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

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September 2015

Bulletin 2782

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Overview

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

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

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

Civilian Tables

Types of Benefits:

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

Table 2. Retirement benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2015

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

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2015—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	52	36	70	11	9	86	47	32	67
1 to 49 workers	46	33	71	8	7	88	44	30	68
50 to 99 workers	67	46	69	17	14	82	59	38	65
100 workers or more	86	69	81	44	38	86	66	46	69
100 to 499 workers	81	61	75	29	24	84	69	46	68
500 workers or more	91	79	87	60	52	87	64	46	72
Geographic areas									
Northeast	70	57	80	32	28	88	56	40	71
New England	71	56	79	28	24	87	57	42	73
Middle Atlantic	70	57	81	34	30	88	56	39	70
South	69	52	75	27	23	85	59	38	65
South Atlantic	70	53	75	28	23	84	62	40	65
East South Central	72	52	72	26	22	84	56	36	63
West South Central	67	50	75	26	22	88	55	37	67
Midwest	73	57	78	27	23	85	62	43	69
East North Central	71	56	78	28	24	86	61	42	68
West North Central	75	58	78	27	22	81	64	46	71
West	64	50	77	27	23	87	50	36	71
Mountain	65	46	71	22	18	82	53	35	66
Pacific	64	51	80	29	25	88	49	36	74

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

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

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

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

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

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2015

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

See footnotes at end of table.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2015—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	1.1	0.8	1.0	0.6	0.5	1.1	1.0	0.8	1.1
1 to 49 workers	1.3	1.0	1.2	0.5	0.5	1.1	1.3	1.0	1.2
50 to 99 workers	2.1	1.9	1.7	1.4	1.2	2.3	2.1	1.8	1.9
100 workers or more	0.7	0.8	0.5	0.9	0.8	0.7	0.8	0.7	0.7
100 to 499 workers	1.2	1.2	0.9	1.1	1.0	1.1	1.2	1.1	1.0
500 workers or more	0.8	0.8	0.6	1.2	1.0	0.9	1.1	1.0	0.9
Geographic areas									
Northeast	1.5	1.3	0.7	1.7	1.6	1.0	1.2	1.0	1.0
New England	3.0	2.7	1.7	2.9	3.0	3.0	2.7	2.1	1.8
Middle Atlantic	1.5	1.3	0.8	1.7	1.6	1.1	1.2	1.0	1.2
South	1.1	1.0	0.9	0.8	0.8	1.1	1.0	0.8	1.0
South Atlantic	1.7	1.5	1.1	1.1	1.2	1.7	1.6	1.3	1.4
East South Central	2.4	2.5	3.1	2.5	2.5	3.4	2.0	1.6	3.3
West South Central	1.6	1.6	1.2	1.0	0.9	1.1	1.5	1.4	1.4
Midwest	1.2	1.3	1.1	1.3	0.9	1.6	1.2	1.2	1.4
East North Central	1.5	1.7	1.4	1.3	1.0	1.2	1.5	1.6	1.7
West North Central	2.0	1.9	2.0	3.1	2.1	4.0	2.0	1.7	2.4
West	1.3	1.1	1.5	1.1	1.0	0.9	1.5	1.0	1.7
Mountain	2.4	2.6	3.2	2.3	2.1	1.5	2.8	2.3	3.5
Pacific	1.6	1.1	1.7	1.1	1.1	1.2	1.8	1.1	1.7

[1] The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
[2] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[3] Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or are participating in at least one of these plan types.
[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Table 3. Retirement benefit combinations: Access, civilian workers,[1] National Compensation Survey, March 2015

(All workers = 100 percent)

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

See footnotes at end of table.

Table 3. Retirement benefit combinations: Access, civilian workers,[1] National Compensation Survey, March 2015—continued

(All workers = 100 percent)

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

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

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

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

Table 3. Standard errors for retirement benefit combinations: Access, civilian workers,[1] National Compensation Survey, March 2015

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

See footnotes at end of table.

Table 3. Standard errors for retirement benefit combinations: Access, civilian workers,[1] National Compensation Survey, March 2015—continued

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

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

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

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

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,[1] National Compensation Survey, March 2015

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

See footnotes at end of table.

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,[1] National Compensation Survey, March 2015—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	63	28	1	8
1 to 49 workers	62	27	2	9
50 to 99 workers	65	29	–	–
100 workers or more	50	43	1	6
100 to 499 workers	53	37	3	7
500 workers or more	49	46	1	5
Geographic areas				
Northeast	52	39	2	7
New England	47	44	1	8
Middle Atlantic	53	38	2	7
South	53	42	1	4
South Atlantic	58	36	1	5
East South Central	45	52	–	–
West South Central	48	47	1	4
Midwest	57	35	1	7
East North Central	59	33	1	8
West North Central	53	39	–	–
West	48	45	–	–
Mountain	51	39	–	–
Pacific	47	47	–	–

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[2] Plans 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] Less than 0.5.
[6] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,[1] National Compensation Survey, March 2015

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

See footnotes at end of table.

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,[1] National Compensation Survey, March 2015—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	2.2	1.9	0.5	1.1
1 to 49 workers	2.8	2.3	0.8	1.6
50 to 99 workers	3.1	2.9	–	–
100 workers or more	1.2	1.1	0.3	0.5
100 to 499 workers	2.2	1.9	0.9	1.1
500 workers or more	1.2	1.2	0.2	0.5
Geographic areas				
Northeast	2.5	2.0	0.6	1.0
New England	4.8	3.9	0.5	1.8
Middle Atlantic	2.8	2.1	0.7	1.2
South	1.9	1.9	0.2	0.6
South Atlantic	2.9	2.8	0.3	1.0
East South Central	3.9	4.1	–	–
West South Central	2.2	2.4	0.5	0.9
Midwest	1.9	1.6	0.4	1.3
East North Central	2.4	1.8	0.4	1.5
West North Central	2.8	3.2	–	–
West	2.4	2.3	–	–
Mountain	4.0	4.2	–	–
Pacific	2.9	2.7	–	–

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[2] Plans 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 2015.

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

Table 6. Defined benefit frozen retirement plans:[1] Selected attributes, civilian workers,[2] National Compensation Survey, March 2015

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

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

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:[1] Selected attributes, civilian workers,[2] National Compensation Survey, March 2015—continued

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

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

[1] Plans closed to new workers or plans that cease accruals for some or all plan participants.
[2] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[3] The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2014 are included in the "1 year" column. Those frozen between 2010 and 2013 are included in the "2 to 5 year" column and plans frozen before 2010 are included in the "Greater than 5 years" column.
[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 2015.

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

Table 6. Standard errors for defined benefit frozen retirement plans:[1] Selected attributes, civilian workers,[2] National Compensation Survey, March 2015

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

See footnotes at end of table.

Table 6. Standard errors for defined benefit frozen retirement plans:[1] Selected attributes, civilian workers,[2] National Compensation Survey, March 2015—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	–	–	4.0
1 to 49 workers	–	–	4.7
50 to 99 workers	–	–	6.4
100 workers or more	0.4	1.5	1.4
100 to 499 workers	0.5	2.6	2.7
500 workers or more	0.5	1.6	1.6
Geographic areas			
Northeast	–	–	2.0
New England	–	2.9	–
Middle Atlantic	–	–	2.4
South	1.1	2.7	2.5
South Atlantic	0.8	3.4	3.2
East South Central	–	–	8.6
West South Central	–	–	1.8
Midwest	0.3	3.3	3.3
East North Central	–	–	3.7
West North Central	0.4	6.7	6.5
West	0.7	3.5	3.6
Mountain	–	4.9	–
Pacific	0.9	4.3	4.5

[1] Plans closed to new workers or plans that cease accruals for some or all plan participants.
[2] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[3] The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2014 are included in the "1 year" column. Those frozen between 2010 and 2013 are included in the "2 to 5 year" column and plans frozen before 2010 are included in the "Greater than 5 years" column.
[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 2015.

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

Table 7. Defined benefit frozen retirement plans:[1] Plan alternatives, civilian workers,[2] National Compensation Survey, March 2015

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

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

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:[1] Plan alternatives, civilian workers,[2] National Compensation Survey, March 2015—continued

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

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

[1] Plans closed to new workers or plans that cease accruals for some or all plan participants.
[2] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[3] The sum of the individual components may be greater than the total because some employers offer more than one alternative.
[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 2015.

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

Table 7. Standard errors for frozen defined benefit retirement plans:[1] Plan alternatives, civilian workers,[2] National Compensation Survey, March 2015

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans				
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers	0.5	0.5	1.5	1.0	1.0	1.2	0.2
Worker characteristics							
Management, professional, and related	0.5	0.5	1.8	1.5	1.3	1.6	0.2
Management, business, and financial	1.2	1.2	2.3	2.3	2.2	2.2	–
Professional and related	0.5	0.5	1.8	1.5	1.2	1.7	0.1
Teachers:							
Primary, secondary, and special education school teachers	–	0.0	0.8	0.7	–	2.1	–
Service	0.5	0.5	2.5	1.0	1.0	2.6	–
Protective service	0.7	0.7	2.0	1.7	–	3.2	–
Sales and office	1.3	1.3	2.2	1.2	1.6	1.6	0.2
Sales and related	3.9	3.9	2.5	2.8	4.5	4.4	–
Office and administrative support	1.1	1.1	2.3	1.3	1.6	1.6	0.2
Natural resources, construction, and maintenance	0.8	0.8	3.5	3.1	4.2	1.8	–
Installation, maintenance, and repair	1.1	1.1	3.5	4.1	5.4	2.3	–
Production, transportation, and material moving	2.7	2.7	2.3	2.7	2.1	3.2	–
Transportation and material moving	1.6	1.6	4.3	3.6	–	4.1	–
Full time	0.5	0.5	1.5	1.1	1.1	1.3	0.2
Part time	1.5	1.5	3.3	2.1	1.5	3.0	–
Union	0.2	0.2	1.7	1.5	0.9	1.6	–
Nonunion	0.8	0.8	2.2	1.4	1.5	1.7	0.2
Average wage within the following categories:[3]							
Lowest 25 percent	2.4	2.4	4.8	2.2	1.8	3.3	–
Lowest 10 percent	7.5	7.5	7.9	–	–	3.8	–
Second 25 percent	0.9	0.9	2.3	1.3	1.2	2.3	–
Third 25 percent	1.0	1.0	2.1	1.6	1.3	1.8	0.1
Highest 25 percent	0.5	0.5	1.8	1.5	1.6	1.4	–
Highest 10 percent	0.8	0.8	2.7	2.4	2.5	2.4	–
Establishment characteristics							
Goods-producing industries	1.4	1.4	1.7	3.3	4.0	3.1	–
Service-providing industries	0.5	0.5	1.5	1.1	0.9	1.3	0.2
Education and health services	0.5	0.5	1.9	1.3	0.8	1.6	0.3
Educational services:							
Elementary and secondary schools	–	0.0	0.7	0.6	–	1.8	–
Health care and social assistance	2.2	2.2	5.1	–	3.3	4.3	1.0
Hospitals	2.9	2.9	6.2	1.7	3.0	4.9	–

See footnotes at end of table.

Table 7. Standard errors for frozen defined benefit retirement plans:[1] Plan alternatives, civilian workers,[2] National Compensation Survey, March 2015—continued

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

[1] Plans closed to new workers or plans that cease accruals for some or all plan participants.
[2] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,[1] National Compensation Survey, March 2015

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

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

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,[1] National Compensation Survey, March 2015—continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers	65	35	80	20
1 to 49 workers	63	37	79	21
50 to 99 workers	69	31	85	15
100 workers or more	69	31	83	17
100 to 499 workers	71	29	85	15
500 workers or more	67	33	81	19
Geographic areas				
Northeast	67	33	86	14
New England	71	29	89	11
Middle Atlantic	66	34	85	15
South	71	29	82	18
South Atlantic	69	31	81	19
East South Central	71	29	83	17
West South Central	74	26	84	16
Midwest	64	36	80	20
East North Central	63	37	80	20
West North Central	67	33	79	21
West	66	34	82	18
Mountain	67	33	83	17
Pacific	66	34	81	19

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

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

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

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,[1] National Compensation Survey, March 2015

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

See footnotes at end of table.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,[1] National Compensation Survey, March 2015—continued

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

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

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

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

Table 9. Health care benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2015

(All workers = 100 percent)

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

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2015—continued

(All workers = 100 percent)

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

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2015—continued

(All workers = 100 percent)

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

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	30	23	75	17	13	74	56	40	71
1 to 49 workers	26	20	77	14	10	74	52	37	72
50 to 99 workers	43	32	74	27	21	75	69	49	71
100 workers or more	62	50	81	34	28	80	84	64	76
100 to 499 workers	55	43	79	28	22	80	80	59	74
500 workers or more	69	57	82	42	34	81	89	70	79
Geographic areas									
Northeast	49	39	80	27	22	79	70	53	75
New England	46	36	78	15	11	78	69	48	70
Middle Atlantic	50	40	80	32	25	80	71	54	76
South	42	32	77	21	16	74	71	52	73
South Atlantic	45	34	77	24	18	73	71	51	72
East South Central	35	27	75	17	13	75	73	55	75
West South Central	39	30	77	19	14	76	71	52	73
Midwest	48	37	79	23	18	77	71	52	73
East North Central	47	37	79	25	19	78	71	52	73
West North Central	49	38	79	21	16	75	70	51	73
West	51	42	82	36	30	83	69	54	78
Mountain	46	38	83	25	20	82	68	52	77
Pacific	54	44	82	41	34	83	70	55	78

[1] The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
[2] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[3] Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in health care.
[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 2015.

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

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2015

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

See footnotes at end of table.

