	2	12	6	3	1	4	15
Transportation and material moving	37	4	1	6	5	5	1	6	14
Full time	44	6	4	11	6	7	2	6	12
Part time	21	3	1	4	5	1	1	4	4
Union	39	5	4	2	1	17	4	3	15
Nonunion	39	6	3	11	6	4	2	6	9
Average wage within the following categories: ⁵									
Lowest 25 percent	24	4	1	5	6	2	2	5	4
Lowest 10 percent	20	1	—	6	6	1	(⁴)	3	3
Second 25 percent	41	5	2	10	8	4	2	5	10
Third 25 percent	45	6	4	12	5	8	2	6	13
Highest 25 percent	48	8	6	13	3	10	2	6	14
Highest 10 percent	50	8	6	14	2	12	2	7	15
Establishment characteristics									
Goods-producing industries	47	11	2	15	8	4	1	4	14
Service-providing industries	37	5	3	9	5	6	2	6	10
Education and health services	35	1	3	6	5	10	3	6	9
Educational services	28	—	3	1	1	14	4	(⁴)	9
Elementary and secondary schools	29	—	2	1	—	16	5	—	11
Junior colleges, colleges, and universities	27	—	5	—	1	12	4	1	6
Health care and social assistance	40	1	3	8	8	8	3	9	9
Hospitals	39	2	3	4	—	11	2	12	15
Public administration	43	—	6	2	1	19	10	—	14

See footnotes at end of table.

Table 43. Nonproduction bonuses: Access, civilian workers,¹ March 2018—continued

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ²	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ³
1 to 99 workers	36	3	2	13	8	4	1	4	6
1 to 49 workers	36	3	2	14	10	3	1	3	6
50 to 99 workers	36	4	2	10	6	5	2	6	8
100 workers or more	41	8	4	7	3	8	3	7	14
100 to 499 workers	41	8	3	7	5	7	2	7	11
500 workers or more	42	7	5	6	1	10	3	6	17
Geographic areas									
Northeast	42	4	3	13	3	10	1	5	10
New England	40	4	3	14	1	9	3	4	7
Middle Atlantic	42	4	3	12	4	10	1	5	11
South	42	6	4	10	8	3	2	6	12
South Atlantic	44	6	4	11	9	4	2	7	13
East South Central	41	7	2	9	8	2	3	5	13
West South Central	39	7	3	11	7	2	2	5	10
Midwest	38	6	2	9	5	6	2	6	10
East North Central	40	7	2	10	6	6	2	5	10
West North Central	34	5	2	7	3	5	4	6	9
West	32	5	3	7	5	7	—	4	7
Mountain	33	5	2	9	7	3	1	3	8
Pacific	32	5	3	6	4	10	—	5	6

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

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

⁴ Less than 0.5.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: Dash indicates no workers in this category or data did not 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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 43. Standard errors for nonproduction bonuses: Access, civilian workers,¹ March 2018

Characteristics	All nonproduction bonuses	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
All workers	0.7	0.2	0.3	0.5	0.3	0.3	0.2	0.4	0.4
Worker characteristics									
Management, professional, and related	1.2	0.4	0.6	1.0	0.5	0.6	0.2	0.6	0.7
Management, business, and financial	1.8	0.7	0.9	1.5	0.6	0.6	0.2	0.8	0.9
Professional and related	1.4	0.4	0.6	1.0	0.6	0.7	0.2	0.8	0.8
Teachers	1.3	–	0.5	0.4	0.2	1.1	0.4	(³)	0.9
Primary, secondary, and special education school teachers	1.8	–	0.5	0.5	–	1.6	0.6	–	1.0
Registered nurses	3.8	0.9	2.5	2.9	–	1.7	0.7	3.0	3.4
Service	1.5	0.2	0.3	0.8	1.1	0.5	0.9	1.0	0.7
Protective service	4.2	0.5	0.6	0.7	0.3	1.5	2.4	–	3.5
Sales and office	0.8	0.4	0.3	0.7	0.5	0.5	0.1	0.3	0.5
Sales and related	1.3	0.7	0.3	0.8	0.7	0.6	0.2	0.6	0.5
Office and administrative support	1.4	0.5	0.5	0.9	0.7	0.7	0.2	0.5	0.7
Natural resources, construction, and maintenance	1.6	0.5	0.4	1.1	1.3	0.4	0.7	0.5	1.1
Construction, extraction, farming, fishing, and forestry	3.0	0.7	0.4	1.7	1.9	0.3	–	0.5	1.9
Installation, maintenance, and repair	2.3	0.7	0.8	1.8	1.6	0.8	0.7	0.8	1.0
Production, transportation, and material moving ...	1.3	0.8	0.3	0.9	0.6	0.6	0.2	0.9	1.2
Production	2.3	1.3	0.5	1.4	0.8	0.7	0.2	1.2	1.7
Transportation and material moving	1.9	0.7	0.2	1.1	0.8	1.0	0.3	1.1	1.8
Full time	0.8	0.3	0.3	0.6	0.4	0.4	0.2	0.4	0.5
Part time	1.1	0.2	0.1	0.8	0.5	0.2	0.4	0.6	0.6
Union	1.5	0.7	1.0	0.5	0.3	1.0	0.4	1.1	1.3
Nonunion	0.8	0.2	0.2	0.6	0.4	0.3	0.3	0.4	0.4
Average wage within the following categories: ⁴									
Lowest 25 percent	0.9	0.3	0.2	0.6	0.8	0.4	0.7	0.8	0.6
Lowest 10 percent	1.6	0.2	–	1.1	0.7	0.6	0.1	0.8	0.9
Second 25 percent	1.3	0.4	0.3	0.9	0.7	0.4	0.1	0.4	0.8
Third 25 percent	1.0	0.4	0.5	0.8	0.4	0.7	0.3	0.6	0.7
Highest 25 percent	1.2	0.6	0.7	1.1	0.5	0.6	0.2	0.7	0.7
Highest 10 percent	1.9	0.8	1.0	1.3	0.5	1.0	0.3	1.0	1.1
Establishment characteristics									
Goods-producing industries	1.3	1.1	0.4	1.0	0.8	0.5	0.2	0.4	1.3
Service-providing industries	0.8	0.2	0.3	0.5	0.4	0.4	0.3	0.5	0.4
Education and health services	2.0	0.2	0.8	1.0	0.9	0.8	0.8	1.3	1.1
Educational services	0.8	–	0.3	0.3	0.2	0.9	0.4	0.1	0.5
Elementary and secondary schools	1.3	–	0.3	0.3	–	1.4	0.6	–	0.6
Junior colleges, colleges, and universities	1.8	–	0.6	–	0.2	1.1	1.1	0.2	0.5
Health care and social assistance	3.2	0.3	1.3	1.6	1.4	1.2	1.2	2.1	1.7
Hospitals	2.5	0.7	0.5	1.0	–	1.9	0.5	1.7	2.3
Public administration	1.6	–	1.1	0.7	0.4	1.6	1.0	–	1.3

See footnotes at end of table.

Table 43. Standard errors for nonproduction bonuses: Access, civilian workers,¹ March 2018—continued

Characteristics	All nonproduction bonuses	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
1 to 99 workers	1.1	0.3	0.3	0.8	0.6	0.3	0.2	0.5	0.6
1 to 49 workers	1.3	0.3	0.3	0.9	0.7	0.4	0.2	0.5	0.5
50 to 99 workers	2.3	0.6	0.5	1.4	1.1	0.5	0.6	1.1	1.1
100 workers or more	1.0	0.4	0.5	0.4	0.5	0.5	0.4	0.7	0.5
100 to 499 workers	1.4	0.5	0.7	0.7	0.8	0.7	0.7	1.1	0.8
500 workers or more	1.2	0.7	0.4	0.6	0.3	0.6	0.3	0.5	0.9
Geographic areas									
Northeast	1.3	0.4	0.5	1.1	0.7	0.5	0.2	0.8	1.0
New England	2.7	1.0	1.2	2.3	0.5	0.8	0.3	0.8	1.1
Middle Atlantic	1.3	0.4	0.6	1.0	1.0	0.7	0.2	1.0	1.3
South	1.0	0.4	0.7	0.9	0.4	0.5	0.3	0.6	0.7
South Atlantic	1.5	0.4	1.1	0.8	0.5	0.9	0.4	1.1	1.1
East South Central	1.2	1.4	0.8	2.9	1.0	0.7	0.9	0.8	2.8
West South Central	2.2	0.7	1.0	2.1	1.1	0.6	0.2	0.5	0.7
Midwest	2.1	0.7	0.4	1.0	0.8	0.7	0.2	0.7	1.0
East North Central	2.8	1.0	0.5	1.3	1.0	0.9	0.2	0.7	1.5
West North Central	2.6	0.4	0.4	1.4	0.8	1.1	0.6	1.7	0.7
West	1.4	0.4	0.2	0.9	0.9	0.8	—	1.1	0.5
Mountain	1.3	0.6	0.4	1.7	1.9	0.4	0.3	1.2	1.2
Pacific	2.0	0.5	0.3	1.0	1.0	1.1	—	1.5	0.5

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Less than 0.05.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: Dash indicates no workers in this category or data did not 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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 44. Unmarried domestic partner benefits: Access¹, civilian workers,²
March 2018**

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	17	17	41	37
Worker characteristics				
Management, professional, and related	28	28	56	51
Management, business, and financial	24	24	62	58
Professional and related	30	29	53	48
Teachers	49	48	45	41
Primary, secondary, and special education school teachers	57	56	47	43
Registered nurses	23	23	48	44
Service	10	10	25	23
Protective service	34	34	44	39
Sales and office	14	14	42	38
Sales and related	7	7	35	32
Office and administrative support	18	18	46	43
Natural resources, construction, and maintenance	13	11	33	29
Construction, extraction, farming, fishing, and forestry	10	9	24	24
Installation, maintenance, and repair	16	12	41	34
Production, transportation, and material moving ...	14	12	36	32
Production	10	8	33	29
Transportation and material moving	17	16	38	34
Full time	21	20	49	44
Part time	7	7	17	16
Union	47	44	63	53
Nonunion	12	12	38	35
Average wage within the following categories: ³				
Lowest 25 percent	5	5	20	19
Lowest 10 percent	2	2	11	10
Second 25 percent	14	14	40	37
Third 25 percent	21	20	48	44
Highest 25 percent	33	31	62	55
Highest 10 percent	32	32	68	61
Establishment characteristics				
Goods-producing industries	11	10	37	35
Service-providing industries	18	18	42	38
Education and health services	28	27	44	41
Educational services	50	50	49	44
Elementary and secondary schools	57	56	45	42
Junior colleges, colleges, and universities	44	44	59	50
Health care and social assistance	13	13	41	39
Hospitals	28	28	54	48
Public administration	56	56	50	46

See footnotes at end of table.

**Table 44. Unmarried domestic partner benefits: Access¹, civilian workers,²
March 2018—continued**

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
1 to 99 workers	8	8	28	28
1 to 49 workers	7	6	26	25
50 to 99 workers	13	13	35	34
100 workers or more	26	26	54	47
100 to 499 workers	18	18	48	44
500 workers or more	36	35	60	51
Geographic areas				
Northeast	23	23	48	43
New England	16	16	44	40
Middle Atlantic	25	25	49	45
South	17	16	33	30
South Atlantic	16	16	33	30
East South Central	17	14	31	28
West South Central	17	17	33	33
Midwest	11	10	31	26
East North Central	10	8	31	26
West North Central	13	13	30	27
West	21	21	59	56
Mountain	17	17	51	45
Pacific	23	23	63	61

¹ The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer's policy on providing the benefit to unmarried domestic partners. For more information, see www.bls.gov/opub/btn/volume-3/employer-sponsored-benefits-extended-to-domestic-partners.htm.

² Includes workers in private industry and state and local government. See Technical Note for further explanation.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 44. Standard errors for unmarried domestic partner benefits: Access¹, civilian workers,² March 2018

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

See footnotes at end of table.

Table 44. Standard errors for unmarried domestic partner benefits: Access¹, civilian workers,² March 2018—continued

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
1 to 99 workers	0.3	0.4	0.9	1.0
1 to 49 workers	0.4	0.5	1.1	1.1
50 to 99 workers	0.8	0.9	1.8	1.7
100 workers or more	0.7	0.8	1.0	0.8
100 to 499 workers	1.0	1.0	1.3	1.2
500 workers or more	1.0	1.0	1.3	1.2
Geographic areas				
Northeast	1.4	1.7	1.1	1.0
New England	1.8	1.8	1.9	2.0
Middle Atlantic	1.7	2.1	1.2	1.2
South	0.6	0.6	1.3	1.4
South Atlantic	0.7	0.6	1.7	1.8
East South Central	2.7	2.4	3.8	4.3
West South Central	1.0	1.0	2.1	2.4
Midwest	0.7	0.7	1.1	1.1
East North Central	0.6	0.8	1.2	1.3
West North Central	1.7	1.6	2.3	2.3
West	1.4	1.4	1.3	1.2
Mountain	2.4	2.2	2.7	1.8
Pacific	1.7	1.7	1.5	1.7

¹ The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer's policy on providing the benefit to unmarried domestic partners. For more information, see www.bls.gov/opub/btn/volume-3/employer-sponsored-benefits-extended-to-domestic-partners.htm.

² Includes workers in private industry and state and local government. See Technical Note for further explanation.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ March 2018

(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	8	21	59	13	1	27
Worker characteristics								
Management, professional, and related	82	7	4	8	78	10	1	11
Management, business, and financial	87	9	1	3	83	13	(²)	4
Professional and related	80	6	5	9	76	9	1	13
Teachers	83	1	3	13	75	9	1	15
Primary, secondary, and special education school teachers	94	—	—	5	83	12	—	—
Registered nurses	85	3	6	6	81	—	—	10
Service	39	9	11	42	35	13	2	51
Protective service	71	—	—	14	65	—	—	23
Sales and office	60	8	13	19	54	14	2	30
Sales and related	46	8	22	24	40	14	3	44
Office and administrative support	68	8	8	16	63	13	2	22
Natural resources, construction, and maintenance	60	14	4	21	55	20	1	24
Construction, extraction, farming, fishing, and forestry	55	14	6	25	46	23	2	29
Installation, maintenance, and repair	65	14	3	18	63	17	1	20
Production, transportation, and material moving	67	10	5	18	63	14	1	22
Production	70	11	3	15	66	16	(²)	18
Transportation and material moving	64	10	7	20	61	12	1	25
Full time	78	10	3	9	74	14	1	11
Part time	17	4	22	56	12	9	3	76
Union	92	3	3	3	86	9	1	5
Nonunion	59	9	9	23	54	14	2	30
Average wage within the following categories: ³								
Lowest 25 percent	29	9	16	45	24	14	2	59
Lowest 10 percent	16	9	17	58	15	10	2	73
Second 25 percent	66	10	6	18	61	15	1	22
Third 25 percent	78	9	4	8	74	13	1	11
Highest 25 percent	87	6	2	5	84	9	1	6
Highest 10 percent	87	6	3	4	85	9	1	6
Establishment characteristics								
Goods-producing industries	73	12	3	12	69	16	(²)	15
Service-providing industries	62	8	9	22	57	12	2	29
Education and health services	73	6	7	14	69	10	2	19
Educational services	84	2	4	10	77	9	1	13
Elementary and secondary schools	86	2	4	8	77	11	1	11
Junior colleges, colleges, and universities	88	2	3	7	86	4	1	9
Health care and social assistance	66	9	9	17	63	11	2	23
Hospitals	89	2	4	5	88	3	2	8
Public administration	89	1	2	8	83	7	(²)	9

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ March 2018—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	25	46	1	27	53	19	7	21
Worker characteristics								
Management, professional, and related	40	49	1	11	66	22	3	8
Management, business, and financial	34	61	(²)	5	78	17	1	4
Professional and related	42	43	1	13	61	25	4	10
Teachers	72	12	2	14	39	45	1	14
Primary, secondary, and special education school teachers	88	6	—	—	34	61	—	—
Registered nurses	40	49	—	—	76	13	6	6
Service	15	33	1	52	30	17	10	43
Protective service	54	21	2	23	38	36	10	15
Sales and office	19	49	1	31	53	15	13	20
Sales and related	9	45	2	45	43	11	21	25
Office and administrative support	24	52	1	23	59	17	7	17
Natural resources, construction, and maintenance	24	50	(²)	25	51	24	4	21
Construction, extraction, farming, fishing, and forestry	27	42	1	30	42	27	5	25
Installation, maintenance, and repair	22	58	—	—	59	20	3	18
Production, transportation, and material moving	22	55	1	22	58	19	5	18
Production	19	62	—	—	67	14	3	15
Transportation and material moving	25	48	2	25	50	23	6	21
Full time	31	57	(²)	12	66	22	3	9
Part time	7	14	4	75	12	9	21	58
Union	79	16	2	3	46	49	1	4
Nonunion	17	51	1	31	54	14	8	24
Average wage within the following categories: ³								
Lowest 25 percent	6	32	2	60	25	13	16	46
Lowest 10 percent	3	22	1	74	13	12	17	58
Second 25 percent	20	56	1	23	57	19	5	19
Third 25 percent	33	55	1	12	65	23	4	8
Highest 25 percent	47	46	1	6	70	23	2	5
Highest 10 percent	46	47	1	6	73	20	2	4
Establishment characteristics								
Goods-producing industries	23	62	(²)	15	68	16	3	12
Service-providing industries	26	44	1	29	50	19	8	22
Education and health services	40	39	2	19	52	27	6	15
Educational services	70	16	3	11	41	46	2	12
Elementary and secondary schools	81	7	3	9	28	60	1	11
Junior colleges, colleges, and universities	57	33	2	8	67	23	1	9
Health care and social assistance	20	54	1	25	60	15	9	17
Hospitals	43	47	2	8	80	11	4	6
Public administration	85	5	1	8	35	55	1	9

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ March 2018—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	45	12	10	33	41	16	1	41
1 to 49 workers	40	12	10	38	35	17	2	46
50 to 99 workers	61	11	9	20	58	13	1	28
100 workers or more	81	5	6	8	76	10	1	12
100 to 499 workers	76	7	8	9	70	14	2	15
500 workers or more	87	3	3	7	84	6	1	9
Geographic areas								
Northeast	64	8	8	20	59	13	1	27
New England	66	7	8	19	64	9	1	27
Middle Atlantic	64	8	7	20	57	15	1	27
South	63	9	8	20	60	12	2	26
South Atlantic	62	8	8	22	59	11	2	28
East South Central	66	7	7	19	58	15	1	25
West South Central	62	12	8	18	61	14	2	24
Midwest	63	6	9	21	60	10	2	29
East North Central	62	7	10	21	60	9	2	29
West North Central	65	5	8	22	60	10	1	28
West	63	10	6	21	56	17	1	26
Mountain	67	8	7	18	60	14	1	25
Pacific	61	11	6	22	54	18	1	27

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ March 2018—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	12	45	1	42	40	17	10	33
1 to 49 workers	9	43	(²)	48	37	15	10	38
50 to 99 workers	20	52	1	28	50	21	8	21
100 workers or more	39	47	2	12	65	21	5	9
100 to 499 workers	26	57	2	15	63	20	7	9
500 workers or more	55	35	1	9	67	22	2	8
Geographic areas								
Northeast	30	43	1	26	52	20	7	21
New England	29	43	1	26	52	21	8	20
Middle Atlantic	30	42	2	26	52	20	6	21
South	25	47	1	27	53	19	8	20
South Atlantic	26	44	1	29	54	16	8	22
East South Central	25	48	1	26	57	16	7	20
West South Central	23	51	(²)	25	49	25	7	18
Midwest	24	46	1	29	54	15	9	22
East North Central	24	46	1	29	55	15	9	21
West North Central	25	45	1	29	54	16	7	22
West	24	49	1	26	51	22	6	21
Mountain	20	54	1	25	56	19	7	19
Pacific	25	47	1	27	49	23	5	22

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,¹ March 2018

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

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,¹ March 2018—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	0.8
Worker characteristics								
Management, professional, and related	0.9	1.0	0.2	0.8	1.1	0.8	0.4	0.7
Management, business, and financial	1.3	1.2	0.1	0.7	1.2	1.1	0.3	0.6
Professional and related	1.2	1.2	0.2	1.0	1.3	0.9	0.6	0.9
Teachers	2.1	1.0	0.4	2.2	1.5	1.5	0.5	2.1
Primary, secondary, and special education school teachers	2.6	1.1	—	—	1.5	2.0	—	—
Registered nurses	3.6	3.5	—	—	3.2	2.4	1.6	1.2
Service	0.8	1.4	0.2	1.4	1.5	1.2	1.0	1.7
Protective service	4.2	3.5	0.6	3.1	3.2	2.5	3.0	2.5
Sales and office	0.8	1.0	0.2	1.0	1.0	0.7	0.7	1.0
Sales and related	1.1	1.7	0.4	1.6	1.4	1.2	1.1	1.6
Office and administrative support	0.8	1.2	0.2	1.3	1.2	0.8	0.8	1.3
Natural resources, construction, and maintenance	1.4	2.5	0.2	2.0	1.6	1.7	0.5	1.8
Construction, extraction, farming, fishing, and forestry	2.3	3.1	0.3	2.9	2.4	2.2	1.0	2.5
Installation, maintenance, and repair	1.2	2.7	—	—	1.8	2.2	0.6	2.5
Production, transportation, and material moving ...	1.2	1.8	0.2	1.6	1.8	1.3	0.9	1.5
Production	1.6	2.1	—	—	2.5	2.0	0.9	1.9
Transportation and material moving	1.9	2.3	0.4	2.0	2.1	1.5	1.0	1.9
Full time	0.7	0.7	0.1	0.5	0.7	0.6	0.4	0.5
Part time	0.6	1.3	0.4	1.5	1.0	0.9	1.4	2.0
Union	1.3	1.5	0.2	0.4	1.3	1.3	0.3	0.4
Nonunion	0.5	0.8	0.1	0.8	0.8	0.5	0.5	0.9
Average wage within the following categories: ²								
Lowest 25 percent	0.4	1.2	0.2	1.3	1.1	0.9	1.2	1.8
Lowest 10 percent	0.4	1.8	0.2	2.0	1.7	1.6	1.6	2.8
Second 25 percent	0.7	1.1	0.2	1.2	1.3	0.9	0.5	1.1
Third 25 percent	1.0	1.1	0.1	0.8	0.9	0.8	0.7	0.7
Highest 25 percent	1.1	1.1	0.1	0.6	1.0	0.8	0.5	0.5
Highest 10 percent	1.6	1.6	0.1	0.8	1.5	1.3	0.5	0.7
Establishment characteristics								
Goods-producing industries	1.5	1.7	0.1	1.4	1.7	1.4	0.4	1.3
Service-providing industries	0.6	0.8	0.1	0.8	0.7	0.5	0.5	0.9
Education and health services	1.4	1.2	0.2	1.5	1.4	1.0	0.8	1.7
Educational services	1.3	0.7	0.3	1.0	1.0	0.9	0.4	0.9
Elementary and secondary schools	1.8	1.1	0.5	1.2	1.2	1.1	0.4	1.2
Junior colleges, colleges, and universities	1.9	1.5	0.6	1.0	2.0	1.8	0.5	1.1
Health care and social assistance	1.8	1.9	0.3	2.4	2.3	1.4	1.2	2.7
Hospitals	2.7	2.5	0.7	0.9	2.4	1.8	1.0	0.7
Public administration	1.1	0.8	0.4	0.9	1.3	1.2	0.2	0.9

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,¹ March 2018—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	1.1	0.6	0.6	1.3	1.0	0.9	0.2	1.1
1 to 49 workers	1.2	0.8	0.8	1.5	1.2	1.1	0.3	1.3
50 to 99 workers	2.2	1.3	1.0	2.2	1.9	1.3	0.3	1.8
100 workers or more	0.8	0.5	0.5	0.6	0.8	0.6	0.2	0.6
100 to 499 workers	1.2	0.8	0.8	0.6	1.0	0.8	0.3	0.7
500 workers or more	1.0	0.5	0.4	0.9	1.1	0.8	0.3	0.9
Geographic areas								
Northeast	1.3	0.7	1.0	1.5	1.0	1.1	0.2	1.0
New England	2.2	1.4	2.6	1.9	1.8	1.0	0.3	1.8
Middle Atlantic	1.7	0.8	1.1	1.9	1.1	1.4	0.3	1.2
South	1.3	0.9	0.8	1.5	1.2	0.8	0.2	1.5
South Atlantic	1.8	1.2	0.8	2.2	1.7	0.8	0.2	1.7
East South Central	3.4	2.7	0.7	5.5	2.2	3.9	0.1	6.1
West South Central	2.3	1.2	2.0	1.7	2.5	1.2	0.5	2.3
Midwest	1.2	0.6	0.9	1.9	1.2	0.8	0.5	1.5
East North Central	1.3	0.7	1.3	2.4	1.4	1.1	0.7	1.9
West North Central	2.8	1.1	1.1	2.9	2.1	1.2	0.2	2.3
West	1.7	1.1	0.7	0.8	1.7	1.4	0.2	1.2
Mountain	2.5	1.6	1.7	1.8	2.3	1.6	0.3	3.0
Pacific	2.2	1.5	0.6	1.0	2.3	1.9	0.3	1.1

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,¹ March 2018—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	1.1	0.1	1.1	1.0	0.7	0.6	1.3
1 to 49 workers	0.5	1.3	0.1	1.3	1.1	0.8	0.8	1.5
50 to 99 workers	1.1	2.2	0.2	2.0	2.2	1.6	1.0	2.1
100 workers or more	0.7	0.8	0.2	0.6	0.8	0.7	0.5	0.5
100 to 499 workers	1.0	1.2	0.3	0.7	1.3	1.0	0.8	0.6
500 workers or more	1.3	1.2	0.2	0.9	1.1	0.8	0.4	0.9
Geographic areas								
Northeast	1.4	1.8	0.2	1.0	1.4	0.8	0.9	1.4
New England	2.3	2.3	0.5	1.6	2.1	1.9	2.5	1.9
Middle Atlantic	1.6	2.3	0.2	1.3	2.0	1.0	0.9	1.7
South	1.0	1.4	0.1	1.6	1.2	1.1	0.7	1.5
South Atlantic	1.3	1.7	0.2	1.8	1.7	1.5	0.8	2.2
East South Central	4.1	2.6	0.2	6.1	2.6	3.6	0.9	5.3
West South Central	0.7	3.1	0.2	2.6	2.2	1.2	1.9	1.8
Midwest	1.0	0.8	0.2	1.5	1.0	0.7	1.0	1.9
East North Central	1.1	1.1	0.3	1.8	1.2	0.9	1.4	2.4
West North Central	2.1	1.2	0.3	2.3	2.0	1.2	1.1	3.0
West	1.3	1.9	0.2	1.3	1.7	1.3	0.7	0.8
Mountain	2.4	3.9	0.4	3.1	2.7	1.6	1.7	1.7
Pacific	1.5	2.0	0.2	1.1	2.2	1.7	0.6	1.0

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 46. Paid leave combinations: Access, civilian workers,¹ March 2018

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ²	Personal leave, sick leave, paid family leave, or vacation ²	Personal leave, vacation, or holidays ²
All workers	41	44	66	71	76	84	84
Worker characteristics							
Management, professional, and related	52	61	75	76	92	94	91
Management, business, and financial	62	62	92	94	95	98	97
Professional and related	47	61	68	69	91	92	89
Teachers	11	61	16	14	88	89	76
Primary, secondary, and special education school teachers	11	78	15	12	96	99	86
Registered nurses	66	67	88	88	93	95	94
Service	27	28	48	50	58	68	67
Protective service	39	40	73	74	77	83	82
Sales and office	47	46	72	77	78	85	86
Sales and related	40	38	60	66	67	77	80
Office and administrative support	52	52	79	84	85	89	90
Natural resources, construction, and maintenance	31	29	60	73	68	83	85
Construction, extraction, farming, fishing, and forestry	21	20	46	59	57	74	77
Installation, maintenance, and repair	41	39	73	86	79	92	92
Production, transportation, and material moving ...	38	35	63	80	71	86	87
Production	37	31	61	86	70	89	91
Transportation and material moving	39	38	64	74	72	83	84
Full time	50	53	77	84	87	94	94
Part time	16	16	28	30	43	52	52
Union	48	61	70	73	92	95	92
Nonunion	40	41	65	71	74	82	82
Average wage within the following categories: ³							
Lowest 25 percent	23	23	39	46	50	62	63
Lowest 10 percent	13	13	26	34	33	48	52
Second 25 percent	43	43	71	79	79	89	89
Third 25 percent	52	52	81	86	89	94	94
Highest 25 percent	53	63	77	79	93	95	93
Highest 10 percent	54	62	78	79	94	96	91
Establishment characteristics							
Goods-producing industries	38	35	66	85	73	90	92
Service-providing industries	42	45	65	69	77	83	82
Education and health services	45	59	67	66	88	90	88
Educational services	24	60	41	38	91	91	83
Elementary and secondary schools	18	70	27	23	93	93	83
Junior colleges, colleges, and universities	36	42	69	69	91	92	87
Health care and social assistance	58	58	83	84	86	89	91
Hospitals	68	69	93	92	95	95	95
Public administration	53	53	90	90	93	93	92

See footnotes at end of table.

Table 46. Paid leave combinations: Access, civilian workers,¹ March 2018—continued

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ²	Personal leave, sick leave, paid family leave, or vacation ²	Personal leave, vacation, or holidays ²
1 to 99 workers	32	33	56	63	66	77	78
1 to 49 workers	30	30	55	63	64	75	76
50 to 99 workers	38	42	59	65	72	80	81
100 workers or more	51	54	75	79	87	91	90
100 to 499 workers	48	50	72	79	83	90	89
500 workers or more	53	59	78	78	90	92	90
Geographic areas							
Northeast	50	53	68	72	80	85	84
New England	46	51	69	70	82	85	86
Middle Atlantic	52	54	68	72	80	85	83
South	41	43	65	72	74	83	85
South Atlantic	42	45	65	72	72	82	84
East South Central	34	36	60	71	70	82	84
West South Central	41	44	67	72	78	84	86
Midwest	40	41	60	69	70	81	82
East North Central	40	41	60	69	70	81	82
West North Central	40	41	62	68	72	80	82
West	38	40	70	71	84	89	84
Mountain	41	43	67	72	74	84	85
Pacific	36	38	71	71	88	91	83

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 46. Standard errors for paid leave combinations: Access, civilian workers,¹ March 2018

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ²	Personal leave, sick leave, paid family leave, or vacation ²	Personal leave, vacation, or holidays ²
All workers	0.8	0.8	0.7	0.7	0.8	0.7	0.6
Worker characteristics							
Management, professional, and related	1.2	1.2	0.9	0.8	0.7	0.5	0.5
Management, business, and financial	2.0	2.0	0.8	0.7	0.6	0.5	0.5
Professional and related	1.3	1.3	1.1	0.9	0.9	0.7	0.7
Teachers	1.5	1.9	1.4	1.9	2.1	1.6	1.7
Primary, secondary, and special education school teachers	2.0	2.5	2.1	2.7	2.4	0.9	1.4
Registered nurses	2.0	2.0	1.7	1.4	1.9	1.0	0.9
Service	1.4	1.4	1.9	1.8	1.5	1.7	1.5
Protective service	3.5	3.6	3.9	3.7	3.9	3.2	3.3
Sales and office	1.1	1.1	1.0	0.9	1.0	0.8	0.8
Sales and related	1.3	1.3	1.7	1.8	1.6	1.6	1.7
Office and administrative support	1.4	1.4	1.0	0.9	1.0	0.7	0.5
Natural resources, construction, and maintenance	1.3	1.3	1.6	1.7	1.3	1.5	1.5
Construction, extraction, farming, fishing, and forestry	1.5	1.7	2.2	2.5	2.1	2.5	3.0
Installation, maintenance, and repair	2.1	2.0	1.9	1.7	1.7	1.5	1.1
Production, transportation, and material moving ...	1.8	1.7	2.2	1.4	2.2	1.5	1.2
Production	2.5	2.3	3.0	1.6	3.0	1.6	1.1
Transportation and material moving	2.2	2.3	2.5	2.0	2.4	1.9	1.7
Full time	0.9	0.9	0.8	0.6	0.6	0.4	0.4
Part time	1.0	0.9	1.6	1.6	1.9	2.0	1.8
Union	1.4	1.4	1.1	1.1	0.7	0.6	0.7
Nonunion	0.9	0.9	0.8	0.7	0.8	0.8	0.6
Average wage within the following categories: ³							
Lowest 25 percent	1.2	1.1	1.3	1.5	1.4	1.5	1.3
Lowest 10 percent	1.2	1.1	1.9	2.4	2.2	2.5	2.2
Second 25 percent	1.1	1.0	1.2	1.2	1.1	1.0	0.8
Third 25 percent	1.2	1.3	0.9	0.8	0.7	0.6	0.6
Highest 25 percent	1.2	1.2	0.7	0.7	0.5	0.5	0.4
Highest 10 percent	1.7	1.8	1.2	1.1	0.7	0.6	0.7
Establishment characteristics							
Goods-producing industries	1.7	1.7	1.9	1.0	1.7	1.0	1.0
Service-providing industries	0.9	0.8	0.8	0.8	0.9	0.9	0.7
Education and health services	2.0	1.9	1.7	1.4	1.5	1.2	0.9
Educational services	1.2	1.3	1.0	0.9	0.9	0.9	1.1
Elementary and secondary schools	1.3	1.4	1.4	1.2	1.2	1.1	1.3
Junior colleges, colleges, and universities	1.9	2.0	1.4	1.4	0.9	0.9	1.1
Health care and social assistance	3.0	3.0	2.3	1.9	2.4	1.8	1.1
Hospitals	2.5	2.5	0.9	0.9	0.7	0.7	0.7
Public administration	2.3	2.3	0.9	0.9	0.8	0.9	0.7

See footnotes at end of table.

Table 46. Standard errors for paid leave combinations: Access, civilian workers,¹ March 2018—continued

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ²	Personal leave, sick leave, paid family leave, or vacation ²	Personal leave, vacation, or holidays ²
1 to 99 workers	1.1	1.1	1.2	1.1	1.2	1.2	1.0
1 to 49 workers	1.3	1.3	1.4	1.3	1.4	1.3	1.0
50 to 99 workers	2.1	2.0	1.8	1.9	2.0	2.0	1.7
100 workers or more	0.9	0.9	0.7	0.7	0.7	0.7	0.5
100 to 499 workers	1.2	1.1	1.0	0.9	1.1	1.0	0.8
500 workers or more	1.3	1.3	0.9	1.0	0.7	0.6	0.7
Geographic areas							
Northeast	1.3	1.3	1.7	1.5	1.7	1.5	0.9
New England	2.5	2.4	2.7	2.4	2.8	2.5	1.6
Middle Atlantic	1.5	1.4	2.0	1.8	2.0	1.7	1.1
South	1.5	1.6	1.3	1.2	1.5	1.5	0.9
South Atlantic	2.3	2.3	1.8	1.6	2.3	2.3	1.2
East South Central	4.0	4.3	3.0	2.2	2.5	2.7	1.4
West South Central	1.8	1.8	2.2	2.1	2.4	2.1	1.9
Midwest	1.7	1.5	1.6	1.5	1.6	1.5	1.6
East North Central	2.1	2.0	2.0	1.5	1.9	1.4	1.8
West North Central	2.7	2.1	2.4	3.6	3.1	3.7	3.5
West	1.3	1.3	1.4	1.5	1.2	1.1	0.9
Mountain	1.8	1.9	3.2	2.8	2.6	2.7	2.2
Pacific	1.7	1.7	1.4	1.7	1.1	1.0	0.9

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 1. Establishments offering retirement and healthcare benefits: private industry workers, March 2018

(All establishments = 100 percent)

Characteristics	Retirement benefits			Healthcare benefits
	All plans ¹	Defined benefit	Defined contribution	
All establishments	48	8	47	56
Establishment characteristics				
Goods-producing industries	41	9	40	51
Construction	31	10	30	43
Manufacturing	52	7	51	60
Service-providing industries	49	8	49	56
Trade, transportation, and utilities	51	8	50	58
Wholesale trade	67	10	67	78
Retail trade	46	6	44	51
Transportation and warehousing	43	–	42	51
Utilities	94	–	94	98
Information	74	–	74	80
Financial activities	62	22	62	70
Finance and insurance	81	32	81	78
Credit intermediation and related activities	92	47	91	95
Insurance carriers and related activities	66	14	66	56
Real estate and rental and leasing	33	–	33	57
Professional and business services	52	2	52	62
Professional and technical services	55	–	55	62
Administrative and waste services	39	–	39	55
Education and health services	53	–	53	58
Junior colleges, colleges, and universities	97	–	96	99
Health care and social assistance	54	–	54	59
Leisure and hospitality	26	–	26	33
Accommodation and food services	26	–	26	30
Other services	32	–	31	44
1 to 99 workers	46	7	46	54
1 to 49 workers	45	7	45	53
50 to 99 workers	76	13	75	87
100 workers or more	90	26	87	96
100 to 499 workers	90	24	87	96
500 workers or more	90	41	89	95

See footnotes at end of table.

Table 1. Establishments offering retirement and healthcare benefits: private industry workers, March 2018—continued

(All establishments = 100 percent)

Characteristics	Retirement benefits			Healthcare benefits
	All plans ¹	Defined benefit	Defined contribution	
Geographic areas				
Northeast	52	9	51	65
New England	59	—	57	60
Middle Atlantic	50	8	50	66
South	43	7	43	51
South Atlantic	47	9	46	55
East South Central	37	—	37	45
West South Central	41	5	41	49
Midwest	49	8	48	55
East North Central	43	8	43	57
West North Central	62	—	61	49
West	51	—	51	57
Mountain	53	4	53	52
Pacific	50	—	50	59

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

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 1. Standard errors for establishments offering retirement and healthcare benefits: private industry workers, March 2018

Characteristics	Retirement benefits			Healthcare benefits
	All plans ¹	Defined benefit	Defined contribution	
All establishments	2.3	0.8	2.3	2.2
Establishment characteristics				
Goods-producing industries	2.9	1.3	2.9	3.4
Construction	2.8	1.9	2.8	4.0
Manufacturing	5.2	1.3	5.1	6.6
Service-providing industries	2.6	0.9	2.6	2.4
Trade, transportation, and utilities	2.0	1.2	2.1	2.9
Wholesale trade	6.1	3.1	6.1	8.4
Retail trade	2.8	0.8	2.9	2.7
Transportation and warehousing	6.7	–	6.9	7.5
Utilities	6.0	–	6.0	2.2
Information	10.5	–	10.5	9.5
Financial activities	3.6	2.6	3.6	3.3
Finance and insurance	3.5	2.9	3.5	2.9
Credit intermediation and related activities	2.5	4.0	2.6	2.4
Insurance carriers and related activities	7.4	2.7	7.4	6.4
Real estate and rental and leasing	4.7	–	4.7	7.2
Professional and business services	5.9	0.6	5.8	5.6
Professional and technical services	6.6	–	6.6	7.4
Administrative and waste services	8.6	–	8.5	8.1
Education and health services	8.9	–	8.9	8.2
Junior colleges, colleges, and universities	3.2	–	3.3	1.1
Health care and social assistance	9.4	–	9.4	8.6
Leisure and hospitality	3.6	–	3.6	3.1
Accommodation and food services	3.9	–	3.9	3.3
Other services	5.6	–	5.9	8.5
1 to 99 workers	2.3	0.8	2.3	2.3
1 to 49 workers	2.4	0.9	2.4	2.3
50 to 99 workers	3.3	1.8	3.3	2.5
100 workers or more	1.2	2.0	1.3	1.1
100 to 499 workers	1.3	2.1	1.5	1.2
500 workers or more	1.6	3.5	1.8	0.9

See footnotes at end of table.

Table 1. Standard errors for establishments offering retirement and healthcare benefits: private industry workers, March 2018—continued

Characteristics	Retirement benefits			Healthcare benefits
	All plans ¹	Defined benefit	Defined contribution	
Geographic areas				
Northeast	5.5	1.3	5.6	3.0
New England	6.1	—	5.8	4.4
Middle Atlantic	7.3	1.0	7.2	3.6
South	3.5	1.0	3.4	3.3
South Atlantic	5.8	1.5	5.8	4.2
East South Central	4.1	—	4.0	10.0
West South Central	4.3	1.0	4.0	4.9
Midwest	5.4	1.9	5.4	6.1
East North Central	6.3	2.3	6.1	7.8
West North Central	6.3	—	6.3	8.2
West	4.0	—	4.0	3.3
Mountain	8.9	0.6	9.0	6.7
Pacific	3.9	—	3.9	3.4

¹ Includes defined benefit pension plans and defined contribution retirement plans.

Note: Dash indicates no establishments in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/nchs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, March 2018

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	68	51	76	17	13	78	64	47	73
Worker characteristics									
Management, professional, and related	83	72	86	24	19	77	80	67	84
Management, business, and financial	87	76	88	26	21	80	85	73	86
Professional and related	81	69	85	23	17	75	78	64	83
Service	44	24	55	6	5	84	41	22	52
Protective service	70	43	62	–	–	–	67	39	58
Sales and office	71	52	73	14	10	68	68	49	71
Sales and related	68	42	62	10	6	61	65	39	60
Office and administrative support	73	59	80	17	12	71	71	56	78
Natural resources, construction, and maintenance	62	47	76	20	19	95	56	39	70
Construction, extraction, farming, fishing, and forestry	57	44	77	22	22	98	49	34	70
Installation, maintenance, and repair	66	49	75	17	16	91	63	44	71
Production, transportation, and material moving	71	54	76	21	17	80	64	47	73
Production	73	56	77	19	14	77	71	52	73
Transportation and material moving	69	52	76	23	19	83	58	42	72
Full time	77	61	79	20	16	80	74	56	76
Part time	39	22	56	9	5	64	34	18	52
Union	92	82	88	68	61	89	58	46	80
Nonunion	65	48	74	12	8	72	64	47	72
Average wage within the following categories: ³									
Lowest 25 percent	44	22	51	5	3	62	41	20	49
Lowest 10 percent	32	13	42	3	2	56	30	12	40
Second 25 percent	67	49	72	12	8	72	64	45	70
Third 25 percent	79	65	82	20	16	80	75	59	79
Highest 25 percent	87	77	89	33	27	82	82	70	86
Highest 10 percent	88	80	90	35	28	79	84	74	88
Establishment characteristics									
Goods-producing industries	75	60	79	22	19	84	71	54	76
Construction	57	43	76	17	17	100	49	35	71
Manufacturing	84	67	80	24	19	79	82	63	77
Service-providing industries	66	49	75	16	12	76	62	45	72
Trade, transportation, and utilities	76	53	69	17	13	73	68	46	67
Wholesale trade	79	65	82	11	8	76	78	63	80
Retail trade	72	42	58	12	7	56	65	37	56
Transportation and warehousing	82	68	83	33	28	84	64	51	80
Utilities	97	93	96	73	66	89	97	80	82

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, March 2018—continued

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	86	77	90	33	28	86	86	74	86
Financial activities	83	73	89	37	28	76	82	71	86
Finance and insurance	93	85	92	47	35	75	92	83	90
Credit intermediation and related activities	94	87	92	48	33	69	94	84	89
Insurance carriers and related activities	89	82	91	44	38	87	89	78	88
Real estate and rental and leasing	54	39	73	7	7	95	53	37	70
Professional and business services	64	51	80	13	9	71	62	49	79
Professional and technical services	79	67	85	12	10	80	78	65	83
Administrative and waste services	41	28	69	4	3	75	39	27	68
Education and health services	73	58	80	16	13	78	69	53	77
Educational services	72	64	88	16	13	84	65	55	85
Junior colleges, colleges, and universities	89	80	90	16	11	70	87	77	89
Health care and social assistance	73	57	79	17	13	77	69	53	76
Leisure and hospitality	34	15	42	2	2	100	33	13	38
Accommodation and food services	34	13	38	2	2	100	32	11	35
Other services	48	36	74	9	8	91	44	31	71
1 to 99 workers	53	37	70	7	6	80	51	35	69
1 to 49 workers	49	34	70	6	5	81	48	33	69
50 to 99 workers	66	46	70	11	9	79	62	42	68
100 workers or more	85	67	79	28	22	77	79	60	76
100 to 499 workers	83	61	74	19	15	76	77	55	72
500 workers or more	88	77	87	41	32	79	82	68	83
Geographic areas									
Northeast	69	55	80	22	18	82	63	49	78
New England	72	57	79	22	19	83	67	52	77
Middle Atlantic	68	55	80	22	18	81	62	48	78
South	66	47	71	15	11	75	64	43	68
South Atlantic	66	48	73	17	13	73	63	44	70
East South Central	70	46	66	14	—	—	69	44	64
West South Central	65	45	69	12	9	78	63	43	68
Midwest	70	54	78	17	14	80	66	50	75
East North Central	70	55	79	17	14	81	66	51	77
West North Central	70	52	75	16	13	78	66	47	71
West	66	51	77	15	11	76	62	46	74
Mountain	72	56	79	12	9	78	68	52	77
Pacific	63	48	76	16	12	76	59	43	73

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ private industry workers, March 2018

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.9	0.8	0.7	0.7	0.6	1.1	0.8	0.7	0.7
Worker characteristics									
Management, professional, and related	1.2	1.2	0.8	1.2	1.1	1.7	1.3	1.2	0.8
Management, business, and financial	1.2	1.4	1.1	1.5	1.3	1.6	1.2	1.4	1.1
Professional and related	1.7	1.5	0.9	1.6	1.4	2.3	1.8	1.6	0.9
Service	2.0	1.1	2.4	0.6	0.6	2.4	2.0	1.0	2.4
Protective service	7.9	6.1	8.7	–	–	–	7.7	6.3	8.6
Sales and office	1.1	1.1	0.9	0.8	0.6	2.0	1.0	1.1	1.0
Sales and related	1.7	1.5	1.6	1.0	0.9	4.2	1.6	1.3	1.5
Office and administrative support	1.4	1.4	1.0	0.9	0.7	1.7	1.5	1.4	1.0
Natural resources, construction, and maintenance	1.8	1.8	1.4	1.4	1.4	1.1	1.7	1.5	1.5
Construction, extraction, farming, fishing, and forestry	2.7	2.8	2.3	2.2	2.1	0.8	2.6	2.5	2.9
Installation, maintenance, and repair	2.0	1.7	1.8	1.4	1.4	2.1	1.9	1.5	1.7
Production, transportation, and material moving ...	1.7	1.3	0.8	1.2	1.1	2.0	1.7	1.2	0.9
Production	2.5	1.9	1.3	1.6	1.3	3.2	2.5	2.0	1.5
Transportation and material moving	2.2	1.9	1.4	2.0	1.9	2.0	1.8	1.5	1.6
Full time	0.8	0.8	0.8	0.8	0.7	1.0	0.9	0.8	0.7
Part time	1.9	1.1	1.8	0.8	0.5	2.6	1.7	0.9	1.9
Union	1.0	1.3	1.0	2.3	2.2	1.0	2.3	2.0	1.6
Nonunion	0.9	0.8	0.8	0.5	0.4	1.5	0.9	0.8	0.7
Average wage within the following categories: ³									
Lowest 25 percent	1.8	0.9	1.5	0.4	0.3	3.6	1.7	0.8	1.5
Lowest 10 percent	3.0	1.2	2.2	0.4	0.3	4.0	2.7	1.0	2.1
Second 25 percent	1.4	1.3	1.1	0.7	0.6	1.8	1.4	1.3	1.1
Third 25 percent	1.0	1.1	0.8	0.9	0.8	1.7	1.0	1.0	0.8
Highest 25 percent	1.0	1.1	0.7	1.4	1.3	1.3	1.3	1.2	0.6
Highest 10 percent	1.6	1.5	1.0	1.9	1.6	2.0	1.8	1.5	0.9
Establishment characteristics									
Goods-producing industries	1.7	1.6	1.0	1.5	1.4	1.4	1.7	1.4	0.9
Construction	2.5	2.5	2.1	1.8	1.8	0.1	2.4	2.3	2.2
Manufacturing	2.0	1.8	1.1	1.9	1.6	1.8	2.1	1.9	1.1
Service-providing industries	1.0	0.9	0.9	0.7	0.7	1.3	0.9	0.8	0.8
Trade, transportation, and utilities	0.9	1.0	0.9	1.1	0.9	1.8	0.9	1.0	0.9
Wholesale trade	2.6	2.9	1.7	2.0	1.7	5.8	2.5	2.7	1.6
Retail trade	1.4	1.1	1.2	0.9	0.5	2.6	1.3	1.0	1.3
Transportation and warehousing	2.8	3.0	1.8	3.3	3.1	2.5	3.6	3.4	2.4
Utilities	2.1	2.1	0.8	9.2	8.5	2.5	2.1	2.8	1.8

See footnotes at end of table.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ private industry workers, March 2018—continued

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	3.2	3.4	1.6	3.5	3.3	1.6	3.2	3.2	1.7
Financial activities	1.7	1.7	0.8	1.5	1.2	1.2	1.6	1.6	0.8
Finance and insurance	0.8	1.0	0.6	1.7	1.4	1.1	0.8	0.9	0.6
Credit intermediation and related activities	1.2	1.2	0.7	2.4	1.8	1.7	1.1	1.1	0.7
Insurance carriers and related activities	1.4	1.5	0.9	1.6	1.6	1.4	1.3	1.5	1.0
Real estate and rental and leasing	4.7	4.1	4.0	2.2	2.1	5.1	4.4	3.7	4.2
Professional and business services	1.9	1.7	2.3	1.7	1.5	4.3	1.9	1.6	2.4
Professional and technical services	2.7	2.9	2.6	2.7	2.3	5.6	2.8	2.8	2.5
Administrative and waste services	2.7	2.9	5.4	1.5	1.2	8.3	2.8	2.9	5.7
Education and health services	2.9	2.5	1.7	1.9	1.8	3.5	2.7	2.3	1.7
Educational services	4.1	3.8	1.4	2.5	2.4	3.0	3.7	3.4	1.5
Junior colleges, colleges, and universities	1.9	1.8	0.9	1.5	1.1	3.5	1.8	1.7	0.9
Health care and social assistance	3.3	2.7	1.9	2.1	2.0	4.0	3.1	2.6	1.9
Leisure and hospitality	3.5	1.4	3.2	0.6	0.6	0.3	3.5	1.3	3.0
Accommodation and food services	4.0	1.6	3.5	0.4	0.4	0.0	4.0	1.5	3.5
Other services	3.9	3.8	3.6	2.3	2.0	3.4	4.0	3.8	4.1
1 to 99 workers	1.5	1.2	1.3	0.6	0.5	1.7	1.4	1.1	1.3
1 to 49 workers	1.6	1.3	1.6	0.5	0.5	1.9	1.6	1.3	1.7
50 to 99 workers	2.7	2.2	2.3	1.2	1.0	3.4	2.7	2.1	2.2
100 workers or more	0.8	0.9	0.7	1.0	0.8	1.3	0.8	0.9	0.8
100 to 499 workers	1.1	1.2	0.9	1.2	1.0	2.1	1.3	1.2	1.0
500 workers or more	1.5	1.5	0.8	1.7	1.4	1.3	1.5	1.6	1.1
Geographic areas									
Northeast	1.9	1.5	1.7	1.6	1.5	2.0	1.8	1.2	1.7
New England	2.3	1.8	2.5	2.7	2.8	5.1	3.0	2.1	2.4
Middle Atlantic	2.3	1.7	2.1	1.8	1.5	1.6	2.2	1.3	2.0
South	1.6	1.6	1.5	1.0	0.9	2.2	1.5	1.5	1.4
South Atlantic	2.6	1.8	1.4	1.5	1.4	3.1	2.3	1.7	1.3
East South Central	3.1	6.0	5.7	3.4	—	—	3.2	5.2	4.7
West South Central	2.1	2.6	2.6	1.0	0.7	3.4	2.1	2.7	3.0
Midwest	1.9	1.7	1.0	1.3	1.1	1.8	1.6	1.4	1.1
East North Central	2.1	2.1	1.0	1.6	1.3	1.7	1.9	1.9	1.2
West North Central	3.9	2.8	2.0	2.2	2.0	4.5	3.0	1.9	2.2
West	1.5	1.3	1.4	1.5	1.3	2.7	1.7	1.3	1.3
Mountain	2.0	2.5	2.2	2.4	2.0	3.9	2.2	2.0	1.9
Pacific	2.0	1.5	1.7	1.9	1.7	3.4	2.2	1.7	1.7

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 3. Retirement benefit combinations: Access, private industry workers, March 2018

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	13	4	51
Worker characteristics			
Management, professional, and related	21	3	59
Management, business, and financial	24	2	61
Professional and related	19	4	58
Service	4	3	38
Protective service	—	3	56
Sales and office	11	3	57
Sales and related	7	3	57
Office and administrative support	14	3	57
Natural resources, construction, and maintenance	14	6	42
Construction, extraction, farming, fishing, and forestry	14	8	35
Installation, maintenance, and repair	14	3	49
Production, transportation, and material moving ...	14	7	50
Production	16	2	54
Transportation and material moving	12	11	46
Full time	16	3	58
Part time	4	5	31
Union	34	34	24
Nonunion	11	1	54
Average wage within the following categories: ¹			
Lowest 25 percent	3	2	39
Lowest 10 percent	1	2	29
Second 25 percent	8	3	56
Third 25 percent	16	4	59
Highest 25 percent	28	5	54
Highest 10 percent	31	4	53
Establishment characteristics			
Goods-producing industries	18	4	53
Construction	9	7	40
Manufacturing	22	2	59
Service-providing industries	12	4	50
Trade, transportation, and utilities	9	8	59
Wholesale trade	10	1	68
Retail trade	5	7	60
Transportation and warehousing	14	18	49
Utilities	73	—	—
Information	33	—	53
Financial activities	36	(²)	46
Finance and insurance	47	(²)	46

See footnotes at end of table.

Table 3. Retirement benefit combinations: Access, private industry workers, March 2018—continued

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
Credit intermediation and related activities	47	—	46
Insurance carriers and related activities	43	—	46
Real estate and rental and leasing	6	—	47
Professional and business services	12	2	51
Professional and technical services	11	—	67
Administrative and waste services	3	2	36
Education and health services	12	4	56
Educational services	9	7	56
Junior colleges, colleges, and universities	13	3	73
Health care and social assistance	13	4	57
Leisure and hospitality	—	1	32
Accommodation and food services	—	2	32
Other services	5	4	39
1 to 99 workers	5	2	46
1 to 49 workers	5	1	43
50 to 99 workers	7	4	55
100 workers or more	22	6	57
100 to 499 workers	13	6	64
500 workers or more	35	6	47
Geographic areas			
Northeast	16	6	47
New England	17	5	50
Middle Atlantic	16	6	46
South	12	3	51
South Atlantic	14	4	49
East South Central	13	1	56
West South Central	10	2	53
Midwest	13	4	53
East North Central	14	4	53
West North Central	13	4	54
West	11	4	51
Mountain	8	4	60
Pacific	12	4	47

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

² 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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 3. Standard errors for retirement benefit combinations:
Access, private industry workers, March 2018**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	0.5	0.3	0.9
Worker characteristics			
Management, professional, and related	1.0	0.7	1.4
Management, business, and financial	1.3	0.8	1.6
Professional and related	1.2	0.9	1.8
Service	0.5	0.3	2.0
Protective service	—	1.7	9.1
Sales and office	0.7	0.3	0.9
Sales and related	0.9	0.4	1.6
Office and administrative support	0.9	0.3	1.4
Natural resources, construction, and maintenance	1.1	0.8	1.9
Construction, extraction, farming, fishing, and forestry	1.7	1.2	2.6
Installation, maintenance, and repair	1.2	0.8	2.4
Production, transportation, and material moving ...	1.0	0.7	1.9
Production	1.7	0.3	2.7
Transportation and material moving	1.3	1.4	2.1
Full time	0.6	0.3	1.0
Part time	0.5	0.6	1.6
Union	2.1	2.3	2.3
Nonunion	0.5	0.1	0.9
Average wage within the following categories: ¹			
Lowest 25 percent	0.3	0.4	1.8
Lowest 10 percent	0.2	0.5	2.7
Second 25 percent	0.6	0.3	1.4
Third 25 percent	0.8	0.5	1.1
Highest 25 percent	1.2	0.7	1.4
Highest 10 percent	1.7	0.9	2.0
Establishment characteristics			
Goods-producing industries	1.4	0.5	2.1
Construction	1.3	1.2	2.3
Manufacturing	1.9	0.3	2.8
Service-providing industries	0.6	0.3	1.0
Trade, transportation, and utilities	0.8	0.6	1.3
Wholesale trade	1.8	0.5	2.8
Retail trade	0.7	0.7	1.4
Transportation and warehousing	2.1	2.4	3.8
Utilities	9.2	—	—
Information	3.5	—	2.4
Financial activities	1.5	0.1	1.4
Finance and insurance	1.8	0.2	1.6

See footnotes at end of table.

**Table 3. Standard errors for retirement benefit combinations:
Access, private industry workers, March 2018—continued**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
Credit intermediation and related activities	2.4	—	2.1
Insurance carriers and related activities	1.7	—	2.0
Real estate and rental and leasing	1.8	—	4.1
Professional and business services	1.6	0.5	2.0
Professional and technical services	2.5	—	3.7
Administrative and waste services	1.2	0.7	2.8
Education and health services	1.2	1.1	2.3
Educational services	1.4	1.8	3.5
Junior colleges, colleges, and universities	1.4	0.8	1.6
Health care and social assistance	1.4	1.3	2.7
Leisure and hospitality	—	0.4	3.6
Accommodation and food services	—	0.5	4.0
Other services	1.6	1.2	3.5
1 to 99 workers	0.5	0.2	1.5
1 to 49 workers	0.5	0.2	1.6
50 to 99 workers	1.1	0.8	3.0
100 workers or more	0.8	0.6	1.1
100 to 499 workers	1.0	0.8	1.4
500 workers or more	1.6	0.9	1.9
Geographic areas			
Northeast	1.3	0.6	2.2
New England	3.1	1.3	2.9
Middle Atlantic	1.4	0.7	2.9
South	0.8	0.5	1.4
South Atlantic	1.1	0.9	2.3
East South Central	3.5	0.1	1.5
West South Central	0.9	0.3	2.3
Midwest	1.0	0.6	1.3
East North Central	1.3	0.8	1.6
West North Central	1.4	1.0	2.5
West	1.2	0.7	2.3
Mountain	1.4	1.2	3.2
Pacific	1.6	0.9	2.9

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, private industry workers, March 2018

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

Characteristics	Open plans ¹	Soft freeze ²		Hard freeze ³
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	61	22	3	14
Worker characteristics				
Management, professional, and related	54	23	4	19
Management, business, and financial	58	17	3	21
Professional and related	51	27	5	17
Service	75	–	–	–
Protective service	83	–	–	–
Sales and office	57	24	2	17
Sales and related	58	20	2	20
Office and administrative support	56	25	3	16
Natural resources, construction, and maintenance	77	17	2	4
Construction, extraction, farming, fishing, and forestry	92	4	–	–
Installation, maintenance, and repair	58	33	3	5
Production, transportation, and material moving ...	61	24	4	11
Production	44	34	3	19
Transportation and material moving	74	17	4	5
Full time	60	22	3	15
Part time	69	23	–	–
Union	78	17	1	4
Nonunion	49	25	5	21
Average wage within the following categories: ⁴				
Lowest 25 percent	67	20	–	–
Lowest 10 percent	88	–	–	–
Second 25 percent	64	18	4	14
Third 25 percent	61	22	3	14
Highest 25 percent	59	23	3	14
Highest 10 percent	57	22	4	17
Establishment characteristics				
Goods-producing industries	57	23	6	14
Construction	98	–	–	–
Manufacturing	38	34	8	19
Service-providing industries	62	21	2	14
Trade, transportation, and utilities	70	24	2	4
Wholesale trade	68	21	–	–
Retail trade	66	29	–	–
Transportation and warehousing	75	20	–	–
Utilities	61	30	3	5
Information	33	49	–	–
Financial activities	53	17	2	28
Finance and insurance	50	18	2	30
Credit intermediation and related activities	50	15	3	33
Insurance carriers and related activities	62	22	1	15
Real estate and rental and leasing	96	–	–	–
Professional and business services	62	–	–	17
Professional and technical services	75	–	–	–

See footnotes at end of table.

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, private industry workers, March 2018—continued

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

Characteristics	Open plans ¹	Soft freeze ²		Hard freeze ³
		All participants still accruing benefits	Some participants still accruing benefits	
Establishment characteristics				
Education and health services	62	21	—	—
Educational services	58	32	—	—
Junior colleges, colleges, and universities	65	—	—	—
Health care and social assistance	62	19	—	—
Leisure and hospitality	93	—	—	—
Accommodation and food services	100	—	—	—
Other services	81	—	—	—
1 to 99 workers	66	18	2	14
1 to 49 workers	64	18	1	17
50 to 99 workers	68	19	—	—
100 workers or more	59	23	4	14
100 to 499 workers	65	21	4	10
500 workers or more	55	24	3	17
Geographic areas				
Northeast	64	20	2	14
New England	68	20	—	—
Middle Atlantic	63	20	2	15
South	58	25	4	13
South Atlantic	60	22	5	13
East South Central	56	37	—	—
West South Central	57	24	—	—
Midwest	61	20	4	15
East North Central	61	20	4	15
West North Central	62	20	—	—
West	60	23	3	14
Mountain	60	23	—	—
Pacific	60	23	4	14

¹ Plans open to new participants.

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

³ 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.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, private industry workers, March 2018

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

Characteristics	Open plans ¹	Soft freeze ²		Hard freeze ³
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	1.7	1.3	0.5	1.2
Worker characteristics				
Management, professional, and related	3.0	2.1	1.0	2.1
Management, business, and financial	3.2	2.1	1.0	2.8
Professional and related	4.0	3.0	1.3	2.6
Service	5.3	–	–	–
Protective service	12.1	–	–	–
Sales and office	2.7	1.8	0.5	1.6
Sales and related	5.7	3.8	0.7	3.3
Office and administrative support	2.6	1.7	0.6	1.6
Natural resources, construction, and maintenance	2.6	2.3	0.6	0.9
Construction, extraction, farming, fishing, and forestry	2.0	1.5	–	–
Installation, maintenance, and repair	4.2	4.2	1.3	1.2
Production, transportation, and material moving ...	2.7	2.6	1.1	2.2
Production	3.4	4.2	1.1	4.7
Transportation and material moving	3.2	2.9	1.8	1.8
Full time	2.0	1.4	0.5	1.3
Part time	3.4	3.6	–	–
Union	1.6	1.6	0.4	0.7
Nonunion	2.5	1.7	0.8	1.9
Average wage within the following categories: ⁴				
Lowest 25 percent	5.6	4.6	–	–
Lowest 10 percent	5.8	–	–	–
Second 25 percent	2.7	1.7	1.3	2.0
Third 25 percent	2.1	1.8	0.8	1.7
Highest 25 percent	2.3	1.8	0.7	1.3
Highest 10 percent	3.2	2.4	1.0	2.0
Establishment characteristics				
Goods-producing industries	3.0	2.9	1.2	2.4
Construction	1.2	–	–	–
Manufacturing	2.9	3.6	1.6	3.4
Service-providing industries	2.0	1.4	0.5	1.4
Trade, transportation, and utilities	2.2	1.8	0.6	1.1
Wholesale trade	5.6	4.5	–	–
Retail trade	5.2	3.9	–	–
Transportation and warehousing	4.4	4.0	–	–
Utilities	4.9	3.6	1.6	2.2
Information	6.1	6.4	–	–
Financial activities	1.9	1.6	0.3	1.8
Finance and insurance	2.1	1.8	0.3	1.7
Credit intermediation and related activities	3.9	1.9	0.6	3.8
Insurance carriers and related activities	3.2	2.6	0.3	2.6
Real estate and rental and leasing	4.3	–	–	–

See footnotes at end of table.

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, private industry workers, March 2018—continued

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

Characteristics	Open plans ¹	Soft freeze ²		Hard freeze ³
		All participants still accruing benefits	Some participants still accruing benefits	
Establishment characteristics				
Professional and business services	8.4	—	—	5.1
Professional and technical services	9.4	—	—	—
Education and health services	5.5	3.7	—	—
Educational services	7.2	7.3	—	—
Junior colleges, colleges, and universities	4.2	—	—	—
Health care and social assistance	6.2	4.0	—	—
Leisure and hospitality	6.1	—	—	—
Accommodation and food services	0.0	—	—	—
Other services	10.1	—	—	—
1 to 99 workers	3.2	2.1	0.6	2.5
1 to 49 workers	3.3	2.5	0.3	3.2
50 to 99 workers	5.2	3.6	—	—
100 workers or more	2.3	1.7	0.6	1.4
100 to 499 workers	3.4	2.3	0.9	2.1
500 workers or more	3.1	2.2	0.9	1.9
Geographic areas				
Northeast	2.6	1.9	0.5	1.4
New England	4.7	3.1	—	—
Middle Atlantic	3.2	2.4	0.6	1.5
South	4.1	2.8	0.7	2.2
South Atlantic	6.0	3.1	1.0	3.2
East South Central	10.8	10.6	—	—
West South Central	4.4	4.3	—	—
Midwest	2.7	2.4	1.5	3.4
East North Central	3.4	3.1	1.9	4.5
West North Central	3.9	3.6	—	—
West	3.7	2.9	1.1	2.0
Mountain	6.7	4.1	—	—
Pacific	4.5	3.7	1.5	2.3

¹ Plans open to new participants.

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

³ 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.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, private industry workers, March 2018

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits ²		
	1 year	2 to 5 years	Greater than 5 years
All workers	—	—	89
Worker characteristics			
Management, professional, and related	—	—	90
Management, business, and financial	—	—	93
Professional and related	—	—	88
Service	—	—	62
Protective service	—	—	94
Sales and office	—	—	93
Sales and related	—	2	98
Office and administrative support	—	—	92
Natural resources, construction, and maintenance	—	—	85
Construction, extraction, farming, fishing, and forestry	—	—	93
Installation, maintenance, and repair	—	—	83
Production, transportation, and material moving	—	10	90
Production	—	—	89
Transportation and material moving	—	8	92
Full time	—	—	90
Part time	—	—	80
Union	—	—	87
Nonunion	(³)	10	89
Average wage within the following categories: ⁴			
Lowest 25 percent	—	—	78
Second 25 percent	—	—	90
Third 25 percent	—	—	87
Highest 25 percent	—	—	91
Highest 10 percent	—	—	91
Establishment characteristics			
Goods-producing industries	—	10	90
Construction	—	—	96
Manufacturing	—	10	90
Service-providing industries	—	—	88
Trade, transportation, and utilities	—	—	92
Wholesale trade	—	—	98
Retail trade	—	—	100

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, private industry workers, March 2018—continued

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits ²		
	1 year	2 to 5 years	Greater than 5 years
Transportation and warehousing	—	—	90
Utilities	—	—	74
Information	—	—	95
Financial activities	—	8	92
Finance and insurance	—	8	92
Credit intermediation and related activities	—	—	96
Insurance carriers and related activities	—	—	83
Professional and business services	—	—	95
Professional and technical services	—	—	98
Administrative and waste services	—	—	100
Education and health services	—	—	73
Educational services	—	—	85
Health care and social assistance	—	—	71
Other services	—	—	100
1 to 99 workers	—	—	88
1 to 49 workers	—	—	84
50 to 99 workers	—	—	94
100 workers or more	—	—	89
100 to 499 workers	—	—	89
500 workers or more	—	—	89
Geographic areas			
Northeast	—	—	86
New England	—	—	77
Middle Atlantic	—	—	89
South	—	—	91
South Atlantic	—	7	93
East South Central	—	—	80
West South Central	—	—	93
Midwest	—	—	89
East North Central	—	—	88
West North Central	—	7	93
West	—	—	87
Mountain	—	—	92
Pacific	—	15	85

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

² The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2017 are included in the "1 year" column. Those frozen between 2013 and 2016 are included in the "2 to 5 years" column and plans frozen before 2013 are included in the "Greater than 5 years" column.

³ Less than 0.5.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 6. Standard errors for defined benefit frozen retirement plans:¹
Selected attributes, private industry workers, March 2018**

Characteristics	Time since plan closed to new workers or stopped accruing benefits ²		
	1 year	2 to 5 years	Greater than 5 years
All workers	—	—	1.7
Worker characteristics			
Management, professional, and related	—	—	1.7
Management, business, and financial	—	—	2.0
Professional and related	—	—	2.2
Service	—	—	12.9
Protective service	—	—	3.6
Sales and office	—	—	1.3
Sales and related	—	0.8	0.8
Office and administrative support	—	—	1.6
Natural resources, construction, and maintenance	—	—	3.6
Construction, extraction, farming, fishing, and forestry	—	—	3.3
Installation, maintenance, and repair	—	—	4.2
Production, transportation, and material moving ...	—	2.4	2.4
Production	—	—	3.5
Transportation and material moving	—	2.9	2.9
Full time	—	—	1.6
Part time	—	—	7.6
Union	—	—	2.3
Nonunion	(³)	2.2	2.2
Average wage within the following categories: ⁴			
Lowest 25 percent	—	—	12.4
Second 25 percent	—	—	3.3
Third 25 percent	—	—	2.5
Highest 25 percent	—	—	1.4
Highest 10 percent	—	—	1.9
Establishment characteristics			
Goods-producing industries	—	2.2	2.2
Construction	—	—	4.9
Manufacturing	—	2.3	2.3
Service-providing industries	—	—	2.2
Trade, transportation, and utilities	—	—	1.4
Wholesale trade	—	—	2.2
Retail trade	—	—	0.0

See footnotes at end of table.

**Table 6. Standard errors for defined benefit frozen retirement plans:¹
Selected attributes, private industry workers, March 2018—continued**

Characteristics	Time since plan closed to new workers or stopped accruing benefits ²		
	1 year	2 to 5 years	Greater than 5 years
Transportation and warehousing	—	—	3.8
Utilities	—	—	5.5
Information	—	—	2.9
Financial activities	—	2.5	2.5
Finance and insurance	—	2.6	2.6
Credit intermediation and related activities	—	—	2.0
Insurance carriers and related activities	—	—	5.4
Professional and business services	—	—	2.8
Professional and technical services	—	—	2.8
Administrative and waste services	—	—	0.0
Education and health services	—	—	7.8
Educational services	—	—	7.2
Health care and social assistance	—	—	9.1
Other services	—	—	0.0
1 to 99 workers	—	—	4.6
1 to 49 workers	—	—	6.8
50 to 99 workers	—	—	3.2
100 workers or more	—	—	1.7
100 to 499 workers	—	—	3.7
500 workers or more	—	—	1.5
Geographic areas			
Northeast	—	—	4.1
New England	—	—	10.6
Middle Atlantic	—	—	3.4
South	—	—	3.3
South Atlantic	—	1.7	1.7
East South Central	—	—	17.0
West South Central	—	—	4.8
Midwest	—	—	3.5
East North Central	—	—	4.8
West North Central	—	2.6	2.6
West	—	—	2.7
Mountain	—	—	2.3
Pacific	—	3.5	3.5

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

² The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2017 are included in the "1 year" column. Those frozen between 2013 and 2016 are included in the "2 to 5 years" column and plans frozen before 2013 are included in the "Greater than 5 years" column.

³ Less than 0.05.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, private industry workers, March 2018

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans ²			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers	10	90	10	21	36	31
Worker characteristics						
Management, professional, and related	8	92	10	19	45	31
Management, business, and financial	7	93	6	19	49	31
Professional and related	9	91	12	19	43	31
Sales and office	15	85	6	17	37	31
Sales and related	25	75	3	—	45	23
Office and administrative support	12	88	7	20	34	34
Production, transportation, and material moving ...	9	91	—	29	22	34
Full time	8	92	11	22	38	31
Part time	33	67	7	16	—	35
Union	7	93	16	36	20	28
Nonunion	11	89	9	17	41	32
Average wage within the following categories: ³						
Lowest 25 percent	36	64	—	5	28	—
Second 25 percent	11	89	13	19	31	32
Third 25 percent	12	88	10	25	26	35
Highest 25 percent	6	94	10	22	44	30
Highest 10 percent	7	93	6	21	52	29
Establishment characteristics						
Goods-producing industries	4	96	—	30	41	32
Construction	—	100	—	—	—	—
Manufacturing	5	95	—	30	42	33
Service-providing industries	12	88	11	18	34	31
Trade, transportation, and utilities	23	77	—	17	18	33
Retail trade	50	50	—	11	21	29
Financial activities	4	96	4	14	55	24
Finance and insurance	4	96	4	14	55	25
Credit intermediation and related activities	5	95	7	11	47	33
Insurance carriers and related activities	5	95	—	25	56	13
Professional and business services:						
Professional and technical services	—	100	—	—	94	—

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, private industry workers, March 2018—continued

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans ²			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
1 to 99 workers	9	91	7	24	27	36
1 to 49 workers	6	94	8	21	25	40
100 workers or more	11	89	11	21	38	30
100 to 499 workers	18	82	13	24	30	28
500 workers or more	7	93	10	19	43	31
Geographic areas						
Northeast	13	87	—	11	36	33
South	9	91	8	29	34	30
South Atlantic	12	88	5	25	41	30
Midwest	9	91	17	23	26	33
East North Central	9	91	—	23	24	34
West	10	90	6	19	51	29
Pacific	12	88	—	23	48	32

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 7. Standard errors for frozen defined benefit retirement plans:¹ Plan alternatives, private industry workers, March 2018

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers	1.4	1.4	1.8	1.6	2.4	2.0
Worker characteristics						
Management, professional, and related	1.5	1.5	2.2	2.5	3.9	2.8
Management, business, and financial	1.6	1.6	1.8	3.5	4.2	3.9
Professional and related	2.3	2.3	3.1	2.6	4.7	3.2
Sales and office	2.6	2.6	0.9	2.9	2.9	2.7
Sales and related	5.4	5.4	1.4	–	6.2	3.5
Office and administrative support	2.2	2.2	1.1	3.4	2.8	3.4
Production, transportation, and material moving ...	2.9	2.9	–	4.1	3.9	5.0
Full time	1.3	1.3	1.9	1.7	2.5	2.1
Part time	6.4	6.4	2.2	4.8	–	7.0
Union	2.8	2.8	3.6	4.0	3.5	4.3
Nonunion	1.5	1.5	1.8	1.7	2.8	2.4
Average wage within the following categories: ²						
Lowest 25 percent	8.2	8.2	–	2.3	7.2	–
Second 25 percent	3.0	3.0	2.6	4.0	3.5	4.1
Third 25 percent	2.5	2.5	1.9	2.9	3.0	3.3
Highest 25 percent	1.1	1.1	2.3	2.4	3.4	2.5
Highest 10 percent	1.5	1.5	1.4	3.0	3.9	3.2
Establishment characteristics						
Goods-producing industries	1.8	1.8	–	3.4	4.3	4.9
Construction	–	0.0	–	–	–	–
Manufacturing	1.9	1.9	–	3.3	4.4	5.1
Service-providing industries	1.7	1.7	2.1	1.9	2.7	2.2
Trade, transportation, and utilities	4.6	4.6	–	3.0	3.1	4.3
Retail trade	5.6	5.6	–	2.7	4.7	5.3
Financial activities	1.3	1.3	0.9	2.0	2.7	2.4
Finance and insurance	1.3	1.3	0.9	2.0	2.7	2.4
Credit intermediation and related activities	2.4	2.4	2.2	2.4	4.5	3.6
Insurance carriers and related activities	1.9	1.9	–	4.4	5.2	2.9
Professional and business services:						
Professional and technical services	–	0.0	–	–	4.1	–

See footnotes at end of table.

Table 7. Standard errors for frozen defined benefit retirement plans:¹ Plan alternatives, private industry workers, March 2018—continued

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
1 to 99 workers	2.3	2.3	1.9	3.8	3.6	5.6
1 to 49 workers	1.8	1.8	2.6	3.9	3.8	7.7
100 workers or more	1.7	1.7	2.2	1.9	2.6	2.5
100 to 499 workers	3.2	3.2	3.3	3.8	3.6	4.1
500 workers or more	1.9	1.9	2.5	2.1	3.5	3.0
Geographic areas						
Northeast	3.7	3.7	—	2.0	4.1	4.6
South	2.4	2.4	2.5	3.4	3.7	3.7
South Atlantic	3.5	3.5	1.2	3.7	4.8	5.8
Midwest	2.7	2.7	4.1	4.0	4.5	4.0
East North Central	2.6	2.6	—	5.3	4.4	4.7
West	2.0	2.0	2.5	2.9	7.3	4.0
Pacific	2.4	2.4	—	3.2	8.5	4.3

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, March 2018

(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	83	17
Worker characteristics				
Management, professional, and related	65	35	83	17
Management, business, and financial	68	32	85	15
Professional and related	63	37	81	19
Service	65	35	83	17
Protective service	—	—	95	5
Sales and office	71	29	84	16
Sales and related	77	23	86	14
Office and administrative support	68	32	83	17
Natural resources, construction, and maintenance	65	35	82	18
Construction, extraction, farming, fishing, and forestry	55	45	77	23
Installation, maintenance, and repair	72	28	85	15
Production, transportation, and material moving ...	71	29	84	16
Production	72	28	83	17
Transportation and material moving	70	30	84	16
Full time	68	32	83	17
Part time	67	33	83	17
Union	65	35	80	20
Nonunion	68	32	84	16
Average wage within the following categories: ¹				
Lowest 25 percent	74	26	83	17
Lowest 10 percent	70	30	77	23
Second 25 percent	71	29	84	16
Third 25 percent	66	34	83	17
Highest 25 percent	65	35	83	17
Highest 10 percent	63	37	83	17
Establishment characteristics				
Goods-producing industries	68	32	82	18
Construction	57	43	79	21
Manufacturing	69	31	82	18
Service-providing industries	68	32	84	16
Trade, transportation, and utilities	74	26	85	15
Wholesale trade	75	25	89	11
Retail trade	75	25	84	16
Transportation and warehousing	69	31	82	18
Utilities	82	18	91	9

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, March 2018—continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	78	22	92	8
Financial activities	66	34	77	23
Finance and insurance	66	34	77	23
Credit intermediation and related activities	65	35	73	27
Insurance carriers and related activities	72	28	83	17
Real estate and rental and leasing	66	34	—	—
Professional and business services	69	31	89	11
Professional and technical services	66	34	87	13
Administrative and waste services	77	23	86	14
Education and health services	58	42	80	20
Educational services	62	38	90	10
Junior colleges, colleges, and universities	59	41	87	13
Health care and social assistance	57	43	78	22
Other services	58	42	82	18
1 to 99 workers	66	34	83	17
1 to 49 workers	64	36	83	17
50 to 99 workers	69	31	84	16
100 workers or more	69	31	83	17
100 to 499 workers	72	28	86	14
500 workers or more	65	35	80	20
Geographic areas				
Northeast	62	38	83	17
New England	58	42	81	19
Middle Atlantic	64	36	83	17
South	72	28	81	19
South Atlantic	69	31	79	21
East South Central	76	24	81	19
West South Central	74	26	83	17
Midwest	67	33	84	16
East North Central	67	33	85	15
West North Central	69	31	82	18
West	67	33	86	14
Mountain	67	33	86	14
Pacific	66	34	87	13

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, March 2018

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	0.8	0.8	0.7	0.7
Worker characteristics				
Management, professional, and related	1.1	1.1	1.0	1.0
Management, business, and financial	1.7	1.7	1.2	1.2
Professional and related	1.2	1.2	1.3	1.3
Service	2.9	2.9	2.1	2.1
Protective service	–	–	1.6	1.6
Sales and office	1.0	1.0	0.7	0.7
Sales and related	1.7	1.7	1.3	1.3
Office and administrative support	1.4	1.4	0.9	0.9
Natural resources, construction, and maintenance	2.2	2.2	1.7	1.7
Construction, extraction, farming, fishing, and forestry	4.1	4.1	3.1	3.1
Installation, maintenance, and repair	1.6	1.6	1.7	1.7
Production, transportation, and material moving	1.9	1.9	1.3	1.3
Production	2.5	2.5	1.5	1.5
Transportation and material moving	2.5	2.5	1.7	1.7
Full time	0.8	0.8	0.8	0.8
Part time	1.9	1.9	1.9	1.9
Union	2.1	2.1	2.2	2.2
Nonunion	0.8	0.8	0.7	0.7
Average wage within the following categories: ¹				
Lowest 25 percent	1.6	1.6	1.4	1.4
Lowest 10 percent	4.1	4.1	3.7	3.7
Second 25 percent	1.4	1.4	1.1	1.1
Third 25 percent	1.1	1.1	0.9	0.9
Highest 25 percent	0.9	0.9	1.0	1.0
Highest 10 percent	1.4	1.4	1.2	1.2
Establishment characteristics				
Goods-producing industries	2.1	2.1	1.3	1.3
Construction	4.0	4.0	2.9	2.9
Manufacturing	2.4	2.4	1.5	1.5
Service-providing industries	0.8	0.8	0.8	0.8
Trade, transportation, and utilities	1.6	1.6	1.0	1.0
Wholesale trade	2.2	2.2	1.6	1.6
Retail trade	1.9	1.9	1.5	1.5
Transportation and warehousing	4.1	4.1	3.0	3.0
Utilities	3.0	3.0	2.1	2.1

See footnotes at end of table.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, March 2018—continued

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	3.6	3.6	2.6	2.6
Financial activities	1.2	1.2	1.4	1.4
Finance and insurance	1.5	1.5	1.3	1.3
Credit intermediation and related activities	1.5	1.5	1.9	1.9
Insurance carriers and related activities	2.8	2.8	1.6	1.6
Real estate and rental and leasing	5.9	5.9	—	—
Professional and business services	2.2	2.2	1.8	1.8
Professional and technical services	2.9	2.9	1.7	1.7
Administrative and waste services	5.4	5.4	4.0	4.0
Education and health services	2.2	2.2	1.7	1.7
Educational services	2.8	2.8	1.2	1.2
Junior colleges, colleges, and universities	2.2	2.2	1.7	1.7
Health care and social assistance	2.5	2.5	2.0	2.0
Other services	4.4	4.4	4.0	4.0
1 to 99 workers	1.6	1.6	1.2	1.2
1 to 49 workers	1.8	1.8	1.5	1.5
50 to 99 workers	3.0	3.0	2.2	2.2
100 workers or more	1.1	1.1	1.0	1.0
100 to 499 workers	1.5	1.5	1.4	1.4
500 workers or more	1.4	1.4	1.5	1.5
Geographic areas				
Northeast	1.6	1.6	1.4	1.4
New England	2.6	2.6	1.6	1.6
Middle Atlantic	2.1	2.1	1.7	1.7
South	1.3	1.3	1.0	1.0
South Atlantic	1.7	1.7	1.6	1.6
East South Central	4.5	4.5	2.7	2.7
West South Central	2.3	2.3	1.4	1.4
Midwest	1.4	1.4	1.6	1.6
East North Central	1.4	1.4	1.7	1.7
West North Central	3.2	3.2	3.4	3.4
West	1.8	1.8	1.4	1.4
Mountain	3.5	3.5	3.2	3.2
Pacific	2.0	2.0	1.3	1.3

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2018

(All workers = 100 percent)

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	70	55	79	69	50	72
Worker characteristics						
Management, professional, and related	88	74	85	87	66	76
Management, business, and financial	95	80	84	95	72	75
Professional and related	84	72	85	83	63	76
Service	43	29	68	42	26	62
Protective service	57	37	65	57	35	62
Sales and office	67	51	77	66	45	69
Sales and related	55	38	70	54	35	65
Office and administrative support	75	60	80	74	53	71
Natural resources, construction, and maintenance	73	61	84	73	57	78
Construction, extraction, farming, fishing, and forestry	67	57	85	67	55	82
Installation, maintenance, and repair	79	65	83	78	59	76
Production, transportation, and material moving ...	77	62	80	77	56	73
Production	81	67	82	81	61	75
Transportation and material moving	73	56	77	73	51	70
Full time	86	70	81	86	63	73
Part time	22	13	61	21	11	54
Union	95	83	88	94	77	81
Nonunion	67	53	78	66	47	71
Average wage within the following categories: ³						
Lowest 25 percent	36	23	63	35	20	58
Lowest 10 percent	24	13	54	24	12	49
Second 25 percent	73	57	78	72	51	70
Third 25 percent	86	71	82	86	64	75
Highest 25 percent	92	80	87	92	72	78
Highest 10 percent	94	82	88	93	74	79
Establishment characteristics						
Goods-producing industries	85	73	86	85	67	79
Construction	69	58	84	69	55	80
Manufacturing	92	80	87	92	73	79
Service-providing industries	66	52	78	66	46	70
Trade, transportation, and utilities	69	51	74	68	46	67
Wholesale trade	86	70	82	86	62	73
Retail trade	56	36	64	54	32	59
Transportation and warehousing	85	70	82	85	64	75
Utilities	98	87	88	98	77	78

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2018—continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	42	33	78	24	19	79	68	49	72
Worker characteristics									
Management, professional, and related	61	49	80	36	29	80	86	65	76
Management, business, and financial	64	51	79	37	30	81	93	70	75
Professional and related	59	47	80	35	28	80	82	63	76
Service	23	16	69	13	10	76	40	25	62
Protective service	23	—	—	—	7	—	48	32	66
Sales and office	38	29	78	21	16	77	65	45	69
Sales and related	27	20	72	15	11	74	53	34	64
Office and administrative support	45	36	80	24	19	78	73	52	71
Natural resources, construction, and maintenance	38	32	85	25	21	82	71	56	78
Construction, extraction, farming, fishing, and forestry	31	27	87	22	20	91	66	54	82
Installation, maintenance, and repair	44	37	83	28	21	76	76	58	76
Production, transportation, and material moving	45	36	80	27	21	77	76	55	73
Production	46	37	80	26	21	80	80	60	75
Transportation and material moving	43	35	80	29	21	75	72	50	70
Full time	53	42	79	30	24	80	84	62	73
Part time	11	7	66	7	5	67	20	11	54
Union	74	62	83	56	45	81	94	76	81
Nonunion	39	30	78	21	17	78	65	46	71
Average wage within the following categories: ³									
Lowest 25 percent	16	11	65	9	6	72	34	20	58
Lowest 10 percent	10	6	62	6	5	70	23	12	49
Second 25 percent	40	31	79	22	17	78	71	50	70
Third 25 percent	53	42	79	31	24	78	84	63	74
Highest 25 percent	67	55	82	41	33	81	91	71	78
Highest 10 percent	70	58	82	42	34	81	93	73	79
Establishment characteristics									
Goods-producing industries	51	42	84	31	25	82	83	66	79
Construction	33	27	84	21	18	87	67	54	80
Manufacturing	59	50	84	36	29	81	90	71	79
Service-providing industries	40	31	77	23	18	78	64	45	70
Trade, transportation, and utilities	35	27	76	22	16	74	67	45	67
Wholesale trade	47	38	80	31	23	76	84	61	73
Retail trade	23	15	64	12	9	69	53	31	59
Transportation and warehousing	57	47	83	38	29	76	85	64	75
Utilities	63	59	93	45	42	92	98	76	78

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2018—continued

(All workers = 100 percent)

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	93	81	88	92	72	78
Financial activities	87	73	84	87	65	75
Finance and insurance	93	80	86	93	71	77
Credit intermediation and related activities	95	81	84	95	71	74
Insurance carriers and related activities	90	79	88	89	70	79
Real estate and rental and leasing	68	51	74	68	45	66
Professional and business services	72	56	78	71	51	71
Professional and technical services	85	72	85	85	65	76
Administrative and waste services	51	34	67	51	31	61
Education and health services	74	60	81	73	52	71
Educational services	74	63	85	74	55	74
Junior colleges, colleges, and universities	90	76	84	90	69	76
Health care and social assistance	74	60	80	73	51	70
Leisure and hospitality	34	23	67	34	21	63
Accommodation and food services	32	20	62	32	19	58
Other services	47	38	80	47	34	73
1 to 99 workers	56	42	76	55	39	70
1 to 49 workers	51	39	77	51	36	71
50 to 99 workers	69	52	75	69	48	69
100 workers or more	86	70	82	85	62	73
100 to 499 workers	84	67	79	83	59	71
500 workers or more	89	76	86	88	68	76
Geographic areas						
Northeast	70	58	82	70	51	73
New England	70	58	82	70	51	72
Middle Atlantic	70	57	82	70	51	73
South	69	53	76	68	48	70
South Atlantic	68	52	77	67	48	71
East South Central	70	52	75	70	47	68
West South Central	71	54	76	71	49	69
Midwest	68	54	79	67	47	70
East North Central	68	53	78	67	47	71
West North Central	68	54	80	68	47	70
West	72	59	83	71	53	75
Mountain	73	59	81	72	52	72
Pacific	71	60	84	70	54	77

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2018—continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	73	58	79	56	44	79	92	71	78
Financial activities	64	52	81	30	23	76	85	64	75
Finance and insurance	76	61	80	33	25	76	92	71	77
Credit intermediation and related activities	78	62	79	32	23	72	94	70	75
Insurance carriers and related activities	71	58	82	34	26	78	88	69	79
Real estate and rental and leasing	31	26	83	23	18	80	66	44	66
Professional and business services	41	32	77	25	19	73	70	50	71
Professional and technical services	56	44	79	36	27	75	84	63	75
Administrative and waste services	19	14	73	15	11	77	49	30	62
Education and health services	50	38	77	27	22	82	71	50	70
Educational services	53	38	73	29	21	73	73	55	75
Junior colleges, colleges, and universities	63	48	75	33	22	68	89	68	76
Health care and social assistance	50	38	77	27	22	84	71	49	70
Leisure and hospitality	18	13	73	9	8	83	33	21	63
Accommodation and food services	17	11	66	9	7	79	31	18	58
Other services	26	22	84	15	13	86	46	34	73
1 to 99 workers	28	22	77	16	13	77	54	38	70
1 to 49 workers	25	20	78	14	11	77	49	35	71
50 to 99 workers	39	29	73	25	19	76	66	45	69
100 workers or more	58	46	80	34	27	80	84	61	73
100 to 499 workers	52	40	78	30	24	79	82	58	71
500 workers or more	67	55	81	39	32	81	88	67	76
Geographic areas									
Northeast	46	37	80	25	20	80	69	50	73
New England	44	35	79	16	13	80	68	49	72
Middle Atlantic	46	37	81	28	22	81	69	50	73
South	36	27	75	20	15	76	67	47	70
South Atlantic	37	28	75	19	14	76	65	46	71
East South Central	33	25	76	21	16	76	69	46	67
West South Central	35	26	74	20	15	75	69	48	69
Midwest	42	32	78	24	18	76	67	47	71
East North Central	41	32	77	24	19	76	66	47	71
West North Central	43	34	79	23	17	76	67	47	70
West	49	40	82	33	27	83	69	52	75
Mountain	46	38	82	30	25	83	70	51	72
Pacific	50	41	82	34	28	82	69	53	77

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2018

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.8	0.7	0.5	0.8	0.7	0.6
Worker characteristics						
Management, professional, and related	1.0	1.0	0.6	1.1	1.0	0.7
Management, business, and financial	0.7	1.0	1.1	0.7	1.0	1.1
Professional and related	1.4	1.3	0.7	1.5	1.3	0.9
Service	1.6	1.2	1.8	1.6	1.1	1.9
Protective service	6.0	6.6	8.0	6.0	6.5	8.0
Sales and office	1.1	1.0	0.8	1.1	0.9	0.9
Sales and related	1.7	1.3	1.0	1.6	1.3	1.1
Office and administrative support	1.5	1.3	0.9	1.5	1.4	1.2
Natural resources, construction, and maintenance	2.3	2.0	0.9	2.3	1.9	1.0
Construction, extraction, farming, fishing, and forestry	3.3	2.9	1.6	3.3	2.8	1.5
Installation, maintenance, and repair	2.7	2.5	1.1	2.7	2.4	1.4
Production, transportation, and material moving ...	1.7	1.6	1.2	1.8	1.6	1.2
Production	2.2	1.8	1.1	2.2	1.9	1.2
Transportation and material moving	2.1	2.0	1.7	2.2	1.9	1.6
Full time	0.6	0.7	0.5	0.6	0.7	0.6
Part time	1.6	1.1	2.2	1.5	1.0	2.4
Union	0.8	1.1	0.9	0.8	1.1	1.0
Nonunion	0.9	0.8	0.5	0.9	0.7	0.6
Average wage within the following categories: ³						
Lowest 25 percent	1.3	0.9	1.3	1.3	0.9	1.5
Lowest 10 percent	2.2	1.4	2.3	2.2	1.3	2.8
Second 25 percent	1.3	1.3	0.9	1.3	1.3	1.0
Third 25 percent	0.9	1.0	0.7	1.0	1.0	0.7
Highest 25 percent	0.7	0.9	0.6	0.8	0.9	0.7
Highest 10 percent	0.9	1.0	0.8	0.9	1.1	1.1
Establishment characteristics						
Goods-producing industries	1.4	1.5	0.8	1.4	1.4	0.8
Construction	3.0	2.7	1.1	3.0	2.4	1.1
Manufacturing	1.1	1.3	0.8	1.1	1.3	0.9
Service-providing industries	1.0	0.8	0.5	1.0	0.7	0.7
Trade, transportation, and utilities	0.9	0.8	0.8	0.9	0.8	0.8
Wholesale trade	1.5	1.6	1.2	1.5	1.7	1.4
Retail trade	0.9	1.0	0.9	1.1	1.0	1.0
Transportation and warehousing	3.5	2.5	1.8	3.7	2.8	1.5
Utilities	1.1	5.2	5.2	1.1	4.3	4.3