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

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.6	0.5	0.5	0.6	0.4	0.6	0.6	0.5	0.4
Worker characteristics									
Management, professional, and related	1.1	0.9	0.6	1.1	0.9	0.7	0.8	0.8	0.6
Management, business, and financial	1.5	1.3	0.7	1.4	1.1	1.0	0.9	1.1	0.9
Professional and related	1.2	1.1	0.7	1.3	1.1	0.8	1.0	1.0	0.7
Teachers	1.9	1.7	1.1	1.6	1.4	1.3	1.8	1.6	0.8
Primary, secondary, and special education school teachers	2.2	2.1	1.3	2.1	1.9	1.7	1.9	1.8	1.0
Registered nurses	2.5	2.2	1.8	4.1	2.9	2.2	2.0	2.1	1.6
Service	1.2	0.9	1.5	1.0	0.7	1.8	1.5	1.2	1.5
Protective service	2.8	2.6	2.3	2.8	2.3	2.2	2.9	2.7	1.6
Sales and office	1.0	0.8	0.8	0.7	0.6	1.1	1.0	0.9	0.7
Sales and related	1.3	1.0	1.5	0.9	0.8	1.9	1.4	1.2	1.0
Office and administrative support	1.2	1.0	0.8	1.0	0.8	1.3	1.2	1.1	0.8
Natural resources, construction, and maintenance	1.6	1.5	1.1	1.5	1.3	1.8	1.5	1.4	1.0
Construction, extraction, farming, fishing, and forestry	2.6	2.4	1.4	2.5	2.4	1.8	2.5	2.3	1.3
Installation, maintenance, and repair	2.2	1.8	1.5	1.8	1.4	2.4	1.8	1.7	1.3
Production, transportation, and material moving	1.5	1.2	0.9	1.2	1.1	1.2	1.4	1.2	0.9
Production	2.0	1.6	1.3	1.6	1.4	1.8	1.6	1.4	1.1
Transportation and material moving	2.0	1.7	1.0	1.5	1.3	1.5	2.0	1.8	1.3
Full time	0.7	0.6	0.4	0.7	0.6	0.6	0.5	0.5	0.4
Part time	0.8	0.5	1.7	0.6	0.4	2.1	0.9	0.5	1.5
Union	1.2	1.2	0.7	1.2	1.2	0.9	0.7	0.8	0.6
Nonunion	0.6	0.5	0.5	0.6	0.5	0.7	0.7	0.6	0.5
Average wage within the following categories:[4]									
Lowest 25 percent	0.9	0.5	1.5	0.6	0.4	1.6	1.1	0.9	1.3
Lowest 10 percent	1.0	0.6	2.2	0.7	0.4	3.4	1.5	0.9	2.5
Second 25 percent	1.1	0.9	0.8	0.9	0.7	0.9	0.8	0.7	0.7
Third 25 percent	1.0	0.9	0.5	0.9	0.8	0.8	0.7	0.7	0.5
Highest 25 percent	0.9	0.9	0.6	1.1	0.9	0.6	0.6	0.7	0.6
Highest 10 percent	1.5	1.5	1.0	1.8	1.5	0.9	1.0	1.1	0.8
Establishment characteristics									
Goods-producing industries	1.4	1.2	0.9	1.3	1.1	1.1	0.9	0.9	0.7
Service-providing industries	0.6	0.5	0.5	0.6	0.5	0.6	0.7	0.5	0.5
Education and health services	1.6	1.2	0.8	1.3	1.1	1.0	1.2	1.0	0.8
Educational services	1.5	1.3	0.9	1.4	1.2	1.3	0.9	1.0	0.7
Elementary and secondary schools	1.8	1.5	1.2	1.8	1.4	1.6	0.9	0.9	0.8
Junior colleges, colleges, and universities	2.7	2.7	1.2	2.6	2.2	2.0	1.6	1.8	0.9
Health care and social assistance	2.4	1.8	1.1	2.0	1.6	1.5	1.9	1.4	1.1
Hospitals	2.0	1.7	0.9	2.4	1.9	1.2	0.8	1.2	1.0
Public administration	2.5	2.2	1.1	2.4	2.1	1.2	1.7	1.6	0.9

See footnotes at end of table.

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

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

See footnotes at end of table.

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

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	0.9	0.7	0.9	0.7	0.6	1.0	1.0	0.8	0.7
1 to 49 workers	1.0	0.8	1.0	0.8	0.6	1.4	1.1	0.9	0.8
50 to 99 workers	2.0	1.6	1.8	1.6	1.3	1.9	1.9	1.6	1.2
100 workers or more	0.8	0.7	0.5	0.9	0.7	0.6	0.6	0.6	0.4
100 to 499 workers	1.2	1.0	0.8	1.2	1.1	1.1	1.0	1.0	0.7
500 workers or more	1.1	1.0	0.5	1.1	0.9	0.7	0.7	0.7	0.5
Geographic areas									
Northeast	1.4	1.1	1.1	1.5	1.2	1.6	1.3	0.9	1.2
New England	2.9	2.3	1.7	1.1	0.9	2.2	2.0	1.7	1.6
Middle Atlantic	1.4	1.1	1.3	1.8	1.4	2.0	1.5	1.1	1.6
South	0.9	0.8	0.8	0.7	0.5	1.0	1.0	1.0	0.7
South Atlantic	1.3	1.1	1.1	1.0	0.7	1.4	1.3	1.3	1.0
East South Central	1.9	1.3	2.1	1.3	1.2	2.3	2.5	3.0	2.0
West South Central	1.6	1.7	1.7	1.0	0.9	1.7	1.9	1.8	1.2
Midwest	1.7	1.3	0.7	1.3	1.0	1.1	1.4	1.0	0.6
East North Central	1.6	1.3	0.8	1.5	1.2	1.0	1.4	1.2	0.6
West North Central	4.0	3.0	1.4	2.2	1.8	2.7	3.0	1.8	1.2
West	1.1	1.2	0.9	1.4	1.2	0.8	1.3	1.0	1.0
Mountain	1.7	1.7	1.3	3.2	2.7	1.6	1.6	1.7	1.6
Pacific	1.3	1.5	1.2	1.3	1.2	0.9	1.7	1.3	1.2

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

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

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

[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 2015.

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

Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,[1] National Compensation Survey, March 2015

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	80	20	69	31
Worker characteristics				
Management, professional, and related	82	18	70	30
Management, business, and financial	80	20	70	30
Professional and related	83	17	70	30
Teachers	87	13	68	32
Primary, secondary, and special education school teachers	87	13	67	33
Registered nurses	80	20	72	28
Service	79	21	65	35
Protective service	85	15	75	25
Sales and office	78	22	66	34
Sales and related	74	26	62	38
Office and administrative support	80	20	68	32
Natural resources, construction, and maintenance	80	20	68	32
Construction, extraction, farming, fishing, and forestry	83	17	71	29
Installation, maintenance, and repair	78	22	66	34
Production, transportation, and material moving	80	20	72	28
Production	79	21	73	27
Transportation and material moving	80	20	72	28
Full time	81	19	69	31
Part time	74	26	63	37
Union	87	13	81	19
Nonunion	78	22	65	35
Average wage within the following categories:[2]				
Lowest 25 percent	75	25	59	41
Lowest 10 percent	71	29	57	43
Second 25 percent	79	21	66	34
Third 25 percent	81	19	70	30
Highest 25 percent	82	18	73	27
Highest 10 percent	82	18	74	26
Establishment characteristics				
Goods-producing industries	80	20	73	27
Service-providing industries	80	20	68	32
Education and health services	83	17	67	33
Educational services	86	14	66	34
Elementary and secondary schools	86	14	64	36
Junior colleges, colleges, and universities	86	14	72	28
Health care and social assistance	81	19	68	32
Hospitals	82	18	73	27
Public administration	88	12	77	23

See footnotes at end of table.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,[1] National Compensation Survey, March 2015—continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	79	21	63	37
1 to 49 workers	79	21	63	37
50 to 99 workers	78	22	63	37
100 workers or more	81	19	72	28
100 to 499 workers	79	21	69	31
500 workers or more	83	17	74	26
Geographic areas				
Northeast	82	18	76	24
New England	78	22	74	26
Middle Atlantic	83	17	77	23
South	79	21	63	37
South Atlantic	79	21	64	36
East South Central	80	20	62	38
West South Central	80	20	61	39
Midwest	79	21	70	30
East North Central	79	21	72	28
West North Central	79	21	67	33
West	82	18	69	31
Mountain	81	19	67	33
Pacific	82	18	70	30

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

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

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

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,[1] National Compensation Survey, March 2015

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.3	0.3	0.4	0.4
Worker characteristics				
Management, professional, and related	0.3	0.3	0.4	0.4
Management, business, and financial	0.3	0.3	0.6	0.6
Professional and related	0.4	0.4	0.5	0.5
Teachers	0.5	0.5	1.1	1.1
Primary, secondary, and special education school teachers	0.6	0.6	1.2	1.2
Registered nurses	0.8	0.8	1.5	1.5
Service	0.8	0.8	1.2	1.2
Protective service	0.9	0.9	1.4	1.4
Sales and office	0.3	0.3	0.5	0.5
Sales and related	0.5	0.5	0.8	0.8
Office and administrative support	0.4	0.4	0.7	0.7
Natural resources, construction, and maintenance	0.9	0.9	1.1	1.1
Construction, extraction, farming, fishing, and forestry	1.3	1.3	1.6	1.6
Installation, maintenance, and repair	1.1	1.1	1.4	1.4
Production, transportation, and material moving	0.5	0.5	0.6	0.6
Production	0.6	0.6	0.7	0.7
Transportation and material moving	0.7	0.7	1.1	1.1
Full time	0.3	0.3	0.4	0.4
Part time	0.8	0.8	1.0	1.0
Union	0.3	0.3	0.5	0.5
Nonunion	0.3	0.3	0.4	0.4
Average wage within the following categories:[2]				
Lowest 25 percent	0.6	0.6	1.0	1.0
Lowest 10 percent	1.3	1.3	1.9	1.9
Second 25 percent	0.5	0.5	0.8	0.8
Third 25 percent	0.3	0.3	0.5	0.5
Highest 25 percent	0.3	0.3	0.4	0.4
Highest 10 percent	0.4	0.4	0.6	0.6
Establishment characteristics				
Goods-producing industries	0.5	0.5	0.6	0.6
Service-providing industries	0.3	0.3	0.5	0.5
Education and health services	0.4	0.4	0.8	0.8
Educational services	0.5	0.5	1.0	1.0
Elementary and secondary schools	0.5	0.5	1.0	1.0
Junior colleges, colleges, and universities	0.8	0.8	2.1	2.1
Health care and social assistance	0.6	0.6	1.0	1.0
Hospitals	0.6	0.6	0.6	0.6
Public administration	0.5	0.5	0.8	0.8

See footnotes at end of table.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,[1] National Compensation Survey, March 2015—continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	0.5	0.5	0.8	0.8
1 to 49 workers	0.6	0.6	1.0	1.0
50 to 99 workers	0.7	0.7	1.1	1.1
100 workers or more	0.3	0.3	0.4	0.4
100 to 499 workers	0.4	0.4	0.5	0.5
500 workers or more	0.3	0.3	0.5	0.5
Geographic areas				
Northeast	0.3	0.3	0.5	0.5
New England	0.6	0.6	1.0	1.0
Middle Atlantic	0.4	0.4	0.6	0.6
South	0.4	0.4	0.7	0.7
South Atlantic	0.5	0.5	0.9	0.9
East South Central	1.1	1.1	2.9	2.9
West South Central	0.7	0.7	1.0	1.0
Midwest	0.7	0.7	1.1	1.1
East North Central	0.5	0.5	0.7	0.7
West North Central	1.9	1.9	2.9	2.9
West	0.5	0.5	0.7	0.7
Mountain	1.1	1.1	1.6	1.6
Pacific	0.6	0.6	0.7	0.7

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

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

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

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2015

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	$409.81	17	$518.39	83	$388.59	$119.11
Worker characteristics							
Management, professional, and related	100	432.89	17	509.89	83	417.02	116.12
Management, business, and financial	100	414.81	12	515.92	88	400.63	115.58
Professional and related	100	441.27	20	508.11	80	425.27	116.39
Teachers	100	486.10	30	515.86	70	473.62	113.08
Primary, secondary, and special education school teachers	100	489.60	32	522.18	68	474.54	118.20
Registered nurses	100	436.07	11	576.57	89	419.56	118.55
Service	100	408.97	18	514.89	82	386.45	123.60
Protective service	100	480.07	25	525.75	75	464.92	111.63
Sales and office	100	382.08	14	503.96	86	363.51	119.00
Sales and related	100	332.53	10	446.16	90	321.08	128.19
Office and administrative support	100	402.50	15	518.59	85	382.18	114.95
Natural resources, construction, and maintenance	100	414.21	28	578.44	72	364.07	135.10
Construction, extraction, farming, fishing, and forestry	100	428.96	39	580.90	61	363.89	132.52
Installation, maintenance, and repair	100	403.54	19	575.56	81	364.18	136.71
Production, transportation, and material moving	100	393.84	15	514.60	85	373.17	115.20
Production	100	389.85	12	498.63	88	375.62	115.81
Transportation and material moving	100	398.38	19	526.21	81	370.15	114.47
Full time	100	412.19	17	518.51	83	391.03	117.68
Part time	100	370.05	14	515.72	86	350.01	141.69
Union	100	511.34	34	578.98	66	480.50	119.25
Nonunion	100	383.96	13	479.87	87	370.21	119.08
Average wage within the following categories:[2]							
Lowest 25 percent	100	348.69	12	460.86	88	334.99	123.82
Lowest 10 percent	100	324.64	9	483.68	91	312.20	129.61
Second 25 percent	100	391.39	15	496.30	85	373.17	122.64
Third 25 percent	100	419.11	19	523.65	81	395.53	116.24
Highest 25 percent	100	438.30	19	540.97	81	416.19	116.90
Highest 10 percent	100	436.90	17	524.28	83	419.51	117.09
Establishment characteristics							
Goods-producing industries	100	393.48	17	526.26	83	370.75	112.42
Service-providing industries	100	413.42	17	516.87	83	392.64	120.63
Education and health services	100	449.40	19	519.35	81	433.29	115.04
Educational services	100	469.55	26	513.36	74	454.54	113.39
Elementary and secondary schools	100	477.75	29	518.99	71	460.70	118.84
Junior colleges, colleges, and universities	100	459.65	17	512.41	83	449.04	97.91
Health care and social assistance	100	432.16	13	529.50	87	417.75	116.26
Hospitals	100	431.91	14	538.67	86	414.92	114.00
Public administration	100	509.04	24	537.45	76	500.02	100.98

See footnotes at end of table.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2015—continued

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	100	$394.27	21	$502.73	79	$367.62	$130.20
1 to 49 workers	100	394.96	21	498.53	79	368.49	130.88
50 to 99 workers	100	392.70	19	513.45	81	365.68	128.68
100 workers or more	100	418.89	15	530.96	85	400.08	113.03
100 to 499 workers	100	400.42	14	539.47	86	380.62	116.94
500 workers or more	100	435.21	16	525.12	84	418.01	109.43
Geographic areas							
Northeast	100	453.86	21	560.57	79	428.36	126.47
New England	100	444.49	12	593.75	88	424.56	139.46
Middle Atlantic	100	456.99	23	554.59	77	429.79	121.58
South	100	382.45	14	482.03	86	366.24	113.85
South Atlantic	100	392.11	12	498.13	88	377.84	115.86
East South Central	100	362.99	10	438.62	90	355.07	103.71
West South Central	100	376.63	20	477.00	80	351.54	116.27
Midwest	100	400.32	14	521.90	86	382.15	121.86
East North Central	100	403.98	13	528.03	87	387.65	119.76
West North Central	100	392.99	17	512.81	83	370.55	126.28
West	100	425.78	22	521.45	78	400.11	118.56
Mountain	100	403.60	19	490.62	81	383.95	110.51
Pacific	100	435.36	23	532.43	77	407.44	122.21

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

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

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

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

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	$2.79	0.6	$5.52	0.6	$2.62	$1.32
Worker characteristics						
Management, professional, and related	3.29	1.0	7.00	1.0	3.35	1.59
Management, business, and financial	5.41	0.7	10.13	0.7	5.71	1.88
Professional and related	3.56	1.3	8.55	1.3	3.41	2.03
Teachers	5.85	2.0	11.11	2.0	7.02	3.38
Primary, secondary, and special education school teachers	7.04	2.2	12.68	2.2	8.09	4.39
Registered nurses	8.24	2.0	23.40	2.0	8.43	4.06
Service	7.11	1.2	10.75	1.2	7.33	4.68
Protective service	8.39	2.4	17.12	2.4	10.04	4.50
Sales and office	3.93	0.8	8.11	0.8	4.04	1.25
Sales and related	5.98	0.8	14.46	0.8	6.01	2.13
Office and administrative support	4.34	0.9	9.02	0.9	4.48	1.65
Natural resources, construction, and maintenance	8.79	2.0	19.92	2.0	6.74	5.44
Construction, extraction, farming, fishing, and forestry	16.34	3.2	26.61	3.2	13.98	8.85
Installation, maintenance, and repair	9.07	2.0	28.17	2.0	5.98	6.90
Production, transportation, and material moving	5.05	1.1	13.28	1.1	4.60	2.36
Production	5.51	1.3	16.28	1.3	5.85	4.01
Transportation and material moving	7.98	1.6	22.11	1.6	6.51	2.67
Full time	2.82	0.6	5.77	0.6	2.62	1.37
Part time	7.17	1.0	19.59	1.0	7.17	3.30
Union	5.41	1.5	9.48	1.5	5.65	2.09
Nonunion	2.65	0.6	6.04	0.6	2.56	1.54
Average wage within the following categories:[2]						
Lowest 25 percent	5.13	1.1	13.86	1.1	5.01	2.48
Lowest 10 percent	9.10	1.6	27.00	1.6	8.87	4.88
Second 25 percent	4.39	0.8	8.04	0.8	4.43	3.39
Third 25 percent	4.11	1.0	9.18	1.0	4.02	1.50
Highest 25 percent	3.11	0.9	7.69	0.9	3.59	1.56
Highest 10 percent	4.26	1.4	8.44	1.4	4.86	2.20
Establishment characteristics						
Goods-producing industries	5.75	1.3	14.59	1.3	5.00	2.04
Service-providing industries	3.01	0.7	5.89	0.7	2.88	1.57
Education and health services	4.58	1.5	9.39	1.5	4.58	2.20
Educational services	4.64	2.0	9.34	2.0	5.29	3.30
Elementary and secondary schools	6.09	2.1	11.98	2.1	6.65	3.94
Junior colleges, colleges, and universities	6.63	3.9	6.90	3.9	7.01	4.34
Health care and social assistance	7.10	1.8	20.24	1.8	6.59	2.68
Hospitals	5.50	2.6	14.20	2.6	5.07	2.85
Public administration	9.65	1.7	8.59	1.7	11.90	3.10

See footnotes at end of table.

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

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

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

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

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

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,[1] National Compensation Survey, March 2015

(All workers with contributory coverage = 100 percent)

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

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,[1] National Compensation Survey, March 2015—continued

(All workers with contributory coverage = 100 percent)

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

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[2] 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 2015.

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

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,[1] National Compensation Survey, March 2015

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

See footnotes at end of table.

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

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

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[2] 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 2015.

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

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2015

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	$976.22	8	$1,352.37	92	$946.22	$471.89
Worker characteristics							
Management, professional, and related	100	1,029.87	7	1,331.11	93	1,008.48	470.35
Management, business, and financial	100	1,032.34	5	1,394.21	95	1,012.35	460.35
Professional and related	100	1,028.73	8	1,310.09	92	1,006.65	475.08
Teachers	100	997.87	12	1,290.11	88	960.14	523.11
Primary, secondary, and special education school teachers	100	986.83	14	1,286.22	86	939.77	555.69
Registered nurses	100	1,110.13	5	1,500.88	95	1,089.80	443.21
Service	100	921.54	9	1,372.89	91	884.17	500.96
Protective service	100	1,116.75	10	1,303.18	90	1,095.75	415.47
Sales and office	100	901.68	5	1,289.23	95	881.58	480.97
Sales and related	100	795.46	4	1,346.03	96	772.78	486.33
Office and administrative support	100	945.04	6	1,272.02	94	926.63	478.75
Natural resources, construction, and maintenance	100	962.39	19	1,485.00	81	879.87	517.97
Construction, extraction, farming, fishing, and forestry	100	993.86	28	1,490.37	72	883.15	535.66
Installation, maintenance, and repair	100	939.36	12	1,478.03	88	877.69	506.17
Production, transportation, and material moving	100	1,009.70	10	1,325.20	90	976.19	412.83
Production	100	1,019.70	8	1,325.75	92	995.98	398.51
Transportation and material moving	100	998.28	13	1,324.83	87	952.28	430.13
Full time	100	983.42	8	1,352.57	92	953.24	469.16
Part time	100	856.72	6	1,346.81	94	833.34	515.78
Union	100	1,227.47	24	1,435.82	76	1,171.79	407.45
Nonunion	100	912.25	4	1,237.43	96	899.06	485.37
Average wage within the following categories:[2]							
Lowest 25 percent	100	769.55	4	1,320.87	96	755.28	530.39
Lowest 10 percent	100	714.66	4	1,445.93	96	699.42	540.44
Second 25 percent	100	911.65	6	1,297.32	94	888.30	488.48
Third 25 percent	100	1,003.67	10	1,274.97	90	977.99	458.37
Highest 25 percent	100	1,076.90	11	1,445.10	89	1,038.97	447.79
Highest 10 percent	100	1,099.90	10	1,404.65	90	1,069.65	435.97
Establishment characteristics							
Goods-producing industries	100	1,025.35	13	1,379.14	87	985.79	409.46
Service-providing industries	100	965.42	7	1,343.66	93	937.82	485.14
Education and health services	100	989.93	7	1,306.76	93	967.53	512.34
Educational services	100	970.20	9	1,347.95	91	935.23	520.06
Elementary and secondary schools	100	940.73	11	1,353.28	89	891.80	568.67
Junior colleges, colleges, and universities	100	1,042.92	4	1,385.70	96	1,028.51	412.09
Health care and social assistance	100	1,006.98	5	1,246.19	95	994.44	505.91
Hospitals	100	1,092.31	5	1,394.81	95	1,077.15	410.58
Public administration	100	1,145.37	9	1,317.13	91	1,129.07	381.32

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2015—continued

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	100	$881.52	9	$1,286.61	91	$845.53	$550.48
1 to 49 workers	100	879.32	10	1,276.13	90	841.43	550.63
50 to 99 workers	100	886.58	8	1,317.16	92	854.79	550.13
100 workers or more	100	1,030.22	8	1,396.41	92	1,002.88	427.66
100 to 499 workers	100	979.01	6	1,453.82	94	953.14	453.86
500 workers or more	100	1,075.20	9	1,365.80	91	1,048.17	403.81
Geographic areas							
Northeast	100	1,155.32	16	1,394.97	84	1,114.60	432.39
New England	100	1,155.12	10	1,475.06	90	1,123.25	449.69
Middle Atlantic	100	1,155.39	18	1,379.99	82	1,111.42	426.04
South	100	863.75	3	1,339.65	97	851.15	501.35
South Atlantic	100	908.03	3	1,419.42	97	893.01	496.08
East South Central	100	807.71	3	1,346.19	97	795.28	474.96
West South Central	100	819.89	3	1,171.65	97	811.62	524.08
Midwest	100	995.87	8	1,355.38	92	967.90	446.49
East North Central	100	1,023.08	9	1,350.18	91	995.42	432.09
West North Central	100	941.17	7	1,368.85	93	913.59	474.91
West	100	980.42	10	1,296.20	90	948.72	481.54
Mountain	100	901.23	8	1,257.40	92	874.59	469.62
Pacific	100	1,015.85	11	1,308.17	89	983.05	487.06

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

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

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

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

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	$7.99	0.4	$21.42	0.4	$7.78	$5.03
Worker characteristics						
Management, professional, and related	9.03	0.5	27.13	0.5	9.18	6.15
Management, business, and financial	13.51	0.5	57.20	0.5	12.77	8.12
Professional and related	11.13	0.7	32.87	0.7	11.21	7.84
Teachers	19.87	1.5	51.33	1.5	20.05	12.29
Primary, secondary, and special education school teachers	22.98	1.9	54.98	1.9	23.56	13.48
Registered nurses	37.36	1.7	128.60	1.7	37.63	20.96
Service	24.40	1.1	41.53	1.1	24.18	12.23
Protective service	28.75	1.9	90.15	1.9	30.74	18.08
Sales and office	10.43	0.4	37.84	0.4	10.34	8.15
Sales and related	17.08	0.6	50.59	0.6	16.72	9.92
Office and administrative support	12.34	0.5	47.88	0.5	12.55	10.93
Natural resources, construction, and maintenance	25.31	1.7	58.29	1.7	22.38	13.70
Construction, extraction, farming, fishing, and forestry	47.34	2.7	95.74	2.7	43.86	24.07
Installation, maintenance, and repair	26.26	1.8	48.73	1.8	24.17	15.66
Production, transportation, and material moving	14.17	1.1	30.66	1.1	14.56	8.89
Production	19.04	1.1	22.62	1.1	20.19	12.67
Transportation and material moving	19.71	1.7	47.56	1.7	19.87	11.69
Full time	8.16	0.4	21.91	0.4	7.98	5.24
Part time	20.87	0.7	37.12	0.7	21.69	13.22
Union	12.28	1.3	27.75	1.3	11.18	8.86
Nonunion	8.05	0.3	24.64	0.3	8.10	5.39
Average wage within the following categories:[2]						
Lowest 25 percent	16.59	0.6	86.49	0.6	16.23	14.47
Lowest 10 percent	28.91	0.9	81.73	0.9	28.24	30.37
Second 25 percent	15.47	0.6	33.14	0.6	15.62	7.62
Third 25 percent	11.57	0.7	32.18	0.7	11.35	7.49
Highest 25 percent	8.66	0.6	23.25	0.6	9.39	5.82
Highest 10 percent	13.34	0.8	25.00	0.8	13.70	8.30
Establishment characteristics						
Goods-producing industries	16.01	1.2	44.26	1.2	15.49	8.41
Service-providing industries	8.76	0.4	19.65	0.4	8.81	5.71
Education and health services	15.15	0.6	40.92	0.6	15.67	11.29
Educational services	17.09	0.6	32.54	0.6	17.60	11.12
Elementary and secondary schools	20.96	0.9	38.61	0.9	20.76	11.95
Junior colleges, colleges, and universities	28.69	0.9	36.31	0.9	29.88	22.37
Health care and social assistance	21.39	0.9	88.35	0.9	21.97	17.26
Hospitals	16.45	0.8	40.72	0.8	16.93	8.96
Public administration	18.38	0.8	32.58	0.8	19.52	10.43

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2015—continued

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	$14.76	0.7	$32.38	0.7	$14.44	$10.49
1 to 49 workers	17.95	0.9	38.46	0.9	17.54	13.13
50 to 99 workers	22.99	1.0	54.12	1.0	22.18	13.99
100 workers or more	7.66	0.4	22.21	0.4	7.68	4.60
100 to 499 workers	11.19	0.5	36.36	0.5	10.80	6.87
500 workers or more	8.94	0.6	23.91	0.6	9.17	6.07
Geographic areas						
Northeast	13.91	1.0	46.70	1.0	10.27	7.89
New England	20.30	1.3	94.54	1.3	18.22	11.52
Middle Atlantic	19.98	1.2	53.70	1.2	15.02	10.40
South	14.10	0.4	62.53	0.4	13.61	9.26
South Atlantic	18.83	0.7	96.66	0.7	17.88	12.22
East South Central	38.12	0.7	67.09	0.7	38.15	27.07
West South Central	21.50	0.6	82.14	0.6	21.02	16.68
Midwest	17.89	1.0	23.65	1.0	18.06	12.22
East North Central	14.73	1.2	30.64	1.2	16.37	14.35
West North Central	43.44	2.0	34.63	2.0	40.62	21.90
West	16.59	0.7	25.54	0.7	16.83	9.45
Mountain	26.22	1.4	69.30	1.4	26.96	22.44
Pacific	20.32	0.9	25.29	0.9	20.60	9.27

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

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

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

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,[1] National Compensation Survey, March 2015

(All workers with contributory coverage = 100 percent)

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

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,[1] National Compensation Survey, March 2015—continued

(All workers with contributory coverage = 100 percent)

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

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[2] 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 2015.

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

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,[1] National Compensation Survey, March 2015

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

See footnotes at end of table.

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

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

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[2] 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 2015.