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2018—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	0.9	0.8	0.5	0.7	0.6	0.6	0.8	0.7	0.6
Worker characteristics									
Management, professional, and related	1.4	1.2	0.8	1.5	1.3	1.1	1.1	1.0	0.7
Management, business, and financial	1.8	1.7	1.3	1.9	1.6	1.2	1.0	1.2	1.2
Professional and related	1.6	1.3	1.0	1.7	1.4	1.3	1.4	1.3	0.9
Service	1.5	1.0	2.7	1.1	0.9	3.3	1.6	1.1	1.9
Protective service	4.8	—	—	—	2.6	—	8.6	6.3	5.3
Sales and office	1.2	1.0	0.9	1.1	0.9	1.3	1.1	1.0	0.9
Sales and related	1.3	0.8	1.8	1.2	0.8	2.1	1.6	1.3	1.0
Office and administrative support	1.7	1.5	0.8	1.4	1.2	1.4	1.5	1.4	1.2
Natural resources, construction, and maintenance	2.0	1.7	1.3	2.0	1.6	2.0	2.3	1.9	0.9
Construction, extraction, farming, fishing, and forestry	2.9	2.4	2.2	2.7	2.4	2.5	3.3	2.7	1.5
Installation, maintenance, and repair	2.7	2.5	1.5	2.7	2.1	2.4	2.7	2.4	1.4
Production, transportation, and material moving ...	1.7	1.5	1.1	1.6	1.3	1.3	1.6	1.5	1.2
Production	1.9	1.7	1.5	2.1	1.7	1.9	2.0	1.8	1.3
Transportation and material moving	2.7	2.2	1.3	2.5	1.9	1.9	2.1	1.8	1.6
Full time	0.9	0.8	0.6	0.9	0.8	0.8	0.7	0.7	0.6
Part time	1.0	0.9	2.5	0.8	0.7	3.6	1.5	1.0	2.4
Union	1.7	1.9	1.2	2.1	2.1	1.7	0.9	1.1	1.0
Nonunion	0.9	0.8	0.6	0.8	0.7	0.9	0.9	0.7	0.6
Average wage within the following categories: ³									
Lowest 25 percent	1.1	0.8	2.2	0.7	0.6	2.3	1.4	0.9	1.5
Lowest 10 percent	1.8	1.0	5.2	1.0	0.8	3.9	2.1	1.3	2.8
Second 25 percent	1.4	1.2	0.8	1.2	1.1	1.5	1.3	1.2	1.0
Third 25 percent	1.4	1.2	1.1	1.1	1.0	1.2	1.0	1.0	0.8
Highest 25 percent	1.5	1.3	0.7	1.5	1.3	0.9	0.9	0.9	0.7
Highest 10 percent	2.1	1.9	1.1	2.3	1.9	1.3	0.9	1.1	1.1
Establishment characteristics									
Goods-producing industries	1.9	1.7	1.1	2.0	1.5	1.0	1.4	1.5	0.8
Construction	3.0	2.5	2.6	2.5	2.1	2.5	3.0	2.5	1.1
Manufacturing	1.8	1.6	1.0	2.3	1.9	1.1	1.0	1.4	0.9
Service-providing industries	1.0	0.8	0.6	0.8	0.7	0.8	1.0	0.7	0.6
Trade, transportation, and utilities	1.3	1.1	0.8	1.2	1.0	1.2	0.9	0.8	0.7
Wholesale trade	2.0	1.6	1.4	2.1	1.7	2.0	1.5	1.7	1.3
Retail trade	1.3	0.9	1.9	1.2	0.9	2.6	1.2	1.0	1.0
Transportation and warehousing	4.2	3.5	1.7	3.3	2.6	2.8	3.3	2.4	1.6
Utilities	7.2	7.0	1.8	5.0	4.8	2.1	1.3	4.3	4.3

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2018—continued

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	1.7	1.9	1.5	1.6	2.5	2.3
Financial activities	1.2	1.5	1.0	1.2	1.5	1.0
Finance and insurance	0.7	0.8	0.6	0.6	0.8	0.7
Credit intermediation and related activities	0.8	1.0	1.0	0.8	1.2	1.2
Insurance carriers and related activities	1.7	1.7	0.9	1.5	1.4	1.2
Real estate and rental and leasing	3.9	4.3	3.9	3.9	3.9	3.7
Professional and business services	2.4	2.4	2.3	2.4	2.4	2.5
Professional and technical services	2.8	2.3	1.5	2.8	2.0	1.9
Administrative and waste services	3.9	4.4	5.3	3.9	4.2	5.2
Education and health services	2.2	2.2	1.3	2.2	2.0	1.3
Educational services	2.9	2.7	1.1	2.9	2.8	1.8
Junior colleges, colleges, and universities	1.7	1.9	1.2	1.7	2.0	1.4
Health care and social assistance	2.5	2.6	1.5	2.6	2.3	1.5
Leisure and hospitality	1.8	1.8	3.3	1.8	1.7	3.4
Accommodation and food services	2.4	1.9	3.1	2.4	1.7	3.0
Other services	4.3	3.7	3.0	4.2	3.5	3.5
1 to 99 workers	1.2	1.0	0.8	1.2	0.9	0.8
1 to 49 workers	1.3	1.1	1.0	1.3	1.0	1.0
50 to 99 workers	2.2	1.8	1.6	2.2	1.7	1.7
100 workers or more	0.8	0.8	0.6	0.8	0.8	0.6
100 to 499 workers	0.8	0.9	0.8	0.9	0.9	0.9
500 workers or more	1.3	1.4	0.9	1.3	1.4	1.2
Geographic areas						
Northeast	1.2	1.2	0.7	1.2	1.1	0.7
New England	2.1	2.2	1.9	2.1	2.3	2.3
Middle Atlantic	1.5	1.4	0.7	1.6	1.3	0.8
South	1.8	1.5	0.8	1.8	1.3	0.9
South Atlantic	2.2	2.1	1.0	2.1	1.8	1.0
East South Central	7.0	5.3	1.2	7.0	4.3	1.3
West South Central	2.9	2.2	1.6	3.0	1.7	2.2
Midwest	1.6	1.1	0.8	1.6	1.1	0.9
East North Central	2.0	1.4	0.9	1.9	1.3	1.2
West North Central	2.8	2.0	1.4	2.8	2.2	1.3
West	1.4	1.6	1.4	1.5	1.6	1.7
Mountain	3.5	3.1	3.0	3.7	3.4	3.8
Pacific	1.2	1.7	1.5	1.5	1.7	1.7

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2018—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	2.8	3.0	2.1	3.7	3.4	2.3	1.9	2.7	2.3
Financial activities	2.1	1.7	0.6	2.0	1.6	1.6	1.2	1.4	1.0
Finance and insurance	1.4	1.2	0.6	1.6	1.4	1.3	0.7	0.8	0.7
Credit intermediation and related activities	1.4	1.4	0.9	1.8	1.4	1.8	0.8	1.3	1.2
Insurance carriers and related activities	3.5	2.7	1.2	3.0	2.8	2.3	1.5	1.4	1.1
Real estate and rental and leasing	5.4	4.7	2.8	4.4	3.6	4.9	3.9	3.7	3.7
Professional and business services	2.2	1.7	1.9	2.1	1.9	3.2	2.5	2.3	2.6
Professional and technical services	3.8	2.9	2.4	3.7	2.9	3.3	2.9	2.0	2.0
Administrative and waste services	3.6	2.8	5.2	3.3	2.6	5.5	4.0	4.2	5.2
Education and health services	2.6	2.3	1.4	2.0	1.8	1.5	2.1	1.9	1.3
Educational services	2.8	2.2	2.1	2.5	2.3	3.2	2.9	2.7	1.6
Junior colleges, colleges, and universities	1.7	1.6	1.7	2.3	2.2	3.0	1.6	2.0	1.5
Health care and social assistance	3.0	2.7	1.7	2.3	2.1	1.7	2.4	2.1	1.5
Leisure and hospitality	2.0	1.7	6.0	1.5	1.4	4.6	1.9	1.7	3.6
Accommodation and food services	2.5	1.8	6.2	1.6	1.5	6.2	2.5	1.7	3.0
Other services	3.6	3.0	3.4	2.9	2.6	3.4	4.3	3.6	3.5
1 to 99 workers	1.0	0.9	0.9	0.8	0.7	1.6	1.2	0.9	0.8
1 to 49 workers	1.2	1.1	1.2	0.8	0.8	2.1	1.3	1.0	1.0
50 to 99 workers	2.0	1.8	2.3	1.8	1.7	2.5	2.2	1.7	1.8
100 workers or more	1.3	1.0	0.6	1.0	0.9	0.7	0.8	0.8	0.7
100 to 499 workers	1.7	1.5	1.0	1.4	1.2	1.2	0.9	0.9	0.9
500 workers or more	1.7	1.3	0.9	1.6	1.3	1.1	1.3	1.4	1.1
Geographic areas									
Northeast	1.4	1.4	0.9	1.2	1.3	1.6	1.2	1.3	0.9
New England	3.2	3.3	2.9	1.9	1.8	3.5	2.4	3.0	2.8
Middle Atlantic	1.7	1.5	0.6	1.5	1.5	1.7	1.6	1.5	1.0
South	1.5	1.3	1.3	1.0	0.8	1.5	1.7	1.2	0.9
South Atlantic	2.0	1.5	1.1	1.0	0.9	2.0	2.0	1.7	0.9
East South Central	3.3	3.8	5.3	3.2	2.8	1.9	7.0	4.3	1.1
West South Central	3.0	2.6	3.0	2.2	1.9	3.2	3.0	1.5	2.2
Midwest	1.7	1.4	1.0	1.9	1.4	1.1	1.6	1.2	0.9
East North Central	1.8	1.6	1.2	1.8	1.3	1.3	2.0	1.4	1.1
West North Central	3.8	2.8	1.4	4.5	3.7	2.2	2.5	2.2	1.6
West	2.2	1.8	0.9	1.9	1.7	0.9	1.7	1.5	1.7
Mountain	5.3	4.0	1.1	4.5	4.1	1.5	3.9	3.1	4.0
Pacific	2.0	1.9	1.2	1.7	1.5	1.1	1.6	1.6	1.5

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, March 2018

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	79	21	67	33
Worker characteristics				
Management, professional, and related	80	20	67	33
Management, business, and financial	78	22	68	32
Professional and related	81	19	67	33
Service	78	22	60	40
Protective service	79	21	67	33
Sales and office	78	22	65	35
Sales and related	77	23	64	36
Office and administrative support	78	22	65	35
Natural resources, construction, and maintenance	79	21	67	33
Construction, extraction, farming, fishing, and forestry	79	21	67	33
Installation, maintenance, and repair	79	21	67	33
Production, transportation, and material moving	79	21	71	29
Production	79	21	72	28
Transportation and material moving	79	21	69	31
Full time	79	21	67	33
Part time	77	23	61	39
Union	87	13	83	17
Nonunion	77	23	64	36
Average wage within the following categories: ¹				
Lowest 25 percent	75	25	58	42
Lowest 10 percent	76	24	62	38
Second 25 percent	78	22	65	35
Third 25 percent	79	21	67	33
Highest 25 percent	81	19	71	29
Highest 10 percent	81	19	72	28
Establishment characteristics				
Goods-producing industries	80	20	71	29
Construction	79	21	66	34
Manufacturing	80	20	73	27
Service-providing industries	78	22	65	35
Trade, transportation, and utilities	78	22	66	34
Wholesale trade	78	22	67	33
Retail trade	75	25	60	40
Transportation and warehousing	81	19	73	27
Utilities	88	12	80	20

See footnotes at end of table.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, March 2018—continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	80	20	75	25
Financial activities	79	21	70	30
Finance and insurance	79	21	71	29
Credit intermediation and related activities	78	22	69	31
Insurance carriers and related activities	80	20	73	27
Real estate and rental and leasing	80	20	64	36
Professional and business services	78	22	64	36
Professional and technical services	80	20	64	36
Administrative and waste services	74	26	59	41
Education and health services	79	21	62	38
Educational services	78	22	66	34
Junior colleges, colleges, and universities	79	21	71	29
Health care and social assistance	79	21	62	38
Leisure and hospitality	78	22	62	38
Accommodation and food services	76	24	58	42
Other services	80	20	64	36
1 to 99 workers	78	22	62	38
1 to 49 workers	78	22	63	37
50 to 99 workers	77	23	60	40
100 workers or more	79	21	70	30
100 to 499 workers	78	22	65	35
500 workers or more	81	19	76	24
Geographic areas				
Northeast	81	19	71	29
New England	78	22	72	28
Middle Atlantic	81	19	71	29
South	77	23	63	37
South Atlantic	77	23	63	37
East South Central	77	23	64	36
West South Central	77	23	61	39
Midwest	78	22	69	31
East North Central	78	22	70	30
West North Central	79	21	67	33
West	80	20	66	34
Mountain	78	22	65	35
Pacific	81	19	66	34

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, March 2018

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.2	0.2	0.4	0.4
Worker characteristics				
Management, professional, and related	0.4	0.4	0.8	0.8
Management, business, and financial	0.6	0.6	0.7	0.7
Professional and related	0.5	0.5	1.1	1.1
Service	1.1	1.1	1.7	1.7
Protective service	2.6	2.6	5.6	5.6
Sales and office	0.3	0.3	0.4	0.4
Sales and related	0.6	0.6	0.8	0.8
Office and administrative support	0.5	0.5	0.6	0.6
Natural resources, construction, and maintenance	0.8	0.8	1.1	1.1
Construction, extraction, farming, fishing, and forestry	1.5	1.5	2.0	2.0
Installation, maintenance, and repair	0.6	0.6	1.1	1.1
Production, transportation, and material moving	0.5	0.5	0.6	0.6
Production	0.7	0.7	0.8	0.8
Transportation and material moving	0.5	0.5	1.0	1.0
Full time	0.2	0.2	0.4	0.4
Part time	1.3	1.3	1.8	1.8
Union	0.6	0.6	0.8	0.8
Nonunion	0.3	0.3	0.4	0.4
Average wage within the following categories: ¹				
Lowest 25 percent	0.9	0.9	1.5	1.5
Lowest 10 percent	1.4	1.4	1.7	1.7
Second 25 percent	0.4	0.4	0.7	0.7
Third 25 percent	0.5	0.5	0.7	0.7
Highest 25 percent	0.3	0.3	0.6	0.6
Highest 10 percent	0.4	0.4	0.6	0.6
Establishment characteristics				
Goods-producing industries	0.6	0.6	0.7	0.7
Construction	1.4	1.4	1.5	1.5
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	0.7	0.7
Wholesale trade	0.7	0.7	1.2	1.2
Retail trade	0.5	0.5	0.9	0.9
Transportation and warehousing	0.8	0.8	1.6	1.6
Utilities	0.7	0.7	1.7	1.7

See footnotes at end of table.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, March 2018—continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	0.6	0.6	0.7	0.7
Financial activities	0.4	0.4	0.8	0.8
Finance and insurance	0.2	0.2	0.4	0.4
Credit intermediation and related activities	0.2	0.2	0.6	0.6
Insurance carriers and related activities	0.4	0.4	0.6	0.6
Real estate and rental and leasing	2.0	2.0	4.0	4.0
Professional and business services	0.8	0.8	1.1	1.1
Professional and technical services	1.2	1.2	1.6	1.6
Administrative and waste services	0.9	0.9	1.7	1.7
Education and health services	0.7	0.7	1.3	1.3
Educational services	1.1	1.1	1.5	1.5
Junior colleges, colleges, and universities	0.5	0.5	0.9	0.9
Health care and social assistance	0.8	0.8	1.5	1.5
Leisure and hospitality	1.8	1.8	2.9	2.9
Accommodation and food services	1.8	1.8	2.7	2.7
Other services	1.5	1.5	2.8	2.8
1 to 99 workers	0.5	0.5	0.7	0.7
1 to 49 workers	0.6	0.6	0.8	0.8
50 to 99 workers	0.9	0.9	1.3	1.3
100 workers or more	0.3	0.3	0.5	0.5
100 to 499 workers	0.4	0.4	0.7	0.7
500 workers or more	0.4	0.4	0.6	0.6
Geographic areas				
Northeast	0.4	0.4	0.7	0.7
New England	0.7	0.7	0.6	0.6
Middle Atlantic	0.6	0.6	1.0	1.0
South	0.3	0.3	0.8	0.8
South Atlantic	0.4	0.4	1.3	1.3
East South Central	0.6	0.6	1.4	1.4
West South Central	0.7	0.7	0.9	0.9
Midwest	0.7	0.7	0.9	0.9
East North Central	0.9	0.9	1.2	1.2
West North Central	0.8	0.8	1.3	1.3
West	0.5	0.5	0.9	0.9
Mountain	1.3	1.3	2.1	2.1
Pacific	0.5	0.5	0.9	0.9

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2018

(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	\$440.88	14	\$566.44	86	\$421.04	\$135.80
Worker characteristics							
Management, professional, and related	100	450.11	13	556.38	87	433.69	131.79
Management, business, and financial	100	433.70	10	522.47	90	423.60	133.20
Professional and related	100	460.59	15	570.74	85	440.54	130.83
Service	100	415.11	13	540.54	87	396.57	134.76
Protective service	100	387.40	—	—	—	—	—
Sales and office	100	433.06	11	558.56	89	418.14	137.09
Sales and related	100	421.52	7	600.56	93	407.15	134.11
Office and administrative support	100	438.19	12	547.03	88	423.29	138.49
Natural resources, construction, and maintenance	100	442.94	21	575.59	79	408.41	144.12
Construction, extraction, farming, fishing, and forestry	100	445.35	28	595.59	72	386.53	152.69
Installation, maintenance, and repair	100	440.91	14	542.66	86	423.85	138.08
Production, transportation, and material moving ...	100	447.72	15	598.77	85	421.84	138.44
Production	100	439.00	14	534.80	86	423.32	134.92
Transportation and material moving	100	457.51	15	665.04	85	420.16	142.44
Full time	100	441.34	13	557.68	87	423.18	135.45
Part time	100	433.43	16	686.54	84	385.53	141.63
Union	100	543.80	36	639.54	64	490.46	126.54
Nonunion	100	424.64	10	525.77	90	413.21	136.84
Average wage within the following categories: ¹							
Lowest 25 percent	100	406.07	9	602.50	91	386.91	142.19
Lowest 10 percent	100	429.54	14	618.19	86	398.51	151.78
Second 25 percent	100	429.13	12	547.14	88	413.04	137.73
Third 25 percent	100	443.21	15	563.88	85	422.14	137.58
Highest 25 percent	100	460.32	16	572.09	84	439.81	130.14
Highest 10 percent	100	456.11	15	546.27	85	440.48	126.82
Establishment characteristics							
Goods-producing industries	100	444.24	16	540.84	84	425.49	134.66
Construction	100	441.01	27	584.33	73	389.87	154.65
Manufacturing	100	445.23	13	510.94	87	435.44	128.61
Service-providing industries	100	439.87	13	576.16	87	419.76	136.13
Trade, transportation, and utilities	100	447.06	14	644.28	86	415.27	141.70
Wholesale trade	100	430.11	14	552.76	86	410.81	139.65
Retail trade	100	427.55	12	708.98	88	388.58	157.21
Transportation and warehousing	100	479.76	16	661.49	84	444.86	126.37
Utilities	100	536.37	18	541.78	82	535.21	94.30

See footnotes at end of table.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2018—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	\$439.50	12	\$521.11	88	\$427.87	\$124.56
Financial activities	100	419.56	9	561.82	91	405.60	123.24
Finance and insurance	100	409.85	7	512.78	93	402.49	119.30
Credit intermediation and related activities	100	405.25	5	482.51	95	401.25	119.23
Insurance carriers and related activities	100	417.90	9	528.79	91	407.41	118.97
Real estate and rental and leasing	100	463.79	19	639.52	81	422.01	143.97
Professional and business services	100	410.40	15	516.43	85	392.03	138.27
Professional and technical services	100	428.65	21	521.77	79	403.84	134.40
Administrative and waste services	100	391.19	9	505.30	91	379.99	145.18
Education and health services	100	468.27	9	583.07	91	456.62	134.01
Educational services	100	480.77	7	705.03	93	464.57	138.82
Junior colleges, colleges, and universities	100	500.59	5	689.85	95	491.23	141.79
Health care and social assistance	100	466.14	10	568.57	90	455.23	133.16
Leisure and hospitality	100	414.38	16	493.57	84	398.85	138.37
Accommodation and food services	100	411.65	12	518.11	88	397.34	139.44
Other services	100	478.81	28	647.38	72	412.06	158.79
1 to 99 workers	100	434.19	16	554.11	84	411.73	143.44
1 to 49 workers	100	436.45	17	557.63	83	411.20	142.19
50 to 99 workers	100	428.99	12	542.82	88	412.89	146.15
100 workers or more	100	445.80	12	578.30	88	427.61	130.41
100 to 499 workers	100	442.12	12	610.43	88	419.73	135.36
500 workers or more	100	450.66	12	538.56	88	438.09	123.83
Geographic areas							
Northeast	100	473.54	15	586.76	85	454.13	130.44
New England	100	460.52	12	623.84	88	438.86	143.32
Middle Atlantic	100	477.70	15	577.85	85	459.23	126.14
South	100	420.92	11	532.29	89	407.59	139.06
South Atlantic	100	426.73	11	544.35	89	411.94	143.28
East South Central	100	422.78	12	542.41	88	406.22	140.89
West South Central	100	410.56	9	502.32	91	401.22	131.46
Midwest	100	440.79	14	612.00	86	413.09	139.63
East North Central	100	445.07	14	634.51	86	414.35	141.67
West North Central	100	431.14	14	560.94	86	410.27	135.04
West	100	443.31	17	546.74	83	422.49	131.39
Mountain	100	420.60	14	553.85	86	398.22	140.16
Pacific	100	453.69	18	544.12	82	434.05	127.22

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2018

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$3.32	0.7	\$8.08	0.7	\$3.66	\$1.26
Worker characteristics						
Management, professional, and related	4.54	1.1	10.96	1.1	5.02	2.03
Management, business, and financial	8.23	0.9	22.25	0.9	7.64	2.34
Professional and related	4.73	1.6	14.96	1.6	5.74	2.78
Service	10.29	2.1	22.39	2.1	11.06	5.86
Protective service	23.29	—	—	—	—	—
Sales and office	3.42	0.9	18.74	0.9	3.21	2.29
Sales and related	4.94	1.0	27.92	1.0	4.99	3.00
Office and administrative support	3.82	1.1	19.82	1.1	3.86	3.67
Natural resources, construction, and maintenance	9.17	2.2	18.23	2.2	8.21	3.64
Construction, extraction, farming, fishing, and forestry	14.90	3.9	23.23	3.9	13.27	6.07
Installation, maintenance, and repair	8.94	1.9	24.00	1.9	8.48	4.30
Production, transportation, and material moving ...	6.71	1.3	19.12	1.3	7.28	2.42
Production	9.18	1.6	16.83	1.6	10.31	2.57
Transportation and material moving	7.73	2.1	26.86	2.1	7.15	4.10
Full time	3.44	0.7	8.47	0.7	3.63	1.18
Part time	14.96	2.0	27.30	2.0	14.66	9.33
Union	7.14	2.6	16.97	2.6	7.17	3.53
Nonunion	3.42	0.6	9.93	0.6	3.80	1.44
Average wage within the following categories: ¹						
Lowest 25 percent	8.83	1.3	24.62	1.3	9.40	5.24
Lowest 10 percent	15.78	3.6	44.63	3.6	19.26	7.08
Second 25 percent	4.35	0.9	19.95	0.9	3.95	2.69
Third 25 percent	5.22	1.0	11.97	1.0	5.71	2.55
Highest 25 percent	4.64	1.0	10.69	1.0	4.67	2.10
Highest 10 percent	6.05	1.4	11.89	1.4	6.11	2.84
Establishment characteristics						
Goods-producing industries	7.17	1.2	13.09	1.2	7.24	1.89
Construction	12.38	3.3	20.78	3.3	11.39	5.55
Manufacturing	6.62	1.2	15.46	1.2	7.46	2.16
Service-providing industries	3.74	0.7	9.76	0.7	4.18	1.58
Trade, transportation, and utilities	5.79	1.3	15.69	1.3	4.79	3.06
Wholesale trade	7.05	2.1	30.20	2.1	7.13	3.87
Retail trade	7.48	1.1	25.48	1.1	5.75	4.41
Transportation and warehousing	10.91	2.8	33.17	2.8	12.31	5.41
Utilities	15.13	2.5	20.78	2.5	16.58	7.04

See footnotes at end of table.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2018—continued

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	\$7.93	2.0	\$21.20	2.0	\$7.57	\$2.55
Financial activities	5.83	1.3	23.88	1.3	4.72	1.80
Finance and insurance	2.67	0.6	24.94	0.6	3.44	1.32
Credit intermediation and related activities	3.86	0.7	24.74	0.7	3.96	2.63
Insurance carriers and related activities	4.59	1.3	39.15	1.3	5.13	2.21
Real estate and rental and leasing	25.10	5.2	62.49	5.2	20.98	8.91
Professional and business services	7.16	2.2	14.74	2.2	8.83	3.11
Professional and technical services	8.72	3.7	26.04	3.7	11.59	4.84
Administrative and waste services	11.85	2.3	59.39	2.3	11.90	3.98
Education and health services	8.18	1.6	14.92	1.6	8.92	4.64
Educational services	8.92	1.5	44.16	1.5	8.76	6.05
Junior colleges, colleges, and universities	5.09	1.5	29.14	1.5	5.03	3.63
Health care and social assistance	9.44	1.9	15.13	1.9	10.28	5.30
Leisure and hospitality	14.86	3.8	12.38	3.8	19.10	8.55
Accommodation and food services	17.70	2.5	26.07	2.5	21.99	9.45
Other services	20.50	3.3	62.16	3.3	17.86	12.50
1 to 99 workers	4.76	1.1	14.83	1.1	5.60	2.31
1 to 49 workers	5.43	1.3	16.98	1.3	5.94	2.78
50 to 99 workers	7.99	1.9	20.46	1.9	8.55	3.77
100 workers or more	3.70	0.9	10.26	0.9	3.71	1.70
100 to 499 workers	4.74	1.0	14.10	1.0	4.69	2.52
500 workers or more	6.02	1.4	14.97	1.4	6.09	2.13
Geographic areas						
Northeast	4.59	1.5	14.91	1.5	4.79	2.62
New England	9.17	2.2	31.96	2.2	9.66	4.77
Middle Atlantic	5.14	1.7	17.40	1.7	5.61	2.63
South	5.40	0.8	12.28	0.8	5.76	2.20
South Atlantic	7.11	1.1	17.50	1.1	7.78	3.35
East South Central	6.17	1.4	38.15	1.4	4.18	5.28
West South Central	11.95	1.6	13.53	1.6	12.40	3.37
Midwest	7.88	1.3	15.01	1.3	9.54	2.54
East North Central	10.33	1.4	21.42	1.4	13.33	3.39
West North Central	11.35	2.6	15.01	2.6	7.86	3.07
West	7.68	1.8	19.51	1.8	7.97	2.69
Mountain	18.42	2.7	32.25	2.7	13.66	4.40
Pacific	7.34	2.4	24.10	2.4	9.18	3.22

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, March 2018

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	73	16	10	1
Worker characteristics				
Management, professional, and related	73	16	11	1
Management, business, and financial	75	16	8	1
Professional and related	71	16	12	1
Service	80	14	—	—
Protective service	87	7	—	—
Sales and office	66	24	9	1
Sales and related	58	32	9	1
Office and administrative support	70	21	9	(³)
Natural resources, construction, and maintenance	76	10	14	1
Construction, extraction, farming, fishing, and forestry	79	8	11	2
Installation, maintenance, and repair	73	—	15	—
Production, transportation, and material moving ...	75	13	12	(³)
Production	80	12	7	1
Transportation and material moving	69	—	18	—
Full time	73	16	10	1
Part time	74	16	—	—
Union	76	7	16	2
Nonunion	72	17	10	1
Average wage within the following categories: ⁴				
Lowest 25 percent	81	13	5	1
Lowest 10 percent	84	11	—	—
Second 25 percent	70	20	10	(³)
Third 25 percent	74	15	11	(³)
Highest 25 percent	71	16	12	1
Highest 10 percent	71	17	11	1
Establishment characteristics				
Goods-producing industries	78	12	10	1
Construction	81	7	11	1
Manufacturing	78	13	9	1
Service-providing industries	71	18	10	1
Trade, transportation, and utilities	61	23	15	1
Wholesale trade	77	—	13	—
Retail trade	51	39	—	—
Transportation and warehousing	58	—	26	—
Utilities	76	5	—	—

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, March 2018—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
Information	80	—	14	—
Financial activities	62	28	9	1
Finance and insurance	57	32	9	1
Credit intermediation and related activities	59	35	—	—
Insurance carriers and related activities	58	26	13	3
Real estate and rental and leasing	86	6	—	—
Professional and business services	80	12	—	—
Professional and technical services	78	15	—	—
Administrative and waste services	91	—	6	—
Education and health services	74	17	—	—
Educational services	81	16	—	—
Junior colleges, colleges, and universities	72	27	—	—
Health care and social assistance	73	17	—	—
Leisure and hospitality	79	14	—	—
Accommodation and food services	79	15	—	—
Other services	78	—	14	—
1 to 99 workers	75	15	10	1
1 to 49 workers	73	16	10	(³)
50 to 99 workers	77	11	—	—
100 workers or more	71	18	10	1
100 to 499 workers	77	15	8	1
500 workers or more	64	22	13	1
Geographic areas				
Northeast	73	17	9	1
New England	78	12	—	—
Middle Atlantic	71	19	9	1
South	74	17	9	1
South Atlantic	75	17	—	—
East South Central	76	13	—	—
West South Central	72	18	—	—
Midwest	72	15	12	1
East North Central	73	14	—	—
West North Central	70	16	12	2
West	71	17	12	1
Mountain	65	23	—	—
Pacific	74	14	—	—

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

³ Less than 0.5.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 12. Standard errors for medical care benefits, single coverage:
Employee participation by type of contribution, private industry workers,
March 2018**

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	1.0	0.8	0.6	0.1
Worker characteristics				
Management, professional, and related	1.4	1.2	1.0	0.3
Management, business, and financial	1.5	1.5	1.0	0.3
Professional and related	1.9	1.4	1.3	0.3
Service	2.5	2.1	—	—
Protective service	3.5	2.3	—	—
Sales and office	1.3	1.2	0.7	0.1
Sales and related	2.4	2.1	1.2	0.3
Office and administrative support	1.8	1.5	0.7	0.1
Natural resources, construction, and maintenance	2.1	1.2	1.7	0.4
Construction, extraction, farming, fishing, and forestry	3.0	2.0	2.2	0.3
Installation, maintenance, and repair	2.5	—	2.4	—
Production, transportation, and material moving ...	1.8	1.3	1.3	0.2
Production	2.3	2.0	1.1	0.3
Transportation and material moving	2.3	—	2.4	—
Full time	1.0	0.8	0.6	0.1
Part time	2.9	2.0	—	—
Union	2.6	1.1	2.3	0.5
Nonunion	1.0	0.9	0.6	0.1
Average wage within the following categories: ³				
Lowest 25 percent	1.5	1.2	0.8	0.3
Lowest 10 percent	3.1	2.8	—	—
Second 25 percent	1.7	1.3	1.2	0.2
Third 25 percent	1.3	1.0	0.8	0.1
Highest 25 percent	1.3	1.2	1.0	0.3
Highest 10 percent	1.9	1.7	1.4	0.4
Establishment characteristics				
Goods-producing industries	2.2	1.6	1.2	0.2
Construction	2.5	1.6	2.3	0.3
Manufacturing	2.4	2.2	1.4	0.3
Service-providing industries	1.1	0.9	0.7	0.2
Trade, transportation, and utilities	1.8	1.7	1.8	0.3
Wholesale trade	3.8	—	2.5	—
Retail trade	3.1	2.3	—	—
Transportation and warehousing	4.0	—	4.7	—
Utilities	5.8	2.6	—	—

See footnotes at end of table.

**Table 12. Standard errors for medical care benefits, single coverage:
Employee participation by type of contribution, private industry workers,
March 2018—continued**

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
Information	2.5	—	2.4	—
Financial activities	2.1	2.0	1.3	0.3
Finance and insurance	2.0	2.1	1.3	0.3
Credit intermediation and related activities	3.0	3.1	—	—
Insurance carriers and related activities	3.0	3.1	2.3	0.9
Real estate and rental and leasing	4.4	1.8	—	—
Professional and business services	2.4	2.7	—	—
Professional and technical services	3.7	3.8	—	—
Administrative and waste services	2.5	—	2.1	—
Education and health services	2.9	2.6	—	—
Educational services	2.1	1.7	—	—
Junior colleges, colleges, and universities	2.4	2.4	—	—
Health care and social assistance	3.3	2.9	—	—
Leisure and hospitality	3.9	2.9	—	—
Accommodation and food services	4.4	2.9	—	—
Other services	4.9	—	4.2	—
1 to 99 workers	1.6	1.5	1.1	0.2
1 to 49 workers	2.0	1.9	1.2	0.2
50 to 99 workers	2.8	1.7	—	—
100 workers or more	1.1	0.8	0.7	0.2
100 to 499 workers	1.3	0.9	0.9	0.2
500 workers or more	1.9	1.6	1.1	0.4
Geographic areas				
Northeast	2.1	1.9	1.4	0.1
New England	3.3	2.3	—	—
Middle Atlantic	2.8	2.7	1.6	0.1
South	1.6	1.4	0.8	0.2
South Atlantic	2.2	2.3	—	—
East South Central	4.3	3.4	—	—
West South Central	2.4	1.7	—	—
Midwest	1.9	1.1	1.2	0.3
East North Central	2.7	1.2	—	—
West North Central	1.7	2.3	1.1	0.6
West	2.3	2.0	1.5	0.3
Mountain	4.5	3.0	—	—
Pacific	2.6	2.6	—	—

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2018

(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	\$1,069.16	7	\$1,480.03	93	\$1,037.19	\$564.99
Worker characteristics							
Management, professional, and related	100	1,088.91	6	1,394.99	94	1,070.75	554.19
Management, business, and financial	100	1,084.23	4	1,378.48	96	1,073.28	528.77
Professional and related	100	1,091.86	7	1,400.44	93	1,069.10	570.82
Service	100	925.47	7	1,457.94	93	882.22	633.12
Protective service	100	985.77	—	—	—	—	—
Sales and office	100	1,033.83	4	1,420.07	96	1,017.84	572.77
Sales and related	100	998.47	3	1,403.88	97	985.11	565.17
Office and administrative support	100	1,049.67	4	1,425.41	96	1,032.67	576.22
Natural resources, construction, and maintenance	100	1,077.61	14	1,511.59	86	1,008.31	588.35
Construction, extraction, farming, fishing, and forestry	100	1,054.86	22	1,591.24	78	904.16	620.61
Installation, maintenance, and repair	100	1,096.11	7	1,312.33	93	1,079.51	566.29
Production, transportation, and material moving ...	100	1,157.94	11	1,581.24	89	1,106.65	521.87
Production	100	1,166.57	11	1,530.79	89	1,121.23	494.96
Transportation and material moving	100	1,148.36	11	1,640.20	89	1,090.57	551.55
Full time	100	1,077.03	7	1,476.32	93	1,047.28	559.60
Part time	100	943.19	12	1,514.94	88	866.70	656.19
Union	100	1,395.68	32	1,584.27	68	1,306.85	432.49
Nonunion	100	1,018.19	3	1,324.45	97	1,007.58	579.54
Average wage within the following categories: ¹							
Lowest 25 percent	100	893.18	5	1,452.15	95	863.94	648.43
Lowest 10 percent	100	951.99	5	1,518.68	95	918.30	612.51
Second 25 percent	100	1,017.77	5	1,385.94	95	997.49	582.77
Third 25 percent	100	1,080.67	8	1,472.22	92	1,046.43	573.10
Highest 25 percent	100	1,160.83	9	1,533.15	91	1,125.04	512.34
Highest 10 percent	100	1,159.27	8	1,459.25	92	1,133.85	488.27
Establishment characteristics							
Goods-producing industries	100	1,151.99	11	1,523.24	89	1,107.04	497.34
Construction	100	1,020.75	19	1,582.74	81	891.41	632.44
Manufacturing	100	1,195.09	9	1,476.65	91	1,168.77	457.44
Service-providing industries	100	1,044.33	6	1,457.28	94	1,017.29	584.27
Trade, transportation, and utilities	100	1,070.74	9	1,531.43	91	1,027.60	578.78
Wholesale trade	100	1,058.70	7	1,301.09	93	1,040.55	547.95
Retail trade	100	931.19	7	1,482.23	93	891.14	660.82
Transportation and warehousing	100	1,231.70	12	1,677.78	88	1,168.71	509.14
Utilities	100	1,442.07	—	—	—	—	—

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2018—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	\$1,208.47	10	\$1,398.67	90	\$1,186.96	\$437.84
Financial activities	100	1,084.10	3	1,482.22	97	1,072.42	479.47
Finance and insurance	100	1,089.23	2	1,435.46	98	1,081.29	452.10
Credit intermediation and related activities	100	1,039.05	1	1,299.43	99	1,036.30	467.76
Insurance carriers and related activities	100	1,141.54	3	1,465.17	97	1,130.59	440.23
Real estate and rental and leasing	100	1,060.18	—	—	—	—	—
Professional and business services	100	972.82	3	1,273.64	97	962.20	575.82
Professional and technical services	100	974.20	4	1,180.35	96	964.61	587.59
Administrative and waste services	100	913.89	2	1,597.55	98	897.79	609.80
Education and health services	100	1,053.33	5	1,523.81	95	1,028.52	649.70
Educational services	100	1,147.76	3	1,657.18	97	1,134.37	583.55
Junior colleges, colleges, and universities	100	1,259.10	2	1,686.19	98	1,248.60	545.64
Health care and social assistance	100	1,037.00	5	1,512.93	95	1,009.64	661.49
Leisure and hospitality	100	937.34	—	—	—	—	—
Accommodation and food services	100	900.05	7	1,488.76	93	855.18	663.78
Other services	100	1,081.60	—	—	—	—	—
1 to 99 workers	100	989.01	7	1,388.99	93	959.36	629.35
1 to 49 workers	100	991.48	8	1,367.81	92	960.47	613.39
50 to 99 workers	100	983.30	5	1,459.87	95	956.87	665.24
100 workers or more	100	1,126.31	7	1,540.17	93	1,093.01	518.84
100 to 499 workers	100	1,047.86	6	1,585.98	94	1,015.02	580.63
500 workers or more	100	1,228.88	10	1,504.53	90	1,199.38	434.56
Geographic areas							
Northeast	100	1,171.90	9	1,474.52	91	1,142.73	505.54
New England	100	1,185.79	7	1,444.37	93	1,166.10	500.27
Middle Atlantic	100	1,167.39	9	1,481.93	91	1,134.96	507.29
South	100	1,010.06	4	1,526.52	96	987.33	605.87
South Atlantic	100	1,019.92	5	1,525.12	95	992.68	615.02
East South Central	100	1,032.25	5	1,586.38	95	1,004.73	572.79
West South Central	100	983.76	3	1,478.79	97	970.97	606.47
Midwest	100	1,101.32	9	1,503.48	91	1,061.82	541.53
East North Central	100	1,123.03	10	1,493.52	90	1,081.77	534.17
West North Central	100	1,053.79	7	1,536.62	93	1,019.73	557.07
West	100	1,041.32	9	1,428.81	91	1,004.75	573.19
Mountain	100	1,016.18	8	1,437.08	92	982.00	583.48
Pacific	100	1,053.04	9	1,425.64	91	1,015.54	568.31

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2018

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	\$9.20	0.5	\$19.89	0.5	\$9.51	\$6.70
Worker characteristics						
Management, professional, and related	14.73	0.8	30.55	0.8	15.08	13.85
Management, business, and financial	15.45	0.6	33.29	0.6	15.59	12.02
Professional and related	19.31	1.2	38.50	1.2	20.12	18.51
Service	31.20	1.7	41.60	1.7	28.73	24.99
Protective service	90.09	—	—	—	—	—
Sales and office	10.28	0.5	36.93	0.5	11.10	8.81
Sales and related	14.98	0.6	46.65	0.6	15.33	13.09
Office and administrative support	12.04	0.7	45.60	0.7	12.83	12.65
Natural resources, construction, and maintenance	23.42	1.7	44.50	1.7	23.47	14.71
Construction, extraction, farming, fishing, and forestry	41.13	3.3	39.09	3.3	39.03	26.20
Installation, maintenance, and repair	22.56	1.2	101.91	1.2	23.50	16.90
Production, transportation, and material moving	17.46	1.2	32.97	1.2	19.30	7.93
Production	22.08	1.6	37.35	1.6	23.02	10.28
Transportation and material moving	21.32	1.7	60.72	1.7	24.23	12.73
Full time	9.11	0.5	22.11	0.5	9.46	6.45
Part time	40.40	1.5	26.18	1.5	38.71	30.93
Union	14.25	2.5	26.53	2.5	20.33	13.98
Nonunion	10.12	0.3	31.08	0.3	10.10	7.39
Average wage within the following categories: ¹						
Lowest 25 percent	30.58	1.1	19.44	1.1	28.93	19.83
Lowest 10 percent	30.37	1.2	87.72	1.2	32.73	32.87
Second 25 percent	13.40	0.7	35.02	0.7	14.04	14.39
Third 25 percent	15.84	0.9	30.62	0.9	15.43	9.30
Highest 25 percent	12.21	0.9	25.39	0.9	12.23	10.99
Highest 10 percent	14.05	1.0	32.46	1.0	14.31	12.91
Establishment characteristics						
Goods-producing industries	15.45	1.1	25.86	1.1	14.98	6.99
Construction	30.51	2.9	46.21	2.9	29.86	15.60
Manufacturing	15.76	1.3	33.94	1.3	15.38	7.80
Service-providing industries	10.81	0.5	25.92	0.5	11.36	8.42
Trade, transportation, and utilities	15.12	1.1	33.16	1.1	14.91	9.31
Wholesale trade	16.08	1.8	57.12	1.8	16.81	15.62
Retail trade	20.97	0.8	41.93	0.8	22.21	11.73
Transportation and warehousing	33.77	2.6	75.78	2.6	38.57	25.15
Utilities	39.46	—	—	—	—	—

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2018—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	\$17.06	2.2	\$41.44	2.2	\$16.91	\$9.27
Financial activities	14.51	0.9	41.85	0.9	13.86	10.85
Finance and insurance	9.20	0.4	88.37	0.4	9.63	6.87
Credit intermediation and related activities	9.79	0.4	40.16	0.4	9.58	12.23
Insurance carriers and related activities	13.81	0.7	108.65	0.7	14.29	7.43
Real estate and rental and leasing	69.98	—	—	—	—	—
Professional and business services	23.48	0.7	58.25	0.7	23.72	15.52
Professional and technical services	29.30	1.1	71.82	1.1	28.81	25.76
Administrative and waste services	33.48	0.9	72.32	0.9	33.52	36.24
Education and health services	28.00	1.5	60.34	1.5	29.75	26.94
Educational services	33.66	0.7	72.28	0.7	35.26	18.97
Junior colleges, colleges, and universities	26.30	0.5	82.34	0.5	25.94	12.21
Health care and social assistance	31.48	1.7	63.36	1.7	33.23	30.69
Leisure and hospitality	61.43	—	—	—	—	—
Accommodation and food services	60.58	1.7	89.06	1.7	64.49	37.26
Other services	82.10	—	—	—	—	—
1 to 99 workers	13.18	0.6	28.86	0.6	12.93	12.57
1 to 49 workers	16.19	0.9	33.35	0.9	15.42	13.73
50 to 99 workers	20.43	0.7	61.71	0.7	21.75	25.44
100 workers or more	10.57	0.7	25.90	0.7	11.07	7.72
100 to 499 workers	14.90	0.7	30.82	0.7	14.74	10.76
500 workers or more	13.84	1.3	34.88	1.3	15.45	7.98
Geographic areas						
Northeast	16.80	1.4	30.99	1.4	20.98	17.61
New England	25.36	1.6	92.84	1.6	26.70	18.00
Middle Atlantic	19.90	1.6	28.82	1.6	26.33	21.88
South	15.60	0.7	54.51	0.7	15.56	11.36
South Atlantic	22.00	1.2	83.54	1.2	23.33	15.20
East South Central	16.08	1.6	30.14	1.6	13.25	17.09
West South Central	31.75	0.7	63.19	0.7	29.11	23.53
Midwest	19.91	1.1	31.85	1.1	20.56	15.02
East North Central	25.90	1.4	36.17	1.4	27.31	20.50
West North Central	29.24	1.5	63.10	1.5	27.56	17.49
West	21.04	1.0	40.33	1.0	19.90	10.82
Mountain	43.72	2.0	74.07	2.0	41.34	18.50
Pacific	23.45	1.1	49.33	1.1	21.82	13.35

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, March 2018

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	73	16	11	1
Worker characteristics				
Management, professional, and related	73	16	10	1
Management, business, and financial	74	17	8	1
Professional and related	73	15	11	1
Service	80	14	6	(³)
Protective service	88	7	—	—
Sales and office	65	24	10	(³)
Sales and related	57	32	—	—
Office and administrative support	69	20	10	(³)
Natural resources, construction, and maintenance	74	10	15	1
Construction, extraction, farming, fishing, and forestry	78	8	12	1
Installation, maintenance, and repair	71	—	17	—
Production, transportation, and material moving ...	75	—	13	—
Production	80	12	—	—
Transportation and material moving	69	—	18	—
Full time	72	16	11	1
Part time	75	16	—	—
Union	76	6	15	2
Nonunion	72	17	10	1
Average wage within the following categories: ⁴				
Lowest 25 percent	82	13	—	—
Lowest 10 percent	86	10	—	—
Second 25 percent	69	20	11	(³)
Third 25 percent	73	15	12	1
Highest 25 percent	71	16	12	1
Highest 10 percent	71	17	10	1
Establishment characteristics				
Goods-producing industries	78	11	10	(³)
Construction	80	—	13	—
Manufacturing	79	12	9	(³)
Service-providing industries	71	18	11	1
Trade, transportation, and utilities	61	23	—	—
Wholesale trade	76	—	14	—
Retail trade	52	39	—	—
Transportation and warehousing	57	—	26	—
Utilities	78	6	—	—

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, March 2018—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
Information	77	—	14	—
Financial activities	63	27	9	1
Finance and insurance	58	31	9	1
Credit intermediation and related activities	60	34	—	—
Insurance carriers and related activities	60	25	12	2
Real estate and rental and leasing	86	6	—	—
Professional and business services	79	12	—	—
Professional and technical services	79	13	—	—
Administrative and waste services	89	—	7	—
Education and health services	74	16	9	1
Educational services	79	17	—	—
Junior colleges, colleges, and universities	71	26	—	—
Health care and social assistance	73	16	—	—
Leisure and hospitality	79	16	—	—
Accommodation and food services	78	16	—	—
Other services	78	7	15	—
1 to 99 workers	74	14	11	1
1 to 49 workers	72	16	—	—
50 to 99 workers	78	10	12	1
100 workers or more	72	18	10	1
100 to 499 workers	77	14	8	1
500 workers or more	64	22	13	1
Geographic areas				
Northeast	74	16	9	1
New England	79	12	—	—
Middle Atlantic	72	17	9	2
South	74	16	9	(³)
South Atlantic	76	17	—	—
East South Central	77	13	—	—
West South Central	71	18	—	—
Midwest	72	15	13	1
East North Central	72	15	—	—
West North Central	70	15	13	1
West	70	17	12	1
Mountain	62	25	—	—
Pacific	73	14	—	—

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

³ Less than 0.5.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 14. Standard errors for medical care benefits, family coverage:
Employee participation by type of contribution, private industry workers,
March 2018**

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	0.9	0.8	0.5	0.1
Worker characteristics				
Management, professional, and related	1.3	1.2	0.9	0.2
Management, business, and financial	1.5	1.7	1.0	0.3
Professional and related	1.8	1.4	1.2	0.2
Service	2.6	1.9	1.2	0.1
Protective service	3.3	2.2	–	–
Sales and office	1.4	1.1	0.9	0.2
Sales and related	2.7	2.2	–	–
Office and administrative support	1.8	1.4	1.0	0.1
Natural resources, construction, and maintenance	2.4	1.3	2.0	0.5
Construction, extraction, farming, fishing, and forestry	3.1	1.9	2.2	0.2
Installation, maintenance, and repair	3.0	–	2.7	–
Production, transportation, and material moving ...	1.8	–	1.2	–
Production	2.2	1.8	–	–
Transportation and material moving	2.5	–	2.3	–
Full time	1.0	0.8	0.6	0.2
Part time	2.8	2.0	–	–
Union	2.8	1.1	2.3	1.0
Nonunion	1.0	0.8	0.6	0.1
Average wage within the following categories: ³				
Lowest 25 percent	1.7	1.2	–	–
Lowest 10 percent	3.2	2.6	–	–
Second 25 percent	1.7	1.3	1.1	0.1
Third 25 percent	1.2	1.0	0.8	0.2
Highest 25 percent	1.3	1.2	0.9	0.3
Highest 10 percent	1.9	1.8	1.1	0.4
Establishment characteristics				
Goods-producing industries	2.0	1.6	1.1	(⁴)
Construction	2.7	–	2.5	–
Manufacturing	2.2	2.1	1.3	(⁴)
Service-providing industries	1.1	0.9	0.6	0.2
Trade, transportation, and utilities	2.0	1.7	–	–
Wholesale trade	4.0	–	2.8	–
Retail trade	2.8	2.2	–	–
Transportation and warehousing	4.4	–	4.5	–
Utilities	5.0	2.6	–	–

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,
March 2018—continued**

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
Information	2.7	—	2.4	—
Financial activities	2.1	1.9	1.2	0.3
Finance and insurance	2.0	2.0	1.3	0.4
Credit intermediation and related activities	3.0	3.1	—	—
Insurance carriers and related activities	3.0	3.0	2.2	0.8
Real estate and rental and leasing	4.2	1.6	—	—
Professional and business services	2.5	2.6	—	—
Professional and technical services	3.5	3.5	—	—
Administrative and waste services	2.7	—	2.5	—
Education and health services	2.8	2.3	1.7	0.3
Educational services	2.2	1.7	—	—
Junior colleges, colleges, and universities	2.7	2.3	—	—
Health care and social assistance	3.2	2.6	—	—
Leisure and hospitality	4.0	2.7	—	—
Accommodation and food services	5.1	3.0	—	—
Other services	3.9	2.6	3.6	—
1 to 99 workers	1.6	1.4	1.1	0.2
1 to 49 workers	1.8	1.8	—	—
50 to 99 workers	2.8	1.6	2.3	0.4
100 workers or more	1.0	0.8	0.6	0.2
100 to 499 workers	1.3	0.9	0.8	0.1
500 workers or more	1.9	1.6	1.1	0.5
Geographic areas				
Northeast	2.1	1.5	1.2	0.6
New England	2.7	1.8	—	—
Middle Atlantic	2.7	2.1	1.3	0.8
South	1.5	1.3	0.8	0.2
South Atlantic	2.1	2.1	—	—
East South Central	4.2	3.1	—	—
West South Central	2.5	1.5	—	—
Midwest	1.8	1.1	1.1	0.2
East North Central	2.5	1.3	—	—
West North Central	2.0	2.1	1.2	0.4
West	2.2	2.1	1.4	0.3
Mountain	2.6	2.6	—	—
Pacific	2.9	2.8	—	—

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

⁴ Less than 0.05.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, March 2018

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

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$45.88	\$77.00	\$120.54	\$169.23	\$236.49	\$200.00	\$311.47	\$461.03	\$738.39	\$1089.57
Worker characteristics										
Management, professional, and related	45.60	75.18	118.66	169.17	233.66	194.26	312.54	454.82	721.40	1101.92
Management, business, and financial	46.72	79.28	121.35	171.29	230.20	190.04	324.95	438.05	666.50	1023.37
Professional and related	43.80	71.72	114.65	167.40	238.55	198.06	309.00	460.36	775.08	1130.40
Service	36.02	75.61	118.33	166.84	236.49	216.67	354.20	539.41	867.12	1155.56
Protective service	–	–	123.27	144.91	–	137.89	–	472.90	–	–
Sales and office	46.72	76.00	124.96	167.80	236.24	215.72	333.43	481.50	748.13	1056.37
Sales and related	52.92	84.73	124.96	166.54	215.00	211.79	320.78	475.27	658.92	1001.45
Office and administrative support	45.65	74.93	125.00	170.28	248.83	219.75	337.24	487.31	769.82	1088.55
Natural resources, construction, and maintenance	48.96	80.95	124.75	174.33	238.99	215.04	304.22	465.36	732.51	1093.83
Construction, extraction, farming, fishing, and forestry	48.96	81.39	124.24	189.67	257.03	241.53	323.09	493.05	805.65	1085.27
Installation, maintenance, and repair	49.03	80.89	124.75	161.75	220.02	200.74	297.90	440.11	690.46	1099.15
Production, transportation, and material moving ...	49.00	81.40	119.40	170.00	241.03	179.57	285.08	393.57	651.41	1017.22
Production	45.30	73.84	118.58	167.03	251.05	163.23	264.00	375.64	613.12	995.96
Transportation and material moving	60.00	92.19	120.78	172.12	233.66	208.67	307.75	420.46	685.80	1031.75
Full time	46.19	77.18	120.70	167.91	234.09	198.08	307.98	458.42	729.28	1084.11
Part time	–	–	116.73	197.71	302.25	270.14	366.95	544.42	783.00	1284.85
Union	44.12	73.67	116.73	157.91	208.50	179.00	255.52	366.95	516.68	757.92
Nonunion	46.06	77.86	120.99	170.64	239.81	203.78	323.04	476.67	763.29	1106.72
Average wage within the following categories: ²										
Lowest 25 percent	48.90	89.28	123.27	178.81	252.67	244.57	372.87	547.10	867.12	1224.29
Lowest 10 percent	66.21	99.75	127.49	191.32	259.77	213.55	365.64	533.39	836.64	1205.89
Second 25 percent	47.38	74.93	117.99	162.33	241.83	206.33	306.61	461.00	769.82	1131.27
Third 25 percent	45.50	78.78	122.12	170.72	234.98	205.83	319.30	477.97	722.77	1093.83
Highest 25 percent	45.50	73.62	119.13	168.00	230.20	185.16	292.17	433.33	648.71	984.86
Highest 10 percent	45.75	72.92	116.73	166.92	225.23	179.59	285.72	426.90	606.38	916.38
Establishment characteristics										
Goods-producing industries	44.98	73.65	115.67	167.66	234.09	174.08	279.32	391.23	629.53	946.19
Construction	45.50	87.84	130.00	184.12	260.00	247.78	342.27	502.98	812.71	1042.45
Manufacturing	44.29	73.25	112.88	162.04	230.15	155.59	258.16	366.93	577.15	891.02
Service-providing industries	46.01	79.66	121.66	170.46	236.82	208.37	337.42	483.86	775.08	1112.00
Trade, transportation, and utilities	48.53	82.39	121.33	169.28	226.20	207.65	312.76	465.19	723.53	1042.68
Wholesale trade	53.40	83.41	124.16	172.28	215.00	210.17	308.42	469.52	687.14	1020.44
Retail trade	56.04	90.66	128.37	176.16	270.00	224.16	360.00	521.13	834.56	1215.50
Transportation and warehousing	48.53	80.55	116.73	155.51	216.70	198.00	294.33	411.08	651.41	976.50
Utilities	–	54.80	83.27	124.39	199.00	140.23	255.26	349.69	447.48	737.85

See footnotes at end of table.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, March 2018—continued

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

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information	\$48.12	\$72.52	\$123.90	\$154.74	\$182.08	\$219.75	\$290.94	\$394.68	\$548.33	\$646.27
Financial activities	53.96	72.97	122.80	144.36	196.83	211.79	340.58	442.16	585.00	829.59
Finance and insurance	50.00	66.19	117.65	139.67	184.67	204.00	320.13	427.12	524.22	739.59
Credit intermediation and related activities	52.35	65.55	120.46	139.67	186.01	211.79	336.58	456.96	556.00	753.51
Insurance carriers and related activities	44.22	64.63	117.11	142.30	181.50	189.93	304.70	403.89	499.68	729.42
Real estate and rental and leasing	63.34	91.91	130.00	163.92	277.38	235.00	380.43	528.66	826.00	1024.00
Professional and business services	47.76	87.11	129.57	174.74	233.20	193.33	305.75	467.08	723.31	1122.53
Professional and technical services	45.50	84.00	126.24	165.83	225.44	194.26	306.60	487.31	752.89	1106.72
Administrative and waste services	52.76	101.84	138.82	170.64	237.73	193.77	311.47	491.81	723.31	1265.95
Education and health services	41.17	71.71	110.60	170.82	264.88	229.54	344.77	553.58	932.18	1255.80
Educational services	52.73	79.00	114.65	180.03	245.18	229.54	362.05	543.13	794.00	1033.31
Junior colleges, colleges, and universities	49.11	75.00	121.55	185.00	257.00	243.58	352.00	483.29	652.60	967.62
Health care and social assistance	38.55	70.93	109.51	170.82	275.00	228.95	342.03	554.16	971.44	1298.09
Leisure and hospitality	32.83	—	123.12	184.80	259.77	249.23	460.00	539.27	867.12	1224.29
Accommodation and food services	—	—	123.53	186.64	259.77	341.39	461.77	656.06	867.12	1231.21
Other services	58.00	93.17	127.18	205.46	266.23	186.36	342.68	580.11	851.53	1239.54
1 to 99 workers	54.22	90.13	127.76	175.03	247.76	244.68	349.97	515.43	861.81	1209.45
1 to 49 workers	54.46	86.67	127.37	172.72	239.81	244.68	342.68	490.89	792.22	1176.90
50 to 99 workers	53.93	93.11	128.00	180.00	269.59	243.70	355.85	597.82	949.09	1253.54
100 workers or more	40.93	71.26	116.73	164.72	231.00	180.80	282.00	430.00	656.06	971.44
100 to 499 workers	42.03	73.37	117.55	168.58	236.17	203.08	324.00	481.50	754.30	1031.73
500 workers or more	40.76	67.17	112.00	156.93	217.46	150.00	234.51	365.00	514.68	731.54
Geographic areas										
Northeast	48.53	77.86	116.73	157.47	223.63	175.70	270.00	393.56	584.00	998.00
New England	47.82	89.15	123.12	174.90	241.03	205.71	317.47	404.58	606.04	948.30
Middle Atlantic	48.54	74.93	111.00	151.13	218.93	162.87	262.33	386.83	581.11	998.62
South	42.00	75.32	123.00	175.03	239.81	204.50	328.10	501.19	850.70	1129.39
South Atlantic	40.19	76.00	124.47	179.20	255.81	200.74	333.07	515.43	861.00	1130.40
East South Central	44.23	70.52	120.00	178.81	251.39	193.33	307.98	434.00	798.47	1114.49
West South Central	46.00	75.76	122.18	170.64	233.23	232.18	340.17	513.68	813.38	1110.81
Midwest	52.83	80.55	124.63	172.90	249.17	196.34	310.64	446.82	690.69	1050.54
East North Central	53.14	85.89	126.53	176.50	244.09	203.08	318.50	445.90	679.98	995.96
West North Central	52.00	73.62	119.84	167.66	259.77	191.62	282.00	449.68	757.02	1088.55
West	43.00	75.99	115.93	164.92	222.56	211.72	333.33	485.33	738.39	1051.68
Mountain	47.67	80.45	116.73	191.14	262.11	207.12	326.18	480.29	749.69	1142.05
Pacific	41.76	73.50	114.95	158.01	213.00	212.18	338.00	487.06	738.39	1023.56

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, March 2018

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$1.84	\$2.52	\$1.27	\$2.37	\$3.42	\$3.39	\$7.81	\$7.48	\$16.80	\$25.71
Worker characteristics										
Management, professional, and related	1.72	2.59	3.33	3.78	5.56	5.66	15.74	9.20	36.21	35.22
Management, business, and financial	2.98	3.64	2.79	5.61	6.25	15.68	24.39	10.18	19.45	37.07
Professional and related	4.12	2.79	3.83	6.85	9.89	5.83	15.73	14.81	49.54	32.20
Service	5.15	13.85	2.31	11.39	11.59	19.00	30.96	40.05	39.67	74.02
Protective service	–	–	9.25	13.66	–	18.76	–	104.81	–	–
Sales and office	3.18	4.25	1.34	3.66	12.23	4.92	9.87	8.34	23.98	41.50
Sales and related	3.65	4.94	2.43	6.15	9.35	11.84	16.63	10.89	13.19	48.65
Office and administrative support	3.57	3.36	1.87	6.59	15.66	6.01	10.55	11.01	28.09	42.20
Natural resources, construction, and maintenance	0.55	5.95	2.73	5.21	11.58	7.24	25.86	18.77	36.93	63.36
Construction, extraction, farming, fishing, and forestry	0.38	10.76	8.30	10.49	37.49	13.01	30.53	22.75	67.14	121.89
Installation, maintenance, and repair	3.77	4.19	3.78	8.28	7.72	3.27	24.29	18.11	30.81	63.51
Production, transportation, and material moving ...	4.09	4.13	2.33	5.08	10.41	10.14	4.62	10.56	20.89	35.79
Production	4.55	1.33	2.32	4.86	10.76	15.46	12.47	13.88	25.47	50.22
Transportation and material moving	7.77	1.32	5.35	8.29	11.56	11.49	12.22	19.01	24.57	56.61
Full time	1.77	2.15	1.04	2.36	2.63	2.94	5.90	5.85	21.99	30.83
Part time	–	–	1.79	23.76	20.00	9.00	4.92	57.16	53.98	159.28
Union	3.49	4.53	1.33	5.07	4.82	17.97	11.51	2.39	17.25	60.00
Nonunion	2.09	2.51	1.33	2.24	5.33	4.16	7.41	7.53	18.87	20.27
Average wage within the following categories: ²										
Lowest 25 percent	13.10	5.62	1.87	9.47	23.18	17.07	14.00	39.02	38.20	73.76
Lowest 10 percent	6.07	6.98	5.08	13.78	18.70	45.83	15.04	23.56	78.14	104.83
Second 25 percent	4.23	1.93	1.58	3.82	10.99	7.77	12.15	20.08	39.11	41.56
Third 25 percent	2.07	3.16	2.07	4.88	5.66	5.47	10.92	11.57	29.90	29.08
Highest 25 percent	1.35	3.22	3.31	3.65	5.58	10.33	10.43	5.74	13.62	34.28
Highest 10 percent	1.82	4.68	6.48	8.78	9.91	8.14	12.61	15.01	39.80	47.43
Establishment characteristics										
Goods-producing industries	2.93	1.30	3.89	4.25	3.18	8.91	7.04	10.00	11.13	17.27
Construction	6.36	2.94	2.58	7.91	13.25	11.32	11.96	13.70	37.52	83.22
Manufacturing	3.96	1.78	4.57	6.26	9.32	10.39	12.50	19.00	28.18	30.33
Service-providing industries	2.44	2.69	1.66	3.06	4.32	4.02	6.01	8.30	19.49	28.77
Trade, transportation, and utilities	4.48	3.17	4.01	4.31	9.33	7.21	16.76	21.90	33.90	30.63
Wholesale trade	5.85	3.47	4.27	5.16	4.18	23.10	7.17	30.88	40.87	49.56
Retail trade	12.88	4.99	5.82	3.65	21.99	8.35	8.93	14.74	51.19	81.93
Transportation and warehousing	5.14	6.32	3.82	11.12	12.86	4.89	34.74	46.08	55.52	123.43
Utilities	–	4.29	7.34	10.42	23.09	16.36	39.47	16.78	92.70	149.21

See footnotes at end of table.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, March 2018—continued

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information	\$7.81	\$3.63	\$2.00	\$5.42	\$9.78	\$18.38	\$14.75	\$11.57	\$12.37	\$25.41
Financial activities	1.76	2.07	2.16	5.77	7.67	2.51	7.81	10.75	38.17	45.39
Finance and insurance	2.62	4.62	2.24	2.07	5.30	3.83	10.83	4.43	16.33	11.91
Credit intermediation and related activities	3.40	6.00	3.66	2.71	5.08	0.05	12.72	13.80	22.93	25.97
Insurance carriers and related activities	4.76	4.66	1.16	5.12	6.41	7.33	18.96	11.47	14.16	21.03
Real estate and rental and leasing	4.70	9.91	6.50	17.67	25.97	42.48	53.37	45.22	75.38	101.55
Professional and business services	3.76	5.15	5.56	12.64	6.93	15.19	22.18	23.10	30.37	30.13
Professional and technical services	2.56	6.52	6.68	12.79	8.69	7.08	27.82	32.19	72.42	48.40
Administrative and waste services	5.77	10.98	9.59	5.96	11.59	47.07	45.41	33.23	121.35	87.41
Education and health services	6.47	4.49	4.32	9.25	25.90	14.54	25.51	40.90	70.15	118.91
Educational services	3.94	4.57	8.36	13.56	11.52	37.70	26.06	28.12	62.64	35.74
Junior colleges, colleges, and universities	2.73	2.58	4.52	5.06	9.74	13.38	12.62	19.91	36.14	110.09
Health care and social assistance	5.94	6.89	4.41	9.69	31.25	16.65	27.37	66.50	74.99	131.11
Leisure and hospitality	7.94	—	6.31	31.99	12.71	49.38	42.52	121.89	44.03	107.52
Accommodation and food services	—	—	10.58	39.05	27.44	36.67	15.47	150.79	112.66	34.76
Other services	6.32	13.13	8.47	28.89	12.28	52.90	19.12	83.00	134.91	65.93
1 to 99 workers	1.57	3.37	2.60	6.70	11.01	6.50	9.52	18.49	47.03	56.84
1 to 49 workers	2.01	3.98	2.67	8.70	8.30	7.03	10.33	15.02	61.35	74.39
50 to 99 workers	4.87	3.97	6.05	7.23	20.66	19.23	12.17	43.13	51.99	43.92
100 workers or more	1.94	2.97	2.77	3.16	4.34	4.78	3.28	10.82	24.70	39.56
100 to 499 workers	3.55	3.09	2.24	3.69	8.18	6.20	9.23	11.31	19.91	26.22
500 workers or more	0.73	4.14	4.29	5.62	7.32	5.51	13.95	10.92	12.82	53.70
Geographic areas										
Northeast	2.01	4.49	3.87	5.73	8.78	12.57	15.10	19.47	35.87	50.62
New England	3.56	4.66	2.53	5.65	22.97	11.33	10.92	25.20	57.25	133.74
Middle Atlantic	2.13	5.64	2.84	5.47	10.96	17.81	11.82	24.62	43.24	74.98
South	4.25	2.76	1.28	3.55	11.75	5.67	14.43	16.93	24.40	20.51
South Atlantic	7.01	5.31	1.19	5.36	16.50	5.38	20.54	29.86	15.52	22.86
East South Central	5.43	9.90	4.70	6.61	28.34	27.66	4.97	27.54	75.84	47.01
West South Central	5.39	4.75	2.59	4.84	8.57	26.55	25.53	32.68	66.54	83.93
Midwest	3.28	2.35	2.51	7.41	12.69	10.84	7.64	13.68	26.44	95.67
East North Central	5.52	3.64	3.77	9.26	14.61	18.81	11.63	17.32	34.21	123.52
West North Central	2.14	1.65	4.49	3.25	10.83	6.23	9.49	14.58	58.64	20.27
West	3.73	6.08	4.00	5.80	6.81	7.75	12.49	16.61	32.73	128.35
Mountain	4.94	3.00	4.27	12.26	20.12	26.98	23.47	24.08	74.21	51.16
Pacific	8.82	10.44	4.76	7.44	7.07	6.58	13.86	21.85	40.08	181.96

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, March 2018

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	57	55	98	42	41	97	34	33	97
Worker characteristics									
Management, professional, and related	78	77	99	56	56	99	59	57	97
Management, business, and financial	82	82	99	65	64	98	64	62	96
Professional and related	75	74	99	51	51	99	56	55	98
Service	30	29	95	23	23	98	12	11	97
Protective service	43	41	95	27	26	96	7	7	96
Sales and office	54	53	98	41	39	96	32	31	96
Sales and related	42	40	96	33	31	93	19	17	92
Office and administrative support	63	62	99	46	45	98	41	40	98
Natural resources, construction, and maintenance	53	52	98	35	35	98	24	23	96
Construction, extraction, farming, fishing, and									
forestry	44	43	98	29	28	100	14	14	98
Installation, maintenance, and repair	62	60	98	42	41	97	33	32	96
Production, transportation, and material moving ...	64	62	97	47	45	96	30	28	96
Production	66	65	98	50	50	99	33	32	97
Transportation and material moving	61	59	95	44	41	94	26	25	95
Full time	72	70	98	51	50	98	44	42	97
Part time	14	12	89	16	15	93	4	4	96
Union	85	82	96	69	66	95	38	37	97
Nonunion	54	53	98	39	38	98	33	32	97
Average wage within the following categories: ²									
Lowest 25 percent	24	22	93	18	17	94	7	6	91
Lowest 10 percent	15	13	86	11	10	93	4	3	87
Second 25 percent	58	57	97	42	40	97	29	28	97
Third 25 percent	72	71	99	52	51	98	45	44	97
Highest 25 percent	83	82	99	63	62	99	63	61	97
Highest 10 percent	85	85	99	67	66	98	68	65	96
Establishment characteristics									
Goods-producing industries	69	68	98	52	51	99	37	36	97
Construction	43	42	97	29	28	98	14	14	98
Manufacturing	81	80	99	63	62	99	47	45	97
Service-providing industries	54	53	98	40	38	97	33	32	97
Trade, transportation, and utilities	56	54	96	41	39	93	24	22	93
Wholesale trade	72	71	99	51	49	97	44	42	97
Retail trade	42	40	94	33	30	91	10	9	87
Transportation and warehousing	76	72	95	55	51	94	35	33	94
Utilities	93	93	100	46	46	99	88	87	98

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, March 2018—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	86	99	80	79	99	73	72	99
Financial activities	80	79	99	64	64	99	65	62	96
Finance and insurance	91	91	99	75	74	99	77	73	96
Credit intermediation and related activities	92	92	99	75	73	98	83	78	94
Insurance carriers and related activities	88	88	100	71	71	100	69	68	97
Real estate and rental and leasing	48	47	99	35	34	97	30	28	95
Professional and business services	55	54	97	44	43	98	38	37	97
Professional and technical services	70	69	98	58	58	99	54	53	97
Administrative and waste services	33	31	93	22	22	99	14	14	98
Education and health services	64	64	99	37	37	99	46	45	98
Educational services	68	67	99	46	46	100	61	58	96
Junior colleges, colleges, and universities	88	87	99	53	53	99	80	77	96
Health care and social assistance	64	63	100	36	35	98	43	43	98
Leisure and hospitality	22	20	95	18	18	98	5	5	95
Accommodation and food services	20	18	94	17	17	98	3	3	91
Other services	31	30	98	26	25	97	18	17	95
1 to 99 workers	40	40	98	31	30	98	24	23	97
1 to 49 workers	35	35	98	28	28	98	21	21	97
50 to 99 workers	56	54	97	37	37	98	30	29	97
100 workers or more	76	74	98	55	53	97	46	44	97
100 to 499 workers	70	69	97	50	48	96	37	36	97
500 workers or more	84	83	98	63	61	98	59	57	97
Geographic areas									
Northeast	56	55	98	68	67	98	35	34	97
New England	61	60	98	46	45	97	39	38	98
Middle Atlantic	54	54	99	75	74	99	34	32	96
South	58	56	97	35	33	96	33	32	96
South Atlantic	57	56	98	36	34	96	34	32	96
East South Central	57	55	96	35	34	96	35	34	95
West South Central	58	57	97	33	32	97	32	30	96
Midwest	59	58	97	43	42	97	36	35	97
East North Central	60	58	97	45	44	97	36	35	97
West North Central	58	57	98	39	38	98	36	35	98
West	53	52	98	29	29	98	31	30	98
Mountain	58	57	99	35	34	98	35	35	98
Pacific	51	50	98	27	26	98	29	28	97

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ private industry workers, March 2018

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	0.8	0.2	0.8	0.8	0.2	0.8	0.8	0.3
Worker characteristics									
Management, professional, and related	1.3	1.4	0.2	1.4	1.4	0.4	1.5	1.5	0.5
Management, business, and financial	1.9	1.9	0.2	2.0	2.0	0.8	1.8	1.8	0.9
Professional and related	1.7	1.8	0.2	1.7	1.7	0.3	2.0	2.0	0.4
Service	1.4	1.2	1.6	1.6	1.5	0.6	1.0	1.0	1.0
Protective service	6.3	5.9	2.1	4.4	4.2	2.0	2.0	2.0	2.0
Sales and office	1.2	1.2	0.3	1.1	1.0	0.4	1.3	1.2	0.4
Sales and related	1.5	1.5	0.7	1.3	1.2	0.9	1.3	1.2	1.2
Office and administrative support	1.6	1.6	0.1	1.4	1.4	0.3	1.6	1.6	0.3
Natural resources, construction, and maintenance	1.9	1.9	0.3	1.9	1.9	0.5	1.4	1.3	0.9
Construction, extraction, farming, fishing, and forestry	2.7	2.8	0.6	2.8	2.8	0.3	2.2	2.2	1.1
Installation, maintenance, and repair	2.2	2.2	0.4	2.0	2.0	0.8	1.9	1.7	1.1
Production, transportation, and material moving ...	2.1	2.0	0.4	1.9	1.9	0.4	1.4	1.3	0.6
Production	2.7	2.7	0.4	2.3	2.3	0.3	1.9	1.8	0.6
Transportation and material moving	2.7	2.6	0.6	2.9	2.8	0.8	1.9	1.8	1.3
Full time	1.0	1.0	0.2	1.0	1.0	0.2	0.9	0.9	0.3
Part time	0.8	0.7	1.2	1.2	1.1	0.7	0.6	0.6	1.6
Union	1.3	1.3	0.5	1.8	1.8	0.6	2.4	2.4	0.7
Nonunion	0.8	0.8	0.2	0.8	0.8	0.2	0.9	0.9	0.3
Average wage within the following categories: ²									
Lowest 25 percent	1.2	1.0	1.7	1.1	1.0	0.9	0.7	0.7	1.7
Lowest 10 percent	2.2	1.7	5.9	1.5	1.3	1.6	0.9	0.9	4.4
Second 25 percent	1.7	1.6	0.3	1.5	1.5	0.3	1.1	1.1	0.4
Third 25 percent	1.2	1.2	0.2	1.3	1.3	0.2	1.2	1.2	0.4
Highest 25 percent	1.1	1.1	0.2	1.5	1.5	0.4	1.4	1.4	0.5
Highest 10 percent	1.7	1.8	0.3	2.0	2.0	0.8	2.1	2.1	0.9
Establishment characteristics									
Goods-producing industries	1.7	1.7	0.4	2.0	2.0	0.1	1.4	1.4	0.6
Construction	3.0	2.9	0.7	2.8	2.8	0.5	1.9	1.9	1.1
Manufacturing	1.8	1.8	0.4	2.2	2.2	0.2	1.6	1.5	0.7
Service-providing industries	0.8	0.8	0.3	0.8	0.8	0.3	1.0	0.9	0.4
Trade, transportation, and utilities	1.1	1.1	0.3	1.3	1.4	0.7	1.1	1.1	0.9
Wholesale trade	2.0	2.0	0.4	2.6	2.6	0.8	2.7	2.6	0.9
Retail trade	1.1	1.1	0.6	1.1	1.1	0.8	0.9	0.9	1.8
Transportation and warehousing	4.5	4.5	0.9	5.2	5.2	1.3	3.4	3.2	1.8
Utilities	2.8	2.8	0.0	5.3	5.2	0.4	5.6	5.3	0.5

See footnotes at end of table.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ private industry workers, March 2018—continued

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	2.5	2.5	0.6	3.4	3.3	0.3	3.7	3.7	0.2
Financial activities	1.3	1.3	0.2	1.9	1.9	0.3	1.7	1.5	1.0
Finance and insurance	0.7	0.7	0.2	1.4	1.4	0.2	1.6	1.3	1.0
Credit intermediation and related activities	1.0	0.9	0.3	2.4	2.4	0.4	1.5	1.9	1.7
Insurance carriers and related activities	1.6	1.5	0.3	2.2	2.2	0.1	2.0	1.9	0.8
Real estate and rental and leasing	4.3	4.3	0.9	5.0	5.0	1.7	3.1	3.1	2.4
Professional and business services	2.3	2.5	1.2	2.5	2.5	0.9	1.9	2.0	1.0
Professional and technical services	3.3	3.4	0.7	3.8	3.7	0.7	3.1	3.1	1.1
Administrative and waste services	2.8	2.7	3.3	3.7	3.7	0.5	2.9	3.0	1.7
Education and health services	2.2	2.2	0.1	2.0	2.0	0.5	2.9	2.9	0.4
Educational services	2.8	2.7	0.4	3.6	3.6	0.1	3.7	3.7	0.8
Junior colleges, colleges, and universities	1.7	1.8	0.3	2.0	2.0	0.1	2.2	1.9	0.6
Health care and social assistance	2.5	2.5	0.1	2.2	2.1	0.6	3.5	3.4	0.5
Leisure and hospitality	2.1	1.8	2.2	2.0	2.0	1.2	1.1	1.1	4.2
Accommodation and food services	2.4	2.1	2.7	1.8	1.8	1.5	1.1	1.0	8.3
Other services	3.1	3.1	1.0	3.0	2.9	1.7	2.9	2.8	2.5
1 to 99 workers	1.0	1.0	0.2	1.0	0.9	0.4	0.9	0.9	0.5
1 to 49 workers	1.2	1.2	0.3	1.2	1.2	0.5	1.1	1.1	0.7
50 to 99 workers	2.1	2.1	0.7	2.0	1.9	0.7	2.1	2.0	0.9
100 workers or more	1.0	1.0	0.4	1.3	1.2	0.3	1.4	1.4	0.4
100 to 499 workers	1.1	1.1	0.3	1.6	1.5	0.4	1.5	1.4	0.5
500 workers or more	1.3	1.3	0.7	1.8	1.8	0.4	2.0	2.0	0.5
Geographic areas									
Northeast	1.1	1.1	0.2	1.4	1.3	0.5	1.9	1.9	0.8
New England	2.2	2.1	0.5	3.3	3.2	0.7	3.1	3.1	0.6
Middle Atlantic	1.2	1.2	0.2	1.5	1.4	0.7	2.3	2.3	1.1
South	1.3	1.3	0.3	1.5	1.5	0.4	1.4	1.4	0.6
South Atlantic	1.8	1.9	0.3	1.3	1.3	0.4	2.1	2.1	0.7
East South Central	2.4	3.2	1.7	4.4	4.7	1.5	4.9	5.4	2.5
West South Central	2.3	2.2	0.4	3.6	3.6	0.7	1.4	1.2	0.9
Midwest	1.5	1.5	0.8	1.5	1.5	0.5	1.7	1.6	0.4
East North Central	1.9	1.9	1.1	1.7	1.7	0.6	2.2	2.1	0.5
West North Central	2.3	2.4	0.4	3.1	2.9	0.6	2.4	2.3	0.7
West	1.9	1.9	0.3	1.4	1.3	0.2	1.9	1.9	0.4
Mountain	2.5	2.5	0.2	1.9	1.7	0.5	3.5	3.5	0.6
Pacific	2.5	2.6	0.5	1.9	1.8	0.2	2.2	2.3	0.5

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 17. Life insurance plans: Employee contribution requirement, private industry workers, March 2018

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	4	96
Worker characteristics		
Management, professional, and related	3	97
Management, business, and financial	3	97
Professional and related	3	97
Service	5	95
Sales and office	5	95
Sales and related	7	93
Office and administrative support	4	96
Natural resources, construction, and maintenance:		
Construction, extraction, farming, fishing, and forestry	5	95
Production, transportation, and material moving ...	5	95
Production	5	95
Transportation and material moving	5	95
Full time	4	96
Part time	3	97
Union	1	99
Nonunion	4	96
Average wage within the following categories: ¹		
Lowest 25 percent	5	95
Lowest 10 percent	5	95
Second 25 percent	5	95
Third 25 percent	4	96
Highest 25 percent	3	97
Highest 10 percent	3	97
Establishment characteristics		
Goods-producing industries:		
Construction	8	92
Service-providing industries	3	97
Trade, transportation, and utilities	5	95
Wholesale trade	4	96
Retail trade	7	93
Transportation and warehousing	5	95
Financial activities	3	97
Finance and insurance	3	97
Credit intermediation and related activities	2	98
Insurance carriers and related activities	4	96
Professional and business services	3	97
Education and health services	1	99

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, private industry workers, March 2018—continued

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

Characteristics	Employee contribution required	Employee contribution not required
Educational services	3	97
Junior colleges, colleges, and universities	3	97
Health care and social assistance	1	99
1 to 99 workers	5	95
1 to 49 workers	6	94
50 to 99 workers	4	96
100 workers or more	3	97
100 to 499 workers	4	96
500 workers or more	3	97
Geographic areas		
Northeast	4	96
Middle Atlantic	4	96
South	5	95
South Atlantic	4	96
East South Central	6	94
West South Central	5	95
Midwest	3	97
East North Central	3	97
West North Central	4	96
West	4	96
Mountain	3	97
Pacific	4	96

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, March 2018

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.4	0.4
Worker characteristics		
Management, professional, and related	0.4	0.4
Management, business, and financial	0.5	0.5
Professional and related	0.5	0.5
Service	1.5	1.5
Sales and office	0.5	0.5
Sales and related	1.0	1.0
Office and administrative support	0.5	0.5
Natural resources, construction, and maintenance:		
Construction, extraction, farming, fishing, and forestry	1.5	1.5
Production, transportation, and material moving ...	0.9	0.9
Production	1.3	1.3
Transportation and material moving	1.4	1.4
Full time	0.4	0.4
Part time	0.7	0.7
Union	0.5	0.5
Nonunion	0.4	0.4
Average wage within the following categories: ¹		
Lowest 25 percent	1.1	1.1
Lowest 10 percent	1.7	1.7
Second 25 percent	0.7	0.7
Third 25 percent	0.4	0.4
Highest 25 percent	0.4	0.4
Highest 10 percent	0.7	0.7
Establishment characteristics		
Goods-producing industries:		
Construction	1.7	1.7
Service-providing industries	0.4	0.4
Trade, transportation, and utilities	0.9	0.9
Wholesale trade	0.8	0.8
Retail trade	1.1	1.1
Transportation and warehousing	2.0	2.0
Financial activities	0.5	0.5
Finance and insurance	0.6	0.6
Credit intermediation and related activities	0.6	0.6
Insurance carriers and related activities	1.3	1.3
Professional and business services	1.0	1.0
Education and health services	0.5	0.5

See footnotes at end of table.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, March 2018—continued

Characteristics	Employee contribution required	Employee contribution not required
Educational services	0.9	0.9
Junior colleges, colleges, and universities	1.3	1.3
Health care and social assistance	0.6	0.6
1 to 99 workers	0.6	0.6
1 to 49 workers	0.8	0.8
50 to 99 workers	0.7	0.7
100 workers or more	0.4	0.4
100 to 499 workers	0.5	0.5
500 workers or more	0.6	0.6
Geographic areas		
Northeast	1.1	1.1
Middle Atlantic	1.2	1.2
South	0.7	0.7
South Atlantic	0.8	0.8
East South Central	1.8	1.8
West South Central	1.5	1.5
Midwest	0.6	0.6
East North Central	0.4	0.4
West North Central	1.6	1.6
West	0.5	0.5
Mountain	0.6	0.6
Pacific	0.6	0.6

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 18. Life insurance plans: Method of benefit payment, private industry workers, March 2018

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	61	2	35	2	1
Worker characteristics					
Management, professional, and related	71	2	24	1	1
Management, business, and financial	73	2	24	1	1
Professional and related	70	2	25	2	1
Service	53	—	43	2	—
Protective service	48	—	52	—	—
Sales and office	62	3	33	2	(¹)
Sales and related	59	—	35	2	—
Office and administrative support	63	2	32	2	(¹)
Natural resources, construction, and maintenance:					
Construction, extraction, farming, fishing, and forestry	15	1	80	4	—
Production, transportation, and material moving ...	51	—	43	4	—
Production	48	—	45	5	—
Transportation and material moving	54	—	41	3	—
Full time	61	2	35	2	1
Part time	51	—	39	6	—
Union	46	—	43	8	—
Nonunion	63	2	33	1	1
Average wage within the following categories: ²					
Lowest 25 percent	45	2	50	3	(¹)
Lowest 10 percent	37	—	58	4	—
Second 25 percent	56	2	40	2	(¹)
Third 25 percent	60	2	35	3	1
Highest 25 percent	70	2	25	2	1
Highest 10 percent	74	2	20	1	2
Establishment characteristics					
Goods-producing industries:					
Construction	18	—	79	2	—
Service-providing industries	63	2	32	2	1
Trade, transportation, and utilities	55	3	38	4	1
Wholesale trade	49	2	44	3	2
Retail trade	52	5	38	5	1
Transportation and warehousing	61	—	34	—	—
Utilities	70	7	22	—	—
Information	84	—	—	—	—
Financial activities	79	2	18	1	(¹)
Finance and insurance	83	2	14	1	(¹)
Credit intermediation and related activities	85	—	12	—	—
Insurance carriers and related activities	83	1	15	—	—
Real estate and rental and leasing	59	—	40	—	—
Professional and business services	62	3	34	—	—
Professional and technical services	60	—	36	—	—

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, private industry workers, March 2018—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
Administrative and waste services	45	—	50	2	—
Education and health services	67	—	28	3	—
Educational services	63	—	32	2	—
Junior colleges, colleges, and universities	73	—	22	3	—
Health care and social assistance	68	—	28	3	—
Leisure and hospitality	42	—	58	—	—
Accommodation and food services	35	—	65	—	—
Other services	50	—	50	—	—
1 to 99 workers	50	1	48	1	1
1 to 49 workers	51	—	46	1	—
50 to 99 workers	47	—	50	2	—
100 workers or more	67	2	27	3	1
100 to 499 workers	61	3	33	3	1
500 workers or more	76	1	19	3	1
Geographic areas					
Northeast	69	2	25	4	1
New England	68	—	24	4	—
Middle Atlantic	69	2	25	4	1
South	61	2	34	2	1
South Atlantic	62	3	32	—	—
East South Central	60	—	32	3	—
West South Central	61	—	37	1	—
Midwest	57	1	39	3	1
East North Central	56	—	40	2	—
West North Central	60	—	35	4	—
West	56	2	40	1	1
Mountain	58	—	39	1	—
Pacific	55	2	41	1	1

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 18. Standard errors for life insurance plans: Method of benefit payment, private industry workers, March 2018

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	1.3	0.2	1.3	0.3	0.1
Worker characteristics					
Management, professional, and related	1.7	0.3	1.5	0.5	0.2
Management, business, and financial	1.9	0.6	1.9	0.2	0.3
Professional and related	2.0	0.5	1.9	0.7	0.3
Service	3.6	–	3.5	0.4	–
Protective service	11.1	–	11.1	–	–
Sales and office	1.8	0.6	2.0	0.4	0.1
Sales and related	2.7	–	2.9	0.4	–
Office and administrative support	1.9	0.4	1.9	0.5	0.1
Natural resources, construction, and maintenance:					
Construction, extraction, farming, fishing, and forestry	1.7	0.3	2.3	1.0	–
Production, transportation, and material moving ...	2.0	–	1.9	0.6	–
Production	2.6	–	2.4	1.0	–
Transportation and material moving	2.8	–	2.9	0.6	–
Full time	1.3	0.2	1.3	0.3	0.1
Part time	3.5	–	3.5	0.9	–
Union	2.7	–	2.4	1.1	–
Nonunion	1.5	0.2	1.5	0.3	0.1
Average wage within the following categories: ¹					
Lowest 25 percent	3.7	0.4	3.5	0.6	0.1
Lowest 10 percent	7.6	–	7.8	0.8	–
Second 25 percent	1.7	0.4	1.7	0.4	0.2
Third 25 percent	1.7	0.4	1.7	0.5	0.2
Highest 25 percent	1.5	0.4	1.4	0.3	0.2
Highest 10 percent	2.1	0.8	2.0	0.4	0.5
Establishment characteristics					
Goods-producing industries:					
Construction	2.9	–	2.9	0.7	–
Service-providing industries	1.6	0.3	1.5	0.3	0.2
Trade, transportation, and utilities	2.1	0.5	2.1	0.5	0.3
Wholesale trade	3.5	0.7	3.3	0.8	0.6
Retail trade	2.2	0.7	1.9	0.7	0.3
Transportation and warehousing	4.7	–	4.8	–	–
Utilities	4.4	2.4	2.9	–	–
Information	3.9	–	–	–	–
Financial activities	1.9	0.7	1.9	0.2	0.1
Finance and insurance	1.5	0.8	1.4	0.2	0.1
Credit intermediation and related activities	2.6	–	2.1	–	–
Insurance carriers and related activities	1.5	0.4	1.5	–	–
Real estate and rental and leasing	6.2	–	6.2	–	–
Professional and business services	3.9	1.0	3.8	–	–
Professional and technical services	4.3	–	4.7	–	–

See footnotes at end of table.

Table 18. Standard errors for life insurance plans: Method of benefit payment, private industry workers, March 2018—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
Administrative and waste services	6.0	—	6.1	0.7	—
Education and health services	2.7	—	2.7	1.0	—
Educational services	3.1	—	2.9	0.6	—
Junior colleges, colleges, and universities	2.3	—	2.4	0.9	—
Health care and social assistance	3.1	—	3.1	1.2	—
Leisure and hospitality	6.6	—	6.6	—	—
Accommodation and food services	7.3	—	7.3	—	—
Other services	6.7	—	6.6	—	—
1 to 99 workers	2.1	0.4	2.0	0.2	0.2
1 to 49 workers	1.9	—	1.8	0.3	—
50 to 99 workers	3.9	—	4.0	0.6	—
100 workers or more	1.3	0.3	1.3	0.5	0.2
100 to 499 workers	1.7	0.5	1.8	0.7	0.2
500 workers or more	1.5	0.5	1.3	0.5	0.3
Geographic areas					
Northeast	2.0	0.5	1.9	0.4	0.2
New England	4.2	—	3.8	1.4	—
Middle Atlantic	2.6	0.5	2.5	0.4	0.3
South	2.6	0.4	2.6	0.6	0.3
South Atlantic	4.3	0.6	3.9	—	—
East South Central	5.7	—	7.6	1.6	—
West South Central	2.8	—	3.0	0.2	—
Midwest	1.7	0.4	1.7	0.5	0.2
East North Central	1.9	—	2.1	0.5	—
West North Central	3.6	—	2.8	1.3	—
West	3.2	0.5	3.3	0.3	0.3
Mountain	5.4	—	5.5	0.7	—
Pacific	4.0	0.7	4.1	0.2	0.4

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, March 2018

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

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	1	66	8	22	4	1.3	1.0
Worker characteristics							
Management, professional, and related	(²)	63	7	25	4	1.4	1.0
Management, business, and financial	1	59	7	27	6	1.4	1.0
Professional and related	–	65	8	23	–	1.3	1.0
Service	–	79	5	15	–	1.2	1.0
Protective service	–	90	–	5	–	1.1	1.0
Sales and office	1	67	8	20	4	1.3	1.0
Sales and related	–	72	9	18	–	1.3	1.0
Office and administrative support	1	65	8	21	5	1.3	1.0
Natural resources, construction, and maintenance:							
Construction, extraction, farming, fishing, and forestry	–	72	–	14	–	1.2	1.0
Production, transportation, and material moving ...	–	65	10	22	–	1.3	1.0
Production	–	58	7	31	–	1.4	1.0
Transportation and material moving	–	71	13	14	–	1.2	1.0
Full time	1	66	8	22	4	1.3	1.0
Part time	–	73	6	20	–	1.2	1.0
Union	–	75	4	17	–	1.3	1.0
Nonunion	1	65	8	23	4	1.3	1.0
Average wage within the following categories: ³							
Lowest 25 percent	–	75	7	16	–	1.2	1.0
Lowest 10 percent	–	77	4	–	–	1.2	1.0
Second 25 percent	(²)	73	8	15	4	1.3	1.0
Third 25 percent	1	63	9	23	4	1.4	1.0
Highest 25 percent	(²)	62	7	26	4	1.4	1.0
Highest 10 percent	–	59	7	29	–	1.4	1.0
Establishment characteristics							
Goods-producing industries:							
Construction	–	63	–	–	–	1.4	1.0
Service-providing industries							
Trade, transportation, and utilities	1	69	8	20	3	1.3	1.0
Wholesale trade	–	68	12	18	–	1.3	1.0
Retail trade	–	54	20	23	–	1.4	1.0
Transportation and warehousing	–	78	7	15	–	1.2	1.0
Utilities	–	65	–	17	2	1.3	1.0
Information	–	63	–	29	3	1.4	1.0
Information	–	59	–	25	8	1.4	1.0
Financial activities	1	66	6	23	5	1.3	1.0
Finance and insurance	1	65	5	23	5	1.4	1.0
Credit intermediation and related activities	–	67	–	20	7	1.4	1.0
Insurance carriers and related activities	–	63	–	28	4	1.4	1.0
Real estate and rental and leasing	–	72	–	–	–	1.2	1.0
Professional and business services	–	65	6	23	5	1.3	1.0
Professional and technical services	–	64	7	24	5	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, March 2018—continued

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

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
Administrative and waste services	—	63	6	25	—	1.4	1.0
Education and health services	—	74	7	15	—	1.2	1.0
Educational services	—	59	9	23	—	1.4	1.0
Junior colleges, colleges, and universities	—	56	11	22	—	1.3	1.0
Health care and social assistance	—	77	7	14	—	1.2	1.0
Leisure and hospitality	—	80	—	—	—	1.2	1.0
Accommodation and food services	—	93	—	—	—	1.0	1.0
Other services	—	51	—	38	—	1.5	—
1 to 99 workers	1	63	10	22	4	1.3	1.0
1 to 49 workers	1	63	10	22	4	1.3	1.0
50 to 99 workers	—	62	11	21	—	1.3	1.0
100 workers or more	—	67	7	22	—	1.3	1.0
100 to 499 workers	—	66	7	22	—	1.3	1.0
500 workers or more	—	68	7	22	—	1.3	1.0
Geographic areas							
Northeast	—	65	10	22	—	1.3	1.0
New England	—	62	12	23	—	1.3	1.0
Middle Atlantic	—	66	9	22	—	1.3	1.0
South	1	66	7	23	4	1.3	1.0
South Atlantic	2	68	8	20	3	1.3	1.0
East South Central	—	67	6	21	6	1.4	1.0
West South Central	—	60	8	27	—	1.4	1.0
Midwest	—	69	8	19	—	1.3	1.0
East North Central	—	70	9	18	3	1.3	1.0
West North Central	—	67	—	21	5	1.3	1.0
West	(²)	64	6	24	5	1.4	1.0
Mountain	—	73	6	19	—	1.3	1.0
Pacific	—	59	6	27	—	1.4	1.0

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

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, March 2018

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	0.2	1.3	0.7	1.1	0.5	(²)	0.0
Worker characteristics							
Management, professional, and related	0.1	1.7	0.8	1.5	0.8	(²)	0.0
Management, business, and financial	0.1	2.3	0.8	2.0	0.9	(²)	0.0
Professional and related	–	2.3	1.2	2.0	–	(²)	0.0
Service	–	3.9	1.3	3.5	–	(²)	0.0
Protective service	–	4.3	–	2.4	–	(²)	0.0
Sales and office	0.3	1.9	1.1	1.5	1.0	(²)	0.0
Sales and related	–	2.4	2.0	2.0	–	(²)	0.0
Office and administrative support	0.2	2.3	1.1	1.7	1.4	(²)	0.0
Natural resources, construction, and maintenance:							
Construction, extraction, farming, fishing, and forestry	–	5.4	–	3.6	–	(²)	0.0
Production, transportation, and material moving	–	2.6	2.0	1.6	–	(²)	0.0
Production	–	3.0	1.9	2.4	–	(²)	0.0
Transportation and material moving	–	4.1	3.3	2.1	–	(²)	0.0
Full time	0.1	1.3	0.7	1.1	0.5	(²)	0.0
Part time	–	4.9	1.6	5.0	–	(²)	0.0
Union	–	3.7	1.0	2.6	–	0.1	0.0
Nonunion	0.2	1.3	0.7	1.2	0.4	(²)	0.0
Average wage within the following categories: ³							
Lowest 25 percent	–	3.5	1.5	3.3	–	(²)	0.0
Lowest 10 percent	–	6.1	1.3	–	–	0.1	0.0
Second 25 percent	0.2	1.9	1.2	1.2	0.8	(²)	0.0
Third 25 percent	0.4	1.7	1.0	1.2	0.7	(²)	0.0
Highest 25 percent	0.1	1.5	0.7	1.5	0.6	(²)	0.0
Highest 10 percent	–	2.3	0.8	2.5	–	(²)	0.0
Establishment characteristics							
Goods-producing industries:							
Construction	–	5.7	–	–	–	0.1	0.0
Service-providing industries	0.2	1.5	0.8	1.2	0.6	(²)	0.0
Trade, transportation, and utilities	–	2.4	1.8	1.3	–	(²)	0.0
Wholesale trade	–	3.9	2.7	3.0	–	(²)	0.1
Retail trade	–	1.9	1.3	1.4	–	(²)	0.0
Transportation and warehousing	–	5.7	–	4.2	0.9	(²)	0.0
Utilities	–	4.3	–	3.8	0.8	(²)	0.0
Information	–	4.8	–	3.6	2.3	0.1	0.0
Financial activities	0.1	1.5	0.9	1.6	0.7	(²)	0.0
Finance and insurance	0.1	1.5	0.8	1.5	0.8	(²)	0.0
Credit intermediation and related activities	–	2.4	–	2.0	1.2	(²)	0.0
Insurance carriers and related activities	–	2.4	–	2.7	1.3	(²)	0.0
Real estate and rental and leasing	–	6.3	–	–	–	0.1	0.0
Professional and business services	–	3.5	1.5	3.4	1.7	(²)	0.0
Professional and technical services	–	3.7	1.8	3.8	2.4	(²)	0.0

See footnotes at end of table.

Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, March 2018—continued

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
Administrative and waste services	—	7.9	2.3	6.7	—	0.1	0.0
Education and health services	—	3.9	1.7	2.9	—	(²)	0.0
Educational services	—	3.8	1.7	3.3	—	(²)	0.0
Junior colleges, colleges, and universities	—	3.1	1.8	2.7	—	(²)	0.0
Health care and social assistance	—	4.4	1.9	3.3	—	(²)	0.0
Leisure and hospitality	—	6.7	—	—	—	0.1	0.0
Accommodation and food services	—	2.8	—	—	—	(²)	0.0
Other services	—	7.7	—	6.7	—	0.1	—
1 to 99 workers	0.4	2.5	1.3	2.1	0.7	(²)	0.0
1 to 49 workers	0.2	3.2	1.7	2.4	0.6	(²)	0.0
50 to 99 workers	—	3.8	2.7	3.1	—	(²)	0.0
100 workers or more	—	1.3	0.7	1.1	—	(²)	0.0
100 to 499 workers	—	1.8	0.9	1.7	—	(²)	0.0
500 workers or more	—	1.8	1.0	1.6	—	(²)	0.0
Geographic areas							
Northeast	—	3.6	1.2	2.9	—	(²)	0.0
New England	—	7.0	3.3	6.3	—	0.1	0.0
Middle Atlantic	—	3.8	1.4	3.0	—	(²)	0.0
South	0.4	1.9	1.3	1.8	0.7	(²)	0.0
South Atlantic	0.7	3.4	1.9	2.5	1.0	(²)	0.0
East South Central	—	2.4	2.7	3.1	0.8	(²)	0.0
West South Central	—	1.8	1.8	3.2	—	(²)	0.0
Midwest	—	1.8	1.3	1.2	—	(²)	0.0
East North Central	—	1.8	1.3	1.3	0.9	(²)	0.0
West North Central	—	3.9	—	2.3	0.8	(²)	0.0
West	0.1	3.1	1.4	3.0	2.0	(²)	0.0
Mountain	—	6.5	2.8	4.2	—	0.1	0.0
Pacific	—	3.0	1.5	4.0	—	(²)	0.0

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

² Less than 0.05.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 20. Life insurance plans: Maximum benefit amounts, private industry workers, March 2018

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	80	\$50,000	\$50,000	\$250,000	\$500,000	\$1,000,000	20
Worker characteristics							
Management, professional, and related	81	50,000	100,000	300,000	–	1,500,000	19
Management, business, and financial	80	50,000	100,000	300,000	750,000	–	20
Professional and related	82	50,000	100,000	300,000	1,000,000	1,500,000	18
Service	83	–	50,000	–	500,000	1,000,000	17
Sales and office	83	50,000	50,000	200,000	500,000	–	17
Sales and related	86	50,000	50,000	–	500,000	–	14
Office and administrative support	82	50,000	–	200,000	500,000	–	18
Natural resources, construction, and maintenance:							
Construction, extraction, farming, fishing, and forestry	74	50,000	–	–	–	1,000,000	26
Production, transportation, and material moving	70	50,000	50,000	150,000	500,000	1,000,000	30
Production	69	50,000	–	–	500,000	1,000,000	31
Transportation and material moving	70	50,000	50,000	100,000	300,000	500,000	30
Full time	80	50,000	50,000	250,000	500,000	1,000,000	20
Part time	71	50,000	100,000	–	–	–	29
Union	70	50,000	70,000	–	500,000	–	30
Nonunion	81	50,000	50,000	250,000	–	–	19
Average wage within the following categories: ²							
Lowest 25 percent	80	50,000	50,000	–	–	–	20
Second 25 percent	80	50,000	50,000	150,000	500,000	1,000,000	20
Third 25 percent	78	50,000	70,000	200,000	500,000	1,000,000	22
Highest 25 percent	80	50,000	100,000	300,000	1,000,000	2,000,000	20
Highest 10 percent	80	50,000	–	300,000	1,000,000	2,000,000	20
Establishment characteristics							
Goods-producing industries:							
Construction	72	50,000	50,000	–	–	–	28
Service-providing industries	82	50,000	50,000	200,000	500,000	–	18
Trade, transportation, and utilities	77	50,000	50,000	100,000	400,000	1,000,000	23
Wholesale trade	86	50,000	50,000	200,000	400,000	1,000,000	14
Retail trade	75	50,000	50,000	50,000	500,000	1,000,000	25
Transportation and warehousing	74	50,000	50,000	100,000	250,000	500,000	26
Utilities	63	50,000	–	300,000	750,000	1,000,000	37
Information	81	50,000	200,000	–	2,000,000	–	19
Financial activities	84	50,000	100,000	300,000	650,000	2,000,000	16
Finance and insurance	83	50,000	100,000	300,000	750,000	2,000,000	17
Credit intermediation and related activities	88	50,000	–	250,000	650,000	2,000,000	12
Insurance carriers and related activities	71	100,000	–	500,000	1,000,000	2,000,000	29
Professional and business services	82	50,000	–	300,000	1,000,000	2,000,000	18
Education and health services	82	50,000	100,000	250,000	500,000	1,000,000	18
Educational services	90	50,000	50,000	200,000	400,000	500,000	10
Junior colleges, colleges, and universities	91	50,000	50,000	200,000	500,000	500,000	9
Health care and social assistance	81	50,000	100,000	250,000	–	1,000,000	19
Leisure and hospitality	92	20,000	–	–	–	1,000,000	8

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, private industry workers, March 2018—continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	81	\$50,000	\$50,000	\$150,000	\$500,000	\$1,000,000	19
1 to 49 workers	83	50,000	50,000	150,000	500,000	—	17
50 to 99 workers	76	50,000	—	150,000	500,000	—	24
100 workers or more	79	50,000	—	300,000	750,000	—	21
100 to 499 workers	79	50,000	50,000	200,000	500,000	—	21
500 workers or more	80	50,000	—	400,000	1,000,000	—	20
Geographic areas							
Northeast	77	50,000	—	200,000	500,000	1,000,000	23
New England	79	50,000	100,000	200,000	500,000	1,000,000	21
Middle Atlantic	76	50,000	—	250,000	500,000	1,000,000	24
South	82	50,000	50,000	250,000	—	—	18
South Atlantic	85	50,000	50,000	250,000	750,000	2,000,000	15
East South Central	77	50,000	50,000	250,000	—	1,000,000	23
West South Central	81	50,000	—	200,000	500,000	—	19
Midwest	78	50,000	50,000	250,000	500,000	—	22
East North Central	81	50,000	—	250,000	—	—	19
West North Central	72	50,000	50,000	200,000	500,000	1,000,000	28
West	80	50,000	—	220,000	850,000	1,000,000	20
Mountain	79	50,000	—	—	1,000,000	1,000,000	21
Pacific	81	50,000	50,000	200,000	—	—	19

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 20. Standard errors for life insurance plans: Maximum benefit amounts, private industry workers, March 2018

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.0	\$0.00	\$3,160.70	\$55,806.65	\$117,112.93	\$248,706.15	1.0
Worker characteristics							
Management, professional, and related	1.3	0.00	0.00	20,402.21	–	448,848.53	1.3
Management, business, and financial	1.6	0.00	23,845.28	46,524.19	164,930.10	–	1.6
Professional and related	1.6	0.00	0.00	73,561.20	165,999.25	242,777.68	1.6
Service	3.8	–	0.00	–	0.00	0.00	3.8
Sales and office	1.1	0.00	0.00	10,561.96	84,120.45	–	1.1
Sales and related	1.2	0.00	0.00	–	133,474.72	–	1.2
Office and administrative support	1.3	0.00	–	31,973.58	126,510.13	–	1.3
Natural resources, construction, and maintenance:							
Construction, extraction, farming, fishing, and forestry	4.5	0.00	–	–	–	0.00	4.5
Production, transportation, and material moving	2.7	0.00	7,299.32	35,724.26	18,248.29	0.00	2.7
Production	3.6	0.00	–	–	53,202.44	0.00	3.6
Transportation and material moving	4.3	0.00	0.00	0.00	49,974.99	125,103.96	4.3
Full time	1.1	0.00	0.00	57,148.03	133,863.97	272,505.05	1.1
Part time	3.8	0.00	13,927.40	–	–	–	3.8
Union	3.2	0.00	11,541.23	–	92,599.95	–	3.2
Nonunion	1.0	0.00	0.00	35,630.92	–	–	1.0
Average wage within the following categories: ²							
Lowest 25 percent	2.7	0.00	0.00	–	–	–	2.7
Second 25 percent	2.2	0.00	0.00	1,824.83	0.00	0.00	2.2
Third 25 percent	1.6	0.00	17,856.30	0.00	0.00	0.00	1.6
Highest 25 percent	1.2	0.00	0.00	43,995.03	98,270.04	437,578.56	1.2
Highest 10 percent	2.0	0.00	–	37,619.81	131,273.57	316,069.61	2.0
Establishment characteristics							
Goods-producing industries:							
Construction	5.8	0.00	0.00	–	–	–	5.8
Service-providing industries	1.1	0.00	4,469.90	55,040.60	76,745.93	–	1.1
Trade, transportation, and utilities	2.3	0.00	0.00	0.00	117,201.75	0.00	2.3
Wholesale trade	2.7	0.00	6,451.74	7,901.74	104,828.43	156,446.48	2.7
Retail trade	2.3	0.00	0.00	0.00	92,599.95	273,724.31	2.3
Transportation and warehousing	6.2	0.00	5,161.40	5,474.49	43,757.86	60,865.63	6.2
Utilities	7.9	11,174.75	–	55,500.00	206,254.09	0.00	7.9
Information	2.7	0.00	51,613.95	–	129,034.88	–	2.7
Financial activities	1.4	0.00	0.00	2,580.70	135,332.92	539,791.63	1.4
Finance and insurance	1.5	0.00	0.00	0.00	208,462.23	204,022.06	1.5
Credit intermediation and related activities	1.6	0.00	–	63,292.89	117,201.75	158,034.81	1.6
Insurance carriers and related activities	2.7	9,656.09	–	0.00	0.00	427,960.28	2.7
Professional and business services	3.5	0.00	–	70,675.31	297,200.69	418,120.80	3.5
Education and health services	1.9	0.00	3,649.66	61,545.71	0.00	0.00	1.9
Educational services	2.3	0.00	7,901.74	51,613.95	90,784.08	0.00	2.3
Junior colleges, colleges, and universities	1.9	0.00	0.00	29,565.61	93,048.37	137,241.80	1.9
Health care and social assistance	2.2	0.00	0.00	73,561.20	–	0.00	2.2
Leisure and hospitality	3.0	4,741.04	–	–	–	0.00	3.0

See footnotes at end of table.

Table 20. Standard errors for life insurance plans: Maximum benefit amounts, private industry workers, March 2018—continued

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	1.6	\$0.00	\$0.00	\$22,810.36	\$20,402.21	\$0.00	1.6
1 to 49 workers	1.8	0.00	0.00	26,989.58	51,613.95	—	1.8
50 to 99 workers	4.0	0.00	—	44,465.58	27,372.43	—	4.0
100 workers or more	1.3	0.00	—	42,610.83	18,809.90	—	1.3
100 to 499 workers	1.7	0.00	7,901.74	34,442.89	25,806.98	—	1.7
500 workers or more	1.6	0.00	—	36,210.32	0.00	—	1.6
Geographic areas							
Northeast	2.0	0.00	—	51,005.51	0.00	0.00	2.0
New England	4.3	0.00	13,127.36	9,124.14	0.00	146,839.20	4.3
Middle Atlantic	2.1	0.00	—	30,261.36	48,922.77	0.00	2.1
South	1.5	0.00	0.00	66,805.93	—	—	1.5
South Atlantic	2.0	0.00	6,321.39	69,024.62	184,862.45	449,311.97	2.0
East South Central	3.1	0.00	0.00	67,048.49	—	0.00	3.1
West South Central	2.9	0.00	—	38,978.36	79,411.51	—	2.9
Midwest	2.4	0.00	9,525.89	48,709.60	62,551.98	—	2.4
East North Central	3.1	0.00	—	69,637.01	—	—	3.1
West North Central	3.0	0.00	0.00	58,423.03	0.00	0.00	3.0
West	2.0	0.00	—	48,666.85	247,026.82	195,691.08	2.0
Mountain	3.6	0.00	—	—	0.00	0.00	3.6
Pacific	2.4	0.00	14,252.37	27,326.77	—	—	2.4

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, March 2018

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$10,000	\$12,000	\$20,000	\$35,000	\$50,000
Worker characteristics					
Management, professional, and related	10,000	15,000	25,000	50,000	50,000
Management, business, and financial	10,000	15,000	25,000	50,000	50,000
Professional and related	10,000	15,000	25,000	50,000	50,000
Service	5,000	10,000	15,000	15,000	25,000
Protective service	5,000	–	10,000	–	–
Sales and office	10,000	–	20,000	–	50,000
Sales and related	10,000	15,000	20,000	25,000	50,000
Office and administrative support	10,000	–	20,000	50,000	50,000
Natural resources, construction, and maintenance:					
Construction, extraction, farming, fishing, and forestry	–	10,000	20,000	25,000	50,000
Production, transportation, and material moving ...	10,000	15,000	20,000	25,000	50,000
Production	10,000	15,000	20,000	25,000	50,000
Transportation and material moving	10,000	15,000	20,000	25,000	40,000
Full time	10,000	15,000	20,000	35,000	50,000
Part time	5,000	5,000	–	25,000	50,000
Union	5,000	10,000	20,000	35,000	50,000
Nonunion	10,000	15,000	20,000	–	50,000
Average wage within the following categories: ³					
Lowest 25 percent	5,000	10,000	15,000	20,000	25,000
Lowest 10 percent	5,000	10,000	15,000	–	25,000
Second 25 percent	10,000	15,000	20,000	25,000	50,000
Third 25 percent	10,000	15,000	20,000	40,000	50,000
Highest 25 percent	10,000	15,000	25,000	50,000	50,000
Highest 10 percent	–	–	25,000	50,000	–
Establishment characteristics					
Goods-producing industries:					
Construction	10,000	10,000	20,000	25,000	50,000
Service-providing industries	10,000	–	20,000	40,000	50,000
Trade, transportation, and utilities	10,000	–	20,000	25,000	50,000
Wholesale trade	10,000	15,000	20,000	25,000	50,000
Retail trade	5,000	10,000	20,000	20,000	–
Transportation and warehousing	10,000	–	20,000	40,000	50,000
Utilities	10,000	–	–	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	50,000
Credit intermediation and related activities	–	20,000	30,000	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	25,000	50,000
Professional and business services	10,000	–	25,000	50,000	50,000
Professional and technical services	15,000	25,000	–	50,000	–

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, March 2018—continued

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Administrative and waste services	—	\$10,000	\$20,000	—	\$50,000
Education and health services	\$10,000	10,000	20,000	—	50,000
Educational services	10,000	15,000	25,000	\$50,000	50,000
Junior colleges, colleges, and universities	10,000	10,000	25,000	50,000	50,000
Health care and social assistance	10,000	10,000	—	—	50,000
Leisure and hospitality	—	10,000	15,000	15,000	—
Accommodation and food services	—	10,000	15,000	15,000	15,000
Other services	—	—	—	—	50,000
1 to 99 workers	10,000	15,000	20,000	—	50,000
1 to 49 workers	10,000	—	20,000	—	50,000
50 to 99 workers	10,000	15,000	20,000	—	50,000
100 workers or more	10,000	10,000	20,000	35,000	50,000
100 to 499 workers	10,000	—	20,000	—	50,000
500 workers or more	—	10,000	20,000	50,000	50,000
Geographic areas					
Northeast	10,000	15,000	25,000	50,000	50,000
New England	10,000	15,000	25,000	—	—
Middle Atlantic	10,000	—	25,000	50,000	50,000
South	10,000	15,000	20,000	25,000	50,000
South Atlantic	10,000	—	15,000	25,000	50,000
East South Central	10,000	15,000	—	—	50,000
West South Central	10,000	15,000	20,000	—	50,000
Midwest	10,000	—	20,000	—	50,000
East North Central	10,000	—	20,000	25,000	50,000
West North Central	10,000	15,000	20,000	—	50,000
West	6,000	10,000	20,000	—	50,000
Mountain	10,000	—	20,000	—	50,000
Pacific	5,000	10,000	20,000	—	50,000

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, March 2018

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$0.00	\$3,508.94	\$0.00	\$8,109.72	\$0.00
Worker characteristics					
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	912.41	0.00	364.97
Service	364.97	0.00	3,770.82	3,649.66	3,761.98
Protective service	0.00	–	0.00	–	–
Sales and office	0.00	–	0.00	–	0.00
Sales and related	0.00	2,737.24	0.00	0.00	0.00
Office and administrative support	0.00	–	912.41	2,580.70	0.00
Natural resources, construction, and maintenance:					
Construction, extraction, farming, fishing, and forestry	–	1,247.71	0.00	0.00	0.00
Production, transportation, and material moving ...	0.00	0.00	0.00	258.07	5,037.32
Production	0.00	875.16	0.00	182.48	816.09
Transportation and material moving	0.00	1,580.35	0.00	2,761.47	5,329.62
Full time	0.00	1,344.07	0.00	8,037.54	0.00
Part time	0.00	0.00	–	5,320.24	3,289.76
Union	0.00	0.00	2,708.20	5,918.75	0.00
Nonunion	0.00	547.45	0.00	–	0.00
Average wage within the following categories: ³					
Lowest 25 percent	0.00	0.00	0.00	0.00	0.00
Lowest 10 percent	0.00	0.00	0.00	–	5,241.42
Second 25 percent	0.00	0.00	0.00	930.48	0.00
Third 25 percent	0.00	456.21	912.41	11,721.60	0.00
Highest 25 percent	1,032.28	645.17	0.00	0.00	0.00
Highest 10 percent	–	–	4,913.50	0.00	–
Establishment characteristics					
Goods-producing industries:					
Construction	0.00	0.00	2,040.22	7,184.36	0.00
Service-providing industries	0.00	–	0.00	8,498.69	0.00
Trade, transportation, and utilities	0.00	–	0.00	0.00	0.00
Wholesale trade	0.00	0.00	1,482.50	0.00	0.00
Retail trade	0.00	0.00	4,652.42	4,562.07	–
Transportation and warehousing	0.00	–	3,761.98	5,119.29	5,624.50
Utilities	0.00	–	–	0.00	0.00
Financial activities	–	0.00	912.41	0.00	0.00
Finance and insurance	0.00	2,234.95	6,948.74	0.00	0.00
Credit intermediation and related activities	–	3,761.98	7,067.53	0.00	–
Insurance carriers and related activities ...	0.00	2,040.22	–	0.00	0.00
Real estate and rental and leasing	0.00	4,080.44	0.00	7,242.06	12,104.54
Professional and business services	0.00	–	5,241.42	0.00	8,799.01
Professional and technical services	4,080.44	3,533.77	–	0.00	–

See footnotes at end of table.

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, March 2018—continued

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Administrative and waste services	–	\$2,040.22	\$3,026.14	–	\$0.00
Education and health services	\$0.00	0.00	3,704.00	–	0.00
Educational services	0.00	1,842.99	0.00	\$0.00	0.00
Junior colleges, colleges, and universities	0.00	2,414.02	1,824.83	0.00	4,080.44
Health care and social assistance	2,064.56	0.00	–	–	0.00
Leisure and hospitality	–	0.00	3,533.77	0.00	–
Accommodation and food services	–	2,414.02	3,289.76	0.00	3,026.14
Other services	–	–	–	–	0.00
1 to 99 workers	0.00	182.48	0.00	–	0.00
1 to 49 workers	0.00	–	0.00	–	0.00
50 to 99 workers	0.00	0.00	912.41	–	0.00
100 workers or more	0.00	364.97	0.00	7,200.56	0.00
100 to 499 workers	0.00	–	632.14	–	0.00
500 workers or more	–	0.00	0.00	4,562.07	0.00
Geographic areas					
Northeast	0.00	4,141.20	2,414.02	0.00	9,124.14
New England	0.00	2,737.24	6,255.20	–	–
Middle Atlantic	0.00	–	912.41	0.00	0.00
South	0.00	3,795.03	2,001.08	7,443.87	0.00
South Atlantic	0.00	–	4,080.44	982.70	0.00
East South Central	0.00	0.00	–	–	0.00
West South Central	0.00	2,737.24	0.00	–	0.00
Midwest	0.00	–	0.00	–	0.00
East North Central	0.00	–	0.00	3,792.84	0.00
West North Central	0.00	3,136.90	4,080.44	–	0.00
West	1,303.19	0.00	0.00	–	0.00
Mountain	0.00	–	0.00	–	0.00
Pacific	0.00	0.00	3,026.14	–	0.00

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 22. Short-term disability plans: Method of funding, private industry workers, March 2018

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	41	43	16	(²)
Worker characteristics				
Management, professional, and related	45	43	12	(²)
Management, business, and financial	47	41	—	—
Professional and related	43	44	—	—
Service	—	37	36	—
Protective service	36	—	37	—
Sales and office	46	38	—	—
Sales and related	50	35	15	—
Office and administrative support	45	39	—	—
Natural resources, construction, and maintenance	34	50	—	—
Construction, extraction, farming, fishing, and forestry	25	56	—	—
Installation, maintenance, and repair	40	47	—	—
Production, transportation, and material moving ...	40	50	10	—
Production	47	47	6	—
Transportation and material moving	33	52	14	—
Full time	43	44	13	(²)
Part time	—	29	44	—
Union	35	49	—	—
Nonunion	42	42	16	(²)
Average wage within the following categories: ³				
Lowest 25 percent	33	37	—	—
Lowest 10 percent	28	36	37	—
Second 25 percent	39	43	—	—
Third 25 percent	42	46	12	(²)
Highest 25 percent	46	42	12	(²)
Highest 10 percent	47	41	12	(²)
Establishment characteristics				
Service-providing industries	41	41	18	(²)
Trade, transportation, and utilities	42	40	—	—
Wholesale trade	36	45	19	—
Retail trade	47	31	22	—
Transportation and warehousing	37	50	—	—
Utilities	50	46	—	—
Information	66	30	4	—
Financial activities	64	27	—	—
Finance and insurance	70	25	—	—
Credit intermediation and related activities	74	21	—	—
Insurance carriers and related activities	69	27	—	—
Real estate and rental and leasing	25	39	37	—
Professional and business services	37	45	—	—
Professional and technical services	32	50	—	—
Administrative and waste services	35	—	33	—
Education and health services	27	54	—	—
Educational services	43	37	—	—
Junior colleges, colleges, and universities	60	27	13	—
Health care and social assistance	24	57	—	—
Leisure and hospitality	34	31	35	—
Accommodation and food services	38	24	38	—

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, private industry workers, March 2018—continued

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
Establishment characteristics				
Other services	31	40	28	—
1 to 99 workers	30	46	24	(²)
1 to 49 workers	30	43	26	(²)
50 to 99 workers	28	53	19	—
100 workers or more	49	41	10	(²)
100 to 499 workers	45	45	11	(²)
500 workers or more	54	36	9	(²)
Geographic areas				
Northeast	—	30	47	—
New England	35	63	—	—
Middle Atlantic	—	24	56	—
South	49	51	—	—
South Atlantic	45	55	—	—
East South Central	55	44	—	—
West South Central	54	46	—	—
Midwest	55	44	—	(²)
East North Central	55	45	—	(²)
West North Central	56	43	—	—
West	40	50	10	—
Mountain	38	62	—	—
Pacific	42	43	15	—

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

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 22. Standard errors for short-term disability plans: Method of funding, private industry workers, March 2018

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	1.3	1.4	1.0	0.1
Worker characteristics				
Management, professional, and related	1.9	1.9	1.1	0.1
Management, business, and financial	2.7	2.4	—	—
Professional and related	2.4	3.0	—	—
Service	—	4.2	5.0	—
Protective service	10.7	—	7.6	—
Sales and office	2.4	2.3	—	—
Sales and related	2.9	2.8	2.6	—
Office and administrative support	2.5	2.4	—	—
Natural resources, construction, and maintenance	2.2	2.1	—	—
Construction, extraction, farming, fishing, and forestry	3.4	4.6	—	—
Installation, maintenance, and repair	3.0	2.6	—	—
Production, transportation, and material moving ...	2.3	2.4	1.3	—
Production	2.3	2.2	1.2	—
Transportation and material moving	3.6	4.0	2.6	—
Full time	1.3	1.5	0.9	0.1
Part time	—	2.8	3.2	—
Union	2.9	3.2	—	—
Nonunion	1.3	1.4	0.9	(²)
Average wage within the following categories: ³				
Lowest 25 percent	2.8	3.2	—	—
Lowest 10 percent	5.6	5.3	9.3	—
Second 25 percent	1.9	2.3	—	—
Third 25 percent	1.8	2.2	1.8	0.1
Highest 25 percent	1.9	1.7	1.2	0.1
Highest 10 percent	2.7	2.5	1.7	0.1
Establishment characteristics				
Service-providing industries	1.5	1.7	1.2	0.1
Trade, transportation, and utilities	1.5	1.7	—	—
Wholesale trade	2.7	2.9	2.0	—
Retail trade	2.6	2.9	2.1	—
Transportation and warehousing	5.0	5.7	—	—
Utilities	8.3	8.2	—	—
Information	3.8	3.8	0.7	—
Financial activities	2.4	1.9	—	—
Finance and insurance	1.9	1.8	—	—
Credit intermediation and related activities	2.0	1.7	—	—
Insurance carriers and related activities	3.2	3.5	—	—
Real estate and rental and leasing	6.0	6.9	7.6	—
Professional and business services	4.9	4.6	—	—
Professional and technical services	4.3	4.8	—	—
Administrative and waste services	10.3	—	7.2	—
Education and health services	3.6	5.2	—	—
Educational services	6.6	6.3	—	—
Junior colleges, colleges, and universities	3.6	3.7	0.9	—
Health care and social assistance	4.2	6.4	—	—
Leisure and hospitality	6.1	3.8	5.8	—
Accommodation and food services	6.8	4.6	5.8	—
Other services	5.3	5.8	4.0	—

See footnotes at end of table.

Table 22. Standard errors for short-term disability plans: Method of funding, private industry workers, March 2018—continued

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
1 to 99 workers	1.8	2.3	1.7	0.1
1 to 49 workers	2.2	2.6	1.8	0.1
50 to 99 workers	3.2	3.5	2.8	—
100 workers or more	1.7	1.7	1.0	0.1
100 to 499 workers	2.1	2.2	1.0	(²)
500 workers or more	2.4	2.1	1.6	0.2
Geographic areas				
Northeast	—	2.4	2.5	—
New England	5.3	5.1	—	—
Middle Atlantic	—	2.0	2.4	—
South	2.8	2.8	—	—
South Atlantic	4.5	4.5	—	—
East South Central	4.5	4.9	—	—
West South Central	3.3	3.3	—	—
Midwest	2.1	2.1	—	0.1
East North Central	2.1	2.1	—	0.1
West North Central	5.0	4.9	—	—
West	2.9	2.9	1.9	—
Mountain	4.0	4.0	—	—
Pacific	3.9	3.5	2.7	—

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

² Less than 0.05.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, March 2018

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	15	85
Worker characteristics		
Management, professional, and related	12	88
Management, business, and financial	12	88
Professional and related	12	88
Service	31	69
Protective service	43	57
Sales and office	17	83
Sales and related	18	82
Office and administrative support	16	84
Natural resources, construction, and maintenance	12	88
Construction, extraction, farming, fishing, and forestry	12	88
Installation, maintenance, and repair	12	88
Production, transportation, and material moving	11	89
Production	7	92
Transportation and material moving	16	84
Full time	13	87
Part time	39	61
Union	14	86
Nonunion	16	84
Average wage within the following categories: ¹		
Lowest 25 percent	29	71
Lowest 10 percent	39	61
Second 25 percent	18	82
Third 25 percent	12	88
Highest 25 percent	11	89
Highest 10 percent	13	87
Establishment characteristics		
Goods-producing industries	9	91
Construction	16	84
Manufacturing	7	93
Service-providing industries	17	83
Trade, transportation, and utilities	20	80
Wholesale trade	21	79
Retail trade	24	76
Information	6	94
Financial activities	9	91
Finance and insurance	5	95
Credit intermediation and related activities	6	94
Insurance carriers and related activities	5	95
Real estate and rental and leasing	29	71
Professional and business services	17	83
Professional and technical services	13	87
Administrative and waste services	34	66
Education and health services	18	82
Educational services	11	89
Junior colleges, colleges, and universities	6	94
Health care and social assistance	19	81

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, March 2018—continued

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

Characteristics	Employee contribution required	Employee contribution not required
Leisure and hospitality	28	72
Accommodation and food services	30	70
Other services	21	79
1 to 99 workers	21	79
1 to 49 workers	21	79
50 to 99 workers	19	81
100 workers or more	12	88
100 to 499 workers	13	87
500 workers or more	10	90
Geographic areas		
Northeast	37	63
New England	4	96
Middle Atlantic	44	56
South	4	95
South Atlantic	4	96
West South Central	4	96
Midwest	5	95
East North Central	4	96
West North Central	7	93
West	10	90
Mountain	4	96
Pacific	13	87

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 23. Standard errors for short-term disability plans: Employee contribution requirement, private industry workers, March 2018

Characteristics	Employee contribution required	Employee contribution not required
All workers	1.0	1.0
Worker characteristics		
Management, professional, and related	1.0	1.0
Management, business, and financial	1.9	1.9
Professional and related	1.0	1.0
Service	4.2	4.2
Protective service	7.9	7.9
Sales and office	1.6	1.6
Sales and related	2.3	2.3
Office and administrative support	1.6	1.6
Natural resources, construction, and maintenance	2.1	2.1
Construction, extraction, farming, fishing, and forestry	3.4	3.4
Installation, maintenance, and repair	2.3	2.3
Production, transportation, and material moving	1.6	1.6
Production	1.5	1.5
Transportation and material moving	2.7	2.7
Full time	0.9	0.9
Part time	2.3	2.3
Union	2.3	2.3
Nonunion	1.0	1.0
Average wage within the following categories: ¹		
Lowest 25 percent	2.8	2.8
Lowest 10 percent	5.1	5.1
Second 25 percent	1.7	1.7
Third 25 percent	1.6	1.6
Highest 25 percent	1.4	1.4
Highest 10 percent	1.7	1.7
Establishment characteristics		
Goods-producing industries	1.4	1.4
Construction	4.2	4.2
Manufacturing	1.6	1.6
Service-providing industries	1.2	1.2
Trade, transportation, and utilities	1.1	1.1
Wholesale trade	2.2	2.2
Retail trade	2.2	2.2
Information	1.7	1.7
Financial activities	1.2	1.2
Finance and insurance	0.7	0.7
Credit intermediation and related activities	1.2	1.2
Insurance carriers and related activities	0.9	0.9
Real estate and rental and leasing	8.4	8.4
Professional and business services	2.8	2.8
Professional and technical services	2.6	2.6
Administrative and waste services	6.5	6.5
Education and health services	3.7	3.7
Educational services	2.8	2.8
Junior colleges, colleges, and universities	1.0	1.0
Health care and social assistance	4.8	4.8

See footnotes at end of table.

Table 23. Standard errors for short-term disability plans: Employee contribution requirement, private industry workers, March 2018—continued

Characteristics	Employee contribution required	Employee contribution not required
Leisure and hospitality	3.9	3.9
Accommodation and food services	3.8	3.8
Other services	5.6	5.6
1 to 99 workers	1.7	1.7
1 to 49 workers	1.6	1.6
50 to 99 workers	2.9	2.9
100 workers or more	1.0	1.0
100 to 499 workers	1.4	1.4
500 workers or more	1.3	1.3
Geographic areas		
Northeast	2.4	2.4
New England	1.2	1.2
Middle Atlantic	2.4	2.4
South	0.5	0.5
South Atlantic	0.6	0.6
West South Central	1.1	1.1
Midwest	1.0	1.0
East North Central	1.2	1.2
West North Central	1.9	1.9
West	1.3	1.3
Mountain	1.1	1.1
Pacific	2.0	2.0

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 24. Short-term disability plans: Method of benefit payment, private industry workers, March 2018

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	5	2	71	21	(¹)
Worker characteristics					
Management, professional, and related	1	1	70	28	(¹)
Management, business, and financial	2	—	61	36	—
Professional and related	—	1	76	22	—
Service	6	1	87	6	—
Protective service	—	—	78	—	—
Sales and office	2	1	71	25	1
Sales and related	4	—	72	22	—
Office and administrative support	2	—	71	26	—
Natural resources, construction, and maintenance	18	—	61	17	—
Construction, extraction, farming, fishing, and forestry	38	5	51	—	—
Installation, maintenance, and repair	4	4	67	25	—
Production, transportation, and material moving ...	13	—	68	13	—
Production	17	—	60	17	—
Transportation and material moving	10	—	76	9	—
Full time	6	2	69	22	(¹)
Part time	—	3	86	9	—
Union	21	12	55	—	—
Nonunion	3	1	74	22	(¹)
Average wage within the following categories: ²					
Lowest 25 percent	5	—	82	10	—
Lowest 10 percent	—	3	83	8	—
Second 25 percent	7	1	76	15	(¹)
Third 25 percent	6	3	70	20	(¹)
Highest 25 percent	4	3	64	29	(¹)
Highest 10 percent	2	1	64	33	(¹)
Establishment characteristics					
Goods-producing industries	16	4	62	18	(¹)
Construction	31	—	58	8	—
Manufacturing	13	—	62	20	—
Service-providing industries	3	2	74	22	(¹)
Trade, transportation, and utilities	5	4	76	14	1
Wholesale trade	6	—	76	16	—
Retail trade	—	3	79	14	—
Transportation and warehousing	9	—	74	9	—
Information	—	—	37	62	—
Financial activities	—	1	49	50	—
Finance and insurance	—	1	43	56	—
Credit intermediation and related activities	—	—	32	67	—
Insurance carriers and related activities	—	—	55	44	—
Real estate and rental and leasing	—	—	89	7	—
Professional and business services	—	—	74	24	—
Professional and technical services	—	—	81	19	—
Administrative and waste services	—	—	82	—	—
Education and health services	2	—	90	8	—
Educational services	1	—	80	19	—
Junior colleges, colleges, and universities	1	—	75	23	—

See footnotes at end of table.

Table 24. Short-term disability plans: Method of benefit payment, private industry workers, March 2018—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
Health care and social assistance	2	—	92	5	—
Leisure and hospitality	10	—	85	—	—
Accommodation and food services	8	—	88	—	—
Other services	—	—	82	—	—
1 to 99 workers	5	—	78	16	—
1 to 49 workers	5	—	78	16	—
50 to 99 workers	6	1	78	15	—
100 workers or more	6	3	67	24	(¹)
100 to 499 workers	6	—	70	21	—
500 workers or more	5	5	62	28	(¹)
Geographic areas					
Northeast	3	—	84	13	—
New England	5	—	70	24	—
Middle Atlantic	2	—	86	11	—
South	5	3	64	27	(¹)
South Atlantic	5	3	66	26	1
East South Central	—	—	62	23	—
West South Central	4	2	64	31	—
Midwest	11	—	64	22	—
East North Central	11	—	63	23	—
West North Central	11	—	65	21	—
West	4	3	71	22	1
Mountain	5	—	73	19	—
Pacific	3	3	70	23	1

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 24. Standard errors for short-term disability plans: Method of benefit payment, private industry workers, March 2018

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	0.1
Worker characteristics					
Management, professional, and related	0.4	0.3	1.5	1.4	0.1
Management, business, and financial	0.5	–	2.3	2.2	–
Professional and related	–	0.5	1.5	1.4	–
Service	1.5	0.3	2.3	1.5	–
Protective service	–	–	10.3	–	–
Sales and office	0.4	0.3	1.5	1.4	0.2
Sales and related	0.7	–	1.9	1.8	–
Office and administrative support	0.3	–	1.6	1.6	–
Natural resources, construction, and maintenance	1.8	–	2.7	2.0	–
Construction, extraction, farming, fishing, and forestry	3.6	1.8	3.7	–	–
Installation, maintenance, and repair	0.5	1.1	3.4	3.1	–
Production, transportation, and material moving ...	1.3	–	2.2	2.0	–
Production	1.9	–	2.9	2.4	–
Transportation and material moving	1.6	–	3.1	2.9	–
Full time	0.5	0.3	1.0	1.0	0.1
Part time	–	0.8	1.5	1.8	–
Union	2.4	2.0	2.5	–	–
Nonunion	0.3	0.2	1.1	1.0	0.1
Average wage within the following categories: ¹					
Lowest 25 percent	1.4	–	2.3	1.6	–
Lowest 10 percent	–	1.3	3.4	1.9	–
Second 25 percent	0.9	0.4	1.8	1.2	0.1
Third 25 percent	0.9	0.7	1.5	1.4	0.1
Highest 25 percent	0.7	0.4	1.5	1.5	0.1
Highest 10 percent	0.7	0.2	2.0	2.0	0.2
Establishment characteristics					
Goods-producing industries	1.3	0.9	1.8	1.6	0.2
Construction	3.5	–	3.5	2.8	–
Manufacturing	1.4	–	2.2	1.7	–
Service-providing industries	0.4	0.3	1.1	1.1	0.1
Trade, transportation, and utilities	0.7	0.7	1.6	1.4	0.2
Wholesale trade	1.4	–	2.2	2.5	–
Retail trade	–	0.8	1.5	1.2	–
Transportation and warehousing	2.3	–	4.2	2.6	–
Information	–	–	3.3	3.4	–
Financial activities	–	0.4	2.1	2.3	–
Finance and insurance	–	0.3	2.2	2.2	–
Credit intermediation and related activities	–	–	2.5	2.6	–
Insurance carriers and related activities	–	–	2.2	2.1	–
Real estate and rental and leasing	–	–	3.9	2.9	–
Professional and business services	–	–	4.0	3.8	–
Professional and technical services	–	–	3.0	3.0	–
Administrative and waste services	–	–	7.1	–	–
Education and health services	0.9	–	1.8	1.7	–
Educational services	0.3	–	4.6	4.4	–
Junior colleges, colleges, and universities	0.5	–	2.4	2.2	–
Health care and social assistance	1.0	–	2.0	1.9	–

See footnotes at end of table.

Table 24. Standard errors for short-term disability plans: Method of benefit payment, private industry workers, March 2018—continued

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
Leisure and hospitality	2.8	—	4.2	—	—
Accommodation and food services	2.3	—	3.6	—	—
Other services	—	—	5.3	—	—
1 to 99 workers	0.7	—	1.5	1.3	—
1 to 49 workers	0.9	—	1.8	1.3	—
50 to 99 workers	0.9	0.6	2.7	2.6	—
100 workers or more	0.6	0.5	1.4	1.2	0.1
100 to 499 workers	0.7	—	1.9	1.7	—
500 workers or more	1.0	0.9	2.4	2.2	0.2
Geographic areas					
Northeast	0.3	—	1.6	1.4	—
New England	1.3	—	3.8	3.5	—
Middle Atlantic	0.4	—	1.8	1.6	—
South	1.0	0.7	1.6	1.6	0.1
South Atlantic	1.4	1.0	2.1	2.5	0.1
East South Central	—	—	5.0	3.6	—
West South Central	1.2	0.4	2.8	2.2	—
Midwest	1.0	—	1.9	2.2	—
East North Central	1.4	—	2.4	2.8	—
West North Central	1.2	—	3.0	3.3	—
West	1.0	0.5	2.8	2.0	0.3
Mountain	1.2	—	5.5	3.3	—
Pacific	1.5	0.5	3.0	2.6	0.5

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 25. Short-term disability plans: Duration of benefits, private industry workers, March 2018

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	94	12	20	26	26	26	6
Worker characteristics							
Management, professional, and related	94	12	18	26	26	26	6
Management, business, and financial	96	12	–	26	26	26	4
Professional and related	93	12	18	26	26	26	7
Service	98	13	–	26	26	26	2
Sales and office	94	12	18	26	26	26	6
Sales and related	91	12	–	26	26	26	9
Office and administrative support	95	12	18	26	26	26	5
Natural resources, construction, and maintenance	92	13	26	26	26	–	8
Construction, extraction, farming, fishing, and forestry	95	13	26	26	26	–	5
Installation, maintenance, and repair	90	13	25	26	26	52	10
Production, transportation, and material moving	92	13	21	26	26	26	8
Transportation and material moving	95	13	25	26	26	26	5
Full time	94	12	18	26	26	26	6
Part time	97	13	26	26	26	26	3
Union	90	13	26	26	26	26	10
Nonunion	95	12	18	26	26	26	5
Average wage within the following categories: ²							
Lowest 25 percent	95	12	–	26	26	26	5
Lowest 10 percent	95	12	–	26	26	–	5
Second 25 percent	96	12	24	26	26	26	4
Third 25 percent	94	12	–	26	26	26	6
Highest 25 percent	92	12	21	26	26	26	8
Highest 10 percent	92	12	24	26	26	26	8
Establishment characteristics							
Goods-producing industries:							
Construction	98	12	13	26	26	26	2
Service-providing industries							
Trade, transportation, and utilities	93	12	21	26	26	26	7
Wholesale trade	92	12	13	26	26	26	8
Retail trade	93	12	–	26	26	26	7
Transportation and warehousing	93	21	26	26	26	26	7
Information	90	12	25	26	26	52	10
Financial activities	94	13	25	26	26	26	6
Finance and insurance	94	13	25	26	26	26	6
Credit intermediation and related activities	93	12	26	26	26	26	7
Insurance carriers and related activities	97	13	24	26	26	26	3
Professional and business services	95	12	13	26	26	26	5
Professional and technical services	94	12	13	26	26	26	6
Education and health services	97	12	–	26	26	26	3
Educational services	94	12	24	26	26	26	6
Health care and social assistance	97	12	–	26	26	26	3
Accommodation and food services	100	13	26	26	26	–	–

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, private industry workers, March 2018—continued

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	95	12	—	26	26	26	5
1 to 49 workers	96	12	—	26	26	26	4
50 to 99 workers	94	12	13	26	26	26	6
100 workers or more	93	12	21	26	26	26	7
100 to 499 workers	95	12	13	26	26	26	5
500 workers or more	91	13	25	26	26	26	9
Geographic areas							
Northeast	95	—	26	26	26	26	5
New England	96	12	—	26	26	26	4
Middle Atlantic	94	25	26	26	26	26	6
South Atlantic	94	12	13	26	26	26	6
West South Central	94	11	13	26	26	26	6
Midwest	94	12	13	26	26	26	6
East North Central	94	12	13	26	26	26	6
West North Central	95	12	13	26	26	26	5
West	95	12	13	26	26	26	5
Mountain	95	11	13	21	26	26	5
Pacific	95	13	25	26	26	26	5

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 25. Standard errors for short-term disability plans: Duration of benefits, private industry workers, March 2018

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.5	0.0	2.0	0.0	0.0	0.0	0.5
Worker characteristics							
Management, professional, and related	0.7	0.0	2.8	0.0	0.0	0.0	0.7
Management, business, and financial	0.5	0.0	–	0.0	0.0	0.0	0.5
Professional and related	1.0	0.0	3.5	0.0	0.0	0.0	1.0
Service	0.5	1.2	–	0.0	0.0	0.0	0.5
Sales and office	0.8	0.0	5.1	0.0	0.0	0.0	0.8
Sales and related	1.9	0.0	–	0.0	0.0	0.0	1.9
Office and administrative support	0.6	0.0	5.1	0.0	0.0	0.0	0.6
Natural resources, construction, and maintenance	1.3	0.0	1.2	0.0	0.0	–	1.3
Construction, extraction, farming, fishing, and forestry	1.5	0.0	5.6	0.0	0.0	–	1.5
Installation, maintenance, and repair	1.9	0.0	1.0	0.0	0.0	10.8	1.9
Production, transportation, and material moving ...	1.0	0.4	4.6	0.0	0.0	0.0	1.0
Transportation and material moving	1.3	0.0	4.5	0.0	0.0	0.0	1.3
Full time	0.5	0.0	2.1	0.0	0.0	0.0	0.5
Part time	0.7	0.0	0.0	0.0	0.0	0.0	0.7
Union	1.6	0.0	0.4	0.0	0.0	0.0	1.6
Nonunion	0.5	0.0	2.9	0.0	0.0	0.0	0.5
Average wage within the following categories: ²							
Lowest 25 percent	1.0	0.3	–	0.0	0.0	0.0	1.0
Lowest 10 percent	1.5	0.3	–	0.0	0.0	–	1.5
Second 25 percent	0.4	0.0	2.7	0.0	0.0	0.0	0.4
Third 25 percent	0.8	0.0	–	0.0	0.0	0.0	0.8
Highest 25 percent	0.9	0.0	2.5	0.0	0.0	0.0	0.9
Highest 10 percent	1.4	0.6	3.1	0.0	0.0	0.0	1.4
Establishment characteristics							
Goods-producing industries:							
Construction	0.8	0.8	3.5	0.0	0.0	0.0	0.8
Service-providing industries							
Trade, transportation, and utilities	1.1	0.3	1.8	0.0	0.0	0.0	1.1
Wholesale trade	2.1	1.2	3.6	0.0	0.0	0.0	2.1
Retail trade	1.3	0.3	–	0.0	0.0	0.0	1.3
Transportation and warehousing	2.2	1.2	0.0	0.0	0.0	0.0	2.2
Information	2.9	0.0	1.1	0.0	0.0	6.7	2.9
Financial activities	0.9	0.0	0.0	0.0	0.0	0.0	0.9
Finance and insurance	0.9	0.0	0.0	0.0	0.0	0.0	0.9
Credit intermediation and related activities	1.4	0.4	0.0	0.0	0.0	0.0	1.4
Insurance carriers and related activities	0.7	0.0	2.2	0.0	0.0	0.0	0.7
Professional and business services	1.4	0.0	1.6	0.0	0.0	0.0	1.4
Professional and technical services	2.4	0.0	0.0	0.0	0.0	0.0	2.4
Education and health services	0.8	0.0	–	0.0	0.0	0.0	0.8
Educational services	1.4	0.3	6.9	0.0	0.0	0.0	1.4
Health care and social assistance	0.9	0.0	–	0.0	0.0	0.0	0.9
Accommodation and food services	0.0	0.0	0.4	0.0	0.0	–	–

See footnotes at end of table.

Table 25. Standard errors for short-term disability plans: Duration of benefits, private industry workers, March 2018—continued

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	0.7	0.0	—	0.0	0.0	0.0	0.7
1 to 49 workers	0.6	0.3	—	0.0	0.0	0.0	0.6
50 to 99 workers	1.7	0.0	2.9	0.0	0.0	0.0	1.7
100 workers or more	0.5	0.0	0.8	0.0	0.0	0.0	0.5
100 to 499 workers	0.6	0.0	2.8	0.0	0.0	0.0	0.6
500 workers or more	1.0	1.2	0.4	0.0	0.0	0.0	1.0
Geographic areas							
Northeast	0.5	—	0.0	0.0	0.0	0.0	0.5
New England	1.0	1.1	—	0.0	0.0	0.0	1.0
Middle Atlantic	0.6	1.1	0.0	0.0	0.0	0.0	0.6
South Atlantic	1.1	0.0	0.0	0.0	0.0	0.0	1.1
West South Central	1.3	1.0	0.3	0.0	0.0	0.0	1.3
Midwest	0.9	0.0	0.0	0.0	0.0	0.0	0.9
East North Central	1.2	0.0	0.0	0.0	0.0	0.0	1.2
West North Central	0.7	0.0	0.2	0.0	0.0	0.0	0.7
West	1.1	0.2	2.5	0.0	0.0	0.0	1.1
Mountain	1.9	0.0	1.0	5.2	0.0	0.0	1.9
Pacific	1.3	0.9	0.4	0.0	0.0	0.0	1.3

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, March 2018

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	1	24	1	41	19	14	62.0	60.0
Worker characteristics								
Management, professional, and related	—	17	—	44	20	19	64.0	60.0
Management, business, and financial	—	14	—	43	24	18	64.6	60.0
Professional and related	—	18	—	44	18	19	63.7	60.0
Service	—	38	—	35	19	6	58.4	60.0
Sales and office	1	29	2	39	17	12	61.0	60.0
Sales and related	—	35	—	37	14	12	61.0	60.0
Office and administrative support	1	27	2	40	19	11	61.0	60.0
Natural resources, construction, and maintenance	—	25	—	38	23	11	60.9	60.0
Construction, extraction, farming, fishing, and forestry	—	38	—	26	28	—	58.7	60.0
Installation, maintenance, and repair	—	18	—	44	21	12	62.0	60.0
Production, transportation, and material moving	—	19	—	44	17	17	62.7	60.0
Production	—	16	—	42	16	22	63.3	60.0
Transportation and material moving	—	22	—	46	19	12	62.1	60.0
Full time	1	22	1	43	18	15	62.3	60.0
Part time	—	37	—	26	30	5	59.4	60.0
Union	—	30	—	36	22	9	59.7	60.0
Nonunion	1	23	1	42	19	15	62.3	60.0
Average wage within the following categories: ¹								
Lowest 25 percent	—	37	—	34	19	7	58.8	60.0
Lowest 10 percent	—	34	—	24	27	12	60.2	60.0
Second 25 percent	1	30	2	39	18	10	60.1	60.0
Third 25 percent	1	20	1	46	18	15	62.4	60.0
Highest 25 percent	1	17	(²)	41	20	20	64.6	60.0
Highest 10 percent	—	18	—	39	19	22	65.8	60.0
Establishment characteristics								
Goods-producing industries:								
Construction	—	30	—	34	24	6	58.8	60.0
Service-providing industries (²)								
Trade, transportation, and utilities	—	30	—	39	19	10	61.2	60.0
Wholesale trade	—	15	—	51	23	10	63.4	60.0
Retail trade	—	43	—	31	17	7	58.2	60.0
Transportation and warehousing	—	23	—	44	—	14	64.0	60.0
Information	—	18	—	51	—	20	62.4	60.0
Financial activities								
Finance and insurance	—	21	—	37	13	28	66.3	60.0
Credit intermediation and related activities	—	36	—	37	13	14	61.5	60.0
Insurance carriers and related activities	—	15	—	41	16	27	65.7	60.0
Real estate and rental and leasing	—	40	—	35	—	—	59.4	60.0
Professional and business services	—	14	—	37	26	21	64.9	60.0
Professional and technical services	—	15	—	39	18	25	65.4	60.0
Administrative and waste services	—	17	—	36	33	—	63.2	60.0
Education and health services								
Educational services	—	22	—	51	18	8	60.3	60.0
Educational services	—	35	—	28	19	18	63.4	60.0
Junior colleges, colleges, and universities	—	23	—	38	10	29	67.0	60.0
Health care and social assistance	—	20	—	55	18	6	59.8	60.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, March 2018—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		
Leisure and hospitality	—	51	—	31	12	—	55.6	50.0
Accommodation and food services	—	53	—	28	13	—	55.7	50.0
Other services	—	33	—	24	29	7	59.5	60.0
1 to 99 workers	(²)	24	2	39	23	12	62.2	60.0
1 to 49 workers	—	26	—	37	23	11	61.6	60.0
50 to 99 workers	—	19	—	44	23	13	63.5	60.0
100 workers or more	1	24	(²)	43	16	16	61.9	60.0
100 to 499 workers	—	24	—	42	16	16	61.3	60.0
500 workers or more	—	24	—	44	15	16	62.6	60.0
Geographic areas								
Northeast	—	37	—	23	32	6	60.1	60.0
New England	—	8	—	53	23	12	63.1	60.0
Middle Atlantic	—	42	—	19	34	6	59.7	60.0
South	—	18	—	55	9	18	62.7	60.0
South Atlantic	1	19	—	53	9	18	62.3	60.0
East South Central	—	16	—	48	—	—	65.1	60.0
West South Central	—	16	—	61	8	—	62.3	60.0
Midwest	—	17	—	53	11	18	63.0	60.0
East North Central	—	17	—	53	11	18	62.8	60.0
West North Central	—	17	—	50	12	19	63.5	60.0
West	—	14	—	42	17	20	63.6	60.0
Mountain	—	14	—	46	—	24	63.2	60.0
Pacific	—	13	—	39	19	18	63.9	60.0

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

² Less than 0.5.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, private industry workers, March 2018

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	0.3	1.7	1.2	1.0	0.3	0.0
Worker characteristics								
Management, professional, and related	–	1.2	–	2.7	1.9	1.5	0.4	0.0
Management, business, and financial	–	2.3	–	3.2	3.2	2.0	0.6	0.0
Professional and related	–	1.8	–	3.4	2.1	1.8	0.4	0.0
Service	–	3.3	–	4.2	2.5	2.2	0.5	0.0
Sales and office	0.3	1.3	0.6	2.1	1.8	1.2	0.5	0.0
Sales and related	–	2.1	–	3.1	1.9	2.8	1.2	0.0
Office and administrative support	0.4	1.4	0.8	2.5	2.2	1.1	0.4	0.0
Natural resources, construction, and maintenance	–	3.6	–	3.2	3.3	2.2	0.8	0.0
Construction, extraction, farming, fishing, and forestry	–	10.1	–	5.4	8.0	–	1.6	0.0
Installation, maintenance, and repair	–	3.5	–	3.6	3.0	2.4	1.0	0.0
Production, transportation, and material moving	–	1.8	–	2.7	2.0	1.8	0.5	0.0
Production	–	3.4	–	4.9	3.2	3.0	0.6	0.0
Transportation and material moving	–	2.2	–	3.0	3.0	1.4	0.8	0.0
Full time	0.2	0.9	0.2	1.6	1.2	1.0	0.3	0.0
Part time	–	3.2	–	4.3	2.9	0.9	0.5	0.0
Union	–	2.7	–	3.6	3.1	1.8	0.5	0.0
Nonunion	0.2	1.1	0.2	1.9	1.4	1.0	0.3	0.0
Average wage within the following categories: ¹								
Lowest 25 percent	–	4.3	–	3.5	4.0	0.8	0.6	0.0
Lowest 10 percent	–	4.6	–	5.4	6.2	2.6	0.7	0.0
Second 25 percent	0.4	1.8	0.4	2.5	1.7	1.4	0.5	0.0
Third 25 percent	0.3	1.5	0.2	2.6	2.2	1.5	0.3	0.0
Highest 25 percent	0.3	1.1	0.2	2.3	2.0	1.7	0.5	0.0
Highest 10 percent	–	2.1	–	3.3	2.2	2.6	1.0	0.0
Establishment characteristics								
Goods-producing industries:								
Construction	–	7.1	–	4.9	5.9	2.5	1.1	0.0
Service-providing industries								
Trade, transportation, and utilities	0.2	1.1	0.3	2.0	1.4	1.0	0.3	0.0
Wholesale trade	–	1.6	–	1.7	1.0	1.2	0.6	0.0
Retail trade	–	2.7	–	3.1	4.4	1.6	0.7	0.0
Retail trade	–	2.3	–	3.0	1.7	1.4	0.4	0.0
Transportation and warehousing	–	3.9	–	4.9	–	2.5	1.5	0.0
Information	–	5.5	–	7.9	–	4.4	0.9	0.0
Financial activities	–	3.6	–	2.6	2.2	2.3	0.9	0.0
Finance and insurance	–	2.1	–	2.5	1.5	2.6	1.0	0.0
Credit intermediation and related activities	–	3.9	–	2.9	1.7	3.2	1.3	0.0
Insurance carriers and related activities	–	2.7	–	4.0	2.7	3.6	1.1	0.0
Real estate and rental and leasing	–	11.5	–	7.1	–	–	2.2	2.1
Professional and business services	–	1.7	–	3.4	3.9	2.9	0.9	3.5
Professional and technical services	–	2.0	–	5.2	3.8	4.6	1.4	0.0
Administrative and waste services	–	4.4	–	7.3	6.1	–	1.6	5.3
Education and health services	–	2.3	–	5.4	4.1	1.9	0.4	0.0
Educational services	–	3.5	–	5.5	5.3	4.0	1.2	0.0
Junior colleges, colleges, and universities	–	2.3	–	3.2	2.1	4.1	1.6	0.0
Health care and social assistance	–	2.3	–	5.3	4.2	2.2	0.4	0.0
Leisure and hospitality	–	6.9	–	6.2	3.3	–	0.9	8.3
Accommodation and food services	–	8.3	–	7.5	3.8	–	1.0	7.7

See footnotes at end of table.

Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, private industry workers, March 2018—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		
Other services	—	7.1	—	6.0	7.3	2.8	1.5	0.0
1 to 99 workers	0.2	2.0	0.5	2.7	2.1	1.5	0.5	0.0
1 to 49 workers	—	2.3	—	3.1	2.1	1.6	0.5	0.0
50 to 99 workers	—	2.8	—	3.9	3.7	3.2	1.2	0.0
100 workers or more	0.3	1.6	0.2	2.1	1.4	1.1	0.3	0.0
100 to 499 workers	—	1.8	—	2.7	1.7	1.6	0.4	0.0
500 workers or more	—	3.0	—	3.1	2.2	1.6	0.6	0.0
Geographic areas								
Northeast	—	1.6	—	2.9	2.4	0.8	0.3	0.0
New England	—	2.6	—	6.4	6.2	2.0	0.9	0.0
Middle Atlantic	—	1.8	—	2.6	2.3	0.9	0.4	0.0
South	—	1.8	—	2.8	1.7	2.5	0.8	0.0
South Atlantic	0.6	2.1	—	3.8	2.2	3.1	0.6	0.0
East South Central	—	4.0	—	9.3	—	—	4.4	0.0
West South Central	—	3.9	—	3.7	2.2	—	1.2	0.0
Midwest	—	2.3	—	3.2	1.4	2.1	0.5	0.0
East North Central	—	3.1	—	4.5	1.7	2.7	0.7	0.0
West North Central	—	2.4	—	2.2	2.3	2.7	0.5	0.0
West	—	1.6	—	4.4	3.9	1.9	0.5	0.0
Mountain	—	1.5	—	6.3	—	4.1	0.9	0.0
Pacific	—	2.5	—	6.0	4.4	1.6	0.5	0.0

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, March 2018

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	76	\$170	\$250	\$633	\$1,500	\$2,500	24
Worker characteristics							
Management, professional, and related	73	170	500	1,000	2,300	3,000	27
Management, business, and financial	77	170	559	1,000	2,000	2,889	23
Professional and related	71	170	500	1,000	2,309	3,000	29
Service	75	170	170	500	637	1,500	25
Sales and office	81	170	200	633	1,500	2,500	19
Sales and related	85	170	200	500	1,400	–	15
Office and administrative support	80	170	200	700	1,666	2,500	20
Natural resources, construction, and maintenance	78	170	260	594	1,000	2,000	22
Installation, maintenance, and repair	75	170	350	600	1,300	2,500	25
Production, transportation, and material moving ...	73	170	350	584	1,000	1,730	27
Production	66	170	300	633	1,500	2,500	34
Transportation and material moving	79	170	–	500	1,000	1,500	21
Full time	74	170	300	677	1,500	2,500	26
Part time	88	170	170	500	633	–	12
Union	81	170	230	500	624	1,400	19
Nonunion	75	170	275	637	1,500	2,500	25
Average wage within the following categories: ²							
Lowest 25 percent	81	170	170	500	637	1,666	19
Second 25 percent	78	170	200	595	1,150	2,309	22
Third 25 percent	75	170	500	750	1,500	2,500	25
Highest 25 percent	72	170	500	1,000	2,000	2,500	28
Highest 10 percent	72	170	559	1,000	2,300	2,889	28
Establishment characteristics							
Goods-producing industries	71	170	350	700	1,400	2,500	29
Construction	92	170	–	570	750	1,500	8
Manufacturing	65	200	400	–	1,500	3,000	35
Service-providing industries	77	170	200	633	1,500	2,500	23
Trade, transportation, and utilities	84	170	200	500	1,000	2,308	16
Wholesale trade	82	170	500	636	1,250	2,308	18
Retail trade	89	170	200	–	–	2,500	11
Transportation and warehousing	77	170	–	500	615	1,500	23
Information	75	170	1,150	1,965	2,300	2,500	25
Financial activities	64	170	615	1,000	2,500	5,000	36
Finance and insurance	57	–	1,000	1,385	3,000	5,770	43
Credit intermediation and related activities	67	170	–	1,250	2,769	8,077	33
Insurance carriers and related activities	52	–	1,000	1,250	2,500	–	48
Professional and business services	82	170	559	–	2,000	2,500	18
Professional and technical services	79	170	500	1,000	2,000	2,500	21
Education and health services	71	170	350	637	2,000	2,500	29
Educational services	69	170	170	595	1,000	2,000	31
Junior colleges, colleges, and universities	43	170	170	600	1,500	2,000	57
Health care and social assistance	71	170	500	692	2,000	2,500	29

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, March 2018—continued

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Leisure and hospitality	76	\$170	\$170	\$315	\$637	\$1,500	24
Other services	76	170	—	637	1,000	1,500	24
1 to 99 workers	78	170	200	615	1,000	2,000	22
1 to 49 workers	78	170	170	615	1,067	2,000	22
50 to 99 workers	79	170	300	615	1,000	2,000	21
100 workers or more	74	170	300	692	2,000	3,000	26
100 to 499 workers	77	170	250	633	1,500	2,500	23
500 workers or more	70	170	500	—	2,350	3,000	30
Geographic areas							
Northeast	89	170	170	500	637	1,500	11
New England	77	200	500	700	1,500	2,500	23
Middle Atlantic	91	170	170	500	633	1,000	9
South	66	200	500	1,000	2,300	2,889	34
South Atlantic	69	200	500	1,000	2,300	3,000	31
East South Central	56	200	500	1,000	1,500	2,500	44
West South Central	66	250	600	1,500	2,500	2,889	34
Midwest	65	—	500	1,000	2,000	2,500	35
East North Central	66	200	500	1,000	—	2,500	34
West North Central	63	275	500	1,000	2,157	—	37
West	77	250	594	1,000	2,300	3,000	23
Mountain	69	—	—	1,200	2,000	2,500	31
Pacific	82	220	584	1,000	2,310	3,500	18

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, private industry workers, March 2018

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.4	\$0.00	\$46.63	\$3.55	\$0.00	\$0.00	1.4
Worker characteristics							
Management, professional, and related	1.9	0.00	79.94	0.00	249.44	355.92	1.9
Management, business, and financial	2.4	0.00	50.02	76.51	0.00	495.16	2.4
Professional and related	2.4	0.00	48.03	90.13	73.14	326.22	2.4
Service	3.8	0.00	0.00	76.94	4.99	406.70	3.8
Sales and office	1.9	0.00	0.00	5.68	30.29	0.00	1.9
Sales and related	3.1	0.00	0.00	76.80	198.68	–	3.1
Office and administrative support	2.2	0.00	55.95	116.95	351.49	0.00	2.2
Natural resources, construction, and maintenance	2.5	0.00	76.16	65.79	21.18	148.26	2.5
Installation, maintenance, and repair	3.1	9.48	90.43	8.39	230.35	218.40	3.1
Production, transportation, and material moving ...	3.1	0.00	64.25	64.98	27.37	418.67	3.1
Production	3.8	0.00	47.85	40.57	171.15	75.16	3.8
Transportation and material moving	3.7	28.45	–	60.19	92.70	0.00	3.7
Full time	1.4	0.00	48.04	65.80	150.76	0.00	1.4
Part time	2.8	0.00	0.00	0.00	7.34	–	2.8
Union	2.6	0.00	17.31	0.00	20.12	335.56	2.6
Nonunion	1.5	0.00	52.95	29.69	121.81	0.00	1.5
Average wage within the following categories: ²							
Lowest 25 percent	3.3	0.00	5.55	42.87	118.84	453.24	3.3
Second 25 percent	2.6	0.00	0.00	7.60	225.02	184.18	2.6
Third 25 percent	1.8	0.00	85.23	119.88	308.20	162.58	1.8
Highest 25 percent	2.0	0.00	5.43	230.53	168.52	371.07	2.0
Highest 10 percent	3.0	0.00	81.17	42.80	306.56	555.75	3.0
Establishment characteristics							
Goods-producing industries	2.5	0.00	78.66	85.15	182.39	159.36	2.5
Construction	2.7	0.00	–	73.74	219.31	406.00	2.7
Manufacturing	2.9	29.63	97.27	–	222.00	688.71	2.9
Service-providing industries	1.6	0.00	26.60	15.44	0.00	0.00	1.6
Trade, transportation, and utilities	1.8	0.00	0.00	0.00	14.42	218.10	1.8
Wholesale trade	2.7	0.00	34.14	13.32	0.00	463.23	2.7
Retail trade	1.7	0.00	0.00	–	–	0.00	1.7
Transportation and warehousing	5.3	31.92	–	0.00	28.63	0.00	5.3
Information	4.9	0.00	77.48	313.31	0.00	322.59	4.9
Financial activities	2.4	0.00	148.05	200.52	110.22	1,243.12	2.4
Finance and insurance	2.6	–	165.70	154.19	298.56	620.22	2.6
Credit intermediation and related activities	3.4	0.00	–	311.73	388.22	406.98	3.4
Insurance carriers and related activities	3.7	–	82.12	293.55	569.80	–	3.7
Professional and business services	3.4	0.00	75.29	–	152.68	0.00	3.4
Professional and technical services	4.0	0.00	15.23	223.29	405.18	235.24	4.0
Education and health services	2.9	0.00	100.83	48.73	249.92	351.01	2.9
Educational services	5.3	0.00	0.00	15.69	237.22	478.21	5.3
Junior colleges, colleges, and universities	3.6	0.00	0.00	56.87	225.58	301.91	3.6
Health care and social assistance	3.3	0.00	136.82	69.37	301.13	462.73	3.3

See footnotes at end of table.

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, private industry workers, March 2018—continued

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Leisure and hospitality	6.9	\$0.00	\$0.00	\$0.00	\$39.82	\$223.49	6.9
Other services	4.3	0.00	–	32.56	42.35	47.34	4.3
1 to 99 workers	2.2	0.00	29.22	20.43	149.13	0.00	2.2
1 to 49 workers	2.8	0.00	12.14	24.25	200.68	79.25	2.8
50 to 99 workers	4.2	0.00	67.17	17.70	21.18	141.32	4.2
100 workers or more	1.4	0.00	48.10	75.66	126.41	480.85	1.4
100 to 499 workers	1.6	0.00	68.16	23.62	160.34	0.00	1.6
500 workers or more	2.4	0.00	79.14	–	185.16	277.72	2.4
Geographic areas							
Northeast	1.6	0.00	0.00	58.87	3.53	366.15	1.6
New England	3.2	49.76	42.80	61.55	5.16	127.28	3.2
Middle Atlantic	1.8	0.00	0.00	118.44	0.00	299.10	1.8
South	2.7	0.00	0.00	200.00	268.57	464.14	2.7
South Atlantic	3.3	0.00	28.85	144.27	375.31	363.53	3.3
East South Central	5.9	0.00	0.00	143.80	0.00	39.74	5.9
West South Central	5.8	35.63	177.90	202.51	208.09	860.55	5.8
Midwest	4.4	–	9.12	0.00	516.50	0.00	4.4
East North Central	5.8	28.12	139.09	68.12	–	0.00	5.8
West North Central	5.1	36.38	0.00	82.12	275.96	–	5.1
West	1.9	56.37	22.23	235.82	343.63	598.62	1.9
Mountain	3.8	–	–	337.26	589.80	289.10	3.8
Pacific	1.6	49.28	23.00	163.81	236.64	827.23	1.6

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, March 2018

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	6	94
Worker characteristics		
Management, professional, and related	5	95
Management, business, and financial	5	95
Professional and related	5	95
Service	6	94
Sales and office	7	93
Sales and related	7	93
Office and administrative support	6	94
Natural resources, construction, and maintenance	8	92
Construction, extraction, farming, fishing, and forestry	4	96
Installation, maintenance, and repair	10	90
Production, transportation, and material moving	6	94
Production	5	95
Transportation and material moving	9	91
Full time	6	94
Part time	3	97
Union	8	92
Nonunion	6	94
Average wage within the following categories: ¹		
Lowest 25 percent	10	90
Second 25 percent	6	94
Third 25 percent	5	95
Highest 25 percent	6	94
Highest 10 percent	7	93
Establishment characteristics		
Goods-producing industries	6	94
Construction	5	95
Manufacturing	6	94
Service-providing industries	6	94
Trade, transportation, and utilities	11	89
Wholesale trade	7	93
Retail trade	14	86
Transportation and warehousing	12	88
Utilities	16	84

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, March 2018—continued

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

Characteristics	Employee contribution required	Employee contribution not required
Financial activities	4	96
Finance and insurance	2	98
Credit intermediation and related activities	2	98
Insurance carriers and related activities	2	98
Professional and business services	6	94
Professional and technical services	7	93
Education and health services	5	95
Educational services	9	91
Junior colleges, colleges, and universities	12	88
Health care and social assistance	4	96
1 to 99 workers	5	95
1 to 49 workers	4	96
50 to 99 workers	7	93
100 workers or more	6	94
100 to 499 workers	6	94
500 workers or more	6	94
Geographic areas		
Northeast	7	93
New England	3	97
Middle Atlantic	9	91
South	7	93
South Atlantic	7	93
West South Central	5	95
Midwest	5	95
East North Central	5	95
West North Central	6	94
West	3	97
Mountain	4	96
Pacific	3	97

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 28. Standard errors for long-term disability plans: Employee contribution requirement, private industry workers, March 2018

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.6	0.6
Worker characteristics		
Management, professional, and related	0.6	0.6
Management, business, and financial	0.9	0.9
Professional and related	0.7	0.7
Service	2.1	2.1
Sales and office	1.1	1.1
Sales and related	1.4	1.4
Office and administrative support	1.3	1.3
Natural resources, construction, and maintenance	1.3	1.3
Construction, extraction, farming, fishing, and forestry	1.6	1.6
Installation, maintenance, and repair	1.6	1.6
Production, transportation, and material moving ...	1.1	1.1
Production	1.2	1.2
Transportation and material moving	1.7	1.7
Full time	0.6	0.6
Part time	1.2	1.2
Union	1.7	1.7
Nonunion	0.6	0.6
Average wage within the following categories: ¹		
Lowest 25 percent	2.2	2.2
Second 25 percent	1.2	1.2
Third 25 percent	0.6	0.6
Highest 25 percent	0.8	0.8
Highest 10 percent	1.3	1.3
Establishment characteristics		
Goods-producing industries	0.8	0.8
Construction	2.1	2.1
Manufacturing	0.8	0.8
Service-providing industries	0.8	0.8
Trade, transportation, and utilities	1.2	1.2
Wholesale trade	1.3	1.3
Retail trade	2.6	2.6
Transportation and warehousing	2.5	2.5
Utilities	3.1	3.1

See footnotes at end of table.

Table 28. Standard errors for long-term disability plans: Employee contribution requirement, private industry workers, March 2018—continued

Characteristics	Employee contribution required	Employee contribution not required
Financial activities	0.8	0.8
Finance and insurance	0.7	0.7
Credit intermediation and related activities	0.6	0.6
Insurance carriers and related activities	0.9	0.9
Professional and business services	2.1	2.1
Professional and technical services	1.7	1.7
Education and health services	1.5	1.5
Educational services	1.6	1.6
Junior colleges, colleges, and universities	1.4	1.4
Health care and social assistance	1.8	1.8
1 to 99 workers	1.0	1.0
1 to 49 workers	0.7	0.7
50 to 99 workers	2.9	2.9
100 workers or more	0.8	0.8
100 to 499 workers	0.9	0.9
500 workers or more	1.0	1.0
Geographic areas		
Northeast	2.1	2.1
New England	0.9	0.9
Middle Atlantic	2.6	2.6
South	1.3	1.3
South Atlantic	1.9	1.9
West South Central	1.2	1.2
Midwest	0.8	0.8
East North Central	0.6	0.6
West North Central	2.1	2.1
West	0.7	0.7
Mountain	1.1	1.1
Pacific	0.9	0.9

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, March 2018

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	94	4	2	(¹)
Worker characteristics				
Management, professional, and related	95	4	—	—
Management, business, and financial	95	4	—	—
Professional and related	95	4	—	—
Service	97	—	—	—
Protective service	89	—	—	—
Sales and office	97	2	—	—
Sales and related	96	3	—	—
Office and administrative support	98	2	—	—
Natural resources, construction, and maintenance	86	4	9	2
Installation, maintenance, and repair	94	4	—	—
Production, transportation, and material moving ...	89	4	6	1
Production	86	5	8	1
Transportation and material moving	93	3	—	—
Full time	94	4	2	(¹)
Part time	94	4	—	—
Union	82	2	13	2
Nonunion	96	4	—	—
Average wage within the following categories: ²				
Lowest 25 percent	94	5	—	—
Second 25 percent	97	2	—	—
Third 25 percent	95	3	2	(¹)
Highest 25 percent	93	5	2	(¹)
Highest 10 percent	93	7	—	—
Establishment characteristics				
Goods-producing industries	85	8	6	1
Construction	77	—	20	—
Manufacturing	88	7	4	1
Service-providing industries	96	3	1	(¹)
Trade, transportation, and utilities	93	5	2	1
Wholesale trade	95	3	—	—
Retail trade	92	7	—	—
Transportation and warehousing	92	5	—	—
Utilities	89	6	—	5

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, March 2018—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	95	4	—	—
Financial activities	99	1	—	—
Finance and insurance	99	1	—	—
Credit intermediation and related activities	99	1	—	—
Insurance carriers and related activities	99	—	—	—
Real estate and rental and leasing	98	—	—	—
Professional and business services	96	—	—	—
Professional and technical services	98	—	—	—
Education and health services	98	2	—	—
Educational services	97	2	—	—
Junior colleges, colleges, and universities	96	4	—	—
Health care and social assistance	98	—	—	—
Leisure and hospitality	95	—	—	—
Accommodation and food services	89	—	—	—
Other services	99	—	—	—
1 to 99 workers	95	3	1	(¹)
1 to 49 workers	95	4	—	—
50 to 99 workers	96	—	—	—
100 workers or more	94	4	2	(¹)
100 to 499 workers	96	3	1	(¹)
500 workers or more	92	5	—	—
Geographic areas				
Northeast	95	4	—	—
New England	98	—	2	—
Middle Atlantic	94	5	—	—
South	94	5	—	—
South Atlantic	97	3	—	—
East South Central	89	8	—	—
West South Central	92	7	—	—
Midwest	91	4	5	(¹)
East North Central	91	3	5	(¹)
West North Central	91	4	—	—
West	98	2	—	—
Mountain	98	2	—	—
Pacific	97	—	—	(¹)

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 29. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, March 2018

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	0.6	0.5	0.4	0.1
Worker characteristics				
Management, professional, and related	0.7	0.7	—	—
Management, business, and financial	0.9	0.9	—	—
Professional and related	0.8	0.8	—	—
Service	1.3	—	—	—
Protective service	7.5	—	—	—
Sales and office	0.5	0.5	—	—
Sales and related	1.3	1.2	—	—
Office and administrative support	0.5	0.5	—	—
Natural resources, construction, and maintenance	2.4	1.3	1.7	0.8
Installation, maintenance, and repair	2.1	1.6	—	—
Production, transportation, and material moving ...	2.3	1.3	1.9	0.3
Production	3.7	1.9	2.9	0.4
Transportation and material moving	2.2	1.1	—	—
Full time	0.6	0.5	0.4	0.1
Part time	2.0	1.4	—	—
Union	3.1	0.7	3.0	0.6
Nonunion	0.6	0.5	—	—
Average wage within the following categories: ¹				
Lowest 25 percent	1.7	1.5	—	—
Second 25 percent	0.8	0.6	—	—
Third 25 percent	0.9	0.7	0.7	0.2
Highest 25 percent	0.9	0.8	0.4	0.1
Highest 10 percent	1.4	1.4	—	—
Establishment characteristics				
Goods-producing industries	2.1	1.4	1.6	0.2
Construction	4.8	—	4.5	—
Manufacturing	2.6	1.7	1.7	0.2
Service-providing industries	0.6	0.5	0.3	0.1
Trade, transportation, and utilities	1.4	0.8	1.0	0.2
Wholesale trade	1.6	1.2	—	—
Retail trade	1.8	1.4	—	—
Transportation and warehousing	3.5	1.7	—	—
Utilities	2.6	2.4	—	2.1

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, March 2018—continued

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
Information	1.5	1.0	—	—
Financial activities	0.2	0.3	—	—
Finance and insurance	0.3	0.3	—	—
Credit intermediation and related activities	0.2	0.2	—	—
Insurance carriers and related activities	0.8	—	—	—
Real estate and rental and leasing	1.8	—	—	—
Professional and business services	2.0	—	—	—
Professional and technical services	1.4	—	—	—
Education and health services	0.9	0.9	—	—
Educational services	0.7	0.6	—	—
Junior colleges, colleges, and universities	0.9	0.6	—	—
Health care and social assistance	1.0	—	—	—
Leisure and hospitality	5.0	—	—	—
Accommodation and food services	11.0	—	—	—
Other services	1.4	—	—	—
1 to 99 workers	0.8	0.7	0.3	0.2
1 to 49 workers	1.0	0.8	—	—
50 to 99 workers	1.6	—	—	—
100 workers or more	0.9	0.7	0.5	0.1
100 to 499 workers	1.1	1.0	0.4	0.1
500 workers or more	1.2	1.0	—	—
Geographic areas				
Northeast	1.3	1.4	—	—
New England	0.9	—	0.9	—
Middle Atlantic	1.9	1.9	—	—
South	1.1	0.9	—	—
South Atlantic	1.0	1.0	—	—
East South Central	4.8	2.7	—	—
West South Central	1.9	1.8	—	—
Midwest	1.5	1.0	1.1	0.1
East North Central	1.7	1.2	1.3	0.2
West North Central	2.9	2.1	—	—
West	0.7	0.6	—	—
Mountain	0.8	0.8	—	—
Pacific	1.0	—	—	0.1

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2018

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	27	63	5	4	1	57.6	60.0
Worker characteristics							
Management, professional, and related	27	62	7	5	(¹)	57.7	60.0
Management, business, and financial	22	67	6	5	1	58.1	60.0
Professional and related	30	58	7	5	(¹)	57.4	60.0
Service	31	62	—	2	—	57.1	60.0
Protective service	30	59	—	—	—	57.7	60.0
Sales and office	28	63	3	5	1	57.3	60.0
Sales and related	24	66	—	5	—	57.7	60.0
Office and administrative support	29	62	3	5	1	57.2	60.0
Natural resources, construction, and maintenance	21	68	8	—	—	58.6	60.0
Installation, maintenance, and repair	24	69	5	—	—	57.7	60.0
Production, transportation, and material moving ...	25	67	5	3	1	57.9	60.0
Production	26	61	7	—	—	58.0	60.0
Transportation and material moving	23	73	—	1	—	57.7	60.0
Full time	27	63	6	4	1	57.7	60.0
Part time	29	63	—	4	—	57.3	60.0
Union	33	60	5	—	—	57.3	60.0
Nonunion	26	63	6	4	1	57.7	60.0
Average wage within the following categories: ²							
Lowest 25 percent	27	67	—	3	—	57.3	60.0
Second 25 percent	29	63	4	4	1	57.2	60.0
Third 25 percent	26	65	6	4	1	57.7	60.0
Highest 25 percent	26	62	7	5	(¹)	57.8	60.0
Highest 10 percent	26	60	8	6	(¹)	57.9	60.0
Establishment characteristics							
Goods-producing industries	24	58	13	—	—	58.5	60.0
Construction	—	71	—	—	—	58.6	60.0
Manufacturing	25	55	13	—	—	58.6	60.0
Service-providing industries	27	64	4	4	(¹)	57.5	60.0
Trade, transportation, and utilities	23	69	4	4	1	57.9	60.0
Wholesale trade	21	73	2	3	2	57.8	60.0
Retail trade	19	70	—	7	—	58.5	60.0
Transportation and warehousing	26	70	—	—	—	57.6	60.0
Utilities	33	39	17	—	—	58.4	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2018—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	28	62	5	—	—	57.3	60.0
Financial activities	32	58	—	5	—	57.2	60.0
Finance and insurance	36	55	—	6	—	56.9	60.0
Credit intermediation and related activities	35	55	—	7	—	57.1	60.0
Insurance carriers and related activities	38	53	6	3	—	56.4	60.0
Real estate and rental and leasing	—	83	—	—	—	59.7	60.0
Professional and business services	24	67	—	5	—	57.6	60.0
Professional and technical services	28	60	—	7	—	57.1	60.0
Education and health services	31	62	4	—	—	57.0	60.0
Educational services	—	73	10	11	—	61.0	60.0
Junior colleges, colleges, and universities	—	76	7	8	—	60.8	60.0
Health care and social assistance	37	59	—	—	—	56.2	60.0
Leisure and hospitality	—	72	—	—	—	57.4	60.0
Other services	—	79	—	—	—	60.3	60.0
1 to 99 workers	22	65	7	5	1	58.4	60.0
1 to 49 workers	23	67	5	4	1	58.2	60.0
50 to 99 workers	20	63	—	5	—	58.9	60.0
100 workers or more	30	62	5	4	(¹)	57.2	60.0
100 to 499 workers	23	69	—	4	—	58.0	60.0
500 workers or more	36	55	5	—	—	56.4	60.0
Geographic areas							
Northeast	25	68	2	4	(¹)	57.7	60.0
New England	22	68	5	—	—	58.1	60.0
Middle Atlantic	26	69	—	4	—	57.6	60.0
South	30	63	3	4	1	57.0	60.0
South Atlantic	29	63	3	4	1	57.0	60.0
East South Central	25	69	—	4	—	57.5	60.0
West South Central	33	59	4	—	—	56.7	60.0
Midwest	23	66	6	4	(¹)	58.0	60.0
East North Central	24	67	5	—	—	57.7	60.0
West North Central	22	66	6	—	—	58.4	60.0
West	27	55	12	—	—	58.2	60.0
Mountain	22	64	—	3	—	58.8	60.0
Pacific	30	50	14	—	—	57.9	60.0

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2018

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	0.7	0.4	0.1	0.2	0.0
Worker characteristics							
Management, professional, and related	1.4	1.7	1.1	0.7	0.1	0.2	0.0
Management, business, and financial	2.1	2.2	0.9	0.6	0.1	0.4	0.0
Professional and related	1.8	2.0	1.5	0.9	0.1	0.3	0.0
Service	5.4	6.1	–	0.5	–	0.6	0.0
Protective service	8.7	10.5	–	–	–	1.2	0.0
Sales and office	1.8	1.7	0.6	0.8	0.2	0.3	0.0
Sales and related	3.2	3.2	–	1.7	–	0.5	0.0
Office and administrative support	2.3	2.2	0.6	0.9	0.2	0.3	0.0
Natural resources, construction, and maintenance	2.7	3.0	1.6	–	–	0.5	0.0
Installation, maintenance, and repair	3.5	3.5	1.3	–	–	0.4	0.0
Production, transportation, and material moving ...	2.8	2.7	1.3	0.7	0.3	0.4	0.0
Production	4.3	3.3	2.0	–	–	0.6	0.0
Transportation and material moving	3.3	3.6	–	0.6	–	0.4	0.0
Full time	1.1	1.2	0.7	0.4	0.1	0.2	0.0
Part time	5.0	5.6	–	1.2	–	0.5	0.0
Union	3.8	3.2	1.4	–	–	0.4	0.0
Nonunion	1.1	1.2	0.7	0.4	0.1	0.2	0.0
Average wage within the following categories: ¹							
Lowest 25 percent	4.8	4.6	–	0.8	–	0.6	0.0
Second 25 percent	2.4	2.6	0.8	0.6	0.3	0.3	0.0
Third 25 percent	1.7	1.4	0.9	0.5	0.2	0.2	0.0
Highest 25 percent	1.4	1.7	1.1	0.6	0.1	0.2	0.0
Highest 10 percent	2.1	2.5	1.4	0.8	0.1	0.3	0.0
Establishment characteristics							
Goods-producing industries	2.5	2.6	2.3	–	–	0.4	0.0
Construction	–	6.7	–	–	–	1.3	0.0
Manufacturing	2.1	2.3	2.7	–	–	0.4	0.0
Service-providing industries	1.3	1.3	0.7	0.4	0.1	0.2	0.0
Trade, transportation, and utilities	1.9	2.5	0.9	0.5	0.4	0.3	0.0
Wholesale trade	3.3	3.5	0.5	1.1	0.9	0.6	0.0
Retail trade	4.2	4.3	–	1.3	–	0.6	0.0
Transportation and warehousing	4.5	4.8	–	–	–	0.5	0.0
Utilities	4.0	4.8	4.3	–	–	0.5	0.0

See footnotes at end of table.

Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2018—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	3.8	4.3	2.5	–	–	0.7	0.0
Financial activities	1.7	1.8	–	0.9	–	0.2	0.0
Finance and insurance	1.7	1.7	–	1.0	–	0.2	0.0
Credit intermediation and related activities	3.0	2.9	–	1.5	–	0.4	0.0
Insurance carriers and related activities	2.3	2.3	1.8	0.8	–	0.3	0.0
Real estate and rental and leasing	–	4.8	–	–	–	0.5	0.0
Professional and business services	2.7	3.4	–	1.2	–	0.4	0.0
Professional and technical services	4.0	3.8	–	1.2	–	0.7	0.0
Education and health services	2.7	2.5	1.6	–	–	0.3	0.0
Educational services	–	3.0	2.7	2.9	–	0.3	0.0
Junior colleges, colleges, and universities	–	3.2	1.3	1.5	–	0.3	0.0
Health care and social assistance	3.0	2.9	–	–	–	0.4	0.0
Leisure and hospitality	–	11.9	–	–	–	1.2	0.0
Other services	–	6.5	–	–	–	0.6	0.0
1 to 99 workers	2.1	2.3	1.5	0.7	0.2	0.3	0.0
1 to 49 workers	3.0	3.4	1.0	0.8	0.3	0.4	0.0
50 to 99 workers	3.4	4.2	–	1.3	–	0.5	0.0
100 workers or more	1.5	1.5	0.7	0.5	0.1	0.2	0.0
100 to 499 workers	2.5	2.5	–	0.7	–	0.3	0.0
500 workers or more	2.1	2.2	1.1	–	–	0.3	0.0
Geographic areas							
Northeast	2.6	2.4	0.6	1.2	0.2	0.4	0.0
New England	6.1	6.4	2.1	–	–	0.9	0.0
Middle Atlantic	2.8	2.4	–	1.5	–	0.4	0.0
South	2.0	2.0	0.6	0.6	0.2	0.2	0.0
South Atlantic	2.4	2.7	0.9	0.6	0.2	0.3	0.0
East South Central	3.1	1.6	–	1.8	–	0.6	0.0
West South Central	4.8	4.4	0.9	–	–	0.6	0.0
Midwest	1.7	1.9	1.3	0.9	0.2	0.3	0.0
East North Central	1.9	2.6	1.7	–	–	0.3	0.0
West North Central	3.5	2.5	2.1	–	–	0.5	0.0
West	2.7	2.9	2.6	–	–	0.5	0.0
Mountain	6.0	4.1	–	1.2	–	0.9	0.0
Pacific	2.7	3.7	2.5	–	–	0.5	0.0

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, March 2018

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	91	\$4,000	\$5,000	\$8,000	\$12,000	–	9
Worker characteristics							
Management, professional, and related	91	4,000	6,000	10,000	15,000	\$20,000	9
Management, business, and financial	91	5,000	6,000	10,000	15,000	20,833	9
Professional and related	92	4,000	5,000	8,500	12,500	16,000	8
Service	96	4,000	5,000	7,500	10,000	15,000	4
Sales and office	91	4,000	5,000	9,500	15,000	20,000	9
Sales and related	87	5,000	5,000	10,000	12,000	20,000	13
Office and administrative support	92	4,000	5,000	9,500	15,000	20,000	8
Natural resources, construction, and maintenance	88	–	5,000	7,000	10,000	15,000	12
Installation, maintenance, and repair	89	–	5,000	7,000	10,000	15,000	11
Production, transportation, and material moving ...	89	–	5,000	7,000	10,000	15,000	11
Production	88	3,000	5,000	7,000	10,000	15,000	12
Transportation and material moving	90	–	5,000	7,000	10,000	15,000	10
Full time	91	4,000	5,000	8,500	12,000	16,000	9
Part time	88	4,500	5,000	6,667	10,000	20,000	12
Union	85	3,000	–	6,000	10,000	15,000	15
Nonunion	92	4,500	5,000	9,000	12,500	17,333	8
Average wage within the following categories: ²							
Lowest 25 percent	95	4,000	5,000	7,500	10,000	15,000	5
Second 25 percent	91	–	5,000	7,500	10,000	15,000	9
Third 25 percent	92	4,000	5,000	8,000	12,000	15,000	8
Highest 25 percent	90	4,000	6,000	10,000	15,000	20,000	10
Highest 10 percent	89	5,000	6,000	10,000	15,000	20,000	11
Establishment characteristics							
Goods-producing industries	91	–	5,000	10,000	12,500	–	9
Manufacturing	90	–	5,000	10,000	12,500	15,000	10
Service-providing industries	91	4,000	5,000	8,000	12,000	17,000	9
Trade, transportation, and utilities	87	–	5,000	7,000	10,000	15,000	13
Wholesale trade	86	3,000	5,000	7,000	10,000	15,000	14
Utilities	65	–	6,000	12,000	15,000	15,000	35

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, March 2018—continued

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	96	\$4,000	\$5,000	\$10,000	\$15,000	\$20,000	4
Financial activities	87	5,000	10,000	12,000	20,833	30,000	13
Finance and insurance	85	5,400	10,000	12,500	20,833	30,000	15
Credit intermediation and related activities	89	6,000	10,000	15,000	20,833	30,000	11
Insurance carriers and related activities	77	5,000	10,000	—	17,333	30,000	23
Professional and business services	90	—	6,000	10,000	15,000	20,000	10
Professional and technical services	93	5,000	6,667	10,000	15,000	20,000	7
Education and health services	95	4,000	5,000	6,000	10,000	15,000	5
Educational services	93	3,900	5,000	7,500	10,000	20,000	7
Junior colleges, colleges, and universities	91	4,000	6,000	8,500	12,000	20,000	9
Health care and social assistance	95	4,000	5,000	6,000	10,000	15,000	5
Accommodation and food services	100	5,000	—	—	10,000	10,000	—
1 to 99 workers	92	4,000	5,000	7,500	10,000	15,000	8
1 to 49 workers	91	4,000	5,000	7,500	10,000	—	9
50 to 99 workers	95	4,000	5,000	7,000	10,000	15,000	5
100 workers or more	90	—	5,000	10,000	13,500	20,000	10
100 to 499 workers	91	3,500	5,000	8,000	10,000	15,000	9
500 workers or more	89	—	6,000	10,000	15,000	20,000	11
Geographic areas							
Northeast	94	3,000	5,000	8,000	—	15,000	6
New England	93	—	5,000	7,500	—	15,000	7
Middle Atlantic	94	3,000	5,000	8,333	10,000	17,333	6
South	91	4,000	5,000	10,000	15,000	20,000	9
South Atlantic	91	—	6,000	10,000	15,000	20,000	9
East South Central	88	—	5,000	7,000	10,000	15,000	12
West South Central	92	4,000	5,000	10,000	13,500	—	8
Midwest	88	—	5,000	7,500	12,000	15,000	12
East North Central	87	—	5,000	7,000	11,000	15,000	13
West North Central	90	—	5,000	8,000	12,500	20,000	10
West	92	4,500	6,000	10,000	12,000	20,000	8
Mountain	91	5,000	6,000	10,000	12,000	—	9
Pacific	93	4,000	6,000	10,000	12,000	20,000	7

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, private industry workers, March 2018

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.7	\$226.46	\$0.00	\$791.90	\$491.35	–	0.7
Worker characteristics							
Management, professional, and related	1.1	426.28	1,067.95	0.00	2,860.68	\$1,088.62	1.1
Management, business, and financial	1.5	0.00	0.00	0.00	0.00	1,117.03	1.5
Professional and related	1.4	0.00	0.00	1,769.51	1,020.11	4,352.14	1.4
Service	1.1	946.32	0.00	699.50	0.00	2,007.31	1.1
Sales and office	0.8	642.22	0.00	1,414.52	3,160.70	760.04	0.8
Sales and related	2.1	0.00	316.07	2,367.21	1,252.70	886.35	2.1
Office and administrative support	0.8	413.96	0.00	1,460.54	1,813.39	789.86	0.8
Natural resources, construction, and maintenance	1.9	–	0.00	558.32	1,465.55	0.00	1.9
Installation, maintenance, and repair	2.0	–	121.05	1,287.46	1,371.66	0.00	2.0
Production, transportation, and material moving ...	1.7	–	0.00	387.10	0.00	0.00	1.7
Production	2.4	17.88	0.00	1,210.45	366.32	0.00	2.4
Transportation and material moving	2.6	–	508.01	816.09	0.00	1,067.95	2.6
Full time	0.7	330.49	0.00	938.43	613.76	2,539.20	0.7
Part time	2.6	408.04	0.00	908.87	456.21	3,827.79	2.6
Union	2.6	91.24	–	1,066.58	0.00	1,963.28	2.6
Nonunion	0.6	687.59	0.00	1,471.94	487.10	3,251.81	0.6
Average wage within the following categories: ²							
Lowest 25 percent	1.6	747.11	0.00	754.20	0.00	0.00	1.6
Second 25 percent	1.0	–	0.00	547.45	1,646.44	0.00	1.0
Third 25 percent	0.8	0.00	0.00	223.49	1,162.63	258.07	0.8
Highest 25 percent	1.3	191.86	0.00	0.00	1,694.73	0.00	1.3
Highest 10 percent	1.7	948.28	223.49	0.00	456.21	973.33	1.7
Establishment characteristics							
Goods-producing industries	1.4	–	0.00	821.17	2,667.93	–	1.4
Manufacturing	1.7	–	182.48	491.35	1,075.72	1,328.50	1.7
Service-providing industries	0.8	277.66	0.00	179.89	304.53	2,842.94	0.8
Trade, transportation, and utilities	1.4	–	0.00	223.49	0.00	2,032.04	1.4
Wholesale trade	1.5	824.30	0.00	1,386.75	0.00	1,603.88	1.5
Utilities	4.5	–	1,328.50	1,959.04	0.00	0.00	4.5

See footnotes at end of table.