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

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,[1] National Compensation Survey, March 2015

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

See footnotes at end of table.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,[1] National Compensation Survey, March 2015—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	$47.00	$74.59	$111.61	$160.63	$245.69	$184.15	$290.19	$463.44	$734.23	$1053.02
1 to 49 workers	46.11	75.83	113.29	163.22	254.36	183.80	293.50	463.63	740.77	1065.15
50 to 99 workers	48.17	73.10	106.47	157.50	236.29	184.69	289.42	462.11	717.04	1021.08
100 workers or more	32.79	59.68	95.07	138.26	198.90	142.54	232.00	359.43	537.29	813.02
100 to 499 workers	34.26	60.91	100.00	145.19	205.93	149.48	247.63	384.57	567.28	872.80
500 workers or more	31.53	57.31	91.60	133.92	194.68	133.13	224.71	334.84	500.36	743.03
Geographic areas										
Northeast	46.13	74.64	108.33	154.62	225.88	152.15	246.59	355.33	525.37	840.60
New England	55.91	89.59	121.32	168.20	240.18	202.81	286.70	385.16	525.37	740.94
Middle Atlantic	42.25	71.97	104.40	146.86	218.28	140.00	227.26	340.27	524.26	856.94
South	35.00	60.01	99.60	142.45	205.47	170.92	275.29	428.42	661.44	956.46
South Atlantic	42.23	65.00	101.48	142.08	206.18	166.25	268.67	415.07	623.45	973.40
East South Central	20.00	46.78	86.60	135.00	200.00	172.89	249.39	429.98	667.00	799.71
West South Central	35.00	62.00	100.00	149.72	220.05	175.00	307.52	446.60	707.48	998.00
Midwest	43.28	72.14	104.64	149.86	236.11	152.92	241.43	362.83	585.76	866.46
East North Central	42.83	72.34	101.26	145.22	210.82	140.21	230.00	336.98	524.75	909.85
West North Central	44.00	71.94	111.20	163.74	–	178.95	276.06	401.97	650.86	790.94
West	30.48	55.53	92.18	141.20	213.05	134.73	234.75	390.17	615.10	967.41
Mountain	35.00	56.33	90.30	132.12	183.47	171.79	244.59	389.00	584.31	927.96
Pacific	30.33	55.10	94.75	150.39	234.32	116.89	227.00	396.05	627.51	999.50

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

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

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

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

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,[1] National Compensation Survey, March 2015

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

See footnotes at end of table.

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

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

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

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

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

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

Table 16. Insurance benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2015

(All workers = 100 percent)

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

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2015—continued

(All workers = 100 percent)

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

[1] The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
[2] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2015

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

See footnotes at end of table.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,[1] civilian workers,[2] National Compensation Survey, March 2015—continued

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	1.0	0.9	0.4	0.8	0.8	0.5	0.9	0.9	0.6
1 to 49 workers	1.1	1.1	0.4	0.9	0.9	0.6	1.0	1.0	0.8
50 to 99 workers	2.2	2.2	0.9	1.8	1.8	0.6	1.8	1.8	0.7
100 workers or more	0.6	0.6	0.2	0.9	0.8	0.3	0.9	0.8	0.3
100 to 499 workers	1.1	1.0	0.3	1.3	1.3	0.4	1.2	1.2	0.3
500 workers or more	0.8	0.8	0.2	1.2	1.2	0.4	1.1	1.1	0.4
Geographic areas									
Northeast	1.2	1.2	0.3	1.7	1.8	0.4	1.5	1.5	0.6
New England	2.2	2.0	0.6	2.3	2.3	0.8	2.6	2.6	0.5
Middle Atlantic	1.4	1.4	0.4	2.3	2.4	0.4	1.8	1.8	0.7
South	1.1	1.1	0.3	1.0	1.0	0.5	1.1	1.1	0.6
South Atlantic	1.7	1.6	0.4	1.2	1.2	0.7	1.7	1.6	0.7
East South Central	2.8	2.7	0.9	2.9	2.9	1.7	2.5	2.9	2.5
West South Central	1.7	1.8	0.7	1.7	1.8	0.5	1.5	1.4	0.5
Midwest	1.8	1.7	0.5	1.3	1.3	0.6	1.4	1.4	0.5
East North Central	1.8	1.7	0.6	1.5	1.4	0.8	1.6	1.5	0.6
West North Central	3.9	3.7	0.8	2.6	2.6	0.5	3.0	2.9	0.8
West	1.1	1.1	0.3	1.2	1.2	0.8	1.1	1.1	0.5
Mountain	2.0	2.0	0.5	2.4	2.5	1.6	2.8	3.0	1.4
Pacific	1.3	1.3	0.3	1.4	1.3	1.0	1.0	0.9	0.3

[1] The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
[2] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Table 17. Life insurance plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2015

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

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

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2015—continued

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

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

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

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

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

Table 17. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2015

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

See footnotes at end of table.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2015—continued

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	0.8	0.8
1 to 49 workers	1.0	1.0
50 to 99 workers	0.9	0.9
100 workers or more	0.5	0.5
100 to 499 workers	0.5	0.5
500 workers or more	0.7	0.7
Geographic areas		
Northeast	0.7	0.7
New England	1.7	1.7
Middle Atlantic	0.7	0.7
South	0.9	0.9
South Atlantic	0.9	0.9
East South Central	3.6	3.6
West South Central	1.2	1.2
Midwest	0.7	0.7
East North Central	0.9	0.9
West North Central	0.9	0.9
West	0.7	0.7
Mountain	1.8	1.8
Pacific	0.5	0.5

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

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

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

Table 18. Life insurance plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2015

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

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

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2015—continued

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

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

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[2] Less than 0.5.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Table 18. Standard errors for life insurance plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2015

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	0.8	0.2	0.7	0.2	0.1
Worker characteristics					
Management, professional, and related	1.2	0.2	1.1	0.2	0.2
Management, business, and financial	1.4	0.3	1.3	0.3	0.3
Professional and related	1.5	0.3	1.4	0.3	0.2
Teachers	2.4	0.3	2.3	0.7	0.6
Primary, secondary, and special education school teachers	2.7	0.4	2.6	0.9	0.7
Registered nurses	3.4	–	3.4	0.6	–
Service	1.8	0.2	1.7	0.5	0.2
Protective service	3.0	0.7	3.1	1.2	0.2
Sales and office	1.0	0.3	1.0	0.3	0.2
Sales and related	1.6	0.4	1.5	0.6	0.3
Office and administrative support	1.2	0.3	1.2	0.2	0.2
Natural resources, construction, and maintenance	1.8	0.3	1.7	0.7	0.2
Construction, extraction, farming, fishing, and forestry	2.5	–	2.5	1.3	–
Installation, maintenance, and repair	2.4	0.4	2.3	0.8	0.1
Production, transportation, and material moving	1.6	0.2	1.7	0.6	0.1
Production	2.0	0.3	2.1	1.0	0.1
Transportation and material moving	2.2	–	2.3	0.6	–
Full time	0.8	0.2	0.7	0.2	0.1
Part time	2.7	–	2.6	0.9	–
Union	1.4	0.2	1.3	0.7	0.2
Nonunion	0.8	0.2	0.8	0.2	0.2
Average wage within the following categories:[2]					
Lowest 25 percent	1.8	0.2	1.8	0.4	0.1
Lowest 10 percent	4.3	–	4.3	0.8	–
Second 25 percent	1.4	0.2	1.4	0.4	0.2
Third 25 percent	1.1	0.2	1.0	0.3	0.2
Highest 25 percent	1.1	0.3	1.0	0.3	0.1
Highest 10 percent	1.6	0.6	1.4	0.4	0.1
Establishment characteristics					
Goods-producing industries	1.8	0.3	1.8	0.6	0.2
Service-providing industries	0.9	0.2	0.8	0.2	0.2
Education and health services	1.9	0.2	1.7	0.4	0.3
Educational services	2.2	0.4	2.1	0.5	0.7
Elementary and secondary schools	2.2	0.3	2.2	0.6	0.8
Junior colleges, colleges, and universities	4.0	1.0	3.9	0.9	0.5
Health care and social assistance	2.5	–	2.3	0.6	–
Hospitals	2.1	–	2.0	0.5	–
Public administration	2.6	0.6	2.7	0.6	0.5

See footnotes at end of table.

Table 18. Standard errors for life insurance plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2015—continued

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
1 to 99 workers	1.4	0.1	1.4	0.3	0.1
1 to 49 workers	1.5	0.2	1.4	0.4	0.2
50 to 99 workers	2.7	0.2	2.7	0.4	0.1
100 workers or more	0.9	0.2	0.8	0.3	0.2
100 to 499 workers	1.3	0.3	1.2	0.4	0.1
500 workers or more	1.1	0.4	1.0	0.4	0.3
Geographic areas					
Northeast	1.2	–	1.3	0.5	–
New England	2.0	0.6	2.0	0.9	–
Middle Atlantic	1.5	–	1.7	0.5	–
South	1.3	0.3	1.2	0.3	0.3
South Atlantic	2.0	0.4	1.7	0.4	0.6
East South Central	3.3	–	3.0	0.8	–
West South Central	2.1	0.4	2.0	0.4	0.1
Midwest	1.9	0.3	1.8	0.6	0.1
East North Central	2.4	0.3	2.4	0.5	0.1
West North Central	2.9	0.3	2.5	1.4	0.1
West	1.5	0.3	1.4	0.3	0.1
Mountain	2.7	0.5	2.7	–	–
Pacific	1.9	–	1.6	0.4	–

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

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

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

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,[1] National Compensation Survey, March 2015

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

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

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,[1] National Compensation Survey, March 2015—continued

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

Characteristics	Multiple of annual earnings amounts[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	([3])	60	11	25	4	1.4	1.0
1 to 49 workers	–	62	9	24	–	1.4	1.0
50 to 99 workers	–	56	15	27	–	1.4	1.0
100 workers or more	([3])	62	11	23	4	1.4	1.0
100 to 499 workers	([3])	63	9	23	4	1.4	1.0
500 workers or more	1	60	13	24	3	1.3	1.0
Geographic areas							
Northeast	–	57	16	22	–	1.4	1.0
New England	–	63	15	20	–	1.3	1.0
Middle Atlantic	–	55	16	23	–	1.4	1.0
South	([3])	62	8	25	3	1.4	1.0
South Atlantic	–	64	8	23	–	1.3	1.0
East South Central	–	59	9	28	–	1.4	1.0
West South Central	–	60	8	28	–	1.4	1.0
Midwest	–	58	12	25	–	1.4	1.0
East North Central	–	60	12	24	–	1.4	1.0
West North Central	–	55	13	28	–	1.4	1.0
West	–	67	9	20	–	1.3	1.0
Mountain	–	72	14	12	–	1.2	1.0
Pacific	–	64	6	25	–	1.4	1.0

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[2] Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.
[3] Less than 0.5.
[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,[1] National Compensation Survey, March 2015

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

See footnotes at end of table.

Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,[1] National Compensation Survey, March 2015—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	0.2	2.3	1.4	1.8	0.7	([3])	0.0
1 to 49 workers	–	3.0	1.6	2.1	–	([3])	0.0
50 to 99 workers	–	3.3	2.6	3.2	–	([3])	0.0
100 workers or more	0.1	1.3	0.7	1.3	0.5	([3])	0.0
100 to 499 workers	0.1	1.6	0.9	1.5	1.0	([3])	0.0
500 workers or more	0.2	2.0	1.0	2.0	0.4	([3])	0.0
Geographic areas							
Northeast	–	2.1	1.3	1.9	–	([3])	0.0
New England	–	3.2	3.0	2.3	–	([3])	0.0
Middle Atlantic	–	2.8	1.3	2.7	–	([3])	0.0
South	0.2	1.9	0.8	1.7	0.7	([3])	0.0
South Atlantic	–	2.0	1.1	1.3	–	([3])	0.0
East South Central	–	6.8	2.7	7.2	–	0.1	0.0
West South Central	–	3.6	1.0	3.6	–	([3])	0.0
Midwest	–	2.6	1.4	2.4	–	([3])	0.0
East North Central	–	2.7	1.5	2.3	–	([3])	0.0
West North Central	–	5.2	2.8	5.2	–	0.1	0.2
West	–	2.5	1.5	1.9	–	([3])	0.0
Mountain	–	4.4	3.9	1.7	–	([3])	0.0
Pacific	–	2.9	1.2	2.7	–	([3])	0.0

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[2] Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.
[3] Less than 0.05.
[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,[1] National Compensation Survey, March 2015

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

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

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,[1] National Compensation Survey, March 2015—continued

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

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

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

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

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

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

Table 20. Standard errors for life insurance plans: Maximum benefit amounts, civilian workers,[1] National Compensation Survey, March 2015

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	$14,381.12	$32,614.53	$0.00	$0.00	0.9
Worker characteristics							
Management, professional, and related	1.2	0.00	0.00	25,977.49	149,395.66	–	1.2
Management, business, and financial	1.7	0.00	0.00	9,460.44	21,154.20	–	1.7
Professional and related	1.4	0.00	10,363.40	69,651.62	163,415.31	101,231.17	1.4
Teachers	3.5	0.00	0.00	26,907.94	–	0.00	3.5
Primary, secondary, and special education school teachers	5.3	0.00	0.00	21,670.82	–	148,531.98	5.3
Registered nurses	1.9	0.00	16,198.65	–	178,091.44	0.00	1.9
Service	2.3	0.00	0.00	58,125.94	22,862.20	33,447.72	2.3
Protective service	4.7	13,814.19	0.00	18,897.22	–	188,438.65	4.7
Sales and office	1.0	0.00	0.00	9,460.44	0.00	76,857.01	1.0
Sales and related	1.7	0.00	0.00	20,618.56	0.00	72,048.59	1.7
Office and administrative support	1.1	0.00	20,930.90	0.00	0.00	135,452.94	1.1
Natural resources, construction, and maintenance	3.0	0.00	–	25,821.99	62,753.49	–	3.0
Construction, extraction, farming, fishing, and forestry	5.4	0.00	4,335.32	26,217.55	–	0.00	5.4
Installation, maintenance, and repair	3.3	0.00	0.00	19,503.20	–	94,604.44	3.3
Production, transportation, and material moving	2.4	0.00	3,724.58	0.00	0.00	0.00	2.4
Production	3.2	0.00	8,192.98	12,262.14	118,160.91	0.00	3.2
Transportation and material moving	3.0	0.00	–	–	96,644.81	182,711.52	3.0
Full time	0.9	0.00	12,389.21	49,561.35	14,958.28	0.00	0.9
Part time	3.3	0.00	3,065.53	–	114,310.98	40,690.91	3.3
Union	2.4	0.00	0.00	17,824.84	73,888.43	42,833.98	2.4
Nonunion	0.9	0.00	–	37,137.51	43,866.27	0.00	0.9
Average wage within the following categories:[3]							
Lowest 25 percent	2.0	0.00	668.95	27,912.32	0.00	0.00	2.0
Lowest 10 percent	3.9	0.00	–	–	–	–	3.9
Second 25 percent	1.3	0.00	0.00	40,674.41	0.00	0.00	1.3
Third 25 percent	1.3	0.00	–	2,675.82	0.00	0.00	1.3
Highest 25 percent	1.2	0.00	0.00	6,689.54	203,014.16	–	1.2
Highest 10 percent	1.7	0.00	16,896.89	16,027.01	215,004.07	567,311.20	1.7
Establishment characteristics							
Goods-producing industries	2.4	0.00	0.00	49,157.91	142,221.66	0.00	2.4
Service-providing industries	0.9	0.00	–	0.00	0.00	0.00	0.9
Education and health services	1.5	0.00	–	10,034.32	0.00	0.00	1.5
Educational services	3.1	0.00	0.00	–	56,612.68	21,154.20	3.1
Elementary and secondary schools	4.4	0.00	0.00	0.00	59,457.97	75,683.55	4.4
Junior colleges, colleges, and universities	2.5	0.00	0.00	–	49,157.91	71,424.79	2.5
Health care and social assistance	1.7	0.00	8,488.08	55,086.27	0.00	0.00	1.7
Hospitals	2.0	0.00	–	52,161.29	–	0.00	2.0
Public administration	4.1	0.00	0.00	–	54,854.26	30,655.34	4.1

See footnotes at end of table.