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, private industry workers, March 2018—continued

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	1.6	\$408.04	\$774.21	\$1,585.61	\$0.00	\$3,016.49	1.6
Financial activities	1.1	103.23	129.03	242.73	0.00	0.00	1.1
Finance and insurance	1.1	731.75	0.00	0.00	0.00	0.00	1.1
Credit intermediation and related activities	1.3	1,048.92	0.00	3,543.18	0.00	0.00	1.3
Insurance carriers and related activities	2.1	163.22	0.00	—	3,590.50	3,871.05	2.1
Professional and business services	2.4	—	0.00	0.00	2,335.14	2,837.82	2.4
Professional and technical services	2.8	0.00	1,139.70	0.00	0.00	3,756.96	2.8
Education and health services	1.5	759.34	0.00	1,227.96	0.00	0.00	1.5
Educational services	1.3	615.32	0.00	288.53	0.00	4,333.73	1.3
Junior colleges, colleges, and universities	1.2	1,079.58	1,328.50	1,699.65	635.29	0.00	1.2
Health care and social assistance	1.8	855.71	0.00	774.93	0.00	516.14	1.8
Accommodation and food services	0.0	0.00	—	—	0.00	0.00	—
1 to 99 workers	0.8	256.24	0.00	288.53	364.97	0.00	0.8
1 to 49 workers	1.1	350.71	0.00	539.79	258.07	—	1.1
50 to 99 workers	0.9	999.50	0.00	779.57	1,115.61	0.00	0.9
100 workers or more	1.0	—	273.72	0.00	1,999.00	3,417.60	1.0
100 to 499 workers	1.6	502.05	0.00	562.45	1,047.63	0.00	1.6
500 workers or more	1.2	—	394.94	0.00	0.00	760.04	1.2
Geographic areas							
Northeast	0.7	132.57	0.00	219.25	—	2,962.11	0.7
New England	1.7	—	0.00	518.87	—	1,346.28	1.7
Middle Atlantic	0.8	85.77	0.00	469.15	2,272.84	4,037.58	0.8
South	1.2	925.46	805.82	1,241.02	2,155.31	5,059.49	1.2
South Atlantic	1.9	—	956.95	1,834.19	516.14	3,224.55	1.9
East South Central	3.0	—	0.00	1,034.63	1,446.03	0.00	3.0
West South Central	1.6	1,196.62	182.48	893.98	2,468.69	—	1.6
Midwest	1.8	—	0.00	717.13	957.03	617.29	1.8
East North Central	2.4	—	0.00	1,320.46	1,695.63	0.00	2.4
West North Central	2.5	—	294.53	1,540.88	1,117.47	2,000.57	2.5
West	1.0	276.90	0.00	810.97	1,548.74	3,785.04	1.0
Mountain	1.7	51.61	0.00	2,204.95	2,139.24	—	1.7
Pacific	1.2	612.07	547.45	729.93	2,478.68	2,137.67	1.2

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 32. Leave benefits: Access, private industry workers, March 2018

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ¹	
								Paid	Unpaid
All workers	78	71	77	43	55	57	28	16	88
Worker characteristics									
Management, professional, and related	91	90	89	62	75	77	43	28	94
Management, business, and financial	96	94	96	64	78	81	45	30	95
Professional and related	87	87	85	60	73	75	41	27	93
Service	54	52	57	25	30	35	12	9	81
Protective service	63	60	66	25	30	34	13	4	80
Sales and office	82	74	80	48	57	57	27	17	89
Sales and related	74	65	71	40	46	48	22	14	86
Office and administrative support	88	81	86	53	64	63	31	19	90
Natural resources, construction, and maintenance	79	63	75	30	45	45	19	9	83
Construction, extraction, farming, fishing, and forestry	68	50	62	18	28	31	10	5	80
Installation, maintenance, and repair	89	75	88	40	59	58	28	13	87
Production, transportation, and material moving ...	85	65	83	38	61	59	30	8	87
Production	90	63	87	37	64	61	29	8	87
Transportation and material moving	80	68	79	40	59	57	31	8	88
Full time	90	82	90	52	66	68	33	19	90
Part time	44	39	40	17	24	26	11	6	80
Union	90	83	89	57	78	78	41	15	92
Nonunion	77	70	76	42	53	55	26	16	87
Average wage within the following categories: ²									
Lowest 25 percent	54	45	52	22	29	31	11	7	81
Lowest 10 percent	40	31	41	13	22	25	8	4	76
Second 25 percent	82	73	83	43	57	56	25	15	88
Third 25 percent	91	83	90	52	67	69	33	18	90
Highest 25 percent	93	90	91	62	77	79	47	27	94
Highest 10 percent	93	92	92	63	80	82	53	31	95
Establishment characteristics									
Goods-producing industries	90	68	87	38	61	60	31	10	88
Construction	74	53	69	23	33	34	10	6	79
Manufacturing	98	76	96	46	75	73	40	12	92
Service-providing industries	76	71	75	44	54	56	27	17	88
Trade, transportation, and utilities	82	71	80	44	57	57	29	13	89
Wholesale trade	91	84	89	47	70	71	28	13	86
Retail trade	76	64	74	39	48	47	22	14	88
Transportation and warehousing	88	77	88	50	70	71	47	9	93
Utilities	99	98	98	59	86	86	53	13	96

See footnotes at end of table.

Table 32. Leave benefits: Access, private industry workers, March 2018—continued

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ¹	
								Paid	Unpaid
Information	97	95	95	81	88	87	48	41	93
Financial activities	93	92	93	62	81	83	53	31	94
Finance and insurance	98	97	97	69	88	91	65	38	97
Credit intermediation and related activities	98	98	98	62	90	92	69	34	97
Insurance carriers and related activities	97	96	96	79	85	88	58	40	95
Real estate and rental and leasing	81	79	81	41	59	61	18	12	86
Professional and business services	80	72	77	46	53	53	28	19	86
Professional and technical services	95	91	94	61	68	71	43	32	87
Administrative and waste services	62	49	54	23	27	27	10	5	80
Education and health services	84	84	82	57	66	68	28	21	93
Educational services	64	81	56	47	69	68	37	19	90
Junior colleges, colleges, and universities	84	86	73	45	87	88	57	25	95
Health care and social assistance	88	84	86	59	66	68	27	22	94
Leisure and hospitality	38	41	45	13	18	25	8	8	77
Accommodation and food services	35	37	44	11	16	24	6	8	76
Other services	64	60	68	28	38	34	14	10	83
1 to 99 workers	71	62	70	33	43	45	17	12	82
1 to 49 workers	70	60	69	30	39	41	16	11	80
50 to 99 workers	75	66	73	40	55	57	23	15	88
100 workers or more	87	82	86	55	71	71	40	21	95
100 to 499 workers	86	79	85	51	65	65	33	18	95
500 workers or more	88	87	89	62	80	81	51	25	94
Geographic areas									
Northeast	80	75	78	52	64	71	35	22	87
New England	80	78	78	47	65	71	39	20	93
Middle Atlantic	79	74	78	54	63	70	33	23	86
South	79	67	78	43	57	58	29	14	85
South Atlantic	78	67	77	44	57	57	27	13	87
East South Central	79	62	78	37	55	57	30	14	82
West South Central	81	71	79	45	57	61	31	17	83
Midwest	76	64	76	40	55	53	24	12	89
East North Central	76	64	76	40	56	53	24	13	88
West North Central	76	65	76	41	53	55	25	11	91
West	78	81	78	39	48	47	24	18	90
Mountain	79	69	81	44	54	56	26	18	90
Pacific	78	86	76	36	44	42	23	18	90

¹ The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 32. Standard errors for leave benefits: Access, private industry workers, March 2018

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	0.9	0.8	0.9	0.8	0.8	0.7	0.6	0.6
Worker characteristics									
Management, professional, and related	0.7	1.0	0.8	1.6	1.4	1.3	1.4	1.2	0.7
Management, business, and financial	0.6	0.7	0.7	2.2	1.5	1.4	1.8	1.7	0.6
Professional and related	0.9	1.4	1.1	1.8	1.9	1.8	1.8	1.4	1.0
Service	2.0	1.8	1.9	1.6	1.5	1.8	1.1	1.2	1.3
Protective service	8.0	7.3	7.4	5.9	6.6	6.2	2.5	1.2	4.2
Sales and office	0.9	1.1	0.9	1.2	1.1	1.4	1.0	0.7	0.6
Sales and related	1.7	1.5	1.9	1.3	1.3	1.6	1.2	1.1	0.8
Office and administrative support	0.8	1.2	0.8	1.6	1.3	1.9	1.1	0.9	0.8
Natural resources, construction, and maintenance	1.5	1.6	1.7	1.3	1.8	1.7	1.0	0.7	1.2
Construction, extraction, farming, fishing, and									
forestry	2.8	2.3	2.7	1.5	2.1	2.3	1.2	1.0	2.3
Installation, maintenance, and repair	1.3	2.0	1.7	2.0	2.0	2.0	1.5	1.2	1.5
Production, transportation, and material moving ...	1.2	2.3	1.5	1.8	1.5	1.7	1.4	0.6	1.0
Production	1.1	3.1	1.6	2.5	2.0	2.3	1.9	0.7	1.5
Transportation and material moving	1.8	2.7	2.2	2.4	2.3	2.2	2.0	0.9	1.4
Full time	0.6	0.8	0.6	1.1	1.0	0.8	0.8	0.6	0.5
Part time	1.9	2.0	1.9	1.1	1.1	1.5	0.8	0.7	1.2
Union	1.3	1.5	1.4	2.1	1.8	1.7	1.9	1.3	1.3
Nonunion	0.7	0.9	0.8	1.0	0.9	0.9	0.7	0.6	0.6
Average wage within the following categories: ¹									
Lowest 25 percent	1.6	1.5	1.4	1.2	1.2	1.3	0.7	1.0	1.1
Lowest 10 percent	3.0	2.2	2.3	1.1	2.1	2.7	1.5	0.9	1.8
Second 25 percent	1.1	1.2	1.4	1.3	1.6	1.5	1.2	0.7	0.9
Third 25 percent	0.9	0.9	0.8	1.5	1.2	1.1	1.0	0.9	0.7
Highest 25 percent	0.5	0.7	0.7	1.5	1.2	1.2	1.4	1.1	0.5
Highest 10 percent	0.6	1.1	1.0	2.2	1.6	1.8	2.0	1.9	0.9
Establishment characteristics									
Goods-producing industries	0.9	1.8	1.2	1.7	1.4	1.4	1.3	0.8	0.9
Construction	2.4	2.3	2.7	2.3	2.7	2.4	1.6	1.3	1.7
Manufacturing	0.6	2.6	0.8	2.5	1.5	1.4	1.8	1.3	1.0
Service-providing industries	0.8	1.0	0.9	1.0	1.0	1.0	0.7	0.7	0.7
Trade, transportation, and utilities	0.9	1.1	0.9	1.3	0.8	1.0	1.3	0.7	0.7
Wholesale trade	1.3	1.7	1.4	2.1	2.9	2.6	2.0	1.4	1.3
Retail trade	1.1	1.4	1.2	1.2	0.9	1.3	1.1	1.0	1.0
Transportation and warehousing	2.7	3.1	2.7	4.0	3.3	3.4	3.8	1.6	2.0
Utilities	0.6	0.6	1.1	5.2	3.4	3.5	5.8	2.3	1.6

See footnotes at end of table.

Table 32. Standard errors for leave benefits: Access, private industry workers, March 2018—continued

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
Information	0.9	1.6	1.5	3.5	2.2	2.4	3.5	2.9	2.2
Financial activities	0.9	1.1	0.9	1.4	1.9	1.6	1.6	1.0	0.9
Finance and insurance	0.4	0.4	0.4	1.4	1.2	1.0	1.3	1.4	0.5
Credit intermediation and related activities	0.3	0.3	0.3	2.6	1.3	1.1	1.5	2.4	0.7
Insurance carriers and related activities	0.8	0.8	0.7	2.1	2.2	1.9	2.9	2.3	1.0
Real estate and rental and leasing	3.0	3.9	2.9	3.5	4.7	4.0	2.6	2.1	2.5
Professional and business services	1.4	2.2	1.7	2.2	2.3	2.4	2.0	1.6	2.2
Professional and technical services	1.2	1.8	1.2	3.8	3.5	3.8	3.4	3.3	3.0
Administrative and waste services	2.8	4.3	2.8	2.2	2.4	3.6	2.6	1.4	3.3
Education and health services	1.4	2.2	1.9	3.0	2.5	2.2	1.9	2.1	1.4
Educational services	2.3	3.1	2.3	2.9	4.5	4.3	2.7	2.6	2.5
Junior colleges, colleges, and universities	2.1	1.7	1.7	2.1	1.9	1.7	2.1	2.1	1.2
Health care and social assistance	1.5	2.5	2.0	3.4	2.7	2.2	2.1	2.3	1.5
Leisure and hospitality	2.9	2.0	2.4	1.9	2.1	2.5	1.3	1.4	2.0
Accommodation and food services	3.4	2.3	3.1	2.0	2.1	3.0	1.3	1.6	2.2
Other services	3.5	4.7	3.3	3.8	4.0	2.6	2.0	2.5	3.7
1 to 99 workers	1.1	1.3	1.2	1.2	1.0	1.1	0.7	0.7	0.9
1 to 49 workers	1.2	1.5	1.3	1.3	1.2	1.3	0.7	0.8	1.1
50 to 99 workers	1.9	2.2	2.1	2.4	2.3	2.4	1.8	1.6	1.9
100 workers or more	0.9	0.9	0.7	1.1	1.1	1.1	1.0	0.8	0.5
100 to 499 workers	1.1	1.2	1.0	1.4	1.3	1.2	1.2	1.1	0.7
500 workers or more	1.4	1.2	1.1	1.7	1.9	2.0	2.1	1.4	0.9
Geographic areas									
Northeast	1.1	1.7	1.5	1.5	1.6	2.0	1.4	1.1	1.2
New England	2.0	3.2	2.9	2.4	2.4	2.1	2.6	1.7	2.2
Middle Atlantic	1.2	2.0	1.8	1.7	1.7	2.3	1.6	1.3	1.5
South	1.1	1.7	1.5	1.8	1.7	1.6	1.2	0.8	1.1
South Atlantic	1.5	2.6	2.1	2.7	2.1	2.3	1.4	0.8	1.4
East South Central	1.7	3.9	2.9	5.1	6.0	4.7	5.4	2.3	3.9
West South Central	2.4	2.6	2.7	2.1	2.6	2.1	1.3	1.8	1.5
Midwest	2.0	1.8	1.7	1.8	1.5	1.7	1.6	1.0	1.2
East North Central	2.4	2.3	1.5	2.3	2.0	2.2	2.0	1.4	1.4
West North Central	3.6	2.4	4.3	3.0	1.8	2.9	2.6	0.9	2.1
West	1.3	1.3	1.3	1.6	1.5	1.5	1.1	1.7	1.1
Mountain	2.6	3.3	3.3	2.7	1.9	2.0	1.9	3.7	2.5
Pacific	1.4	1.1	1.2	2.0	2.0	1.9	1.4	1.7	1.1

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 33. Paid holidays: Number of days provided, private industry workers, March 2018

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	8	3	25	14	14	10	12	6	3	1	1	2	8	7
Worker characteristics														
Management, professional, and related	2	1	18	13	16	14	15	8	7	2	1	3	9	8
Management, business, and financial	2	1	17	10	17	12	20	8	7	2	1	3	9	9
Professional and related	2	1	19	15	16	14	12	7	7	2	2	3	9	8
Service	16	7	30	21	10	6	5	2	1	1	(¹)	1	6	6
Protective service	—	—	—	—	13	—	—	—	—	—	—	2	7	7
Sales and office	13	4	26	13	13	8	13	4	2	1	(¹)	1	7	7
Sales and related	27	6	30	10	10	6	6	4	1	1	—	—	6	6
Office and administrative support	6	3	25	15	15	9	17	5	3	1	1	1	8	8
Natural resources, construction, and maintenance	5	6	36	17	12	7	10	4	2	1	(¹)	1	7	7
Construction, extraction, farming, fishing, and forestry	5	6	38	18	14	7	6	1	—	—	—	1	7	7
Installation, maintenance, and repair	5	5	34	16	10	7	13	6	2	1	(¹)	1	8	7
Production, transportation, and material moving	5	2	24	12	18	10	13	9	3	1	(¹)	3	8	8
Production	3	2	21	10	14	13	16	12	4	—	—	4	9	9
Transportation and material moving	7	3	28	13	23	6	9	6	2	—	—	—	8	7
Full time	5	3	23	15	15	10	13	7	4	1	1	2	8	8
Part time	25	6	34	13	10	4	5	1	1	1	(¹)	1	6	6
Union	1	—	22	11	18	10	13	11	4	1	—	4	9	8
Nonunion	9	4	25	15	14	10	12	5	3	1	1	2	8	7
Average wage within the following categories: ²														
Lowest 25 percent	22	7	35	15	9	4	4	2	1	—	—	(¹)	6	6
Lowest 10 percent	26	5	37	14	10	2	4	—	—	—	—	—	6	6
Second 25 percent	7	4	28	16	14	8	12	6	2	1	(¹)	1	8	7
Third 25 percent	4	2	24	15	16	10	15	7	3	1	1	3	8	8
Highest 25 percent	2	1	16	12	17	14	16	9	7	2	1	3	9	9
Highest 10 percent	1	1	13	11	17	16	17	9	8	3	1	3	9	9
Establishment characteristics														
Goods-producing industries	2	2	20	12	14	13	16	10	6	1	1	3	9	9
Construction	6	6	40	19	14	7	5	2	—	—	—	—	7	6
Manufacturing	—	1	12	9	14	16	20	13	8	2	—	4	9	9
Service-providing industries	9	3	26	15	15	9	11	5	3	1	1	2	8	7
Trade, transportation, and utilities	17	6	31	11	16	5	7	4	1	—	—	1	7	6
Wholesale trade	4	2	28	13	19	11	12	6	—	2	—	2	8	8
Retail trade	31	9	39	9	7	3	1	1	(¹)	—	—	—	5	6
Transportation and warehousing	—	3	21	13	33	3	11	9	2	—	—	—	8	8
Utilities	—	—	—	—	11	24	26	19	7	—	—	—	10	10

See footnotes at end of table.

Table 33. Paid holidays: Number of days provided, private industry workers, March 2018—continued

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days	
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days			
Information	—	—	16	26	12	14	17	—	—	—	—	—	—	8	8
Financial activities	1	—	10	8	20	16	35	5	3	1	—	—	1	9	9
Finance and insurance	—	—	5	5	22	17	41	6	2	1	—	—	1	9	10
Credit intermediation and related activities	—	—	4	3	18	6	59	6	2	—	—	—	1	9	10
Insurance carriers and related activities	—	—	8	9	26	21	25	5	3	—	—	—	—	9	9
Real estate and rental and leasing	5	—	29	—	15	12	13	3	—	—	—	—	—	8	7
Professional and business services	4	2	26	12	16	13	11	8	4	—	—	—	2	8	8
Professional and technical services	—	—	14	12	20	16	14	6	7	—	—	—	—	9	8
Administrative and waste services	6	4	37	14	13	9	7	9	—	—	—	—	—	7	7
Education and health services	3	4	29	20	12	7	9	4	5	2	2	2	3	8	7
Educational services	—	1	2	4	9	—	15	9	10	7	7	7	26	12	11
Junior colleges, colleges, and universities	1	2	—	—	11	6	13	8	13	11	8	8	23	12	12
Health care and social assistance	3	—	33	23	13	6	8	3	4	1	—	—	—	7	7
Leisure and hospitality	28	—	29	25	8	3	—	2	—	—	—	—	—	5	6
Accommodation and food services	30	—	28	30	8	—	—	—	—	—	—	—	—	5	6
Other services	11	5	21	13	13	5	15	—	—	4	—	—	—	8	7
1 to 99 workers	10	4	29	16	13	9	10	4	3	1	(¹)	—	1	7	7
1 to 49 workers	10	4	30	17	12	8	11	5	2	1	(¹)	—	1	7	7
50 to 99 workers	10	4	27	13	16	11	10	4	4	—	—	—	1	7	7
100 workers or more	5	2	21	13	16	11	14	8	4	2	1	—	3	8	8
100 to 499 workers	8	4	23	14	14	10	13	6	4	—	—	—	2	8	8
500 workers or more	—	—	16	11	17	12	16	11	6	2	2	—	5	9	9
Geographic areas															
Northeast	7	2	20	16	13	9	14	9	6	3	—	—	—	8	8
New England	8	—	15	12	13	8	19	11	7	3	—	—	2	9	9
Middle Atlantic	6	3	22	17	13	9	12	8	5	2	—	—	—	8	8
South	10	4	26	14	13	10	11	4	3	—	—	—	2	7	7
South Atlantic	12	3	27	14	13	10	11	4	3	—	—	—	1	7	7
East South Central	—	5	24	9	13	11	—	—	—	—	—	—	4	8	8
West South Central	8	6	25	18	13	11	11	4	2	—	—	—	2	7	7
Midwest	6	1	29	15	16	8	13	6	2	1	(¹)	—	3	8	7
East North Central	6	1	27	16	15	7	13	7	2	1	(¹)	—	4	8	8
West North Central	6	1	32	12	17	10	12	6	2	1	—	—	—	8	7
West	7	4	23	13	16	11	12	6	4	—	—	—	1	8	8
Mountain	8	4	30	13	16	9	11	5	4	—	—	—	—	8	7
Pacific	6	5	20	13	16	11	13	7	4	—	—	—	1	8	8

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 33. Standard errors for paid holidays: Number of days provided, private industry workers, March 2018

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	0.5	0.4	1.0	0.7	0.7	0.5	0.5	0.5	0.4	0.2	0.2	0.2	0.1	0.9
Worker characteristics														
Management, professional, and related	0.4	0.1	1.3	1.2	1.2	1.0	0.9	0.7	1.0	0.4	0.5	0.5	0.1	0.9
Management, business, and financial	0.5	0.2	1.9	1.1	1.5	1.1	1.3	1.0	1.1	0.6	0.4	0.5	0.1	0.0
Professional and related	0.5	0.1	1.6	1.7	1.5	1.5	0.9	0.7	1.1	0.4	0.7	0.7	0.1	0.1
Service	2.4	2.5	2.5	2.7	1.6	1.0	0.9	0.7	0.3	0.3	0.1	0.2	0.2	0.3
Protective service	—	—	—	—	3.8	—	—	—	—	—	—	0.9	0.5	0.9
Sales and office	0.9	0.5	1.3	0.8	1.0	0.6	0.6	0.7	0.4	0.2	0.1	0.1	0.1	0.0
Sales and related	2.1	0.9	1.5	1.0	1.1	0.7	0.7	1.2	0.4	0.3	—	—	0.1	0.0
Office and administrative support	0.6	0.4	1.7	1.1	1.4	0.7	0.9	0.9	0.6	0.2	0.2	0.2	0.1	0.4
Natural resources, construction, and maintenance	0.8	0.9	1.7	1.9	1.3	0.8	1.3	0.6	0.5	0.3	0.2	0.3	0.1	0.0
Construction, extraction, farming, fishing, and forestry	1.3	1.4	3.2	2.9	2.2	1.1	1.3	0.5	—	—	—	0.5	0.1	0.9
Installation, maintenance, and repair	1.0	0.9	2.0	2.0	1.4	1.0	1.7	0.9	0.6	0.2	0.2	0.4	0.1	0.0
Production, transportation, and material moving ...	0.6	0.5	1.7	1.0	1.4	0.9	1.1	0.9	0.5	0.2	0.2	0.6	0.1	0.0
Production	0.7	0.7	1.9	1.2	1.7	1.4	1.5	1.4	0.8	—	—	0.9	0.1	0.8
Transportation and material moving	1.1	0.5	2.6	1.6	2.3	0.9	1.4	1.0	0.4	—	—	—	0.1	0.8
Full time	0.5	0.4	1.1	0.8	0.7	0.6	0.6	0.5	0.4	0.2	0.2	0.3	0.1	0.0
Part time	2.2	1.1	2.0	1.6	1.2	0.8	0.6	0.4	0.3	0.4	(¹)	0.2	0.1	0.0
Union	0.3	—	2.3	1.0	1.7	2.1	1.5	2.0	0.7	0.5	—	1.1	0.2	0.1
Nonunion	0.6	0.5	1.0	0.8	0.7	0.5	0.6	0.4	0.4	0.2	0.1	0.2	0.1	0.0
Average wage within the following categories: ²														
Lowest 25 percent	2.0	1.6	1.4	2.1	1.1	0.6	0.6	0.4	0.3	—	—	0.1	0.1	0.0
Lowest 10 percent	4.2	1.2	3.5	2.4	2.0	0.9	1.2	—	—	—	—	—	0.2	0.0
Second 25 percent	0.7	0.7	1.3	1.1	1.0	0.8	0.7	0.8	0.5	0.2	0.2	0.4	0.1	0.0
Third 25 percent	0.5	0.3	1.5	0.9	1.1	0.8	0.8	0.6	0.5	0.2	0.4	0.4	0.1	0.0
Highest 25 percent	0.4	0.2	1.2	1.0	1.1	1.2	0.9	1.0	0.9	0.5	0.3	0.6	0.1	0.1
Highest 10 percent	0.5	0.5	1.7	1.4	1.5	1.5	1.2	1.3	1.1	0.8	0.3	0.7	0.1	0.0
Establishment characteristics														
Goods-producing industries	0.3	0.5	1.2	1.1	1.1	1.1	1.4	0.9	0.7	0.3	0.4	0.6	0.1	0.7
Construction	1.2	1.4	2.5	2.2	1.7	1.1	1.0	0.8	—	—	—	—	0.1	0.4
Manufacturing	—	0.4	1.2	1.2	1.6	1.5	1.5	1.3	1.0	0.5	—	0.8	0.1	0.0
Service-providing industries	0.7	0.5	1.1	0.9	0.7	0.6	0.5	0.5	0.4	0.2	0.2	0.2	0.1	0.0
Trade, transportation, and utilities	1.0	0.7	1.1	1.0	0.9	0.5	0.7	0.6	0.3	—	—	0.3	0.1	0.0
Wholesale trade	1.1	0.5	1.8	1.8	2.6	1.6	2.1	1.3	—	0.7	—	0.7	0.1	0.1
Retail trade	2.1	1.2	1.6	1.3	0.8	0.6	0.2	0.2	(¹)	—	—	—	0.1	0.0
Transportation and warehousing	—	0.9	2.8	3.3	5.4	0.9	1.9	2.6	0.8	—	—	—	0.2	0.0
Utilities	—	—	—	—	2.7	4.5	4.4	2.6	2.9	—	—	—	0.2	0.3

See footnotes at end of table.

Table 33. Standard errors for paid holidays: Number of days provided, private industry workers, March 2018—continued

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
Information	–	–	2.5	2.7	1.7	2.4	2.6	–	–	–	–	–	0.2	0.0
Financial activities	0.3	–	1.4	1.6	1.5	1.5	1.4	0.7	0.6	0.4	–	0.2	0.1	0.0
Finance and insurance	–	–	0.7	0.8	1.9	1.6	1.8	0.7	0.6	0.3	–	0.2	0.1	1.0
Credit intermediation and related activities	–	–	1.2	0.5	2.1	1.4	2.7	1.2	0.6	–	–	0.3	0.1	0.0
Insurance carriers and related activities	–	–	1.4	1.6	2.4	2.0	1.8	1.2	1.1	–	–	–	0.1	0.0
Real estate and rental and leasing	1.6	–	5.8	–	2.9	2.3	3.3	1.4	–	–	–	–	0.2	0.7
Professional and business services	1.2	0.4	2.5	1.9	1.7	1.7	1.6	1.9	1.1	–	–	0.7	0.2	0.0
Professional and technical services	–	–	2.5	2.1	2.9	2.6	3.0	1.8	2.1	–	–	–	0.2	1.0
Administrative and waste services	2.1	1.0	3.5	2.9	3.0	2.4	1.6	2.8	–	–	–	–	0.2	0.5
Education and health services	1.1	1.9	3.3	2.8	2.4	1.6	1.5	1.0	1.5	0.4	0.9	0.5	0.2	0.0
Educational services	–	0.6	0.7	1.3	1.4	–	2.1	1.9	1.3	1.3	1.3	3.5	0.4	0.9
Junior colleges, colleges, and universities	0.2	0.9	–	–	1.6	1.1	1.7	1.5	1.7	2.2	1.2	2.7	0.3	0.1
Health care and social assistance	1.3	–	3.7	3.3	2.8	1.8	1.6	1.1	1.6	0.5	–	–	0.2	0.0
Leisure and hospitality	5.6	–	4.2	4.1	1.9	1.2	–	0.8	–	–	–	–	0.3	0.0
Accommodation and food services	6.3	–	4.3	5.8	2.5	–	–	–	–	–	–	–	0.4	0.0
Other services	2.1	1.8	3.8	3.3	2.8	1.4	3.6	–	–	1.6	–	–	0.3	1.2
1 to 99 workers	0.6	0.5	1.4	1.3	0.8	0.8	0.8	0.5	0.5	0.2	0.1	0.1	0.1	0.0
1 to 49 workers	0.9	0.5	1.8	1.7	0.9	0.9	0.9	0.6	0.5	0.3	0.1	0.2	0.1	0.0
50 to 99 workers	2.1	1.2	2.6	1.7	1.8	1.3	1.4	1.1	1.3	–	–	0.3	0.1	0.0
100 workers or more	0.8	0.7	1.2	1.1	1.0	0.8	0.8	0.8	0.6	0.3	0.4	0.4	0.1	0.0
100 to 499 workers	1.0	1.1	1.5	1.4	1.2	1.1	1.1	0.7	0.8	–	–	0.4	0.1	0.7
500 workers or more	–	–	1.6	1.3	1.3	1.3	1.4	1.5	0.8	0.6	0.5	0.9	0.1	0.0
Geographic areas														
Northeast	0.8	0.3	1.1	1.5	1.5	1.3	0.9	1.3	0.9	0.5	–	–	0.1	0.0
New England	2.1	–	2.1	2.0	3.9	2.0	3.3	2.6	1.6	1.3	–	0.6	0.2	1.2
Middle Atlantic	0.8	0.4	1.4	1.8	1.1	1.6	0.8	1.5	1.1	0.6	–	–	0.1	0.2
South	1.2	0.6	1.7	1.6	1.1	0.9	1.0	0.6	0.5	–	–	0.3	0.1	0.0
South Atlantic	1.8	0.9	2.6	2.6	1.0	1.5	1.4	0.6	0.8	–	–	0.3	0.1	0.0
East South Central	–	0.6	4.3	1.7	4.0	1.6	–	–	–	–	–	1.0	0.6	1.4
West South Central	1.2	1.3	2.6	2.4	2.4	1.3	1.6	0.6	0.6	–	–	0.6	0.2	0.0
Midwest	0.5	0.4	1.6	0.9	0.8	1.0	1.0	1.0	0.6	0.4	0.1	0.7	0.1	1.1
East North Central	0.5	0.5	1.8	1.1	0.8	1.2	1.1	1.3	0.8	0.5	0.1	1.0	0.2	0.9
West North Central	1.1	0.4	3.4	1.6	2.1	1.2	2.2	1.2	0.8	0.5	–	–	0.1	0.6
West	1.0	1.6	2.6	1.4	1.8	1.1	1.0	1.1	1.1	–	–	0.5	0.1	0.2
Mountain	2.3	0.5	5.4	2.0	4.1	2.2	1.7	0.8	1.5	–	–	–	0.2	0.5
Pacific	0.9	2.4	2.7	1.8	1.7	1.3	1.2	1.5	1.4	–	–	0.5	0.1	0.0

¹ Less than 0.05.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 34. Paid sick leave: Type of provision, private industry workers, March 2018

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
All workers	64	4	32
Worker characteristics			
Management, professional, and related	56	6	38
Management, business, and financial	61	7	32
Professional and related	53	6	41
Service	65	2	33
Sales and office	62	3	35
Sales and related	61	3	36
Office and administrative support	63	3	34
Natural resources, construction, and maintenance	73	7	21
Construction, extraction, farming, fishing, and forestry	69	—	—
Installation, maintenance, and repair	75	7	19
Production, transportation, and material moving ...	77	2	20
Transportation and material moving	82	2	16
Full time	62	5	33
Part time	71	1	28
Nonunion	61	4	34
Average wage within the following categories: ⁴			
Lowest 25 percent	66	2	32
Second 25 percent	64	4	32
Third 25 percent	67	3	30
Highest 25 percent	59	7	35
Highest 10 percent	58	9	33
Establishment characteristics			
Goods-producing industries	69	5	26
Construction	69	4	28
Service-providing industries	62	4	33
Trade, transportation, and utilities	69	3	28
Wholesale trade	74	4	22
Retail trade	60	2	37
Transportation and warehousing	82	—	—
Information	71	7	22
Financial activities	60	4	36
Finance and insurance	57	4	39
Credit intermediation and related activities	68	2	30
Insurance carriers and related activities	40	4	56
Real estate and rental and leasing	71	5	24
Professional and business services	62	9	29
Professional and technical services	56	7	37

See footnotes at end of table.

Table 34. Paid sick leave: Type of provision, private industry workers, March 2018—continued

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
Education and health services	52	2	46
Educational services	80	6	14
Junior colleges, colleges, and universities	82	7	11
Health care and social assistance	—	—	51
Leisure and hospitality	72	2	26
Accommodation and food services	75	—	—
Other services	70	6	24
1 to 99 workers	64	5	30
1 to 49 workers	63	6	31
50 to 99 workers	68	3	29
100 workers or more	63	3	34
100 to 499 workers	66	2	32
500 workers or more	59	5	37
Geographic areas			
Northeast	69	5	27
New England	68	6	26
Middle Atlantic	69	4	27
South	58	5	37
South Atlantic	57	5	38
East South Central	62	5	33
West South Central	58	6	36
West	68	3	30
Mountain	60	2	38
Pacific	70	3	27

¹ Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

² Plan does not specify maximum number of days.

³ A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 34. Standard errors for paid sick leave: Type of provision, private industry workers, March 2018

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
All workers	1.2	0.5	1.1
Worker characteristics			
Management, professional, and related	1.6	1.0	1.6
Management, business, and financial	2.0	1.5	1.9
Professional and related	2.2	1.1	2.3
Service	2.9	1.1	2.9
Sales and office	1.5	0.4	1.4
Sales and related	1.6	0.5	1.6
Office and administrative support	1.9	0.5	1.8
Natural resources, construction, and maintenance	3.3	1.9	2.1
Construction, extraction, farming, fishing, and forestry	4.9	–	–
Installation, maintenance, and repair	3.1	2.0	2.0
Production, transportation, and material moving ...	1.8	0.5	1.9
Transportation and material moving	2.1	0.8	2.3
Full time	1.3	0.6	1.2
Part time	2.2	0.4	2.1
Nonunion	1.3	0.5	1.2
Average wage within the following categories: ⁴			
Lowest 25 percent	2.7	0.6	2.5
Second 25 percent	1.9	0.8	1.7
Third 25 percent	1.5	0.6	1.4
Highest 25 percent	1.6	1.1	1.6
Highest 10 percent	2.3	1.9	2.2
Establishment characteristics			
Goods-producing industries	1.9	0.8	1.9
Construction	4.1	0.8	3.9
Service-providing industries	1.4	0.5	1.2
Trade, transportation, and utilities	1.5	0.7	1.6
Wholesale trade	2.8	1.0	2.6
Retail trade	2.1	0.6	1.8
Transportation and warehousing	3.2	–	–
Information	4.0	2.2	3.8
Financial activities	1.7	0.6	1.6
Finance and insurance	1.3	0.6	1.4
Credit intermediation and related activities	2.0	0.5	1.9
Insurance carriers and related activities	2.3	1.1	2.2
Real estate and rental and leasing	4.6	1.9	3.9
Professional and business services	3.5	2.2	2.8
Professional and technical services	3.1	1.9	3.6

See footnotes at end of table.

Table 34. Standard errors for paid sick leave: Type of provision, private industry workers, March 2018—continued

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
Education and health services	3.1	0.7	3.2
Educational services	3.1	1.3	3.3
Junior colleges, colleges, and universities	1.9	1.1	1.7
Health care and social assistance	—	—	3.7
Leisure and hospitality	4.5	0.8	4.4
Accommodation and food services	4.4	—	—
Other services	3.8	1.5	4.1
1 to 99 workers	1.5	0.7	1.6
1 to 49 workers	1.9	0.8	1.9
50 to 99 workers	2.7	1.0	2.7
100 workers or more	1.8	0.5	1.5
100 to 499 workers	2.1	0.5	2.1
500 workers or more	2.1	1.0	1.9
Geographic areas			
Northeast	2.2	1.0	1.6
New England	3.2	1.0	2.9
Middle Atlantic	2.7	1.3	1.8
South	2.6	1.1	2.2
South Atlantic	4.5	1.5	3.4
East South Central	4.6	1.7	5.5
West South Central	2.2	1.9	3.1
West	1.9	1.0	2.1
Mountain	6.3	0.3	6.1
Pacific	1.5	1.4	2.0

¹ Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

² Plan does not specify maximum number of days.

³ A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 35. Paid sick leave: Number of annual days by service requirement,¹ private industry workers, March 2018

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

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	27	54	17	2	1	7	6
Full time	24	54	19	2	1	7	6
Part time	37	54	8	1	(³)	6	5
Nonunion	27	54	16	2	1	7	6
1 to 99 workers	31	54	13	1	1	6	5
1 to 49 workers	30	55	13	1	1	6	5
50 to 99 workers	33	52	13	—	—	6	5
100 workers or more	23	53	21	2	1	7	6
100 to 499 workers	28	54	16	2	(³)	7	6
500 workers or more	15	53	28	3	1	8	7
After 5 years							
All workers	25	54	17	2	1	7	6
Full time	23	54	19	3	1	7	6
Part time	34	56	8	1	(³)	6	5
Nonunion	26	54	17	2	1	7	6
1 to 99 workers	29	55	13	1	1	6	5
1 to 49 workers	29	56	13	1	1	7	5
50 to 99 workers	31	53	13	—	—	6	5
100 workers or more	21	53	21	3	1	8	6
100 to 499 workers	26	54	17	2	1	7	6
500 workers or more	13	52	28	4	2	9	7

See footnotes at end of table.

Table 35. Paid sick leave: Number of annual days by service requirement,¹ private industry workers, March 2018—continued

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

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	25	54	18	2	1	7	6
Full time	23	53	20	3	1	8	6
Part time	34	55	9	1	(³)	6	5
Nonunion	26	54	17	2	1	7	6
1 to 99 workers	29	54	14	2	1	7	5
1 to 49 workers	29	55	14	1	1	7	5
50 to 99 workers	31	52	14	—	—	6	5
100 workers or more	20	53	22	3	1	8	6
100 to 499 workers	26	54	17	2	1	7	6
500 workers or more	12	52	30	4	2	9	7
After 20 years							
All workers	25	54	18	2	1	8	6
Full time	23	53	20	3	2	8	6
Part time	34	56	9	1	(³)	6	5
Nonunion	25	54	17	2	1	7	6
1 to 99 workers	29	54	14	2	1	7	5
1 to 49 workers	29	55	14	2	1	7	5
50 to 99 workers	31	52	15	—	—	6	5
100 workers or more	20	53	22	3	1	8	6
100 to 499 workers	25	54	17	3	1	8	6
500 workers or more	12	52	29	4	2	10	7

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

² Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.

³ Less than 0.5.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,¹ private industry workers, March 2018

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	1.1	1.0	0.7	0.2	0.2	0.1	0.6
Full time	1.1	1.1	0.9	0.3	0.2	0.1	0.2
Part time	2.4	2.5	0.9	0.3	0.1	0.1	0.3
Nonunion	1.2	1.2	0.8	0.3	0.2	0.1	0.9
1 to 99 workers	1.4	1.5	1.3	0.3	0.3	0.1	0.0
1 to 49 workers	1.6	1.7	1.4	0.3	0.3	0.2	0.0
50 to 99 workers	3.0	3.4	2.3	–	–	0.3	0.0
100 workers or more	1.4	1.4	1.1	0.4	0.2	0.2	0.0
100 to 499 workers	1.8	1.9	1.5	0.5	0.2	0.2	0.3
500 workers or more	1.5	2.3	1.8	0.6	0.3	0.4	1.0
After 5 years							
All workers	1.1	1.1	0.7	0.3	0.2	0.1	0.0
Full time	1.1	1.2	0.9	0.3	0.3	0.2	0.0
Part time	2.2	2.4	0.9	0.4	0.1	0.1	0.3
Nonunion	1.3	1.2	0.8	0.3	0.2	0.2	0.1
1 to 99 workers	1.4	1.6	1.2	0.3	0.3	0.2	0.0
1 to 49 workers	1.6	1.7	1.4	0.3	0.3	0.2	0.0
50 to 99 workers	2.9	3.5	2.3	–	–	0.3	(³)
100 workers or more	1.4	1.5	1.1	0.4	0.3	0.2	0.0
100 to 499 workers	1.8	2.0	1.5	0.6	0.3	0.2	0.0
500 workers or more	1.3	2.1	1.8	0.7	0.5	0.4	0.2

See footnotes at end of table.

Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,¹ private industry workers, March 2018—continued

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	1.0	1.0	0.8	0.3	0.2	0.2	0.0
Full time	1.1	1.2	0.9	0.3	0.3	0.2	0.0
Part time	2.2	2.4	1.2	0.4	0.1	0.1	0.9
Nonunion	1.2	1.2	0.9	0.3	0.2	0.2	0.0
1 to 99 workers	1.4	1.5	1.2	0.3	0.3	0.2	0.0
1 to 49 workers	1.6	1.8	1.4	0.3	0.3	0.2	0.0
50 to 99 workers	2.9	3.2	2.2	—	—	0.3	(³)
100 workers or more	1.4	1.5	1.2	0.4	0.3	0.3	(³)
100 to 499 workers	1.8	2.0	1.5	0.6	0.3	0.2	0.0
500 workers or more	1.3	2.2	2.0	0.7	0.5	0.4	0.2
After 20 years							
All workers	1.1	1.0	0.8	0.3	0.2	0.2	0.0
Full time	1.1	1.2	0.9	0.3	0.3	0.2	0.0
Part time	2.2	2.4	1.2	0.5	0.1	0.1	0.8
Nonunion	1.2	1.2	0.9	0.3	0.2	0.2	0.0
1 to 99 workers	1.4	1.5	1.2	0.3	0.3	0.2	0.0
1 to 49 workers	1.7	1.7	1.4	0.3	0.4	0.2	0.0
50 to 99 workers	2.9	3.4	2.4	—	—	0.3	(³)
100 workers or more	1.4	1.4	1.2	0.4	0.3	0.3	(³)
100 to 499 workers	1.8	2.0	1.5	0.6	0.3	0.3	0.0
500 workers or more	1.3	2.2	2.0	0.7	0.5	0.5	0.3

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

² Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.

³ Less than 0.05.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 36. Paid sick leave: Carryover provisions, private industry workers, March 2018

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

Characteristics	Carryover provision ¹			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	46	9	37	54
Worker characteristics				
Management, professional, and related	54	13	42	46
Management, business, and financial	49	11	37	51
Professional and related	58	14	44	42
Sales and office	43	8	35	57
Sales and related	43	8	35	57
Office and administrative support	44	9	35	56
Natural resources, construction, and maintenance	38	8	30	62
Installation, maintenance, and repair	38	10	28	62
Transportation and material moving	39	5	34	61
Full time	46	10	36	54
Nonunion	46	9	37	54
Average wage within the following categories: ²				
Second 25 percent	47	8	39	53
Third 25 percent	44	9	35	56
Highest 25 percent	51	12	39	49
Highest 10 percent	50	12	38	50
Service-providing industries	48	9	39	52
Trade, transportation, and utilities	43	7	35	57
Wholesale trade	30	7	23	70
Retail trade	42	7	35	58
Information	24	9	15	76
Financial activities	43	9	34	57
Finance and insurance	50	8	41	50
Credit intermediation and related activities	53	7	45	47
Insurance carriers and related activities	45	–	–	55
Real estate and rental and leasing	22	–	–	78
Education and health services	72	12	60	28
Educational services	71	12	59	29
Junior colleges, colleges, and universities	78	17	61	22
Health care and social assistance	72	12	60	28
Leisure and hospitality	48	8	40	52
1 to 99 workers	37	7	30	63
1 to 49 workers	32	7	25	68
50 to 99 workers	49	8	42	51
100 workers or more	54	11	43	46
100 to 499 workers	50	10	40	50

See footnotes at end of table.

Table 36. Paid sick leave: Carryover provisions, private industry workers, March 2018—continued

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

Characteristics	Carryover provision ¹			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
Geographic areas				
Northeast	44	9	35	56
New England	43	6	37	57
Middle Atlantic	44	10	35	56
South	46	10	36	54
South Atlantic	47	11	37	53
East South Central	43	8	35	57
West South Central	45	11	35	55
West	51	9	41	49
Pacific	47	10	38	53

¹ Plans that allow employees to accumulate unused sick leave from year to year.
² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 36. Standard errors for paid sick leave: Carryover provisions, private industry workers, March 2018

Characteristics	Carryover provision ¹			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	1.4	0.6	1.3	1.4
Worker characteristics				
Management, professional, and related	1.7	0.9	1.6	1.7
Management, business, and financial	2.5	1.5	2.8	2.5
Professional and related	2.2	1.1	2.1	2.2
Sales and office	1.9	0.9	1.4	1.9
Sales and related	2.4	1.1	2.2	2.4
Office and administrative support	2.4	1.3	1.8	2.4
Natural resources, construction, and maintenance	3.5	1.2	3.4	3.5
Installation, maintenance, and repair	3.3	1.7	2.9	3.3
Transportation and material moving	2.4	1.0	2.4	2.4
Full time	1.3	0.6	1.3	1.3
Nonunion	1.4	0.6	1.3	1.4
Average wage within the following categories: ²				
Second 25 percent	2.0	0.9	2.1	2.0
Third 25 percent	1.4	0.7	1.5	1.4
Highest 25 percent	1.8	1.1	2.1	1.8
Highest 10 percent	2.5	1.6	3.1	2.5
Service-providing industries	1.6	0.6	1.5	1.6
Trade, transportation, and utilities	2.0	0.9	1.6	2.0
Wholesale trade	3.7	1.4	3.3	3.7
Retail trade	2.0	0.9	1.9	2.0
Information	3.0	2.5	2.3	3.0
Financial activities	2.8	1.4	2.6	2.8
Finance and insurance	2.2	1.6	2.6	2.2
Credit intermediation and related activities	2.6	1.6	2.9	2.6
Insurance carriers and related activities	4.5	–	–	4.5
Real estate and rental and leasing	5.3	–	–	5.3
Education and health services	2.9	1.6	2.6	2.9
Educational services	3.5	2.0	3.8	3.5
Junior colleges, colleges, and universities	2.9	2.2	3.5	2.9
Health care and social assistance	3.8	2.0	3.4	3.8
Leisure and hospitality	4.8	2.2	4.0	4.8
1 to 99 workers	1.9	0.8	1.6	1.9
1 to 49 workers	2.2	1.0	1.9	2.2
50 to 99 workers	2.8	1.9	2.9	2.8
100 workers or more	1.7	0.8	1.8	1.7
100 to 499 workers	2.0	1.1	2.0	2.0

See footnotes at end of table.

Table 36. Standard errors for paid sick leave: Carryover provisions, private industry workers, March 2018—continued

Characteristics	Carryover provision ¹			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
Geographic areas				
Northeast	3.1	0.6	3.3	3.1
New England	4.7	1.3	5.0	4.7
Middle Atlantic	3.4	0.7	3.6	3.4
South	1.5	1.1	1.7	1.5
South Atlantic	1.6	1.2	1.7	1.6
East South Central	3.2	2.3	4.2	3.2
West South Central	3.8	2.6	3.9	3.8
West	2.6	1.2	2.3	2.6
Pacific	2.6	1.4	2.2	2.6

¹ Plans that allow employees to accumulate unused sick leave from year to year.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 37. Paid sick leave: Limit on days accumulated, private industry workers, March 2018

(Includes workers in sick leave plans¹ that specify a fixed number of days and limit the number of accumulated carryover days)

Characteristics	Limit on paid sick leave days accumulated (in number of days) ²					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	5	10	21	60	120	45
Worker characteristics						
Management, professional, and related	6	15	36	69	126	57
Management, business, and financial	6	12	30	60	120	55
Professional and related	–	18	44	80	130	59
Sales and office	5	10	20	50	120	40
Sales and related	5	10	–	30	–	32
Office and administrative support	5	10	24	60	120	44
Natural resources, construction, and maintenance	5	7	–	–	110	40
Installation, maintenance, and repair	5	–	18	65	–	51
Transportation and material moving	6	10	24	115	163	61
Full time	5	10	27	60	120	47
Nonunion	5	10	20	50	92	40
Average wage within the following categories: ³						
Second 25 percent	5	10	19	60	100	39
Third 25 percent	5	10	30	64	120	51
Highest 25 percent	6	12	30	80	133	56
Highest 10 percent	7	12	–	120	150	64
Service-providing industries	6	10	30	60	120	49
Trade, transportation, and utilities	5	10	28	90	150	54
Wholesale trade	–	–	–	30	60	27
Retail trade	5	10	18	31	120	32
Information	12	–	65	90	–	63
Financial activities	10	12	26	60	125	54
Finance and insurance	10	12	25	60	130	57
Credit intermediation and related activities	10	12	20	–	90	34
Insurance carriers and related activities	–	–	–	–	–	104
Real estate and rental and leasing	–	–	–	–	–	27
Education and health services	–	20	45	75	120	60
Educational services	12	20	56	–	130	68
Junior colleges, colleges, and universities	12	24	60	125	132	79
Health care and social assistance	–	–	40	72	120	58
Leisure and hospitality	5	7	10	20	60	23
1 to 99 workers	5	9	20	35	90	36
1 to 49 workers	5	8	15	30	60	27
50 to 99 workers	5	10	–	–	115	51
100 workers or more	5	10	30	69	125	50
100 to 499 workers	5	10	20	60	96	38

See footnotes at end of table.

Table 37. Paid sick leave: Limit on days accumulated, private industry workers, March 2018—continued

(Includes workers in sick leave plans¹ that specify a fixed number of days and limit the number of accumulated carryover days)

Characteristics	Limit on paid sick leave days accumulated (in number of days) ²					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Geographic areas						
Northeast	5	8	—	70	130	52
New England	5	—	—	—	137	55
Middle Atlantic	5	8	—	65	130	50
South	7	10	30	73	120	53
South Atlantic	7	10	30	72	130	59
East South Central	10	—	30	60	94	45
West South Central	—	11	—	73	120	46
West	6	10	20	50	110	37
Pacific	6	8	20	50	96	36

¹ Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 37. Standard errors for paid sick leave: Limit on days accumulated, private industry workers, March 2018

Characteristics	Limit on paid sick leave days accumulated (in number of days) ¹					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.4	0.0	3.4	0.9	0.0	2.6
Worker characteristics						
Management, professional, and related	1.2	1.4	7.1	7.8	9.2	5.9
Management, business, and financial	1.3	2.3	1.7	0.0	12.5	9.4
Professional and related	–	3.6	8.2	14.9	10.3	4.6
Sales and office	1.0	0.0	1.0	5.5	5.8	1.7
Sales and related	1.0	1.6	–	0.0	–	2.5
Office and administrative support	1.1	2.3	6.7	3.8	4.7	2.3
Natural resources, construction, and maintenance	0.4	1.2	–	–	17.1	6.1
Installation, maintenance, and repair	0.4	–	3.4	16.3	–	8.9
Transportation and material moving	0.0	0.0	5.7	12.8	22.0	6.8
Full time	0.0	0.0	5.2	0.9	0.0	3.0
Nonunion	0.0	0.9	0.9	8.1	16.4	2.6
Average wage within the following categories: ²						
Second 25 percent	0.0	2.9	4.4	10.6	18.8	3.8
Third 25 percent	1.0	0.8	0.9	5.0	3.4	4.6
Highest 25 percent	0.2	1.7	4.3	14.5	10.6	4.0
Highest 10 percent	2.0	2.7	–	29.0	29.7	5.6
Service-providing industries	0.3	0.3	1.4	6.3	0.9	2.9
Trade, transportation, and utilities	0.7	0.0	5.8	23.2	15.3	3.6
Wholesale trade	–	–	–	3.8	2.3	3.2
Retail trade	0.8	2.5	2.9	5.5	6.2	2.0
Information	1.4	–	18.9	0.0	–	10.1
Financial activities	0.0	0.0	6.7	1.8	30.6	3.8
Finance and insurance	0.0	0.0	6.6	13.7	19.3	4.2
Credit intermediation and related activities	0.0	0.0	2.8	–	2.6	1.9
Insurance carriers and related activities	–	–	–	–	–	11.7
Real estate and rental and leasing	–	–	–	–	–	4.2
Education and health services	–	3.3	8.7	13.1	7.2	6.9
Educational services	2.7	4.3	13.2	–	5.4	4.2
Junior colleges, colleges, and universities	1.1	2.0	13.5	9.2	14.5	2.4
Health care and social assistance	–	–	11.1	7.3	6.6	8.5
Leisure and hospitality	0.8	1.7	2.7	1.3	2.7	3.1
1 to 99 workers	0.0	1.7	3.0	6.3	7.3	5.3
1 to 49 workers	0.2	2.1	1.7	0.7	5.1	1.8
50 to 99 workers	0.6	1.8	–	–	27.2	12.4
100 workers or more	1.4	0.0	4.5	6.2	7.6	2.7
100 to 499 workers	0.0	1.4	1.3	3.5	15.9	2.1

See footnotes at end of table.

Table 37. Standard errors for paid sick leave: Limit on days accumulated, private industry workers, March 2018—continued

Characteristics	Limit on paid sick leave days accumulated (in number of days) ¹					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Geographic areas						
Northeast	0.0	1.4	—	14.8	10.9	4.8
New England	0.2	—	—	—	17.2	7.7
Middle Atlantic	0.2	1.2	—	14.5	8.3	4.7
South	0.9	1.4	3.9	8.5	3.0	6.8
South Atlantic	1.0	1.9	4.6	18.2	12.2	12.1
East South Central	2.2	—	8.3	14.6	22.0	6.3
West South Central	—	1.9	—	2.3	12.4	4.6
West	0.0	1.6	4.6	9.0	19.5	2.8
Pacific	0.0	1.6	2.3	7.8	17.7	2.6

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 38. Paid vacations: Number of annual days by service requirement,¹ private industry workers, March 2018

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	8	31	35	16	7	2	10	10
Full time	5	30	38	18	7	2	11	10
Part time	28	42	21	4	—	—	8	5
Union	8	40	36	12	4	1	9	10
Nonunion	8	30	35	17	7	2	11	10
1 to 99 workers	12	38	34	11	—	—	9	10
1 to 49 workers	13	37	34	10	—	—	9	10
50 to 99 workers	9	41	35	11	4	1	9	10
100 workers or more	4	25	37	22	8	3	12	10
100 to 499 workers	6	30	38	19	6	2	11	10
500 workers or more	2	18	36	26	13	5	14	12
After 5 years								
All workers	2	11	32	34	15	6	15	15
Full time	1	8	31	36	17	7	15	15
Part time	9	27	33	21	5	4	11	10
Union	—	7	46	31	12	—	14	12
Nonunion	3	11	30	34	15	7	15	15
1 to 99 workers	4	16	34	32	11	3	13	12
1 to 49 workers	4	18	33	30	12	3	13	12
50 to 99 workers	3	10	37	37	10	3	14	15
100 workers or more	1	6	30	36	19	9	16	15
100 to 499 workers	1	7	35	35	16	6	15	15
500 workers or more	(³)	4	21	38	22	14	18	15

See footnotes at end of table.

Table 38. Paid vacations: Number of annual days by service requirement,¹ private industry workers, March 2018—continued

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	2	7	15	37	23	15	17	15
Full time	1	6	14	38	25	16	18	16
Part time	9	19	23	30	9	9	14	13
Union	—	—	12	52	25	8	17	15
Nonunion	2	8	16	35	23	16	17	15
1 to 99 workers	4	13	20	35	21	9	15	15
1 to 49 workers	4	14	21	32	20	9	15	15
50 to 99 workers	3	7	18	42	23	8	16	15
100 workers or more	1	3	11	39	26	21	19	19
100 to 499 workers	1	3	14	42	24	16	18	16
500 workers or more	—	—	6	35	28	29	21	20
After 20 years								
All workers	2	7	11	20	30	29	20	20
Full time	1	5	11	20	32	31	20	20
Part time	9	19	13	25	17	18	16	16
Union	—	—	4	13	46	35	21	20
Nonunion	2	8	12	21	28	28	19	20
1 to 99 workers	4	12	17	23	27	17	17	15
1 to 49 workers	4	14	18	23	25	16	16	15
50 to 99 workers	3	6	15	25	33	18	18	20
100 workers or more	1	2	6	18	33	40	22	20
100 to 499 workers	1	3	7	23	33	33	21	20
500 workers or more	—	—	4	10	33	51	24	25

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

² Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time off for workers to use for multiple purposes.

³ Less than 0.5.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 38. Standard errors for paid vacations: Number of annual days by service requirement,¹ private industry workers, March 2018

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	0.5	0.7	0.9	0.6	0.6	0.3	0.1	0.0
Full time	0.5	0.7	0.9	0.6	0.7	0.3	0.1	0.0
Part time	2.2	2.3	2.2	0.7	–	–	0.4	0.0
Union	1.5	2.4	2.2	1.6	1.1	0.1	0.3	0.5
Nonunion	0.5	0.8	1.0	0.6	0.7	0.4	0.1	0.0
1 to 99 workers	0.8	1.3	1.1	0.6	–	–	0.2	0.3
1 to 49 workers	0.9	1.5	1.4	0.8	–	–	0.3	0.5
50 to 99 workers	1.5	2.0	2.0	1.4	1.4	0.3	0.3	1.2
100 workers or more	0.4	1.0	1.3	0.9	0.7	0.5	0.2	0.0
100 to 499 workers	0.7	1.3	1.6	1.1	0.9	0.6	0.2	0.0
500 workers or more	0.5	1.9	2.0	1.5	1.1	0.7	0.2	1.1
After 5 years								
All workers	0.3	0.5	0.8	1.0	0.6	0.5	0.1	0.0
Full time	0.2	0.5	0.9	1.1	0.7	0.5	0.1	0.0
Part time	1.3	1.9	1.8	2.3	0.9	1.5	0.4	0.0
Union	–	1.1	2.4	2.0	1.2	–	0.3	1.4
Nonunion	0.3	0.6	0.8	1.0	0.6	0.5	0.1	0.0
1 to 99 workers	0.5	1.0	1.2	1.3	0.8	0.6	0.2	1.2
1 to 49 workers	0.5	1.3	1.3	1.4	1.2	0.8	0.2	2.0
50 to 99 workers	1.3	1.1	2.0	2.7	1.8	1.0	0.3	0.9
100 workers or more	0.2	0.5	1.0	1.2	0.7	0.7	0.2	0.0
100 to 499 workers	0.4	0.7	1.2	1.5	0.9	1.0	0.2	0.0
500 workers or more	0.2	0.6	1.7	2.0	1.3	1.0	0.3	(³)

See footnotes at end of table.

Table 38. Standard errors for paid vacations: Number of annual days by service requirement,¹ private industry workers, March 2018—continued

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	0.3	0.5	0.6	0.8	0.9	0.7	0.1	(³)
Full time	0.2	0.4	0.7	0.9	0.9	0.7	0.1	0.6
Part time	1.4	1.8	2.1	1.8	1.2	2.4	0.5	1.5
Union	—	—	1.7	2.2	2.1	1.3	0.3	0.0
Nonunion	0.3	0.6	0.6	0.8	0.9	0.8	0.2	(³)
1 to 99 workers	0.5	0.9	0.9	1.2	1.0	0.9	0.2	0.0
1 to 49 workers	0.5	1.2	1.1	1.5	1.0	1.1	0.3	0.0
50 to 99 workers	1.3	1.1	1.6	2.8	2.2	1.3	0.3	0.0
100 workers or more	0.2	0.4	0.7	1.4	1.2	1.0	0.2	1.1
100 to 499 workers	0.4	0.6	0.9	1.3	1.4	1.2	0.2	0.8
500 workers or more	—	—	1.0	2.3	2.0	1.5	0.3	0.0
After 20 years								
All workers	0.3	0.5	0.5	0.7	0.8	0.9	0.2	0.0
Full time	0.2	0.4	0.6	0.7	0.8	0.9	0.2	0.0
Part time	1.3	1.7	1.3	1.9	1.3	2.4	0.5	1.0
Union	—	—	0.9	1.5	2.4	2.5	0.3	0.0
Nonunion	0.3	0.6	0.5	0.8	0.8	1.0	0.2	0.0
1 to 99 workers	0.5	0.9	0.8	1.1	1.1	1.1	0.2	1.2
1 to 49 workers	0.5	1.2	0.9	1.4	1.3	1.3	0.3	0.0
50 to 99 workers	1.3	1.1	1.6	1.7	2.2	2.0	0.4	(³)
100 workers or more	0.2	0.3	0.6	0.9	1.0	1.3	0.2	(³)
100 to 499 workers	0.4	0.6	0.7	1.3	1.2	1.6	0.2	0.0
500 workers or more	—	—	0.8	0.9	1.7	1.8	0.3	0.5

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

² Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time off for workers to use for multiple purposes.

³ Less than 0.05.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 39. Consolidated leave plans:¹ Access, private industry workers, March 2018

(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	39	14	18	21	23	61	8	12	15	17
Worker characteristics										
Management, professional, and related	49	17	21	23	25	51	11	14	17	19
Management, business, and financial	42	16	20	23	25	58	11	14	17	19
Professional and related	54	17	21	24	26	46	11	14	17	19
Service	43	13	17	20	22	57	6	11	13	14
Protective service	31	15	19	22	25	69	7	9	11	12
Sales and office	40	13	18	21	23	60	8	12	15	17
Sales and related	38	11	16	19	22	62	7	11	14	16
Office and administrative support	42	14	19	22	24	58	8	12	15	18
Natural resources, construction, and maintenance	23	10	14	17	19	77	7	11	13	15
Construction, extraction, farming, fishing, and forestry	26	9	12	14	15	74	7	10	12	13
Installation, maintenance, and repair	20	12	16	19	21	80	7	11	14	16
Production, transportation, and material moving ...	21	10	15	18	21	79	7	11	14	18
Production	23	10	15	18	20	77	7	11	14	17
Transportation and material moving	20	10	15	18	21	80	7	12	15	18
Full time	39	15	19	22	24	61	8	13	15	18
Part time	38	11	15	16	18	62	6	10	12	14
Union	20	14	17	21	24	80	8	13	16	21
Nonunion	41	14	18	21	23	59	8	12	15	17
Average wage within the following categories: ²										
Lowest 25 percent	35	11	15	17	20	65	6	10	13	14
Lowest 10 percent	28	10	14	16	18	72	5	9	12	13
Second 25 percent	38	13	18	21	24	62	7	12	14	17
Third 25 percent	37	14	18	21	24	63	8	12	15	18
Highest 25 percent	44	17	20	23	25	56	10	14	17	20
Highest 10 percent	42	17	21	23	25	58	11	15	18	20
Establishment characteristics										
Goods-producing industries	25	11	15	17	20	75	7	11	14	17
Construction	30	9	13	15	16	70	6	10	11	13
Manufacturing	24	11	15	18	21	76	8	12	15	19
Service-providing industries	42	15	19	22	24	58	8	12	15	17
Trade, transportation, and utilities	28	11	16	19	23	72	7	11	14	17
Wholesale trade	26	11	15	18	20	74	8	12	15	17
Retail trade	36	10	16	19	23	64	6	10	13	16
Transportation and warehousing	15	11	17	21	27	85	8	12	15	19
Utilities	22	14	17	20	25	78	10	13	16	20

See footnotes at end of table.

Table 39. Consolidated leave plans:¹ Access, private industry workers, March 2018—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	32	16	21	24	26	68	11	14	17	21
Financial activities	44	16	21	24	26	56	11	15	16	19
Finance and insurance	49	17	21	24	26	51	12	15	17	20
Credit intermediation and related activities	37	17	21	25	26	63	12	16	18	21
Insurance carriers and related activities	69	17	21	24	26	31	11	14	16	19
Real estate and rental and leasing	26	14	18	20	22	74	9	12	14	16
Professional and business services	41	16	19	22	24	59	9	13	15	18
Professional and technical services	49	16	19	22	23	51	10	13	16	18
Administrative and waste services	38	13	18	20	22	62	7	11	13	15
Education and health services	66	17	21	24	25	34	10	14	17	18
Educational services	24	13	15	16	17	76	13	17	19	21
Junior colleges, colleges, and universities	16	18	21	24	25	84	14	17	19	22
Health care and social assistance	70	17	21	24	26	30	9	13	17	18
Leisure and hospitality	28	10	15	17	19	72	6	10	12	13
Accommodation and food services	27	10	14	17	19	73	5	10	12	13
Other services	28	10	13	14	15	72	8	12	13	14
1 to 99 workers	34	12	16	19	20	66	7	11	13	15
1 to 49 workers	34	13	16	19	20	66	7	11	13	14
50 to 99 workers	36	12	16	19	20	64	7	12	14	17
100 workers or more	43	16	20	23	26	57	9	13	16	20
100 to 499 workers	40	14	19	22	25	60	8	13	16	19
500 workers or more	48	17	22	25	27	52	10	14	17	21
Geographic areas										
Northeast	35	15	19	22	24	65	9	13	16	18
New England	34	16	20	22	25	66	10	14	16	18
Middle Atlantic	35	14	19	21	24	65	9	13	15	18
South	39	14	18	20	23	61	8	11	14	16
South Atlantic	39	14	18	21	23	61	8	11	14	16
East South Central	32	14	18	21	24	68	7	11	14	16
West South Central	44	12	17	20	22	56	8	12	14	16
Midwest	38	15	20	23	25	62	7	12	15	18
East North Central	36	15	19	22	25	64	7	12	16	18
West North Central	43	16	20	23	26	57	7	12	15	18
West	42	14	18	21	22	58	8	12	15	17
Mountain	48	14	18	21	23	52	8	12	14	17
Pacific	39	14	18	20	22	61	9	13	15	17

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 39. Standard errors for consolidated leave plans:¹ Access, private industry workers, March 2018

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	0.3	0.2	0.3	0.3	1.0	0.1	0.1	0.1	0.2
Worker characteristics										
Management, professional, and related	1.6	0.3	0.3	0.3	0.3	1.6	0.2	0.2	0.2	0.3
Management, business, and financial	2.0	0.4	0.3	0.4	0.4	2.0	0.2	0.2	0.2	0.3
Professional and related	2.2	0.4	0.4	0.5	0.5	2.2	0.2	0.3	0.3	0.4
Service	2.9	0.6	0.5	0.6	0.6	2.9	0.2	0.3	0.4	0.5
Protective service	8.9	0.7	1.0	1.5	1.2	8.9	0.6	1.0	1.4	1.8
Sales and office	1.3	0.2	0.2	0.2	0.3	1.3	0.1	0.2	0.2	0.2
Sales and related	1.4	0.2	0.3	0.4	0.5	1.4	0.2	0.2	0.3	0.3
Office and administrative support	1.7	0.3	0.3	0.3	0.4	1.7	0.2	0.2	0.2	0.3
Natural resources, construction, and maintenance	1.6	0.4	0.5	0.5	0.6	1.6	0.2	0.3	0.4	0.5
Construction, extraction, farming, fishing, and forestry	3.0	0.6	0.7	0.8	1.0	3.0	0.3	0.4	0.6	0.7
Installation, maintenance, and repair	1.8	0.5	0.5	0.5	0.6	1.8	0.1	0.3	0.4	0.5
Production, transportation, and material moving ...	1.7	0.2	0.3	0.4	0.5	1.7	0.1	0.1	0.2	0.2
Production	1.8	0.3	0.4	0.4	0.5	1.8	0.1	0.2	0.2	0.3
Transportation and material moving	2.3	0.5	0.5	0.6	0.8	2.3	0.2	0.2	0.3	0.3
Full time	1.0	0.2	0.2	0.2	0.2	1.0	0.1	0.1	0.2	0.2
Part time	2.3	1.0	0.9	1.0	0.9	2.3	0.2	0.3	0.3	0.4
Union	2.0	0.8	0.7	0.9	0.8	2.0	0.2	0.2	0.2	0.2
Nonunion	1.1	0.3	0.3	0.3	0.3	1.1	0.1	0.1	0.2	0.2
Average wage within the following categories: ²										
Lowest 25 percent	2.1	0.6	0.5	0.5	0.6	2.1	0.2	0.2	0.3	0.3
Lowest 10 percent	2.7	0.8	0.8	1.0	1.4	2.7	0.2	0.3	0.4	0.5
Second 25 percent	1.9	0.3	0.3	0.3	0.3	1.9	0.1	0.2	0.2	0.2
Third 25 percent	1.4	0.3	0.3	0.4	0.4	1.4	0.1	0.1	0.2	0.2
Highest 25 percent	1.5	0.4	0.3	0.3	0.3	1.5	0.1	0.1	0.2	0.2
Highest 10 percent	2.2	0.5	0.4	0.4	0.4	2.2	0.2	0.2	0.3	0.3
Establishment characteristics										
Goods-producing industries	1.3	0.3	0.3	0.3	0.3	1.3	0.1	0.2	0.2	0.2
Construction	3.5	0.6	0.8	0.8	0.8	3.5	0.2	0.2	0.4	0.5
Manufacturing	1.7	0.3	0.3	0.3	0.3	1.7	0.1	0.2	0.2	0.2
Service-providing industries	1.1	0.3	0.3	0.3	0.3	1.1	0.1	0.1	0.2	0.2
Trade, transportation, and utilities	1.6	0.2	0.2	0.3	0.4	1.6	0.1	0.2	0.2	0.3
Wholesale trade	2.5	0.4	0.4	0.5	0.6	2.5	0.2	0.3	0.3	0.4
Retail trade	1.7	0.2	0.2	0.3	0.3	1.7	0.1	0.1	0.2	0.2
Transportation and warehousing	3.0	0.8	1.0	1.2	1.7	3.0	0.2	0.3	0.4	0.4
Utilities	4.5	1.4	1.4	1.5	2.3	4.5	0.5	0.5	0.5	0.6

See footnotes at end of table.

Table 39. Standard errors for consolidated leave plans:¹ Access, private industry workers, March 2018—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	4.3	0.7	0.4	0.6	0.7	4.3	0.3	0.4	0.3	0.3
Financial activities	1.8	0.2	0.2	0.2	0.3	1.8	0.3	0.3	0.4	0.4
Finance and insurance	1.5	0.1	0.2	0.2	0.2	1.5	0.3	0.4	0.5	0.5
Credit intermediation and related activities	2.1	0.2	0.3	0.4	0.4	2.1	0.4	0.5	0.7	0.7
Insurance carriers and related activities	2.0	0.3	0.3	0.3	0.3	2.0	0.4	0.5	0.5	0.6
Real estate and rental and leasing	3.7	1.0	1.0	1.1	1.5	3.7	0.5	0.6	0.7	0.8
Professional and business services	2.6	0.5	0.4	0.4	0.4	2.6	0.3	0.4	0.5	0.7
Professional and technical services	3.7	0.5	0.4	0.5	0.5	3.7	0.4	0.4	0.7	0.8
Administrative and waste services	3.9	0.9	0.8	1.0	1.0	3.9	0.3	0.5	0.6	0.9
Education and health services	2.3	0.6	0.6	0.6	0.6	2.3	0.4	0.5	0.6	0.6
Educational services	4.0	0.9	1.4	1.6	1.8	4.0	0.4	0.3	0.3	0.3
Junior colleges, colleges, and universities	2.0	0.6	0.7	0.8	0.9	2.0	0.3	0.2	0.2	0.3
Health care and social assistance	2.5	0.6	0.6	0.6	0.6	2.5	0.5	0.6	0.7	0.7
Leisure and hospitality	3.3	0.8	0.8	0.9	1.1	3.3	0.4	0.5	0.6	0.7
Accommodation and food services	3.7	1.0	1.0	1.1	1.3	3.7	0.3	0.5	0.6	0.7
Other services	4.0	1.0	1.5	1.7	2.2	4.0	0.6	0.6	0.6	0.7
1 to 99 workers	1.4	0.4	0.4	0.4	0.4	1.4	0.1	0.2	0.2	0.2
1 to 49 workers	1.6	0.6	0.5	0.5	0.5	1.6	0.1	0.2	0.3	0.3
50 to 99 workers	2.7	0.5	0.5	0.5	0.5	2.7	0.2	0.2	0.3	0.4
100 workers or more	1.3	0.3	0.3	0.3	0.4	1.3	0.1	0.1	0.2	0.2
100 to 499 workers	1.6	0.4	0.3	0.3	0.4	1.6	0.2	0.2	0.2	0.2
500 workers or more	1.7	0.5	0.5	0.6	0.6	1.7	0.2	0.2	0.2	0.2
Geographic areas										
Northeast	1.8	0.5	0.5	0.5	0.6	1.8	0.1	0.1	0.2	0.2
New England	3.0	0.9	0.9	1.0	1.2	3.0	0.2	0.3	0.5	0.5
Middle Atlantic	2.1	0.6	0.5	0.6	0.6	2.1	0.1	0.2	0.2	0.2
South	1.5	0.3	0.3	0.3	0.4	1.5	0.2	0.2	0.3	0.3
South Atlantic	2.1	0.4	0.3	0.4	0.5	2.1	0.2	0.3	0.4	0.5
East South Central	4.3	1.5	1.2	1.2	1.5	4.3	0.5	0.8	1.1	1.1
West South Central	2.5	0.5	0.4	0.5	0.6	2.5	0.2	0.3	0.2	0.3
Midwest	2.2	0.7	0.7	0.7	0.7	2.2	0.1	0.1	0.3	0.2
East North Central	2.8	0.9	0.9	0.9	1.0	2.8	0.1	0.2	0.3	0.2
West North Central	3.7	1.0	0.9	0.7	0.6	3.7	0.1	0.1	0.2	0.3
West	2.2	0.6	0.6	0.6	0.6	2.2	0.2	0.2	0.3	0.4
Mountain	4.4	0.8	0.7	0.7	0.8	4.4	0.2	0.2	0.3	0.5
Pacific	2.5	0.7	0.8	0.8	0.8	2.5	0.3	0.3	0.4	0.6

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 40. Quality of life benefits: Access, private industry workers, March 2018

(All workers = 100 percent)

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	10	7	7	40	50
Worker characteristics					
Management, professional, and related	19	17	14	58	68
Management, business, and financial	19	22	14	57	68
Professional and related	19	14	14	58	68
Service	6	1	4	22	32
Protective service	8	—	2	19	32
Sales and office	8	7	6	41	54
Sales and related	5	4	3	39	53
Office and administrative support	10	8	8	43	54
Natural resources, construction, and maintenance	7	1	3	28	34
Construction, extraction, farming, fishing, and forestry	4	1	2	20	23
Installation, maintenance, and repair	10	1	3	35	45
Production, transportation, and material moving ...	4	3	2	41	51
Production	7	4	2	44	50
Transportation and material moving	2	3	3	39	52
Full time	12	9	8	46	56
Part time	4	2	3	23	34
Union	16	2	8	57	76
Nonunion	9	8	7	39	48
Average wage within the following categories: ²					
Lowest 25 percent	4	1	3	23	33
Lowest 10 percent	3	—	—	16	26
Second 25 percent	6	4	4	36	48
Third 25 percent	11	7	7	47	56
Highest 25 percent	21	18	15	60	71
Highest 10 percent	25	24	18	64	76
Establishment characteristics					
Goods-producing industries	9	6	3	45	51
Construction	3	3	4	22	24
Manufacturing	12	8	3	56	64
Service-providing industries	10	7	8	39	50
Trade, transportation, and utilities	4	3	3	42	58
Wholesale trade	7	14	4	33	47
Retail trade	2	1	2	40	57
Transportation and warehousing	3	—	5	54	68
Utilities	17	—	13	77	83

See footnotes at end of table.

Table 40. Quality of life benefits: Access, private industry workers, March 2018—continued

(All workers = 100 percent)

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
Information	42	14	21	70	80
Financial activities	20	17	16	60	68
Finance and insurance	26	21	20	74	81
Credit intermediation and related activities	28	13	14	73	81
Insurance carriers and related activities	18	30	26	73	78
Real estate and rental and leasing	—	5	4	19	32
Professional and business services	9	17	9	32	42
Professional and technical services	13	27	16	40	52
Administrative and waste services	2	5	5	15	23
Education and health services	15	4	10	49	62
Educational services	23	9	21	51	64
Junior colleges, colleges, and universities	32	9	33	75	87
Health care and social assistance	14	4	8	49	61
Leisure and hospitality	6	(³)	4	19	24
Accommodation and food services	5	—	4	18	23
Other services	3	6	2	16	24
1 to 99 workers	5	6	4	22	30
1 to 49 workers	4	6	4	19	27
50 to 99 workers	7	5	4	32	41
100 workers or more	16	9	10	62	74
100 to 499 workers	9	6	6	54	69
500 workers or more	27	12	16	74	83
Geographic areas					
Northeast	15	9	10	42	53
New England	17	12	13	46	58
Middle Atlantic	14	8	9	41	51
South	9	7	6	43	51
South Atlantic	10	7	6	42	52
East South Central	—	5	2	41	50
West South Central	9	7	6	45	49
Midwest	7	7	4	40	51
East North Central	8	7	5	39	50
West North Central	6	5	4	41	52
West	10	7	9	36	48
Mountain	10	8	8	38	48
Pacific	9	6	9	35	48

¹ A workplace program that provides for either the full or partial cost of caring for an employee's children in a nursery, day care center, or a baby sitter in facilities either on or off the employer's premises.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

³ 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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 40. Standard errors for quality of life benefits: Access, private industry workers, March 2018

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	0.6	0.4	0.3	0.8	0.7
Worker characteristics					
Management, professional, and related	1.2	1.0	0.9	1.6	1.4
Management, business, and financial	1.7	1.8	1.1	2.5	1.9
Professional and related	1.3	1.1	1.1	1.7	1.6
Service	0.8	0.4	0.9	1.2	1.7
Protective service	2.9	–	1.0	4.3	5.9
Sales and office	0.7	0.4	0.4	1.1	1.1
Sales and related	1.0	0.7	0.5	1.3	1.4
Office and administrative support	0.7	0.6	0.5	1.3	1.5
Natural resources, construction, and maintenance	0.7	0.2	0.5	1.5	1.6
Construction, extraction, farming, fishing, and forestry	0.9	0.4	0.5	1.9	2.1
Installation, maintenance, and repair	1.0	0.4	0.8	2.0	2.3
Production, transportation, and material moving ...	0.6	0.5	0.3	1.6	2.1
Production	1.1	0.7	0.3	2.2	2.4
Transportation and material moving	0.7	0.6	0.6	2.4	2.9
Full time	0.7	0.4	0.4	0.8	0.8
Part time	0.5	0.3	0.5	1.0	1.5
Union	2.1	0.6	1.4	2.0	2.0
Nonunion	0.6	0.4	0.3	0.8	0.8
Average wage within the following categories: ²					
Lowest 25 percent	0.5	0.3	0.6	1.0	1.2
Lowest 10 percent	0.7	–	–	1.9	2.3
Second 25 percent	0.5	0.4	0.5	1.0	1.4
Third 25 percent	0.8	0.7	0.6	1.3	1.2
Highest 25 percent	1.3	1.1	0.8	1.6	1.4
Highest 10 percent	2.0	1.8	1.5	2.3	2.3
Establishment characteristics					
Goods-producing industries	1.0	0.8	0.5	1.4	1.5
Construction	1.0	0.5	0.9	2.5	2.3
Manufacturing	1.3	1.2	0.6	1.4	1.8
Service-providing industries	0.7	0.4	0.4	0.8	0.8
Trade, transportation, and utilities	0.6	0.4	0.4	1.0	1.2
Wholesale trade	1.8	1.6	0.8	2.0	2.7
Retail trade	0.4	0.3	0.5	1.5	1.4
Transportation and warehousing	1.2	–	1.4	4.2	4.3
Utilities	2.4	–	2.4	4.8	5.8

See footnotes at end of table.

Table 40. Standard errors for quality of life benefits: Access, private industry workers, March 2018—continued

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
Information	3.9	2.3	2.9	2.6	3.0
Financial activities	1.1	1.0	1.0	1.7	2.0
Finance and insurance	1.2	1.2	1.2	1.2	1.2
Credit intermediation and related activities	2.3	1.4	1.1	1.8	1.7
Insurance carriers and related activities	1.6	2.5	2.6	2.0	1.9
Real estate and rental and leasing	—	1.7	1.7	3.0	3.9
Professional and business services	2.0	1.5	1.1	2.8	2.3
Professional and technical services	3.6	3.3	2.3	3.9	3.8
Administrative and waste services	1.1	1.1	1.7	2.5	2.8
Education and health services	1.7	0.8	1.1	2.0	1.9
Educational services	2.4	2.6	2.1	2.2	2.9
Junior colleges, colleges, and universities	2.2	1.8	2.2	1.8	2.5
Health care and social assistance	1.8	0.7	1.2	2.2	2.2
Leisure and hospitality	1.5	0.1	1.2	1.7	2.0
Accommodation and food services	1.6	—	1.2	2.4	2.7
Other services	0.8	1.5	1.0	2.5	3.3
1 to 99 workers	0.5	0.4	0.3	0.9	1.0
1 to 49 workers	0.4	0.5	0.4	1.0	1.2
50 to 99 workers	1.3	1.0	1.0	1.9	2.0
100 workers or more	1.0	0.6	0.7	1.1	1.0
100 to 499 workers	0.8	0.6	0.7	1.3	1.2
500 workers or more	2.0	1.2	1.3	1.7	1.6
Geographic areas					
Northeast	1.4	0.9	0.6	1.5	1.5
New England	2.6	2.5	1.7	3.2	2.9
Middle Atlantic	1.7	0.9	0.5	1.5	1.6
South	1.1	0.5	0.5	1.7	1.4
South Atlantic	1.7	0.6	0.5	1.6	1.2
East South Central	—	1.4	0.9	5.8	6.6
West South Central	1.4	1.0	1.2	3.6	2.4
Midwest	0.7	0.9	0.7	1.4	1.3
East North Central	0.9	1.1	0.9	1.7	1.5
West North Central	1.0	1.1	1.1	2.4	2.4
West	1.2	0.6	1.0	1.0	1.7
Mountain	2.9	0.5	1.6	1.6	2.9
Pacific	1.2	0.8	1.2	1.2	2.0

¹ A workplace program that provides for either the full or partial cost of caring for an employee's children in a nursery, day care center, or a baby sitter in facilities either on or off the employer's premises.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 41. Financial benefits: Access, private industry workers, March 2018

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ³	Payroll deduction IRA ⁴	Financial planning
		Flexible benefits	Dependent care flexible spending account ¹	Healthcare flexible spending account ²			
All workers	28	15	39	41	16	6	20
Worker characteristics							
Management, professional, and related	44	25	60	63	22	10	29
Management, business, and financial	50	25	61	65	20	9	29
Professional and related	40	25	59	63	23	10	29
Service	11	7	20	21	10	4	9
Protective service	—	—	20	27	7	4	9
Sales and office	31	13	37	39	14	4	23
Sales and related	27	8	30	31	10	2	22
Office and administrative support	34	17	41	45	17	6	24
Natural resources, construction, and maintenance	19	11	25	28	14	5	14
Construction, extraction, farming, fishing, and forestry	12	7	13	17	12	7	8
Installation, maintenance, and repair	24	15	36	39	16	4	20
Production, transportation, and material moving ...	23	16	40	41	20	6	17
Production	27	18	39	41	18	6	19
Transportation and material moving	20	14	41	42	21	6	14
Full time	34	19	46	49	18	7	23
Part time	10	4	18	17	10	3	10
Union	25	15	55	59	31	8	22
Nonunion	28	15	37	39	15	6	19
Average wage within the following categories: ⁷							
Lowest 25 percent	11	6	18	18	9	3	11
Lowest 10 percent	6	5	12	11	8	1	7
Second 25 percent	26	13	35	37	15	5	17
Third 25 percent	35	19	46	49	19	7	23
Highest 25 percent	44	26	63	67	24	10	31
Highest 10 percent	49	28	69	72	24	11	33
Establishment characteristics							
Goods-producing industries	29	18	40	41	16	6	23
Construction	15	9	14	18	10	3	8
Manufacturing	36	22	51	52	19	7	29
Service-providing industries	27	15	39	41	16	6	19
Trade, transportation, and utilities	27	11	38	40	13	3	21
Wholesale trade	26	17	40	45	15	4	13
Retail trade	26	5	28	29	8	1	23
Transportation and warehousing	28	21	59	60	28	7	18
Utilities	46	25	67	68	12	4	41

See footnotes at end of table.

Table 41. Financial benefits: Access, private industry workers, March 2018—continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total ⁵	Performance	Signing	Other
All workers	8	2	1	7
Worker characteristics				
Management, professional, and related	12	5	2	8
Management, business, and financial	16	6	3	12
Professional and related	9	4	1	6
Service	3	(⁶)	—	3
Protective service	—	—	—	—
Sales and office	9	2	1	8
Sales and related	8	2	1	7
Office and administrative support	10	3	2	8
Natural resources, construction, and maintenance	5	3	(⁶)	3
Construction, extraction, farming, fishing, and forestry	2	—	—	—
Installation, maintenance, and repair	7	5	1	4
Production, transportation, and material moving ...	9	1	1	9
Production	5	1	1	5
Transportation and material moving	13	—	1	12
Full time	9	3	1	7
Part time	5	1	(⁶)	5
Union	12	4	(⁶)	8
Nonunion	8	2	1	6
Average wage within the following categories: ⁷				
Lowest 25 percent	4	(⁶)	(⁶)	4
Lowest 10 percent	2	(⁶)	—	2
Second 25 percent	7	1	1	7
Third 25 percent	9	2	1	7
Highest 25 percent	14	6	2	10
Highest 10 percent	16	7	3	11
Establishment characteristics				
Goods-producing industries	7	3	1	5
Construction	2	—	—	2
Manufacturing	10	4	2	7
Service-providing industries	8	2	1	7
Trade, transportation, and utilities	10	2	1	9
Wholesale trade	6	2	2	5
Retail trade	8	2	(⁶)	7
Transportation and warehousing	22	—	—	21
Utilities	5	—	—	5

See footnotes at end of table.

Table 41. Financial benefits: Access, private industry workers, March 2018—continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ³	Payroll deduction IRA ⁴	Financial planning
		Flexible benefits	Dependent care flexible spending account ¹	Healthcare flexible spending account ²			
Information	57	27	78	79	26	6	47
Financial activities	53	28	65	64	17	8	35
Finance and insurance	64	35	79	79	18	9	45
Credit intermediation and related activities	63	34	79	79	17	11	39
Insurance carriers and related activities	66	34	76	76	16	5	50
Real estate and rental and leasing	19	9	23	22	13	6	8
Professional and business services	32	16	37	41	21	9	16
Professional and technical services	44	21	46	51	22	12	26
Administrative and waste services	12	9	18	19	18	7	4
Education and health services	28	21	47	51	23	10	20
Educational services	34	23	57	60	34	17	28
Junior colleges, colleges, and universities	48	34	80	84	46	19	41
Health care and social assistance	27	21	45	50	21	9	19
Leisure and hospitality	7	4	16	17	6	2	9
Accommodation and food services	7	4	15	15	5	2	9
Other services	15	7	16	17	11	4	7
1 to 99 workers	18	9	22	25	12	4	9
1 to 49 workers	17	7	20	21	10	4	8
50 to 99 workers	23	14	31	35	17	6	12
100 workers or more	39	23	58	60	22	8	32
100 to 499 workers	36	18	49	50	19	8	28
500 workers or more	43	31	72	76	26	10	38
Geographic areas							
Northeast	26	14	40	44	19	8	20
New England	28	13	45	52	15	7	21
Middle Atlantic	25	14	38	42	20	9	19
South	26	18	38	39	15	6	21
South Atlantic	26	16	37	38	16	7	20
East South Central	25	18	36	37	13	5	24
West South Central	27	21	41	42	14	3	21
Midwest	31	18	41	43	17	4	18
East North Central	30	16	41	42	18	5	19
West North Central	33	21	41	45	13	4	16
West	28	10	36	39	15	7	19
Mountain	27	12	39	42	14	5	20
Pacific	28	10	35	38	16	8	18

See footnotes at end of table.

Table 41. Financial benefits: Access, private industry workers, March 2018—continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total ⁵	Performance	Signing	Other
Information	38	22	4	20
Financial activities	19	7	6	17
Finance and insurance	24	9	8	22
Credit intermediation and related activities	25	10	10	24
Insurance carriers and related activities	22	6	3	18
Real estate and rental and leasing	5	—	—	4
Professional and business services	8	2	—	6
Professional and technical services	10	4	—	8
Administrative and waste services	5	—	—	4
Education and health services	3	(⁶)	(⁶)	2
Educational services	2	1	1	—
Junior colleges, colleges, and universities	2	2	2	—
Health care and social assistance	3	—	—	3
Leisure and hospitality	4	—	—	3
Accommodation and food services	3	—	—	3
Other services	2	—	—	2
1 to 99 workers	5	2	1	4
1 to 49 workers	5	1	1	4
50 to 99 workers	5	2	(⁶)	4
100 workers or more	11	3	1	9
100 to 499 workers	10	2	1	8
500 workers or more	14	4	2	11
Geographic areas				
Northeast	8	2	1	7
New England	9	1	2	7
Middle Atlantic	8	2	1	6
South	7	2	1	6
South Atlantic	7	2	1	6
East South Central	8	2	1	7
West South Central	7	2	1	6
Midwest	8	1	1	7
East North Central	8	2	1	7
West North Central	7	1	(⁶)	7
West	9	4	1	7
Mountain	9	2	1	8
Pacific	9	4	1	6

¹ Formerly referred to as Dependent care reimbursement account.

² Formerly referred to as Healthcare reimbursement account.

³ 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.

⁴ 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.

⁵ 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.

⁶ Less than 0.5.

⁷ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 41. Standard errors for financial benefits: Access, private industry workers, March 2018

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ³	Payroll deduction IRA ⁴	Financial planning
		Flexible benefits	Dependent care flexible spending account ¹	Healthcare flexible spending account ²			
All workers	0.9	0.5	0.7	0.8	0.6	0.4	0.6
Worker characteristics							
Management, professional, and related	1.5	1.1	1.3	1.4	1.1	0.8	1.3
Management, business, and financial	2.0	1.4	1.8	1.7	1.3	0.9	2.0
Professional and related	1.6	1.3	1.6	1.8	1.4	1.0	1.7
Service	1.2	0.8	1.5	1.4	1.2	0.8	1.2
Protective service	—	—	4.7	5.4	2.1	1.8	1.8
Sales and office	1.3	0.7	1.2	1.1	0.6	0.4	0.9
Sales and related	1.4	0.8	1.4	1.4	0.9	0.4	1.2
Office and administrative support	1.4	0.8	1.4	1.4	0.9	0.7	1.1
Natural resources, construction, and maintenance	1.1	1.0	1.5	1.6	1.2	0.8	0.8
Construction, extraction, farming, fishing, and forestry	1.4	1.1	1.8	2.0	1.7	1.5	1.3
Installation, maintenance, and repair	1.6	1.3	2.3	2.3	1.7	0.6	1.2
Production, transportation, and material moving ...	1.2	1.0	1.5	1.5	1.6	0.9	0.9
Production	1.8	1.5	1.7	1.8	2.0	1.1	1.2
Transportation and material moving	1.9	1.2	2.5	2.4	1.9	1.1	1.2
Full time	1.0	0.7	0.8	0.9	0.8	0.5	0.8
Part time	0.8	0.3	1.1	0.9	0.7	0.6	0.7
Union	1.8	1.7	2.4	2.3	2.0	1.6	1.6
Nonunion	1.0	0.5	0.8	0.8	0.6	0.4	0.7
Average wage within the following categories: ⁵							
Lowest 25 percent	0.9	0.6	1.1	1.0	0.9	0.7	1.1
Lowest 10 percent	1.5	1.0	1.6	0.9	1.3	0.5	1.8
Second 25 percent	1.0	0.7	1.4	1.4	0.8	0.5	0.8
Third 25 percent	1.5	1.1	1.2	1.4	1.0	0.7	0.9
Highest 25 percent	1.4	1.1	1.3	1.3	1.2	0.7	1.4
Highest 10 percent	2.3	1.6	1.9	1.8	1.7	0.9	2.2
Establishment characteristics							
Goods-producing industries	1.4	0.9	1.3	1.3	1.1	0.6	1.2
Construction	2.3	1.1	2.1	2.4	1.2	0.7	1.6
Manufacturing	1.6	1.2	1.3	1.3	1.5	1.0	1.4
Service-providing industries	1.1	0.6	0.8	0.9	0.7	0.5	0.7
Trade, transportation, and utilities	1.2	0.7	1.3	1.1	0.8	0.5	1.0
Wholesale trade	2.6	2.0	3.0	2.4	2.1	1.0	2.1
Retail trade	1.2	0.5	1.0	1.2	0.9	0.3	1.2
Transportation and warehousing	2.8	2.0	4.6	4.7	2.5	1.8	2.4
Utilities	6.1	3.6	6.0	5.2	2.6	1.7	3.5

See footnotes at end of table.