Table 20. Standard errors for life insurance plans: Maximum benefit amounts, civilian workers,[1] National Compensation Survey, March 2015—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	1.4	$0.00	–	$0.00	$0.00	$0.00	1.4
1 to 49 workers	1.6	0.00	–	29,706.40	0.00	0.00	1.6
50 to 99 workers	2.7	0.00	–	25,986.10	0.00	275,816.97	2.7
100 workers or more	1.1	0.00	–	19,923.16	114,211.11	0.00	1.1
100 to 499 workers	1.5	0.00	$2,675.82	0.00	0.00	0.00	1.5
500 workers or more	1.4	0.00	–	19,787.94	–	–	1.4
Geographic areas							
Northeast	1.3	0.00	27,049.26	34,759.89	0.00	0.00	1.3
New England	2.2	0.00	1,337.91	0.00	37,841.78	121,337.34	2.2
Middle Atlantic	1.6	0.00	–	51,600.63	0.00	0.00	1.6
South	1.3	0.00	–	–	–	390,751.84	1.3
South Atlantic	1.6	0.00	–	61,003.36	209,228.79	47,302.22	1.6
East South Central	3.4	0.00	–	–	135,452.94	133,790.88	3.4
West South Central	2.2	0.00	–	60,205.90	73,356.58	–	2.2
Midwest	2.3	0.00	–	20,780.70	0.00	0.00	2.3
East North Central	2.9	0.00	23,820.79	60,079.41	14,958.28	195,719.19	2.9
West North Central	3.5	0.00	–	60,019.79	0.00	0.00	3.5
West	2.2	0.00	0.00	53,649.98	0.00	0.00	2.2
Mountain	2.9	0.00	–	41,776.19	–	0.00	2.9
Pacific	2.9	0.00	0.00	42,000.54	0.00	76,857.01	2.9

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

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

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

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

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,[1] civilian workers,[2] National Compensation Survey, March 2015

(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	$35,000	$50,000
Worker characteristics					
Management, professional, and related	10,000	–	25,000	50,000	50,000
Management, business, and financial	10,000	15,000	25,000	50,000	50,000
Professional and related	–	10,000	25,000	50,000	50,000
Teachers	–	10,000	25,000	50,000	50,000
Primary, secondary, and special education school teachers	–	10,000	25,000	50,000	50,000
Registered nurses	6,000	10,000	–	50,000	50,000
Service	–	10,000	15,000	25,000	50,000
Protective service	5,000	10,000	–	25,000	50,000
Sales and office	–	10,000	20,000	30,000	50,000
Sales and related	–	10,000	15,000	–	50,000
Office and administrative support	–	10,000	20,000	40,000	50,000
Natural resources, construction, and maintenance	10,000	10,000	20,000	25,000	50,000
Construction, extraction, farming, fishing, and forestry	10,000	10,000	15,000	25,000	50,000
Installation, maintenance, and repair	10,000	15,000	20,000	30,000	50,000
Production, transportation, and material moving	10,000	–	20,000	26,000	50,000
Production	10,000	–	20,000	25,000	50,000
Transportation and material moving	10,000	10,000	20,000	30,000	50,000
Full time	10,000	10,000	20,000	35,000	50,000
Part time	5,000	5,000	–	–	50,000
Union	5,000	10,000	20,000	40,000	50,000
Nonunion	10,000	10,000	20,000	25,000	50,000
Average wage within the following categories:[4]					
Lowest 25 percent	5,000	10,000	15,000	20,000	25,000
Lowest 10 percent	5,000	10,000	–	20,000	–
Second 25 percent	10,000	10,000	20,000	25,000	50,000
Third 25 percent	10,000	10,000	20,000	35,000	50,000
Highest 25 percent	10,000	10,000	25,000	50,000	50,000
Highest 10 percent	–	15,000	30,000	50,000	–
Establishment characteristics					
Goods-producing industries	10,000	12,500	20,000	30,000	50,000
Service-providing industries	–	10,000	20,000	40,000	50,000
Education and health services	–	10,000	20,000	46,000	50,000
Educational services	–	10,000	20,000	46,000	50,000
Elementary and secondary schools	–	10,000	–	50,000	50,000
Junior colleges, colleges, and universities	5,000	10,000	20,000	–	50,000
Health care and social assistance	10,000	10,000	20,000	45,000	50,000
Hospitals	5,000	10,000	–	30,000	50,000
Public administration	5,000	10,000	20,000	30,000	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,[1] civilian workers,[2] National Compensation Survey, March 2015—continued

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

Characteristics	Flat dollar amounts[3]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	$10,000	–	$20,000	$30,000	$50,000
1 to 49 workers	10,000	$15,000	20,000	30,000	50,000
50 to 99 workers	10,000	–	20,000	30,000	50,000
100 workers or more	5,000	10,000	20,000	40,000	50,000
100 to 499 workers	10,000	10,000	20,000	25,000	50,000
500 workers or more	5,000	10,000	20,000	50,000	50,000
Geographic areas					
Northeast	5,000	10,000	20,000	50,000	50,000
New England	5,000	–	20,000	40,000	50,000
Middle Atlantic	5,000	10,000	25,000	50,000	50,000
South	10,000	10,000	20,000	25,000	50,000
South Atlantic	10,000	10,000	20,000	25,000	50,000
East South Central	10,000	10,000	20,000	50,000	50,000
West South Central	–	10,000	–	25,000	50,000
Midwest	10,000	15,000	20,000	30,000	50,000
East North Central	10,000	15,000	20,000	26,000	50,000
West North Central	10,000	15,000	20,000	40,000	50,000
West	–	10,000	20,000	40,000	50,000
Mountain	10,000	–	20,000	–	50,000
Pacific	5,000	10,000	20,000	40,000	50,000

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

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

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

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

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

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,[1] civilian workers,[2] National Compensation Survey, March 2015

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

See footnotes at end of table.

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

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

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

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

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

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

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

Table 22. Short-term disability plans: Method of funding, civilian workers,[1] National Compensation Survey, March 2015

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

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

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, civilian workers,[1] National Compensation Survey, March 2015—continued

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

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

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[2] Employer assumes all risks and expenses of providing the benefit.
[3] 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 2015.

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

Table 22. Standard errors for short-term disability plans: Method of funding, civilian workers,[1] National Compensation Survey, March 2015

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

See footnotes at end of table.

Table 22. Standard errors for short-term disability plans: Method of funding, civilian workers,[1] National Compensation Survey, March 2015—continued

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

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[2] Employer assumes all risks and expenses of providing the benefit.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2015

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

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

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2015—continued

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

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

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

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

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

Table 23. Standard errors for short-term disability plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2015

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.9	0.9
Worker characteristics		
Management, professional, and related	0.7	0.7
Management, business, and financial	1.5	1.5
Professional and related	0.9	0.9
Teachers	1.9	1.9
Primary, secondary, and special education school teachers	2.6	2.6
Registered nurses	3.2	3.2
Service	3.7	3.7
Sales and office	1.1	1.1
Sales and related	1.7	1.7
Office and administrative support	1.3	1.3
Natural resources, construction, and maintenance	1.5	1.5
Installation, maintenance, and repair	1.3	1.3
Production, transportation, and material moving	2.0	2.0
Production	1.3	1.3
Transportation and material moving	3.3	3.3
Full time	0.9	0.9
Part time	2.5	2.5
Union	1.1	1.1
Nonunion	1.0	1.0
Average wage within the following categories:[2]		
Lowest 25 percent	3.5	3.5
Lowest 10 percent	4.6	4.6
Second 25 percent	1.5	1.5
Third 25 percent	0.9	0.9
Highest 25 percent	0.8	0.8
Highest 10 percent	1.2	1.2
Establishment characteristics		
Goods-producing industries	1.0	1.0
Service-providing industries	1.1	1.1
Education and health services	2.5	2.5
Educational services	1.0	1.0
Elementary and secondary schools	1.4	1.4
Junior colleges, colleges, and universities	0.9	0.9
Health care and social assistance	3.8	3.8
Public administration	2.7	2.7

See footnotes at end of table.

Table 23. Standard errors for short-term disability plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2015—continued

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

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

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

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

Table 24. Short-term disability plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2015

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

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

See footnotes at end of table.

Table 24. Short-term disability plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2015—continued

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

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

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[2] 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 2015.

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

Table 24. Standard errors for short-term disability plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2015

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

See footnotes at end of table.

Table 24. Standard errors for short-term disability plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2015—continued

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

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

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

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

Table 25. Short-term disability plans: Duration of benefits, civilian workers,[1] National Compensation Survey, March 2015

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

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

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, civilian workers,[1] National Compensation Survey, March 2015—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	13	26	26	26	5
1 to 49 workers	94	12	13	26	26	26	6
50 to 99 workers	95	12	–	26	26	26	5
100 workers or more	91	12	22	26	26	26	9
100 to 499 workers	92	12	20	26	26	26	8
500 workers or more	89	13	24	26	26	26	11
Geographic areas							
Northeast	93	13	26	26	26	26	7
New England	92	12	–	26	26	26	8
Middle Atlantic	93	22	26	26	26	26	7
South	93	12	13	26	26	–	7
South Atlantic	94	12	13	26	26	36	6
East South Central	95	12	12	26	26	26	5
West South Central	91	12	13	26	26	26	9
Midwest	88	12	16	26	26	26	12
East North Central	88	12	15	26	26	26	12
West	93	11	13	26	26	26	7
Mountain	92	11	13	21	26	26	8
Pacific	94	12	25	26	26	–	6

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

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

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

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

Table 25. Standard errors for short-term disability plans: Duration of benefits, civilian workers,[1] National Compensation Survey, March 2015

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

See footnotes at end of table.

Table 25. Standard errors for short-term disability plans: Duration of benefits, civilian workers,[1] National Compensation Survey, March 2015—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	0.6	0.0	1.0	0.0	0.0	0.0	0.6
1 to 49 workers	0.7	0.0	1.3	0.0	0.0	0.0	0.7
50 to 99 workers	1.3	0.6	–	0.0	0.0	0.0	1.3
100 workers or more	0.7	1.0	1.3	0.0	0.0	0.0	0.7
100 to 499 workers	1.0	0.0	2.8	0.0	0.0	0.0	1.0
500 workers or more	0.8	0.0	1.1	0.0	0.0	0.0	0.8
Geographic areas							
Northeast	0.7	1.6	0.0	0.0	0.0	0.0	0.7
New England	1.7	1.4	–	0.0	0.0	0.0	1.7
Middle Atlantic	0.7	6.1	0.0	0.0	0.0	0.0	0.7
South	1.0	0.0	0.4	0.0	0.0	–	1.0
South Atlantic	1.2	0.0	3.2	0.0	0.0	4.3	1.2
East South Central	1.0	1.2	1.3	0.0	0.0	2.7	1.0
West South Central	2.4	0.0	2.3	0.0	0.0	0.0	2.4
Midwest	1.3	0.0	4.0	0.0	0.0	0.0	1.3
East North Central	1.7	0.0	4.0	0.0	0.0	0.0	1.7
West	1.1	1.3	0.0	0.0	0.0	0.0	1.1
Mountain	2.7	0.9	0.4	3.7	0.0	0.0	2.7
Pacific	0.9	1.3	4.3	0.0	0.0	–	0.9

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

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

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

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

Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,[1] National Compensation Survey, March 2015

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	1	21	2	39	24	14	62.5	60.0
Worker characteristics								
Management, professional, and related	([2])	18	2	40	23	16	63.7	60.0
Management, business, and financial	1	16	1	37	27	18	64.9	60.0
Professional and related	([2])	20	2	42	21	15	63.0	60.0
Teachers	–	28	5	31	16	21	64.0	60.0
Primary, secondary, and special education school teachers	–	31	3	29	20	18	62.8	60.0
Registered nurses	–	21	–	49	18	9	60.3	60.0
Service	–	30	–	33	26	8	60.1	60.0
Sales and office	1	22	1	39	23	13	62.1	60.0
Sales and related	–	22	–	38	22	15	62.4	60.0
Office and administrative support	1	23	1	39	24	13	62.0	60.0
Natural resources, construction, and maintenance	1	20	2	40	26	12	62.3	60.0
Installation, maintenance, and repair	–	16	–	49	20	12	62.1	60.0
Production, transportation, and material moving	2	17	([2])	43	23	14	62.9	60.0
Production	3	14	([2])	42	25	15	62.5	60.0
Transportation and material moving	–	19	–	45	22	14	63.3	60.0
Full time	1	20	1	41	23	14	62.8	60.0
Part time	–	31	–	25	30	8	60.5	60.0
Union	1	22	5	32	29	12	61.6	60.0
Nonunion	1	21	1	41	23	14	62.7	60.0
Average wage within the following categories:[3]								
Lowest 25 percent	2	28	2	34	27	8	60.5	60.0
Lowest 10 percent	–	36	–	28	27	6	59.6	60.0
Second 25 percent	1	21	2	40	23	12	61.9	60.0
Third 25 percent	1	20	1	40	22	15	62.6	60.0
Highest 25 percent	([2])	17	1	40	24	17	64.1	60.0
Highest 10 percent	([2])	18	2	39	21	20	64.9	60.0
Establishment characteristics								
Goods-producing industries	–	14	–	42	25	18	63.5	60.0
Service-providing industries	1	22	2	39	24	13	62.3	60.0
Education and health services	([2])	25	3	39	18	15	61.7	60.0
Educational services	–	32	7	27	15	19	63.0	60.0
Elementary and secondary schools	–	36	3	28	19	14	61.1	60.0
Junior colleges, colleges, and universities	–	24	12	25	9	30	68.1	60.0
Health care and social assistance	([2])	21	1	45	20	12	61.0	60.0
Public administration	–	27	–	30	34	5	60.3	60.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,[1] National Compensation Survey, March 2015—continued