Table 41. Standard errors for financial benefits: Access, private industry workers, March 2018—continued

Characteristics	Stock options			
	Total	Performance	Signing	Other
All workers	0.4	0.2	0.1	0.4
Worker characteristics				
Management, professional, and related	0.8	0.4	0.3	0.6
Management, business, and financial	1.4	0.8	0.4	1.2
Professional and related	0.9	0.5	0.4	0.7
Service	0.8	0.1	—	0.8
Protective service	—	—	—	—
Sales and office	0.6	0.2	0.1	0.6
Sales and related	0.8	0.3	0.3	0.7
Office and administrative support	0.8	0.3	0.2	0.9
Natural resources, construction, and maintenance	0.7	0.5	0.2	0.5
Construction, extraction, farming, fishing, and forestry	0.8	—	—	—
Installation, maintenance, and repair	1.2	0.9	0.3	0.7
Production, transportation, and material moving	0.9	0.3	0.2	0.8
Production	0.6	0.4	0.2	0.5
Transportation and material moving	1.6	—	0.3	1.5
Full time	0.5	0.2	0.1	0.4
Part time	0.5	0.1	0.1	0.5
Union	1.4	0.8	0.1	1.1
Nonunion	0.4	0.2	0.1	0.4
Average wage within the following categories: ⁵				
Lowest 25 percent	0.4	0.1	0.1	0.4
Lowest 10 percent	0.4	0.1	—	0.4
Second 25 percent	0.6	0.1	0.1	0.6
Third 25 percent	0.8	0.4	0.1	0.7
Highest 25 percent	0.9	0.5	0.4	0.7
Highest 10 percent	1.5	1.0	0.6	1.1
Establishment characteristics				
Goods-producing industries	0.8	0.6	0.4	0.5
Construction	0.8	—	—	0.7
Manufacturing	1.2	0.8	0.6	0.7
Service-providing industries	0.5	0.2	0.1	0.4
Trade, transportation, and utilities	1.0	0.2	0.2	0.9
Wholesale trade	1.1	0.7	0.6	1.0
Retail trade	0.8	0.3	0.2	0.8
Transportation and warehousing	3.2	—	—	3.1
Utilities	2.1	—	—	2.1

See footnotes at end of table.

Table 41. Standard errors for financial benefits: Access, private industry workers, March 2018—continued

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ³	Payroll deduction IRA ⁴	Financial planning
		Flexible benefits	Dependent care flexible spending account ¹	Healthcare flexible spending account ²			
Information	3.1	2.6	2.4	3.1	3.2	2.1	4.3
Financial activities	1.6	1.1	2.5	2.2	1.1	0.9	1.6
Finance and insurance	1.3	1.4	1.4	1.4	1.3	1.0	1.8
Credit intermediation and related activities	1.9	1.9	1.5	2.0	1.4	1.1	2.4
Insurance carriers and related activities	2.3	2.4	2.9	2.4	1.6	1.5	2.6
Real estate and rental and leasing	2.6	2.0	4.7	4.3	2.4	1.7	2.4
Professional and business services	3.0	1.6	2.2	2.3	1.4	1.5	1.6
Professional and technical services	4.2	2.8	3.6	3.9	2.3	2.2	2.3
Administrative and waste services	2.0	2.1	3.2	2.9	2.1	2.3	0.9
Education and health services	1.6	1.4	2.4	2.8	2.0	1.7	1.6
Educational services	3.2	2.9	2.8	2.5	3.3	2.5	3.0
Junior colleges, colleges, and universities	2.4	2.3	2.5	1.8	2.9	1.7	2.7
Health care and social assistance	1.8	1.6	2.7	3.2	2.3	1.9	1.8
Leisure and hospitality	1.5	1.1	2.2	2.2	0.9	0.6	2.4
Accommodation and food services	1.6	1.3	2.1	2.1	1.0	0.7	2.8
Other services	2.2	1.7	1.8	1.8	3.1	1.7	1.8
1 to 99 workers	1.1	0.6	0.8	0.9	0.7	0.4	0.7
1 to 49 workers	1.1	0.5	1.0	1.0	0.7	0.4	0.7
50 to 99 workers	1.6	1.6	1.7	2.0	1.6	0.9	1.5
100 workers or more	1.2	0.9	1.2	1.2	0.9	0.9	1.1
100 to 499 workers	1.5	1.1	1.5	1.3	1.3	1.4	1.3
500 workers or more	2.0	1.6	1.8	1.9	1.6	0.9	1.8
Geographic areas							
Northeast	1.7	0.8	1.4	1.6	1.5	0.9	1.2
New England	2.7	1.4	2.5	2.5	2.1	1.1	2.2
Middle Atlantic	2.0	1.0	1.8	2.2	1.9	1.1	1.4
South	1.4	0.9	1.1	1.1	0.9	0.6	1.3
South Atlantic	1.2	1.2	1.3	1.3	1.2	0.9	2.1
East South Central	6.6	3.3	4.8	4.4	1.6	2.1	2.4
West South Central	1.9	1.6	1.7	1.2	1.6	0.6	1.8
Midwest	2.8	1.2	1.5	1.3	1.0	0.5	1.1
East North Central	4.0	1.4	1.9	1.6	1.4	0.7	1.4
West North Central	0.9	2.1	2.5	1.9	1.3	0.7	1.7
West	1.2	0.7	1.8	2.2	1.8	1.4	1.2
Mountain	2.2	0.9	3.3	4.8	1.2	2.1	1.8
Pacific	1.5	0.9	2.3	2.4	2.5	1.8	1.5

See footnotes at end of table.

Table 41. Standard errors for financial benefits: Access, private industry workers, March 2018—continued

Characteristics	Stock options			
	Total	Performance	Signing	Other
Information	3.2	2.8	1.1	2.6
Financial activities	1.3	0.8	0.7	1.2
Finance and insurance	1.6	1.1	1.0	1.5
Credit intermediation and related activities	2.3	1.7	1.4	2.3
Insurance carriers and related activities	2.5	1.1	0.8	2.1
Real estate and rental and leasing	1.3	—	—	1.3
Professional and business services	1.1	0.5	—	0.8
Professional and technical services	2.0	1.0	—	1.9
Administrative and waste services	1.4	—	—	1.4
Education and health services	1.2	0.1	0.1	1.2
Educational services	0.8	0.1	0.1	—
Junior colleges, colleges, and universities	0.5	0.3	0.3	—
Health care and social assistance	1.3	—	—	1.3
Leisure and hospitality	1.2	—	—	1.2
Accommodation and food services	1.4	—	—	1.4
Other services	0.7	—	—	0.7
1 to 99 workers	0.7	0.2	0.1	0.6
1 to 49 workers	0.7	0.2	0.1	0.7
50 to 99 workers	0.9	0.6	0.1	0.8
100 workers or more	0.6	0.3	0.2	0.5
100 to 499 workers	0.6	0.2	0.1	0.6
500 workers or more	1.0	0.6	0.4	0.9
Geographic areas				
Northeast	1.3	0.4	0.2	1.0
New England	2.4	0.3	0.4	2.5
Middle Atlantic	1.5	0.5	0.3	1.0
South	0.6	0.2	0.2	0.6
South Atlantic	0.7	0.3	0.2	0.7
East South Central	2.4	0.5	0.3	2.7
West South Central	1.1	0.5	0.4	1.0
Midwest	0.8	0.2	0.1	0.7
East North Central	1.1	0.3	0.2	1.0
West North Central	1.0	0.4	0.1	0.7
West	0.9	0.4	0.3	0.8
Mountain	2.3	0.8	0.3	2.1
Pacific	0.8	0.5	0.5	0.6

¹ Formerly referred to as Dependent care reimbursement account.

² Formerly referred to as Healthcare reimbursement account.

³ 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.

⁴ 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.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 42. Health-related benefits: Access, private industry workers, March 2018

(All workers = 100 percent)

Characteristics	Long-term care insurance ¹	Retiree healthcare benefits ²	
		Under age 65	Age 65 and over
All workers	15	14	12
Worker characteristics			
Management, professional, and related	26	22	19
Management, business, and financial	30	24	21
Professional and related	24	21	18
Service	7	4	3
Protective service	4	—	3
Sales and office	15	13	12
Sales and related	11	9	8
Office and administrative support	17	16	15
Natural resources, construction, and maintenance	11	13	12
Construction, extraction, farming, fishing, and forestry	5	9	8
Installation, maintenance, and repair	15	17	15
Production, transportation, and material moving ...	13	17	15
Production	14	14	12
Transportation and material moving	12	20	18
Full time	19	17	15
Part time	6	5	5
Union	22	41	36
Nonunion	15	12	10
Average wage within the following categories: ³			
Lowest 25 percent	6	4	3
Lowest 10 percent	4	2	3
Second 25 percent	12	10	8
Third 25 percent	18	17	16
Highest 25 percent	30	29	25
Highest 10 percent	35	31	27
Establishment characteristics			
Goods-producing industries	14	16	14
Construction	3	6	7
Manufacturing	20	20	18
Service-providing industries	16	14	12
Trade, transportation, and utilities	12	15	14
Wholesale trade	13	9	7
Retail trade	8	8	6
Transportation and warehousing	19	38	36
Utilities	43	67	60

See footnotes at end of table.

Table 42. Health-related benefits: Access, private industry workers, March 2018—continued

(All workers = 100 percent)

Characteristics	Long-term care insurance ¹	Retiree healthcare benefits ²	
		Under age 65	Age 65 and over
Information	46	44	41
Financial activities	39	38	36
Finance and insurance	50	49	47
Credit intermediation and related activities	51	54	53
Insurance carriers and related activities	47	42	38
Real estate and rental and leasing	8	5	—
Professional and business services	16	10	8
Professional and technical services	22	11	10
Administrative and waste services	5	4	2
Education and health services	17	12	10
Educational services	30	29	31
Junior colleges, colleges, and universities	52	46	47
Health care and social assistance	14	10	7
Leisure and hospitality	5	1	2
Accommodation and food services	5	—	1
Other services	6	7	5
1 to 99 workers	8	6	5
1 to 49 workers	7	5	5
50 to 99 workers	10	7	6
100 workers or more	25	24	21
100 to 499 workers	18	16	14
500 workers or more	34	36	31
Geographic areas			
Northeast	15	16	15
New England	16	15	13
Middle Atlantic	15	16	15
South	16	15	12
South Atlantic	16	14	11
East South Central	—	14	11
West South Central	17	17	15
Midwest	14	13	12
East North Central	14	13	12
West North Central	13	14	13
West	15	12	11
Mountain	17	11	9
Pacific	14	13	12

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

² A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 42. Standard errors for health-related benefits: Access, private industry workers, March 2018

Characteristics	Long-term care insurance ¹	Retiree healthcare benefits ²	
		Under age 65	Age 65 and over
All workers	0.7	0.5	0.5
Worker characteristics			
Management, professional, and related	1.3	1.2	1.1
Management, business, and financial	1.7	1.6	1.4
Professional and related	1.5	1.5	1.5
Service	1.1	0.5	0.5
Protective service	1.4	–	1.1
Sales and office	0.7	0.6	0.7
Sales and related	1.0	1.0	0.9
Office and administrative support	0.9	0.9	0.9
Natural resources, construction, and maintenance	1.0	0.9	0.9
Construction, extraction, farming, fishing, and forestry	1.1	1.2	0.9
Installation, maintenance, and repair	1.6	1.2	1.2
Production, transportation, and material moving ...	1.0	1.2	1.2
Production	1.6	1.6	1.5
Transportation and material moving	1.4	1.9	1.9
Full time	0.7	0.5	0.5
Part time	0.7	0.6	0.6
Union	1.8	2.7	2.2
Nonunion	0.7	0.4	0.4
Average wage within the following categories: ³			
Lowest 25 percent	0.7	0.5	0.5
Lowest 10 percent	0.9	0.7	0.8
Second 25 percent	0.6	0.5	0.5
Third 25 percent	0.9	0.7	0.8
Highest 25 percent	1.4	1.3	1.2
Highest 10 percent	2.0	1.7	1.5
Establishment characteristics			
Goods-producing industries	1.0	1.0	1.0
Construction	0.8	1.1	0.8
Manufacturing	1.3	1.5	1.2
Service-providing industries	0.8	0.5	0.5
Trade, transportation, and utilities	0.8	1.0	1.0
Wholesale trade	1.7	1.4	1.3
Retail trade	0.7	0.8	0.7
Transportation and warehousing	2.5	3.2	3.2
Utilities	5.0	6.4	7.0

See footnotes at end of table.

Table 42. Standard errors for health-related benefits: Access, private industry workers, March 2018—continued

Characteristics	Long-term care insurance ¹	Retiree healthcare benefits ²	
		Under age 65	Age 65 and over
Information	3.5	3.4	3.1
Financial activities	1.9	1.6	1.1
Finance and insurance	2.0	1.6	1.1
Credit intermediation and related activities	2.6	2.4	1.8
Insurance carriers and related activities	2.7	2.4	2.5
Real estate and rental and leasing	2.3	1.9	—
Professional and business services	1.8	1.6	1.4
Professional and technical services	3.1	2.4	2.3
Administrative and waste services	0.9	1.7	1.0
Education and health services	1.8	1.4	1.4
Educational services	2.5	2.0	4.0
Junior colleges, colleges, and universities	2.7	2.4	2.9
Health care and social assistance	2.1	1.6	1.4
Leisure and hospitality	1.4	0.5	0.4
Accommodation and food services	1.2	—	0.7
Other services	1.6	1.8	1.6
1 to 99 workers	0.5	0.3	0.4
1 to 49 workers	0.5	0.4	0.4
50 to 99 workers	1.0	0.7	0.8
100 workers or more	1.2	0.9	0.9
100 to 499 workers	1.2	1.0	0.9
500 workers or more	1.7	1.6	1.5
Geographic areas			
Northeast	1.1	0.8	0.8
New England	1.5	1.7	1.8
Middle Atlantic	1.4	0.9	0.9
South	1.4	0.9	0.8
South Atlantic	1.8	1.4	1.1
East South Central	—	2.1	2.3
West South Central	1.4	1.2	1.2
Midwest	1.5	1.1	1.1
East North Central	2.0	1.4	1.4
West North Central	1.7	1.7	1.9
West	0.9	0.9	0.9
Mountain	1.1	1.0	1.4
Pacific	1.2	1.3	1.1

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

² A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 43. Nonproduction bonuses: Access, private industry workers, March 2018

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ¹	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
All workers	39	6	3	11	7	4	1	6	10
Worker characteristics									
Management, professional, and related	49	7	5	15	5	6	1	9	14
Management, business, and financial	55	9	6	20	4	5	1	8	15
Professional and related	46	6	5	13	5	7	1	9	13
Service	24	1	1	6	7	3	—	5	5
Protective service	—	3	—	—	—	2	—	—	—
Sales and office	42	9	3	11	7	4	1	6	8
Sales and related	35	12	1	8	6	3	1	4	5
Office and administrative support	47	8	4	13	8	4	1	7	9
Natural resources, construction, and maintenance	40	7	2	13	12	3	—	4	10
Construction, extraction, farming, fishing, and forestry	36	4	—	13	13	1	—	1	7
Installation, maintenance, and repair	44	9	3	13	10	4	—	7	13
Production, transportation, and material moving ...	40	8	2	9	6	4	1	5	14
Production	43	11	2	12	6	3	1	4	16
Transportation and material moving	36	4	1	7	6	5	—	6	13
Full time	46	8	4	13	7	5	1	6	12
Part time	22	3	1	5	5	1	1	5	3
Union	34	9	4	4	2	7	—	6	18
Nonunion	40	6	3	12	7	4	1	6	9
Average wage within the following categories: ³									
Lowest 25 percent	24	3	1	5	6	1	—	5	4
Lowest 10 percent	20	1	—	6	5	—	—	3	4
Second 25 percent	41	6	2	11	9	4	1	5	9
Third 25 percent	46	7	3	14	7	6	1	6	13
Highest 25 percent	51	10	6	16	4	7	1	8	15
Highest 10 percent	52	10	6	17	3	7	1	8	15
Establishment characteristics									
Goods-producing industries	47	11	2	15	8	4	1	4	14
Construction	38	4	—	16	13	—	—	2	5
Manufacturing	52	15	2	14	6	5	1	4	18
Service-providing industries	38	6	3	10	6	4	1	7	9
Trade, transportation, and utilities	37	11	1	8	7	2	1	5	8
Wholesale trade	44	5	2	15	11	3	—	4	9
Retail trade	35	14	(⁴)	6	6	2	—	5	3
Transportation and warehousing	37	6	—	6	4	4	—	4	19
Utilities	41	—	5	15	—	7	—	—	16

See footnotes at end of table.

Table 43. Nonproduction bonuses: Access, private industry workers, March 2018—continued

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ¹	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
Information	73	19	10	21	—	20	—	26	28
Financial activities	65	12	7	22	6	4	1	8	19
Finance and insurance	74	15	8	23	5	3	2	10	23
Credit intermediation and related activities	71	13	4	19	4	5	1	11	26
Insurance carriers and related activities	74	15	15	23	6	2	3	10	20
Real estate and rental and leasing	39	5	—	17	8	5	—	3	7
Professional and business services	42	5	5	15	5	3	1	7	10
Professional and technical services	58	9	8	22	7	4	2	8	12
Administrative and waste services	26	—	—	7	4	3	—	6	6
Education and health services	37	1	3	8	8	7	—	9	9
Educational services	17	—	2	3	2	7	—	1	4
Junior colleges, colleges, and universities	18	—	3	—	3	8	—	3	4
Health care and social assistance	40	1	3	9	8	7	—	10	9
Leisure and hospitality	18	—	1	5	5	—	—	3	4
Accommodation and food services	18	—	1	5	4	—	—	3	4
Other services	25	1	—	6	11	1	—	3	4
1 to 99 workers	37	3	2	14	9	3	1	4	6
1 to 49 workers	37	3	2	14	10	3	1	3	6
50 to 99 workers	37	4	2	12	6	2	1	6	8
100 workers or more	43	10	4	8	4	6	1	8	14
100 to 499 workers	41	10	4	8	5	5	—	9	11
500 workers or more	45	11	5	8	1	7	1	8	20
Geographic areas									
Northeast	41	4	3	14	4	6	1	5	10
New England	37	5	3	16	1	4	1	5	7
Middle Atlantic	42	4	3	14	5	6	1	6	11
South	44	7	4	12	9	3	1	7	12
South Atlantic	44	6	4	12	10	3	1	8	11
East South Central	43	9	2	—	9	2	—	5	15
West South Central	44	8	4	13	8	2	1	5	10
Midwest	39	7	2	10	6	4	1	6	11
East North Central	41	8	2	11	7	4	1	6	11
West North Central	35	6	2	8	3	5	2	7	10
West	32	6	2	8	6	5	—	5	7
Mountain	36	6	2	10	8	3	—	4	9
Pacific	30	6	2	7	5	6	—	6	6

¹ The sum of the individual components may be greater than the total because some employees may have access to more than one type of nonproduction bonus.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

⁴ Less than 0.5.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 43. Standard errors for nonproduction bonuses: Access, private industry workers, March 2018

Characteristics	All nonproduction bonuses	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ¹
All workers	0.8	0.3	0.3	0.5	0.4	0.3	0.3	0.5	0.5
Worker characteristics									
Management, professional, and related	1.6	0.6	0.7	1.3	0.6	0.7	0.2	0.8	0.9
Management, business, and financial	2.1	0.8	1.0	1.7	0.6	0.6	0.2	0.8	1.1
Professional and related	2.0	0.7	0.9	1.4	0.8	0.9	0.3	1.1	1.1
Service	1.7	0.2	0.4	0.9	1.2	0.6	—	1.2	0.8
Protective service	—	1.1	—	—	—	0.9	—	—	—
Sales and office	0.9	0.4	0.4	0.7	0.5	0.5	0.1	0.4	0.5
Sales and related	1.3	0.7	0.3	0.8	0.7	0.6	0.2	0.6	0.5
Office and administrative support	1.5	0.5	0.5	1.0	0.8	0.8	0.2	0.6	0.8
Natural resources, construction, and maintenance	1.7	0.6	0.5	1.3	1.4	0.4	—	0.6	1.2
Construction, extraction, farming, fishing, and forestry	3.1	0.8	—	1.9	2.0	0.3	—	0.5	2.1
Installation, maintenance, and repair	2.5	0.7	0.8	1.9	1.7	0.8	—	0.9	1.1
Production, transportation, and material moving ...	1.4	0.8	0.3	0.9	0.6	0.6	0.2	0.9	1.2
Production	2.3	1.3	0.5	1.4	0.8	0.7	0.2	1.2	1.7
Transportation and material moving	2.0	0.8	0.2	1.2	0.9	1.0	—	1.2	1.9
Full time	0.9	0.4	0.4	0.7	0.4	0.4	0.2	0.5	0.6
Part time	1.2	0.2	0.2	0.8	0.5	0.2	0.4	0.7	0.7
Union	2.5	1.3	1.8	0.9	0.6	1.5	—	2.0	2.2
Nonunion	0.9	0.3	0.3	0.6	0.4	0.3	0.3	0.5	0.5
Average wage within the following categories: ²									
Lowest 25 percent	1.1	0.3	0.3	0.6	0.8	0.3	—	0.9	0.7
Lowest 10 percent	2.1	0.2	—	1.3	0.6	—	—	1.0	1.1
Second 25 percent	1.4	0.4	0.3	1.0	0.9	0.5	0.1	0.5	0.9
Third 25 percent	1.1	0.5	0.4	0.9	0.5	0.7	0.2	0.7	0.7
Highest 25 percent	1.5	0.8	0.9	1.3	0.7	0.6	0.2	0.9	0.9
Highest 10 percent	2.3	1.1	1.2	1.6	0.7	1.0	0.2	1.2	1.3
Establishment characteristics									
Goods-producing industries	1.4	1.1	0.4	1.0	0.8	0.5	0.2	0.4	1.3
Construction	2.4	1.0	—	1.9	1.5	—	—	0.6	1.7
Manufacturing	2.2	1.5	0.5	1.4	0.7	0.8	0.3	0.6	1.5
Service-providing industries	1.0	0.2	0.4	0.6	0.4	0.4	0.3	0.6	0.5
Trade, transportation, and utilities	1.0	0.6	0.4	0.6	0.5	0.5	0.3	0.7	0.9
Wholesale trade	1.5	1.0	0.6	1.2	1.4	0.9	—	1.5	1.3
Retail trade	1.1	0.8	0.2	0.8	0.6	0.4	—	0.9	0.4
Transportation and warehousing	3.0	1.4	—	1.6	1.5	1.1	—	1.3	3.0
Utilities	7.0	—	1.6	3.3	—	2.4	—	—	4.3

See footnotes at end of table.

Table 43. Standard errors for nonproduction bonuses: Access, private industry workers, March 2018—continued

Characteristics	All nonproduction bonuses	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ¹
Information	3.6	2.4	2.2	2.0	—	2.9	—	3.0	2.4
Financial activities	1.5	1.0	0.8	1.3	0.8	0.7	0.2	0.7	1.2
Finance and insurance	1.2	1.0	0.9	1.5	0.5	0.5	0.2	0.9	1.4
Credit intermediation and related activities	2.0	1.5	1.0	2.4	0.5	0.9	0.4	1.1	1.6
Insurance carriers and related activities	1.8	1.5	2.2	2.0	1.2	0.7	0.6	1.0	1.6
Real estate and rental and leasing	3.9	1.9	—	3.8	2.8	2.1	—	0.9	1.7
Professional and business services	2.7	0.8	1.0	2.3	1.1	0.9	0.3	1.1	1.2
Professional and technical services	2.7	1.7	1.9	3.6	1.5	1.0	0.6	2.0	2.5
Administrative and waste services	3.8	—	—	2.0	1.9	1.3	—	1.2	1.4
Education and health services	3.1	0.3	1.2	1.5	1.3	1.2	—	1.9	1.6
Educational services	2.2	—	0.5	0.9	0.5	1.5	—	0.3	1.5
Junior colleges, colleges, and universities	1.7	—	0.5	—	0.5	0.9	—	0.7	1.0
Health care and social assistance	3.5	0.3	1.4	1.7	1.5	1.3	—	2.2	1.8
Leisure and hospitality	2.3	—	0.5	1.2	0.9	—	—	0.8	1.2
Accommodation and food services	2.5	—	0.5	1.4	0.8	—	—	0.9	1.4
Other services	3.8	0.6	—	1.4	2.8	0.6	—	1.2	1.5
1 to 99 workers	1.1	0.3	0.3	0.9	0.6	0.4	0.2	0.5	0.6
1 to 49 workers	1.3	0.3	0.3	0.9	0.7	0.4	0.1	0.5	0.6
50 to 99 workers	2.5	0.7	0.5	1.6	1.3	0.6	0.7	1.2	1.2
100 workers or more	1.2	0.6	0.6	0.5	0.6	0.6	0.5	0.8	0.6
100 to 499 workers	1.6	0.6	0.8	0.7	1.0	0.8	—	1.2	0.9
500 workers or more	1.6	1.1	0.6	0.9	0.4	0.7	0.3	0.8	1.3
Geographic areas									
Northeast	1.4	0.4	0.5	1.3	0.8	0.5	0.2	0.9	1.1
New England	3.2	1.1	1.3	2.6	0.6	1.0	0.2	1.0	1.0
Middle Atlantic	1.3	0.5	0.6	1.2	1.1	0.6	0.3	1.2	1.4
South	1.2	0.4	0.8	1.0	0.5	0.5	0.3	0.7	0.9
South Atlantic	1.7	0.4	1.3	0.8	0.5	0.8	0.5	1.3	1.3
East South Central	1.5	1.8	0.9	—	1.2	0.8	—	1.0	3.3
West South Central	2.6	0.9	1.2	2.4	1.2	0.7	0.2	0.6	0.9
Midwest	2.4	0.8	0.4	1.1	0.9	0.8	0.3	0.8	1.2
East North Central	3.1	1.1	0.5	1.4	1.2	1.1	0.1	0.8	1.7
West North Central	3.1	0.5	0.4	1.6	1.0	1.2	0.7	2.0	1.0
West	1.5	0.5	0.3	1.1	1.0	0.8	—	1.3	0.6
Mountain	1.8	0.8	0.4	2.0	2.3	0.6	—	1.5	1.3
Pacific	2.1	0.6	0.4	1.2	1.1	1.1	—	1.7	0.7

¹ Includes all other bonuses provided to employees and not published separately.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: Dash indicates no workers in this category or data did not 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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 44. Unmarried domestic partner benefits: Access¹, private industry workers, March 2018

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	11	10	40	36
Worker characteristics				
Management, professional, and related	17	17	58	54
Management, business, and financial	19	19	64	59
Professional and related	16	16	56	50
Service	4	4	22	21
Protective service	–	–	37	31
Sales and office	10	10	41	38
Sales and related	6	7	35	31
Office and administrative support	12	11	46	42
Natural resources, construction, and maintenance	10	8	32	29
Construction, extraction, farming, fishing, and forestry	7	6	22	23
Installation, maintenance, and repair	13	9	41	34
Production, transportation, and material moving	12	11	35	31
Production	9	7	33	29
Transportation and material moving	14	14	38	34
Full time	13	12	48	44
Part time	5	5	16	16
Union	36	30	60	46
Nonunion	8	8	38	35
Average wage within the following categories: ²				
Lowest 25 percent	3	3	19	18
Lowest 10 percent	1	1	10	10
Second 25 percent	8	8	38	36
Third 25 percent	13	12	47	42
Highest 25 percent	22	21	62	56
Highest 10 percent	24	23	69	61
Establishment characteristics				
Goods-producing industries	10	9	37	35
Construction	6	6	22	24
Manufacturing	12	10	45	40
Service-providing industries	11	11	41	37
Trade, transportation, and utilities	10	9	42	37
Wholesale trade	7	6	38	35
Retail trade	6	6	37	34
Transportation and warehousing	22	21	54	47
Utilities	35	30	65	61

See footnotes at end of table.

Table 44. Unmarried domestic partner benefits: Access¹, private industry workers, March 2018—continued

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
Information	32	20	80	46
Financial activities	29	28	65	63
Finance and insurance	37	35	75	72
Credit intermediation and related activities	40	38	75	71
Insurance carriers and related activities	28	27	72	68
Real estate and rental and leasing	8	6	36	37
Professional and business services	10	10	42	40
Professional and technical services	12	11	54	53
Administrative and waste services	4	4	25	23
Education and health services	11	11	43	40
Educational services	12	12	52	45
Junior colleges, colleges, and universities	15	15	68	56
Health care and social assistance	10	10	41	39
Leisure and hospitality	2	3	19	17
Accommodation and food services	2	2	17	16
Other services	7	8	19	20
1 to 99 workers	5	5	27	26
1 to 49 workers	5	4	25	24
50 to 99 workers	6	6	33	32
100 workers or more	18	17	55	48
100 to 499 workers	13	13	49	45
500 workers or more	25	23	64	53
Geographic areas				
Northeast	16	16	45	41
New England	13	13	44	40
Middle Atlantic	17	17	45	41
South	10	9	35	32
South Atlantic	10	10	35	31
East South Central	8	6	33	29
West South Central	9	9	35	34
Midwest	8	7	30	25
East North Central	7	6	29	24
West North Central	9	9	31	28
West	12	11	56	52
Mountain	9	9	48	43
Pacific	13	13	59	57

¹ The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer's policy on providing the benefit to unmarried domestic partners. For more information, see www.bls.gov/opub/btn/volume-3/employer-sponsored-benefits-extended-to-domestic-partners.htm.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 44. Standard errors for unmarried domestic partner benefits: Access¹, private industry workers, March 2018

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	0.5	0.5	0.8	0.8
Worker characteristics				
Management, professional, and related	1.2	1.2	1.2	1.3
Management, business, and financial	1.4	1.4	1.7	1.6
Professional and related	1.4	1.4	1.5	1.5
Service	0.5	0.5	1.8	1.8
Protective service	–	–	6.5	6.2
Sales and office	0.6	0.6	1.0	1.0
Sales and related	0.9	0.9	1.2	1.3
Office and administrative support	0.7	0.7	1.4	1.4
Natural resources, construction, and maintenance	1.2	1.0	2.2	2.3
Construction, extraction, farming, fishing, and forestry	1.4	1.1	2.3	2.5
Installation, maintenance, and repair	1.6	1.4	3.1	3.2
Production, transportation, and material moving ...	1.0	0.9	1.7	1.6
Production	1.5	1.3	2.2	2.3
Transportation and material moving	1.2	1.2	2.3	1.9
Full time	0.6	0.7	0.9	0.9
Part time	0.6	0.5	1.1	1.1
Union	2.4	2.3	1.5	1.9
Nonunion	0.4	0.5	0.8	0.8
Average wage within the following categories: ²				
Lowest 25 percent	0.3	0.3	1.2	1.3
Lowest 10 percent	0.2	0.5	1.4	1.3
Second 25 percent	0.5	0.6	1.2	1.2
Third 25 percent	0.8	0.8	1.3	1.3
Highest 25 percent	1.4	1.4	1.3	1.4
Highest 10 percent	1.7	1.7	1.8	2.1
Establishment characteristics				
Goods-producing industries	1.3	1.1	1.9	1.9
Construction	1.1	0.8	2.0	2.1
Manufacturing	1.6	1.4	2.4	2.4
Service-providing industries	0.5	0.6	0.8	0.9
Trade, transportation, and utilities	0.7	0.6	1.3	1.0
Wholesale trade	1.2	0.9	2.5	2.3
Retail trade	0.6	0.5	1.2	1.2
Transportation and warehousing	2.2	2.1	3.2	2.6
Utilities	6.2	5.5	5.7	5.8

See footnotes at end of table.

Table 44. Standard errors for unmarried domestic partner benefits: Access¹, private industry workers, March 2018—continued

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
Information	3.4	3.7	3.2	4.1
Financial activities	1.6	1.6	1.8	1.6
Finance and insurance	1.7	1.6	1.4	1.3
Credit intermediation and related activities	2.5	2.5	2.0	1.7
Insurance carriers and related activities	2.2	2.0	2.7	2.5
Real estate and rental and leasing	1.7	1.5	3.4	3.4
Professional and business services	1.7	1.9	2.2	2.0
Professional and technical services	2.9	2.8	3.1	3.1
Administrative and waste services	1.3	1.5	3.8	2.9
Education and health services	1.1	1.0	2.0	2.3
Educational services	2.4	2.2	3.2	3.2
Junior colleges, colleges, and universities	1.7	2.0	2.6	3.0
Health care and social assistance	1.2	1.1	2.3	2.6
Leisure and hospitality	0.8	0.9	1.9	1.8
Accommodation and food services	0.7	0.9	2.0	1.9
Other services	1.7	1.8	2.7	3.0
1 to 99 workers	0.3	0.4	1.0	1.0
1 to 49 workers	0.4	0.5	1.1	1.1
50 to 99 workers	0.7	0.8	2.1	2.0
100 workers or more	0.9	0.9	1.1	1.0
100 to 499 workers	1.0	1.0	1.5	1.3
500 workers or more	1.4	1.4	1.7	1.6
Geographic areas				
Northeast	1.5	1.7	1.3	1.3
New England	1.6	1.7	2.1	2.5
Middle Atlantic	1.8	2.2	1.5	1.5
South	0.6	0.5	1.4	1.5
South Atlantic	0.7	0.6	1.9	1.9
East South Central	2.0	1.5	4.6	5.1
West South Central	1.1	1.0	2.3	2.7
Midwest	0.7	0.8	1.3	1.3
East North Central	0.6	0.8	1.4	1.4
West North Central	1.8	1.7	2.7	2.6
West	1.5	1.5	1.5	1.4
Mountain	2.3	2.1	2.9	2.0
Pacific	2.0	1.9	1.8	1.9

¹ The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer's policy on providing the benefit to unmarried domestic partners. For more information, see www.bls.gov/opub/btn/volume-3/employer-sponsored-benefits-extended-to-domestic-partners.htm.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 45. Medical care benefit combinations: Access, private industry workers, March 2018

(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	8	23	55	14	2	30
Worker characteristics								
Management, professional, and related	79	9	4	8	77	11	1	12
Management, business, and financial	85	10	1	3	82	13	(1)	4
Professional and related	75	8	6	11	74	9	1	16
Service	33	10	11	46	29	14	2	56
Protective service	49	—	—	22	39	—	—	39
Sales and office	57	9	14	20	52	14	2	32
Sales and related	46	8	22	24	39	14	3	44
Office and administrative support	65	9	8	17	60	14	2	24
Natural resources, construction, and maintenance	57	16	4	23	52	21	1	26
Construction, extraction, farming, fishing, and forestry	51	16	6	27	42	25	2	31
Installation, maintenance, and repair	63	15	3	19	61	17	1	21
Production, transportation, and material moving	66	11	5	18	63	14	1	22
Production	70	12	3	15	65	16	(1)	18
Transportation and material moving	63	10	7	21	60	13	1	26
Full time	74	12	4	11	71	15	1	13
Part time	17	4	22	57	11	9	2	77
Union	90	5	3	3	84	10	1	5
Nonunion	56	10	9	25	52	14	2	32
Average wage within the following categories: ²								
Lowest 25 percent	26	9	17	47	21	14	2	62
Lowest 10 percent	15	9	17	59	13	11	2	74
Second 25 percent	61	12	6	21	57	16	2	26
Third 25 percent	75	11	5	9	71	15	1	13
Highest 25 percent	84	8	3	5	82	10	1	7
Highest 10 percent	86	8	2	4	85	9	1	6
Establishment characteristics								
Goods-producing industries	72	12	3	13	69	16	(1)	15
Construction	52	17	5	26	43	26	1	30
Manufacturing	82	10	2	6	80	12	(1)	8
Service-providing industries	56	9	10	25	52	13	2	33
Trade, transportation, and utilities	60	7	16	17	53	14	3	30
Wholesale trade	75	11	5	10	71	15	1	13
Retail trade	48	6	24	22	38	16	4	42
Transportation and warehousing	79	6	3	12	75	—	—	14
Utilities	96	—	—	—	93	—	—	—

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, March 2018—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	16	53	1	30	56	13	8	23
Worker characteristics								
Management, professional, and related	24	64	(¹)	12	76	11	4	8
Management, business, and financial	26	69	—	—	83	12	1	3
Professional and related	22	61	1	16	72	11	6	11
Service	6	37	1	57	30	12	11	47
Protective service	—	44	—	42	47	—	—	23
Sales and office	13	53	1	33	55	11	14	21
Sales and related	9	45	2	45	43	11	21	25
Office and administrative support	16	58	1	25	63	11	8	18
Natural resources, construction, and maintenance	—	54	—	27	52	21	4	23
Construction, extraction, farming, fishing, and forestry	—	45	—	32	43	24	6	27
Installation, maintenance, and repair	17	61	—	22	60	18	3	19
Production, transportation, and material moving	20	57	1	22	59	18	5	18
Production	—	63	—	19	67	14	3	15
Transportation and material moving	22	51	1	26	52	21	6	21
Full time	19	66	(¹)	14	70	15	4	11
Part time	6	14	2	77	13	8	22	58
Union	67	27	1	5	56	38	2	4
Nonunion	11	55	1	33	55	11	9	25
Average wage within the following categories: ²								
Lowest 25 percent	4	32	1	63	24	11	17	48
Lowest 10 percent	2	22	1	75	13	11	17	59
Second 25 percent	11	61	1	27	58	15	6	21
Third 25 percent	20	66	(¹)	14	71	15	5	10
Highest 25 percent	33	59	—	—	79	13	3	5
Highest 10 percent	35	58	—	—	82	12	2	4
Establishment characteristics								
Goods-producing industries	22	63	(¹)	15	69	16	3	13
Construction	—	52	—	31	45	24	4	27
Manufacturing	24	68	—	—	80	12	2	6
Service-providing industries	15	51	1	34	53	13	9	25
Trade, transportation, and utilities	15	52	2	30	53	15	15	17
Wholesale trade	10	76	1	13	73	12	5	10
Retail trade	9	45	3	43	42	13	24	22
Transportation and warehousing	32	53	—	—	61	24	—	—
Utilities	73	—	—	—	96	—	—	—

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, March 2018—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	85	7	1	6	87	6	1	7
Financial activities	78	8	4	9	79	8	1	12
Finance and insurance	90	3	3	4	90	3	1	6
Credit intermediation and related activities	92	3	2	3	91	4	1	4
Insurance carriers and related activities	86	3	4	7	86	3	2	9
Real estate and rental and leasing	44	24	9	23	47	—	—	32
Professional and business services	58	14	6	23	54	17	1	27
Professional and technical services	74	11	5	10	70	16	—	—
Administrative and waste services	33	18	8	41	30	20	3	47
Education and health services	64	9	8	18	62	11	2	25
Educational services	69	5	3	23	67	—	—	25
Junior colleges, colleges, and universities	88	2	2	9	87	3	1	9
Health care and social assistance	64	9	9	18	61	12	3	25
Leisure and hospitality	24	9	10	56	21	—	—	65
Accommodation and food services	23	9	10	58	19	—	—	68
Other services	39	8	9	44	31	—	—	53
1 to 99 workers	43	12	10	34	39	16	2	43
1 to 49 workers	38	13	11	39	34	17	2	48
50 to 99 workers	57	12	9	22	55	14	1	30
100 workers or more	79	7	6	9	74	11	2	13
100 to 499 workers	75	8	8	9	69	14	2	15
500 workers or more	85	4	3	8	83	5	1	10
Geographic areas								
Northeast	61	9	8	22	55	14	1	30
New England	63	7	9	21	61	9	1	29
Middle Atlantic	60	9	8	23	54	16	1	30
South	58	11	9	23	56	13	2	30
South Atlantic	57	10	9	24	55	12	2	31
East South Central	62	—	—	22	55	—	—	29
West South Central	56	14	9	21	56	14	2	28
Midwest	60	7	10	23	57	10	2	31
East North Central	59	8	10	22	57	10	2	30
West North Central	62	6	8	24	57	11	1	31
West	59	12	7	23	52	18	1	28
Mountain	63	9	8	19	57	16	1	26
Pacific	57	13	6	24	50	20	1	29

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, March 2018—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	33	60	—	8	85	7	1	6
Financial activities	36	50	(¹)	13	78	9	4	9
Finance and insurance	47	46	(¹)	7	90	3	3	4
Credit intermediation and related activities	47	48	(¹)	4	92	3	2	3
Insurance carriers and related activities	44	45	—	—	85	4	4	7
Real estate and rental and leasing	7	61	—	32	43	25	9	23
Professional and business services	—	58	—	28	56	15	6	23
Professional and technical services	—	73	—	15	73	12	5	10
Administrative and waste services	—	47	—	49	31	19	8	42
Education and health services	16	57	1	26	60	13	8	18
Educational services	—	59	—	25	62	12	3	23
Junior colleges, colleges, and universities	16	74	—	—	85	5	1	9
Health care and social assistance	16	57	1	26	60	13	9	18
Leisure and hospitality	—	32	—	66	23	11	10	56
Accommodation and food services	—	30	—	68	22	10	10	58
Other services	—	39	—	52	36	11	8	45
1 to 99 workers	7	48	(¹)	45	41	14	10	35
1 to 49 workers	6	45	(¹)	49	37	14	11	39
50 to 99 workers	11	58	(¹)	31	53	16	9	22
100 workers or more	27	58	1	14	73	12	6	9
100 to 499 workers	18	65	1	15	69	14	8	9
500 workers or more	40	48	1	11	79	10	3	8
Geographic areas								
Northeast	21	49	1	29	56	14	8	23
New England	—	49	—	29	58	12	9	21
Middle Atlantic	21	49	1	29	55	15	7	23
South	14	54	1	31	55	13	9	23
South Atlantic	17	50	1	32	54	13	9	24
East South Central	—	56	—	30	61	—	—	22
West South Central	—	59	—	29	54	16	9	21
Midwest	16	51	1	32	57	11	9	23
East North Central	16	51	1	32	56	11	10	23
West North Central	—	52	—	32	58	9	8	24
West	14	57	1	29	55	15	7	23
Mountain	11	61	1	27	59	13	8	20
Pacific	15	55	1	30	53	17	6	24

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, March 2018

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	0.5	0.5	0.9	0.8	0.6	0.2	0.8
Worker characteristics								
Management, professional, and related	1.4	0.7	0.6	0.9	1.4	1.0	0.2	1.0
Management, business, and financial	1.3	1.1	0.3	0.6	1.9	1.7	0.1	0.7
Professional and related	1.8	0.9	0.9	1.3	1.8	1.1	0.3	1.4
Service	1.7	1.2	1.2	1.9	1.4	1.2	0.4	1.6
Protective service	7.2	–	–	4.9	6.3	–	–	5.9
Sales and office	1.1	0.7	0.8	1.1	1.2	0.8	0.4	1.1
Sales and related	1.5	1.1	1.1	1.7	1.5	1.0	0.3	1.6
Office and administrative support	1.4	0.8	1.0	1.5	1.5	1.2	0.6	1.6
Natural resources, construction, and maintenance	2.0	2.1	0.6	2.0	1.9	2.1	0.5	2.1
Construction, extraction, farming, fishing, and forestry	2.9	2.4	1.2	2.7	2.7	2.6	0.8	3.1
Installation, maintenance, and repair	2.1	2.4	0.6	2.6	2.1	2.4	0.2	2.6
Production, transportation, and material moving ...	1.9	1.2	0.9	1.5	2.1	1.3	0.2	1.7
Production	2.4	1.9	0.9	2.0	2.7	1.7	0.1	2.2
Transportation and material moving	2.5	1.3	1.1	2.0	2.7	1.5	0.3	2.1
Full time	0.8	0.6	0.4	0.6	1.0	0.7	0.2	0.6
Part time	1.2	0.7	1.4	2.1	0.7	1.1	0.3	1.5
Union	1.2	0.9	0.6	0.5	1.2	1.1	0.2	0.9
Nonunion	0.9	0.5	0.5	1.0	0.8	0.6	0.2	0.9
Average wage within the following categories: ¹								
Lowest 25 percent	1.2	0.9	1.2	1.9	1.2	1.2	0.3	1.2
Lowest 10 percent	2.1	1.6	1.8	3.2	2.2	1.5	0.3	2.1
Second 25 percent	1.5	0.9	0.6	1.2	1.7	1.0	0.3	1.4
Third 25 percent	1.1	0.8	0.7	0.9	1.3	1.0	0.4	1.0
Highest 25 percent	1.1	0.8	0.6	0.7	1.1	0.8	0.2	0.8
Highest 10 percent	1.7	1.2	0.6	0.9	1.7	1.4	0.2	0.9
Establishment characteristics								
Goods-producing industries	1.8	1.3	0.5	1.3	1.8	1.1	0.1	1.4
Construction	2.7	1.8	0.8	2.7	3.0	2.2	0.3	2.9
Manufacturing	1.9	1.6	0.6	1.0	1.8	1.3	0.1	1.1
Service-providing industries	0.9	0.5	0.6	1.0	0.9	0.7	0.2	0.9
Trade, transportation, and utilities	1.2	0.5	0.7	0.7	1.1	0.8	0.3	0.8
Wholesale trade	2.4	1.9	0.9	1.5	2.0	1.5	0.5	1.4
Retail trade	1.4	0.7	1.1	0.9	1.2	0.7	0.4	0.9
Transportation and warehousing	3.7	0.9	1.5	2.7	4.7	–	–	3.5
Utilities	2.2	–	–	–	2.8	–	–	–

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, March 2018—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	0.9	0.1	0.8	0.8	0.6	0.5	0.9
Worker characteristics								
Management, professional, and related	1.2	1.3	0.2	1.0	1.4	1.0	0.6	0.9
Management, business, and financial	1.5	1.4	—	—	1.2	1.2	0.3	0.6
Professional and related	1.6	1.7	0.3	1.5	1.8	1.3	0.9	1.3
Service	0.6	1.5	0.1	1.6	1.7	1.2	1.2	1.9
Protective service	—	5.6	—	6.1	7.6	—	—	5.0
Sales and office	0.8	1.1	0.3	1.1	1.1	0.8	0.8	1.1
Sales and related	1.1	1.7	0.4	1.6	1.5	1.2	1.1	1.7
Office and administrative support	0.9	1.4	0.2	1.4	1.5	0.9	0.9	1.5
Natural resources, construction, and maintenance	—	2.6	—	2.3	1.8	2.0	0.6	2.1
Construction, extraction, farming, fishing, and forestry	—	3.3	—	3.2	2.7	2.6	1.2	2.8
Installation, maintenance, and repair	1.4	3.1	—	2.7	1.9	2.3	0.6	2.6
Production, transportation, and material moving ...	1.3	1.9	0.2	1.7	1.9	1.3	0.9	1.5
Production	—	2.1	—	2.2	2.5	2.0	0.9	2.0
Transportation and material moving	2.0	2.4	0.4	2.1	2.2	1.5	1.1	2.0
Full time	0.8	0.9	0.1	0.6	0.9	0.7	0.4	0.6
Part time	0.6	1.4	0.4	1.5	1.1	0.9	1.4	2.1
Union	2.3	2.5	0.4	0.6	2.3	2.3	0.4	0.7
Nonunion	0.5	0.9	0.1	0.9	0.8	0.6	0.5	1.0
Average wage within the following categories: ¹								
Lowest 25 percent	0.4	1.3	0.2	1.3	1.1	1.0	1.2	1.9
Lowest 10 percent	0.4	2.0	0.2	2.2	2.0	1.8	1.7	3.1
Second 25 percent	0.6	1.3	0.2	1.3	1.5	0.9	0.6	1.2
Third 25 percent	0.9	1.2	0.1	0.9	1.0	0.9	0.7	0.8
Highest 25 percent	1.4	1.4	—	—	1.3	1.1	0.6	0.7
Highest 10 percent	1.9	1.8	—	—	1.8	1.5	0.6	0.8
Establishment characteristics								
Goods-producing industries	1.5	1.7	0.1	1.4	1.7	1.5	0.4	1.3
Construction	—	2.9	—	2.9	2.6	2.3	0.7	2.8
Manufacturing	1.9	1.8	—	—	2.0	1.8	0.6	1.0
Service-providing industries	0.7	1.0	0.1	0.9	0.8	0.6	0.5	1.0
Trade, transportation, and utilities	1.0	1.3	0.4	0.8	1.3	0.8	0.7	0.7
Wholesale trade	1.9	2.3	0.5	1.5	2.3	1.9	0.9	1.5
Retail trade	0.7	1.4	0.6	0.9	1.5	0.9	1.1	0.9
Transportation and warehousing	3.3	4.5	—	—	4.3	2.3	—	—
Utilities	9.2	—	—	—	2.2	—	—	—

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, March 2018—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	3.2	2.5	0.5	1.7	2.5	1.6	0.2	1.6
Financial activities	1.9	1.8	0.8	1.2	1.3	0.9	0.2	1.2
Finance and insurance	0.9	0.5	0.4	0.6	0.8	0.5	0.3	0.6
Credit intermediation and related activities	1.1	0.9	0.3	0.7	1.1	1.0	0.2	0.7
Insurance carriers and related activities	1.7	0.7	1.0	1.4	1.5	0.6	0.6	1.4
Real estate and rental and leasing	4.8	5.9	2.6	4.5	4.2	—	—	4.0
Professional and business services	2.2	1.4	1.0	2.2	2.5	1.4	0.4	2.2
Professional and technical services	3.4	1.6	1.7	2.3	3.4	2.3	—	—
Administrative and waste services	2.9	2.3	1.9	3.6	3.0	2.5	0.7	3.6
Education and health services	2.4	1.0	1.2	2.6	2.1	1.7	0.7	2.3
Educational services	4.1	1.8	1.2	2.8	2.9	—	—	2.8
Junior colleges, colleges, and universities	1.9	0.7	0.4	1.7	1.8	0.8	0.2	1.6
Health care and social assistance	2.7	1.1	1.4	2.9	2.4	2.0	0.8	2.6
Leisure and hospitality	2.6	1.8	1.9	2.7	2.0	—	—	1.8
Accommodation and food services	3.0	1.8	2.1	3.2	2.3	—	—	2.3
Other services	3.9	1.7	1.8	4.4	3.1	—	—	4.2
1 to 99 workers	1.1	0.7	0.7	1.4	1.0	1.0	0.2	1.2
1 to 49 workers	1.2	0.8	0.9	1.6	1.2	1.1	0.3	1.3
50 to 99 workers	2.5	1.5	1.2	2.5	2.2	1.5	0.3	2.1
100 workers or more	1.0	0.7	0.6	0.7	1.0	0.7	0.3	0.7
100 to 499 workers	1.3	0.9	0.9	0.7	1.2	0.9	0.3	0.8
500 workers or more	1.4	0.8	0.6	1.3	1.4	1.0	0.4	1.3
Geographic areas								
Northeast	1.6	0.8	1.1	1.7	1.1	1.2	0.2	1.1
New England	2.7	1.7	3.0	2.1	2.2	1.1	0.2	2.1
Middle Atlantic	2.1	0.9	1.2	2.1	1.3	1.4	0.3	1.4
South	1.5	1.0	0.9	1.8	1.4	1.0	0.2	1.7
South Atlantic	2.1	1.4	0.9	2.6	1.9	1.0	0.2	2.0
East South Central	3.9	—	—	6.3	2.3	—	—	7.1
West South Central	2.5	1.3	2.2	2.0	2.8	1.2	0.5	2.6
Midwest	1.4	0.7	1.0	2.0	1.4	1.0	0.5	1.7
East North Central	1.5	0.8	1.4	2.5	1.7	1.3	0.8	2.1
West North Central	3.1	1.3	1.2	3.3	2.5	1.4	0.2	2.7
West	1.9	1.3	0.8	1.0	2.1	1.6	0.3	1.4
Mountain	2.8	1.9	1.9	2.1	2.6	1.8	0.3	3.5
Pacific	2.5	1.7	0.7	1.1	2.8	2.2	0.4	1.2

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, March 2018—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	3.5	3.2	—	1.6	3.2	2.5	0.5	1.7
Financial activities	1.5	1.8	0.1	1.2	1.9	1.8	0.8	1.2
Finance and insurance	1.7	1.7	0.1	0.6	0.9	0.5	0.4	0.6
Credit intermediation and related activities	2.3	2.4	0.2	0.7	1.1	1.0	0.3	0.7
Insurance carriers and related activities	1.6	1.9	—	—	1.7	0.6	1.0	1.4
Real estate and rental and leasing	2.2	4.3	—	3.9	4.6	5.8	2.6	4.5
Professional and business services	—	2.3	—	2.4	2.1	1.6	1.0	2.1
Professional and technical services	—	2.9	—	2.8	3.4	1.9	1.7	2.3
Administrative and waste services	—	3.6	—	3.9	3.0	2.4	1.9	3.5
Education and health services	1.8	1.8	0.3	2.3	2.1	1.4	1.2	2.6
Educational services	—	2.6	—	3.0	3.6	2.0	1.2	2.8
Junior colleges, colleges, and universities	1.5	1.6	—	—	1.8	0.9	0.4	1.7
Health care and social assistance	2.0	2.1	0.3	2.6	2.4	1.6	1.3	2.9
Leisure and hospitality	—	1.7	—	1.8	2.7	1.9	2.0	2.7
Accommodation and food services	—	2.4	—	2.4	3.1	1.9	2.1	3.1
Other services	—	3.7	—	4.1	3.9	2.0	1.7	4.5
1 to 99 workers	0.6	1.2	0.1	1.2	1.1	0.7	0.7	1.4
1 to 49 workers	0.5	1.3	0.1	1.3	1.2	0.8	0.8	1.6
50 to 99 workers	1.2	2.6	0.2	2.2	2.5	1.7	1.1	2.4
100 workers or more	1.0	1.1	0.2	0.8	1.0	0.8	0.6	0.7
100 to 499 workers	1.2	1.3	0.3	0.8	1.5	1.2	0.9	0.7
500 workers or more	1.6	1.7	0.3	1.4	1.5	1.0	0.6	1.3
Geographic areas								
Northeast	1.5	2.0	0.2	1.2	1.6	0.9	1.0	1.6
New England	—	2.8	—	2.0	2.3	1.8	2.9	2.0
Middle Atlantic	1.6	2.5	0.2	1.5	2.3	1.1	1.1	2.0
South	1.0	1.7	0.1	1.8	1.4	1.1	0.8	1.8
South Atlantic	1.5	2.1	0.2	2.1	1.9	1.7	0.9	2.6
East South Central	—	3.8	—	6.7	4.0	—	—	6.3
West South Central	—	3.7	—	2.9	2.5	1.3	2.2	2.0
Midwest	1.3	0.8	0.3	1.6	1.1	0.9	1.0	2.0
East North Central	1.5	1.0	0.3	2.0	1.2	1.2	1.4	2.4
West North Central	—	1.4	—	2.6	2.2	1.3	1.3	3.5
West	1.4	2.2	0.2	1.4	2.0	1.5	0.8	1.0
Mountain	2.4	4.9	0.4	3.6	3.1	1.7	2.0	2.0
Pacific	1.7	2.3	0.3	1.3	2.6	2.0	0.6	1.1

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 46. Paid leave combinations: Access, private industry workers, March 2018

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
All workers	42	41	66	73	74	83	83
Worker characteristics							
Management, professional, and related	60	61	86	88	91	94	93
Management, business, and financial	64	63	93	95	95	98	98
Professional and related	58	60	82	84	89	92	90
Service	24	24	44	46	54	65	64
Protective service	25	25	53	58	60	73	71
Sales and office	47	46	71	76	77	84	86
Sales and related	39	38	60	66	67	77	80
Office and administrative support	52	51	78	84	83	89	90
Natural resources, construction, and maintenance	29	27	57	71	66	82	84
Construction, extraction, farming, fishing, and forestry	18	16	41	55	53	72	75
Installation, maintenance, and repair	40	38	71	85	77	91	91
Production, transportation, and material moving ...	38	34	63	81	70	86	87
Production	37	31	61	86	69	89	91
Transportation and material moving	39	37	65	76	71	82	84
Full time	52	50	79	88	84	93	93
Part time	16	16	29	31	43	52	53
Union	56	53	81	87	87	92	92
Nonunion	41	40	65	72	72	82	82
Average wage within the following categories: ²							
Lowest 25 percent	22	21	38	45	47	60	62
Lowest 10 percent	13	12	26	32	33	47	50
Second 25 percent	43	41	69	78	76	88	88
Third 25 percent	51	50	80	87	87	94	94
Highest 25 percent	60	61	87	90	92	95	94
Highest 10 percent	62	62	89	91	94	95	95
Establishment characteristics							
Goods-producing industries	38	34	66	85	73	90	92
Construction	23	21	47	63	56	76	80
Manufacturing	46	41	74	95	81	97	98
Service-providing industries	43	43	67	71	74	81	81
Trade, transportation, and utilities	43	40	68	76	75	84	86
Wholesale trade	47	46	82	88	86	91	93
Retail trade	38	36	60	68	68	78	81
Transportation and warehousing	50	47	75	85	82	91	91
Utilities	59	59	97	98	98	99	99

See footnotes at end of table.

Table 46. Paid leave combinations: Access, private industry workers, March 2018—continued

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
Information	81	80	94	94	95	96	97
Financial activities	62	62	91	92	93	95	94
Finance and insurance	69	69	96	97	98	98	98
Credit intermediation and related activities	62	62	97	98	98	99	99
Insurance carriers and related activities	79	79	95	96	97	98	97
Real estate and rental and leasing	41	41	76	78	80	85	84
Professional and business services	45	44	68	74	75	81	83
Professional and technical services	61	61	89	93	93	97	96
Administrative and waste services	22	22	42	50	51	62	66
Education and health services	55	57	78	79	85	88	89
Educational services	34	47	55	53	82	83	77
Junior colleges, colleges, and universities	40	45	72	72	87	88	86
Health care and social assistance	59	59	82	84	85	89	90
Leisure and hospitality	12	12	30	32	44	57	52
Accommodation and food services	11	11	27	30	40	55	50
Other services	28	26	54	60	63	75	72
1 to 99 workers	32	31	56	64	64	76	77
1 to 49 workers	30	30	55	63	63	75	76
50 to 99 workers	39	38	61	68	69	79	80
100 workers or more	54	53	78	84	85	91	90
100 to 499 workers	50	48	74	82	82	90	90
500 workers or more	62	61	85	87	88	91	91
Geographic areas							
Northeast	51	50	70	75	78	83	83
New England	45	46	72	73	80	84	86
Middle Atlantic	53	52	70	75	77	83	83
South	42	41	65	74	70	81	84
South Atlantic	43	42	64	73	69	80	83
East South Central	37	35	61	74	66	80	83
West South Central	44	42	69	76	74	82	85
Midwest	40	38	61	71	68	80	81
East North Central	40	38	61	71	67	80	81
West North Central	41	38	63	71	69	78	81
West	38	38	70	73	82	88	84
Mountain	43	43	68	75	71	83	86
Pacific	36	36	72	72	87	90	83

¹ Includes workers with access to one or more of these leave benefits.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 46. Standard errors for paid leave combinations: Access, private industry workers, March 2018

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
All workers	0.9	0.9	0.8	0.8	0.9	0.9	0.7
Worker characteristics							
Management, professional, and related	1.6	1.6	1.0	0.8	0.9	0.7	0.6
Management, business, and financial	2.2	2.2	0.9	0.8	0.7	0.5	0.5
Professional and related	1.8	1.8	1.4	1.1	1.3	1.0	0.9
Service	1.6	1.6	2.1	1.9	1.8	1.9	1.7
Protective service	5.8	5.9	7.2	7.7	7.3	6.9	7.3
Sales and office	1.2	1.2	1.1	1.0	1.1	0.9	0.8
Sales and related	1.3	1.3	1.7	1.9	1.6	1.6	1.7
Office and administrative support	1.6	1.6	1.1	0.9	1.1	0.8	0.6
Natural resources, construction, and maintenance	1.3	1.2	1.7	1.8	1.5	1.6	1.6
Construction, extraction, farming, fishing, and forestry	1.5	1.6	2.1	2.5	2.4	2.8	3.2
Installation, maintenance, and repair	2.0	1.9	2.1	1.8	1.8	1.6	1.2
Production, transportation, and material moving	1.8	1.8	2.3	1.5	2.3	1.6	1.2
Production	2.5	2.4	3.1	1.6	3.0	1.6	1.1
Transportation and material moving	2.4	2.4	2.6	2.1	2.5	2.0	1.8
Full time	1.1	1.1	0.9	0.7	0.8	0.5	0.5
Part time	1.1	1.0	1.7	1.7	2.1	2.2	1.9
Union	2.1	2.2	1.5	1.5	1.4	1.2	1.2
Nonunion	1.0	1.0	0.8	0.8	0.9	0.9	0.7
Average wage within the following categories: ²							
Lowest 25 percent	1.2	1.2	1.4	1.6	1.5	1.6	1.3
Lowest 10 percent	1.2	1.1	2.0	2.6	2.3	2.8	2.4
Second 25 percent	1.2	1.2	1.4	1.4	1.3	1.2	1.0
Third 25 percent	1.5	1.5	1.0	1.0	0.8	0.7	0.7
Highest 25 percent	1.5	1.5	0.8	0.7	0.7	0.6	0.5
Highest 10 percent	2.2	2.2	1.3	1.1	1.0	0.8	0.6
Establishment characteristics							
Goods-producing industries	1.7	1.7	1.9	1.0	1.7	1.0	1.0
Construction	2.4	2.4	2.2	2.5	2.2	2.5	2.6
Manufacturing	2.4	2.5	2.7	0.8	2.4	0.7	0.6
Service-providing industries	1.0	1.0	1.0	0.9	1.0	1.0	0.8
Trade, transportation, and utilities	1.3	1.2	1.0	1.0	1.1	0.8	0.8
Wholesale trade	2.1	2.1	1.6	1.5	1.9	1.4	1.2
Retail trade	1.2	1.2	1.3	1.3	1.4	1.1	1.1
Transportation and warehousing	4.0	3.6	3.0	2.8	2.7	2.6	2.5
Utilities	5.2	5.2	1.1	1.1	0.6	0.6	0.6

See footnotes at end of table.

Table 46. Standard errors for paid leave combinations: Access, private industry workers, March 2018—continued

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
Information	3.5	3.5	1.7	1.6	1.6	1.4	0.8
Financial activities	1.4	1.4	1.1	0.9	1.1	0.9	0.8
Finance and insurance	1.4	1.4	0.5	0.4	0.4	0.3	0.4
Credit intermediation and related activities	2.6	2.6	0.4	0.3	0.3	0.2	0.3
Insurance carriers and related activities	2.1	2.1	0.9	0.8	0.8	0.5	0.7
Real estate and rental and leasing	3.5	3.5	3.7	3.1	3.9	3.1	2.8
Professional and business services	2.3	2.1	2.0	1.7	2.1	1.8	1.6
Professional and technical services	3.8	3.7	1.8	1.4	1.4	0.6	1.0
Administrative and waste services	2.3	2.3	3.2	3.0	4.2	4.0	3.0
Education and health services	3.0	2.9	2.3	1.9	2.3	1.8	1.3
Educational services	2.7	2.9	2.4	2.0	3.2	3.2	2.9
Junior colleges, colleges, and universities	2.0	2.2	1.7	1.7	1.8	1.8	1.8
Health care and social assistance	3.4	3.4	2.5	2.1	2.5	1.9	1.2
Leisure and hospitality	1.8	1.8	2.2	2.3	2.1	2.9	2.7
Accommodation and food services	2.0	2.0	2.6	3.0	2.3	3.3	3.1
Other services	3.7	3.9	4.5	3.4	5.0	4.0	3.4
1 to 99 workers	1.2	1.2	1.3	1.1	1.3	1.3	1.0
1 to 49 workers	1.3	1.4	1.4	1.3	1.5	1.4	1.1
50 to 99 workers	2.4	2.3	2.0	2.1	2.3	2.3	1.9
100 workers or more	1.1	1.1	0.9	0.9	0.9	0.8	0.7
100 to 499 workers	1.4	1.3	1.2	1.0	1.3	1.2	1.0
500 workers or more	1.7	1.8	1.3	1.4	1.1	1.0	1.0
Geographic areas							
Northeast	1.5	1.5	1.8	1.6	1.9	1.6	1.0
New England	2.7	2.5	3.0	2.6	3.2	2.8	1.8
Middle Atlantic	1.7	1.6	2.2	1.9	2.2	1.8	1.2
South	1.8	1.8	1.6	1.4	1.8	1.8	1.1
South Atlantic	2.7	2.7	2.2	2.1	2.8	2.9	1.5
East South Central	5.0	5.2	3.5	2.8	2.7	3.3	1.8
West South Central	2.1	1.9	2.7	2.6	2.8	2.4	2.2
Midwest	1.8	1.7	1.8	1.6	1.9	1.7	1.8
East North Central	2.3	2.2	2.3	1.5	2.2	1.6	1.9
West North Central	3.0	2.3	2.7	4.0	3.7	4.4	4.1
West	1.6	1.6	1.6	1.7	1.4	1.3	1.1
Mountain	2.6	2.7	3.6	3.2	2.9	3.1	2.6
Pacific	2.0	2.0	1.6	1.9	1.4	1.2	1.0

¹ Includes workers with access to one or more of these leave benefits.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2018

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	91	83	90	86	77	89	37	17	45
Worker characteristics									
Management, professional, and related	94	84	90	89	78	88	39	17	42
Professional and related	93	83	89	88	77	88	39	16	42
Teachers	94	84	89	91	80	88	38	13	36
Primary, secondary, and special education school teachers	99	90	91	99	89	90	32	9	28
Service	84	78	92	78	72	91	31	16	50
Protective service	92	86	94	89	81	92	34	19	55
Sales and office	91	82	90	86	75	88	37	18	49
Office and administrative support	92	83	90	87	76	88	37	18	48
Natural resources, construction, and maintenance Production, transportation, and material moving ...	97	91	93	90	82	92	40	21	54
Production, transportation, and material moving ...	90	82	91	87	79	91	27	13	47
Full time	99	90	91	94	83	89	40	18	46
Part time	45	39	86	40	36	90	16	6	38
Union	97	88	90	95	84	89	34	13	38
Nonunion	86	78	90	79	70	89	39	20	51
Average wage within the following categories: ³									
Lowest 25 percent	78	70	90	71	64	90	30	13	44
Lowest 10 percent	68	59	88	59	53	90	25	10	41
Second 25 percent	94	86	91	89	79	89	38	18	49
Third 25 percent	98	89	90	93	83	89	39	19	48
Highest 25 percent	97	87	90	93	82	88	41	17	41
Highest 10 percent	95	85	89	91	78	86	45	18	39
Establishment characteristics									
Service-providing industries	91	83	90	86	77	89	37	17	45
Education and health services	93	83	89	88	77	88	38	15	39
Educational services	93	83	89	90	80	88	35	12	35
Elementary and secondary schools	93	84	91	92	84	91	28	8	29
Junior colleges, colleges, and universities	92	78	85	82	67	81	59	26	43
Health care and social assistance	93	81	87	73	62	84	55	31	56
Hospitals	93	79	85	68	55	80	58	36	63
Public administration	91	85	94	87	79	91	36	19	54
1 to 99 workers	87	83	94	83	78	94	28	12	43
1 to 49 workers	85	80	94	81	76	93	25	12	48
50 to 99 workers	89	85	95	85	81	94	32	12	39
100 workers or more	93	83	89	87	76	88	40	18	46
100 to 499 workers	91	83	92	87	79	91	30	13	43
500 workers or more	93	82	88	87	75	86	44	20	47

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2018—continued

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	95	86	90	90	78	86	48	22	45
Local government	90	81	90	85	76	90	33	15	45
Geographic areas									
Northeast	91	84	92	87	80	92	31	9	30
New England	85	74	87	78	70	90	16	—	—
Middle Atlantic	93	87	93	90	83	93	36	9	25
South	94	84	90	89	79	89	42	18	42
South Atlantic	92	81	89	88	76	86	57	22	39
East South Central	94	86	91	89	79	89	40	21	53
West South Central	97	88	91	90	83	91	21	10	47
Midwest	90	78	87	83	71	85	41	18	44
East North Central	89	77	87	82	69	84	47	19	40
West North Central	92	81	88	85	74	86	30	17	58
West	89	83	93	84	76	91	29	19	66
Mountain	86	81	94	78	71	91	32	24	75
Pacific	91	84	92	87	79	91	28	17	61

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2018

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.6	0.7	0.5	0.6	0.8	0.6	0.9	0.7	1.3
Worker characteristics									
Management, professional, and related	0.5	0.8	0.6	0.8	1.0	0.7	1.0	0.8	1.5
Professional and related	0.5	0.8	0.7	0.8	1.1	0.7	1.0	0.8	1.5
Teachers	0.5	1.0	0.8	0.7	1.2	1.0	1.2	0.9	1.7
Primary, secondary, and special education school teachers	0.3	0.7	0.7	0.3	0.7	0.7	1.1	0.9	2.4
Service	1.8	1.8	0.8	1.4	1.6	1.0	1.7	1.2	3.2
Protective service	1.6	1.8	1.0	1.4	1.7	1.4	1.9	1.8	4.6
Sales and office	1.1	1.4	0.9	1.3	1.6	1.3	2.0	1.4	2.3
Office and administrative support	1.2	1.5	0.9	1.3	1.6	1.3	2.1	1.4	2.3
Natural resources, construction, and maintenance	1.1	1.6	1.2	1.9	2.0	1.4	3.5	2.3	4.8
Production, transportation, and material moving ...	2.8	2.3	1.5	3.1	2.4	1.5	3.2	2.6	6.0
Full time	0.2	0.5	0.5	0.5	0.7	0.6	0.8	0.7	1.3
Part time	2.5	2.1	2.0	2.3	2.0	1.3	2.1	0.9	5.3
Union	0.3	0.5	0.5	0.5	0.8	0.7	1.0	0.7	1.6
Nonunion	1.0	1.2	0.8	1.1	1.3	1.0	1.2	1.0	1.7
Average wage within the following categories: ³									
Lowest 25 percent	1.7	1.7	1.0	1.5	1.4	0.9	1.7	1.1	2.3
Lowest 10 percent	2.8	2.7	1.5	2.4	2.2	1.5	2.7	1.4	3.8
Second 25 percent	0.8	1.1	0.8	1.3	1.5	1.1	1.9	1.3	2.5
Third 25 percent	0.4	0.9	0.7	0.8	1.1	0.8	1.1	1.0	1.9
Highest 25 percent	0.7	0.8	0.6	0.9	0.9	0.8	1.7	1.1	1.8
Highest 10 percent	1.2	1.6	1.1	1.4	1.7	1.4	2.0	1.6	2.6
Establishment characteristics									
Service-providing industries	0.6	0.7	0.5	0.7	0.8	0.6	0.8	0.6	1.3
Education and health services	0.5	0.9	0.8	0.8	1.0	0.8	1.1	0.8	1.7
Educational services	0.5	0.8	0.7	0.6	0.9	0.8	1.0	0.6	1.4
Elementary and secondary schools	0.5	0.8	0.7	0.5	0.8	0.7	0.9	0.7	2.1
Junior colleges, colleges, and universities	1.6	2.3	1.8	2.0	2.6	1.9	2.7	1.4	1.9
Health care and social assistance	1.7	3.5	3.0	4.1	4.7	3.9	4.2	4.2	4.7
Hospitals	1.7	4.3	3.6	5.0	5.0	4.8	6.1	5.1	4.6
Public administration	0.9	1.1	0.5	1.2	1.4	0.9	1.3	1.2	2.6
1 to 99 workers	1.3	1.5	0.8	1.4	1.5	0.8	2.0	1.5	3.8
1 to 49 workers	2.2	2.4	1.2	2.2	2.4	1.5	2.8	2.3	6.6
50 to 99 workers	1.3	1.6	1.0	1.9	2.0	1.0	2.4	1.4	3.3
100 workers or more	0.6	0.8	0.6	0.7	0.9	0.7	1.1	0.8	1.4
100 to 499 workers	0.9	1.3	1.0	1.2	1.7	1.1	2.0	1.1	2.6
500 workers or more	0.7	0.8	0.6	0.9	1.0	0.8	1.3	1.0	1.6

See footnotes at end of table.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2018—continued

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	0.8	1.2	0.9	1.2	1.6	1.1	1.9	1.1	1.8
Local government	0.7	0.8	0.6	0.8	0.9	0.7	1.1	0.8	1.7
Geographic areas									
Northeast	1.1	1.5	1.1	1.0	1.3	0.8	1.7	1.4	3.7
New England	2.3	3.0	2.4	2.3	3.5	2.2	4.4	—	—
Middle Atlantic	1.1	1.4	1.2	1.2	1.0	0.8	1.6	1.2	3.3
South	0.8	1.4	1.0	1.2	1.6	1.2	1.1	1.0	1.9
South Atlantic	1.3	2.6	1.8	1.2	2.7	2.1	1.1	1.3	2.0
East South Central	0.5	0.7	0.8	1.8	1.4	1.7	4.1	3.4	6.3
West South Central	1.1	1.6	1.5	3.0	2.7	1.7	2.6	1.6	4.8
Midwest	1.9	1.7	0.9	1.4	1.5	1.3	2.5	1.6	2.5
East North Central	2.7	2.2	0.8	1.4	1.7	1.6	3.4	2.2	3.0
West North Central	1.6	2.6	1.8	2.9	2.6	2.1	3.4	1.9	4.8
West	1.1	1.0	0.8	1.3	1.4	1.1	1.9	1.5	3.3
Mountain	2.2	2.1	0.8	1.9	1.3	1.5	4.0	3.1	3.4
Pacific	1.2	1.0	1.1	1.7	2.0	1.5	2.2	1.7	4.7

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 3. Retirement benefit combinations: Access, State and local government workers, March 2018

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	32	54	5
Worker characteristics			
Management, professional, and related	34	54	5
Professional and related	34	55	5
Teachers	35	56	3
Primary, secondary, and special education school teachers	32	67	–
Service	25	53	6
Protective service	31	58	3
Sales and office	32	54	6
Office and administrative support	32	55	5
Natural resources, construction, and maintenance	32	58	8
Production, transportation, and material moving	23	63	4
Full time	35	59	5
Part time	11	29	5
Union	32	63	3
Nonunion	31	47	8
Average wage within the following categories: ¹			
Lowest 25 percent	23	48	7
Lowest 10 percent	17	42	8
Second 25 percent	32	57	5
Third 25 percent	35	59	5
Highest 25 percent	37	55	4
Highest 10 percent	40	51	5
Establishment characteristics			
Service-providing industries	32	54	5
Education and health services	33	54	5
Educational services	33	57	3
Elementary and secondary schools	27	65	–
Junior colleges, colleges, and universities	50	33	9
Health care and social assistance	36	37	19
Hospitals	34	35	25
Public administration	32	55	4
1 to 99 workers	24	59	4
1 to 49 workers	20	61	5
50 to 99 workers	28	58	4
100 workers or more	34	53	6
100 to 499 workers	27	61	4
500 workers or more	37	49	7

See footnotes at end of table.

Table 3. Retirement benefit combinations: Access, State and local government workers, March 2018—continued

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
State government	43	47	5
Local government	28	57	5
Geographic areas			
Northeast	26	61	4
New England	—	70	8
Middle Atlantic	32	58	3
South	37	51	5
South Atlantic	54	34	4
East South Central	35	54	5
West South Central	15	76	6
Midwest	34	49	7
East North Central	41	41	7
West North Central	23	62	7
West	24	60	5
Mountain	24	54	8
Pacific	24	63	4

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 3. Standard errors for retirement benefit combinations:
Access, State and local government workers, March 2018**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	0.7	0.8	0.5
Worker characteristics			
Management, professional, and related	0.9	1.1	0.5
Professional and related	0.9	1.1	0.6
Teachers	1.1	1.3	0.4
Primary, secondary, and special education school teachers	1.1	1.1	–
Service	1.3	1.5	1.1
Protective service	1.8	1.9	0.9
Sales and office	1.9	1.8	0.9
Office and administrative support	1.9	1.8	0.8
Natural resources, construction, and maintenance	4.3	3.4	1.9
Production, transportation, and material moving ...	2.8	3.7	1.5
Full time	0.7	0.8	0.5
Part time	1.5	1.8	1.1
Union	1.0	1.0	0.4
Nonunion	1.0	1.0	0.8
Average wage within the following categories: ¹			
Lowest 25 percent	1.3	1.2	0.9
Lowest 10 percent	1.9	1.8	1.4
Second 25 percent	1.7	2.0	0.8
Third 25 percent	1.1	1.1	0.6
Highest 25 percent	1.6	1.7	0.5
Highest 10 percent	2.0	2.0	0.7
Establishment characteristics			
Service-providing industries	0.7	0.8	0.5
Education and health services	0.9	1.0	0.6
Educational services	1.0	0.9	0.4
Elementary and secondary schools	0.9	0.8	–
Junior colleges, colleges, and universities	2.5	2.6	1.4
Health care and social assistance	3.0	4.7	3.2
Hospitals	3.8	6.5	4.6
Public administration	1.2	1.2	0.9
1 to 99 workers	1.9	2.1	0.9
1 to 49 workers	2.4	2.9	1.2
50 to 99 workers	2.6	2.7	1.2
100 workers or more	0.9	1.1	0.5
100 to 499 workers	1.8	2.3	0.8
500 workers or more	1.1	1.3	0.7

See footnotes at end of table.

**Table 3. Standard errors for retirement benefit combinations:
Access, State and local government workers, March
2018—continued**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
State government	1.9	2.1	0.9
Local government	0.9	0.9	0.6
Geographic areas			
Northeast	1.5	1.2	0.7
New England	—	3.1	2.3
Middle Atlantic	1.2	1.3	0.7
South	0.9	1.4	0.9
South Atlantic	1.3	2.0	0.8
East South Central	2.8	3.9	1.7
West South Central	1.6	3.2	2.1
Midwest	1.5	1.6	1.4
East North Central	1.8	1.5	1.9
West North Central	2.8	3.7	1.6
West	1.9	2.0	0.9
Mountain	4.3	3.1	1.4
Pacific	2.0	2.5	1.2

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 4. Defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, March 2018

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

Characteristics	Employee contribution required	Fixed percent of annual earnings ¹			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers	91	79	7.1	7.0	9
Worker characteristics					
Management, professional, and related	92	80	7.3	7.2	8
Professional and related	92	81	7.4	7.2	8
Teachers	92	83	7.7	7.3	8
Primary, secondary, and special education school teachers	92	84	7.7	7.3	8
Service	92	78	7.1	7.0	8
Protective service	92	76	7.3	7.2	8
Sales and office	88	76	6.7	6.8	12
Office and administrative support	88	77	6.7	6.8	12
Natural resources, construction, and maintenance	89	78	6.5	6.3	11
Production, transportation, and material moving ...	88	76	6.3	6.3	12
Full time	91	79	7.1	7.0	9
Part time	90	76	7.1	7.0	10
Union	91	71	7.3	7.0	9
Nonunion	90	87	6.9	7.0	10
Average wage within the following categories: ²					
Lowest 25 percent	91	84	6.7	6.8	9
Lowest 10 percent	94	90	6.8	7.2	6
Second 25 percent	90	78	6.8	7.0	10
Third 25 percent	91	79	7.0	7.0	9
Highest 25 percent	91	74	7.9	7.5	9
Highest 10 percent	94	71	8.2	8.0	6
Establishment characteristics					
Service-providing industries	91	79	7.1	7.0	9
Education and health services	92	82	7.3	7.2	8
Educational services	93	83	7.3	7.2	7
Elementary and secondary schools	92	83	7.4	7.2	8
Junior colleges, colleges, and universities	94	82	7.3	7.5	6
Health care and social assistance	–	75	6.9	7.0	–
Hospitals	–	72	7.0	7.5	–
Public administration	90	74	6.7	6.3	10
1 to 99 workers	90	79	7.4	7.0	10
1 to 49 workers	89	73	7.2	7.0	11
50 to 99 workers	91	83	7.5	7.0	9
100 workers or more	91	79	7.0	7.1	9
100 to 499 workers	88	79	7.0	6.9	12
500 workers or more	93	79	7.0	7.2	7

See footnotes at end of table.

Table 4. Defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, March 2018—continued

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

Characteristics	Employee contribution required	Fixed percent of annual earnings ¹			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
State government	92	76	6.7	7.0	8
Local government	90	80	7.2	7.1	10
Geographic areas					
Northeast	98	55	6.7	7.2	2
New England	—	61	7.2	7.3	—
Middle Atlantic	97	53	6.6	7.2	3
South	94	94	6.4	7.0	6
South Atlantic	98	97	5.3	6.0	2
East South Central	81	81	7.1	7.5	19
West South Central	95	95	7.5	7.5	5
Midwest	87	80	7.7	6.8	13
East North Central	82	73	8.2	8.0	18
West North Central	95	93	7.1	6.0	5
West	82	72	8.4	8.0	18
Mountain	84	84	8.9	8.0	16
Pacific	82	68	8.1	8.0	18

¹ The employee contributes a fixed percentage of his or her earnings to the retirement plan.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 4. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, March 2018

Characteristics	Employee contribution required	Fixed percent of annual earnings ¹			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers	0.7	0.8	(²)	(²)	0.7
Worker characteristics					
Management, professional, and related	0.7	1.0	0.1	0.0	0.7
Professional and related	0.8	1.1	0.1	0.0	0.8
Teachers	0.9	1.1	0.1	0.2	0.9
Primary, secondary, and special education school teachers	1.0	1.1	0.1	0.1	1.0
Service	1.1	1.6	0.1	0.0	1.1
Protective service	1.8	2.9	0.2	0.4	1.8
Sales and office	1.2	1.6	0.1	0.2	1.2
Office and administrative support	1.3	1.6	0.1	0.3	1.3
Natural resources, construction, and maintenance	3.2	3.7	0.2	0.4	3.2
Production, transportation, and material moving	3.1	3.2	0.2	0.4	3.1
Full time	0.7	0.9	(²)	0.1	0.7
Part time	2.3	3.0	0.2	0.0	2.3
Union	1.0	1.4	0.1	0.1	1.0
Nonunion	1.0	1.1	0.1	0.1	1.0
Average wage within the following categories: ³					
Lowest 25 percent	0.9	1.3	0.1	0.2	0.9
Lowest 10 percent	1.2	1.9	0.2	0.3	1.2
Second 25 percent	1.4	1.5	0.1	0.1	1.4
Third 25 percent	1.0	1.5	0.1	0.0	1.0
Highest 25 percent	1.0	1.4	0.1	0.0	1.0
Highest 10 percent	1.1	1.6	0.2	0.1	1.1
Establishment characteristics					
Service-providing industries	0.7	0.9	(²)	(²)	0.7
Education and health services	0.8	1.0	0.1	0.0	0.8
Educational services	0.8	0.9	(²)	0.0	0.8
Elementary and secondary schools	0.9	1.3	(²)	0.0	0.9
Junior colleges, colleges, and universities	0.8	1.9	0.1	0.2	0.8
Health care and social assistance	–	4.8	0.3	0.4	–
Hospitals	–	7.1	0.3	0.7	–
Public administration	1.5	1.9	0.1	0.2	1.5
1 to 99 workers	1.3	1.9	0.2	0.0	1.3
1 to 49 workers	1.7	2.3	0.2	0.5	1.7
50 to 99 workers	2.1	3.4	0.2	0.2	2.1
100 workers or more	0.7	1.0	0.1	0.2	0.7
100 to 499 workers	1.3	2.1	0.1	0.2	1.3
500 workers or more	0.9	1.3	0.1	0.0	0.9

See footnotes at end of table.

Table 4. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, March 2018—continued

Characteristics	Employee contribution required	Fixed percent of annual earnings ¹			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
State government	0.9	1.6	0.1	0.3	0.9
Local government	0.9	1.1	(²)	0.2	0.9
Geographic areas					
Northeast	0.6	2.4	0.1	0.1	0.6
New England	—	6.2	0.4	0.3	—
Middle Atlantic	0.8	2.7	0.1	0.2	0.8
South	0.9	0.9	0.1	0.6	0.9
South Atlantic	0.5	0.6	0.1	0.0	0.5
East South Central	4.2	4.1	0.1	0.4	4.2
West South Central	1.1	1.1	0.1	0.4	1.1
Midwest	1.6	2.2	0.1	(²)	1.6
East North Central	2.5	3.4	0.1	0.4	2.5
West North Central	0.7	0.9	0.2	0.0	0.7
West	1.9	2.0	0.1	0.0	1.9
Mountain	3.1	3.1	0.3	0.2	3.1
Pacific	2.4	2.5	0.1	0.6	2.4

¹ The employee contributes a fixed percentage of his or her earnings to the retirement plan.

² Less than 0.05.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, State and local government workers, March 2018

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

Characteristics	Open plans ¹	Soft freeze ²		Hard freeze ³
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	43	56	(⁴)	(⁴)
Worker characteristics				
Management, professional, and related	42	58	(⁴)	(⁴)
Professional and related	42	57	(⁴)	(⁴)
Teachers	43	57	—	—
Primary, secondary, and special education school teachers	43	56	—	—
Service	45	55	—	—
Protective service	47	53	—	—
Sales and office	45	55	—	—
Office and administrative support	45	55	—	—
Natural resources, construction, and maintenance	54	46	—	—
Production, transportation, and material moving ...	46	54	—	—
Full time	43	56	(⁴)	(⁴)
Part time	48	52	—	(⁴)
Union	39	61	(⁴)	(⁴)
Nonunion	48	51	—	—
Average wage within the following categories: ⁵				
Lowest 25 percent	48	51	—	—
Lowest 10 percent	47	53	—	—
Second 25 percent	46	54	—	—
Third 25 percent	44	56	—	—
Highest 25 percent	37	62	(⁴)	(⁴)
Highest 10 percent	32	68	—	—
Establishment characteristics				
Service-providing industries	44	56	(⁴)	(⁴)
Education and health services	42	57	(⁴)	(⁴)
Educational services	42	58	(⁴)	(⁴)
Elementary and secondary schools	43	57	—	—
Junior colleges, colleges, and universities	39	61	—	—
Health care and social assistance	46	54	—	—
Hospitals	49	51	—	—
Public administration	43	56	—	—
1 to 99 workers	47	53	—	—
1 to 49 workers	47	53	—	—
50 to 99 workers	47	53	—	—
100 workers or more	42	57	(⁴)	(⁴)
100 to 499 workers	50	50	—	—
500 workers or more	39	61	(⁴)	(⁴)

See footnotes at end of table.

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, State and local government workers, March 2018—continued

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

Characteristics	Open plans ¹	Soft freeze ²		Hard freeze ³
		All participants still accruing benefits	Some participants still accruing benefits	
State government	39	61	—	—
Local government	45	55	(⁴)	(⁴)
Geographic areas				
Northeast	29	70	—	—
New England	34	64	—	—
Middle Atlantic	27	72	—	—
South	48	52	(⁴)	—
South Atlantic	58	42	—	—
East South Central	38	62	—	—
West South Central	39	61	—	—
Midwest	53	47	—	—
East North Central	53	47	—	—
West North Central	52	47	—	—
West	41	59	—	—
Mountain	41	59	—	—
Pacific	41	59	—	—

¹ Plans open to new participants.

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

³ 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.

⁴ Less than 0.5.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, State and local government workers, March 2018

Characteristics	Open plans ¹	Soft freeze ²		Hard freeze ³
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	0.9	0.9	0.1	(⁴)
Worker characteristics				
Management, professional, and related	1.1	1.1	0.1	(⁴)
Professional and related	1.3	1.2	0.2	(⁴)
Teachers	1.7	1.7	–	–
Primary, secondary, and special education school teachers	2.1	2.1	–	–
Service	1.3	1.3	–	–
Protective service	1.9	1.9	–	–
Sales and office	1.5	1.5	–	–
Office and administrative support	1.5	1.5	–	–
Natural resources, construction, and maintenance	4.3	4.3	–	–
Production, transportation, and material moving ...	3.9	4.0	–	–
Full time	0.9	0.9	0.1	(⁴)
Part time	3.0	3.0	–	(⁴)
Union	1.1	1.1	0.2	(⁴)
Nonunion	1.3	1.3	–	–
Average wage within the following categories: ⁵				
Lowest 25 percent	1.4	1.5	–	–
Lowest 10 percent	2.5	2.5	–	–
Second 25 percent	1.7	1.7	–	–
Third 25 percent	1.8	1.8	–	–
Highest 25 percent	1.0	1.0	0.2	(⁴)
Highest 10 percent	1.4	1.4	–	–
Establishment characteristics				
Service-providing industries	0.9	0.9	0.1	(⁴)
Education and health services	0.9	0.9	0.1	(⁴)
Educational services	1.0	1.0	0.2	(⁴)
Elementary and secondary schools	1.3	1.3	–	–
Junior colleges, colleges, and universities	1.6	1.6	–	–
Health care and social assistance	2.9	2.9	–	–
Hospitals	3.3	3.2	–	–
Public administration	1.5	1.5	–	–
1 to 99 workers	1.6	1.6	–	–
1 to 49 workers	2.7	2.7	–	–
50 to 99 workers	2.6	2.6	–	–
100 workers or more	1.0	1.0	0.1	(⁴)
100 to 499 workers	2.0	2.0	–	–
500 workers or more	0.9	0.9	0.1	(⁴)

See footnotes at end of table.

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, State and local government workers, March 2018—continued

Characteristics	Open plans ¹	Soft freeze ²		Hard freeze ³
		All participants still accruing benefits	Some participants still accruing benefits	
State government	1.5	1.5	—	—
Local government	1.1	1.1	0.1	(⁴)
Geographic areas				
Northeast	1.9	2.0	—	—
New England	4.4	4.2	—	—
Middle Atlantic	2.1	2.2	—	—
South	1.6	1.6	(⁴)	—
South Atlantic	2.4	2.4	—	—
East South Central	2.7	2.7	—	—
West South Central	1.7	1.8	—	—
Midwest	1.7	1.6	—	—
East North Central	1.8	1.8	—	—
West North Central	3.6	3.2	—	—
West	1.8	1.9	—	—
Mountain	4.4	4.8	—	—
Pacific	1.8	1.8	—	—

¹ Plans open to new participants.

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

³ 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.

⁴ Less than 0.05.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, State and local government workers, March 2018

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits ²		
	1 year	2 to 5 years	Greater than 5 years
All workers	(³)	22	78
Worker characteristics			
Management, professional, and related	1	22	78
Professional and related	1	21	78
Teachers	1	19	80
Primary, secondary, and special education school teachers	1	20	80
Service	–	–	77
Protective service	–	23	77
Sales and office	–	–	78
Office and administrative support	–	–	77
Natural resources, construction, and maintenance	–	24	76
Production, transportation, and material moving ...	–	–	82
Full time	(³)	21	78
Part time	1	30	69
Union	1	21	79
Nonunion	(³)	24	76
Average wage within the following categories: ⁴			
Lowest 25 percent	(³)	21	79
Lowest 10 percent	–	–	84
Second 25 percent	–	–	74
Third 25 percent	–	–	80
Highest 25 percent	1	22	77
Highest 10 percent	1	29	70
Establishment characteristics			
Service-providing industries	(³)	22	77
Education and health services	1	21	78
Educational services	1	21	79
Elementary and secondary schools	1	20	79
Junior colleges, colleges, and universities	–	22	78
Health care and social assistance	–	24	76
Hospitals	–	24	76
Public administration	–	24	76
1 to 99 workers	1	28	71
1 to 49 workers	1	33	65
50 to 99 workers	–	–	76
100 workers or more	–	–	79
100 to 499 workers	–	–	76
500 workers or more	–	–	81

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, State and local government workers, March 2018—continued

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits ²		
	1 year	2 to 5 years	Greater than 5 years
State government	—	21	79
Local government	1	22	77
Geographic areas			
Northeast	—	3	97
New England	—	—	98
Middle Atlantic	—	3	97
South	—	21	79
South Atlantic	—	11	89
East South Central	—	59	41
West South Central	—	12	88
Midwest	2	17	80
East North Central	4	14	83
West North Central	—	24	76
West	—	47	53
Mountain	—	—	86
Pacific	—	61	39

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

² The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2017 are included in the "1 year" column. Those frozen between 2013 and 2016 are included in the "2 to 5 years" column and plans frozen before 2013 are included in the "Greater than 5 years" column.

³ Less than 0.5.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 6. Standard errors for defined benefit frozen retirement plans:¹
Selected attributes, State and local government workers, March 2018**

Characteristics	Time since plan closed to new workers or stopped accruing benefits ²		
	1 year	2 to 5 years	Greater than 5 years
All workers	0.1	0.9	0.9
Worker characteristics			
Management, professional, and related	0.1	1.3	1.3
Professional and related	0.1	1.3	1.3
Teachers	0.1	1.8	1.8
Primary, secondary, and special education school teachers	0.2	2.2	2.1
Service	–	–	1.9
Protective service	–	3.5	3.5
Sales and office	–	–	1.5
Office and administrative support	–	–	1.5
Natural resources, construction, and maintenance	–	3.3	3.3
Production, transportation, and material moving ...	–	–	3.2
Full time	0.1	0.9	0.9
Part time	0.3	4.6	4.5
Union	0.1	1.4	1.4
Nonunion	0.1	1.2	1.2
Average wage within the following categories: ³			
Lowest 25 percent	0.1	1.6	1.6
Lowest 10 percent	–	–	2.2
Second 25 percent	–	–	1.6
Third 25 percent	–	–	2.3
Highest 25 percent	0.1	1.2	1.2
Highest 10 percent	0.2	1.3	1.3
Establishment characteristics			
Service-providing industries	0.1	0.9	0.9
Education and health services	0.1	1.1	1.1
Educational services	0.2	1.2	1.2
Elementary and secondary schools	0.2	1.7	1.7
Junior colleges, colleges, and universities	–	2.4	2.4
Health care and social assistance	–	3.6	3.6
Hospitals	–	5.8	5.8
Public administration	–	1.7	1.7
1 to 99 workers	0.5	2.3	2.2
1 to 49 workers	0.7	4.8	4.8
50 to 99 workers	–	–	2.2
100 workers or more	–	–	1.2
100 to 499 workers	–	–	1.9
500 workers or more	–	–	1.3

See footnotes at end of table.

**Table 6. Standard errors for defined benefit frozen retirement plans:¹
Selected attributes, State and local government workers, March
2018—continued**

Characteristics	Time since plan closed to new workers or stopped accruing benefits ²		
	1 year	2 to 5 years	Greater than 5 years
State government	—	1.6	1.6
Local government	0.1	1.3	1.2
Geographic areas			
Northeast	—	0.4	0.4
New England	—	—	1.2
Middle Atlantic	—	0.5	0.5
South	—	1.5	1.5
South Atlantic	—	1.4	1.4
East South Central	—	2.2	2.2
West South Central	—	0.9	0.9
Midwest	0.5	2.6	2.7
East North Central	0.7	1.8	2.3
West North Central	—	5.9	5.9
West	—	2.7	2.7
Mountain	—	—	4.5
Pacific	—	3.0	3.0

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

² The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2017 are included in the "1 year" column. Those frozen between 2013 and 2016 are included in the "2 to 5 years" column and plans frozen before 2013 are included in the "Greater than 5 years" column.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, State and local government workers, March 2018

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans ²				
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers	–	100	93	5	1	17	–
Worker characteristics							
Management, professional, and related	–	100	94	5	1	16	–
Professional and related	–	100	94	4	1	16	–
Teachers	–	100	95	5	1	17	–
Primary, secondary, and special education school teachers	–	100	95	5	1	18	–
Service	–	100	91	7	–	17	–
Protective service	–	100	90	9	–	18	–
Sales and office	–	100	92	6	–	20	–
Office and administrative support	–	100	92	6	–	21	–
Natural resources, construction, and maintenance	–	100	89	6	–	14	–
Production, transportation, and material moving ...	–	100	91	4	–	16	–
Full time	–	100	93	5	1	18	–
Part time	–	100	98	2	1	8	–
Union	–	100	94	4	1	18	–
Nonunion	–	100	91	7	1	16	–
Average wage within the following categories: ³							
Lowest 25 percent	–	100	92	6	(⁴)	19	–
Lowest 10 percent	–	100	94	6	–	17	–
Second 25 percent	–	100	91	6	–	19	–
Third 25 percent	–	100	93	5	–	15	–
Highest 25 percent	–	100	95	4	1	17	–
Highest 10 percent	–	100	94	4	1	16	–
Establishment characteristics							
Service-providing industries	–	100	93	5	1	17	–
Education and health services	–	100	95	4	1	17	–
Educational services	–	100	96	4	1	16	–
Elementary and secondary schools	–	100	95	4	1	17	–
Junior colleges, colleges, and universities	–	100	96	3	–	14	–
Health care and social assistance	–	100	89	–	–	17	–
Hospitals	–	100	92	–	–	9	–
Public administration	–	100	89	8	–	20	–
1 to 99 workers	–	100	92	6	1	15	–
1 to 49 workers	–	100	92	6	2	11	–
50 to 99 workers	–	100	93	6	–	19	–
100 workers or more	–	100	93	5	–	18	–
100 to 499 workers	–	100	94	3	–	20	–
500 workers or more	–	100	93	6	–	17	–

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, State and local government workers, March 2018—continued

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans ²				
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
State government	—	100	92	5	—	19	—
Local government	—	100	93	5	1	16	—
Geographic areas							
Northeast	—	100	97	3	—	18	—
New England	—	100	93	—	—	—	—
Middle Atlantic	—	100	98	2	—	20	—
South	—	100	92	6	—	23	—
South Atlantic	—	100	86	10	—	46	—
East South Central	—	100	93	—	—	23	—
West South Central	—	100	96	—	—	3	—
Midwest	—	100	90	6	3	14	—
East North Central	—	100	91	3	4	21	—
West North Central	—	100	89	—	—	—	—
West	—	100	92	6	—	8	—
Mountain	—	100	91	—	—	7	—
Pacific	—	100	93	5	—	9	—

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

⁴ Less than 0.5.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 7. Standard errors for defined benefit frozen retirement plans:¹ Plan alternatives, State and local government workers, March 2018

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	–	0.0	0.8	0.8	0.1	0.9	–
Worker characteristics							
Management, professional, and related	–	0.0	0.8	0.9	0.2	1.1	–
Professional and related	–	0.0	0.9	0.9	0.1	1.3	–
Teachers	–	0.0	1.2	1.2	0.2	1.5	–
Primary, secondary, and special education school teachers	–	0.0	1.3	1.4	0.3	1.6	–
Service	–	0.0	1.8	1.6	–	1.7	–
Protective service	–	0.0	2.8	2.6	–	2.7	–
Sales and office	–	0.0	1.3	1.1	–	1.9	–
Office and administrative support	–	0.0	1.3	1.2	–	2.0	–
Natural resources, construction, and maintenance	–	0.0	3.3	1.8	–	2.9	–
Production, transportation, and material moving	–	0.0	2.8	1.6	–	3.6	–
Full time	–	0.0	0.8	0.8	0.1	0.9	–
Part time	–	0.0	0.8	0.9	0.3	1.6	–
Union	–	0.0	0.8	0.8	0.1	1.3	–
Nonunion	–	0.0	1.2	1.3	0.3	1.0	–
Average wage within the following categories: ²							
Lowest 25 percent	–	0.0	1.7	1.5	0.1	1.8	–
Lowest 10 percent	–	0.0	2.5	2.4	–	3.0	–
Second 25 percent	–	0.0	1.4	1.3	–	1.8	–
Third 25 percent	–	0.0	0.9	0.9	–	0.9	–
Highest 25 percent	–	0.0	1.1	1.0	0.2	1.8	–
Highest 10 percent	–	0.0	2.1	2.1	0.3	2.7	–
Establishment characteristics							
Service-providing industries	–	0.0	0.8	0.8	0.1	0.9	–
Education and health services	–	0.0	0.9	0.9	0.2	1.2	–
Educational services	–	0.0	0.8	0.9	0.2	1.2	–
Elementary and secondary schools	–	0.0	1.0	1.1	0.2	1.5	–
Junior colleges, colleges, and universities	–	0.0	1.1	1.1	–	2.0	–
Health care and social assistance	–	0.0	4.6	–	–	4.5	–
Hospitals	–	0.0	2.7	–	–	2.8	–
Public administration	–	0.0	1.7	1.5	–	1.7	–
1 to 99 workers	–	0.0	1.5	1.3	0.5	2.3	–
1 to 49 workers	–	0.0	2.4	2.0	0.7	2.6	–
50 to 99 workers	–	0.0	1.7	1.6	–	3.3	–
100 workers or more	–	0.0	0.9	0.8	–	1.0	–
100 to 499 workers	–	0.0	1.4	1.0	–	2.8	–
500 workers or more	–	0.0	1.1	1.0	–	1.2	–

See footnotes at end of table.

Table 7. Standard errors for defined benefit frozen retirement plans:¹ Plan alternatives, State and local government workers, March 2018—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
State government	—	0.0	1.5	1.6	—	1.7	—
Local government	—	0.0	0.9	0.8	0.2	1.1	—
Geographic areas							
Northeast	—	0.0	1.2	1.2	—	2.4	—
New England	—	0.0	5.5	—	—	—	—
Middle Atlantic	—	0.0	0.6	0.7	—	2.5	—
South	—	0.0	1.7	1.6	—	1.5	—
South Atlantic	—	0.0	3.2	3.0	—	3.4	—
East South Central	—	0.0	4.7	—	—	3.6	—
West South Central	—	0.0	1.6	—	—	0.6	—
Midwest	—	0.0	2.0	1.6	0.5	2.2	—
East North Central	—	0.0	2.1	0.9	0.7	3.0	—
West North Central	—	0.0	4.0	—	—	—	—
West	—	0.0	1.2	1.3	—	1.2	—
Mountain	—	0.0	4.0	—	—	2.6	—
Pacific	—	0.0	0.6	1.1	—	1.3	—

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 8. Defined contribution retirement plans: Selected attributes, State and local government workers, March 2018

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	71	29	88	12
Worker characteristics				
Management, professional, and related	73	27	89	11
Professional and related	73	27	89	11
Teachers	78	22	95	5
Primary, secondary, and special education school teachers	73	27	98	2
Service	61	39	86	14
Protective service	60	40	–	–
Sales and office	71	29	89	11
Office and administrative support	70	30	88	12
Natural resources, construction, and maintenance	73	27	–	–
Full time	71	29	88	12
Part time	67	33	–	–
Union	67	33	85	15
Nonunion	73	27	90	10
Average wage within the following categories: ¹				
Lowest 25 percent	66	34	88	12
Lowest 10 percent	65	35	82	18
Second 25 percent	71	29	87	13
Third 25 percent	66	34	85	15
Highest 25 percent	79	21	93	7
Highest 10 percent	81	19	92	8
Establishment characteristics				
Service-providing industries	71	29	89	11
Education and health services	73	27	88	12
Educational services	74	26	91	9
Elementary and secondary schools	71	29	92	8
Junior colleges, colleges, and universities	76	24	90	10
Health care and social assistance	70	30	82	18
Hospitals	74	26	–	–
Public administration	67	33	90	10
1 to 99 workers	68	32	–	–
1 to 49 workers	74	26	–	–
50 to 99 workers	62	38	–	–
100 workers or more	71	29	88	12
100 to 499 workers	59	41	87	13
500 workers or more	75	25	89	11

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, State and local government workers, March 2018—continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government	71	29	85	15
Local government	71	29	90	10
Geographic areas				
Northeast	63	37	75	25
South	82	18	88	12
South Atlantic	79	21	91	9
East South Central	93	7	86	14
West South Central	78	22	81	19
Midwest	56	44	85	15
East North Central	47	53	82	18
West North Central	80	20	92	8
West	71	29	—	—
Mountain	—	—	100	—
Pacific	66	34	—	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, State and local government workers, March 2018

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	1.7	1.7	1.2	1.2
Worker characteristics				
Management, professional, and related	1.9	1.9	1.3	1.3
Professional and related	2.1	2.1	1.4	1.4
Teachers	2.8	2.8	1.0	1.0
Primary, secondary, and special education school teachers	5.8	5.8	0.4	0.4
Service	3.1	3.1	2.8	2.8
Protective service	4.1	4.1	–	–
Sales and office	3.1	3.1	2.3	2.3
Office and administrative support	3.2	3.2	2.4	2.4
Natural resources, construction, and maintenance	5.2	5.2	–	–
Full time	1.7	1.7	1.2	1.2
Part time	6.3	6.3	–	–
Union	2.5	2.5	2.3	2.3
Nonunion	2.2	2.2	1.5	1.5
Average wage within the following categories: ¹				
Lowest 25 percent	2.4	2.4	2.3	2.3
Lowest 10 percent	4.9	4.9	4.2	4.2
Second 25 percent	2.8	2.8	1.9	1.9
Third 25 percent	3.0	3.0	2.3	2.3
Highest 25 percent	1.9	1.9	1.5	1.5
Highest 10 percent	2.8	2.8	2.1	2.1
Establishment characteristics				
Service-providing industries	1.7	1.7	1.2	1.2
Education and health services	2.2	2.2	1.8	1.8
Educational services	2.0	2.0	1.5	1.5
Elementary and secondary schools	4.8	4.8	2.3	2.3
Junior colleges, colleges, and universities	2.5	2.5	1.7	1.7
Health care and social assistance	5.8	5.8	4.3	4.3
Hospitals	5.7	5.7	–	–
Public administration	3.0	3.0	1.4	1.4
1 to 99 workers	5.2	5.2	–	–
1 to 49 workers	6.2	6.2	–	–
50 to 99 workers	7.4	7.4	–	–
100 workers or more	1.7	1.7	1.3	1.3
100 to 499 workers	3.6	3.6	2.7	2.7
500 workers or more	1.9	1.9	1.5	1.5

See footnotes at end of table.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, State and local government workers, March 2018—continued

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government	2.3	2.3	1.8	1.8
Local government	2.6	2.6	1.5	1.5
Geographic areas				
Northeast	4.6	4.6	5.4	5.4
South	2.3	2.3	1.9	1.9
South Atlantic	3.0	3.0	2.1	2.1
East South Central	1.5	1.5	4.1	4.1
West South Central	6.4	6.4	5.0	5.0
Midwest	2.5	2.5	1.6	1.6
East North Central	2.0	2.0	1.8	1.8
West North Central	5.2	5.2	2.8	2.8
West	4.4	4.4	—	—
Mountain	—	—	0.0	—
Pacific	5.1	5.1	—	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2018

(All workers = 100 percent)

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	89	79	89	89	70	79
Worker characteristics						
Management, professional, and related	92	81	88	92	72	78
Professional and related	91	80	87	91	71	78
Teachers	92	80	86	92	71	77
Primary, secondary, and special education school teachers	99	85	85	99	75	76
Service	81	72	89	81	64	79
Protective service	89	82	92	89	71	80
Sales and office	89	80	90	89	74	84
Office and administrative support	90	81	90	90	75	84
Natural resources, construction, and maintenance	96	84	88	95	75	79
Production, transportation, and material moving ...	84	76	90	84	67	79
Full time	99	88	89	99	79	80
Part time	27	23	84	27	19	70
Union	95	85	90	95	74	78
Nonunion	84	73	88	84	68	81
Average wage within the following categories: ³						
Lowest 25 percent	72	63	86	72	57	79
Lowest 10 percent	60	50	83	60	47	78
Second 25 percent	93	83	89	93	75	80
Third 25 percent	97	86	88	97	78	80
Highest 25 percent	95	86	90	95	74	77
Highest 10 percent	93	86	93	93	75	80
Establishment characteristics						
Service-providing industries	89	79	89	89	70	79
Education and health services	90	79	87	90	70	78
Educational services	90	78	87	90	70	77
Elementary and secondary schools	90	77	85	90	68	76
Junior colleges, colleges, and universities	90	82	91	90	74	82
Health care and social assistance	91	82	90	91	75	83
Hospitals	90	82	91	90	75	83
Public administration	90	82	91	90	74	82
1 to 99 workers	86	76	88	85	68	80
1 to 49 workers	83	73	88	82	66	80
50 to 99 workers	89	79	89	89	70	79
100 workers or more	90	80	89	90	71	79
100 to 499 workers	86	77	89	86	67	78
500 workers or more	92	81	88	92	73	80

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2018—continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	58	49	85	37	32	85	88	70	79
Worker characteristics									
Management, professional, and related	59	49	83	37	31	84	91	71	78
Professional and related	58	48	83	35	29	83	90	70	78
Teachers	57	46	81	34	28	82	91	70	77
Primary, secondary, and special education school teachers	59	48	82	36	30	82	98	74	76
Service	53	46	86	35	30	86	80	64	80
Protective service	61	55	90	44	39	89	89	71	80
Sales and office	58	50	86	39	35	88	88	74	84
Office and administrative support	59	50	86	40	35	88	89	75	84
Natural resources, construction, and maintenance	67	60	89	41	37	90	93	73	79
Production, transportation, and material moving ...	61	53	86	46	40	87	83	67	81
Full time	65	55	85	41	35	85	98	78	80
Part time	19	15	77	14	12	87	27	19	69
Union	75	64	86	55	48	88	94	73	78
Nonunion	44	37	83	22	18	79	83	67	81
Average wage within the following categories: ³									
Lowest 25 percent	37	31	83	21	17	81	72	57	79
Lowest 10 percent	26	21	81	12	9	79	59	46	78
Second 25 percent	66	55	84	40	35	86	92	74	81
Third 25 percent	61	52	85	40	34	86	96	77	80
Highest 25 percent	72	61	85	49	43	86	94	72	77
Highest 10 percent	75	65	86	55	47	87	92	74	80
Establishment characteristics									
Service-providing industries	58	49	85	37	32	85	88	70	79
Education and health services	57	47	82	34	28	83	89	70	78
Educational services	57	46	82	34	28	82	89	69	77
Elementary and secondary schools	54	44	82	33	28	83	89	67	76
Junior colleges, colleges, and universities	63	52	81	36	29	81	89	73	82
Health care and social assistance	61	50	82	35	30	87	91	75	83
Hospitals	60	49	82	31	28	91	90	75	83
Public administration	60	53	88	43	38	89	89	73	82
1 to 99 workers	59	48	80	39	32	82	84	67	80
1 to 49 workers	56	45	80	37	31	83	81	65	81
50 to 99 workers	63	50	81	41	33	81	87	69	79
100 workers or more	58	50	86	37	32	87	89	70	79
100 to 499 workers	54	47	87	33	29	88	85	66	77
500 workers or more	60	51	85	38	33	86	91	73	80

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2018—continued

(All workers = 100 percent)

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	96	87	91	96	80	83
Local government	87	76	87	87	67	78
Geographic areas						
Northeast	88	79	91	87	68	78
New England	89	78	88	88	64	72
Middle Atlantic	87	80	91	87	70	80
South	93	79	86	93	75	82
South Atlantic	91	79	87	91	73	81
East South Central	92	82	89	92	78	85
West South Central	96	79	83	96	77	80
Midwest	85	74	87	85	64	76
East North Central	84	74	88	84	66	78
West North Central	88	75	85	88	62	71
West	88	82	93	88	70	79
Mountain	86	77	90	86	64	74
Pacific	89	85	95	89	72	81

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2018—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	65	55	85	43	37	86	94	79	84
Local government	56	47	84	35	30	85	86	66	78
Geographic areas									
Northeast	68	62	90	48	43	89	86	69	80
New England	61	54	89	—	—	—	88	64	73
Middle Atlantic	71	64	90	59	53	90	86	70	82
South	38	30	79	19	14	73	91	74	81
South Atlantic	44	36	82	25	19	75	91	73	81
East South Central	29	22	76	11	10	86	92	77	84
West South Central	32	23	74	14	9	64	92	74	80
Midwest	62	52	85	32	27	84	83	62	75
East North Central	63	53	84	44	37	86	83	65	78
West North Central	58	51	87	—	7	—	82	57	70
West	81	69	85	64	57	89	88	70	79
Mountain	69	59	85	31	27	86	86	65	75
Pacific	87	74	85	79	71	90	89	72	81

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2018

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.5	0.6	0.5	0.5	0.6	0.6
Worker characteristics						
Management, professional, and related	0.5	0.6	0.5	0.5	0.7	0.7
Professional and related	0.5	0.7	0.6	0.5	0.7	0.8
Teachers	0.7	1.0	0.8	0.7	0.9	1.0
Primary, secondary, and special education school teachers	0.3	1.0	1.0	0.3	1.1	1.1
Service	1.2	1.1	0.8	1.2	1.3	1.1
Protective service	1.2	1.5	0.8	1.2	1.6	1.6
Sales and office	1.1	1.0	0.8	1.2	1.0	0.7
Office and administrative support	1.2	1.1	0.8	1.2	1.1	0.8
Natural resources, construction, and maintenance Production, transportation, and material moving ...	1.2 4.5	3.8 4.2	4.1 1.0	1.3 4.5	3.3 3.5	3.6 2.2
Full time	0.2	0.5	0.5	0.2	0.5	0.5
Part time	1.5	1.5	2.1	1.6	1.3	3.2
Union	0.4	0.6	0.5	0.4	0.8	0.9
Nonunion	1.0	0.9	0.7	1.0	0.9	0.7
Average wage within the following categories: ³						
Lowest 25 percent	1.6	1.3	0.9	1.6	1.3	1.0
Lowest 10 percent	2.1	1.7	1.7	2.1	1.7	1.6
Second 25 percent	0.8	1.0	0.7	0.8	1.2	1.0
Third 25 percent	0.5	0.7	0.5	0.5	0.9	0.8
Highest 25 percent	0.9	1.0	0.6	0.9	1.2	0.9
Highest 10 percent	1.4	1.5	0.8	1.4	1.7	1.2
Establishment characteristics						
Service-providing industries	0.5	0.6	0.5	0.5	0.6	0.6
Education and health services	0.5	0.7	0.5	0.5	0.8	0.7
Educational services	0.6	0.7	0.5	0.6	0.8	0.8
Elementary and secondary schools	0.7	1.0	0.7	0.7	1.0	0.9
Junior colleges, colleges, and universities	1.6	1.6	0.5	1.6	1.8	1.1
Health care and social assistance	1.2	2.7	2.1	1.2	2.7	2.2
Hospitals	0.9	3.1	2.8	0.9	3.4	3.1
Public administration	0.9	1.1	0.8	0.9	1.0	0.9
1 to 99 workers	1.3	1.4	1.2	1.3	1.4	1.5
1 to 49 workers	2.1	1.9	2.1	2.2	1.8	2.3
50 to 99 workers	1.4	1.9	1.5	1.4	2.1	1.9
100 workers or more	0.6	0.6	0.4	0.6	0.6	0.5
100 to 499 workers	1.5	1.7	0.8	1.5	1.5	1.1
500 workers or more	0.8	0.9	0.4	0.8	1.0	0.7

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2018—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	1.1	0.9	0.7	1.0	0.8	0.9	0.6	0.6	0.6
Worker characteristics									
Management, professional, and related	1.2	1.1	0.9	1.2	1.0	1.2	0.6	0.6	0.7
Professional and related	1.3	1.2	1.0	1.3	1.1	1.4	0.6	0.7	0.8
Teachers	1.7	1.7	1.4	1.8	1.5	2.4	0.7	0.9	0.9
Primary, secondary, and special education school teachers	2.0	2.0	1.5	2.1	1.8	3.0	0.7	1.1	1.1
Service	1.8	1.5	1.2	1.5	1.2	1.5	1.2	1.3	1.2
Protective service	3.2	2.8	1.6	2.6	2.1	1.9	1.2	1.6	1.7
Sales and office	2.1	1.7	1.3	1.6	1.4	1.7	1.2	1.1	0.8
Office and administrative support	2.1	1.8	1.3	1.6	1.4	1.7	1.2	1.1	0.8
Natural resources, construction, and maintenance	4.4	4.1	1.5	4.8	4.5	1.7	1.5	3.3	3.7
Production, transportation, and material moving ...	4.8	4.2	2.3	5.1	4.3	3.0	4.6	3.7	2.4
Full time	1.3	1.0	0.6	1.0	0.9	1.0	0.3	0.5	0.5
Part time	1.5	1.3	3.7	1.5	1.5	3.0	1.5	1.2	3.3
Union	1.2	1.3	0.9	1.4	1.2	1.1	0.6	0.8	0.9
Nonunion	1.5	1.1	1.1	1.1	0.9	1.1	1.1	0.9	0.7
Average wage within the following categories: ³									
Lowest 25 percent	1.6	1.3	1.3	1.4	1.1	1.9	1.6	1.3	1.0
Lowest 10 percent	2.1	1.6	2.1	1.2	0.9	3.8	2.2	1.7	1.7
Second 25 percent	2.1	1.8	0.9	1.5	1.3	1.0	0.9	1.2	1.0
Third 25 percent	1.8	1.6	1.0	1.6	1.3	1.1	0.6	0.9	0.7
Highest 25 percent	1.6	1.8	0.9	1.8	1.9	1.8	1.0	1.1	0.9
Highest 10 percent	1.7	2.1	1.5	2.4	2.3	2.8	1.5	1.6	1.3
Establishment characteristics									
Service-providing industries	1.1	0.9	0.7	1.0	0.8	0.9	0.6	0.6	0.6
Education and health services	1.3	1.1	1.0	1.3	1.1	1.3	0.6	0.7	0.7
Educational services	1.3	1.2	0.9	1.4	1.1	1.4	0.7	0.8	0.8
Elementary and secondary schools	1.4	1.4	1.1	1.7	1.3	1.9	0.8	1.0	1.0
Junior colleges, colleges, and universities	2.3	1.9	1.5	2.6	2.2	2.2	1.7	1.7	1.0
Health care and social assistance	4.1	2.7	3.2	3.4	3.2	2.8	1.3	2.7	2.2
Hospitals	5.4	3.1	3.3	4.9	4.5	2.1	0.9	3.4	3.2
Public administration	2.5	2.0	1.1	1.6	1.3	1.2	0.9	0.9	0.9
1 to 99 workers	2.3	2.2	1.7	2.4	1.9	2.4	1.3	1.3	1.5
1 to 49 workers	4.2	3.8	2.1	3.5	2.8	3.8	2.3	1.9	2.3
50 to 99 workers	2.7	2.3	2.2	3.1	2.3	2.8	1.5	1.9	2.0
100 workers or more	1.4	1.1	0.8	1.1	0.9	0.8	0.6	0.6	0.5
100 to 499 workers	1.9	1.7	1.3	1.9	1.8	1.7	1.6	1.5	1.2
500 workers or more	1.7	1.4	0.8	1.5	1.2	1.0	0.8	0.9	0.7

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2018—continued

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	0.8	0.9	0.7	0.8	0.9	0.8
Local government	0.6	0.7	0.6	0.7	0.7	0.7
Geographic areas						
Northeast	1.3	1.3	0.5	1.4	1.3	1.4
New England	1.0	0.9	1.2	1.4	3.7	4.5
Middle Atlantic	1.7	1.6	0.6	1.8	1.2	1.0
South	0.9	1.0	0.8	0.9	1.0	0.8
South Atlantic	1.5	1.3	1.0	1.5	1.0	0.9
East South Central	1.3	1.3	1.1	1.3	3.2	2.2
West South Central	1.1	1.9	1.8	1.1	2.0	1.7
Midwest	1.2	1.3	1.4	1.2	1.2	1.4
East North Central	1.7	1.4	1.8	1.7	1.5	1.7
West North Central	1.4	2.4	2.2	1.5	2.1	2.6
West	1.0	1.1	0.6	1.0	1.4	1.1
Mountain	2.1	1.7	1.3	2.1	1.0	1.0
Pacific	1.1	1.4	0.7	1.1	1.9	1.6

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2018—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	1.6	1.5	1.1	1.6	1.5	1.4	0.9	0.9	0.7
Local government	1.2	1.0	0.8	1.2	0.9	1.2	0.7	0.7	0.7
Geographic areas									
Northeast	1.7	1.6	0.7	1.6	1.9	2.0	1.4	1.2	1.2
New England	3.0	2.6	2.0	—	—	—	1.4	3.2	4.1
Middle Atlantic	2.0	1.8	0.6	1.8	2.3	2.1	1.8	1.3	0.6
South	2.2	1.5	1.7	1.5	1.1	1.4	0.9	0.9	0.9
South Atlantic	3.3	2.1	1.9	2.9	2.0	1.2	1.5	0.9	1.0
East South Central	5.5	4.3	5.4	2.2	1.8	4.4	1.3	3.1	2.2
West South Central	3.5	2.4	3.9	1.0	1.0	4.8	1.4	1.8	2.0
Midwest	1.8	1.4	1.0	3.0	2.2	2.2	1.5	1.0	1.2
East North Central	2.4	1.7	1.0	4.0	3.0	2.2	1.8	1.1	1.6
West North Central	2.6	2.5	2.0	—	2.6	—	2.7	2.0	1.6
West	1.5	2.1	1.4	1.5	1.3	1.4	1.0	1.5	1.3
Mountain	3.7	4.2	2.0	2.8	2.0	3.2	2.1	1.1	1.0
Pacific	1.1	2.2	1.8	0.9	1.2	1.5	1.1	2.1	1.8

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, March 2018

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	86	14	71	29
Worker characteristics				
Management, professional, and related	85	15	70	30
Professional and related	85	15	69	31
Teachers	85	15	66	34
Primary, secondary, and special education school teachers	85	15	65	35
Service	88	12	73	27
Protective service	89	11	78	22
Sales and office	88	12	73	27
Office and administrative support	88	12	73	27
Natural resources, construction, and maintenance	89	11	75	25
Production, transportation, and material moving ...	86	14	70	30
Full time	87	13	71	29
Part time	85	15	70	30
Union	86	14	76	24
Nonunion	87	13	67	33
Average wage within the following categories: ¹				
Lowest 25 percent	87	13	66	34
Lowest 10 percent	88	12	62	38
Second 25 percent	87	13	74	26
Third 25 percent	86	14	70	30
Highest 25 percent	85	15	75	25
Highest 10 percent	85	15	76	24
Establishment characteristics				
Service-providing industries	86	14	71	29
Education and health services	85	15	68	32
Educational services	85	15	67	33
Elementary and secondary schools	85	15	65	35
Junior colleges, colleges, and universities	86	14	72	28
Health care and social assistance	87	13	75	25
Hospitals	87	13	75	25
Public administration	88	12	77	23
1 to 99 workers	87	13	74	26
1 to 49 workers	89	11	73	27
50 to 99 workers	86	14	74	26
100 workers or more	86	14	71	29
100 to 499 workers	87	13	72	28
500 workers or more	86	14	70	30

See footnotes at end of table.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, March 2018—continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	86	14	74	26
Local government	87	13	70	30
Geographic areas				
Northeast	85	15	83	17
New England	78	22	77	23
Middle Atlantic	87	13	84	16
South	87	13	63	37
South Atlantic	86	14	66	34
East South Central	88	12	62	38
West South Central	87	13	58	42
Midwest	87	13	74	26
East North Central	85	15	76	24
West North Central	90	10	71	29
West	87	13	75	25
Mountain	87	13	72	28
Pacific	87	13	77	23

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, State and local government workers, March 2018

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.2	0.2	0.3	0.3
Worker characteristics				
Management, professional, and related	0.3	0.3	0.5	0.5
Professional and related	0.4	0.4	0.5	0.5
Teachers	0.5	0.5	0.7	0.7
Primary, secondary, and special education school teachers	0.7	0.7	0.8	0.8
Service	0.5	0.5	0.5	0.5
Protective service	0.6	0.6	0.4	0.4
Sales and office	0.3	0.3	0.8	0.8
Office and administrative support	0.4	0.4	0.8	0.8
Natural resources, construction, and maintenance Production, transportation, and material moving ...	0.6	0.6	1.4	1.4
.....	0.9	0.9	1.4	1.4
Full time	0.2	0.2	0.4	0.4
Part time	1.1	1.1	1.6	1.6
Union	0.3	0.3	0.5	0.5
Nonunion	0.3	0.3	0.5	0.5
Average wage within the following categories: ¹				
Lowest 25 percent	0.4	0.4	0.6	0.6
Lowest 10 percent	0.7	0.7	0.9	0.9
Second 25 percent	0.3	0.3	0.7	0.7
Third 25 percent	0.4	0.4	0.5	0.5
Highest 25 percent	0.4	0.4	0.6	0.6
Highest 10 percent	0.5	0.5	0.7	0.7
Establishment characteristics				
Service-providing industries	0.2	0.2	0.4	0.4
Education and health services	0.4	0.4	0.5	0.5
Educational services	0.4	0.4	0.5	0.5
Elementary and secondary schools	0.6	0.6	0.7	0.7
Junior colleges, colleges, and universities	0.7	0.7	0.8	0.8
Health care and social assistance	0.8	0.8	1.1	1.1
Hospitals	1.0	1.0	2.3	2.3
Public administration	0.2	0.2	0.4	0.4
1 to 99 workers	0.6	0.6	0.7	0.7
1 to 49 workers	0.7	0.7	1.3	1.3
50 to 99 workers	0.8	0.8	1.2	1.2
100 workers or more	0.3	0.3	0.4	0.4
100 to 499 workers	0.6	0.6	0.8	0.8
500 workers or more	0.3	0.3	0.5	0.5

See footnotes at end of table.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, State and local government workers, March 2018—continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	0.5	0.5	0.5	0.5
Local government	0.3	0.3	0.4	0.4
Geographic areas				
Northeast	0.3	0.3	0.4	0.4
New England	1.0	1.0	1.1	1.1
Middle Atlantic	0.3	0.3	0.4	0.4
South	0.4	0.4	0.5	0.5
South Atlantic	0.7	0.7	0.6	0.6
East South Central	1.2	1.2	0.9	0.9
West South Central	0.6	0.6	1.2	1.2
Midwest	0.7	0.7	0.8	0.8
East North Central	0.9	0.9	0.8	0.8
West North Central	1.1	1.1	1.4	1.4
West	0.3	0.3	1.0	1.0
Mountain	0.3	0.3	2.9	2.9
Pacific	0.5	0.5	0.7	0.7

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2018

(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	\$551.12	22	\$582.81	78	\$542.05	\$116.83
Worker characteristics							
Management, professional, and related	100	543.81	21	583.66	79	533.11	123.89
Professional and related	100	540.08	22	577.46	78	529.76	127.75
Teachers	100	535.96	23	570.89	77	525.64	139.02
Primary, secondary, and special education school teachers	100	533.42	25	566.11	75	522.76	144.83
Service	100	559.63	24	568.80	76	556.68	111.56
Protective service	100	575.86	24	552.23	76	583.38	106.22
Sales and office	100	559.73	23	585.61	77	552.08	102.38
Office and administrative support	100	560.40	23	588.04	77	552.21	101.18
Natural resources, construction, and maintenance	100	563.20	26	595.01	74	552.22	89.94
Production, transportation, and material moving ...	100	574.12	22	617.97	78	561.88	119.19
Full time	100	551.22	22	581.90	78	542.54	115.83
Part time	100	548.47	26	601.86	74	528.80	144.04
Union	100	579.30	24	592.86	76	574.91	135.79
Nonunion	100	525.05	20	571.56	80	513.28	100.24
Average wage within the following categories: ¹							
Lowest 25 percent	100	529.20	25	572.94	75	514.19	105.58
Lowest 10 percent	100	510.20	30	559.05	70	489.10	106.57
Second 25 percent	100	555.79	22	579.60	78	549.21	109.12
Third 25 percent	100	554.18	20	579.69	80	547.62	116.09
Highest 25 percent	100	561.86	22	597.72	78	551.81	132.66
Highest 10 percent	100	574.09	25	594.82	75	567.03	152.34
Establishment characteristics							
Service-providing industries	100	552.00	22	582.96	78	543.18	116.93
Education and health services	100	534.75	22	573.95	78	523.70	124.82
Educational services	100	535.45	22	573.76	78	524.50	130.00
Elementary and secondary schools	100	528.64	24	566.09	76	516.65	139.48
Junior colleges, colleges, and universities	100	551.32	16	596.21	84	542.60	107.84
Health care and social assistance	100	530.72	21	575.13	79	519.25	96.00
Hospitals	100	521.61	21	585.40	79	504.48	94.60
Public administration	100	579.98	23	598.56	77	574.47	104.22
1 to 99 workers	100	552.13	23	598.63	77	537.90	109.61
1 to 49 workers	100	546.90	29	575.33	71	534.87	106.40
50 to 99 workers	100	556.72	18	632.76	82	540.18	112.03
100 workers or more	100	550.83	22	577.95	78	543.22	118.87
100 to 499 workers	100	561.97	22	564.19	78	561.36	111.06
500 workers or more	100	545.89	22	583.92	78	535.13	122.34

See footnotes at end of table.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2018—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	\$542.65	12	\$588.13	88	\$536.18	\$105.02
Local government	100	554.48	26	581.80	74	544.81	122.40
Geographic areas							
Northeast	100	565.39	25	599.14	75	553.96	147.85
New England	100	547.75	2	571.84	98	547.21	165.71
Middle Atlantic	100	570.78	32	599.71	68	556.94	139.96
South	100	514.82	23	567.61	77	499.18	105.24
South Atlantic	100	537.33	13	599.65	87	527.69	106.50
East South Central	100	527.22	18	524.21	82	527.89	87.84
West South Central	100	476.52	39	561.87	61	422.69	114.22
Midwest	100	576.58	17	571.61	83	577.63	117.49
East North Central	100	570.91	11	545.57	89	573.90	123.91
West North Central	100	587.62	31	589.02	69	586.99	101.38
West	100	582.70	23	603.08	77	576.63	112.92
Mountain	100	520.46	16	552.32	84	514.47	85.07
Pacific	100	608.33	26	615.86	74	605.70	125.95

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2018

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$3.77	0.8	\$5.74	0.8	\$4.54	\$2.80
Worker characteristics						
Management, professional, and related	4.93	0.9	6.00	0.9	6.10	3.81
Professional and related	5.52	1.0	6.37	1.0	6.99	4.42
Teachers	7.43	1.5	7.99	1.5	9.82	7.30
Primary, secondary, and special education school teachers	9.47	1.7	8.40	1.7	12.87	8.53
Service	6.26	1.8	9.88	1.8	7.77	3.65
Protective service	7.59	2.2	10.78	2.2	9.67	4.67
Sales and office	5.66	1.6	11.53	1.6	6.46	2.79
Office and administrative support	5.77	1.6	10.97	1.6	6.63	2.95
Natural resources, construction, and maintenance	11.77	3.5	26.16	3.5	12.45	5.26
Production, transportation, and material moving ...	15.11	3.0	36.34	3.0	17.49	8.13
Full time	3.79	0.8	5.85	0.8	4.51	2.75
Part time	12.46	2.8	11.12	2.8	16.34	9.10
Union	5.14	1.3	7.66	1.3	6.36	3.79
Nonunion	5.14	1.2	8.22	1.2	5.71	3.20
Average wage within the following categories: ¹						
Lowest 25 percent	4.53	1.6	9.42	1.6	5.56	4.01
Lowest 10 percent	8.03	2.5	10.90	2.5	10.61	6.57
Second 25 percent	5.48	1.4	10.19	1.4	6.86	2.89
Third 25 percent	6.30	1.2	9.52	1.2	7.68	4.48
Highest 25 percent	6.24	1.5	9.77	1.5	7.09	4.36
Highest 10 percent	5.58	1.7	9.67	1.7	7.71	5.57
Establishment characteristics						
Service-providing industries	3.79	0.8	5.75	0.8	4.58	2.83
Education and health services	5.32	1.0	6.34	1.0	6.60	4.22
Educational services	5.86	1.0	6.80	1.0	7.25	4.97
Elementary and secondary schools	6.41	1.3	8.07	1.3	9.30	6.33
Junior colleges, colleges, and universities	12.06	1.9	14.10	1.9	12.85	4.75
Health care and social assistance	12.83	3.6	18.75	3.6	15.22	2.96
Hospitals	23.39	4.0	13.57	4.0	28.51	3.66
Public administration	4.23	1.3	11.96	1.3	4.51	3.04
1 to 99 workers	11.61	2.0	17.16	2.0	13.88	3.73
1 to 49 workers	13.14	3.2	18.07	3.2	16.61	4.69
50 to 99 workers	15.05	2.1	25.38	2.1	16.74	5.09
100 workers or more	4.81	1.0	6.53	1.0	5.79	3.03
100 to 499 workers	8.24	2.0	11.07	2.0	10.38	5.25
500 workers or more	5.60	1.0	7.28	1.0	6.72	3.37

See footnotes at end of table.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2018—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	\$5.74	1.0	\$5.06	1.0	\$6.30	\$2.93
Local government	5.24	1.1	6.88	1.1	6.77	3.72
Geographic areas						
Northeast	6.54	1.2	9.11	1.2	7.81	3.30
New England	10.42	0.9	17.61	0.9	10.70	8.91
Middle Atlantic	7.82	1.7	9.20	1.7	10.93	5.37
South	5.86	1.2	7.20	1.2	6.93	5.26
South Atlantic	10.64	1.3	16.32	1.3	11.51	8.52
East South Central	12.09	1.9	11.60	1.9	13.87	7.72
West South Central	5.25	2.9	8.81	2.9	6.13	7.21
Midwest	5.27	2.2	14.04	2.2	6.44	6.19
East North Central	5.10	1.5	16.82	1.5	6.31	7.99
West North Central	11.53	6.3	20.59	6.3	15.00	11.41
West	10.12	1.8	17.40	1.8	12.10	4.67
Mountain	14.27	3.0	25.12	3.0	16.55	4.40
Pacific	12.56	2.1	21.47	2.1	16.04	6.77

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, March 2018

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	61	26	7	6
Worker characteristics				
Management, professional, and related	60	28	7	5
Professional and related	61	28	7	5
Teachers	63	26	7	4
Primary, secondary, and special education school teachers	64	24	8	5
Service	65	23	6	7
Protective service	67	19	4	10
Sales and office	58	27	8	7
Office and administrative support	58	27	8	7
Natural resources, construction, and maintenance	71	19	7	3
Production, transportation, and material moving ...	60	20	16	4
Full time	62	26	7	6
Part time	51	28	13	8
Union	65	17	7	10
Nonunion	58	34	7	2
Average wage within the following categories: ³				
Lowest 25 percent	59	30	8	3
Lowest 10 percent	62	31	6	1
Second 25 percent	63	25	7	6
Third 25 percent	63	27	6	4
Highest 25 percent	61	23	8	9
Highest 10 percent	59	23	8	10
Establishment characteristics				
Service-providing industries	61	26	7	6
Education and health services	60	30	6	4
Educational services	61	28	7	4
Elementary and secondary schools	64	23	8	5
Junior colleges, colleges, and universities	53	40	—	—
Health care and social assistance	52	41	—	—
Hospitals	48	47	—	5
Public administration	63	21	7	9
1 to 99 workers	60	23	10	7
1 to 49 workers	68	17	9	6
50 to 99 workers	54	28	11	7
100 workers or more	62	27	6	5
100 to 499 workers	63	26	7	5
500 workers or more	61	27	6	6

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, March 2018—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
State government	51	39	4	7
Local government	66	20	9	5
Geographic areas				
Northeast	65	19	8	8
New England	77	10	—	—
Middle Atlantic	59	23	6	11
South	57	36	—	—
South Atlantic	45	48	—	—
East South Central	53	44	—	—
West South Central	83	—	9	—
Midwest	72	21	5	2
East North Central	73	20	4	2
West North Central	69	25	—	—
West	57	17	10	17
Mountain	68	21	8	3
Pacific	51	15	11	23

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 12. Standard errors for medical care benefits, single coverage:
Employee participation by type of contribution, State and local government
workers, March 2018**

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	1.4	1.3	0.7	0.4
Worker characteristics				
Management, professional, and related	1.8	1.7	0.9	0.6
Professional and related	2.2	2.1	0.9	0.6
Teachers	3.0	2.6	1.1	0.6
Primary, secondary, and special education school teachers	3.1	2.7	1.2	0.8
Service	2.8	1.4	1.2	1.2
Protective service	4.0	1.9	1.4	2.6
Sales and office	2.7	2.3	1.2	1.2
Office and administrative support	2.6	2.2	1.2	1.2
Natural resources, construction, and maintenance	5.0	4.4	1.4	1.1
Production, transportation, and material moving ...	5.0	4.8	1.8	1.7
Full time	1.4	1.3	0.7	0.4
Part time	4.6	3.9	3.4	2.5
Union	1.6	1.7	1.0	0.7
Nonunion	2.2	1.9	0.8	0.4
Average wage within the following categories: ³				
Lowest 25 percent	1.8	1.6	1.2	0.7
Lowest 10 percent	2.7	2.7	1.4	0.2
Second 25 percent	2.4	2.0	1.0	0.7
Third 25 percent	3.0	2.5	0.9	0.7
Highest 25 percent	1.9	1.9	1.1	1.1
Highest 10 percent	2.8	2.4	2.0	1.5
Establishment characteristics				
Service-providing industries	1.4	1.3	0.7	0.4
Education and health services	1.9	1.8	0.8	0.5
Educational services	2.1	1.9	1.0	0.5
Elementary and secondary schools	2.0	1.9	1.1	0.6
Junior colleges, colleges, and universities	3.4	3.2	–	–
Health care and social assistance	5.2	5.2	–	–
Hospitals	5.6	5.6	–	2.7
Public administration	2.3	1.3	1.5	0.7
1 to 99 workers	3.3	2.7	1.8	1.0
1 to 49 workers	5.7	5.0	2.9	1.5
50 to 99 workers	3.1	3.1	2.2	1.5
100 workers or more	1.5	1.3	0.8	0.5
100 to 499 workers	3.2	2.9	1.7	1.1
500 workers or more	1.9	1.6	0.9	0.8

See footnotes at end of table.

**Table 12. Standard errors for medical care benefits, single coverage:
Employee participation by type of contribution, State and local government
workers, March 2018—continued**

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
State government	2.1	2.1	1.2	0.7
Local government	1.6	1.4	1.0	0.6
Geographic areas				
Northeast	2.9	3.3	1.4	1.2
New England	4.3	1.6	—	—
Middle Atlantic	3.7	4.1	1.6	1.7
South	2.6	2.4	—	—
South Atlantic	4.2	4.1	—	—
East South Central	3.4	1.7	—	—
West South Central	3.0	—	1.8	—
Midwest	2.1	2.1	1.1	0.6
East North Central	2.2	2.3	1.3	0.9
West North Central	5.1	4.6	—	—
West	3.0	1.6	1.9	1.4
Mountain	5.8	2.0	2.9	1.3
Pacific	3.3	2.2	2.4	2.1

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2018

(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	\$1,175.30	7	\$1,528.42	93	\$1,148.24	\$486.15
Worker characteristics							
Management, professional, and related	100	1,141.85	7	1,518.84	93	1,112.14	504.68
Professional and related	100	1,129.37	7	1,512.50	93	1,099.53	518.09
Teachers	100	1,068.49	7	1,532.23	93	1,030.89	565.35
Primary, secondary, and special education school teachers	100	1,050.66	9	1,537.47	91	1,004.14	590.05
Service	100	1,223.94	7	1,563.92	93	1,198.53	464.13
Protective service	100	1,328.74	9	1,570.70	91	1,305.94	404.71
Sales and office	100	1,210.87	7	1,478.74	93	1,191.80	454.86
Office and administrative support	100	1,211.80	7	1,482.08	93	1,192.44	451.65
Natural resources, construction, and maintenance	100	1,242.11	7	1,650.60	93	1,210.40	425.47
Production, transportation, and material moving ...	100	1,235.12	7	1,537.97	93	1,213.39	505.21
Full time	100	1,174.24	7	1,524.07	93	1,148.08	484.15
Part time	100	1,202.55	11	1,597.60	89	1,152.58	539.97
Union	100	1,332.79	12	1,527.40	88	1,306.27	480.31
Nonunion	100	1,030.62	3	1,532.67	97	1,017.04	491.00
Average wage within the following categories: ¹							
Lowest 25 percent	100	1,043.01	4	1,622.58	96	1,018.87	513.07
Lowest 10 percent	100	938.91	5	1,497.44	95	911.05	567.59
Second 25 percent	100	1,232.51	8	1,471.02	92	1,213.02	445.61
Third 25 percent	100	1,139.73	6	1,525.85	94	1,115.29	497.31
Highest 25 percent	100	1,271.17	10	1,535.02	90	1,240.36	485.34
Highest 10 percent	100	1,314.24	16	1,512.47	84	1,277.68	511.06
Establishment characteristics							
Service-providing industries	100	1,176.55	7	1,529.10	93	1,149.45	486.88
Education and health services	100	1,101.57	7	1,513.09	93	1,069.39	531.11
Educational services	100	1,079.74	7	1,531.01	93	1,043.44	551.65
Elementary and secondary schools	100	1,042.96	9	1,535.89	91	994.79	592.12
Junior colleges, colleges, and universities	100	1,171.56	—	—	—	—	—
Health care and social assistance	100	1,224.49	6	1,391.11	94	1,213.55	417.02
Hospitals	100	1,260.42	7	1,455.99	93	1,245.65	410.90
Public administration	100	1,296.37	7	1,583.80	93	1,273.66	412.06
1 to 99 workers	100	1,173.44	8	1,616.41	92	1,137.05	442.87
1 to 49 workers	100	1,149.53	9	1,553.46	91	1,111.83	447.48
50 to 99 workers	100	1,194.79	7	1,687.51	93	1,159.14	438.82
100 workers or more	100	1,175.83	7	1,500.97	93	1,151.43	498.49
100 to 499 workers	100	1,201.49	3	1,503.76	97	1,190.86	462.98
500 workers or more	100	1,164.49	9	1,500.48	91	1,133.03	515.06

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2018—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	\$1,198.99	1	\$1,246.53	99	\$1,198.36	\$410.13
Local government	100	1,165.92	9	1,544.04	91	1,126.63	518.94
Geographic areas							
Northeast	100	1,415.61	23	1,559.56	77	1,373.72	416.24
New England	100	1,394.08	—	—	—	—	—
Middle Atlantic	100	1,422.16	29	1,560.60	71	1,365.40	408.73
South	100	939.53	1	1,523.22	99	933.44	528.22
South Atlantic	100	1,018.65	1	1,568.53	99	1,012.83	496.70
East South Central	100	887.21	—	—	—	—	—
West South Central	100	852.11	—	—	—	—	—
Midwest	100	1,290.91	4	1,428.33	96	1,284.70	474.66
East North Central	100	1,322.40	3	1,300.69	97	1,322.97	449.37
West North Central	100	1,231.43	—	—	—	—	—
West	100	1,307.75	8	1,505.31	92	1,290.46	462.19
Mountain	100	1,116.26	6	1,421.64	94	1,097.84	457.22
Pacific	100	1,388.15	9	1,527.42	91	1,374.32	464.35

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2018

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	\$9.82	0.5	\$25.84	0.5	\$10.94	\$7.04
Worker characteristics						
Management, professional, and related	13.58	0.5	21.37	0.5	15.20	9.64
Professional and related	15.25	0.6	18.33	0.6	16.78	11.01
Teachers	19.76	0.8	17.37	0.8	22.40	16.67
Primary, secondary, and special education school teachers	22.03	1.0	17.94	1.0	24.89	20.04
Service	18.38	0.8	44.33	0.8	20.82	10.01
Protective service	25.06	1.2	45.94	1.2	29.22	8.79
Sales and office	19.65	0.8	33.88	0.8	20.42	13.71
Office and administrative support	19.46	0.8	34.18	0.8	20.13	13.14
Natural resources, construction, and maintenance	37.22	1.9	181.64	1.9	31.90	28.41
Production, transportation, and material moving ...	43.92	2.4	95.42	2.4	46.07	24.74
Full time	9.93	0.5	27.23	0.5	10.91	7.28
Part time	34.96	2.4	42.40	2.4	37.88	24.16
Union	13.55	0.8	15.00	0.8	15.52	9.21
Nonunion	13.41	0.4	116.64	0.4	13.01	8.33
Average wage within the following categories: ¹						
Lowest 25 percent	15.37	0.7	108.06	0.7	17.52	9.65
Lowest 10 percent	21.51	1.0	79.89	1.0	22.50	15.36
Second 25 percent	21.39	0.9	41.42	0.9	21.40	9.91
Third 25 percent	14.61	0.8	49.47	0.8	15.52	12.32
Highest 25 percent	18.17	0.9	17.82	0.9	20.37	12.97
Highest 10 percent	21.88	1.6	17.47	1.6	25.22	15.31
Establishment characteristics						
Service-providing industries	9.84	0.5	26.15	0.5	11.02	6.92
Education and health services	13.00	0.6	23.54	0.6	15.21	10.05
Educational services	12.81	0.7	23.82	0.7	15.48	11.69
Elementary and secondary schools	13.28	0.9	21.17	0.9	16.81	13.39
Junior colleges, colleges, and universities	19.66	—	—	—	—	—
Health care and social assistance	48.52	1.2	89.55	1.2	52.82	13.76
Hospitals	93.13	1.2	55.72	1.2	100.49	19.43
Public administration	13.89	0.6	63.19	0.6	15.54	8.45
1 to 99 workers	19.60	1.2	85.78	1.2	19.64	15.14
1 to 49 workers	32.88	1.8	133.84	1.8	33.90	25.14
50 to 99 workers	31.57	1.4	75.04	1.4	34.85	20.21
100 workers or more	12.44	0.5	18.59	0.5	13.33	8.24
100 to 499 workers	20.02	0.9	64.02	0.9	21.71	16.02
500 workers or more	15.30	0.7	20.84	0.7	16.80	8.72

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2018—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	\$12.57	0.4	\$103.97	0.4	\$12.49	\$9.90
Local government	11.90	0.6	25.48	0.6	13.30	8.79
Geographic areas						
Northeast	17.67	1.2	24.40	1.2	21.05	9.69
New England	32.73	—	—	—	—	—
Middle Atlantic	19.76	1.7	23.97	1.7	26.95	16.18
South	13.72	0.3	136.57	0.3	14.09	9.39
South Atlantic	18.09	0.3	125.16	0.3	16.89	12.14
East South Central	43.45	—	—	—	—	—
West South Central	23.71	—	—	—	—	—
Midwest	22.99	1.5	146.97	1.5	25.53	11.98
East North Central	31.10	0.7	131.65	0.7	31.97	15.30
West North Central	30.25	—	—	—	—	—
West	20.24	1.1	41.52	1.1	22.29	23.28
Mountain	49.29	1.9	37.69	1.9	57.22	62.94
Pacific	19.04	1.3	55.00	1.3	19.06	19.01

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, March 2018

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	63	24	7	5
Worker characteristics				
Management, professional, and related	62	26	7	5
Professional and related	63	26	7	4
Teachers	66	23	8	4
Primary, secondary, and special education school teachers	68	20	8	4
Service	68	21	6	6
Protective service	69	19	4	8
Sales and office	60	25	7	7
Office and administrative support	61	25	7	7
Natural resources, construction, and maintenance	73	16	6	4
Production, transportation, and material moving ...	62	18	13	7
Full time	64	24	7	5
Part time	54	25	—	—
Union	66	16	8	9
Nonunion	61	31	6	2
Average wage within the following categories: ³				
Lowest 25 percent	63	27	7	3
Lowest 10 percent	66	28	—	—
Second 25 percent	63	25	7	6
Third 25 percent	65	24	7	4
Highest 25 percent	62	21	8	8
Highest 10 percent	61	21	9	10
Establishment characteristics				
Service-providing industries	63	24	7	5
Education and health services	63	27	6	4
Educational services	65	25	7	3
Elementary and secondary schools	68	20	8	4
Junior colleges, colleges, and universities	56	36	6	1
Health care and social assistance	54	40	—	—
Hospitals	50	45	—	—
Public administration	63	22	6	8
1 to 99 workers	61	23	10	6
1 to 49 workers	64	19	11	6
50 to 99 workers	59	25	10	6
100 workers or more	64	25	6	5
100 to 499 workers	66	23	6	5
500 workers or more	63	25	6	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, March 2018—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
State government	49	41	4	7
Local government	70	17	9	4
Geographic areas				
Northeast	65	18	8	8
New England	77	10	—	—
Middle Atlantic	60	22	6	12
South	62	33	—	—
South Atlantic	51	42	—	—
East South Central	60	38	—	—
West South Central	77	17	—	—
Midwest	75	18	5	2
East North Central	76	17	4	3
West North Central	74	19	—	—
West	55	17	12	16
Mountain	69	19	—	—
Pacific	49	16	14	21

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 14. Standard errors for medical care benefits, family coverage:
Employee participation by type of contribution, State and local government
workers, March 2018**

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	1.3	1.1	0.7	0.4
Worker characteristics				
Management, professional, and related	1.6	1.5	0.9	0.5
Professional and related	1.9	1.8	0.9	0.5
Teachers	2.5	2.1	1.1	0.6
Primary, secondary, and special education school teachers	2.6	2.1	1.2	0.7
Service	2.0	1.3	0.7	1.0
Protective service	2.9	1.9	1.2	2.1
Sales and office	2.6	2.0	1.3	1.1
Office and administrative support	2.5	1.9	1.2	1.1
Natural resources, construction, and maintenance	5.0	4.0	1.5	1.3
Production, transportation, and material moving ...	4.7	4.4	1.5	2.5
Full time	1.3	1.1	0.7	0.4
Part time	4.3	3.6	—	—
Union	1.7	1.5	1.1	0.7
Nonunion	2.0	1.7	0.7	0.3
Average wage within the following categories: ³				
Lowest 25 percent	1.7	1.6	1.0	0.5
Lowest 10 percent	2.8	2.8	—	—
Second 25 percent	2.4	1.9	0.9	0.6
Third 25 percent	2.4	2.1	0.7	0.6
Highest 25 percent	1.6	1.7	1.3	0.9
Highest 10 percent	2.4	2.1	1.9	1.3
Establishment characteristics				
Service-providing industries	1.3	1.1	0.7	0.4
Education and health services	1.7	1.6	0.9	0.5
Educational services	1.8	1.6	1.0	0.5
Elementary and secondary schools	1.6	1.5	1.0	0.6
Junior colleges, colleges, and universities	3.4	2.9	1.9	0.3
Health care and social assistance	5.2	5.1	—	—
Hospitals	5.6	5.5	—	—
Public administration	2.2	1.4	1.2	0.7
1 to 99 workers	3.2	2.6	1.7	0.9
1 to 49 workers	4.8	4.2	2.7	1.3
50 to 99 workers	3.2	2.9	2.0	1.3
100 workers or more	1.3	1.1	0.6	0.4
100 to 499 workers	2.6	2.5	1.5	0.8
500 workers or more	1.8	1.5	0.8	0.7

See footnotes at end of table.

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, March 2018—continued

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
State government	2.1	2.0	1.1	0.6
Local government	1.4	1.1	0.9	0.5
Geographic areas				
Northeast	2.9	3.1	1.4	1.1
New England	4.0	1.6	—	—
Middle Atlantic	3.8	3.8	1.5	1.5
South	2.1	1.9	—	—
South Atlantic	4.1	3.7	—	—
East South Central	2.2	0.9	—	—
West South Central	2.0	1.8	—	—
Midwest	1.8	1.9	1.0	0.7
East North Central	2.3	2.2	1.2	1.0
West North Central	3.2	3.6	—	—
West	2.9	1.4	1.9	1.4
Mountain	4.8	1.7	—	—
Pacific	3.4	1.9	2.3	2.1

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, March 2018

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

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$26.69	\$50.00	\$93.27	\$139.66	\$216.70	\$147.92	\$245.77	\$392.80	\$625.00	\$984.58
Worker characteristics										
Management, professional, and related	28.15	51.19	98.31	149.65	241.88	144.16	244.16	409.89	660.34	1016.00
Professional and related	29.30	53.15	100.08	153.84	248.87	148.76	250.32	420.00	669.52	1050.30
Teachers	30.00	54.36	103.60	172.41	305.09	144.16	267.18	500.47	771.54	1126.00
Primary, secondary, and special education school teachers	29.77	55.00	104.70	184.50	317.62	148.76	281.36	541.74	854.64	1176.68
Service	28.00	50.00	90.58	136.86	212.16	180.00	247.39	385.00	592.00	913.00
Protective service	25.00	50.00	90.58	135.94	203.96	180.00	243.23	348.00	511.34	667.12
Sales and office	20.00	41.15	85.00	129.20	181.88	120.44	232.68	378.74	587.57	836.80
Office and administrative support	20.00	40.00	85.00	128.61	181.88	118.10	232.68	378.74	589.94	836.80
Natural resources, construction, and maintenance	–	43.40	84.00	120.00	169.20	142.82	250.00	348.35	524.16	720.05
Production, transportation, and material moving ...	–	42.94	97.68	143.00	219.66	–	273.33	396.29	686.00	1096.60
Full time	25.00	50.00	90.98	139.56	213.82	147.36	244.46	392.57	618.48	974.90
Part time	39.45	82.01	119.23	–	292.91	199.29	293.80	432.14	735.47	1126.08
Union	34.16	62.73	106.67	162.07	242.89	125.00	222.69	363.50	585.85	983.44
Nonunion	20.00	44.01	84.00	128.00	184.00	180.00	253.50	425.50	649.19	984.58
Average wage within the following categories: ²										
Lowest 25 percent	22.49	46.12	85.68	132.05	203.00	180.00	266.34	435.82	664.50	1053.00
Lowest 10 percent	20.00	38.69	86.67	132.45	221.42	210.34	320.73	561.47	716.80	1126.08
Second 25 percent	21.37	47.61	86.53	135.30	193.97	127.00	217.87	363.50	561.47	819.38
Third 25 percent	27.34	50.00	95.70	138.21	219.31	150.00	254.59	432.00	664.42	995.48
Highest 25 percent	31.54	59.24	104.04	164.87	258.93	115.45	224.54	375.19	589.56	993.24
Highest 10 percent	31.54	68.09	110.55	195.10	441.47	133.64	227.10	399.23	591.75	1290.28
Establishment characteristics										
Service-providing industries	26.28	50.00	93.61	141.22	219.66	147.34	245.77	396.93	633.00	984.58
Education and health services	28.50	53.00	98.22	151.00	247.22	165.00	262.03	472.88	685.00	1073.66
Educational services	30.89	54.36	101.00	163.29	264.82	148.76	266.34	486.19	723.76	1098.32
Elementary and secondary schools	29.77	55.00	104.19	179.06	305.09	148.76	300.00	546.14	877.00	1176.68
Junior colleges, colleges, and universities	31.54	50.00	87.38	132.24	185.00	–	211.30	351.24	507.15	675.26
Health care and social assistance	–	45.50	84.74	117.00	156.27	198.80	252.01	378.28	522.32	667.00
Hospitals	–	–	83.40	104.50	143.59	211.00	253.50	384.94	507.15	667.00
Public administration	23.31	49.69	89.33	135.87	185.12	123.16	216.74	343.55	500.16	717.19
1 to 99 workers	21.75	53.15	97.68	125.00	184.12	102.00	195.74	350.98	583.64	785.37
1 to 49 workers	21.37	44.74	101.98	150.05	200.37	–	208.15	399.23	593.00	899.24
50 to 99 workers	33.60	55.00	90.69	117.92	174.38	111.22	195.47	326.28	558.51	695.00
100 workers or more	28.00	50.00	90.89	145.00	228.90	180.00	250.86	404.30	649.19	1002.05
100 to 499 workers	–	49.70	86.39	139.46	221.48	137.57	215.16	355.74	622.14	1023.77
500 workers or more	28.15	50.00	95.61	146.56	230.16	191.73	281.56	432.02	654.34	986.96

See footnotes at end of table.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, March 2018—continued

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

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	\$31.54	\$50.00	\$90.89	\$130.00	\$178.82	\$171.00	\$211.00	\$331.37	\$485.97	\$656.35
Local government	23.83	50.00	94.97	151.05	241.33	144.16	264.44	423.40	667.00	1060.73
Geographic areas										
Northeast	50.65	97.88	129.12	184.50	241.88	86.00	264.98	402.12	494.00	650.39
New England	70.10	124.02	165.57	200.37	259.17	195.47	312.91	418.16	508.30	653.78
Middle Atlantic	44.67	73.39	124.22	165.38	237.96	—	234.76	389.96	485.97	650.39
South	20.00	43.88	83.49	132.23	189.16	186.29	306.56	499.44	667.00	1037.00
South Atlantic	21.07	49.32	74.19	114.40	174.38	180.00	260.40	422.23	640.10	834.51
East South Central	16.25	—	—	130.00	172.09	225.27	349.73	489.58	667.00	—
West South Central	30.00	58.37	98.38	157.10	259.22	232.55	348.00	539.70	798.86	1096.60
Midwest	30.00	56.00	89.83	127.97	—	144.16	213.27	318.98	596.08	1130.21
East North Central	—	68.78	90.89	133.61	219.31	129.15	211.00	286.46	519.00	1010.15
West North Central	29.77	36.00	79.17	113.36	—	165.00	222.69	396.93	796.95	1183.88
West	—	42.13	78.12	127.17	225.83	102.21	199.29	322.80	593.09	968.91
Mountain	16.75	40.00	51.00	89.20	178.80	125.06	222.08	363.12	669.52	974.90
Pacific	34.66	49.55	103.92	152.58	255.88	95.00	—	310.78	585.85	911.78

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, March 2018

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$2.96	\$0.60	\$5.75	\$4.82	\$11.63	\$12.19	\$7.27	\$11.44	\$24.97	\$22.94
Worker characteristics										
Management, professional, and related	2.29	3.14	3.72	6.48	11.68	13.68	14.87	19.85	11.10	46.03
Professional and related	2.27	3.41	3.91	7.39	15.48	16.14	12.08	21.55	12.58	35.70
Teachers	2.53	4.62	4.96	10.37	26.02	15.47	25.26	14.54	52.21	67.38
Primary, secondary, and special education school teachers	4.51	6.13	5.21	12.16	26.42	16.64	27.07	35.61	74.77	13.54
Service	4.67	3.07	7.59	9.55	10.16	6.18	7.55	18.98	13.95	57.02
Protective service	6.04	3.43	10.82	14.76	22.74	29.20	7.27	14.67	32.55	25.23
Sales and office	0.54	5.75	3.03	6.39	5.50	22.56	18.22	15.24	16.29	41.83
Office and administrative support	0.68	5.67	3.00	6.42	6.80	21.33	18.96	14.93	16.35	44.95
Natural resources, construction, and maintenance	–	5.48	9.39	8.54	5.05	23.86	22.23	23.34	22.41	112.94
Production, transportation, and material moving ...	–	9.50	18.08	15.32	27.96	–	26.57	46.84	109.09	105.92
Full time	3.40	0.91	6.20	4.49	9.03	12.13	8.11	11.31	25.09	25.90
Part time	8.34	5.57	6.45	–	40.03	25.00	28.38	30.69	121.05	81.59
Union	1.68	5.23	4.05	6.63	8.02	12.66	12.30	18.08	24.57	16.12
Nonunion	1.52	2.80	1.95	4.13	4.78	2.31	14.96	17.27	16.10	54.31
Average wage within the following categories: ²										
Lowest 25 percent	4.21	5.28	2.20	6.54	11.44	1.39	21.33	19.64	9.24	64.51
Lowest 10 percent	1.73	7.12	2.02	7.75	26.27	7.77	15.73	22.77	63.15	62.26
Second 25 percent	4.04	3.18	3.52	4.78	9.36	20.18	13.32	12.86	29.35	52.16
Third 25 percent	5.52	4.18	6.65	3.38	17.57	14.69	9.17	22.72	11.19	39.62
Highest 25 percent	1.55	6.85	3.52	10.54	23.00	22.98	13.34	25.38	27.52	44.56
Highest 10 percent	2.64	12.27	10.82	10.06	94.28	29.53	29.40	25.74	28.39	106.13
Establishment characteristics										
Service-providing industries	3.03	0.60	5.74	5.30	12.51	11.59	7.35	12.90	23.51	22.14
Education and health services	1.78	3.40	3.48	6.45	14.41	20.37	16.66	30.19	18.20	22.16
Educational services	2.20	3.72	4.07	9.76	15.29	18.02	20.05	15.56	32.71	26.82
Elementary and secondary schools	3.22	5.40	4.97	8.73	19.47	14.41	20.52	24.07	58.87	10.57
Junior colleges, colleges, and universities	1.70	7.77	11.38	10.63	12.57	–	2.97	21.47	32.57	29.42
Health care and social assistance	–	9.71	3.41	12.81	8.99	23.21	8.80	12.87	39.14	23.79
Hospitals	–	–	2.87	8.79	11.97	6.46	32.51	26.02	18.46	50.39
Public administration	4.55	4.97	6.83	4.53	6.32	26.26	15.66	7.49	12.80	30.48
1 to 99 workers	3.60	4.39	5.39	9.60	5.60	11.90	19.24	23.81	14.32	92.32
1 to 49 workers	2.03	7.09	3.97	10.35	16.01	–	29.38	26.67	18.41	255.55
50 to 99 workers	7.54	10.39	8.18	6.27	9.18	12.38	28.58	29.08	39.64	30.01
100 workers or more	2.35	0.80	4.93	6.43	11.89	3.59	8.58	18.25	14.73	37.66
100 to 499 workers	–	4.09	6.09	10.44	27.92	22.38	6.47	18.76	52.37	65.87
500 workers or more	1.24	1.77	6.10	6.09	11.52	10.70	14.40	16.61	9.00	36.88

See footnotes at end of table.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, March 2018—continued

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	\$0.94	\$1.84	\$8.21	\$6.20	\$9.31	\$29.54	\$1.93	\$24.43	\$0.58	\$47.79
Local government	2.98	3.36	5.91	6.66	10.59	10.47	9.99	16.29	9.58	31.63
Geographic areas										
Northeast	4.75	8.43	5.90	2.83	4.51	14.17	15.51	15.02	9.70	28.91
New England	18.87	6.98	8.44	6.10	22.04	42.94	22.63	33.06	8.80	60.60
Middle Atlantic	10.99	10.88	0.00	7.06	18.34	—	30.05	31.69	0.01	88.37
South	1.08	8.53	3.18	7.50	12.97	10.26	15.31	11.54	12.50	50.58
South Atlantic	1.41	7.70	7.36	12.22	11.04	0.00	21.77	24.26	30.57	111.18
East South Central	4.59	—	—	2.52	3.73	5.06	14.16	39.96	0.00	—
West South Central	6.25	8.53	13.18	5.61	10.35	30.41	4.38	24.73	87.48	31.70
Midwest	2.48	8.55	4.14	6.68	—	26.17	3.50	24.00	63.16	73.71
East North Central	—	9.16	8.19	8.02	64.53	32.25	6.54	15.67	84.06	109.83
West North Central	0.98	5.81	15.67	8.69	—	25.30	23.77	16.07	132.42	27.44
West	—	2.64	6.99	13.78	12.80	7.09	19.74	38.99	69.72	62.94
Mountain	1.74	7.76	4.40	9.12	38.10	7.81	32.22	88.86	120.62	38.31
Pacific	2.77	8.24	9.21	32.87	23.87	26.89	—	34.03	66.36	60.61

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2018

(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	81	80	98	26	25	96	38	37	98
Worker characteristics									
Management, professional, and related	83	81	98	25	24	95	41	40	97
Professional and related	82	80	98	25	24	95	40	39	97
Teachers	82	80	98	22	21	95	40	39	97
Primary, secondary, and special education school teachers	87	86	98	21	20	95	39	39	98
Service	75	74	97	25	25	98	31	31	98
Protective service	86	84	98	29	29	99	32	32	100
Sales and office	82	80	97	29	28	98	38	38	98
Office and administrative support	82	80	97	29	28	98	38	37	98
Natural resources, construction, and maintenance	89	88	99	33	32	96	40	38	96
Production, transportation, and material moving ...	80	78	98	29	26	92	33	32	96
Full time	91	89	98	28	27	96	42	41	98
Part time	24	23	95	15	14	97	14	13	93
Union	89	87	98	27	26	98	38	38	98
Nonunion	75	73	97	26	25	94	38	37	97
Average wage within the following categories: ²									
Lowest 25 percent	65	63	97	20	19	94	30	29	97
Lowest 10 percent	52	50	96	17	16	93	23	22	96
Second 25 percent	87	85	97	30	29	97	40	39	98
Third 25 percent	87	86	98	27	25	96	42	41	98
Highest 25 percent	88	86	98	29	28	98	42	41	97
Highest 10 percent	84	82	97	33	33	99	37	36	97
Establishment characteristics									
Service-providing industries	82	80	98	26	25	96	38	37	98
Education and health services	82	80	97	24	23	95	40	39	97
Educational services	81	79	98	23	22	94	38	37	97
Elementary and secondary schools	79	78	98	21	20	95	35	34	97
Junior colleges, colleges, and universities	86	83	96	28	26	93	48	46	96
Health care and social assistance	87	84	96	32	31	96	52	50	97
Hospitals	87	83	95	43	42	97	63	61	98
Public administration	83	81	98	30	30	99	35	34	98
1 to 99 workers	74	73	99	22	21	96	35	35	99
1 to 49 workers	69	68	99	24	23	95	32	32	99
50 to 99 workers	79	78	99	19	19	97	38	37	98
100 workers or more	84	81	97	28	27	96	39	38	97
100 to 499 workers	79	76	97	22	22	97	36	35	98
500 workers or more	86	84	97	30	29	96	41	40	97

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2018—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	90	87	96	30	28	95	38	37	97
Local government	79	77	98	25	24	97	38	37	98
Geographic areas									
Northeast	82	80	97	33	33	100	16	16	99
New England	82	75	92	11	11	100	17	16	99
Middle Atlantic	82	81	99	40	40	100	16	15	98
South	82	80	97	23	22	94	34	33	96
South Atlantic	85	82	97	33	31	93	45	43	96
East South Central	74	72	96	—	—	—	32	31	97
West South Central	83	81	97	13	13	97	17	17	99
Midwest	81	79	98	24	22	93	58	57	99
East North Central	81	78	97	34	31	93	64	63	99
West North Central	81	80	100	6	6	98	46	46	99
West	80	79	99	28	28	99	46	44	97
Mountain	82	82	100	29	28	98	62	60	96
Pacific	79	78	98	28	28	100	38	37	97

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2018

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.8	0.8	0.3	1.0	1.0	0.4	1.1	1.1	0.2
Worker characteristics									
Management, professional, and related	0.8	0.9	0.4	1.0	1.0	0.4	1.4	1.4	0.4
Professional and related	0.9	1.0	0.4	1.0	1.0	0.5	1.6	1.6	0.4
Teachers	1.1	1.1	0.6	1.5	1.5	0.5	2.3	2.3	0.6
Primary, secondary, and special education school teachers	1.3	1.3	0.5	1.7	1.6	0.6	2.4	2.4	0.4
Service	1.3	1.5	0.6	1.9	1.9	0.4	1.9	1.9	0.5
Protective service	1.7	1.8	0.6	2.8	2.8	0.3	2.7	2.7	0.1
Sales and office	1.6	1.5	0.4	1.4	1.4	0.4	1.4	1.4	0.4
Office and administrative support	1.6	1.5	0.4	1.3	1.4	0.5	1.5	1.4	0.4
Natural resources, construction, and maintenance Production, transportation, and material moving ...	2.3	2.3	0.6	4.8	4.4	1.6	4.9	4.5	1.5
4.6	4.6	0.7	3.9	3.9	4.7	3.2	3.1	1.3	
Full time	0.7	0.7	0.3	1.1	1.1	0.4	1.2	1.2	0.3
Part time	1.8	1.7	1.1	1.4	1.3	1.3	1.4	1.3	1.6
Union	1.0	1.0	0.3	1.2	1.2	0.4	1.3	1.3	0.4
Nonunion	1.2	1.2	0.5	1.4	1.4	0.9	1.6	1.6	0.3
Average wage within the following categories: ²									
Lowest 25 percent	1.5	1.5	0.4	1.4	1.5	1.3	1.3	1.3	0.5
Lowest 10 percent	1.8	1.9	0.8	1.7	1.7	2.3	1.7	1.6	1.2
Second 25 percent	1.0	1.0	0.4	1.7	1.8	0.6	1.5	1.5	0.4
Third 25 percent	1.2	1.3	0.4	1.9	1.9	0.7	2.3	2.3	0.2
Highest 25 percent	1.1	1.1	0.4	1.4	1.4	0.4	1.6	1.6	0.7
Highest 10 percent	1.6	1.8	0.7	1.7	1.6	0.4	1.9	1.8	1.1
Establishment characteristics									
Service-providing industries	0.8	0.8	0.3	1.0	1.0	0.4	1.1	1.1	0.2
Education and health services	1.0	1.0	0.4	1.0	1.0	0.5	1.6	1.6	0.4
Educational services	1.1	1.1	0.4	1.0	1.0	0.4	1.8	1.8	0.4
Elementary and secondary schools	1.3	1.3	0.4	1.0	1.0	0.5	1.8	1.8	0.3
Junior colleges, colleges, and universities	1.6	1.8	0.8	1.6	1.7	1.5	2.4	2.5	1.0
Health care and social assistance	2.0	1.9	1.3	3.3	3.2	1.7	3.7	3.8	0.9
Hospitals	2.8	2.3	2.0	4.5	4.1	2.1	3.6	3.9	1.2
Public administration	1.2	1.2	0.3	1.7	1.7	0.4	1.5	1.5	0.3
1 to 99 workers	1.7	1.7	0.4	2.0	2.0	1.6	2.0	2.0	0.4
1 to 49 workers	2.8	2.9	0.7	3.3	3.2	2.9	3.0	3.1	0.5
50 to 99 workers	2.5	2.5	0.4	2.7	2.6	1.8	3.0	3.0	0.6
100 workers or more	0.8	0.8	0.3	1.1	1.1	0.6	1.3	1.3	0.3
100 to 499 workers	1.8	1.8	0.5	2.1	2.1	1.5	2.1	2.1	0.4
500 workers or more	1.2	1.1	0.4	1.3	1.3	0.5	1.4	1.4	0.5

See footnotes at end of table.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2018—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	0.8	0.9	0.5	1.6	1.5	0.9	1.5	1.5	0.5
Local government	1.0	1.0	0.3	1.1	1.1	0.6	1.2	1.2	0.3
Geographic areas									
Northeast	2.0	2.0	0.7	1.8	1.8	0.1	1.6	1.5	0.6
New England	2.4	3.0	2.7	2.0	2.0	0.0	2.4	2.4	0.6
Middle Atlantic	2.5	2.5	0.1	2.4	2.4	0.1	2.1	2.1	0.8
South	0.9	1.0	0.5	1.9	1.9	1.2	2.1	2.1	0.6
South Atlantic	0.8	1.2	0.8	3.1	3.4	1.6	3.3	3.4	0.8
East South Central	1.9	2.0	0.6	—	—	—	6.1	5.8	0.9
West South Central	2.5	2.1	1.0	2.0	1.8	2.2	2.5	2.5	0.3
Midwest	2.1	2.2	0.5	1.5	1.5	0.7	2.5	2.5	0.2
East North Central	2.9	3.1	0.8	2.0	2.0	0.7	2.1	2.2	0.2
West North Central	2.5	2.5	0.3	2.5	2.4	2.0	5.6	5.6	0.5
West	1.8	1.7	0.3	2.1	2.0	0.8	2.4	2.4	0.5
Mountain	4.1	4.1	(³)	4.9	4.6	2.3	7.1	6.7	0.5
Pacific	1.8	1.6	0.5	2.0	2.0	(³)	1.8	2.0	0.8

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

³ Less than 0.05.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, March 2018

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	10	90
Worker characteristics		
Management, professional, and related	10	90
Professional and related	11	89
Teachers	11	89
Primary, secondary, and special education school teachers	10	90
Service	9	91
Protective service	7	93
Sales and office	10	90
Office and administrative support	9	91
Natural resources, construction, and maintenance	7	93
Full time	10	90
Part time	13	87
Union	9	91
Nonunion	11	89
Average wage within the following categories: ¹		
Lowest 25 percent	11	89
Lowest 10 percent	13	87
Second 25 percent	8	92
Third 25 percent	8	92
Highest 25 percent	12	88
Highest 10 percent	11	89
Establishment characteristics		
Service-providing industries	10	90
Education and health services	11	89
Educational services	11	89
Elementary and secondary schools	10	90
Junior colleges, colleges, and universities	14	86
Health care and social assistance	12	88
Hospitals	10	90
Public administration	7	93
1 to 99 workers	9	91
1 to 49 workers	9	91
50 to 99 workers	9	91
100 workers or more	10	90
100 to 499 workers	8	92
500 workers or more	11	89

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, March 2018—continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	13	87
Local government	9	91
Geographic areas		
Northeast	14	86
New England	42	58
Middle Atlantic	5	95
South	10	90
South Atlantic	10	90
East South Central	12	88
West South Central	8	92
Midwest	11	89
East North Central	14	86
West North Central	6	94
West	5	95
Mountain	8	92
Pacific	4	96

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, State and local government workers, March 2018

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.6	0.6
Worker characteristics		
Management, professional, and related	0.7	0.7
Professional and related	0.7	0.7
Teachers	0.9	0.9
Primary, secondary, and special education school teachers	0.9	0.9
Service	1.3	1.3
Protective service	2.1	2.1
Sales and office	1.2	1.2
Office and administrative support	1.2	1.2
Natural resources, construction, and maintenance	1.4	1.4
Full time	0.6	0.6
Part time	3.1	3.1
Union	0.7	0.7
Nonunion	0.9	0.9
Average wage within the following categories: ¹		
Lowest 25 percent	1.2	1.2
Lowest 10 percent	1.8	1.8
Second 25 percent	0.8	0.8
Third 25 percent	1.1	1.1
Highest 25 percent	1.0	1.0
Highest 10 percent	1.7	1.7
Establishment characteristics		
Service-providing industries	0.6	0.6
Education and health services	0.7	0.7
Educational services	0.7	0.7
Elementary and secondary schools	0.7	0.7
Junior colleges, colleges, and universities	2.1	2.1
Health care and social assistance	2.1	2.1
Hospitals	2.3	2.3
Public administration	0.9	0.9
1 to 99 workers	2.1	2.1
1 to 49 workers	2.7	2.7
50 to 99 workers	2.2	2.2
100 workers or more	0.7	0.7
100 to 499 workers	1.4	1.4
500 workers or more	0.7	0.7

See footnotes at end of table.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, State and local government workers, March 2018—continued

Characteristics	Employee contribution required	Employee contribution not required
State government	1.5	1.5
Local government	0.6	0.6
Geographic areas		
Northeast	1.6	1.6
New England	3.8	3.8
Middle Atlantic	1.7	1.7
South	0.9	0.9
South Atlantic	1.2	1.2
East South Central	1.7	1.7
West South Central	1.9	1.9
Midwest	1.3	1.3
East North Central	2.0	2.0
West North Central	0.7	0.7
West	1.0	1.0
Mountain	2.0	2.0
Pacific	1.1	1.1

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, March 2018

(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	36	2	53	6	3
Worker characteristics					
Management, professional, and related	34	3	54	5	4
Professional and related	34	2	55	5	4
Teachers	29	2	59	5	5
Primary, secondary, and special education school teachers	27	2	63	4	5
Service	37	2	53	6	2
Protective service	36	2	53	7	2
Sales and office	38	2	50	6	4
Office and administrative support	39	2	50	6	4
Natural resources, construction, and maintenance	36	—	53	7	—
Production, transportation, and material moving ...	36	—	44	17	—
Full time	36	2	53	6	3
Part time	32	—	59	—	3
Union	32	1	58	8	1
Nonunion	39	3	48	4	6
Average wage within the following categories: ¹					
Lowest 25 percent	37	2	54	3	5
Lowest 10 percent	38	1	54	4	3
Second 25 percent	39	2	51	6	3
Third 25 percent	35	2	52	7	4
Highest 25 percent	33	3	55	7	2
Highest 10 percent	30	2	59	7	1
Establishment characteristics					
Service-providing industries	36	2	53	6	3
Education and health services	35	2	54	4	4
Educational services	31	2	58	4	4
Elementary and secondary schools	27	2	63	3	5
Junior colleges, colleges, and universities	43	4	43	7	3
Health care and social assistance	57	—	35	4	—
Hospitals	65	—	28	—	—
Public administration	35	2	53	7	3
1 to 99 workers	28	3	62	2	5
1 to 49 workers	18	—	70	3	—
50 to 99 workers	37	—	55	—	3
100 workers or more	37	2	51	7	3
100 to 499 workers	34	3	53	6	4
500 workers or more	39	2	49	7	3

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, March 2018—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	39	3	46	7	5
Local government	34	2	56	5	3
Geographic areas					
Northeast	33	—	52	12	—
New England	19	—	74	—	—
Middle Atlantic	37	—	45	14	—
South	40	3	46	4	8
South Atlantic	51	5	29	2	14
East South Central	44	—	39	12	—
West South Central	21	—	74	4	—
Midwest	41	2	50	5	1
East North Central	42	—	52	4	—
West North Central	38	—	48	7	—
West	26	1	68	4	1
Mountain	40	—	56	—	—
Pacific	18	1	74	5	1

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 18. Standard errors for life insurance plans: Method of benefit payment, State and local government workers, March 2018

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	1.0	0.2	1.0	0.5	0.5
Worker characteristics					
Management, professional, and related	1.3	0.3	1.2	0.6	1.0
Professional and related	1.4	0.3	1.4	0.6	1.3
Teachers	1.8	0.4	1.7	0.8	2.0
Primary, secondary, and special education school teachers	1.8	0.4	1.8	0.8	2.1
Service	2.0	0.5	1.9	0.7	0.5
Protective service	3.4	0.7	3.4	1.0	0.7
Sales and office	2.3	0.8	2.7	0.9	0.8
Office and administrative support	2.4	0.5	2.7	0.9	0.8
Natural resources, construction, and maintenance	4.1	–	5.5	1.8	–
Production, transportation, and material moving ...	4.7	–	3.8	3.3	–
Full time	1.0	0.2	1.0	0.5	0.5
Part time	3.3	–	3.2	–	1.0
Union	1.4	0.3	1.3	0.6	0.1
Nonunion	1.6	0.4	1.6	0.5	0.9
Average wage within the following categories: ¹					
Lowest 25 percent	1.6	0.6	1.7	0.7	0.9
Lowest 10 percent	2.2	0.3	2.4	1.4	1.1
Second 25 percent	1.7	0.5	1.7	0.7	0.5
Third 25 percent	1.9	0.4	1.7	0.8	1.9
Highest 25 percent	1.5	0.4	1.5	0.7	0.4
Highest 10 percent	1.5	0.9	2.2	1.4	0.3
Establishment characteristics					
Service-providing industries	1.0	0.2	1.0	0.4	0.5
Education and health services	1.3	0.3	1.2	0.6	0.7
Educational services	1.4	0.3	1.3	0.7	0.8
Elementary and secondary schools	1.6	0.3	1.5	0.7	0.8
Junior colleges, colleges, and universities	2.1	0.8	2.7	1.4	1.1
Health care and social assistance	4.1	–	3.5	1.2	–
Hospitals	6.0	–	4.2	–	–
Public administration	2.4	0.4	2.4	0.6	0.2
1 to 99 workers	2.5	0.8	3.0	0.8	1.0
1 to 49 workers	2.8	–	3.9	1.2	–
50 to 99 workers	4.0	–	4.2	–	1.3
100 workers or more	1.1	0.3	1.2	0.6	0.5
100 to 499 workers	2.3	0.5	2.5	1.5	0.8
500 workers or more	1.5	0.4	1.5	0.7	0.4

See footnotes at end of table.

Table 18. Standard errors for life insurance plans: Method of benefit payment, State and local government workers, March 2018—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	1.8	0.6	1.8	0.9	0.9
Local government	1.2	0.3	1.2	0.5	0.4
Geographic areas					
Northeast	2.0	—	1.8	1.0	—
New England	3.1	—	2.4	—	—
Middle Atlantic	2.3	—	2.0	1.3	—
South	1.7	0.4	1.4	0.6	1.1
South Atlantic	2.6	0.6	1.8	0.6	2.0
East South Central	3.7	—	3.6	2.2	—
West South Central	2.5	—	2.8	1.0	—
Midwest	2.7	0.3	2.8	1.2	0.6
East North Central	2.3	—	3.0	1.3	—
West North Central	6.4	—	5.5	2.2	—
West	2.0	0.5	1.8	1.0	0.3
Mountain	2.6	—	3.4	—	—
Pacific	2.5	0.5	2.0	0.9	0.5

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, March 2018

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

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	—	50	20	24	6	1.5	1.1
Worker characteristics							
Management, professional, and related	—	48	23	23	6	1.5	1.3
Professional and related	—	49	23	22	6	1.5	1.3
Teachers	—	46	25	21	8	1.5	1.3
Primary, secondary, and special education school teachers	—	48	28	19	5	1.5	1.3
Service	—	52	18	20	9	1.5	1.0
Protective service	—	52	—	24	—	1.6	—
Sales and office	—	51	19	27	3	1.4	—
Office and administrative support	—	51	19	27	3	1.4	—
Natural resources, construction, and maintenance	—	55	11	32	—	1.4	1.0
Production, transportation, and material moving ...	—	49	—	28	—	1.4	1.3
Full time	—	50	20	24	6	1.5	1.1
Part time	—	48	20	29	—	1.5	—
Union	—	50	28	15	8	1.5	1.1
Nonunion	—	50	14	32	4	1.5	—
Average wage within the following categories: ²							
Lowest 25 percent	—	54	20	23	3	1.4	1.0
Lowest 10 percent	—	54	22	22	—	1.4	1.0
Second 25 percent	—	49	20	25	5	1.5	—
Third 25 percent	—	52	19	25	4	1.4	1.0
Highest 25 percent	—	45	22	23	10	1.6	1.5
Highest 10 percent	—	42	22	25	11	1.6	1.5
Establishment characteristics							
Service-providing industries	—	50	21	24	6	1.5	1.1
Education and health services	—	47	23	23	7	1.5	1.4
Educational services	—	43	24	25	7	1.5	1.5
Elementary and secondary schools	—	44	26	24	6	1.5	1.5
Junior colleges, colleges, and universities	—	43	19	28	11	1.6	1.5
Health care and social assistance	—	58	20	—	4	1.4	1.0
Hospitals	—	62	17	—	—	1.4	1.0
Public administration	—	55	17	22	6	1.4	1.0
1 to 99 workers	—	59	17	18	6	1.4	1.0
1 to 49 workers	—	65	—	—	—	1.4	1.0
50 to 99 workers	—	56	22	—	—	1.4	1.0
100 workers or more	—	48	21	25	6	1.5	1.3
100 to 499 workers	—	41	27	28	5	1.5	1.5
500 workers or more	—	51	19	24	6	1.5	1.0

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, March 2018—continued

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

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
State government	—	52	21	19	8	1.4	1.0
Local government	—	49	20	26	5	1.5	1.3
Geographic areas							
Northeast	—	35	45	8	12	1.6	1.5
New England	—	51	—	—	—	1.5	—
Middle Atlantic	—	32	48	7	13	1.6	1.5
South	—	51	13	33	3	1.5	1.0
South Atlantic	—	51	14	31	4	1.5	1.0
East South Central	—	52	—	41	—	1.5	—
West South Central	—	52	—	30	—	1.5	—
Midwest	—	49	22	21	7	1.4	1.1
East North Central	—	52	12	27	9	1.5	1.0
West North Central	—	44	44	11	—	1.3	—
West	—	62	11	22	—	1.4	1.0
Mountain	—	54	—	32	—	1.4	1.0
Pacific	—	71	—	—	—	1.4	1.0

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, March 2018

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	–	1.9	1.8	1.8	0.8	(²)	0.3
Worker characteristics							
Management, professional, and related	–	2.1	2.0	2.2	1.0	(²)	0.2
Professional and related	–	2.3	2.1	2.2	1.1	(²)	0.2
Teachers	–	2.7	2.5	3.0	2.0	(²)	0.3
Primary, secondary, and special education school teachers	–	3.4	2.8	3.2	1.7	0.1	0.2
Service	–	4.1	3.0	3.2	2.4	0.1	0.3
Protective service	–	6.7	–	5.6	–	0.1	–
Sales and office	–	3.5	2.9	3.7	0.8	(²)	–
Office and administrative support	–	3.5	2.7	3.8	0.8	(²)	–
Natural resources, construction, and maintenance	–	4.8	3.1	4.3	–	(²)	0.2
Production, transportation, and material moving ...	–	6.5	–	6.7	–	0.1	0.4
Full time	–	2.0	1.8	1.9	0.8	(²)	0.3
Part time	–	7.4	5.2	6.7	–	0.1	–
Union	–	2.6	2.4	2.1	1.5	(²)	0.2
Nonunion	–	2.6	2.0	2.7	0.8	(²)	–
Average wage within the following categories: ³							
Lowest 25 percent	–	3.5	3.3	2.9	0.9	(²)	0.1
Lowest 10 percent	–	4.7	4.8	4.2	–	(²)	0.1
Second 25 percent	–	3.0	3.0	2.4	1.0	(²)	–
Third 25 percent	–	2.2	2.1	2.3	1.1	(²)	0.1
Highest 25 percent	–	2.9	2.1	2.4	2.1	(²)	0.0
Highest 10 percent	–	3.8	3.7	3.9	2.4	(²)	0.0
Establishment characteristics							
Service-providing industries	–	1.9	1.8	1.9	0.8	(²)	0.3
Education and health services	–	2.3	2.2	2.6	1.0	(²)	0.3
Educational services	–	2.3	2.4	2.6	1.2	(²)	0.0
Elementary and secondary schools	–	3.5	3.1	3.4	1.6	(²)	0.2
Junior colleges, colleges, and universities	–	3.2	4.4	4.3	1.7	(²)	0.1
Health care and social assistance	–	6.0	5.4	–	1.9	0.1	0.0
Hospitals	–	5.5	4.8	–	–	0.1	0.0
Public administration	–	3.8	3.8	3.6	1.8	(²)	0.0
1 to 99 workers	–	5.6	4.4	5.1	2.6	0.1	0.0
1 to 49 workers	–	10.9	–	–	–	0.1	0.0
50 to 99 workers	–	6.4	5.7	–	–	0.1	0.1
100 workers or more	–	1.9	1.8	1.8	0.9	(²)	0.3
100 to 499 workers	–	4.0	3.1	3.7	1.8	0.1	0.0
500 workers or more	–	2.1	2.1	1.8	1.0	(²)	0.2

See footnotes at end of table.

Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, March 2018—continued

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
State government	—	2.7	3.3	2.5	1.5	(²)	(²)
Local government	—	2.2	1.8	2.2	0.9	(²)	0.3
Geographic areas							
Northeast	—	3.3	2.9	2.3	3.0	0.1	0.0
New England	—	7.4	—	—	—	0.1	—
Middle Atlantic	—	3.4	2.6	2.3	3.5	0.1	0.0
South	—	3.2	2.7	3.4	0.9	(²)	0.2
South Atlantic	—	3.3	2.8	4.2	1.1	(²)	0.3
East South Central	—	10.8	—	11.7	—	0.1	—
West South Central	—	8.0	—	6.4	—	0.1	—
Midwest	—	3.5	4.2	3.6	1.5	(²)	0.3
East North Central	—	3.1	1.3	5.0	2.2	(²)	0.2
West North Central	—	8.2	10.9	3.2	—	(²)	—
West	—	4.8	3.1	3.8	—	0.1	0.0
Mountain	—	7.2	—	5.4	—	0.1	0.2
Pacific	—	7.0	—	—	—	0.1	0.0

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

² Less than 0.05.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, March 2018

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	59	\$50,000	\$50,000	\$150,000	\$300,000	\$500,000	41
Worker characteristics							
Management, professional, and related	56	50,000	50,000	150,000	300,000	500,000	44
Professional and related	55	50,000	50,000	150,000	300,000	500,000	45
Teachers	49	50,000	50,000	120,000	250,000	400,000	51
Primary, secondary, and special education school teachers	45	50,000	50,000	–	250,000	–	55
Service	55	50,000	50,000	150,000	250,000	500,000	45
Protective service	58	40,000	–	150,000	250,000	500,000	42
Sales and office	65	40,000	50,000	–	250,000	500,000	35
Office and administrative support	65	40,000	50,000	–	250,000	500,000	35
Natural resources, construction, and maintenance	71	50,000	100,000	–	300,000	–	29
Production, transportation, and material moving ...	68	50,000	50,000	–	–	500,000	32
Full time	60	50,000	50,000	150,000	300,000	500,000	40
Part time	34	50,000	50,000	50,000	–	500,000	66
Union	58	40,000	50,000	130,000	250,000	500,000	42
Nonunion	59	50,000	50,000	150,000	325,000	500,000	41
Average wage within the following categories: ²							
Lowest 25 percent	62	–	50,000	–	300,000	500,000	38
Lowest 10 percent	59	50,000	–	–	–	500,000	41
Second 25 percent	63	50,000	50,000	150,000	300,000	500,000	37
Third 25 percent	57	50,000	50,000	150,000	300,000	500,000	43
Highest 25 percent	53	50,000	50,000	150,000	250,000	500,000	47
Highest 10 percent	54	50,000	50,000	–	250,000	450,000	46
Establishment characteristics							
Service-providing industries	58	50,000	50,000	150,000	300,000	500,000	42
Education and health services	55	50,000	50,000	–	300,000	500,000	45
Educational services	52	50,000	50,000	–	250,000	400,000	48
Elementary and secondary schools	47	50,000	50,000	–	250,000	–	53
Junior colleges, colleges, and universities	63	50,000	50,000	100,000	250,000	400,000	37
Health care and social assistance	64	–	50,000	–	500,000	500,000	36
Hospitals	67	50,000	–	250,000	500,000	500,000	33
Public administration	61	40,000	–	150,000	300,000	500,000	39
1 to 99 workers	45	40,000	–	100,000	250,000	500,000	55
1 to 49 workers	65	40,000	–	150,000	–	–	35
50 to 99 workers	37	–	–	–	250,000	–	63
100 workers or more	61	50,000	50,000	150,000	300,000	500,000	39
100 to 499 workers	56	40,000	50,000	–	200,000	350,000	44
500 workers or more	64	50,000	50,000	150,000	300,000	500,000	36

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, March 2018—continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	61	\$40,000	\$50,000	—	\$200,000	\$400,000	39
Local government	58	50,000	50,000	—	300,000	500,000	42
Geographic areas							
Northeast	33	40,000	40,000	\$40,000	—	—	67
New England	33	50,000	—	—	—	500,000	67
Middle Atlantic	33	40,000	40,000	40,000	—	—	67
South	62	50,000	—	150,000	300,000	500,000	38
South Atlantic	56	50,000	100,000	200,000	325,000	500,000	44
West South Central	69	50,000	50,000	—	—	—	31
Midwest	55	50,000	50,000	200,000	250,000	500,000	45
East North Central	59	50,000	50,000	—	200,000	—	41
West North Central	47	—	—	200,000	500,000	500,000	53
West	82	50,000	50,000	150,000	300,000	500,000	18
Mountain	80	50,000	100,000	175,000	300,000	500,000	20

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 20. Standard errors for life insurance plans: Maximum benefit amounts, State and local government workers, March 2018

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.8	\$0.00	\$0.00	\$0.00	\$61,882.95	\$0.00	1.8
Worker characteristics							
Management, professional, and related	2.4	0.00	0.00	26,648.12	55,500.00	0.00	2.4
Professional and related	2.6	0.00	0.00	34,779.63	60,522.72	0.00	2.6
Teachers	3.8	0.00	0.00	34,163.80	24,140.22	40,804.41	3.8
Primary, secondary, and special education school teachers	4.9	0.00	0.00	–	41,812.08	–	4.9
Service	3.4	11,100.00	0.00	0.00	65,795.14	0.00	3.4
Protective service	4.9	11,966.20	–	0.00	52,414.22	103,227.90	4.9
Sales and office	3.7	9,124.14	0.00	–	70,083.88	0.00	3.7
Office and administrative support	3.7	9,124.14	0.00	–	68,885.78	0.00	3.7
Natural resources, construction, and maintenance	4.7	0.00	12,903.49	–	62,551.98	–	4.7
Production, transportation, and material moving	5.5	12,241.32	0.00	–	–	146,271.15	5.5
Full time	1.9	0.00	0.00	547.45	61,882.95	0.00	1.9
Part time	6.0	0.00	0.00	0.00	–	63,213.92	6.0
Union	3.2	0.00	0.00	38,364.83	18,248.29	122,072.72	3.2
Nonunion	2.2	0.00	8,703.88	12,070.11	55,327.23	0.00	2.2
Average wage within the following categories: ²							
Lowest 25 percent	2.5	–	0.00	–	32,897.57	0.00	2.5
Lowest 10 percent	3.8	0.00	–	–	–	0.00	3.8
Second 25 percent	2.8	9,124.14	0.00	12,915.10	61,206.62	0.00	2.8
Third 25 percent	2.6	1,824.83	0.00	27,372.43	64,517.44	0.00	2.6
Highest 25 percent	3.0	0.00	0.00	31,275.99	47,410.44	65,159.42	3.0
Highest 10 percent	4.3	3,160.70	0.00	–	27,372.43	80,064.04	4.3
Establishment characteristics							
Service-providing industries	1.8	0.00	0.00	3,649.66	51,613.95	0.00	1.8
Education and health services	2.4	0.00	0.00	–	67,666.46	0.00	2.4
Educational services	2.5	0.00	0.00	–	24,140.22	68,278.84	2.5
Elementary and secondary schools	4.0	0.00	0.00	–	60,522.72	–	4.0
Junior colleges, colleges, and universities	5.5	0.00	0.00	16,193.75	25,806.98	0.00	5.5
Health care and social assistance	6.0	–	0.00	–	100,365.58	0.00	6.0
Hospitals	8.0	0.00	–	71,261.84	0.00	0.00	8.0
Public administration	4.5	11,249.00	–	25,859.18	65,795.14	0.00	4.5
1 to 99 workers	5.4	6,321.39	–	27,750.00	20,402.21	0.00	5.4
1 to 49 workers	9.2	10,986.92	–	40,804.41	–	–	9.2
50 to 99 workers	6.6	–	–	–	34,139.42	–	6.6
100 workers or more	1.8	0.00	0.00	6,474.93	45,620.72	0.00	1.8
100 to 499 workers	3.9	5,474.49	0.00	–	58,423.03	91,241.44	3.9
500 workers or more	2.4	0.00	0.00	31,606.96	23,262.09	0.00	2.4

See footnotes at end of table.

Table 20. Standard errors for life insurance plans: Maximum benefit amounts, State and local government workers, March 2018—continued

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	3.9	\$0.00	\$0.00	–	\$27,372.43	\$99,949.99	3.9
Local government	2.5	0.00	7,795.67	–	0.00	0.00	2.5
Geographic areas							
Northeast	3.6	0.00	0.00	\$4,828.04	–	–	3.6
New England	6.2	12,903.49	–	–	–	0.00	6.2
Middle Atlantic	4.1	0.00	0.00	0.00	–	–	4.1
South	2.7	0.00	–	36,496.58	32,579.71	0.00	2.7
South Atlantic	2.9	0.00	0.00	0.00	43,519.39	0.00	2.9
West South Central	7.4	0.00	0.00	–	–	–	7.4
Midwest	4.0	0.00	0.00	41,612.50	15,803.48	0.00	4.0
East North Central	4.7	0.00	0.00	–	54,363.36	–	4.7
West North Central	7.5	–	–	0.00	127,738.01	0.00	7.5
West	3.8	0.00	0.00	21,878.93	32,897.57	89,379.36	3.8
Mountain	5.3	7,901.74	29,776.04	35,337.66	18,248.29	112,859.43	5.3

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, March 2018

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$5,000	\$10,000	\$25,000	\$50,000	\$50,000
Worker characteristics					
Management, professional, and related	5,000	10,000	25,000	50,000	50,000
Professional and related	5,000	10,000	25,000	50,000	50,000
Teachers	6,000	–	25,000	50,000	50,000
Primary, secondary, and special education school teachers	–	–	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	50,000	–
Sales and office	5,000	10,000	20,000	–	50,000
Office and administrative support	5,000	10,000	20,000	–	50,000
Natural resources, construction, and maintenance	–	10,000	–	–	50,000
Production, transportation, and material moving ...	–	10,000	20,000	30,000	50,000
Full time	5,000	10,000	25,000	50,000	50,000
Part time	–	10,000	25,000	50,000	50,000
Union	5,000	10,000	25,000	50,000	50,000
Nonunion	5,000	10,000	20,000	–	50,000
Average wage within the following categories: ³					
Lowest 25 percent	5,000	10,000	20,000	30,000	50,000
Lowest 10 percent	5,000	10,000	–	25,000	50,000
Second 25 percent	5,000	10,000	25,000	40,000	50,000
Third 25 percent	5,000	10,000	20,000	50,000	50,000
Highest 25 percent	5,000	10,000	30,000	50,000	50,000
Highest 10 percent	5,000	–	25,000	50,000	50,000
Establishment characteristics					
Service-providing industries	5,000	10,000	25,000	50,000	50,000
Education and health services	5,000	10,000	25,000	50,000	50,000
Educational services	6,000	10,000	25,000	50,000	50,000
Elementary and secondary schools	6,000	–	25,000	50,000	50,000
Junior colleges, colleges, and universities	5,000	–	25,000	40,000	50,000
Health care and social assistance	5,000	–	25,000	50,000	50,000
Hospitals	5,000	–	25,000	50,000	50,000
Public administration	5,000	10,000	20,000	35,000	50,000
1 to 99 workers	–	10,000	25,000	50,000	50,000
1 to 49 workers	5,000	10,000	20,000	50,000	50,000
50 to 99 workers	10,000	20,000	30,000	50,000	50,000
100 workers or more	5,000	10,000	20,000	40,000	50,000
100 to 499 workers	–	15,000	25,000	50,000	50,000
500 workers or more	5,000	10,000	20,000	40,000	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, March 2018—continued

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	\$5,000	\$5,000	\$20,000	\$30,000	\$50,000
Local government	6,000	—	25,000	50,000	50,000
Geographic areas					
Northeast	5,000	6,000	20,000	50,000	50,000
New England	5,000	5,000	—	40,000	50,000
Middle Atlantic	5,000	6,000	20,000	50,000	50,000
South	5,000	10,000	—	25,000	—
South Atlantic	10,000	—	20,000	25,000	—
East South Central	10,000	15,000	20,000	—	50,000
West South Central	5,000	—	—	20,000	40,000
Midwest	10,000	20,000	30,000	50,000	50,000
East North Central	—	25,000	30,000	50,000	50,000
West North Central	10,000	20,000	25,000	50,000	50,000
West	5,000	15,000	25,000	50,000	50,000
Mountain	15,000	25,000	48,000	50,000	57,000
Pacific	5,000	10,000	25,000	50,000	50,000

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, March 2018

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$0.00	\$0.00	\$5,833.75	\$6,676.36	\$0.00
Worker characteristics					
Management, professional, and related	0.00	0.00	0.00	0.00	0.00
Professional and related	0.00	0.00	0.00	0.00	0.00
Teachers	0.00	–	1,759.80	0.00	0.00
Primary, secondary, and special education school teachers	–	–	2,948.10	0.00	0.00
Service	0.00	0.00	0.00	8,060.80	0.00
Protective service	0.00	0.00	1,048.28	10,645.98	–
Sales and office	0.00	0.00	0.00	–	0.00
Office and administrative support	0.00	0.00	0.00	–	0.00
Natural resources, construction, and maintenance	–	1,290.35	–	–	0.00
Production, transportation, and material moving ...	–	2,775.00	1,580.35	5,397.92	0.00
Full time	0.00	0.00	6,120.66	7,608.31	0.00
Part time	–	2,308.25	6,120.66	6,679.97	0.00
Union	0.00	729.93	0.00	0.00	0.00
Nonunion	0.00	0.00	912.41	–	0.00
Average wage within the following categories: ³					
Lowest 25 percent	0.00	0.00	0.00	6,632.44	0.00
Lowest 10 percent	0.00	0.00	–	3,134.25	0.00
Second 25 percent	0.00	0.00	5,893.38	2,244.21	0.00
Third 25 percent	0.00	0.00	3,649.66	11,109.71	0.00
Highest 25 percent	0.00	1,290.35	6,044.01	0.00	0.00
Highest 10 percent	482.80	–	2,040.22	0.00	0.00
Establishment characteristics					
Service-providing industries	0.00	0.00	6,571.92	6,685.96	0.00
Education and health services	258.07	0.00	0.00	1,048.28	0.00
Educational services	893.98	2,333.36	0.00	1,389.75	0.00
Elementary and secondary schools	408.04	–	0.00	0.00	0.00
Junior colleges, colleges, and universities	0.00	–	0.00	5,737.76	0.00
Health care and social assistance	0.00	–	4,652.42	10,339.44	0.00
Hospitals	0.00	–	6,321.39	8,224.70	9,894.54
Public administration	0.00	0.00	0.00	9,077.37	0.00
1 to 99 workers	–	2,885.31	2,731.15	0.00	0.00
1 to 49 workers	0.00	0.00	3,977.12	0.00	0.00
50 to 99 workers	0.00	2,414.02	5,394.83	0.00	0.00
100 workers or more	0.00	0.00	1,740.78	999.20	0.00
100 to 499 workers	–	2,251.65	2,182.18	5,720.92	0.00
500 workers or more	0.00	0.00	0.00	3,026.14	0.00

See footnotes at end of table.

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, March 2018—continued

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	\$0.00	\$0.00	\$1,824.83	\$5,161.40	\$0.00
Local government	1,340.97	–	1,401.68	0.00	0.00
Geographic areas					
Northeast	0.00	0.00	4,652.42	0.00	0.00
New England	0.00	0.00	–	7,947.95	0.00
Middle Atlantic	0.00	0.00	1,251.04	0.00	0.00
South	0.00	0.00	–	0.00	–
South Atlantic	0.00	–	3,649.66	0.00	–
East South Central	0.00	0.00	0.00	–	0.00
West South Central	0.00	–	–	5,397.92	0.00
Midwest	2,448.26	0.00	0.00	0.00	0.00
East North Central	–	6,888.58	316.07	0.00	0.00
West North Central	1,766.88	3,533.77	4,080.44	0.00	0.00
West	0.00	0.00	0.00	0.00	0.00
Mountain	0.00	0.00	10,808.16	0.00	5,266.77
Pacific	0.00	0.00	4,741.04	0.00	0.00

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 22. Short-term disability plans: Method of funding, State and local government workers, March 2018

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	46	43	—	—
Worker characteristics				
Management, professional, and related	49	41	—	—
Professional and related	50	40	—	—
Teachers	54	34	—	—
Primary, secondary, and special education school teachers	52	41	—	—
Service	36	49	—	—
Protective service	33	54	—	—
Sales and office	45	44	—	—
Office and administrative support	45	45	—	—
Natural resources, construction, and maintenance	41	49	—	—
Production, transportation, and material moving ...	54	40	—	—
Full time	47	44	9	(²)
Part time	31	36	—	—
Union	37	45	16	1
Nonunion	53	42	—	—
Average wage within the following categories: ³				
Lowest 25 percent	40	47	—	—
Lowest 10 percent	29	52	—	—
Second 25 percent	42	48	—	—
Third 25 percent	53	37	—	—
Highest 25 percent	45	43	—	—
Highest 10 percent	45	43	—	—
Establishment characteristics				
Service-providing industries	46	43	—	—
Education and health services	50	40	—	—
Educational services	49	39	—	—
Elementary and secondary schools	44	46	—	—
Junior colleges, colleges, and universities	59	24	—	—
Health care and social assistance	52	45	—	—
Hospitals	56	44	—	—
Public administration	38	48	—	—
1 to 99 workers	52	36	—	—
1 to 49 workers	61	26	—	—
50 to 99 workers	41	47	—	—
100 workers or more	44	45	—	—
100 to 499 workers	43	42	—	—
500 workers or more	44	46	—	—

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, State and local government workers, March 2018—continued

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
State government	65	23	—	—
Local government	38	52	9	1
Geographic areas				
Northeast	—	44	37	—
New England	60	40	—	—
Middle Atlantic	—	44	40	—
South	65	35	—	—
South Atlantic	74	26	—	—
East South Central	—	60	—	—
West South Central	40	60	—	—
Midwest	47	52	—	—
East North Central	47	51	—	—
West North Central	45	55	—	—
West	47	47	—	—
Mountain	33	67	—	—
Pacific	53	38	—	—

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

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 22. Standard errors for short-term disability plans: Method of funding, State and local government workers, March 2018

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	1.4	1.5	—	—
Worker characteristics				
Management, professional, and related	2.1	2.1	—	—
Professional and related	2.5	2.4	—	—
Teachers	4.2	3.4	—	—
Primary, secondary, and special education school teachers	4.7	4.3	—	—
Service	3.1	4.0	—	—
Protective service	3.9	4.6	—	—
Sales and office	2.8	2.4	—	—
Office and administrative support	3.0	2.2	—	—
Natural resources, construction, and maintenance	5.9	5.4	—	—
Production, transportation, and material moving ...	6.7	6.6	—	—
Full time	1.6	1.6	1.0	0.1
Part time	4.6	4.8	—	—
Union	2.2	2.6	1.5	0.7
Nonunion	1.8	1.8	—	—
Average wage within the following categories: ²				
Lowest 25 percent	3.2	3.3	—	—
Lowest 10 percent	5.2	6.1	—	—
Second 25 percent	3.0	2.7	—	—
Third 25 percent	3.5	3.1	—	—
Highest 25 percent	3.3	3.3	—	—
Highest 10 percent	4.0	3.8	—	—
Establishment characteristics				
Service-providing industries	1.4	1.5	—	—
Education and health services	1.8	1.9	—	—
Educational services	1.9	2.0	—	—
Elementary and secondary schools	2.9	3.0	—	—
Junior colleges, colleges, and universities	5.2	4.3	—	—
Health care and social assistance	5.2	5.2	—	—
Hospitals	5.8	5.8	—	—
Public administration	3.6	3.3	—	—
1 to 99 workers	4.6	4.4	—	—
1 to 49 workers	5.1	5.0	—	—
50 to 99 workers	6.1	5.8	—	—
100 workers or more	1.7	1.7	—	—
100 to 499 workers	4.9	4.8	—	—
500 workers or more	2.0	1.8	—	—

See footnotes at end of table.

Table 22. Standard errors for short-term disability plans: Method of funding, State and local government workers, March 2018—continued

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
State government	3.3	2.9	—	—
Local government	1.8	1.9	1.0	0.4
Geographic areas				
Northeast	—	3.1	2.5	—
New England	11.0	11.0	—	—
Middle Atlantic	—	3.2	2.4	—
South	2.0	2.0	—	—
South Atlantic	2.1	2.1	—	—
East South Central	—	13.0	—	—
West South Central	3.5	3.5	—	—
Midwest	3.5	3.6	—	—
East North Central	3.7	3.8	—	—
West North Central	9.8	9.8	—	—
West	3.4	3.5	—	—
Mountain	5.6	5.6	—	—
Pacific	4.7	4.7	—	—

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 23. Short-term disability plans: Employee contribution requirement, State and local government workers, March 2018

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	13	87
Worker characteristics		
Management, professional, and related	11	89
Professional and related	11	89
Teachers	13	87
Primary, secondary, and special education school teachers	12	88
Service	18	82
Protective service	18	82
Sales and office	14	86
Office and administrative support	14	86
Natural resources, construction, and maintenance	6	94
Production, transportation, and material moving ...	12	88
Full time	11	89
Part time	26	74
Union	17	83
Nonunion	9	91
Average wage within the following categories: ¹		
Lowest 25 percent	11	89
Lowest 10 percent	11	89
Second 25 percent	12	88
Third 25 percent	12	88
Highest 25 percent	15	85
Highest 10 percent	13	87
Establishment characteristics		
Service-providing industries	13	87
Education and health services	12	88
Educational services	12	88
Elementary and secondary schools	14	86
Junior colleges, colleges, and universities	9	91
Public administration	15	85
1 to 99 workers	6	94
100 workers or more	14	86
100 to 499 workers	20	80
500 workers or more	12	88

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, State and local government workers, March 2018—continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	10	90
Local government	14	86
Geographic areas		
Northeast	34	66
Middle Atlantic	37	63
South	4	96
South Atlantic	5	95
Midwest	7	93
East North Central	7	93
West	7	93

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 23. Standard errors for short-term disability plans: Employee contribution requirement, State and local government workers, March 2018

Characteristics	Employee contribution required	Employee contribution not required
All workers	1.3	1.3
Worker characteristics		
Management, professional, and related	1.3	1.3
Professional and related	1.4	1.4
Teachers	2.2	2.2
Primary, secondary, and special education school teachers	2.6	2.6
Service	3.4	3.4
Protective service	4.3	4.3
Sales and office	3.2	3.2
Office and administrative support	2.9	2.9
Natural resources, construction, and maintenance	2.5	2.5
Production, transportation, and material moving	3.0	3.0
Full time	1.3	1.3
Part time	3.1	3.1
Union	2.1	2.1
Nonunion	1.2	1.2
Average wage within the following categories: ¹		
Lowest 25 percent	2.0	2.0
Lowest 10 percent	1.8	1.8
Second 25 percent	1.9	1.9
Third 25 percent	1.8	1.8
Highest 25 percent	1.8	1.8
Highest 10 percent	1.9	1.9
Establishment characteristics		
Service-providing industries	1.3	1.3
Education and health services	1.9	1.9
Educational services	2.1	2.1
Elementary and secondary schools	2.3	2.3
Junior colleges, colleges, and universities	2.7	2.7
Public administration	1.7	1.7
1 to 99 workers	2.7	2.7
100 workers or more	1.5	1.5
100 to 499 workers	3.4	3.4
500 workers or more	1.5	1.5

See footnotes at end of table.

Table 23. Standard errors for short-term disability plans: Employee contribution requirement, State and local government workers, March 2018—continued

Characteristics	Employee contribution required	Employee contribution not required
State government	2.0	2.0
Local government	1.4	1.4
Geographic areas		
Northeast	3.0	3.0
Middle Atlantic	3.0	3.0
South	1.3	1.3
South Atlantic	1.7	1.7
Midwest	1.6	1.6
East North Central	1.7	1.7
West	2.8	2.8

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 24. Short-term disability plans: Method of benefit payment, State and local government workers, March 2018

(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	—	—	88	9	2
Worker characteristics					
Management, professional, and related	—	—	85	10	3
Professional and related	—	—	86	10	4
Teachers	—	—	82	11	6
Primary, secondary, and special education school teachers	—	—	83	9	7
Service	—	—	94	5	—
Protective service	—	—	95	4	—
Sales and office	—	—	91	7	—
Office and administrative support	—	—	92	7	—
Natural resources, construction, and maintenance	—	—	89	8	—
Production, transportation, and material moving	—	—	73	—	—
Full time	—	—	88	9	2
Part time	—	—	86	9	—
Union	—	—	86	8	3
Nonunion	—	—	89	9	—
Average wage within the following categories: ¹					
Lowest 25 percent	—	—	92	7	—
Lowest 10 percent	—	—	95	3	—
Second 25 percent	—	—	89	8	—
Third 25 percent	—	—	89	9	—
Highest 25 percent	—	—	83	11	4
Highest 10 percent	—	—	80	16	—
Establishment characteristics					
Service-providing industries	—	—	88	9	2
Education and health services	—	—	86	10	4
Educational services	—	—	85	10	4
Elementary and secondary schools	—	—	88	7	4
Junior colleges, colleges, and universities	—	—	79	20	—
Health care and social assistance	—	—	88	9	—
Hospitals	—	—	88	8	—
Public administration	—	—	94	6	—
1 to 99 workers	—	—	85	—	—
1 to 49 workers	—	—	88	—	—
50 to 99 workers	—	—	83	—	—
100 workers or more	—	—	88	9	2
100 to 499 workers	—	—	89	8	—
500 workers or more	—	—	88	9	2

See footnotes at end of table.

Table 24. Short-term disability plans: Method of benefit payment, State and local government workers, March 2018—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	—	—	86	11	—
Local government	—	—	88	8	2
Geographic areas					
Northeast	—	—	94	—	—
New England	—	—	63	—	—
Middle Atlantic	—	—	97	—	—
South	—	—	86	12	—
South Atlantic	—	—	82	15	—
East South Central	—	—	97	—	—
West South Central	—	—	92	—	—
Midwest	—	—	77	19	—
East North Central	—	—	75	21	—
West	—	—	92	2	6
Mountain	—	—	94	6	—
Pacific	—	—	91	—	8

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 24. Standard errors for short-term disability plans: Method of benefit payment, State and local government workers, March 2018

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	—	—	1.2	1.0	0.6
Worker characteristics					
Management, professional, and related	—	—	1.7	1.6	0.9
Professional and related	—	—	2.0	1.7	1.1
Teachers	—	—	2.9	2.1	1.7
Primary, secondary, and special education school teachers	—	—	3.2	1.7	1.7
Service	—	—	1.8	1.6	—
Protective service	—	—	2.2	1.9	—
Sales and office	—	—	2.0	1.8	—
Office and administrative support	—	—	1.7	1.4	—
Natural resources, construction, and maintenance	—	—	3.7	2.8	—
Production, transportation, and material moving ...	—	—	5.9	—	—
Full time	—	—	1.2	1.0	0.5
Part time	—	—	3.8	2.8	—
Union	—	—	1.8	1.4	0.9
Nonunion	—	—	1.2	0.9	—
Average wage within the following categories: ¹					
Lowest 25 percent	—	—	1.9	1.5	—
Lowest 10 percent	—	—	2.1	1.2	—
Second 25 percent	—	—	2.2	1.9	—
Third 25 percent	—	—	1.9	1.4	—
Highest 25 percent	—	—	2.1	1.9	1.4
Highest 10 percent	—	—	2.5	3.0	—
Establishment characteristics					
Service-providing industries	—	—	1.2	1.0	0.6
Education and health services	—	—	1.7	1.6	1.1
Educational services	—	—	2.0	1.9	1.0
Elementary and secondary schools	—	—	2.2	1.4	1.2
Junior colleges, colleges, and universities	—	—	3.1	4.0	—
Health care and social assistance	—	—	3.3	1.3	—
Hospitals	—	—	2.6	2.3	—
Public administration	—	—	1.7	1.7	—
1 to 99 workers	—	—	4.6	—	—
1 to 49 workers	—	—	5.4	—	—
50 to 99 workers	—	—	7.9	—	—
100 workers or more	—	—	1.6	1.4	0.7
100 to 499 workers	—	—	2.7	2.4	—
500 workers or more	—	—	2.0	1.7	0.7

See footnotes at end of table.

Table 24. Standard errors for short-term disability plans: Method of benefit payment, State and local government workers, March 2018—continued

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
State government	—	—	2.1	1.8	—
Local government	—	—	1.7	1.4	0.5
Geographic areas					
Northeast	—	—	1.4	—	—
New England	—	—	8.5	—	—
Middle Atlantic	—	—	1.5	—	—
South	—	—	2.9	2.4	—
South Atlantic	—	—	3.6	3.0	—
East South Central	—	—	2.0	—	—
West South Central	—	—	5.7	—	—
Midwest	—	—	3.5	2.7	—
East North Central	—	—	3.7	2.9	—
West	—	—	1.6	0.6	1.6
Mountain	—	—	1.2	1.2	—
Pacific	—	—	2.2	—	2.2

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 25. Short-term disability plans: Duration of benefits, State and local government workers, March 2018

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	87	12	21	26	26	52	13
Worker characteristics							
Management, professional, and related	88	12	21	26	26	52	12
Professional and related	88	12	20	26	26	52	12
Teachers	91	12	–	26	–	52	9
Primary, secondary, and special education school teachers	88	12	13	26	–	52	12
Service	89	13	22	26	26	–	11
Protective service	94	13	22	26	26	–	6
Sales and office	84	–	25	26	26	52	16
Office and administrative support	83	–	26	26	26	52	17
Natural resources, construction, and maintenance	87	12	–	26	–	52	13
Production, transportation, and material moving ...	68	12	20	26	26	–	32
Full time	87	12	21	26	26	52	13
Part time	79	–	26	26	26	–	21
Union	85	12	24	26	26	26	15
Nonunion	88	12	21	26	52	52	12
Average wage within the following categories: ²							
Lowest 25 percent	83	12	20	26	–	52	17
Second 25 percent	88	12	22	26	26	52	12
Third 25 percent	87	12	22	26	–	52	13
Highest 25 percent	88	13	21	26	26	–	12
Highest 10 percent	92	12	25	26	26	–	8
Establishment characteristics							
Service-providing industries	87	12	21	26	26	52	13
Education and health services	86	12	20	26	26	52	14
Educational services	88	12	20	26	–	52	12
Elementary and secondary schools	83	12	13	26	–	52	17
Public administration	88	–	25	26	26	52	12
1 to 99 workers	88	16	25	26	–	52	12
100 workers or more	87	12	21	26	26	52	13
100 to 499 workers	86	–	21	26	26	52	14
500 workers or more	87	12	21	26	26	52	13

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, State and local government workers, March 2018—continued

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	95	21	26	26	—	52	5
Local government	84	12	18	26	26	52	16
Geographic areas							
Northeast	93	26	26	26	26	26	7
Middle Atlantic	93	26	26	26	26	26	7
Midwest	57	12	13	26	26	52	43
East North Central	53	12	16	26	26	52	47
West	91	—	20	26	26	26	9

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 25. Standard errors for short-term disability plans: Duration of benefits, State and local government workers, March 2018

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.1	0.7	1.2	0.0	0.0	0.0	1.1
Worker characteristics							
Management, professional, and related	1.6	0.3	1.4	0.0	0.0	0.0	1.6
Professional and related	1.7	0.2	0.8	0.0	0.0	0.0	1.7
Teachers	1.5	0.0	–	0.0	–	0.0	1.5
Primary, secondary, and special education school teachers	2.3	1.9	0.0	1.7	–	0.0	2.3
Service	1.3	0.8	1.4	0.0	0.0	–	1.3
Protective service	1.2	3.5	3.5	0.0	0.0	–	1.2
Sales and office	2.4	–	1.3	0.0	0.0	0.0	2.4
Office and administrative support	2.4	–	1.2	0.0	0.0	0.0	2.4
Natural resources, construction, and maintenance	2.8	2.1	–	0.0	–	0.0	2.8
Production, transportation, and material moving ...	6.4	3.2	5.9	0.0	0.0	–	6.4
Full time	1.0	0.3	0.7	0.0	0.0	0.0	1.0
Part time	4.3	–	1.1	0.0	0.0	–	4.3
Union	1.6	0.5	2.8	0.0	0.0	0.0	1.6
Nonunion	2.2	1.3	0.3	0.0	7.7	0.0	2.2
Average wage within the following categories: ²							
Lowest 25 percent	2.2	0.4	2.0	0.0	–	0.0	2.2
Second 25 percent	1.9	1.3	1.5	0.0	0.0	0.0	1.9
Third 25 percent	1.8	0.6	2.8	0.0	–	0.0	1.8
Highest 25 percent	1.6	1.3	3.2	0.0	0.0	–	1.6
Highest 10 percent	2.2	0.4	2.6	0.0	0.0	–	2.2
Establishment characteristics							
Service-providing industries	1.2	0.7	1.2	0.0	0.0	0.0	1.2
Education and health services	1.9	0.3	1.1	0.0	2.2	0.0	1.9
Educational services	1.3	0.6	1.9	0.0	–	0.0	1.3
Elementary and secondary schools	2.0	0.0	3.2	0.0	–	0.0	2.0
Public administration	1.3	–	1.6	0.0	0.0	0.0	1.3
1 to 99 workers	3.5	4.2	2.3	0.0	–	0.0	3.5
100 workers or more	1.5	0.0	1.2	0.0	0.0	0.0	1.5
100 to 499 workers	3.1	–	2.4	0.0	3.2	0.0	3.1
500 workers or more	1.9	0.0	1.1	0.0	0.0	0.0	1.9

See footnotes at end of table.

Table 25. Standard errors for short-term disability plans: Duration of benefits, State and local government workers, March 2018—continued

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	1.7	0.0	0.2	0.0	–	0.0	1.7
Local government	1.3	0.0	2.1	0.0	0.0	0.0	1.3
Geographic areas							
Northeast	1.1	0.0	0.0	0.0	0.0	0.0	1.1
Middle Atlantic	1.0	0.0	0.0	0.0	0.0	0.0	1.0
Midwest	3.1	0.0	1.9	0.2	0.0	0.0	3.1
East North Central	2.9	0.0	4.2	0.0	5.4	0.0	2.9
West	2.7	–	1.2	0.0	0.0	0.0	2.7

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 26. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2018

(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	-	35	-	24	24	10	60.2	60.0
Worker characteristics								
Management, professional, and related	-	36	-	21	25	10	60.5	60.0
Professional and related	-	36	-	22	26	11	61.0	60.0
Teachers	-	37	-	13	32	13	62.5	60.0
Primary, secondary, and special education school teachers	-	35	-	15	36	12	62.8	60.0
Service	-	32	-	33	22	10	59.9	60.0
Protective service	-	30	-	33	23	11	60.3	60.0
Sales and office	-	37	9	22	25	-	59.0	60.0
Office and administrative support	-	37	9	21	25	-	59.1	60.0
Natural resources, construction, and maintenance	-	32	-	29	19	-	62.6	60.0
Production, transportation, and material moving	-	43	-	33	-	-	58.9	60.0
Full time	-	34	-	25	24	10	60.5	60.0
Part time	-	57	8	13	-	8	56.5	50.0
Union	-	27	10	19	35	8	61.4	60.0
Nonunion	-	42	-	29	14	12	59.2	60.0
Average wage within the following categories: ¹								
Lowest 25 percent	-	46	-	32	13	9	58.0	60.0
Lowest 10 percent	-	38	-	35	19	-	59.1	60.0
Second 25 percent	-	33	-	25	25	10	60.3	60.0
Third 25 percent	-	39	-	23	24	11	60.5	60.0
Highest 25 percent	-	27	12	19	31	-	61.6	60.0
Highest 10 percent	-	24	15	16	35	-	62.0	60.0
Establishment characteristics								
Service-providing industries	-	36	-	24	24	10	60.1	60.0
Education and health services	-	36	-	19	23	11	60.7	60.0
Educational services	-	39	-	13	26	13	61.2	60.0
Elementary and secondary schools	-	42	4	14	30	10	60.9	60.0
Junior colleges, colleges, and universities	-	33	21	-	17	17	61.7	55.0
Health care and social assistance	-	-	-	46	-	6	58.7	60.0
Hospitals	-	-	-	41	-	-	58.1	60.0
Public administration	-	38	-	27	25	8	59.1	60.0
1 to 99 workers	-	48	-	26	16	-	57.6	60.0
1 to 49 workers	-	52	-	26	-	-	56.7	50.0
50 to 99 workers	-	42	-	26	21	-	58.8	60.0
100 workers or more	-	33	-	24	25	10	60.8	60.0
100 to 499 workers	-	41	-	29	24	4	58.1	60.0
500 workers or more	-	29	-	22	26	13	61.8	60.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2018—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	—	33	14	28	14	—	59.8	60.0
Local government	—	37	3	23	27	10	60.3	60.0
Geographic areas								
Northeast	—	26	—	9	53	6	61.8	67.0
Middle Atlantic	—	27	—	7	55	—	61.2	67.0
South	—	48	—	27	10	15	60.4	60.0
South Atlantic	—	62	—	—	8	13	58.1	50.0
West South Central	—	—	—	50	—	—	63.9	60.0
Midwest	—	48	—	17	17	19	60.0	60.0
East North Central	—	52	—	15	15	19	59.7	50.0
West	—	22	19	41	15	3	58.5	60.0
Mountain	—	—	—	67	23	—	61.0	60.0
Pacific	—	29	28	28	12	3	57.3	58.0

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2018

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	–	1.6	–	1.9	1.5	1.3	0.5	0.0
Worker characteristics								
Management, professional, and related	–	1.9	–	2.0	1.7	1.6	0.7	0.0
Professional and related	–	2.4	–	2.1	1.9	1.8	0.8	0.0
Teachers	–	2.8	–	1.5	2.9	2.5	1.1	0.0
Primary, secondary, and special education school teachers	–	3.9	–	2.0	4.0	3.0	1.2	4.8
Service	–	3.0	–	3.8	2.8	2.3	0.6	0.0
Protective service	–	3.8	–	5.1	4.5	3.1	0.7	0.0
Sales and office	–	2.7	2.7	3.2	3.3	–	0.7	0.0
Office and administrative support	–	2.8	2.8	3.0	3.1	–	0.7	0.5
Natural resources, construction, and maintenance	–	5.1	–	5.2	4.7	–	1.9	0.0
Production, transportation, and material moving	–	9.1	–	6.5	–	–	1.7	4.4
Full time	–	1.7	–	1.9	1.4	1.4	0.5	0.0
Part time	–	5.8	2.0	3.1	–	1.7	1.2	0.0
Union	–	1.9	1.6	1.7	2.3	1.7	0.5	0.0
Nonunion	–	2.7	–	2.5	1.8	2.0	0.8	0.0
Average wage within the following categories: ¹								
Lowest 25 percent	–	3.4	–	3.0	2.4	2.1	0.7	1.8
Lowest 10 percent	–	6.3	–	6.4	4.9	–	1.1	0.0
Second 25 percent	–	3.4	–	3.1	2.8	1.8	0.8	0.0
Third 25 percent	–	3.7	–	2.5	2.9	2.0	0.9	0.0
Highest 25 percent	–	2.1	2.4	2.2	2.8	–	0.6	0.0
Highest 10 percent	–	2.8	2.1	3.5	3.6	–	0.9	1.1
Establishment characteristics								
Service-providing industries	–	1.6	–	1.9	1.5	1.3	0.5	0.0
Education and health services	–	2.4	–	2.4	1.8	1.9	0.9	0.0
Educational services	–	2.1	–	1.4	1.6	2.3	1.0	1.2
Elementary and secondary schools	–	2.7	0.9	1.8	2.0	2.5	0.9	0.5
Junior colleges, colleges, and universities	–	3.4	2.1	–	3.1	4.4	2.1	2.0
Health care and social assistance	–	–	–	9.8	–	0.8	1.0	0.0
Hospitals	–	–	–	11.0	–	–	1.1	2.9
Public administration	–	2.4	–	2.2	2.3	2.1	0.5	0.0
1 to 99 workers	–	4.1	–	3.8	3.3	–	0.8	7.5
1 to 49 workers	–	5.5	–	5.8	–	–	1.1	8.1
50 to 99 workers	–	7.6	–	6.1	5.7	–	1.5	3.2
100 workers or more	–	2.0	–	2.3	1.8	1.5	0.6	0.0
100 to 499 workers	–	4.8	–	4.6	5.7	1.5	0.8	0.0
500 workers or more	–	2.9	–	2.6	1.8	2.0	0.9	0.0

See footnotes at end of table.

Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2018—continued

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
State government	—	2.3	1.6	2.6	2.5	—	1.1	1.0
Local government	—	2.0	0.8	2.3	1.6	1.6	0.5	0.0
Geographic areas								
Northeast	—	2.0	—	1.9	3.2	2.5	0.7	0.4
Middle Atlantic	—	2.3	—	1.6	3.7	—	0.7	0.2
South	—	4.5	—	4.2	2.3	3.2	1.4	8.0
South Atlantic	—	5.6	—	—	1.7	2.4	0.9	0.0
West South Central	—	—	—	7.0	—	—	5.7	0.0
Midwest	—	3.6	—	2.6	2.9	2.9	1.1	8.4
East North Central	—	3.1	—	2.7	2.5	3.1	1.2	5.2
West	—	2.6	2.9	3.8	2.6	1.3	0.4	0.0
Mountain	—	—	—	6.0	5.8	—	0.3	0.0
Pacific	—	3.4	4.0	4.5	2.8	1.4	0.5	4.3

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 27. Short-term disability plans: Maximum benefit amounts, State and local government workers, March 2018

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	74	\$170	\$200	\$604	\$800	\$1,500	26
Worker characteristics							
Management, professional, and related	78	170	200	615	723	1,160	22
Professional and related	79	170	200	615	720	1,150	21
Teachers	84	185	225	692	692	1,000	16
Primary, secondary, and special education school teachers	84	200	225	692	692	1,000	16
Service	74	170	200	600	1,000	–	26
Protective service	77	135	200	570	1,000	2,300	23
Sales and office	71	170	200	600	692	1,270	29
Office and administrative support	70	170	200	595	692	1,270	30
Natural resources, construction, and maintenance	62	170	–	692	1,000	1,500	38
Production, transportation, and material moving ...	59	170	170	–	692	1,000	41
Full time	75	170	200	615	808	1,500	25
Part time	70	170	170	185	615	731	30
Union	77	135	185	225	633	1,000	23
Nonunion	72	185	500	692	1,000	1,500	28
Average wage within the following categories: ²							
Lowest 25 percent	70	170	–	692	923	1,500	30
Lowest 10 percent	75	170	–	576	1,000	1,500	25
Second 25 percent	72	170	200	580	800	1,500	28
Third 25 percent	76	170	–	692	923	1,500	24
Highest 25 percent	78	170	185	–	692	1,000	22
Highest 10 percent	82	135	185	200	633	831	18
Establishment characteristics							
Service-providing industries	74	170	200	604	750	1,500	26
Education and health services	76	185	200	633	808	1,160	24
Educational services	77	170	200	615	692	1,000	23
Elementary and secondary schools	75	170	200	615	692	1,000	25
Junior colleges, colleges, and universities	81	185	185	595	692	923	19
Health care and social assistance	75	185	–	923	–	–	25
Public administration	71	135	200	576	–	1,500	29
1 to 99 workers	72	135	170	576	692	1,270	28
1 to 49 workers	66	135	135	–	692	–	34
50 to 99 workers	80	135	–	633	–	1,270	20
100 workers or more	75	170	200	615	808	1,500	25
100 to 499 workers	73	170	–	692	1,000	1,000	27
500 workers or more	75	170	200	576	750	1,500	25

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, State and local government workers, March 2018—continued

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	81	\$135	\$185	\$595	\$692	—	19
Local government	72	170	200	604	1,000	\$1,500	28
Geographic areas							
Northeast	93	170	170	200	604	637	7
Middle Atlantic	96	170	170	200	604	633	4
South	78	500	576	692	692	1,000	22
South Atlantic	81	500	692	692	692	—	19
Midwest	30	—	500	923	1,270	1,500	70
East North Central	25	—	580	923	1,000	1,500	75
West	80	135	185	594	1,385	2,310	20
Mountain	78	—	1,000	1,500	2,310	2,310	22
Pacific	81	135	135	185	—	1,000	19

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, State and local government workers, March 2018

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.6	\$0.00	\$0.00	\$13.71	\$81.18	\$151.33	1.6
Worker characteristics							
Management, professional, and related	2.1	0.00	0.00	33.26	72.69	272.75	2.1
Professional and related	2.3	0.00	0.00	38.69	84.37	255.41	2.3
Teachers	2.7	12.24	0.00	76.59	0.00	0.00	2.7
Primary, secondary, and special education school teachers	2.9	0.00	7.90	54.42	51.85	38.71	2.9
Service	2.3	12.77	20.48	38.20	0.00	–	2.3
Protective service	2.7	0.00	28.71	63.82	178.38	13.66	2.7
Sales and office	3.1	13.13	2.74	25.98	20.24	341.32	3.1
Office and administrative support	3.0	8.21	4.74	37.80	8.76	352.84	3.0
Natural resources, construction, and maintenance	6.1	11.06	–	28.56	113.96	29.68	6.1
Production, transportation, and material moving ...	7.2	0.00	0.00	–	38.26	188.32	7.2
Full time	1.6	0.00	0.00	25.40	116.73	29.68	1.6
Part time	4.3	49.06	0.00	30.75	109.63	17.37	4.3
Union	2.1	28.69	0.00	24.14	95.34	76.22	2.1
Nonunion	2.8	3.87	20.57	0.00	106.08	229.01	2.8
Average wage within the following categories: ²							
Lowest 25 percent	2.7	6.12	–	28.22	155.53	257.84	2.7
Lowest 10 percent	4.7	0.00	–	130.14	152.65	226.02	4.7
Second 25 percent	2.8	3.65	0.00	22.67	128.53	66.10	2.8
Third 25 percent	2.4	0.00	–	14.19	207.79	0.00	2.4
Highest 25 percent	2.2	28.56	0.00	–	39.10	229.29	2.2
Highest 10 percent	2.9	39.89	0.00	0.00	44.79	65.61	2.9
Establishment characteristics							
Service-providing industries	1.6	0.00	0.00	12.87	78.49	203.58	1.6
Education and health services	2.2	10.95	0.00	64.64	122.78	306.54	2.2
Educational services	2.2	18.56	0.00	32.30	0.00	0.00	2.2
Elementary and secondary schools	2.8	11.93	0.00	89.09	0.00	136.86	2.8
Junior colleges, colleges, and universities	4.2	26.10	0.00	9.66	0.00	0.00	4.2
Health care and social assistance	6.8	0.00	–	257.85	–	–	6.8
Public administration	2.6	0.00	0.00	12.28	–	0.00	2.6
1 to 99 workers	6.5	0.00	45.37	83.07	41.54	365.39	6.5
1 to 49 workers	8.6	9.12	0.00	–	0.00	–	8.6
50 to 99 workers	5.5	11.06	–	105.24	–	253.50	5.5
100 workers or more	2.1	2.74	0.00	18.10	116.96	161.42	2.1
100 to 499 workers	3.8	29.25	–	24.07	167.39	0.00	3.8
500 workers or more	2.9	17.74	0.00	39.62	91.45	226.54	2.9

See footnotes at end of table.

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, State and local government workers, March 2018—continued

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	2.5	\$0.00	\$0.00	\$33.77	\$0.00	–	2.5
Local government	2.1	0.00	0.00	17.51	119.26	\$51.40	2.1
Geographic areas							
Northeast	2.4	0.00	8.21	0.00	14.66	56.01	2.4
Middle Atlantic	1.6	0.00	0.00	0.00	13.53	0.00	1.6
South	3.7	30.06	58.65	0.00	0.00	27.37	3.7
South Atlantic	3.8	15.51	0.00	0.00	0.00	–	3.8
Midwest	5.9	–	141.61	0.00	163.38	51.20	5.9
East North Central	5.7	–	160.96	0.00	212.64	41.97	5.7
West	2.3	0.00	27.37	105.18	299.59	534.49	2.3
Mountain	4.5	–	179.98	0.00	0.00	0.00	4.5
Pacific	2.6	0.00	0.00	0.00	–	91.87	2.6

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, March 2018

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	17	83
Worker characteristics		
Management, professional, and related	19	81
Professional and related	20	80
Teachers	24	76
Primary, secondary, and special education school teachers	28	72
Service	14	86
Sales and office	14	86
Office and administrative support	14	86
Natural resources, construction, and maintenance	13	87
Full time	17	83
Part time	19	81
Union	16	84
Nonunion	18	82
Average wage within the following categories: ¹		
Lowest 25 percent	18	82
Lowest 10 percent	22	78
Second 25 percent	12	88
Third 25 percent	18	82
Highest 25 percent	20	80
Highest 10 percent	17	83
Establishment characteristics		
Service-providing industries	17	83
Education and health services	19	81
Educational services	21	79
Elementary and secondary schools	24	76
Junior colleges, colleges, and universities	13	87
Health care and social assistance	13	87
Public administration	15	85
1 to 99 workers	22	78
1 to 49 workers	17	83
50 to 99 workers	26	74
100 workers or more	16	84
100 to 499 workers	20	80
500 workers or more	14	86

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, March 2018—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
Geographic areas		
South	14	86
South Atlantic	19	81
Midwest	24	76
East North Central	32	68
West North Central	4	96
West	14	86
Mountain	27	73

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 28. Standard errors for long-term disability plans: Employee contribution requirement, State and local government workers, March 2018

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.9	0.9
Worker characteristics		
Management, professional, and related	1.3	1.3
Professional and related	1.4	1.4
Teachers	1.9	1.9
Primary, secondary, and special education school teachers	2.5	2.5
Service	3.2	3.2
Sales and office	1.6	1.6
Office and administrative support	1.7	1.7
Natural resources, construction, and maintenance	3.4	3.4
Full time	0.9	0.9
Part time	3.8	3.8
Union	1.4	1.4
Nonunion	1.2	1.2
Average wage within the following categories: ¹		
Lowest 25 percent	1.9	1.9
Lowest 10 percent	2.8	2.8
Second 25 percent	1.5	1.5
Third 25 percent	1.9	1.9
Highest 25 percent	1.7	1.7
Highest 10 percent	2.8	2.8
Establishment characteristics		
Service-providing industries	1.0	1.0
Education and health services	1.1	1.1
Educational services	1.2	1.2
Elementary and secondary schools	1.8	1.8
Junior colleges, colleges, and universities	2.1	2.1
Health care and social assistance	2.8	2.8
Public administration	2.0	2.0
1 to 99 workers	3.4	3.4
1 to 49 workers	4.5	4.5
50 to 99 workers	4.9	4.9
100 workers or more	1.1	1.1
100 to 499 workers	3.1	3.1
500 workers or more	1.3	1.3

See footnotes at end of table.

Table 28. Standard errors for long-term disability plans: Employee contribution requirement, State and local government workers, March 2018—continued

Characteristics	Employee contribution required	Employee contribution not required
State government	2.2	2.2
Local government	1.2	1.2
Geographic areas		
South	1.0	1.0
South Atlantic	1.1	1.1
Midwest	2.0	2.0
East North Central	2.8	2.8
West North Central	1.9	1.9
West	1.8	1.8
Mountain	2.8	2.8

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 29. Long-term disability plans: Method of benefit payment, State and local government workers, March 2018

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

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, State and local government workers, March 2018—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	97	3	—	—
Local government	97	1	1	1
Geographic areas				
Northeast	92	—	8	—
New England	100	—	—	—
Middle Atlantic	89	—	—	—
South	100	—	—	—
South Atlantic	100	—	—	—
East South Central	99	—	—	—
West South Central	99	—	—	—
Midwest	95	4	—	—
East North Central	95	5	—	—
West North Central	97	2	—	—
West	97	—	—	2
Mountain	100	—	—	—
Pacific	95	—	—	4

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 29. Standard errors for long-term disability plans: Method of benefit payment, State and local government workers, March 2018

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	0.5	0.3	0.3	0.2
Worker characteristics				
Management, professional, and related	0.6	0.3	0.4	0.2
Professional and related	0.6	0.3	0.4	0.2
Teachers	1.0	0.4	0.7	0.4
Primary, secondary, and special education school teachers	1.4	0.6	1.0	0.5
Service	1.4	—	—	—
Protective service	1.9	—	—	—
Sales and office	0.7	0.5	—	—
Office and administrative support	0.7	0.5	—	—
Natural resources, construction, and maintenance	1.0	—	—	—
Production, transportation, and material moving	1.9	—	—	—
Full time	0.5	0.3	0.3	0.2
Part time	2.0	—	—	—
Union	0.9	0.4	0.5	0.3
Nonunion	0.4	0.3	—	—
Average wage within the following categories: ¹				
Lowest 25 percent	0.7	—	—	—
Lowest 10 percent	0.3	—	—	—
Second 25 percent	0.7	0.4	—	—
Third 25 percent	0.4	0.3	—	—
Highest 25 percent	1.1	0.7	0.7	0.4
Highest 10 percent	1.5	—	1.1	—
Establishment characteristics				
Service-providing industries	0.5	0.3	0.3	0.2
Education and health services	0.7	0.3	0.4	0.3
Educational services	0.8	0.3	0.5	0.4
Elementary and secondary schools	1.1	0.5	0.7	0.6
Junior colleges, colleges, and universities	0.6	—	—	—
Health care and social assistance	1.0	—	—	—
Hospitals	1.3	—	—	—
Public administration	0.5	0.5	—	—
1 to 99 workers	1.2	0.3	1.1	—
1 to 49 workers	2.0	0.4	—	—
50 to 99 workers	1.2	—	1.1	—
100 workers or more	0.4	0.3	—	—
100 to 499 workers	1.1	0.7	—	—
500 workers or more	0.4	0.3	—	—

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Method of benefit payment, State and local government workers, March 2018—continued

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
State government	0.5	0.5	—	—
Local government	0.6	0.3	0.4	0.3
Geographic areas				
Northeast	2.3	—	2.3	—
New England	0.0	—	—	—
Middle Atlantic	3.3	—	—	—
South	0.2	—	—	—
South Atlantic	0.2	—	—	—
East South Central	0.5	—	—	—
West South Central	0.8	—	—	—
Midwest	0.8	0.8	—	—
East North Central	1.1	1.1	—	—
West North Central	0.4	0.7	—	—
West	1.3	—	—	0.7
Mountain	0.1	—	—	—
Pacific	2.2	—	—	1.2

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 30. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2018

(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	18	42	20	17	2	60.2	60.0
Worker characteristics							
Management, professional, and related	18	39	23	18	3	60.3	60.0
Professional and related	17	39	24	17	3	60.4	60.0
Teachers	17	32	28	19	4	60.8	62.0
Primary, secondary, and special education school teachers	18	26	28	23	5	61.0	63.0
Service	22	48	13	14	3	59.7	60.0
Protective service	25	46	–	17	–	59.4	60.0
Sales and office	16	47	19	17	1	60.4	60.0
Office and administrative support	16	46	19	17	1	60.5	60.0
Natural resources, construction, and maintenance	17	49	–	18	–	60.2	60.0
Production, transportation, and material moving ...	–	51	–	–	–	61.1	60.0
Full time	18	43	20	17	2	60.2	60.0
Part time	25	34	23	–	–	60.5	60.0
Union	23	42	11	20	4	59.5	60.0
Nonunion	14	42	28	15	1	60.8	60.0
Average wage within the following categories: ¹							
Lowest 25 percent	17	45	23	14	2	60.3	60.0
Lowest 10 percent	17	44	22	–	–	60.1	60.0
Second 25 percent	18	47	17	16	1	59.7	60.0
Third 25 percent	17	39	23	19	2	60.5	60.0
Highest 25 percent	19	41	18	18	4	60.2	60.0
Highest 10 percent	–	45	19	17	–	60.3	60.0
Establishment characteristics							
Service-providing industries	18	42	20	17	2	60.2	60.0
Education and health services	17	40	25	15	3	60.2	60.0
Educational services	17	37	27	16	3	60.6	60.0
Elementary and secondary schools	17	29	28	22	4	61.3	63.0
Junior colleges, colleges, and universities	14	53	27	–	–	59.6	60.0
Health care and social assistance	–	57	14	–	–	58.0	60.0
Hospitals	–	61	12	–	–	57.7	60.0
Public administration	20	44	13	20	2	60.3	60.0
1 to 99 workers	13	25	34	25	4	62.7	65.0
1 to 49 workers	13	30	27	30	–	61.8	65.0
50 to 99 workers	–	20	39	21	–	63.4	65.0
100 workers or more	19	47	17	15	2	59.6	60.0
100 to 499 workers	17	38	20	22	4	61.0	60.0
500 workers or more	20	51	16	12	1	59.0	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2018—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	—	42	30	15	—	60.4	60.0
Local government	19	43	17	18	3	60.2	60.0
Geographic areas							
Northeast	—	55	15	14	—	60.1	60.0
New England	—	48	—	—	—	59.3	60.0
Middle Atlantic	—	58	—	13	—	60.5	60.0
South	9	47	38	—	—	61.0	60.0
South Atlantic	—	34	52	5	—	61.5	62.0
East South Central	—	69	15	—	—	60.2	60.0
West South Central	—	75	6	9	—	59.8	60.0
Midwest	35	32	8	18	7	58.1	60.0
East North Central	43	22	8	21	6	57.6	60.0
West North Central	15	59	—	—	9	59.2	60.0
West	—	45	14	31	—	61.9	60.0
Mountain	5	42	—	44	—	63.0	66.0
Pacific	13	48	18	—	—	61.0	60.0

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2018

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	1.4	1.9	1.0	1.6	0.4	0.3	0.0
Worker characteristics							
Management, professional, and related	1.7	1.9	1.4	1.8	0.6	0.4	0.0
Professional and related	1.8	2.1	1.8	1.8	0.6	0.4	0.0
Teachers	1.8	2.2	2.3	2.3	1.1	0.6	2.0
Primary, secondary, and special education school teachers	2.5	2.7	2.9	3.0	1.6	0.9	1.9
Service	3.0	3.6	2.3	2.7	0.9	0.4	0.0
Protective service	5.1	4.9	–	4.5	–	0.6	0.0
Sales and office	1.6	3.0	2.1	2.9	0.5	0.4	0.0
Office and administrative support	1.6	3.1	2.2	3.0	0.5	0.4	0.0
Natural resources, construction, and maintenance	3.1	5.7	–	5.2	–	0.6	0.0
Production, transportation, and material moving	–	8.4	–	–	–	0.8	0.0
Full time	1.4	1.9	1.1	1.6	0.4	0.4	0.0
Part time	5.0	5.1	4.4	–	–	0.9	0.0
Union	2.0	2.5	1.5	2.3	0.7	0.5	0.0
Nonunion	2.1	3.0	1.2	1.8	0.3	0.4	0.0
Average wage within the following categories: ¹							
Lowest 25 percent	1.8	3.1	1.9	2.0	0.5	0.3	0.0
Lowest 10 percent	3.5	5.0	1.9	–	–	0.5	0.0
Second 25 percent	1.8	3.2	2.1	2.5	0.5	0.5	0.0
Third 25 percent	2.6	2.8	2.5	1.8	0.7	0.5	0.0
Highest 25 percent	1.6	2.5	1.7	2.8	0.8	0.4	0.0
Highest 10 percent	–	4.0	2.3	4.0	–	0.6	0.0
Establishment characteristics							
Service-providing industries	1.4	1.9	1.0	1.6	0.4	0.3	0.0
Education and health services	1.8	2.1	1.2	1.8	0.6	0.4	0.0
Educational services	1.3	1.8	1.3	2.0	0.7	0.4	0.0
Elementary and secondary schools	1.7	2.5	1.9	3.0	1.2	0.5	1.6
Junior colleges, colleges, and universities	3.1	2.0	1.5	–	–	1.2	0.0
Health care and social assistance	–	8.3	2.4	–	–	1.2	0.0
Hospitals	–	8.5	1.4	–	–	1.4	0.0
Public administration	2.8	4.2	1.5	3.7	0.4	0.6	0.0
1 to 99 workers	3.3	2.8	3.6	3.9	0.9	0.8	1.3
1 to 49 workers	3.5	5.0	6.3	6.7	–	0.7	1.7
50 to 99 workers	–	4.5	6.1	4.3	–	1.2	2.2
100 workers or more	2.0	2.2	1.2	1.7	0.6	0.5	0.0
100 to 499 workers	3.9	2.9	3.0	3.6	2.0	1.2	0.6
500 workers or more	2.1	2.7	1.7	1.9	0.3	0.5	0.0

See footnotes at end of table.

Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2018—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	—	2.5	1.2	2.0	—	0.8	0.0
Local government	1.8	2.3	1.3	2.0	0.6	0.4	0.0
Geographic areas							
Northeast	—	5.5	4.2	3.2	—	0.8	0.0
New England	—	14.0	—	—	—	2.4	0.0
Middle Atlantic	—	5.5	—	2.7	—	0.5	0.0
South	3.0	3.2	1.9	—	—	0.5	0.0
South Atlantic	—	4.5	2.4	1.7	—	0.6	1.0
East South Central	—	4.5	4.2	—	—	0.9	0.0
West South Central	—	4.5	2.1	2.6	—	0.6	0.0
Midwest	1.8	2.0	1.6	2.6	1.1	0.7	0.0
East North Central	2.2	2.1	2.2	3.0	1.0	0.7	0.0
West North Central	3.8	5.1	—	—	2.8	1.9	0.0
West	—	4.9	2.0	4.6	—	0.5	1.9
Mountain	2.3	8.6	—	7.0	—	0.6	6.0
Pacific	3.0	5.7	2.9	—	—	0.8	0.0

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, March 2018

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	73	\$2,400	\$3,900	\$5,000	\$7,500	\$10,000	27
Worker characteristics							
Management, professional, and related	73	–	3,900	5,000	7,500	10,000	27
Professional and related	74	1,500	3,900	5,000	7,200	10,000	26
Teachers	72	–	3,900	5,000	6,000	9,450	28
Primary, secondary, and special education school teachers	69	–	3,900	5,000	6,000	8,000	31
Service	72	–	3,900	5,000	6,000	10,000	28
Protective service	72	3,000	–	5,000	6,000	10,000	28
Sales and office	73	3,000	3,900	5,000	7,500	10,000	27
Office and administrative support	73	3,000	3,900	5,000	8,000	10,000	27
Natural resources, construction, and maintenance	72	3,000	4,000	5,000	8,000	10,000	28
Production, transportation, and material moving ...	67	3,900	5,000	5,000	6,000	10,000	33
Full time	73	–	3,900	5,000	7,500	10,000	27
Part time	61	2,500	–	6,000	7,500	10,000	39
Union	70	3,000	5,000	5,000	7,500	10,000	30
Nonunion	76	800	3,900	5,000	7,000	10,000	24
Average wage within the following categories: ²							
Lowest 25 percent	69	1,000	3,900	5,000	6,111	10,000	31
Lowest 10 percent	68	800	–	5,000	7,000	10,000	32
Second 25 percent	74	2,500	3,900	5,000	7,500	10,000	26
Third 25 percent	74	1,500	3,900	5,000	7,000	10,000	26
Highest 25 percent	73	3,102	5,000	5,000	8,000	10,000	27
Highest 10 percent	75	3,000	5,000	5,000	7,500	10,000	25
Establishment characteristics							
Service-providing industries	73	–	3,900	5,000	7,500	10,000	27
Education and health services	74	1,500	3,900	5,000	7,500	10,000	26
Educational services	72	1,500	3,900	5,000	7,000	10,000	28
Elementary and secondary schools	69	–	3,900	5,000	6,000	8,250	31
Junior colleges, colleges, and universities	79	–	4,000	6,000	10,000	15,000	21
Health care and social assistance	83	–	5,000	–	10,000	–	17
Public administration	67	3,102	4,000	5,000	6,250	10,000	33
1 to 99 workers	70	800	3,900	5,000	6,250	10,000	30
1 to 49 workers	70	2,500	3,900	5,000	6,000	10,000	30
50 to 99 workers	70	800	–	5,000	7,500	10,000	30
100 workers or more	74	2,500	3,900	5,000	7,500	10,000	26
100 to 499 workers	72	3,000	3,900	5,000	6,000	10,000	28
500 workers or more	74	–	4,000	5,000	8,000	10,000	26

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, March 2018—continued

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	75	—	\$3,900	\$5,000	\$7,500	\$15,000	25
Local government	72	\$2,500	3,900	5,000	7,000	10,000	28
Geographic areas							
Northeast	80	2,500	5,000	5,000	—	13,000	20
Middle Atlantic	79	2,500	5,000	5,000	6,500	—	21
South	89	800	3,900	5,000	6,000	10,000	11
South Atlantic	90	800	—	3,900	5,000	10,000	10
West South Central	85	—	5,000	5,000	6,000	10,000	15
Midwest	51	—	5,000	5,000	7,500	11,667	49
East North Central	48	—	5,000	5,000	7,500	11,667	52
West North Central	61	5,000	5,000	5,000	7,500	—	39
West	77	3,102	5,000	6,000	8,000	10,000	23
Mountain	65	4,000	5,000	6,000	8,333	—	35
Pacific	86	3,000	4,000	6,000	8,000	10,000	14

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, State and local government workers, March 2018

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.4	\$695.83	\$0.00	\$0.00	\$476.21	\$0.00	1.4
Worker characteristics							
Management, professional, and related	1.6	–	18.25	0.00	254.42	228.10	1.6
Professional and related	1.8	309.41	0.00	0.00	498.08	354.74	1.8
Teachers	2.2	–	0.00	0.00	253.83	978.04	2.2
Primary, secondary, and special education school teachers	3.6	–	335.49	0.00	0.00	249.20	3.6
Service	3.2	–	225.72	0.00	723.47	100.37	3.2
Protective service	5.1	593.93	–	0.00	0.00	948.21	5.1
Sales and office	2.8	668.25	0.00	91.24	989.29	0.00	2.8
Office and administrative support	2.7	658.46	0.00	164.15	1,082.51	0.00	2.7
Natural resources, construction, and maintenance	4.3	501.73	1,081.43	875.16	1,578.37	2,032.04	4.3
Production, transportation, and material moving ...	6.6	650.67	884.05	0.00	795.42	790.17	6.6
Full time	1.4	–	0.00	0.00	534.52	0.00	1.4
Part time	5.4	562.45	–	1,062.70	678.20	291.97	5.4
Union	2.1	26.32	0.00	0.00	568.34	0.00	2.1
Nonunion	2.0	115.41	0.00	0.00	690.38	446.99	2.0
Average wage within the following categories: ²							
Lowest 25 percent	2.6	290.83	0.00	0.00	916.81	0.00	2.6
Lowest 10 percent	4.8	0.00	–	0.00	1,044.03	0.00	4.8
Second 25 percent	2.0	419.31	350.54	0.00	629.76	0.00	2.0
Third 25 percent	2.4	439.95	0.00	0.00	479.54	0.00	2.4
Highest 25 percent	2.0	150.06	0.00	0.00	170.66	2,303.28	2.0
Highest 10 percent	3.6	114.21	635.55	0.00	676.66	2,541.69	3.6
Establishment characteristics							
Service-providing industries	1.4	–	0.00	0.00	471.29	0.00	1.4
Education and health services	1.6	378.62	0.00	0.00	404.93	772.04	1.6
Educational services	1.7	299.16	0.00	0.00	547.45	0.00	1.7
Elementary and secondary schools	3.0	–	232.26	0.00	186.93	466.43	3.0
Junior colleges, colleges, and universities	4.1	–	1,008.79	1,224.13	1,119.11	2,925.42	4.1
Health care and social assistance	4.4	–	0.00	–	1,482.50	–	4.4
Public administration	3.2	143.36	593.56	0.00	1,038.59	0.00	3.2
1 to 99 workers	4.1	0.00	206.46	0.00	922.62	451.62	4.1
1 to 49 workers	7.0	474.10	126.43	0.00	387.10	456.21	7.0
50 to 99 workers	4.9	0.00	–	0.00	1,714.35	1,403.90	4.9
100 workers or more	1.9	638.69	118.26	0.00	303.71	0.00	1.9
100 to 499 workers	4.5	612.99	101.60	0.00	647.66	1,300.63	4.5
500 workers or more	1.8	–	365.77	0.00	384.67	2,322.63	1.8

See footnotes at end of table.

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, State and local government workers, March 2018—continued

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	2.8	–	\$0.00	\$0.00	\$1,241.29	\$4,467.15	2.8
Local government	1.8	\$302.61	112.49	0.00	756.07	0.00	1.8
Geographic areas							
Northeast	4.7	241.40	0.00	248.53	–	2,612.76	4.7
Middle Atlantic	5.8	437.58	1,163.60	0.00	1,445.54	–	5.8
South	1.7	0.00	375.86	1,393.47	91.24	0.00	1.7
South Atlantic	1.7	0.00	–	0.00	258.07	1,632.18	1.7
West South Central	4.2	–	0.00	729.93	889.31	0.00	4.2
Midwest	2.3	–	0.00	0.00	152.19	1,888.10	2.3
East North Central	1.6	–	0.00	0.00	482.80	1,655.74	1.6
West North Central	6.3	1,094.90	0.00	482.80	880.10	–	6.3
West	3.7	120.73	418.12	865.59	608.22	1,210.45	3.7
Mountain	7.0	223.49	0.00	1,048.28	1,189.34	–	7.0
Pacific	3.3	96.09	1,050.50	898.62	425.76	0.00	3.3

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 32. Leave benefits: Access, State and local government workers, March 2018

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ¹	
								Paid	Unpaid
All workers	68	91	61	59	82	87	70	25	94
Worker characteristics									
Management, professional, and related	57	93	47	63	83	88	70	26	94
Professional and related	52	93	40	64	82	88	68	27	94
Teachers	32	92	15	69	81	87	65	27	94
Primary, secondary, and special education school teachers	28	99	13	82	85	91	64	29	96
Service	78	85	74	53	78	84	68	23	92
Protective service	90	91	89	53	85	90	78	27	97
Sales and office	88	92	86	55	83	88	74	24	95
Office and administrative support	88	93	87	55	84	89	75	25	95
Natural resources, construction, and maintenance	96	96	97	57	88	90	70	26	95
Production, transportation, and material moving	73	89	62	58	82	86	72	20	93
Full time	74	99	67	65	88	93	75	27	97
Part time	33	44	24	24	50	55	39	12	78
Union	70	97	58	70	90	93	72	28	95
Nonunion	67	86	63	51	75	83	69	23	93
Average wage within the following categories: ²									
Lowest 25 percent	65	79	59	46	71	78	61	21	90
Lowest 10 percent	52	65	44	39	62	69	51	16	89
Second 25 percent	89	95	85	57	85	90	75	26	96
Third 25 percent	70	97	63	70	87	92	76	25	96
Highest 25 percent	53	95	41	66	87	91	69	29	95
Highest 10 percent	49	93	37	54	87	89	72	28	95
Establishment characteristics									
Service-providing industries	68	91	60	59	82	87	70	25	94
Education and health services	55	92	45	63	82	87	68	26	94
Educational services	50	92	37	65	81	87	67	26	93
Elementary and secondary schools	39	93	26	72	81	87	62	27	92
Junior colleges, colleges, and universities	81	90	69	42	83	87	80	24	97
Health care and social assistance	92	92	92	52	84	91	75	23	94
Hospitals	91	92	92	52	84	90	71	23	91
Public administration	91	92	90	54	85	89	77	24	96
1 to 99 workers	64	89	55	61	80	85	65	22	92
1 to 49 workers	70	86	66	51	81	82	65	23	93
50 to 99 workers	57	92	44	70	79	88	65	20	91
100 workers or more	70	92	63	59	83	88	72	26	95
100 to 499 workers	69	90	61	63	80	84	63	29	93
500 workers or more	70	93	63	57	84	90	76	25	95

See footnotes at end of table.

Table 32. Leave benefits: Access, State and local government workers, March 2018—continued

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ¹	
								Paid	Unpaid
State government	92	95	86	51	90	93	88	23	98
Local government	60	90	52	62	80	85	64	26	93
Geographic areas									
Northeast	64	90	57	73	93	92	75	23	94
New England	60	90	55	82	92	90	72	20	95
Middle Atlantic	65	90	58	70	93	93	75	24	94
South	69	92	62	57	81	90	77	27	94
South Atlantic	78	91	66	60	81	89	75	21	94
East South Central	71	90	60	45	72	85	78	23	92
West South Central	56	94	56	57	86	95	81	37	97
Midwest	66	89	55	65	79	84	56	30	95
East North Central	69	88	55	66	79	84	56	36	95
West North Central	61	91	57	62	80	84	56	18	96
West	72	93	67	49	78	82	68	20	92
Mountain	66	88	60	45	66	73	61	—	98
Pacific	74	95	70	50	84	85	70	23	89

¹ The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 32. Standard errors for leave benefits: Access, State and local government workers, March 2018

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	0.9	0.5	0.9	1.0	0.9	0.9	1.0	0.8	0.6
Worker characteristics									
Management, professional, and related	1.3	0.7	1.2	1.2	0.9	1.0	1.1	0.9	0.6
Professional and related	1.4	0.7	1.3	1.3	0.9	1.1	1.3	1.1	0.7
Teachers	2.1	1.0	1.6	1.4	1.2	1.6	1.7	1.3	0.9
Primary, secondary, and special education school teachers	2.4	0.5	2.1	1.2	1.5	1.9	2.1	1.6	0.7
Service	1.3	1.3	1.4	2.1	1.6	1.4	1.6	1.3	1.1
Protective service	1.1	1.2	1.4	3.5	1.9	1.3	2.2	1.8	0.8
Sales and office	1.4	1.1	1.4	1.7	1.6	1.4	1.5	2.2	0.9
Office and administrative support	1.3	1.1	1.4	1.6	1.5	1.3	1.6	2.2	0.8
Natural resources, construction, and maintenance	1.2	1.4	1.1	2.7	2.8	2.6	4.1	2.3	1.6
Production, transportation, and material moving ...	3.7	2.4	4.4	4.1	3.2	3.2	3.2	2.9	2.8
Full time	0.8	0.3	0.8	1.0	0.9	0.8	1.0	0.8	0.5
Part time	2.1	2.1	1.9	1.8	2.1	2.1	1.9	1.6	2.1
Union	1.1	0.4	1.3	1.3	0.9	1.0	1.2	1.1	0.7
Nonunion	1.2	1.0	1.1	1.5	1.4	1.2	1.3	1.0	0.8
Average wage within the following categories: ¹									
Lowest 25 percent	1.7	1.5	1.7	1.5	1.8	1.6	1.6	1.2	1.2
Lowest 10 percent	2.4	2.3	2.4	1.8	2.6	2.2	2.3	1.6	1.5
Second 25 percent	1.0	0.8	1.2	1.9	1.6	1.2	1.5	1.8	0.7
Third 25 percent	2.1	0.7	1.9	1.4	1.3	1.1	1.5	1.0	0.8
Highest 25 percent	1.5	0.9	1.6	1.6	1.1	1.2	1.5	1.5	0.7
Highest 10 percent	2.5	1.5	2.5	1.9	1.9	1.5	2.0	2.0	0.9
Establishment characteristics									
Service-providing industries	0.9	0.5	0.9	1.0	0.9	0.9	1.0	0.8	0.6
Education and health services	1.2	0.6	1.2	1.2	0.9	1.1	1.2	1.0	0.7
Educational services	1.3	0.7	1.2	1.1	1.0	1.2	1.2	1.0	0.7
Elementary and secondary schools	1.6	0.8	1.3	1.0	1.3	1.5	1.4	1.1	0.9
Junior colleges, colleges, and universities	1.6	1.9	2.2	2.9	1.8	1.9	2.4	2.7	0.7
Health care and social assistance	1.6	1.4	1.2	4.7	2.4	2.6	4.4	3.1	1.6
Hospitals	1.5	1.3	1.2	7.6	2.1	3.0	6.0	4.0	2.8
Public administration	0.8	0.8	0.9	2.2	1.9	1.3	1.5	1.2	1.1
1 to 99 workers	1.8	1.3	1.6	2.0	2.0	2.0	2.2	1.9	1.4
1 to 49 workers	2.7	2.1	2.6	3.2	2.6	2.7	2.8	3.1	2.1
50 to 99 workers	2.3	1.3	2.5	2.4	2.5	2.1	2.9	2.3	1.5
100 workers or more	1.1	0.6	1.0	1.3	1.0	0.9	1.1	1.0	0.7
100 to 499 workers	2.1	1.2	1.7	1.9	2.3	2.0	2.1	2.3	1.3
500 workers or more	1.4	0.8	1.3	1.5	1.2	1.1	1.2	1.3	0.7

See footnotes at end of table.

Table 32. Standard errors for leave benefits: Access, State and local government workers, March 2018—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	1.0	1.1	1.1	1.8	1.2	1.1	1.5	1.8	0.5
Local government	1.0	0.6	1.1	1.2	1.1	1.1	1.1	1.0	0.7
Geographic areas									
Northeast	2.4	1.1	3.1	1.6	1.1	1.6	1.9	2.0	1.2
New England	2.2	1.1	2.9	2.0	2.2	2.9	3.1	3.9	2.6
Middle Atlantic	3.1	1.4	3.8	2.1	1.3	1.7	2.3	2.7	1.3
South	1.5	1.1	1.5	1.8	1.6	1.3	1.5	1.1	1.1
South Atlantic	1.7	1.6	1.6	2.2	1.8	1.8	1.9	1.0	1.2
East South Central	6.9	1.0	6.2	5.9	7.0	5.3	6.3	4.2	4.8
West South Central	1.6	2.1	1.9	2.8	2.1	1.5	2.0	2.1	1.4
Midwest	1.9	1.1	1.3	1.7	2.2	2.3	2.1	1.8	0.7
East North Central	2.5	1.7	2.0	1.9	1.7	2.6	2.1	1.6	0.9
West North Central	2.9	0.6	0.9	3.6	5.4	4.4	4.4	3.8	1.0
West	1.1	0.8	1.4	2.6	2.2	1.9	2.3	1.8	1.4
Mountain	1.3	2.1	2.6	5.7	6.6	5.2	6.2	—	1.3
Pacific	1.5	0.6	1.5	2.7	1.2	1.4	1.7	1.6	2.0

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 33. Paid holidays: Number of days provided, State and local government workers, March 2018

(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	5	3	4	7	15	21	18	10	7	7	11	11
Worker characteristics														
Management, professional, and related	4	2	7	3	3	7	13	20	15	11	7	8	11	11
Professional and related	5	2	8	4	3	7	13	19	13	10	7	7	11	11
Teachers	9	4	16	7	4	6	12	14	7	6	6	10	10	10
Primary, secondary, and special education school teachers	13	6	23	8	3	4	11	—	3	3	—	11	9	8
Service	2	1	4	2	4	7	18	20	21	9	8	5	11	11
Protective service	—	—	—	2	2	7	20	24	25	10	6	1	11	11
Sales and office	—	—	1	1	4	8	14	22	25	10	7	7	12	11
Office and administrative support	—	—	1	1	4	8	14	22	25	10	8	7	12	11
Natural resources, construction, and maintenance	—	—	—	—	4	7	19	28	15	—	3	8	11	11
Production, transportation, and material moving	—	—	4	—	9	8	—	24	19	—	4	—	10	11
Full time	2	1	5	3	4	7	15	21	19	10	7	7	11	11
Part time	—	—	4	3	4	5	15	16	16	9	6	9	10	11
Union	3	—	6	3	—	4	13	24	22	10	5	7	11	11
Nonunion	2	1	3	2	6	10	16	18	16	10	9	6	11	11
Average wage within the following categories: ¹														
Lowest 25 percent	4	2	5	2	6	8	16	17	16	11	7	6	11	11
Lowest 10 percent	5	3	8	4	8	6	15	12	14	13	6	6	11	11
Second 25 percent	(²) 1	2	2	4	8	15	22	21	10	8	6	6	11	11
Third 25 percent	3	2	7	3	2	6	14	25	18	9	5	5	11	11
Highest 25 percent	4	—	4	4	—	7	13	19	19	11	7	10	11	11
Highest 10 percent	—	—	2	7	3	7	12	17	20	13	5	12	12	11
Establishment characteristics														
Service-providing industries	3	1	5	3	4	7	15	21	18	10	7	7	11	11
Education and health services	4	3	8	4	4	7	14	14	14	11	8	11	11	11
Educational services	5	3	8	4	4	6	13	12	12	11	9	13	11	11
Elementary and secondary schools	8	5	13	6	4	4	12	10	8	8	6	16	11	10
Junior colleges, colleges, and universities	—	—	—	2	4	8	14	13	18	16	13	10	12	12
Health care and social assistance	—	—	9	4	—	10	16	22	18	—	—	—	10	11
Hospitals	—	—	—	—	—	—	—	19	22	—	—	—	10	11
Public administration	—	—	—	—	2	8	16	29	25	10	7	3	11	11
1 to 99 workers	—	—	3	3	3	5	16	26	14	13	5	8	11	11
1 to 49 workers	—	—	4	—	2	5	17	30	15	14	5	5	11	11
50 to 99 workers	5	—	2	5	—	6	14	22	13	11	4	11	11	11
100 workers or more	3	1	5	3	4	8	14	20	20	10	8	6	11	11
100 to 499 workers	5	—	4	—	3	8	14	22	17	9	9	5	11	11
500 workers or more	2	1	5	3	4	8	14	18	21	10	7	7	11	11

See footnotes at end of table.

Table 33. Paid holidays: Number of days provided, State and local government workers, March 2018—continued

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
State government	—	—	(²)	1	3	9	12	26	23	13	10	3	11	11
Local government	4	2	7	3	4	6	16	18	16	9	5	9	11	11
Geographic areas														
Northeast	—	—	—	—	2	1	7	27	34	9	5	12	12	12
New England	—	—	—	—	—	—	—	40	24	—	—	—	11	11
Middle Atlantic	—	—	—	—	—	—	6	23	38	8	6	13	12	12
South	3	1	7	1	5	9	13	17	18	9	10	5	11	11
South Atlantic	2	—	10	—	4	10	15	18	21	10	4	5	11	11
East South Central	8	6	4	—	8	—	14	—	—	21	3	—	10	11
West South Central	—	—	—	—	5	10	7	20	15	—	27	5	12	12
Midwest	4	2	6	7	4	10	19	17	12	9	4	5	10	10
East North Central	5	—	7	9	—	9	16	14	12	13	6	6	10	11
West North Central	4	—	—	4	—	11	26	—	12	—	1	3	10	10
West	—	—	3	2	2	6	20	26	13	14	6	7	11	11
Mountain	—	—	—	—	4	8	40	18	6	3	4	6	11	10
Pacific	—	—	2	2	1	5	12	30	16	18	6	7	12	11

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

² Less than 0.5.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 33. Standard errors for paid holidays: Number of days provided, State and local government workers, March 2018

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	0.3	0.4	0.5	0.5	0.5	0.7	0.8	1.1	0.9	0.9	0.7	0.7	0.1	0.0
Worker characteristics														
Management, professional, and related	0.4	0.7	0.8	0.8	0.5	1.0	1.0	1.5	1.0	1.0	0.9	1.1	0.1	0.0
Professional and related	0.5	0.9	1.0	1.0	0.5	1.1	1.2	1.6	1.2	1.2	1.1	1.3	0.2	0.0
Teachers	1.2	1.7	2.7	1.7	1.2	1.8	1.9	2.5	1.5	1.3	1.4	2.1	0.3	0.0
Primary, secondary, and special education school teachers	1.8	2.5	3.7	2.0	1.0	1.8	2.8	–	1.4	1.1	–	3.1	0.4	1.5
Service	0.5	0.4	1.1	0.6	1.0	1.1	1.8	1.8	2.4	1.1	1.4	0.7	0.1	0.0
Protective service	–	–	–	0.9	0.6	1.5	2.5	2.1	3.4	1.7	1.9	0.7	0.1	0.0
Sales and office	–	–	0.6	0.4	0.8	1.3	1.6	1.4	1.9	1.1	1.1	1.3	0.1	0.3
Office and administrative support	–	–	0.6	0.4	0.8	1.4	1.6	1.4	2.0	1.1	1.1	1.3	0.1	0.4
Natural resources, construction, and maintenance	–	–	–	–	1.2	1.5	2.8	4.4	3.2	–	1.0	1.7	0.1	0.0
Production, transportation, and material moving	–	–	1.7	–	2.6	2.8	–	4.1	3.1	–	2.0	–	0.3	0.0
Full time	0.2	0.4	0.5	0.4	0.5	0.8	0.8	1.1	0.9	0.9	0.7	0.7	0.1	0.0
Part time	–	–	1.1	1.5	1.8	1.2	2.9	3.7	2.6	1.8	2.3	2.9	0.4	0.0
Union	0.4	–	0.7	0.6	–	0.6	1.0	1.6	1.5	1.0	0.8	1.0	0.1	0.0
Nonunion	0.5	0.3	0.6	0.5	1.0	1.3	1.2	1.3	1.4	1.4	1.0	0.7	0.1	0.0
Average wage within the following categories: ¹														
Lowest 25 percent	0.9	0.4	0.9	0.6	1.2	0.9	1.2	1.7	1.5	1.6	1.2	0.9	0.1	0.0
Lowest 10 percent	1.1	1.0	1.7	1.2	2.7	1.7	1.9	2.1	3.0	2.7	1.6	1.5	0.3	1.0
Second 25 percent	0.2	0.4	0.6	0.5	0.7	1.0	1.1	1.5	1.4	1.3	1.5	0.8	0.1	0.0
Third 25 percent	1.1	0.8	0.7	1.1	0.5	1.0	1.4	1.7	1.3	0.9	0.7	0.8	0.2	0.0
Highest 25 percent	1.1	–	1.2	0.4	–	0.9	1.1	1.8	1.4	1.3	1.3	1.8	0.2	0.0
Highest 10 percent	–	–	1.0	0.7	1.0	1.4	1.5	3.0	2.3	1.6	1.0	2.5	0.3	1.0
Establishment characteristics														
Service-providing industries	0.3	0.4	0.5	0.5	0.5	0.7	0.8	1.1	0.9	0.9	0.7	0.7	0.1	0.0
Education and health services	0.4	0.8	0.9	0.8	0.7	1.1	1.3	1.4	1.0	1.2	0.8	1.2	0.2	0.0
Educational services	0.5	1.0	0.9	0.9	0.5	1.1	1.2	1.4	1.0	1.2	0.8	1.5	0.2	0.0
Elementary and secondary schools	1.0	1.7	1.4	1.2	0.9	0.8	1.6	1.7	1.2	0.9	1.2	2.3	0.3	0.4
Junior colleges, colleges, and universities	–	–	–	0.6	0.8	1.6	1.4	2.5	2.5	2.7	1.3	1.7	0.2	0.0
Health care and social assistance	–	–	2.8	2.1	–	2.7	4.0	3.7	2.7	–	–	–	0.2	0.2
Hospitals	–	–	–	–	–	–	–	4.6	3.9	–	–	–	0.4	1.2
Public administration	–	–	–	–	0.6	1.1	1.1	1.7	2.0	1.0	1.3	0.7	0.1	0.0
1 to 99 workers	–	–	1.1	1.3	1.0	1.7	2.1	2.3	1.7	2.8	1.0	1.1	0.2	0.0
1 to 49 workers	–	–	1.6	–	1.1	1.5	4.1	3.6	2.8	4.1	1.6	1.7	0.2	0.0
50 to 99 workers	1.4	–	0.9	2.4	–	2.7	3.4	3.5	2.4	2.7	1.4	1.8	0.2	0.0
100 workers or more	0.5	0.4	0.5	0.4	0.6	0.7	0.8	1.2	1.1	0.7	0.9	0.7	0.1	0.0
100 to 499 workers	0.9	–	1.5	–	1.0	1.5	2.1	2.5	2.1	1.3	2.2	1.2	0.2	0.0
500 workers or more	0.5	0.2	0.4	0.5	0.8	1.1	1.3	1.6	1.2	0.9	0.7	0.8	0.1	0.0

See footnotes at end of table.

Table 33. Standard errors for paid holidays: Number of days provided, State and local government workers, March 2018—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	0.3	0.6	1.5	1.2	1.8	1.7	1.8	1.0	0.7	0.1	0.4
Local government	0.5	0.6	0.8	0.6	0.7	0.6	1.0	1.3	1.1	0.8	0.8	1.0	0.1	0.0
Geographic areas														
Northeast	—	—	—	—	0.8	0.5	0.9	2.2	2.1	1.6	1.2	2.7	0.3	0.0
New England	—	—	—	—	—	—	—	7.2	5.8	—	—	—	0.1	0.2
Middle Atlantic	—	—	—	—	—	—	0.7	1.8	2.0	1.5	1.5	3.2	0.3	0.0
South	0.6	0.3	0.5	0.6	1.0	1.3	1.3	1.8	1.7	1.7	1.4	0.8	0.1	0.0
South Atlantic	0.7	—	0.6	—	1.2	2.1	1.9	1.3	1.1	2.9	0.9	0.9	0.1	0.0
East South Central	0.7	0.5	1.6	—	1.9	—	1.4	—	—	2.2	0.7	—	0.2	0.0
West South Central	—	—	—	—	2.4	1.4	2.7	5.2	4.3	—	4.8	1.0	0.2	1.3
Midwest	0.2	0.9	1.9	1.7	1.5	2.1	2.0	3.0	1.9	1.2	1.0	0.9	0.1	0.0
East North Central	0.2	—	2.6	2.4	—	2.7	2.2	3.1	2.7	1.6	1.4	1.1	0.1	0.8
West North Central	0.4	—	—	1.5	—	2.7	3.9	—	1.8	—	0.6	1.2	0.1	0.0
West	—	—	1.0	0.7	0.5	1.3	1.7	2.2	1.5	1.8	1.3	1.1	0.2	0.0
Mountain	—	—	—	—	1.4	1.0	4.0	3.9	1.5	1.5	1.0	2.9	0.6	0.0
Pacific	—	—	0.4	0.7	0.3	1.8	1.9	2.6	2.0	2.6	1.8	0.9	0.1	0.1

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: Dash indicates no workers in this category or data did not 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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 34. Paid sick leave: Type of provision, State and local government workers, March 2018

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
All workers	88	2	11
Worker characteristics			
Management, professional, and related	89	1	10
Professional and related	89	1	10
Teachers	92	1	7
Primary, secondary, and special education school teachers	92	—	—
Service	85	4	11
Protective service	85	6	9
Sales and office	87	2	11
Office and administrative support	87	2	11
Natural resources, construction, and maintenance	83	—	—
Production, transportation, and material moving	87	—	—
Full time	88	2	11
Part time	88	1	11
Union	91	2	7
Nonunion	85	1	14
Average wage within the following categories: ⁴			
Lowest 25 percent	89	1	10
Lowest 10 percent	86	1	13
Second 25 percent	87	2	12
Third 25 percent	85	2	14
Highest 25 percent	91	2	7
Highest 10 percent	90	2	8
Establishment characteristics			
Service-providing industries	88	2	11
Education and health services	89	1	10
Educational services	93	1	6
Elementary and secondary schools	92	1	7
Junior colleges, colleges, and universities	94	1	5
Health care and social assistance	64	—	—
Hospitals	53	—	—
Public administration	86	3	11
1 to 99 workers	89	—	—
1 to 49 workers	87	—	—
50 to 99 workers	91	—	—
100 workers or more	87	2	11
100 to 499 workers	91	—	—
500 workers or more	86	2	12

See footnotes at end of table.

Table 34. Paid sick leave: Type of provision, State and local government workers, March 2018—continued

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
State government	88	1	11
Local government	87	2	11
Geographic areas			
Northeast	95	—	—
New England	97	—	—
Middle Atlantic	94	—	—
South	86	1	13
South Atlantic	86	1	14
East South Central	91	—	—
West South Central	84	—	—
Midwest	89	2	9
East North Central	89	2	8
West North Central	88	—	—
West	84	—	—
Mountain	86	—	—
Pacific	83	—	—

¹ Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

² Plan does not specify maximum number of days.

³ A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 34. Standard errors for paid sick leave: Type of provision, State and local government workers, March 2018

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
All workers	0.7	0.3	0.7
Worker characteristics			
Management, professional, and related	1.0	0.2	0.9
Professional and related	1.1	0.2	1.0
Teachers	1.3	0.3	1.2
Primary, secondary, and special education school teachers	1.4	–	–
Service	1.2	0.6	1.1
Protective service	1.4	1.1	1.1
Sales and office	1.4	0.7	1.2
Office and administrative support	1.3	0.7	1.1
Natural resources, construction, and maintenance	3.0	–	–
Production, transportation, and material moving ...	2.5	–	–
Full time	0.8	0.3	0.7
Part time	1.3	0.7	1.5
Union	0.8	0.4	0.7
Nonunion	1.2	0.3	1.2
Average wage within the following categories: ⁴			
Lowest 25 percent	0.9	0.3	0.8
Lowest 10 percent	1.6	0.6	1.5
Second 25 percent	1.4	0.5	1.3
Third 25 percent	1.4	0.5	1.4
Highest 25 percent	0.9	0.2	0.8
Highest 10 percent	1.4	0.3	1.4
Establishment characteristics			
Service-providing industries	0.8	0.3	0.7
Education and health services	1.0	0.2	0.9
Educational services	0.7	0.2	0.6
Elementary and secondary schools	0.7	0.2	0.7
Junior colleges, colleges, and universities	1.8	0.3	1.7
Health care and social assistance	5.3	–	–
Hospitals	7.1	–	–
Public administration	1.3	0.7	1.2
1 to 99 workers	1.4	–	–
1 to 49 workers	1.8	–	–
50 to 99 workers	2.5	–	–
100 workers or more	0.9	0.3	0.9
100 to 499 workers	1.3	–	–
500 workers or more	1.1	0.4	1.0

See footnotes at end of table.

Table 34. Standard errors for paid sick leave: Type of provision, State and local government workers, March 2018—continued

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
State government	1.1	0.3	1.1
Local government	0.9	0.3	0.8
Geographic areas			
Northeast	1.2	—	—
New England	1.9	—	—
Middle Atlantic	1.5	—	—
South	1.3	0.4	1.2
South Atlantic	1.9	0.1	1.9
East South Central	2.3	—	—
West South Central	2.0	—	—
Midwest	1.5	0.6	1.4
East North Central	1.6	0.8	1.2
West North Central	3.0	—	—
West	1.8	—	—
Mountain	4.6	—	—
Pacific	1.8	—	—

¹ Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

² Plan does not specify maximum number of days.

³ A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 35. Paid sick leave: Number of annual days by service requirement,¹ State and local government workers, March 2018

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

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	9	15	62	14	(³)	11	12
Full time	8	14	63	15	(³)	11	12
Part time	20	27	48	–	–	9	10
Union	8	10	66	16	(³)	12	12
Nonunion	–	20	59	12	–	11	12
1 to 99 workers	–	13	62	13	–	11	12
1 to 49 workers	–	13	65	14	–	11	12
50 to 99 workers	16	13	59	–	–	10	10
100 workers or more	8	15	62	15	(³)	11	12
100 to 499 workers	–	14	64	15	–	12	12
500 workers or more	–	15	61	14	–	11	12
After 5 years							
All workers	8	14	61	16	(³)	11	12
Full time	8	13	62	17	(³)	12	12
Part time	19	27	48	–	–	9	10
Union	8	9	65	18	1	12	12
Nonunion	–	20	57	14	–	11	12
1 to 99 workers	–	12	61	14	–	11	12
1 to 49 workers	–	12	65	16	–	12	12
50 to 99 workers	16	–	58	13	–	10	10
100 workers or more	7	15	61	16	(³)	12	12
100 to 499 workers	–	15	62	17	–	12	12
500 workers or more	–	15	60	16	–	11	12

See footnotes at end of table.

Table 35. Paid sick leave: Number of annual days by service requirement,¹ State and local government workers, March 2018—continued

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

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	8	14	61	16	(³)	12	12
Full time	8	13	62	17	(³)	12	12
Part time	19	27	47	—	—	9	10
Union	8	9	64	18	1	12	12
Nonunion	—	20	57	14	—	11	12
1 to 99 workers	—	12	61	15	—	11	12
1 to 49 workers	—	13	63	17	—	12	12
50 to 99 workers	16	—	60	13	—	10	10
100 workers or more	7	15	60	17	(³)	12	12
100 to 499 workers	—	15	62	18	—	12	12
500 workers or more	—	15	60	16	—	11	12
After 20 years							
All workers	8	14	60	17	1	12	12
Full time	8	13	61	17	(³)	12	12
Part time	19	27	47	—	—	9	10
Union	8	9	63	19	1	12	12
Nonunion	9	20	57	14	(³)	11	12
1 to 99 workers	—	12	61	15	—	11	12
1 to 49 workers	—	13	63	17	—	12	12
50 to 99 workers	16	—	59	14	—	10	10
100 workers or more	7	15	60	17	1	12	12
100 to 499 workers	—	15	61	18	—	12	12
500 workers or more	8	15	60	17	(³)	11	12

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

² Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.

³ Less than 0.5.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,¹ State and local government workers, March 2018

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	0.9	0.9	1.4	0.7	0.1	0.2	0.0
Full time	0.9	1.0	1.4	0.8	0.1	0.3	0.0
Part time	2.8	2.7	3.9	–	–	0.4	(³)
Union	0.8	0.9	1.5	1.1	0.2	0.4	0.0
Nonunion	–	1.6	2.1	1.0	–	0.2	0.0
1 to 99 workers	–	2.2	3.0	1.4	–	0.3	1.2
1 to 49 workers	–	3.3	4.0	3.0	–	0.3	(³)
50 to 99 workers	2.4	2.2	3.5	–	–	0.5	0.4
100 workers or more	1.0	1.1	1.5	1.1	0.1	0.3	0.0
100 to 499 workers	–	1.5	2.3	1.8	–	0.8	0.0
500 workers or more	–	1.4	1.7	1.1	–	0.2	0.0
After 5 years							
All workers	0.9	0.9	1.4	0.7	0.2	0.2	0.0
Full time	0.9	0.9	1.5	0.8	0.2	0.3	0.0
Part time	2.9	2.9	4.0	–	–	0.3	(³)
Union	0.8	0.9	1.6	1.2	0.3	0.4	0.0
Nonunion	–	1.4	2.0	1.1	–	0.2	0.0
1 to 99 workers	–	2.1	3.2	1.7	–	0.3	0.5
1 to 49 workers	–	3.1	4.3	3.3	–	0.3	(³)
50 to 99 workers	2.4	–	3.5	2.2	–	0.5	0.9
100 workers or more	1.0	1.0	1.6	1.2	0.2	0.3	0.0
100 to 499 workers	–	1.5	2.3	1.9	–	0.8	(³)
500 workers or more	–	1.3	1.7	1.2	–	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,¹ State and local government workers, March 2018—continued

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	0.9	0.9	1.4	0.7	0.2	0.3	0.0
Full time	0.9	0.9	1.4	0.8	0.2	0.3	0.0
Part time	2.9	2.9	3.9	–	–	0.3	(³)
Union	0.8	0.9	1.6	1.1	0.3	0.5	0.0
Nonunion	–	1.4	2.0	1.1	–	0.2	0.0
1 to 99 workers	–	1.9	2.9	1.8	–	0.3	0.5
1 to 49 workers	–	3.4	4.5	3.5	–	0.3	(³)
50 to 99 workers	2.4	–	3.2	2.3	–	0.5	0.9
100 workers or more	1.0	1.0	1.7	1.2	0.2	0.3	0.0
100 to 499 workers	–	1.5	2.4	1.8	–	0.8	(³)
500 workers or more	–	1.3	1.8	1.2	–	0.2	0.0
After 20 years							
All workers	0.9	0.9	1.4	0.7	0.2	0.3	0.0
Full time	0.9	0.9	1.4	0.8	0.2	0.3	0.0
Part time	2.9	2.9	3.9	–	–	0.3	(³)
Union	0.8	0.9	1.6	1.2	0.3	0.5	0.0
Nonunion	1.5	1.4	2.0	1.1	0.1	0.2	0.0
1 to 99 workers	–	1.9	2.9	1.7	–	0.3	0.4
1 to 49 workers	–	3.4	4.5	3.5	–	0.3	(³)
50 to 99 workers	2.4	–	3.2	2.1	–	0.5	1.1
100 workers or more	1.0	1.0	1.6	1.2	0.2	0.3	0.0
100 to 499 workers	–	1.5	2.4	1.9	–	0.8	(³)
500 workers or more	1.4	1.3	1.8	1.2	0.2	0.2	0.0

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

² Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.

³ Less than 0.05.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 36. Paid sick leave: Carryover provisions, State and local government workers, March 2018

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

Characteristics	Carryover provision ¹			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	92	60	32	8
Worker characteristics				
Management, professional, and related	92	61	31	8
Professional and related	91	60	31	9
Teachers	90	58	32	10
Primary, secondary, and special education school teachers	90	56	34	10
Service	90	58	32	10
Protective service	93	58	35	7
Sales and office	94	60	34	6
Office and administrative support	94	60	34	6
Natural resources, construction, and maintenance	96	56	40	4
Production, transportation, and material moving	93	52	41	7
Full time	92	60	32	8
Part time	91	58	32	9
Union	93	60	33	7
Nonunion	91	60	32	9
Average wage within the following categories: ²				
Lowest 25 percent	91	56	35	9
Lowest 10 percent	89	55	34	11
Second 25 percent	94	65	29	6
Third 25 percent	93	61	32	7
Highest 25 percent	91	58	33	9
Highest 10 percent	90	58	32	10
Establishment characteristics				
Service-providing industries	92	60	32	8
Education and health services	91	61	30	9
Educational services	90	60	30	10
Elementary and secondary schools	90	57	33	10
Junior colleges, colleges, and universities	92	72	20	8
Health care and social assistance	–	63	–	–
Hospitals	–	61	–	–
Public administration	94	58	36	6
1 to 99 workers	91	58	33	9
1 to 49 workers	90	58	33	10
50 to 99 workers	91	57	34	9
100 workers or more	92	60	32	8
100 to 499 workers	94	55	39	6
500 workers or more	92	63	29	8

See footnotes at end of table.

Table 36. Paid sick leave: Carryover provisions, State and local government workers, March 2018—continued

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

Characteristics	Carryover provision ¹			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
State government	95	74	21	5
Local government	91	55	37	9
Geographic areas				
Northeast	94	44	50	6
New England	94	37	57	6
Middle Atlantic	94	46	48	6
South	90	66	24	10
South Atlantic	91	70	21	9
East South Central	89	65	24	11
West South Central	88	60	27	12
Midwest	90	49	41	10
East North Central	91	53	38	9
West North Central	88	42	46	12
West	97	74	23	3
Mountain	—	64	—	—
Pacific	97	78	18	3

¹ Plans that allow employees to accumulate unused sick leave from year to year.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 36. Standard errors for paid sick leave: Carryover provisions, State and local government workers, March 2018

Characteristics	Carryover provision ¹			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	0.6	1.1	1.2	0.6
Worker characteristics				
Management, professional, and related	0.7	1.3	1.5	0.7
Professional and related	0.8	1.6	1.6	0.8
Teachers	1.1	2.0	2.0	1.1
Primary, secondary, and special education school teachers	1.4	2.5	2.5	1.4
Service	1.5	2.1	2.0	1.5
Protective service	1.4	3.3	2.8	1.4
Sales and office	0.8	2.0	1.8	0.8
Office and administrative support	0.7	2.0	1.9	0.7
Natural resources, construction, and maintenance	1.3	3.7	3.6	1.3
Production, transportation, and material moving ...	2.4	4.2	4.2	2.4
Full time	0.6	1.2	1.2	0.6
Part time	2.2	3.8	3.3	2.2
Union	0.8	1.6	1.6	0.8
Nonunion	1.0	1.6	1.5	1.0
Average wage within the following categories: ²				
Lowest 25 percent	1.2	2.0	1.8	1.2
Lowest 10 percent	2.0	3.3	3.3	2.0
Second 25 percent	0.6	1.6	1.5	0.6
Third 25 percent	0.9	1.5	1.9	0.9
Highest 25 percent	1.1	1.9	1.8	1.1
Highest 10 percent	1.5	2.5	1.9	1.5
Establishment characteristics				
Service-providing industries	0.6	1.2	1.2	0.6
Education and health services	0.8	1.5	1.6	0.8
Educational services	0.8	1.6	1.7	0.8
Elementary and secondary schools	1.2	2.4	2.1	1.2
Junior colleges, colleges, and universities	1.7	3.1	3.1	1.7
Health care and social assistance	–	5.0	–	–
Hospitals	–	4.5	–	–
Public administration	1.0	2.1	1.8	1.0
1 to 99 workers	1.8	2.9	2.7	1.8
1 to 49 workers	2.5	3.6	3.7	2.5
50 to 99 workers	2.0	4.1	4.2	2.0
100 workers or more	0.7	1.2	1.2	0.7
100 to 499 workers	1.3	2.5	2.7	1.3
500 workers or more	0.7	1.5	1.3	0.7

See footnotes at end of table.

Table 36. Standard errors for paid sick leave: Carryover provisions, State and local government workers, March 2018—continued

Characteristics	Carryover provision ¹			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
State government	1.0	2.0	1.8	1.0
Local government	0.8	1.5	1.4	0.8
Geographic areas				
Northeast	1.0	2.6	2.4	1.0
New England	2.2	4.0	4.2	2.2
Middle Atlantic	1.2	3.2	2.8	1.2
South	1.1	1.9	1.9	1.1
South Atlantic	1.4	3.2	2.8	1.4
East South Central	2.1	3.4	2.9	2.1
West South Central	2.3	2.6	3.7	2.3
Midwest	1.5	2.4	2.6	1.5
East North Central	1.7	2.4	1.6	1.7
West North Central	3.0	5.4	6.9	3.0
West	1.0	2.7	3.0	1.0
Mountain	—	7.9	—	—
Pacific	1.3	1.6	1.4	1.3

¹ Plans that allow employees to accumulate unused sick leave from year to year.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 37. Paid sick leave: Limit on days accumulated, State and local government workers, March 2018

(Includes workers in sick leave plans¹ that specify a fixed number of days and limit the number of accumulated carryover days)

Characteristics	Limit on paid sick leave days accumulated ²					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	29	75	125	180	250	137
Worker characteristics						
Management, professional, and related	30	90	150	190	250	146
Professional and related	30	90	150	186	245	145
Teachers	30	100	160	200	260	155
Primary, secondary, and special education school teachers	34	100	160	200	260	159
Service	25	56	120	180	250	124
Protective service	30	45	120	150	250	121
Sales and office	30	–	120	200	255	135
Office and administrative support	30	–	120	200	255	134
Natural resources, construction, and maintenance	13	48	90	130	200	101
Production, transportation, and material moving ...	10	–	120	180	240	121
Full time	30	80	125	180	250	137
Part time	8	–	135	200	240	133
Union	30	100	160	200	273	158
Nonunion	–	60	105	150	200	114
Average wage within the following categories: ³						
Lowest 25 percent	20	60	115	180	240	119
Lowest 10 percent	–	–	90	120	195	104
Second 25 percent	–	60	120	180	240	129
Third 25 percent	30	80	120	180	250	134
Highest 25 percent	–	110	160	200	260	160
Highest 10 percent	–	130	160	200	240	164
Establishment characteristics						
Service-providing industries	28	75	125	180	250	137
Education and health services	30	90	150	191	259	148
Educational services	27	90	160	200	259	150
Elementary and secondary schools	30	90	160	200	260	151
Junior colleges, colleges, and universities	15	100	150	200	220	146
Health care and social assistance	–	–	–	–	–	126
Hospitals	–	–	–	–	–	101
Public administration	–	54	120	165	240	120
1 to 99 workers	40	90	120	180	260	136
1 to 49 workers	40	–	120	175	200	126
50 to 99 workers	–	90	120	190	260	144
100 workers or more	24	72	130	185	250	137
100 to 499 workers	–	60	120	185	260	133
500 workers or more	27	90	135	185	240	139

See footnotes at end of table.

Table 37. Paid sick leave: Limit on days accumulated, State and local government workers, March 2018—continued

(Includes workers in sick leave plans¹ that specify a fixed number of days and limit the number of accumulated carryover days)

Characteristics	Limit on paid sick leave days accumulated ²					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	40	90	125	200	300	151
Local government	25	68	120	180	240	134
Geographic areas						
Northeast	40	120	170	200	300	169
New England	—	115	130	190	230	149
Middle Atlantic	38	160	180	200	300	178
South	—	60	105	150	180	109
South Atlantic	—	90	120	180	180	120
East South Central	—	72	—	150	180	124
West South Central	20	—	90	120	180	90
Midwest	—	60	120	180	265	137
East North Central	—	—	132	240	340	157
West North Central	30	60	115	150	180	108
West	—	54	120	180	248	120
Mountain	—	—	—	—	—	125
Pacific	10	—	125	180	248	115

¹ Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 37. Standard errors for paid sick leave: Limit on days accumulated, State and local government workers, March 2018

Characteristics	Limit on paid sick leave days accumulated ¹					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	3.8	12.0	8.0	5.4	7.5	2.6
Worker characteristics						
Management, professional, and related	1.3	2.4	0.2	8.7	15.7	3.4
Professional and related	2.7	3.1	0.4	8.3	13.0	3.6
Teachers	5.4	9.3	0.0	10.8	5.1	4.5
Primary, secondary, and special education school teachers	9.2	10.5	0.6	6.8	4.8	4.7
Service	4.6	11.3	4.3	13.8	7.0	4.6
Protective service	2.1	12.3	12.0	21.1	62.2	7.9
Sales and office	2.3	–	0.0	22.8	15.6	7.3
Office and administrative support	2.1	–	0.0	22.5	15.1	7.2
Natural resources, construction, and maintenance	3.9	11.9	8.2	7.5	22.5	5.8
Production, transportation, and material moving	0.0	–	10.9	23.1	26.6	11.6
Full time	0.4	13.3	8.0	3.1	8.0	2.6
Part time	2.2	–	18.7	21.0	20.5	12.8
Union	1.3	14.3	0.0	0.0	35.4	4.1
Nonunion	–	0.0	15.0	14.7	9.7	2.5
Average wage within the following categories: ²						
Lowest 25 percent	5.3	8.3	16.5	11.0	15.1	4.9
Lowest 10 percent	–	–	6.3	33.9	11.9	5.3
Second 25 percent	–	7.2	0.0	2.7	8.2	4.9
Third 25 percent	3.1	13.1	9.1	1.6	10.0	4.7
Highest 25 percent	–	15.3	1.0	0.0	13.0	5.3
Highest 10 percent	–	13.2	0.0	9.7	28.1	7.0
Establishment characteristics						
Service-providing industries	3.8	13.6	8.2	5.4	7.0	2.6
Education and health services	3.5	3.8	4.9	11.7	11.2	3.7
Educational services	4.2	7.2	9.4	8.5	10.0	3.9
Elementary and secondary schools	4.1	6.1	6.7	10.2	7.3	4.4
Junior colleges, colleges, and universities	2.8	15.7	25.8	23.9	39.9	7.6
Health care and social assistance	–	–	–	–	–	11.1
Hospitals	–	–	–	–	–	11.5
Public administration	–	9.9	3.4	19.0	22.6	4.1
1 to 99 workers	5.1	10.9	1.5	7.8	53.4	8.4
1 to 49 workers	5.8	–	11.1	34.4	52.1	9.5
50 to 99 workers	–	0.0	11.2	15.4	20.3	11.1
100 workers or more	4.8	15.6	3.5	10.4	11.6	3.7
100 to 499 workers	–	3.2	4.6	11.9	26.2	7.7
500 workers or more	3.7	10.1	15.8	16.2	10.3	4.9

See footnotes at end of table.

Table 37. Standard errors for paid sick leave: Limit on days accumulated, State and local government workers, March 2018—continued

Characteristics	Limit on paid sick leave days accumulated ¹					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	4.2	15.4	23.6	7.7	0.0	6.4
Local government	5.3	12.9	11.3	1.8	5.2	3.1
Geographic areas						
Northeast	3.3	1.6	11.9	0.0	0.0	3.8
New England	–	9.1	20.6	16.1	32.2	5.8
Middle Atlantic	11.3	8.9	22.6	14.1	0.0	5.6
South	–	6.6	26.6	6.6	0.9	4.8
South Atlantic	–	0.0	14.9	24.9	10.8	8.8
East South Central	–	17.7	–	14.1	6.4	8.0
West South Central	3.0	–	11.6	0.0	0.0	6.0
Midwest	–	10.0	0.0	12.0	7.8	5.1
East North Central	–	–	16.8	7.2	20.4	8.6
West North Central	2.1	13.0	14.1	11.4	8.8	5.3
West	–	10.5	4.7	23.9	23.4	7.0
Mountain	–	–	–	–	–	12.7
Pacific	1.4	–	20.4	0.0	38.8	5.6

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 38. Paid vacations: Number of annual days by service requirement,¹ State and local government workers, March 2018

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	4	12	57	16	10	2	13	12
Full time	3	11	57	16	10	2	13	12
Part time	9	24	46	15	–	–	11	10
Union	5	14	58	15	7	2	12	11
Nonunion	3	10	56	17	12	2	13	12
1 to 99 workers	7	16	58	14	–	–	11	11
1 to 49 workers	8	16	58	14	–	–	11	12
50 to 99 workers	6	18	58	15	–	–	11	10
100 workers or more	3	10	56	17	12	2	13	12
100 to 499 workers	3	13	64	10	8	1	12	12
500 workers or more	3	9	52	20	13	2	14	12
After 5 years								
All workers	2	5	28	45	14	6	16	15
Full time	2	4	28	46	14	6	16	15
Part time	5	13	35	35	8	4	14	15
Union	2	6	26	49	12	5	15	15
Nonunion	2	4	30	43	15	7	16	15
1 to 99 workers	2	5	36	45	10	2	15	15
1 to 49 workers	–	7	35	43	10	–	15	15
50 to 99 workers	–	–	38	47	9	–	15	15
100 workers or more	2	5	26	46	15	7	16	15
100 to 499 workers	2	5	35	47	5	6	15	15
500 workers or more	1	4	22	45	19	8	16	15

See footnotes at end of table.

Table 38. Paid vacations: Number of annual days by service requirement,¹ State and local government workers, March 2018—continued

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	1	3	12	47	26	11	18	18
Full time	1	2	11	47	26	12	19	18
Part time	4	8	21	44	16	8	16	17
Union	1	3	12	48	24	12	18	18
Nonunion	1	3	11	47	27	11	19	18
1 to 99 workers	2	1	12	54	24	6	17	17
1 to 49 workers	3	2	10	59	21	6	18	17
50 to 99 workers	—	—	16	48	28	5	17	17
100 workers or more	1	3	11	45	26	13	19	18
100 to 499 workers	1	4	14	50	23	8	18	18
500 workers or more	—	—	10	43	28	15	19	19
After 20 years								
All workers	1	2	6	13	47	31	22	22
Full time	1	2	6	12	47	32	22	22
Part time	—	—	12	20	40	19	19	20
Union	1	2	6	11	47	34	22	22
Nonunion	1	2	7	14	47	29	22	22
1 to 99 workers	2	1	7	15	46	28	21	21
1 to 49 workers	2	1	6	18	48	26	21	21
50 to 99 workers	—	—	9	12	45	31	21	21
100 workers or more	1	2	6	12	47	32	22	22
100 to 499 workers	1	2	8	15	46	29	22	21
500 workers or more	—	—	6	11	47	33	23	23

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

² Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time off for workers to use for multiple purposes.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 38. Standard errors for paid vacations: Number of annual days by service requirement,¹ State and local government workers, March 2018

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	0.5	0.7	1.2	0.8	0.7	0.3	0.1	(³)
Full time	0.5	0.7	1.2	0.8	0.7	0.3	0.1	(³)
Part time	2.6	3.8	3.7	2.3	–	–	0.4	0.5
Union	0.7	1.2	2.0	0.9	1.1	0.5	0.2	1.0
Nonunion	0.6	0.8	1.3	1.2	0.8	0.5	0.1	0.0
1 to 99 workers	1.6	2.0	2.2	2.1	–	–	0.3	1.1
1 to 49 workers	2.0	2.4	3.6	2.8	–	–	0.3	0.8
50 to 99 workers	2.5	3.4	5.3	4.2	–	–	0.4	1.2
100 workers or more	0.5	0.8	1.4	0.9	0.7	0.4	0.1	0.0
100 to 499 workers	0.9	1.7	3.2	1.8	1.3	0.5	0.2	0.1
500 workers or more	0.6	0.9	1.8	1.2	1.0	0.5	0.2	(³)
After 5 years								
All workers	0.4	0.4	1.1	1.0	0.7	0.7	0.1	(³)
Full time	0.4	0.4	1.1	1.1	0.7	0.8	0.1	(³)
Part time	1.7	2.0	3.6	3.8	1.8	0.9	0.4	1.0
Union	0.4	0.6	1.6	1.5	0.9	1.2	0.2	0.0
Nonunion	0.5	0.4	1.5	1.4	1.0	1.0	0.2	0.0
1 to 99 workers	0.8	0.9	2.9	2.9	1.7	0.9	0.3	0.0
1 to 49 workers	–	1.5	4.7	4.1	2.4	–	0.3	(³)
50 to 99 workers	–	–	3.4	4.0	2.6	–	0.3	0.0
100 workers or more	0.4	0.4	1.2	1.2	0.8	0.9	0.1	0.0
100 to 499 workers	0.7	1.1	3.0	2.9	1.2	1.3	0.2	0.0
500 workers or more	0.5	0.4	1.5	1.5	1.1	1.0	0.2	(³)

See footnotes at end of table.

Table 38. Standard errors for paid vacations: Number of annual days by service requirement,¹ State and local government workers, March 2018—continued

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	0.3	0.3	0.8	1.2	1.1	0.8	0.1	(³)
Full time	0.3	0.3	0.8	1.2	1.1	0.8	0.1	(³)
Part time	1.6	1.7	3.6	3.7	3.2	1.4	0.4	0.9
Union	0.3	0.6	0.9	1.7	1.6	1.3	0.2	(³)
Nonunion	0.5	0.4	1.0	1.6	1.5	1.0	0.2	(³)
1 to 99 workers	0.8	0.4	1.9	2.4	2.2	1.1	0.3	0.3
1 to 49 workers	1.1	0.6	2.1	3.3	2.7	1.7	0.4	0.3
50 to 99 workers	—	—	2.9	3.6	3.9	2.1	0.4	1.6
100 workers or more	0.3	0.4	0.7	1.3	1.2	0.9	0.1	0.4
100 to 499 workers	0.6	0.9	1.9	2.5	2.1	1.6	0.2	0.4
500 workers or more	—	—	0.9	1.6	1.7	1.1	0.2	0.3
After 20 years								
All workers	0.3	0.3	0.5	0.8	1.2	1.1	0.2	(³)
Full time	0.3	0.3	0.5	0.8	1.2	1.1	0.2	0.3
Part time	—	—	2.7	4.9	3.9	2.8	0.5	0.1
Union	0.3	0.4	0.8	1.2	1.8	1.8	0.3	0.3
Nonunion	0.5	0.3	0.8	1.4	1.6	1.7	0.2	0.1
1 to 99 workers	0.8	0.4	1.5	2.6	2.5	1.9	0.3	0.4
1 to 49 workers	1.0	0.6	1.4	3.8	3.6	2.8	0.4	0.6
50 to 99 workers	—	—	2.9	2.5	4.5	3.3	0.4	0.5
100 workers or more	0.3	0.4	0.5	0.9	1.3	1.2	0.2	0.7
100 to 499 workers	0.6	0.8	1.0	1.8	2.5	2.0	0.3	0.6
500 workers or more	—	—	0.6	1.0	1.9	1.6	0.2	0.2

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

² Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time off for workers to use for multiple purposes.

³ Less than 0.05.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 39. Consolidated leave plans:¹ Access, State and local government workers, March 2018

(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	14	17	21	24	27	86	12	15	18	21
Worker characteristics										
Management, professional, and related	15	18	21	23	26	85	13	16	18	22
Professional and related	17	17	20	23	25	83	13	16	18	22
Service	14	17	20	24	27	86	11	14	17	21
Protective service	10	17	21	24	29	90	11	14	17	21
Sales and office	11	18	22	25	28	89	11	15	18	22
Office and administrative support	10	18	22	26	29	90	11	15	18	22
Natural resources, construction, and maintenance	17	17	21	24	28	83	11	14	17	22
Production, transportation, and material moving ...	9	15	19	21	26	91	11	14	17	21
Full time	13	18	21	24	28	87	12	15	18	22
Part time	21	12	15	17	18	79	11	13	16	20
Union	9	19	23	26	30	91	11	15	17	22
Nonunion	18	17	20	23	26	82	13	15	18	21
Average wage within the following categories: ²										
Lowest 25 percent	15	16	20	23	25	85	11	14	17	20
Lowest 10 percent	20	15	19	22	23	80	11	14	17	20
Second 25 percent	12	18	21	25	28	88	12	15	18	22
Third 25 percent	15	17	21	24	26	85	12	15	18	22
Highest 25 percent	14	19	22	25	27	86	13	16	18	22
Highest 10 percent	10	20	23	26	29	90	14	16	19	21
Establishment characteristics										
Service-providing industries	13	18	21	24	27	87	12	15	18	21
Education and health services	16	18	21	24	26	84	13	15	18	21
Educational services	7	15	16	17	17	93	13	15	17	20
Elementary and secondary schools	9	13	14	14	14	91	11	13	16	18
Health care and social assistance	39	20	23	27	30	61	13	16	19	23
Hospitals	54	20	24	27	30	46	13	16	19	23
Public administration	10	18	22	26	30	90	11	14	17	22
1 to 99 workers	10	14	19	22	25	90	11	14	17	21
1 to 49 workers	7	14	18	21	24	93	11	14	17	21
50 to 99 workers	13	14	19	22	25	87	11	14	17	21
100 workers or more	15	18	21	24	27	85	12	15	18	22
100 to 499 workers	13	17	20	22	26	87	11	14	17	21
500 workers or more	16	18	22	25	28	84	13	15	18	22

See footnotes at end of table.

Table 39. Consolidated leave plans:¹ Access, State and local government workers, March 2018—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	7	20	24	26	29	93	13	16	19	23
Local government	18	17	20	23	26	82	11	14	17	21
Geographic areas										
Northeast	5	17	19	23	25	95	11	15	18	22
Middle Atlantic	5	19	20	24	26	95	12	16	19	22
South	14	17	21	24	27	86	12	15	17	21
South Atlantic	14	18	21	24	28	86	12	15	17	21
East South Central	12	20	21	25	30	88	12	15	18	21
West South Central	17	16	20	22	25	83	12	14	17	21
Midwest	17	16	19	22	24	83	12	14	18	22
East North Central	14	17	20	24	27	86	12	15	18	22
West North Central	21	15	18	20	21	79	12	14	17	23
West	17	18	22	26	29	83	12	15	18	21
Mountain	24	17	19	22	25	76	13	15	18	21
Pacific	14	20	24	28	31	86	12	15	17	21

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 39. Standard errors for consolidated leave plans:¹ Access, State and local government workers, March 2018

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	1.1	0.4	0.4	0.4	0.5	1.1	0.1	0.1	0.1	0.2
Worker characteristics										
Management, professional, and related	1.7	0.5	0.6	0.6	0.8	1.7	0.1	0.2	0.2	0.2
Professional and related	2.1	0.5	0.7	0.8	1.0	2.1	0.2	0.2	0.2	0.2
Service	1.5	0.8	0.8	1.0	1.1	1.5	0.2	0.2	0.1	0.2
Protective service	2.0	1.1	1.1	0.8	1.4	2.0	0.2	0.2	0.2	0.3
Sales and office	1.0	0.6	0.6	0.7	0.8	1.0	0.2	0.2	0.2	0.2
Office and administrative support	1.0	0.6	0.7	0.8	0.9	1.0	0.2	0.2	0.2	0.2
Natural resources, construction, and maintenance	2.6	1.2	1.4	1.6	1.6	2.6	0.2	0.2	0.3	1.7
Production, transportation, and material moving ...	2.8	2.0	2.1	2.6	2.7	2.8	0.5	0.4	0.4	0.5
Full time	1.1	0.3	0.4	0.4	0.5	1.1	0.1	0.1	0.1	0.2
Part time	2.9	1.2	1.3	1.5	1.8	2.9	0.4	0.3	0.3	0.4
Union	1.6	0.7	1.1	1.3	1.3	1.6	0.1	0.1	0.1	0.3
Nonunion	1.6	0.5	0.6	0.7	0.7	1.6	0.1	0.1	0.1	0.2
Average wage within the following categories: ²										
Lowest 25 percent	1.0	0.9	0.8	0.9	1.0	1.0	0.1	0.2	0.2	0.3
Lowest 10 percent	2.7	1.4	1.3	1.5	1.6	2.7	0.3	0.3	0.3	0.4
Second 25 percent	1.3	0.6	0.7	0.8	0.9	1.3	0.2	0.2	0.2	0.3
Third 25 percent	1.8	0.6	0.8	1.0	1.2	1.8	0.1	0.1	0.2	0.3
Highest 25 percent	1.9	0.8	1.1	1.2	1.5	1.9	0.2	0.2	0.2	0.2
Highest 10 percent	2.2	1.4	1.6	1.9	1.9	2.2	0.4	0.4	0.4	0.3
Establishment characteristics										
Service-providing industries	1.1	0.3	0.4	0.4	0.5	1.1	0.1	0.1	0.1	0.2
Education and health services	1.8	0.4	0.5	0.5	0.6	1.8	0.2	0.2	0.2	0.2
Educational services	1.8	1.2	1.4	1.4	1.5	1.8	0.2	0.2	0.2	0.2
Elementary and secondary schools	1.5	0.6	0.7	0.8	0.9	1.5	0.3	0.3	0.3	0.3
Health care and social assistance	3.8	0.3	0.4	0.4	0.4	3.8	0.4	0.4	0.5	0.7
Hospitals	4.0	0.3	0.5	0.5	0.5	4.0	0.5	0.6	0.7	1.3
Public administration	1.4	0.8	1.0	1.1	1.1	1.4	0.1	0.1	0.1	0.3
1 to 99 workers	1.7	1.2	1.1	1.2	1.5	1.7	0.3	0.3	0.3	0.3
1 to 49 workers	2.2	2.0	2.7	3.0	3.3	2.2	0.4	0.3	0.3	0.4
50 to 99 workers	3.6	1.7	1.3	1.7	2.0	3.6	0.4	0.3	0.4	0.4
100 workers or more	1.2	0.3	0.4	0.4	0.5	1.2	0.1	0.1	0.1	0.2
100 to 499 workers	2.3	0.7	0.9	1.0	1.3	2.3	0.2	0.2	0.2	0.3
500 workers or more	1.5	0.4	0.4	0.5	0.6	1.5	0.1	0.1	0.2	0.3

See footnotes at end of table.

Table 39. Standard errors for consolidated leave plans:¹ Access, State and local government workers, March 2018—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	0.8	1.1	1.1	1.3	1.3	0.1	0.1	0.2	0.1
Local government	1.3	0.4	0.4	0.5	0.6	1.3	0.1	0.1	0.2	0.2
Geographic areas										
Northeast	1.5	2.2	2.2	3.0	3.1	1.5	0.3	0.3	0.3	0.4
Middle Atlantic	1.7	1.8	2.3	3.5	3.6	1.7	0.4	0.4	0.3	0.4
South	1.4	0.5	0.6	0.6	0.6	1.4	0.1	0.2	0.2	0.3
South Atlantic	1.3	0.3	0.5	0.5	0.5	1.3	0.1	0.1	0.1	0.2
East South Central	1.6	0.2	1.1	1.5	0.4	1.6	0.4	0.6	0.7	0.9
West South Central	3.8	1.5	1.3	1.4	1.5	3.8	0.3	0.3	0.4	0.7
Midwest	2.8	1.0	0.8	0.8	1.1	2.8	0.2	0.2	0.1	0.5
East North Central	2.8	1.4	1.4	1.0	1.5	2.8	0.2	0.2	0.2	0.2
West North Central	6.0	1.2	0.2	0.8	0.8	6.0	0.3	0.4	0.3	1.5
West	2.8	0.5	0.5	0.5	0.7	2.8	0.2	0.2	0.3	0.2
Mountain	6.8	0.9	1.2	1.3	1.9	6.8	0.3	0.4	0.4	0.6
Pacific	2.9	0.8	0.7	0.7	0.8	2.9	0.3	0.3	0.3	0.2

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 40. Quality of life benefits: Access, State and local government workers, March 2018

(All workers = 100 percent)

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	14	5	12	63	79
Worker characteristics					
Management, professional, and related	15	5	11	64	79
Professional and related	14	4	10	63	78
Teachers	12	3	6	59	73
Primary, secondary, and special education school teachers	9	—	3	56	71
Service	12	3	9	59	76
Protective service	13	3	13	61	82
Sales and office	16	4	13	64	82
Office and administrative support	16	4	13	64	83
Natural resources, construction, and maintenance	13	7	16	66	79
Production, transportation, and material moving ...	10	—	21	65	76
Full time	16	5	13	67	82
Part time	5	2	6	41	55
Union	15	3	16	58	82
Nonunion	13	5	8	67	76
Average wage within the following categories: ²					
Lowest 25 percent	12	3	6	60	69
Lowest 10 percent	8	3	3	56	61
Second 25 percent	16	5	16	66	84
Third 25 percent	17	5	14	68	82
Highest 25 percent	12	5	12	59	81
Highest 10 percent	12	5	13	55	80
Establishment characteristics					
Service-providing industries	14	4	11	63	79
Education and health services	14	4	7	63	77
Educational services	12	3	6	60	75
Elementary and secondary schools	8	2	3	54	70
Junior colleges, colleges, and universities	22	6	16	78	91
Health care and social assistance	26	6	14	81	92
Hospitals	26	6	—	79	95
Public administration	18	6	17	64	82
1 to 99 workers	10	4	11	57	64
1 to 49 workers	11	4	16	54	61
50 to 99 workers	10	3	6	59	67
100 workers or more	16	5	12	65	83
100 to 499 workers	13	5	10	54	70
500 workers or more	17	4	13	70	89

See footnotes at end of table.

Table 40. Quality of life benefits: Access, State and local government workers, March 2018—continued

(All workers = 100 percent)

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
State government	30	7	22	85	93
Local government	9	4	8	56	74
Geographic areas					
Northeast	20	2	8	46	80
New England	19	—	—	54	80
Middle Atlantic	20	—	7	43	80
South	13	6	5	74	80
South Atlantic	16	8	5	74	87
East South Central	7	—	9	71	69
West South Central	—	6	3	75	75
Midwest	13	4	12	59	69
East North Central	14	5	13	61	69
West North Central	13	—	12	57	70
West	12	5	24	62	84
Mountain	13	5	17	67	81
Pacific	12	5	27	59	85

¹ A workplace program that provides for either the full or partial cost of caring for an employee's children in a nursery, day care center, or a baby sitter in facilities either on or off the employer's premises.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 40. Standard errors for quality of life benefits: Access, State and local government workers, March 2018

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	0.8	0.7	0.6	1.2	0.8
Worker characteristics					
Management, professional, and related	1.1	0.9	0.7	1.3	1.1
Professional and related	1.1	0.9	0.6	1.3	1.2
Teachers	1.3	1.1	0.7	1.8	1.8
Primary, secondary, and special education school teachers	1.7	–	0.6	2.4	2.4
Service	1.1	0.6	1.0	2.3	1.7
Protective service	1.5	0.9	1.8	3.2	1.9
Sales and office	1.2	0.8	1.0	2.0	1.5
Office and administrative support	1.2	0.8	1.0	2.0	1.6
Natural resources, construction, and maintenance	2.5	2.2	2.3	4.0	3.0
Production, transportation, and material moving ...	2.9	–	4.2	4.0	4.0
Full time	0.9	0.8	0.6	1.2	0.8
Part time	0.7	0.6	1.1	2.8	2.7
Union	1.0	0.8	0.9	1.6	1.3
Nonunion	1.2	0.9	0.8	1.4	0.9
Average wage within the following categories: ²					
Lowest 25 percent	1.1	0.6	0.7	1.8	1.5
Lowest 10 percent	1.2	0.8	0.6	2.9	2.1
Second 25 percent	1.0	1.0	1.2	1.8	1.1
Third 25 percent	1.4	1.0	0.9	1.5	1.8
Highest 25 percent	1.2	1.1	0.9	1.5	1.4
Highest 10 percent	1.2	1.1	1.7	2.1	2.2
Establishment characteristics					
Service-providing industries	0.9	0.7	0.6	1.3	0.8
Education and health services	1.2	0.8	0.7	1.5	1.0
Educational services	1.3	0.9	0.6	1.6	1.1
Elementary and secondary schools	1.4	1.1	0.4	2.0	1.6
Junior colleges, colleges, and universities	3.0	1.4	2.3	2.7	2.0
Health care and social assistance	3.1	2.4	3.1	2.6	2.5
Hospitals	2.8	2.1	–	3.2	2.3
Public administration	1.4	1.4	1.3	2.1	1.1
1 to 99 workers	1.5	1.4	1.2	2.0	1.8
1 to 49 workers	2.2	2.0	2.1	2.6	3.0
50 to 99 workers	1.8	1.6	1.7	2.5	2.2
100 workers or more	1.0	0.7	0.8	1.4	1.0
100 to 499 workers	1.3	1.2	1.4	3.0	2.8
500 workers or more	1.4	0.8	1.0	1.5	1.2

See footnotes at end of table.

Table 40. Standard errors for quality of life benefits: Access, State and local government workers, March 2018—continued

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
State government	2.4	1.2	1.6	1.2	1.0
Local government	0.9	0.8	0.6	1.5	1.2
Geographic areas					
Northeast	1.5	0.8	1.2	2.3	1.7
New England	3.1	—	—	2.7	3.2
Middle Atlantic	1.6	—	0.9	3.1	2.0
South	1.6	1.4	0.7	1.8	1.1
South Atlantic	1.4	2.5	1.2	3.0	0.9
East South Central	1.2	—	1.3	3.0	2.9
West South Central	—	1.7	1.2	2.4	2.1
Midwest	1.7	1.2	1.4	2.8	2.1
East North Central	2.3	1.6	1.5	3.9	2.5
West North Central	2.2	—	2.7	3.5	3.5
West	1.5	1.4	1.5	2.9	2.0
Mountain	3.5	1.4	3.8	7.2	1.0
Pacific	1.5	2.0	1.2	2.6	3.0

¹ A workplace program that provides for either the full or partial cost of caring for an employee's children in a nursery, day care center, or a baby sitter in facilities either on or off the employer's premises.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 41. Financial benefits: Access, State and local government workers, March 2018

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ³	Financial planning	Stock options	
		Flexible benefits	Dependent care flexible spending account ¹	Healthcare flexible spending account ²			Signing	Other
All workers	36	37	63	69	63	27	1	(⁴)
Worker characteristics								
Management, professional, and related	38	38	65	71	66	27	1	(⁴)
Professional and related	37	38	64	70	65	26	(⁴)	(⁴)
Teachers	38	39	59	67	63	24	–	–
Primary, secondary, and special education school teachers	38	41	58	67	63	22	–	–
Service	31	34	59	64	58	24	–	–
Protective service	30	35	62	67	64	28	–	–
Sales and office	38	37	64	70	64	27	1	–
Office and administrative support	38	37	64	70	65	28	1	–
Natural resources, construction, and maintenance	34	38	60	65	57	28	–	–
Production, transportation, and material moving	30	40	58	62	64	25	–	–
Full time	39	40	68	75	68	29	1	(⁴)
Part time	20	19	33	34	35	13	–	–
Union	31	29	62	70	65	28	(⁴)	(⁴)
Nonunion	40	44	64	68	62	25	1	1
Average wage within the following categories: ⁵								
Lowest 25 percent	32	37	56	60	53	23	1	–
Lowest 10 percent	28	37	48	53	47	18	–	–
Second 25 percent	38	36	65	71	65	29	1	–
Third 25 percent	38	44	70	75	71	30	1	1
Highest 25 percent	37	31	62	70	65	25	1	–
Highest 10 percent	34	26	53	67	65	23	–	–
Establishment characteristics								
Service-providing industries	36	37	63	69	63	27	1	(⁴)
Education and health services	38	39	63	70	64	26	1	(⁴)
Educational services	38	39	61	68	63	24	–	–
Elementary and secondary schools	35	39	55	63	59	21	–	–
Junior colleges, colleges, and universities	49	37	78	81	75	34	–	–
Health care and social assistance	36	37	79	85	70	34	–	–
Hospitals	32	37	82	84	73	33	–	–
Public administration	35	35	64	69	66	31	1	–
1 to 99 workers	32	31	51	55	52	24	–	–
1 to 49 workers	32	29	44	50	49	25	–	–
50 to 99 workers	32	33	57	61	54	22	–	–
100 workers or more	37	39	66	73	67	27	1	1
100 to 499 workers	35	34	59	63	60	24	1	–
500 workers or more	38	41	70	78	70	29	–	(⁴)

See footnotes at end of table.

Table 41. Financial benefits: Access, State and local government workers, March 2018—continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ³	Financial planning	Stock options	
		Flexible benefits	Dependent care flexible spending account ¹	Healthcare flexible spending account ²			Signing	Other
State government	47	40	84	86	82	44	1	—
Local government	32	36	56	63	57	21	—	(⁴)
Geographic areas								
Northeast	15	9	47	58	70	26	—	—
New England	20	—	49	55	57	22	—	—
Middle Atlantic	13	11	46	59	74	27	—	—
South	41	54	71	76	67	27	1	—
South Atlantic	41	50	75	78	71	27	—	—
East South Central	43	59	63	69	64	33	—	—
West South Central	39	58	69	76	64	26	—	—
Midwest	40	31	57	66	61	25	—	—
East North Central	39	30	55	63	61	25	—	—
West North Central	43	35	62	70	61	24	—	—
West	42	37	67	69	53	27	—	1
Mountain	38	43	69	69	58	32	—	—
Pacific	43	34	66	69	51	24	—	—

¹ Formerly referred to as Dependent care reimbursement account.

² Formerly referred to as Healthcare reimbursement account.

³ 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.

⁴ Less than 0.5.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 41. Standard errors for financial benefits: Access, State and local government workers, March 2018

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ³	Financial planning	Stock options		
		Flexible benefits	Dependent care flexible spending account ¹	Healthcare flexible spending account ²			Total	Signing	Other
All workers	0.9	0.9	0.8	0.8	1.0	0.9	0.2	0.2	0.1
Worker characteristics									
Management, professional, and related	1.0	1.3	1.1	0.8	1.0	1.1	0.2	0.2	0.1
Professional and related	1.1	1.4	1.3	1.0	1.0	1.2	0.2	0.2	0.1
Teachers	1.5	1.7	1.8	1.4	1.2	1.6	–	–	–
Primary, secondary, and special education school teachers	1.9	2.2	2.1	1.6	1.5	1.3	–	–	–
Service	1.4	2.1	1.4	1.8	1.9	1.3	0.5	–	–
Protective service	2.1	3.4	2.6	2.9	3.2	2.2	–	–	–
Sales and office	1.9	1.8	1.7	1.5	1.9	1.6	0.3	0.2	–
Office and administrative support	1.9	1.8	1.7	1.5	2.0	1.6	0.3	0.2	–
Natural resources, construction, and maintenance	4.1	4.2	3.7	4.4	4.1	5.0	–	–	–
Production, transportation, and material moving ...	2.6	3.4	5.0	5.0	4.9	4.3	–	–	–
Full time	1.0	1.0	1.0	0.9	1.0	0.9	0.2	0.2	0.2
Part time	1.7	2.6	2.7	2.5	2.2	1.8	0.2	–	–
Union	1.2	1.2	1.1	1.1	1.2	1.1	0.2	0.2	0.1
Nonunion	1.4	1.1	1.2	1.1	1.5	1.2	0.4	0.3	0.2
Average wage within the following categories: ⁴									
Lowest 25 percent	1.6	1.7	1.8	1.7	1.8	1.2	0.3	0.3	–
Lowest 10 percent	2.2	2.4	2.6	2.5	2.7	1.5	0.4	–	–
Second 25 percent	1.4	1.7	1.4	1.3	1.6	1.3	0.3	0.2	–
Third 25 percent	1.3	1.5	1.6	1.6	1.2	1.6	0.3	0.2	0.2
Highest 25 percent	1.3	1.3	1.5	1.4	1.5	1.3	0.2	0.2	–
Highest 10 percent	2.1	1.8	2.2	2.2	2.2	1.6	–	–	–
Establishment characteristics									
Service-providing industries	1.0	0.9	0.9	0.8	1.0	0.9	0.2	0.2	0.1
Education and health services	1.2	1.2	1.2	0.9	1.2	1.1	0.2	0.2	0.2
Educational services	1.3	1.2	1.3	1.0	1.1	1.2	0.2	–	–
Elementary and secondary schools	1.8	1.5	1.6	1.3	1.4	1.1	0.2	–	–
Junior colleges, colleges, and universities	2.1	2.2	1.9	2.3	2.7	4.3	–	–	–
Health care and social assistance	3.5	4.1	3.5	2.0	5.0	3.2	0.8	–	–
Hospitals	4.7	5.5	3.9	2.1	4.2	5.6	1.3	–	–
Public administration	1.8	1.4	0.9	1.4	2.0	1.7	0.4	0.3	–
1 to 99 workers	2.2	2.1	2.1	2.0	1.9	1.8	–	–	–
1 to 49 workers	2.9	3.4	2.8	3.3	2.8	3.5	–	–	–
50 to 99 workers	3.4	3.0	3.0	2.6	3.3	2.6	–	–	–
100 workers or more	1.2	1.1	1.0	0.9	1.3	1.1	0.2	0.2	0.2
100 to 499 workers	2.8	2.5	2.1	2.0	2.5	2.0	0.6	0.6	–
500 workers or more	1.2	1.3	1.6	1.4	1.6	1.7	0.3	–	0.1

See footnotes at end of table.

Table 41. Standard errors for financial benefits: Access, State and local government workers, March 2018—continued

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ³	Financial planning	Stock options		
		Flexible benefits	Dependent care flexible spending account ¹	Healthcare flexible spending account ²			Total	Signing	Other
State government	1.7	1.7	1.6	1.6	2.1	2.6	0.6	0.5	—
Local government	1.2	1.2	1.0	0.8	1.3	0.9	0.2	—	0.2
Geographic areas									
Northeast	1.8	1.1	1.4	1.8	2.1	1.8	—	—	—
New England	4.7	—	4.4	6.5	5.1	4.0	—	—	—
Middle Atlantic	1.8	1.0	1.4	1.4	2.1	2.3	—	—	—
South	1.6	1.3	1.4	1.3	1.9	1.5	0.4	0.4	—
South Atlantic	1.9	1.8	1.4	1.7	1.3	2.4	—	—	—
East South Central	2.6	4.1	6.3	4.4	6.7	3.8	—	—	—
West South Central	3.6	2.3	2.5	2.2	4.3	2.0	—	—	—
Midwest	2.3	2.1	2.2	1.4	2.4	1.2	0.3	—	—
East North Central	2.4	2.7	1.6	1.6	3.1	1.4	—	—	—
West North Central	4.8	3.1	5.4	2.9	3.8	2.3	—	—	—
West	1.7	2.6	1.4	1.6	1.7	2.2	0.2	—	0.3
Mountain	3.2	4.8	2.7	3.5	3.0	5.5	—	—	—
Pacific	1.9	3.2	1.7	1.7	2.2	1.8	—	—	—

¹ Formerly referred to as Dependent care reimbursement account.

² Formerly referred to as Healthcare reimbursement account.

³ 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.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 42. Health-related benefits: Access, State and local government workers, March 2018

(All workers = 100 percent)

Characteristics	Long-term care insurance ¹	Retiree healthcare benefits ²	
		Under age 65	Age 65 and over
All workers	29	68	64
Worker characteristics			
Management, professional, and related	32	70	65
Professional and related	31	70	64
Teachers	29	69	62
Primary, secondary, and special education school teachers	27	70	61
Service	24	62	58
Protective service	28	71	68
Sales and office	30	70	68
Office and administrative support	30	71	68
Natural resources, construction, and maintenance	24	62	62
Production, transportation, and material moving ...	22	62	58
Full time	32	74	69
Part time	14	33	29
Union	28	72	68
Nonunion	31	65	60
Average wage within the following categories: ³			
Lowest 25 percent	22	56	51
Lowest 10 percent	17	46	41
Second 25 percent	32	71	67
Third 25 percent	35	75	71
Highest 25 percent	30	72	67
Highest 10 percent	29	73	68
Establishment characteristics			
Service-providing industries	29	68	64
Education and health services	31	69	62
Educational services	31	69	62
Elementary and secondary schools	24	65	57
Junior colleges, colleges, and universities	51	81	77
Health care and social assistance	34	68	62
Hospitals	36	67	62
Public administration	29	72	71
1 to 99 workers	24	60	56
1 to 49 workers	26	55	54
50 to 99 workers	22	66	58
100 workers or more	31	70	66
100 to 499 workers	22	61	56
500 workers or more	36	75	71

See footnotes at end of table.

Table 42. Health-related benefits: Access, State and local government workers, March 2018—continued

(All workers = 100 percent)

Characteristics	Long-term care insurance ¹	Retiree healthcare benefits ²	
		Under age 65	Age 65 and over
State government	51	88	87
Local government	22	62	56
Geographic areas			
Northeast	21	75	73
New England	13	70	73
Middle Atlantic	23	76	73
South	35	74	70
South Atlantic	38	75	72
East South Central	35	68	58
West South Central	29	77	72
Midwest	23	62	55
East North Central	23	60	54
West North Central	24	65	57
West	34	58	54
Mountain	29	46	44
Pacific	36	64	58

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

² A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 42. Standard errors for health-related benefits: Access, State and local government workers, March 2018

Characteristics	Long-term care insurance ¹	Retiree healthcare benefits ²	
		Under age 65	Age 65 and over
All workers	0.9	1.1	1.1
Worker characteristics			
Management, professional, and related	1.1	1.2	1.2
Professional and related	1.3	1.4	1.2
Teachers	1.9	2.1	1.7
Primary, secondary, and special education school teachers	2.0	2.2	1.8
Service	1.6	1.7	1.6
Protective service	2.5	2.5	2.2
Sales and office	1.4	2.1	2.3
Office and administrative support	1.4	2.0	2.2
Natural resources, construction, and maintenance	3.3	5.3	3.9
Production, transportation, and material moving ...	3.1	4.2	4.4
Full time	0.9	1.1	1.0
Part time	1.4	1.8	2.0
Union	1.1	1.6	1.6
Nonunion	1.2	1.3	1.2
Average wage within the following categories: ³			
Lowest 25 percent	1.4	1.7	1.9
Lowest 10 percent	1.9	2.1	2.1
Second 25 percent	1.7	1.7	1.5
Third 25 percent	2.0	1.5	1.2
Highest 25 percent	1.4	1.7	1.4
Highest 10 percent	2.1	2.0	2.6
Establishment characteristics			
Service-providing industries	0.9	1.1	1.1
Education and health services	1.2	1.4	1.2
Educational services	1.2	1.6	1.3
Elementary and secondary schools	1.6	1.8	1.8
Junior colleges, colleges, and universities	2.8	2.7	2.5
Health care and social assistance	4.8	3.1	3.7
Hospitals	5.7	4.1	4.5
Public administration	1.6	1.5	1.6
1 to 99 workers	1.7	2.1	2.7
1 to 49 workers	2.6	2.8	4.0
50 to 99 workers	2.7	2.6	2.6
100 workers or more	1.0	1.2	1.1
100 to 499 workers	1.7	2.7	2.5
500 workers or more	1.4	1.2	1.1

See footnotes at end of table.

Table 42. Standard errors for health-related benefits: Access, State and local government workers, March 2018—continued

Characteristics	Long-term care insurance ¹	Retiree healthcare benefits ²	
		Under age 65	Age 65 and over
State government	1.9	1.8	1.4
Local government	1.0	1.3	1.3
Geographic areas			
Northeast	2.1	2.2	2.4
New England	3.7	2.8	3.2
Middle Atlantic	2.4	2.7	2.8
South	1.4	1.6	1.5
South Atlantic	1.8	1.6	1.7
East South Central	3.3	7.5	5.9
West South Central	3.0	2.4	2.4
Midwest	1.9	2.9	3.1
East North Central	1.3	2.8	4.3
West North Central	5.0	6.4	3.7
West	1.7	2.0	2.0
Mountain	4.6	4.4	4.0
Pacific	1.2	1.9	2.2

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

² A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 43. Nonproduction bonuses: Access, State and local government workers, March 2018

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ¹	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
All workers	35	4	2	1	17	7	(³)	11
Worker characteristics								
Management, professional, and related	36	4	1	(³)	17	6	(³)	12
Professional and related	35	4	1	(³)	17	6	–	12
Teachers	33	3	1	–	17	5	–	12
Primary, secondary, and special education school teachers	35	3	–	–	19	5	–	14
Service	33	3	2	2	15	8	–	10
Protective service	43	6	2	1	19	11	–	15
Sales and office	35	4	2	1	16	7	(³)	10
Office and administrative support	36	4	2	1	16	8	(³)	10
Natural resources, construction, and maintenance	40	–	2	3	15	–	–	9
Production, transportation, and material moving ...	37	–	–	–	16	9	–	14
Full time	39	4	2	1	18	8	(³)	12
Part time	15	2	2	1	5	1	–	5
Union	45	4	–	–	29	8	(³)	12
Nonunion	27	3	2	1	6	6	(³)	11
Average wage within the following categories: ⁴								
Lowest 25 percent	27	1	2	2	8	7	–	10
Lowest 10 percent	19	1	2	2	5	6	–	6
Second 25 percent	37	4	2	1	16	8	(³)	12
Third 25 percent	36	5	1	–	18	7	(³)	12
Highest 25 percent	42	5	1	–	25	7	–	12
Highest 10 percent	45	6	1	–	26	6	–	15
Establishment characteristics								
Service-providing industries	35	4	2	1	17	7	(³)	11
Education and health services	32	3	1	(³)	16	6	(³)	11
Educational services	31	3	1	–	17	5	–	10
Elementary and secondary schools	31	2	1	–	17	5	–	12
Junior colleges, colleges, and universities	31	6	–	–	14	6	–	7
Health care and social assistance	35	5	–	–	12	8	2	11
Hospitals	30	6	–	–	7	5	–	9
Public administration	43	6	2	1	19	10	–	14
1 to 99 workers	33	4	2	–	19	7	–	8
1 to 49 workers	31	6	2	–	16	–	–	8
50 to 99 workers	34	3	1	–	21	5	–	8
100 workers or more	36	3	1	1	16	7	(³)	12
100 to 499 workers	37	2	2	2	19	9	–	12
500 workers or more	35	4	1	(³)	15	7	(³)	13

See footnotes at end of table.

Table 43. Nonproduction bonuses: Access, State and local government workers, March 2018—continued

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ¹	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
State government	46	9	(³)	—	19	11	—	15
Local government	32	2	2	1	16	6	(³)	10
Geographic areas								
Northeast	48	—	—	—	33	7	—	14
New England	55	—	—	—	37	17	—	—
Middle Atlantic	46	—	—	—	32	4	—	15
South	33	3	3	1	5	8	—	17
South Atlantic	48	4	4	2	9	8	—	27
East South Central	28	—	—	4	—	18	—	2
West South Central	15	2	—	—	—	4	—	7
Midwest	29	1	—	—	17	10	—	7
East North Central	31	1	—	—	23	9	—	6
West North Central	26	—	—	—	6	13	—	7
West	33	9	—	—	22	2	—	5
Mountain	14	—	—	—	2	—	—	5
Pacific	42	12	—	—	31	2	—	5

¹ The sum of the individual components may be greater than the total because some employees may have access to more than one type of nonproduction bonus.

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

³ Less than 0.5.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 43. Standard errors for nonproduction bonuses: Access, State and local government workers, March 2018

Characteristics	All nonproduction bonuses	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ¹
All workers	0.8	0.4	0.3	0.2	0.9	0.4	0.1	0.6
Worker characteristics								
Management, professional, and related	1.2	0.4	0.4	0.1	1.1	0.4	0.1	0.8
Professional and related	1.3	0.4	0.4	0.1	1.2	0.5	–	0.9
Teachers	1.5	0.6	0.4	–	1.3	0.5	–	1.1
Primary, secondary, and special education school teachers	1.7	0.6	–	–	1.8	0.7	–	1.3
Service	1.3	0.6	0.6	0.4	1.1	0.8	–	1.2
Protective service	1.9	1.2	0.8	0.5	1.8	1.4	–	2.3
Sales and office	1.5	0.9	0.6	0.2	1.3	1.1	0.2	0.8
Office and administrative support	1.6	0.9	0.6	0.2	1.4	1.1	0.2	0.8
Natural resources, construction, and maintenance	3.6	–	0.7	1.0	1.9	–	–	2.5
Production, transportation, and material moving ...	3.7	–	–	–	3.8	2.2	–	2.5
Full time	0.8	0.4	0.3	0.1	1.0	0.5	0.1	0.7
Part time	1.6	0.5	0.8	0.4	0.9	0.4	–	0.9
Union	1.5	0.5	–	–	1.6	0.7	0.1	0.8
Nonunion	0.8	0.5	0.5	0.3	0.7	0.5	0.2	0.7
Average wage within the following categories: ²								
Lowest 25 percent	1.0	0.3	0.6	0.4	0.7	0.9	–	1.0
Lowest 10 percent	1.7	0.2	0.9	0.4	0.8	1.4	–	0.9
Second 25 percent	1.4	0.6	0.4	0.2	1.4	0.7	0.1	0.9
Third 25 percent	1.6	0.7	0.3	–	1.3	0.6	0.1	1.3
Highest 25 percent	1.7	0.8	0.5	–	1.8	0.6	–	1.0
Highest 10 percent	2.3	1.5	0.4	–	2.5	0.9	–	1.3
Establishment characteristics								
Service-providing industries	0.8	0.4	0.3	0.2	0.9	0.4	0.1	0.6
Education and health services	1.1	0.4	0.3	0.2	1.1	0.5	0.2	0.7
Educational services	1.1	0.3	0.3	–	1.2	0.5	–	0.6
Elementary and secondary schools	1.4	0.3	0.3	–	1.6	0.7	–	0.7
Junior colleges, colleges, and universities	2.9	0.8	–	–	1.9	1.7	–	0.9
Health care and social assistance	3.4	1.6	–	–	2.9	2.0	1.1	2.9
Hospitals	4.9	1.6	–	–	2.0	2.4	–	1.7
Public administration	1.6	1.1	0.7	0.4	1.6	1.0	–	1.3
1 to 99 workers	2.2	1.0	0.6	–	2.0	1.9	–	0.9
1 to 49 workers	3.8	1.2	1.0	–	2.9	–	–	1.8
50 to 99 workers	3.0	1.4	0.3	–	2.9	1.5	–	2.0
100 workers or more	0.9	0.4	0.4	0.2	0.9	0.6	0.2	0.7
100 to 499 workers	2.0	0.6	0.6	0.5	1.7	1.2	–	1.7
500 workers or more	1.3	0.5	0.4	(³)	1.2	0.8	0.2	0.8

See footnotes at end of table.

Table 43. Standard errors for nonproduction bonuses: Access, State and local government workers, March 2018—continued

Characteristics	All nonproduction bonuses	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ¹
State government	2.2	0.9	0.2	—	1.5	1.7	—	1.2
Local government	1.0	0.3	0.4	0.2	1.0	0.6	0.1	0.7
Geographic areas								
Northeast	1.8	—	—	—	1.9	0.7	—	1.2
New England	3.0	—	—	—	3.0	1.5	—	—
Middle Atlantic	2.3	—	—	—	2.4	0.8	—	1.1
South	0.8	0.5	0.6	0.3	0.9	0.7	—	1.1
South Atlantic	1.0	0.8	0.9	0.4	1.8	0.5	—	2.0
East South Central	2.1	—	—	0.9	—	2.3	—	0.7
West South Central	1.9	0.9	—	—	—	1.5	—	1.7
Midwest	1.3	0.6	—	—	1.7	1.0	—	1.3
East North Central	1.5	0.3	—	—	2.2	1.1	—	1.5
West North Central	2.2	—	—	—	2.2	1.8	—	2.2
West	2.6	1.0	—	—	2.5	0.7	—	1.0
Mountain	1.9	—	—	—	0.7	—	—	1.4
Pacific	3.7	1.1	—	—	3.6	0.8	—	1.3

¹ Includes all other bonuses provided to employees and not published separately.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

³ Less than 0.05.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 44. Unmarried domestic partner benefits: Access¹, State and local government workers, March 2018

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	57	57	48	44
Worker characteristics				
Management, professional, and related	59	59	49	45
Professional and related	59	58	48	44
Teachers	61	60	47	43
Primary, secondary, and special education school teachers	64	63	49	45
Service	51	51	44	41
Protective service	54	54	49	45
Sales and office	60	60	51	46
Office and administrative support	60	60	51	46
Natural resources, construction, and maintenance	50	50	45	39
Production, transportation, and material moving ...	56	57	45	43
Full time	62	61	52	47
Part time	30	29	25	24
Union	60	60	66	60
Nonunion	54	54	33	30
Average wage within the following categories: ²				
Lowest 25 percent	47	47	31	29
Lowest 10 percent	40	39	23	22
Second 25 percent	56	56	50	46
Third 25 percent	60	60	51	47
Highest 25 percent	65	64	61	54
Highest 10 percent	64	64	65	60
Establishment characteristics				
Service-providing industries	57	57	48	44
Education and health services	60	59	48	43
Educational services	62	61	48	43
Elementary and secondary schools	62	61	46	42
Junior colleges, colleges, and universities	60	59	53	46
Health care and social assistance	49	48	43	41
Hospitals	48	49	35	35
Public administration	56	56	50	46
1 to 99 workers	56	55	45	43
1 to 49 workers	47	46	45	41
50 to 99 workers	64	63	46	46
100 workers or more	57	58	49	44
100 to 499 workers	53	54	43	41
500 workers or more	60	59	52	45

See footnotes at end of table.

Table 44. Unmarried domestic partner benefits: Access¹, State and local government workers, March 2018—continued

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
State government	62	62	52	45
Local government	55	55	47	43
Geographic areas				
Northeast	63	63	67	61
New England	36	34	48	42
Middle Atlantic	72	72	74	67
South	57	57	24	22
South Atlantic	51	52	26	21
East South Central	63	60	21	21
West South Central	62	64	22	23
Midwest	31	30	41	33
East North Central	30	27	50	37
West North Central	34	35	25	24
West	77	77	79	77
Mountain	67	65	66	58
Pacific	82	82	85	85

¹ The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer's policy on providing the benefit to unmarried domestic partners. For more information, see www.bls.gov/opub/btn/volume-3/employer-sponsored-benefits-extended-to-domestic-partners.htm.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 44. Standard errors for unmarried domestic partner benefits: Access¹, State and local government workers, March 2018

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	1.2	1.2	1.2	1.1
Worker characteristics				
Management, professional, and related	1.7	1.7	1.4	1.3
Professional and related	1.9	2.0	1.6	1.4
Teachers	2.4	2.5	1.8	1.6
Primary, secondary, and special education school teachers	2.5	2.6	1.9	1.7
Service	1.7	1.7	1.9	1.7
Protective service	2.4	2.4	2.8	2.8
Sales and office	1.9	1.9	2.0	2.0
Office and administrative support	1.8	1.8	2.0	2.0
Natural resources, construction, and maintenance	5.6	5.4	4.2	4.1
Production, transportation, and material moving ...	4.4	4.6	4.3	4.3
Full time	1.2	1.2	1.3	1.2
Part time	2.1	2.2	1.8	1.8
Union	1.6	1.6	1.3	1.4
Nonunion	1.5	1.5	1.6	1.5
Average wage within the following categories: ²				
Lowest 25 percent	1.6	1.6	1.8	1.7
Lowest 10 percent	1.8	1.7	2.0	1.9
Second 25 percent	1.9	2.0	1.9	2.0
Third 25 percent	2.0	2.1	2.1	1.8
Highest 25 percent	1.5	1.4	1.4	1.5
Highest 10 percent	2.6	2.5	2.3	2.4
Establishment characteristics				
Service-providing industries	1.2	1.2	1.2	1.1
Education and health services	1.8	1.8	1.7	1.5
Educational services	2.0	1.9	1.9	1.6
Elementary and secondary schools	2.3	2.1	1.9	1.7
Junior colleges, colleges, and universities	3.0	3.0	3.4	3.6
Health care and social assistance	4.2	4.6	3.0	3.5
Hospitals	5.7	6.1	4.0	5.0
Public administration	1.2	1.4	1.8	1.8
1 to 99 workers	2.1	2.2	2.2	2.1
1 to 49 workers	3.2	3.2	3.2	3.3
50 to 99 workers	3.0	3.1	3.8	3.7
100 workers or more	1.3	1.3	1.4	1.3
100 to 499 workers	2.9	2.7	2.1	2.1
500 workers or more	1.3	1.4	1.8	1.7

See footnotes at end of table.

Table 44. Standard errors for unmarried domestic partner benefits: Access¹, State and local government workers, March 2018—continued

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
State government	2.0	2.0	1.9	2.1
Local government	1.4	1.4	1.4	1.3
Geographic areas				
Northeast	3.2	3.0	2.5	3.0
New England	7.9	7.7	6.2	7.1
Middle Atlantic	3.0	2.6	2.4	3.2
South	2.1	2.0	2.2	1.9
South Atlantic	2.8	2.8	3.3	3.0
East South Central	3.6	3.9	0.8	1.2
West South Central	4.7	4.1	4.2	3.3
Midwest	2.0	2.3	1.9	1.6
East North Central	1.4	2.1	2.0	1.6
West North Central	5.0	5.4	3.7	3.4
West	2.4	2.4	2.3	2.0
Mountain	4.7	5.0	6.0	4.8
Pacific	2.6	2.6	1.7	1.6

¹ The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer's policy on providing the benefit to unmarried domestic partners. For more information, see www.bls.gov/opub/btn/volume-3/employer-sponsored-benefits-extended-to-domestic-partners.htm.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 45. Medical care benefit combinations: Access, State and local government workers, March 2018

(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	88	1	3	8	81	8	1	10
Worker characteristics								
Management, professional, and related	91	1	3	5	82	9	1	8
Professional and related	90	1	3	6	82	10	1	8
Teachers	91	1	2	5	82	11	(1)	7
Primary, secondary, and special education school teachers	99	—	—	1	87	12	—	—
Service	79	2	5	14	74	7	1	18
Protective service	89	—	—	8	85	—	—	10
Sales and office	88	1	3	8	81	7	1	11
Office and administrative support	89	1	3	8	82	—	—	10
Natural resources, construction, and maintenance	95	—	3	—	89	7	—	—
Production, transportation, and material moving ...	84	—	6	10	79	6	—	—
Full time	99	(1)	(1)	1	91	8	(1)	1
Part time	23	4	22	50	20	7	5	68
Union	94	1	3	2	88	7	1	4
Nonunion	83	1	4	12	75	9	1	16
Average wage within the following categories: ²								
Lowest 25 percent	70	2	8	20	64	9	1	26
Lowest 10 percent	57	3	11	29	51	9	1	39
Second 25 percent	92	1	2	5	86	7	1	6
Third 25 percent	97	(1)	1	2	87	10	—	—
Highest 25 percent	95	(1)	2	3	88	8	—	—
Highest 10 percent	92	—	—	4	84	9	—	—
Establishment characteristics								
Service-providing industries	88	1	3	8	81	8	1	10
Education and health services	89	1	4	6	81	9	1	9
Educational services	89	1	4	6	80	10	1	9
Elementary and secondary schools	89	1	4	6	78	12	1	9
Junior colleges, colleges, and universities	88	1	3	7	85	—	—	9
Health care and social assistance	90	—	—	7	87	—	—	9
Hospitals	90	—	—	7	87	—	—	9
Public administration	89	1	2	8	83	7	(1)	9
1 to 99 workers	84	2	4	11	74	12	1	14
1 to 49 workers	81	1	4	13	68	—	—	17
50 to 99 workers	86	2	3	8	79	10	1	11
100 workers or more	89	1	3	7	83	7	1	9
100 to 499 workers	85	1	5	8	78	9	1	13
500 workers or more	91	1	2	6	85	7	1	7

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, State and local government workers, March 2018—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	83	6	3	8	36	53	1	10
Worker characteristics								
Management, professional, and related	86	6	2	6	38	53	1	7
Professional and related	86	6	3	6	38	54	1	8
Teachers	89	3	2	6	37	56	1	7
Primary, secondary, and special education school teachers	99	—	—	1	32	67	—	—
Service	74	7	4	15	29	52	3	17
Protective service	86	3	3	8	32	58	2	9
Sales and office	83	6	3	9	36	53	1	10
Office and administrative support	84	5	2	8	36	54	1	9
Natural resources, construction, and maintenance	87	8	3	2	38	57	—	—
Production, transportation, and material moving ...	81	4	6	10	26	58	—	—
Full time	93	6	(¹)	1	40	59	—	—
Part time	21	7	19	54	7	20	9	64
Union	92	3	3	2	34	62	1	4
Nonunion	76	8	3	13	37	46	2	15
Average wage within the following categories: ²								
Lowest 25 percent	64	8	7	21	27	46	3	24
Lowest 10 percent	51	9	8	32	19	40	6	34
Second 25 percent	86	7	2	5	37	56	1	6
Third 25 percent	92	5	1	2	39	58	(¹)	3
Highest 25 percent	91	4	2	3	40	55	—	—
Highest 10 percent	88	5	3	4	43	50	—	—
Establishment characteristics								
Service-providing industries	83	6	3	8	36	53	1	10
Education and health services	84	6	3	7	37	53	1	9
Educational services	87	4	3	6	34	56	1	9
Elementary and secondary schools	89	1	4	6	26	64	1	9
Junior colleges, colleges, and universities	80	10	3	7	58	32	—	—
Health care and social assistance	71	20	2	7	55	36	—	—
Hospitals	66	25	2	7	58	33	—	—
Public administration	85	5	1	8	35	55	1	9
1 to 99 workers	80	6	3	11	27	59	1	13
1 to 49 workers	77	5	4	14	23	59	2	16
50 to 99 workers	82	6	3	9	31	58	—	—
100 workers or more	84	6	3	7	38	52	1	9
100 to 499 workers	82	4	5	9	28	58	2	11
500 workers or more	85	7	2	6	43	49	1	7

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, State and local government workers, March 2018—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	95	1	(¹)	4	90	6	(¹)	4
Local government	86	1	4	9	78	9	1	12
Geographic areas								
Northeast	86	1	6	7	80	7	2	11
New England	84	—	—	10	81	—	—	11
Middle Atlantic	86	(¹)	7	6	80	7	2	11
South	92	1	2	6	82	11	—	—
South Atlantic	90	1	2	8	84	—	—	8
East South Central	91	—	—	5	74	18	—	8
West South Central	95	—	—	3	83	13	—	—
Midwest	84	1	6	9	80	5	1	14
East North Central	83	1	6	10	80	4	1	15
West North Central	87	1	5	7	80	—	—	12
West	87	1	2	10	80	—	—	12
Mountain	85	—	—	13	82	—	—	14
Pacific	88	1	3	8	79	—	—	10

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, State and local government workers, March 2018—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	90	6	(¹)	4	48	47	—	—
Local government	81	6	4	9	31	55	2	11
Geographic areas								
Northeast	82	5	5	8	30	57	1	12
New England	76	12	—	—	15	73	—	—
Middle Atlantic	84	3	6	7	35	52	—	—
South	87	5	2	6	41	51	1	6
South Atlantic	86	5	2	8	56	35	1	8
East South Central	86	6	—	—	40	52	—	8
West South Central	90	6	1	4	20	76	—	—
Midwest	78	7	5	10	38	47	3	12
East North Central	77	8	5	11	44	40	3	13
West North Central	81	7	4	8	28	60	2	11
West	82	6	2	10	28	60	1	11
Mountain	77	—	—	13	32	54	—	—
Pacific	84	5	2	9	26	63	—	—

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, March 2018

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	0.1	0.3	0.5	0.8	0.6	0.2	0.5
Worker characteristics								
Management, professional, and related	0.5	0.2	0.3	0.4	0.8	0.7	0.2	0.5
Professional and related	0.5	0.2	0.4	0.5	0.9	0.7	0.3	0.5
Teachers	0.7	0.3	0.5	0.5	1.1	1.0	0.2	0.7
Primary, secondary, and special education school teachers	0.3	–	–	0.3	1.3	1.3	–	–
Service	1.4	0.4	1.0	1.6	1.4	0.9	0.3	1.2
Protective service	1.3	–	–	1.5	1.8	–	–	1.1
Sales and office	1.2	0.3	0.5	1.1	1.6	1.1	0.3	1.2
Office and administrative support	1.3	0.3	0.4	1.1	1.6	–	–	1.2
Natural resources, construction, and maintenance	1.3	–	0.9	–	2.2	1.8	–	–
Production, transportation, and material moving ...	4.5	–	2.4	2.8	4.6	1.5	–	–
Full time	0.2	0.1	0.1	0.2	0.7	0.7	0.1	0.2
Part time	1.5	0.7	2.2	2.7	1.5	0.9	1.2	1.7
Union	0.5	0.2	0.3	0.2	1.0	0.8	0.3	0.5
Nonunion	1.1	0.2	0.5	0.9	1.3	0.9	0.3	0.9
Average wage within the following categories: ¹								
Lowest 25 percent	1.7	0.4	1.0	1.6	1.6	0.8	0.4	1.5
Lowest 10 percent	2.4	0.7	1.8	2.4	1.9	1.1	0.5	2.0
Second 25 percent	1.0	0.3	0.4	0.7	1.0	0.9	0.4	0.9
Third 25 percent	0.5	0.1	0.3	0.4	1.2	1.0	–	–
Highest 25 percent	0.9	0.2	0.4	0.7	1.2	0.8	–	–
Highest 10 percent	1.5	–	–	1.2	1.7	1.1	–	–
Establishment characteristics								
Service-providing industries	0.6	0.1	0.3	0.5	0.8	0.6	0.2	0.5
Education and health services	0.6	0.2	0.4	0.4	1.0	0.7	0.3	0.5
Educational services	0.6	0.2	0.5	0.4	1.1	0.8	0.3	0.6
Elementary and secondary schools	0.8	0.2	0.7	0.4	1.3	1.1	0.2	0.8
Junior colleges, colleges, and universities	1.7	0.6	0.9	1.4	1.6	–	–	1.3
Health care and social assistance	1.4	–	–	1.6	2.0	–	–	1.2
Hospitals	1.1	–	–	1.5	2.7	–	–	1.1
Public administration	0.9	0.2	0.3	0.9	1.2	1.2	0.2	0.8
1 to 99 workers	1.4	0.4	0.6	1.2	1.7	1.2	0.3	1.3
1 to 49 workers	2.2	0.5	0.6	2.1	2.9	–	–	2.1
50 to 99 workers	1.4	0.5	0.9	1.3	2.5	2.0	0.2	1.4
100 workers or more	0.6	0.1	0.4	0.5	0.8	0.6	0.2	0.5
100 to 499 workers	1.4	0.3	1.1	0.9	1.8	1.2	0.3	1.4
500 workers or more	0.8	0.2	0.4	0.7	1.2	0.9	0.2	0.8

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, March 2018—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	0.7	0.4	0.3	0.5	0.8	0.8	0.3	0.6
Worker characteristics								
Management, professional, and related	0.8	0.5	0.3	0.4	1.0	1.1	0.3	0.5
Professional and related	0.8	0.6	0.3	0.5	1.0	1.1	0.3	0.5
Teachers	0.9	0.5	0.5	0.5	1.2	1.3	0.4	0.7
Primary, secondary, and special education school teachers	0.3	—	—	0.3	1.0	1.1	—	—
Service	1.3	0.8	0.9	1.5	1.2	1.3	0.9	1.6
Protective service	1.4	0.9	0.9	1.5	1.7	1.9	1.0	1.5
Sales and office	1.3	0.9	0.4	1.1	1.9	1.8	0.3	1.3
Office and administrative support	1.3	0.9	0.4	1.1	1.9	1.8	0.3	1.3
Natural resources, construction, and maintenance	1.8	1.9	1.0	0.9	3.3	3.5	—	—
Production, transportation, and material moving ...	4.6	1.5	2.4	2.8	3.2	4.8	—	—
Full time	0.5	0.5	0.1	0.2	0.8	0.8	—	—
Part time	1.4	0.7	1.9	2.5	0.8	1.5	2.1	2.8
Union	0.6	0.4	0.3	0.2	1.1	1.1	0.3	0.3
Nonunion	1.2	0.7	0.4	0.9	1.1	1.0	0.5	1.1
Average wage within the following categories: ¹								
Lowest 25 percent	1.5	0.7	0.8	1.5	1.4	1.2	0.8	1.9
Lowest 10 percent	2.2	0.9	1.4	2.4	1.4	2.0	1.8	2.9
Second 25 percent	1.3	0.9	0.4	0.7	1.8	1.9	0.3	0.7
Third 25 percent	0.8	0.6	0.2	0.4	1.1	1.1	0.1	0.5
Highest 25 percent	1.0	0.6	0.4	0.7	1.6	1.7	—	—
Highest 10 percent	1.5	0.8	0.7	1.2	2.0	2.0	—	—
Establishment characteristics								
Service-providing industries	0.7	0.4	0.3	0.5	0.8	0.8	0.3	0.6
Education and health services	0.8	0.6	0.3	0.4	1.1	1.0	0.3	0.4
Educational services	0.7	0.4	0.4	0.4	1.0	0.9	0.3	0.5
Elementary and secondary schools	0.8	0.3	0.6	0.4	0.9	1.0	0.3	0.6
Junior colleges, colleges, and universities	2.2	1.6	0.9	1.5	2.7	2.4	—	—
Health care and social assistance	3.9	3.2	0.5	1.5	4.2	4.5	—	—
Hospitals	4.8	4.5	0.7	1.4	6.0	6.3	—	—
Public administration	1.1	0.8	0.4	0.9	1.3	1.2	0.2	0.9
1 to 99 workers	1.3	0.9	0.6	1.2	1.9	2.1	0.4	1.4
1 to 49 workers	2.3	1.3	0.7	2.0	2.4	2.8	0.7	2.4
50 to 99 workers	1.9	1.2	0.8	1.3	2.4	2.7	—	—
100 workers or more	0.7	0.5	0.3	0.5	1.0	1.1	0.3	0.6
100 to 499 workers	1.7	0.8	1.0	0.9	1.9	2.3	0.7	1.2
500 workers or more	1.0	0.7	0.3	0.7	1.2	1.3	0.2	0.8

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, March 2018—continued

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
State government	0.8	0.3	0.1	0.8	0.9	0.7	0.2	0.7
Local government	0.7	0.2	0.4	0.7	1.0	0.8	0.2	0.7
Geographic areas								
Northeast	1.4	0.3	1.1	0.9	1.7	1.3	0.7	1.7
New England	1.5	—	—	1.6	2.5	—	—	1.0
Middle Atlantic	1.8	0.1	1.4	1.1	2.1	1.5	0.8	2.2
South	0.9	0.2	0.4	0.7	1.1	1.1	—	—
South Atlantic	1.6	0.4	0.3	1.3	1.2	—	—	1.1
East South Central	2.0	—	—	0.8	1.9	2.3	—	1.3
West South Central	1.2	—	—	1.0	2.6	2.6	—	—
Midwest	1.4	0.3	0.8	1.7	2.0	1.1	0.2	1.2
East North Central	2.0	0.4	1.0	2.4	2.8	1.4	0.2	1.7
West North Central	1.7	0.4	1.3	1.6	2.5	—	—	1.5
West	1.1	0.2	0.3	1.0	1.8	—	—	1.0
Mountain	2.1	—	—	2.2	4.1	—	—	2.0
Pacific	1.3	0.3	0.4	1.0	1.7	—	—	1.1

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, March 2018—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	1.2	1.0	0.1	0.8	1.9	2.1	—	—
Local government	0.8	0.6	0.4	0.7	0.9	0.9	0.4	0.8
Geographic areas								
Northeast	1.3	0.7	1.0	1.0	1.6	1.8	0.5	1.4
New England	2.1	2.4	—	—	4.3	4.5	—	—
Middle Atlantic	1.7	0.7	1.2	1.2	1.5	1.8	—	—
South	1.2	0.9	0.3	0.8	1.1	1.3	0.3	0.7
South Atlantic	1.4	0.8	0.3	1.3	1.1	1.9	0.3	1.3
East South Central	2.5	1.7	—	—	4.1	3.7	—	1.3
West South Central	2.9	2.2	0.2	1.2	2.5	3.0	—	—
Midwest	1.2	1.0	0.7	1.5	1.8	1.5	1.1	2.1
East North Central	1.3	1.3	0.8	2.1	1.9	1.2	1.6	3.2
West North Central	2.4	1.4	1.3	1.8	3.6	3.7	0.8	1.0
West	1.2	0.8	0.4	1.0	1.9	1.8	0.5	0.9
Mountain	1.8	—	—	2.2	3.9	3.0	—	—
Pacific	1.6	1.1	0.5	1.1	2.2	2.3	—	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 46. Paid leave combinations: Access, State and local government workers, March 2018

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
All workers	36	59	60	58	93	93	87
Worker characteristics							
Management, professional, and related	27	62	47	44	94	94	86
Professional and related	23	64	40	37	94	94	85
Teachers	9	68	14	10	94	94	80
Primary, secondary, and special education school teachers	9	81	13	8	100	100	87
Service	45	52	74	73	86	87	85
Protective service	51	52	88	88	91	92	91
Sales and office	50	54	86	84	93	93	92
Office and administrative support	50	54	86	85	94	94	93
Natural resources, construction, and maintenance	57	56	95	95	97	98	98
Production, transportation, and material moving ...	35	56	61	61	91	91	86
Full time	40	65	67	64	99	99	95
Part time	11	21	21	20	51	52	42
Union	39	69	57	56	98	98	91
Nonunion	32	49	63	60	88	88	85
Average wage within the following categories: ²							
Lowest 25 percent	30	44	58	56	81	81	78
Lowest 10 percent	22	37	43	42	68	69	65
Second 25 percent	48	56	85	84	96	96	94
Third 25 percent	42	69	62	60	98	98	94
Highest 25 percent	25	65	41	38	97	97	86
Highest 10 percent	22	53	36	34	95	95	75
Establishment characteristics							
Service-providing industries	35	58	60	58	92	93	87
Education and health services	25	62	44	41	94	94	86
Educational services	21	64	36	33	94	94	85
Elementary and secondary schools	17	72	26	21	94	94	84
Junior colleges, colleges, and universities	33	41	68	68	93	93	87
Health care and social assistance	52	52	91	91	93	94	93
Hospitals	51	51	91	91	93	94	93
Public administration	53	53	90	90	93	93	92
1 to 99 workers	32	61	54	52	90	90	86
1 to 49 workers	35	51	65	63	87	88	85
50 to 99 workers	30	70	44	41	92	92	87
100 workers or more	37	58	62	60	93	94	88
100 to 499 workers	39	62	61	60	91	91	88
500 workers or more	36	56	62	60	95	95	88

See footnotes at end of table.

Table 46. Paid leave combinations: Access, State and local government workers, March 2018—continued

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
State government	47	50	85	86	96	96	95
Local government	32	62	52	49	91	92	85
Geographic areas							
Northeast	46	71	56	55	92	92	85
New England	50	82	54	54	91	91	90
Middle Atlantic	45	68	56	56	92	92	84
South	31	56	62	59	94	94	91
South Atlantic	39	59	66	65	92	92	90
East South Central	—	43	59	59	93	93	91
West South Central	25	56	56	52	97	97	91
Midwest	36	64	55	53	90	90	88
East North Central	38	66	54	54	89	89	87
West North Central	32	61	57	51	92	92	89
West	34	48	67	64	94	94	83
Mountain	24	45	60	55	89	89	84
Pacific	39	50	70	68	96	96	83

¹ Includes workers with access to one or more of these leave benefits.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 46. Standard errors for paid leave combinations: Access, State and local government workers, March 2018

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
All workers	1.1	1.1	0.9	0.9	0.5	0.5	0.6
Worker characteristics							
Management, professional, and related	1.3	1.4	1.2	1.1	0.6	0.6	0.8
Professional and related	1.3	1.4	1.2	1.2	0.6	0.6	0.9
Teachers	1.6	1.6	1.7	1.6	0.8	0.8	1.2
Primary, secondary, and special education school teachers	1.8	1.4	2.1	2.1	0.1	0.1	1.1
Service	2.0	2.1	1.4	1.4	1.3	1.3	1.2
Protective service	3.4	3.4	1.3	1.4	1.2	1.2	1.0
Sales and office	1.7	1.7	1.4	1.5	1.0	1.0	1.2
Office and administrative support	1.8	1.7	1.4	1.5	1.0	1.0	1.2
Natural resources, construction, and maintenance	2.7	2.7	1.4	1.3	1.0	1.0	0.9
Production, transportation, and material moving ...	4.6	4.2	3.5	4.6	2.8	2.8	2.9
Full time	1.2	1.2	0.9	0.8	0.1	0.1	0.5
Part time	1.4	1.7	1.7	2.0	2.4	2.4	1.8
Union	1.4	1.4	1.2	1.1	0.4	0.4	0.8
Nonunion	1.4	1.6	1.2	1.2	0.9	0.9	0.8
Average wage within the following categories: ²							
Lowest 25 percent	1.5	1.5	1.7	1.8	1.5	1.4	1.4
Lowest 10 percent	1.6	1.8	2.5	2.4	2.4	2.4	2.2
Second 25 percent	1.8	1.9	1.3	1.3	0.6	0.6	0.7
Third 25 percent	2.1	1.5	2.0	2.1	0.4	0.4	0.7
Highest 25 percent	1.5	1.6	1.6	1.4	0.8	0.7	1.2
Highest 10 percent	2.5	1.8	2.3	2.2	1.3	1.2	1.8
Establishment characteristics							
Service-providing industries	1.1	1.1	0.9	0.8	0.5	0.5	0.6
Education and health services	1.3	1.4	1.1	1.0	0.6	0.6	0.8
Educational services	1.2	1.3	1.1	1.0	0.6	0.6	0.9
Elementary and secondary schools	1.2	1.3	1.3	1.2	0.6	0.6	1.1
Junior colleges, colleges, and universities	2.8	2.8	2.2	2.1	1.5	1.5	1.6
Health care and social assistance	4.7	4.7	1.2	1.5	1.4	1.4	1.3
Hospitals	7.6	7.6	1.1	1.7	1.3	1.4	1.1
Public administration	2.3	2.3	0.9	0.9	0.8	0.9	0.7
1 to 99 workers	1.8	2.0	1.6	1.5	1.2	1.2	1.3
1 to 49 workers	3.0	3.1	2.7	2.6	2.1	2.0	2.1
50 to 99 workers	2.7	2.4	2.4	2.1	1.3	1.3	1.5
100 workers or more	1.3	1.4	1.0	1.0	0.5	0.5	0.7
100 to 499 workers	2.0	1.9	1.7	1.6	1.2	1.2	1.2
500 workers or more	1.6	1.7	1.3	1.3	0.7	0.7	1.0

See footnotes at end of table.

Table 46. Standard errors for paid leave combinations: Access, State and local government workers, March 2018—continued

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
State government	1.7	1.8	1.2	1.1	0.8	0.8	0.9
Local government	1.3	1.3	1.0	1.0	0.6	0.6	0.8
Geographic areas							
Northeast	2.9	1.3	2.6	2.5	1.5	1.5	1.8
New England	3.5	2.0	3.0	2.2	1.0	1.0	3.1
Middle Atlantic	3.4	1.7	3.1	3.2	1.9	2.0	2.2
South	1.8	2.1	1.6	1.5	0.9	0.9	1.0
South Atlantic	2.3	2.2	1.6	1.8	1.4	1.4	1.1
East South Central	—	5.7	6.9	6.1	2.0	1.9	2.2
West South Central	1.7	4.2	2.0	1.7	1.2	1.2	2.3
Midwest	2.1	1.8	1.4	1.8	1.0	0.9	1.3
East North Central	2.4	1.9	2.1	2.5	1.6	1.4	1.3
West North Central	3.9	3.6	1.0	2.2	0.5	0.4	2.8
West	2.5	2.7	1.4	1.1	0.7	0.7	1.1
Mountain	6.1	6.2	2.6	2.2	1.7	1.8	1.8
Pacific	2.3	2.7	1.6	1.1	0.6	0.6	1.3

¹ Includes workers with access to one or more of these leave benefits.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Technical Note

Interpreting the estimates

Comparing private and public sector data

Employee benefits in state and local government should not be directly compared to private industry.

Differences between these sectors stem from factors such as variation in work activities and occupational structures. Manufacturing and sales, for example, make up a large part of private industry work activities but are rare in state and local government. Administrative support and professional occupations (including teachers) account for two-thirds of the state and local government workforce, compared with one-half of private industry.

Measures of reliability

To assist users in ascertaining the reliability of benefits estimates, standard errors are made available with publication of the bulletin. Standard errors provide users a measure of the precision of an estimate to ensure that it is within an acceptable range for its intended purpose.

Leave benefits for teachers

Primary, secondary, and special education teachers typically have a work schedule of 37 or 38 weeks per year. Because of this work schedule, they are generally not offered vacations or holidays. In many cases, the time off during winter and spring breaks during the school year are not considered vacation days for the purposes of this survey.

Medical care premiums

The estimates for medical care premiums are not based on actual decisions regarding medical coverage made by employees; instead they are based on the assumption that all employees in the occupation can opt for single or family coverage. Monthly premiums are collected when possible. Annual premiums are converted to monthly premiums by dividing by 12 months.

Retirement plans

Differences in retirement plan participation are influenced by type of plan offered. In defined benefit plans participation is often mandatory, after meeting eligibility requirements, while participation in defined contribution plans is often voluntary.

Calculations for average wage categories

Estimates by worker average wage are grouped into six wage 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 use percentile values based on unpublished March 2018 wages and salaries from the BLS *Employer Costs for Employee Compensation* publication.

The percentiles are computed using average hourly earnings from sampled occupations within an establishment. Establishments in the survey are asked to report only individual worker earnings and scheduled hours of work for each sampled job. For the calculation of the percentile values, the individual worker hourly wages are weighted and arrayed from lowest to highest. The values corresponding to the percentiles are:

Characteristics	Average hourly wage percentiles				
	10	25	50 (median)	75	90
Civilian	\$10.28	\$13.18	\$19.87	\$31.55	\$47.78
Private industry	\$10.00	\$12.75	\$18.78	\$30.08	\$46.73
State and local government	\$13.47	\$18.14	\$26.94	\$38.41	\$52.36

Individual workers can fall into a wage category different from the average for the occupation into which they are classified because average hourly wages for the occupation are used to produce the benefit estimates.

Interpreting the tables

All estimates shown in the table are based on the set of workers specified in the statement underneath the table title and on any subsets indicated by column headers. For example, the statement may indicate that "All workers = 100 percent" or "All workers with paid sick leave = 100 percent."

Benefit terms

For definitions of benefit terms, see the *Glossary of Employee Benefit Terms* at

www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm. Major

terms for this bulletin include:

Access

Employees are considered to have access to a benefit plan if it is available for their use. For example, if an employee is permitted to participate in a medical care plan offered by the employer, but the employee declines to do so, he or she is placed in a category with those having access to medical care.

Participation

Employees in contributory plans are considered participants in an insurance or retirement plan if they have paid required contributions and fulfilled any applicable service requirements. Employees in noncontributory plans are counted as participating regardless of whether they have fulfilled the service requirements. (Note: Incidence can mean either access or rates of participation in a benefit plan.)

Take-up rates

Take-up rates are the percentage of workers with access to a plan who participate in the plan. They are computed by using the number of workers participating in a plan divided by the number of workers with access to the plan, multiplied by 100, and rounded to the nearest one percent. Since the computation of take-up rates is based on the number of workers collected rather than rounded percentage estimates, the take-up rates in the tables may not equal the ratio of participation to access estimates.

Medical care benefits

Medical care benefits provide services or payments for services rendered in the hospital or by a qualified medical care provider.

Sample rotation

One-third of the private industry sample is rotated each year except in years when the government sample is replaced. The government sample is replaced less frequently than the private industry sample. The state and local government sample was replaced in its entirety for the March 2017 reference period.

Sample size

See appendix table 1.

Survey scope

See appendix table 2. Workers in the civilian economy are defined in the survey as those employed in private industry and state and local government. Excluded from the civilian economy are workers

employed in federal and quasi-federal agencies, military personnel, agricultural workers, volunteers, unpaid workers, individuals receiving long-term disability compensation, and those working overseas. In addition, private industry excludes workers in private households, the self-employed, workers who set their own pay (e.g., proprietors, owners, major stockholders, and partners in unincorporated firms), and family members paid token wages.

Survey methods

For technical information on survey methods, see "National Compensation Measures," in the BLS *Handbook of Methods* at www.bls.gov/opub/hom/ncs/home.htm. The Concepts section of the *Handbook* provides definitions for worker and establishment characteristics, including geographic areas.

Additional information

For BLS research articles on employee benefits, see the *Monthly Labor Review* at www.bls.gov/opub/mlr, *Beyond the Numbers* at www.bls.gov/opub/btn, and *The Economics Daily* at www.bls.gov/opub/ted.

Appendix table 1. Survey establishment response, March 2018

Establishments	Civilian	Private industry	State and local governments
Total in sampling frame ¹	6,272,201	6,039,629	232,572
Total in sample	11,478	9,881	1,597
Responding ²	8,032	6,588	1,444
Refused ³	2,424	2,284	140
Out of business or not in survey scope	1,022	1,009	13

¹ The sampling frame was developed from state unemployment insurance reports and is based on the 2012 North American Industry Classification System (NAICS). With some minor exceptions, an establishment is a single economic unit that engages in one, or predominantly one, type of economic activity. For private industry, the establishment is usually at a single physical location such as a mine, factory, office, or store; if a sampled establishment is owned by a larger entity with many locations, only the employment and characteristics of the establishment selected for the sample are considered for the survey. For state and local governments, an establishment can include more than one physical location, such as a school district or a police department.

² Establishments that provided data at the initial interview.

³ Establishments that did not provide data at the initial interview. Data for establishments not responding at the time of update interviews are imputed. For information on nonresponse adjustment and imputation, see "National Compensation Measures," BLS Handbook of Methods available at www.bls.gov/opub/hom/ncs/home.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Appendix table 2. Number of workers represented, March 2018

Occupational group ¹	Civilian ²	Private industry ²	State and local governments ²
All workers	137,310,900	118,068,300	19,242,600
Management, professional, and related	42,783,300	31,749,100	11,034,300
Management, business, and financial	13,068,900	11,447,500	-
Professional and related	29,714,500	20,301,600	9,412,900
Teachers	6,576,300	-	5,088,100
Primary, secondary, and special education school teachers	4,532,400	-	3,881,300
Registered nurses	3,110,500	-	-
Service	29,942,100	26,034,800	3,907,300
Protective service	3,379,800	1,514,900	1,864,900
Sales and office	32,990,300	30,291,200	2,699,000
Sales and related	12,241,200	12,155,100	-
Office and administrative support	20,749,100	18,136,200	2,613,000
Natural resources, construction, and maintenance	11,377,700	10,532,700	845,000
Construction, extraction, farming, fishing, and forestry	5,543,300	5,060,200	-
Installation, maintenance, and repair	5,834,300	5,472,400	-
Production, transportation, and material moving	20,217,500	19,460,600	757,000
Production	9,565,000	9,447,500	-
Transportation and material moving	10,652,500	10,013,100	-

¹ The 2010 Standard Occupational Classification system is used to classify workers.

² The numbers 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.

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no estimates for this characteristic are provided in this publication.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.