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
1 to 99 workers	([2])	23	1	37	27	11	62.1	60.0
1 to 49 workers	([2])	24	1	34	30	11	62.1	60.0
50 to 99 workers	–	20	–	44	21	13	62.1	60.0
100 workers or more	1	20	2	40	22	15	62.8	60.0
100 to 499 workers	–	14	–	47	22	14	62.7	60.0
500 workers or more	1	25	3	34	21	16	62.9	60.0
Geographic areas								
Northeast	1	30	([2])	24	37	7	61.3	60.0
New England	–	9	–	48	18	21	65.5	60.0
Middle Atlantic	1	33	([2])	21	40	5	60.6	60.0
South	1	17	([2])	51	14	17	63.1	60.0
South Atlantic	–	20	–	49	13	16	62.3	60.0
East South Central	–	17	–	48	–	21	64.1	60.0
West South Central	–	11	–	57	15	17	64.6	60.0
Midwest	–	14	–	46	19	20	64.6	60.0
East North Central	–	15	–	44	20	20	64.3	60.0
West	1	16	9	43	17	13	61.6	60.0
Mountain	–	10	–	56	18	16	63.7	60.0
Pacific	2	19	15	35	17	12	60.3	60.0

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[2] Less than 0.5.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, civilian workers,[1] National Compensation Survey, March 2015

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	0.2	1.0	0.2	1.4	1.1	0.8	0.2	0.0
Worker characteristics								
Management, professional, and related	0.1	1.3	0.2	2.0	1.6	1.2	0.4	0.0
Management, business, and financial	0.3	1.9	0.2	2.8	2.8	1.9	0.7	0.0
Professional and related	0.1	1.5	0.2	2.5	1.9	1.4	0.4	0.0
Teachers	–	3.3	0.9	3.5	3.5	2.5	0.8	0.0
Primary, secondary, and special education school teachers	–	4.1	0.7	3.2	4.4	3.0	1.1	0.0
Registered nurses	–	2.6	–	5.3	3.1	2.9	0.5	0.0
Service	–	3.1	–	3.7	2.6	1.9	0.5	0.0
Sales and office	0.3	1.2	0.3	1.5	1.5	1.0	0.3	0.0
Sales and related	–	1.5	–	2.3	2.5	1.9	0.6	0.0
Office and administrative support	0.3	1.4	0.3	2.0	1.8	1.2	0.4	0.0
Natural resources, construction, and maintenance	0.3	2.3	0.7	3.2	2.8	2.2	0.8	0.0
Installation, maintenance, and repair	–	3.0	–	4.2	3.5	2.8	0.8	0.0
Production, transportation, and material moving	0.7	1.9	0.1	2.5	2.0	1.5	0.5	0.0
Production	1.3	2.5	0.1	3.3	3.1	2.5	0.6	0.0
Transportation and material moving	–	2.7	–	3.6	2.2	1.6	0.8	0.0
Full time	0.2	1.1	0.1	1.5	1.2	0.9	0.3	0.0
Part time	–	2.2	–	3.4	2.1	1.2	0.4	0.0
Union	0.6	1.9	0.9	2.4	2.6	1.3	0.4	0.0
Nonunion	0.2	1.1	0.2	1.5	1.1	0.9	0.3	0.0
Average wage within the following categories:[2]								
Lowest 25 percent	0.6	2.2	0.8	3.1	1.9	1.1	0.4	0.0
Lowest 10 percent	–	3.0	–	4.7	3.3	1.3	0.5	0.0
Second 25 percent	0.3	1.6	0.6	2.1	1.9	1.4	0.4	0.0
Third 25 percent	0.2	1.3	0.2	1.8	1.3	1.3	0.4	0.0
Highest 25 percent	0.2	1.2	0.2	2.0	1.7	1.1	0.4	0.0
Highest 10 percent	0.2	1.6	0.3	2.6	2.0	1.8	0.6	0.0
Establishment characteristics								
Goods-producing industries	–	1.8	–	2.3	2.3	2.0	0.5	0.0
Service-providing industries	0.2	1.1	0.2	1.6	1.3	0.8	0.3	0.0
Education and health services	0.1	2.1	0.5	2.8	2.8	2.1	0.5	0.0
Educational services	–	2.7	1.5	2.2	2.0	2.3	0.8	0.0
Elementary and secondary schools	–	3.4	0.7	3.5	3.2	2.6	0.8	0.0
Junior colleges, colleges, and universities	–	2.7	0.9	2.2	1.0	3.9	1.7	0.0
Health care and social assistance	0.2	2.9	0.1	3.7	3.9	3.0	0.6	0.0
Public administration	–	4.5	–	5.7	4.1	1.4	0.7	0.0

See footnotes at end of table.

Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, civilian workers,[1] National Compensation Survey, March 2015—continued

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
1 to 99 workers	0.1	1.8	0.3	2.0	1.9	1.3	0.4	0.0
1 to 49 workers	0.1	2.5	0.4	2.2	3.1	1.5	0.6	0.0
50 to 99 workers	–	2.3	–	3.3	2.8	2.5	0.6	0.0
100 workers or more	0.3	1.2	0.3	1.6	1.4	0.9	0.3	0.0
100 to 499 workers	–	1.4	–	2.4	2.1	1.4	0.4	0.0
500 workers or more	0.3	1.5	0.3	2.0	1.5	1.3	0.5	0.0
Geographic areas								
Northeast	0.3	2.0	0.1	2.7	2.3	0.7	0.4	0.0
New England	–	1.5	–	6.5	4.7	3.1	1.5	0.0
Middle Atlantic	0.2	2.3	0.1	2.8	2.4	0.7	0.4	0.0
South	0.3	1.5	([3])	2.6	1.7	1.7	0.5	0.0
South Atlantic	–	2.2	–	3.7	2.3	1.9	0.5	0.0
East South Central	–	3.4	–	4.9	–	6.3	2.0	0.0
West South Central	–	2.0	–	3.8	2.5	3.5	1.3	0.0
Midwest	–	1.9	–	2.4	1.9	1.8	0.5	0.0
East North Central	–	2.5	–	2.8	2.3	2.3	0.6	0.0
West	0.4	1.8	1.1	2.6	1.8	2.2	0.5	0.0
Mountain	–	2.4	–	4.5	2.6	4.4	1.0	0.0
Pacific	0.7	2.6	1.9	3.6	2.4	2.2	0.5	0.0

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

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

[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/glossary20142015.htm.

Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,[1] National Compensation Survey, March 2015

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

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

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,[1] National Compensation Survey, March 2015—continued

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

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

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

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

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

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

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, civilian workers,[1] National Compensation Survey, March 2015

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	1.0	$0.00	$21.74	$2.84	$95.02	$160.76	1.0
Worker characteristics							
Management, professional, and related	1.4	0.00	16.10	59.83	145.04	0.00	1.4
Management, business, and financial	2.3	0.00	56.35	81.93	71.99	124.43	2.3
Professional and related	1.8	0.00	7.19	95.34	253.19	0.00	1.8
Teachers	2.6	2.84	58.88	0.00	178.22	442.91	2.6
Primary, secondary, and special education school teachers	3.2	28.47	26.56	0.00	50.56	–	3.2
Registered nurses	5.2	26.57	95.25	–	84.89	349.91	5.2
Service	2.3	0.00	27.19	38.31	96.26	84.34	2.3
Sales and office	1.5	0.00	33.81	3.73	140.72	72.01	1.5
Sales and related	2.2	0.00	–	6.48	239.42	87.41	2.2
Office and administrative support	1.8	0.00	28.96	4.67	215.99	28.38	1.8
Natural resources, construction, and maintenance	3.1	0.00	87.58	26.47	100.01	558.17	3.1
Installation, maintenance, and repair	3.5	43.62	68.47	11.26	–	233.84	3.5
Production, transportation, and material moving	2.2	0.00	36.44	69.54	175.72	23.17	2.2
Production	2.9	0.00	32.16	55.70	26.76	548.38	2.9
Transportation and material moving	2.7	0.00	105.01	49.04	199.50	0.00	2.7
Full time	1.1	0.00	77.08	4.96	135.41	101.69	1.1
Part time	1.9	0.00	8.27	127.14	6.92	260.13	1.9
Union	1.9	0.00	3.93	7.68	86.45	301.35	1.9
Nonunion	1.1	0.00	47.68	4.04	160.60	153.56	1.1
Average wage within the following categories:[3]							
Lowest 25 percent	1.7	0.00	26.42	44.94	11.68	117.08	1.7
Lowest 10 percent	1.7	0.00	0.00	92.09	3.54	–	1.7
Second 25 percent	1.8	0.00	25.40	3.83	160.39	74.87	1.8
Third 25 percent	1.4	0.00	37.21	4.74	181.54	15.90	1.4
Highest 25 percent	1.4	0.00	0.00	70.13	219.24	0.00	1.4
Highest 10 percent	2.2	0.00	17.15	103.00	365.75	633.11	2.2
Establishment characteristics							
Goods-producing industries	2.2	0.00	68.30	7.56	0.00	280.22	2.2
Service-providing industries	1.2	0.00	22.14	3.14	222.72	159.50	1.2
Education and health services	2.2	0.00	64.90	58.14	273.49	212.43	2.2
Educational services	2.5	0.00	–	79.16	210.95	244.96	2.5
Elementary and secondary schools	3.3	3.48	124.87	39.80	23.59	–	3.3
Junior colleges, colleges, and universities	3.7	0.00	0.00	75.22	226.36	253.24	3.7
Health care and social assistance	3.3	0.00	–	30.65	325.85	152.58	3.3
Public administration	4.2	28.43	0.00	13.07	–	207.23	4.2

See footnotes at end of table.

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, civilian workers,[1] National Compensation Survey, March 2015—continued

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

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

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

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

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

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2015

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

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

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2015—continued

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

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

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

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

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

Table 28. Standard errors for long-term disability plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2015

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

See footnotes at end of table.

Table 28. Standard errors for long-term disability plans: Employee contribution requirement, civilian workers,[1] National Compensation Survey, March 2015—continued

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

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

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

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

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2015

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

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

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2015—continued

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

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

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[2] Less than 0.5.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Table 29. Standard errors for long-term disability plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2015

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

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Method of benefit payment, civilian workers,[1] National Compensation Survey, March 2015—continued

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

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[2] Less than 0.05.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,[1] National Compensation Survey, March 2015

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

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

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,[1] National Compensation Survey, March 2015—continued

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
1 to 99 workers	19	68	6	6	1	58.8	60.0
1 to 49 workers	20	69	5	6	1	58.7	60.0
50 to 99 workers	17	68	8	6	2	58.9	60.0
100 workers or more	26	58	8	6	1	58.0	60.0
100 to 499 workers	22	66	5	6	1	58.2	60.0
500 workers or more	30	52	10	6	1	57.8	60.0
Geographic areas							
Northeast	24	66	3	7	1	58.2	60.0
New England	25	63	7	5	1	58.1	60.0
Middle Atlantic	23	67	2	7	1	58.3	60.0
South	24	63	8	4	1	57.7	60.0
South Atlantic	24	59	12	4	1	58.0	60.0
East South Central	22	69	–	4	–	57.5	60.0
West South Central	25	67	4	3	1	57.4	60.0
Midwest	22	63	6	6	3	58.7	60.0
East North Central	26	60	6	5	2	58.1	60.0
West North Central	16	67	7	8	3	59.7	60.0
West	26	53	12	9	1	58.5	60.0
Mountain	25	53	12	–	–	58.7	60.0
Pacific	26	52	11	9	1	58.4	60.0

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[2] Less than 0.5.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, civilian workers,[1] National Compensation Survey, March 2015

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	1.0	1.1	0.5	0.5	0.2	0.1	0.0
Worker characteristics							
Management, professional, and related	1.3	1.6	0.8	0.6	0.3	0.2	0.0
Management, business, and financial	2.1	2.3	0.7	0.8	0.1	0.4	0.0
Professional and related	1.4	1.7	1.0	0.7	0.4	0.2	0.0
Teachers	1.8	3.7	2.4	1.9	2.0	0.5	0.0
Primary, secondary, and special education school teachers	2.3	5.1	3.2	2.7	2.2	0.7	0.0
Registered nurses	3.2	3.1	0.9	–	–	0.4	0.0
Service	3.0	3.4	1.7	0.8	0.5	0.4	0.0
Protective service	3.8	6.0	3.1	–	–	0.7	0.0
Sales and office	1.5	1.7	0.6	0.6	0.3	0.2	0.0
Sales and related	2.1	3.2	1.2	1.3	0.8	0.3	0.0
Office and administrative support	1.7	1.7	0.7	0.6	0.2	0.2	0.0
Natural resources, construction, and maintenance	2.4	2.6	1.6	1.3	0.4	0.4	0.0
Installation, maintenance, and repair	2.5	2.8	1.2	1.2	0.4	0.4	0.0
Production, transportation, and material moving	1.5	1.8	0.7	1.0	0.4	0.2	0.0
Production	1.9	2.2	–	1.5	–	0.3	0.0
Transportation and material moving	2.4	3.0	–	1.2	–	0.3	0.0
Full time	1.0	1.1	0.5	0.5	0.2	0.2	0.0
Part time	3.3	4.6	1.2	2.0	0.6	0.4	0.0
Union	1.9	2.1	1.5	1.5	0.9	0.4	0.0
Nonunion	1.1	1.2	0.6	0.5	0.1	0.2	0.0
Average wage within the following categories:[2]							
Lowest 25 percent	2.6	3.6	1.5	1.1	0.4	0.3	0.0
Second 25 percent	1.6	1.9	0.9	0.7	0.3	0.2	0.0
Third 25 percent	1.3	1.3	0.7	0.7	0.2	0.2	0.0
Highest 25 percent	1.5	1.7	0.7	0.7	0.3	0.2	0.0
Highest 10 percent	2.2	2.5	1.0	1.0	0.4	0.3	0.0
Establishment characteristics							
Goods-producing industries	1.7	2.0	1.3	1.0	0.3	0.3	0.0
Service-providing industries	1.1	1.3	0.6	0.5	0.2	0.2	0.0
Education and health services	1.9	2.1	1.1	0.8	0.5	0.3	0.0
Educational services	1.6	2.6	2.2	1.7	1.1	0.4	0.0
Elementary and secondary schools	2.5	3.8	3.3	2.5	1.7	0.6	0.7
Junior colleges, colleges, and universities	1.3	2.4	1.5	1.5	1.2	0.2	0.0
Health care and social assistance	2.9	3.0	0.5	–	–	0.3	0.0
Hospitals	2.7	2.8	0.7	–	–	0.4	0.9
Public administration	3.4	4.1	3.5	3.5	1.2	0.6	0.0

See footnotes at end of table.

Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, civilian workers,[1] National Compensation Survey, March 2015—continued

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
1 to 99 workers	1.5	2.0	1.0	0.7	0.3	0.2	0.0
1 to 49 workers	1.8	2.3	1.1	1.0	0.3	0.2	0.0
50 to 99 workers	2.3	3.0	2.2	0.9	0.6	0.4	0.0
100 workers or more	1.1	1.2	0.7	0.6	0.2	0.2	0.0
100 to 499 workers	1.8	1.9	0.8	0.8	0.3	0.3	0.0
500 workers or more	1.5	1.7	1.0	0.9	0.3	0.2	0.0
Geographic areas							
Northeast	2.3	2.6	0.7	1.4	0.2	0.3	0.0
New England	3.5	4.0	1.7	1.8	0.2	0.6	0.0
Middle Atlantic	2.9	3.3	0.6	1.8	0.2	0.4	0.0
South	1.8	2.0	1.0	0.5	0.3	0.3	0.0
South Atlantic	2.6	3.2	1.7	0.7	0.3	0.4	0.0
East South Central	4.1	3.6	–	1.4	–	0.8	0.0
West South Central	2.7	2.9	1.0	1.0	0.5	0.4	0.0
Midwest	1.7	1.7	1.0	0.8	0.6	0.3	0.0
East North Central	2.2	1.9	1.3	0.9	0.6	0.4	0.0
West North Central	2.3	3.2	1.5	1.7	1.2	0.3	0.0
West	2.4	2.8	1.2	1.7	0.2	0.4	0.0
Mountain	4.2	5.5	2.4	–	–	0.7	0.0
Pacific	2.8	3.1	1.2	1.6	0.4	0.4	0.0

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

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

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

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,[1] National Compensation Survey, March 2015

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

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

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,[1] National Compensation Survey, March 2015—continued

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

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

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

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

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

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

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, civilian workers,[1] National Compensation Survey, March 2015

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

See footnotes at end of table.

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, civilian workers,[1] National Compensation Survey, March 2015—continued

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

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

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

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

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

Table 32. Leave benefits: Access, civilian workers,[1] National Compensation Survey, March 2015

(All workers = 100 percent)

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

See footnotes at end of table.

Table 32. Leave benefits: Access, civilian workers,[1] National Compensation Survey, March 2015—continued

(All workers = 100 percent)

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

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

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

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

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

Table 32. Standard errors for leave benefits: Access, civilian workers,[1] National Compensation Survey, March 2015

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

See footnotes at end of table.

Table 32. Standard errors for leave benefits: Access, civilian workers,[1] National Compensation Survey, March 2015—continued

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
1 to 99 workers	1.1	1.2	1.0	0.9	1.1	1.1	0.8	0.5	0.9
1 to 49 workers	1.2	1.3	1.1	1.0	1.2	1.3	0.9	0.6	1.1
50 to 99 workers	2.1	2.0	2.0	1.7	2.1	2.2	1.6	1.1	1.1
100 workers or more	0.6	0.7	0.7	0.8	0.7	0.6	0.9	0.7	0.4
100 to 499 workers	1.0	1.2	1.0	1.2	1.2	1.1	1.3	0.8	0.7
500 workers or more	0.8	0.7	0.7	1.1	0.9	0.8	1.1	0.9	0.5
Geographic areas									
Northeast	1.2	1.4	1.2	1.3	1.3	1.2	1.5	1.1	0.6
New England	2.2	2.1	2.3	2.1	2.5	2.2	2.5	1.0	1.9
Middle Atlantic	1.3	1.8	1.4	1.7	1.5	1.6	1.9	1.5	0.6
South	1.0	1.1	0.8	1.1	1.0	1.0	0.9	0.7	0.8
South Atlantic	1.2	1.4	1.2	1.7	1.3	1.2	1.0	0.9	0.7
East South Central	3.0	3.3	2.1	1.7	3.4	3.9	3.3	1.6	2.9
West South Central	1.7	1.8	1.3	1.7	1.5	1.7	1.8	1.2	1.5
Midwest	1.5	1.6	1.8	1.4	1.5	1.5	1.3	1.0	1.2
East North Central	1.4	1.5	1.9	1.5	1.4	1.4	1.5	0.8	0.9
West North Central	3.6	4.0	3.7	2.7	3.6	3.4	2.5	2.4	3.0
West	1.5	1.5	1.5	1.1	1.4	1.3	1.1	0.8	0.9
Mountain	2.2	2.2	1.6	2.3	3.0	2.8	2.7	1.5	2.2
Pacific	2.0	2.0	2.0	1.2	1.5	1.4	1.1	0.9	0.9

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

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

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

Table 33. Paid holidays: Number of days provided, civilian workers,[1] National Compensation Survey, March 2015

(All workers with paid holidays = 100 percent)

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

See footnotes at end of table.

Table 33. Paid holidays: Number of days provided, civilian workers,[1] National Compensation Survey, March 2015—continued

(All workers with paid holidays = 100 percent)

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

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[2] Less than 0.5.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Table 33. Standard errors for paid holidays: Number of days provided, civilian workers,[1] National Compensation Survey, March 2015

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

See footnotes at end of table.

Table 33. Standard errors for paid holidays: Number of days provided, civilian workers,[1] National Compensation Survey, March 2015—continued

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
1 to 99 workers	0.7	0.4	1.1	1.2	0.8	0.6	0.7	0.5	0.3	0.3	0.1	0.3	0.1	0.0
1 to 49 workers	0.9	0.5	1.4	1.5	0.9	0.7	0.9	0.6	0.3	0.4	0.1	0.5	0.1	0.0
50 to 99 workers	1.3	0.4	1.8	1.5	1.2	1.2	1.4	0.8	0.8	0.8	0.2	0.1	0.1	0.0
100 workers or more	0.4	0.2	0.7	0.6	0.6	0.6	0.8	0.7	0.5	0.3	0.3	0.3	0.1	0.0
100 to 499 workers	0.5	0.4	1.1	1.0	0.9	0.8	1.0	0.7	0.8	0.5	0.4	0.3	0.1	0.0
500 workers or more	0.5	0.2	0.9	0.8	0.8	0.9	1.1	1.2	0.7	0.5	0.4	0.5	0.1	0.0
Geographic areas														
Northeast	0.8	0.4	1.7	1.8	0.7	0.9	1.2	0.8	1.1	0.5	0.2	0.4	0.1	0.7
New England	2.2	0.9	2.9	2.4	1.5	1.4	3.6	1.9	1.4	1.2	0.4	0.8	0.2	0.6
Middle Atlantic	0.9	0.5	2.0	2.1	0.9	1.0	1.2	0.8	1.4	0.5	0.2	0.5	0.1	0.9
South	0.6	0.4	1.0	0.8	0.8	0.8	1.1	0.6	0.4	0.4	0.2	0.2	0.1	0.0
South Atlantic	0.9	0.4	1.3	0.9	1.3	1.0	1.2	0.7	0.5	0.5	0.3	0.3	0.1	0.0
East South Central	2.1	1.0	1.6	2.0	1.3	1.7	3.9	2.2	1.0	1.1	0.1	1.0	0.2	0.0
West South Central	0.8	0.8	2.3	1.7	1.0	1.5	1.8	1.1	0.5	0.9	0.2	0.4	0.1	0.8
Midwest	0.6	0.4	1.7	1.7	0.9	0.6	0.9	1.1	0.6	0.4	0.3	0.7	0.1	0.0
East North Central	0.7	0.5	1.6	2.3	1.0	0.9	1.2	0.6	0.6	0.5	0.4	0.9	0.1	0.0
West North Central	1.1	–	3.9	2.3	1.9	0.9	1.3	3.0	1.2	0.7	–	0.5	0.2	0.4
West	0.8	0.4	1.1	1.4	0.8	1.0	1.2	1.0	0.7	0.6	0.6	0.5	0.1	0.0
Mountain	1.6	0.6	2.5	2.2	1.8	2.0	3.1	1.4	0.3	0.6	–	–	0.1	0.0
Pacific	1.0	0.5	1.2	1.8	0.9	1.1	1.0	1.2	1.0	0.9	0.8	0.7	0.1	0.0

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[2] Less than 0.05.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Table 34. Paid sick leave: Type of provision, civilian workers,[1] National Compensation Survey, March 2015

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

See footnotes at end of table.

Table 34. Paid sick leave: Type of provision, civilian workers,[1] National Compensation Survey, March 2015—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	71	8	20
1 to 49 workers	69	11	20
50 to 99 workers	76	3	22
100 workers or more	74	4	22
100 to 499 workers	75	3	22
500 workers or more	74	4	23
Geographic areas			
Northeast	74	7	19
New England	67	8	25
Middle Atlantic	77	7	16
South	73	4	23
South Atlantic	73	5	22
East South Central	77	5	18
West South Central	71	3	26
Midwest	73	6	22
East North Central	75	3	22
West North Central	68	–	–
West	73	5	22
Mountain	65	5	30
Pacific	76	5	19

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[2] Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.
[3] Plan does not specify maximum number of days.
[4] A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business.
[5] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Table 34. Standard errors for paid sick leave: Type of provision, civilian workers,[1] National Compensation Survey, March 2015

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

See footnotes at end of table.

Table 34. Standard errors for paid sick leave: Type of provision, civilian workers,[1] National Compensation Survey, March 2015—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	1.3	1.2
1 to 49 workers	1.8	1.8	1.5
50 to 99 workers	2.0	0.7	1.9
100 workers or more	0.9	0.3	0.9
100 to 499 workers	1.5	0.4	1.5
500 workers or more	1.3	0.5	1.1
Geographic areas			
Northeast	1.6	0.7	1.4
New England	2.7	0.9	2.3
Middle Atlantic	1.9	0.9	1.7
South	1.1	0.6	1.1
South Atlantic	1.7	1.0	1.4
East South Central	2.3	1.2	2.6
West South Central	2.0	0.5	2.2
Midwest	1.9	2.0	1.5
East North Central	1.8	0.6	1.8
West North Central	4.4	–	–
West	1.4	0.9	1.1
Mountain	1.8	1.3	1.8
Pacific	1.8	1.1	1.3

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[2] Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.
[3] Plan does not specify maximum number of days.
[4] A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business.
[5] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Table 35. Paid sick leave: Number of annual days by service requirement,[1] civilian workers,[2] National Compensation Survey, March 2015

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

Characteristics	Paid sick leave days by length of service[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	19	44	30	6	1	8	6
Full time	18	44	31	6	1	8	6
Union	14	25	48	12	1	10	10
Nonunion	20	50	25	4	1	8	6
1 to 99 workers	25	53	18	3	1	7	5
1 to 49 workers	26	53	18	3	1	7	5
50 to 99 workers	24	53	20	–	–	7	6
100 workers or more	15	39	37	8	1	9	8
100 to 499 workers	19	50	25	5	1	8	6
500 workers or more	12	29	47	10	1	10	10
After 5 years							
All workers	18	45	30	7	1	9	6
Full time	17	44	31	7	1	9	6
Union	13	26	46	14	1	10	10
Nonunion	19	50	25	5	1	8	6
1 to 99 workers	24	53	18	4	1	7	5
1 to 49 workers	25	53	18	4	1	7	5
50 to 99 workers	23	53	20	3	1	8	6
100 workers or more	14	40	36	8	2	10	9
100 to 499 workers	17	51	25	6	1	8	6
500 workers or more	11	30	47	11	2	11	10

See footnotes at end of table.

Table 35. Paid sick leave: Number of annual days by service requirement,[1] civilian workers,[2] National Compensation Survey, March 2015—continued

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

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

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

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

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

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

Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,[1] civilian workers,[2] National Compensation Survey, March 2015

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	0.9	0.8	0.4	0.1	0.1	([4])
Full time	0.9	0.9	0.9	0.5	0.1	0.1	0.1
Union	1.3	1.2	1.7	1.3	0.2	0.2	0.0
Nonunion	1.0	1.0	0.9	0.3	0.1	0.1	0.0
1 to 99 workers	1.6	1.6	1.3	0.4	0.3	0.2	0.2
1 to 49 workers	2.1	1.9	1.4	0.6	0.2	0.2	([4])
50 to 99 workers	2.0	2.7	2.5	–	–	0.3	0.4
100 workers or more	0.9	1.1	1.1	0.7	0.1	0.2	0.5
100 to 499 workers	1.3	1.5	1.2	0.6	0.2	0.2	([4])
500 workers or more	1.1	1.4	1.5	1.0	0.2	0.3	0.0
After 5 years							
All workers	0.8	0.8	0.8	0.4	0.2	0.1	([4])
Full time	0.9	0.9	0.9	0.5	0.2	0.2	0.7
Union	1.1	1.3	1.7	1.2	0.2	0.2	0.0
Nonunion	1.0	1.0	0.9	0.4	0.2	0.2	0.0
1 to 99 workers	1.6	1.6	1.3	0.5	0.3	0.2	0.9
1 to 49 workers	2.0	1.8	1.4	0.7	0.2	0.2	0.1
50 to 99 workers	2.0	2.6	2.5	0.7	0.7	0.6	0.2
100 workers or more	0.8	1.0	1.0	0.7	0.2	0.2	0.4
100 to 499 workers	1.2	1.5	1.2	0.7	0.2	0.2	([4])
500 workers or more	1.0	1.3	1.5	0.9	0.4	0.3	0.0

See footnotes at end of table.

Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,[1] civilian workers,[2] National Compensation Survey, March 2015—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	0.8	0.9	0.8	0.5	0.2	0.2	0.3
Full time	0.9	0.9	0.8	0.5	0.2	0.2	0.7
Union	1.1	1.3	1.7	1.3	0.2	0.3	0.0
Nonunion	1.0	1.0	0.8	0.4	0.2	0.2	([4])
1 to 99 workers	1.6	1.6	1.3	0.5	0.3	0.3	1.1
1 to 49 workers	2.0	1.9	1.4	0.6	0.3	0.3	0.4
50 to 99 workers	2.0	2.6	2.5	0.7	0.7	1.0	0.0
100 workers or more	0.8	1.1	1.0	0.7	0.2	0.2	0.4
100 to 499 workers	1.2	1.4	1.2	0.7	0.2	0.2	0.0
500 workers or more	1.0	1.5	1.4	1.0	0.4	0.4	0.0
After 20 years							
All workers	0.8	0.9	0.8	0.5	0.2	0.2	0.4
Full time	0.9	0.9	0.8	0.5	0.2	0.3	0.7
Union	1.1	1.3	1.7	1.3	0.4	0.3	0.0
Nonunion	1.0	1.0	0.8	0.4	0.2	0.3	([4])
1 to 99 workers	1.6	1.6	1.3	0.5	0.3	0.4	1.0
1 to 49 workers	2.0	1.9	1.4	0.7	0.3	0.3	0.4
50 to 99 workers	2.0	2.6	2.6	0.7	0.7	1.0	0.0
100 workers or more	0.8	1.1	1.0	0.7	0.3	0.3	0.4
100 to 499 workers	1.2	1.4	1.2	0.7	0.3	0.3	0.0
500 workers or more	1.0	1.4	1.4	1.1	0.4	0.5	0.0

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

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

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

[4] Less than 0.05.

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

Table 36. Paid sick leave: Carryover provisions, civilian workers,[1] National Compensation Survey, March 2015

(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	58	23	35	42
Worker characteristics				
Management, professional, and related	66	31	35	34
Management, business, and financial	52	22	31	48
Professional and related	72	35	36	28
Teachers	85	51	34	15
Primary, secondary, and special education school teachers	86	51	34	14
Registered nurses	84	30	54	16
Service	62	25	37	38
Protective service	79	50	29	21
Sales and office	53	17	36	47
Sales and related	53	9	43	47
Office and administrative support	53	20	32	47
Natural resources, construction, and maintenance	44	16	28	56
Installation, maintenance, and repair	41	11	29	59
Full time	57	23	34	43
Union	72	39	33	28
Nonunion	54	18	36	46
Average wage within the following categories:[3]				
Second 25 percent	56	21	35	44
Third 25 percent	60	24	35	40
Highest 25 percent	61	28	33	39
Highest 10 percent	62	28	34	38
Establishment characteristics				
Service-providing industries	61	24	37	39
Education and health services	80	39	41	20
Educational services	86	54	32	14
Elementary and secondary schools	86	55	31	14
Junior colleges, colleges, and universities	90	55	35	10
Health care and social assistance	73	22	50	27
Hospitals	86	30	56	14
Public administration	95	67	28	5

See footnotes at end of table.

Table 36. Paid sick leave: Carryover provisions, civilian workers,[1] National Compensation Survey, March 2015—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	39	13	27	61
1 to 49 workers	37	12	25	63
50 to 99 workers	45	15	30	55
100 workers or more	69	29	40	31
100 to 499 workers	62	17	45	38
500 workers or more	75	39	36	25
Geographic areas				
Northeast	53	19	35	47
New England	59	19	41	41
Middle Atlantic	52	19	33	48
South	59	26	33	41
South Atlantic	58	27	31	42
East South Central	66	26	39	34
West South Central	58	23	34	42
Midwest	53	18	35	47
East North Central	49	17	31	51
West North Central	62	20	42	38
West	64	26	39	36
Mountain	67	23	45	33
Pacific	63	27	36	37

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[2] Plans that allow employees to accumulate unused sick leave from year to year.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Table 36. Standard errors for paid sick leave: Carryover provisions, civilian workers,[1] National Compensation Survey, March 2015

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

See footnotes at end of table.

Table 36. Standard errors for paid sick leave: Carryover provisions, civilian workers,[1] National Compensation Survey, March 2015—continued

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

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[2] Plans that allow employees to accumulate unused sick leave from year to year.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Table 38. Paid vacations: Number of annual days by service requirement,[1] civilian workers,[2] National Compensation Survey, March 2015

(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	33	37	15	7	2	10	10
Full time	4	31	40	16	7	2	11	10
Part time	23	47	20	5	4	1	8	5
Union	6	32	46	11	4	1	10	10
Nonunion	7	33	36	15	7	2	10	10
1 to 99 workers	9	43	34	10	3	1	9	8
1 to 49 workers	9	43	34	10	3	1	9	8
50 to 99 workers	9	43	33	11	3	1	9	8
100 workers or more	5	25	40	18	9	2	12	10
100 to 499 workers	6	34	37	15	6	1	10	10
500 workers or more	3	16	43	21	13	4	13	12
After 5 years								
All workers	1	9	34	36	14	6	15	15
Full time	1	7	33	38	14	6	15	15
Part time	7	24	39	21	7	3	12	10
Union	1	7	36	43	9	4	14	15
Nonunion	2	10	34	35	14	6	15	15
1 to 99 workers	2	13	40	32	10	2	13	12
1 to 49 workers	2	15	40	31	10	2	13	11
50 to 99 workers	2	10	39	37	9	3	13	14
100 workers or more	1	6	29	39	16	9	16	15
100 to 499 workers	1	7	36	35	15	6	15	15
500 workers or more	1	4	22	42	18	12	17	15

See footnotes at end of table.

Table 38. Paid vacations: Number of annual days by service requirement,[1] civilian workers,[2] National Compensation Survey, March 2015—continued

(All workers with paid vacations = 100 percent)

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

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

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

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

[4] Less than 0.5.

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

Table 38. Standard errors for paid vacations: Number of annual days by service requirement,[1] civilian workers,[2] National Compensation Survey, March 2015

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	0.7	0.6	0.5	0.4	0.2	0.1	0.0
Full time	0.3	0.7	0.7	0.6	0.4	0.2	0.1	0.0
Part time	1.7	2.0	1.5	0.7	0.7	0.3	0.2	0.0
Union	0.7	1.5	1.7	1.0	0.6	0.3	0.2	0.0
Nonunion	0.4	0.8	0.7	0.6	0.4	0.2	0.1	0.0
1 to 99 workers	0.6	1.3	1.1	0.8	0.5	0.2	0.1	1.4
1 to 49 workers	0.6	1.5	1.3	0.9	0.5	0.2	0.1	1.6
50 to 99 workers	1.3	2.1	2.0	1.4	0.9	0.6	0.3	1.8
100 workers or more	0.4	0.7	0.8	0.7	0.6	0.2	0.1	0.0
100 to 499 workers	0.6	1.2	1.3	1.0	0.8	0.3	0.2	0.0
500 workers or more	0.4	1.1	1.2	1.0	0.8	0.4	0.1	([4])
After 5 years								
All workers	0.2	0.4	0.7	0.7	0.5	0.3	0.1	0.0
Full time	0.2	0.4	0.7	0.7	0.6	0.4	0.1	0.0
Part time	1.0	1.5	2.0	1.4	0.9	0.5	0.2	0.0
Union	0.1	0.8	1.2	1.3	0.8	0.5	0.2	0.0
Nonunion	0.2	0.4	0.8	0.7	0.6	0.4	0.1	0.0
1 to 99 workers	0.3	0.7	1.2	1.1	0.7	0.4	0.1	0.3
1 to 49 workers	0.3	0.9	1.4	1.3	0.9	0.5	0.1	1.1
50 to 99 workers	0.7	1.4	1.8	1.9	1.2	0.9	0.3	1.6
100 workers or more	0.2	0.4	0.7	0.9	0.7	0.5	0.1	0.0
100 to 499 workers	0.3	0.6	1.2	1.4	1.0	0.7	0.2	0.0
500 workers or more	0.2	0.4	1.1	1.2	1.0	0.8	0.1	0.0

See footnotes at end of table.

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

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

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

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

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

[4] Less than 0.05.

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

Table 39. Consolidated leave plans:[1] Access, civilian workers,[2] National Compensation Survey, March 2015

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	27	15	19	22	24	73	9	13	15	18
Worker characteristics										
Management, professional, and related	37	17	21	24	26	63	11	15	17	20
Management, business, and financial	34	17	21	24	26	66	11	15	17	20
Professional and related	39	17	21	24	27	61	11	15	17	20
Teachers	16	16	20	21	21	84	13	15	16	18
Registered nurses	69	18	23	26	28	31	12	16	19	21
Service	25	15	19	22	24	75	7	12	14	16
Protective service	13	16	19	23	26	87	10	13	16	20
Sales and office	27	14	19	22	24	73	8	12	15	18
Sales and related	20	12	17	19	21	80	7	12	14	17
Office and administrative support	30	15	19	22	24	70	9	13	15	18
Natural resources, construction, and maintenance	16	11	15	18	21	84	8	11	14	16
Construction, extraction, farming, fishing, and forestry	20	10	13	16	18	80	8	12	14	16
Installation, maintenance, and repair	14	12	17	20	23	86	7	11	14	16
Production, transportation, and material moving	18	11	15	18	20	82	7	12	15	18
Production	21	11	15	18	21	79	7	11	15	18
Transportation and material moving	14	11	16	18	20	86	7	12	15	18
Full time	28	15	20	23	25	72	9	13	16	18
Part time	23	12	16	19	20	77	6	10	13	15
Union	13	14	20	24	27	87	9	13	17	21
Nonunion	30	15	19	22	24	70	8	13	15	17
Average wage within the following categories:[3]										
Lowest 25 percent	22	12	17	19	21	78	6	11	13	15
Lowest 10 percent	16	10	15	17	19	84	6	10	12	13
Second 25 percent	26	14	19	22	24	74	8	12	15	17
Third 25 percent	27	15	19	22	25	73	9	13	16	19
Highest 25 percent	33	17	21	24	26	67	11	15	17	20
Highest 10 percent	33	17	21	24	26	67	12	16	18	21
Establishment characteristics										
Goods-producing industries	21	11	16	18	21	79	7	12	15	18
Service-providing industries	29	16	20	23	25	71	9	13	15	18
Education and health services	42	18	22	25	27	58	11	14	17	19
Educational services	8	15	18	19	21	92	13	15	18	20
Elementary and secondary schools	5	9	10	11	12	95	11	14	16	18
Junior colleges, colleges, and universities	8	19	23	25	27	92	14	17	19	22
Health care and social assistance	53	18	22	26	28	47	10	14	17	18
Hospitals	70	19	24	28	30	30	13	16	19	22
Public administration	10	18	22	26	30	90	11	15	18	22

See footnotes at end of table.

Table 39. Consolidated leave plans:[1] Access, civilian workers,[2] National Compensation Survey, March 2015—continued

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
1 to 99 workers	24	13	17	19	21	76	7	12	14	15
1 to 49 workers	23	12	16	19	20	77	7	12	13	15
50 to 99 workers	27	13	18	20	22	73	7	12	14	17
100 workers or more	30	16	21	24	27	70	10	14	17	20
100 to 499 workers	29	15	20	22	25	71	8	13	16	19
500 workers or more	32	18	22	26	29	68	11	15	17	21
Geographic areas										
Northeast	26	16	21	23	26	74	9	14	16	18
New England	31	17	21	24	26	69	9	13	16	18
Middle Atlantic	24	16	21	23	25	76	9	14	16	19
South	27	15	19	21	23	73	8	12	15	17
South Atlantic	28	16	20	22	24	72	9	12	15	17
East South Central	19	14	18	21	23	81	8	12	14	17
West South Central	30	13	17	20	22	70	8	12	14	17
Midwest	28	15	19	23	25	72	8	13	16	19
East North Central	26	15	19	23	25	74	8	13	16	19
West North Central	31	15	19	22	25	69	8	12	15	18
West	29	14	20	23	25	71	9	13	16	18
Mountain	32	14	18	22	24	68	8	13	15	17
Pacific	27	15	20	23	25	73	9	13	16	18

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

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

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

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

Table 39. Standard errors for consolidated leave plans:[1] Access, civilian workers,[2] National Compensation Survey, March 2015

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

See footnotes at end of table.

Table 39. Standard errors for consolidated leave plans:[1] Access, civilian workers,[2] National Compensation Survey, March 2015—continued

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
1 to 99 workers	1.0	0.3	0.3	0.3	0.4	1.0	0.1	0.1	0.1	0.2
1 to 49 workers	1.2	0.4	0.4	0.4	0.5	1.2	0.1	0.1	0.2	0.2
50 to 99 workers	1.8	0.6	0.5	0.5	0.6	1.8	0.2	0.2	0.3	0.3
100 workers or more	0.9	0.2	0.2	0.3	0.3	0.9	0.1	0.1	0.1	0.1
100 to 499 workers	1.4	0.4	0.4	0.4	0.4	1.4	0.1	0.2	0.2	0.2
500 workers or more	1.2	0.3	0.3	0.3	0.4	1.2	0.2	0.2	0.1	0.1
Geographic areas										
Northeast	1.7	0.5	0.5	0.5	0.5	1.7	0.2	0.2	0.2	0.2
New England	2.3	1.1	0.8	0.8	0.9	2.3	0.2	0.4	0.4	0.5
Middle Atlantic	2.0	0.7	0.7	0.7	0.7	2.0	0.2	0.2	0.2	0.3
South	1.0	0.4	0.3	0.4	0.4	1.0	0.1	0.1	0.1	0.2
South Atlantic	1.5	0.6	0.5	0.5	0.6	1.5	0.2	0.2	0.2	0.3
East South Central	2.1	0.5	0.5	0.4	0.6	2.1	0.5	0.4	0.4	0.4
West South Central	1.9	0.6	0.6	0.6	0.8	1.9	0.1	0.2	0.2	0.3
Midwest	1.3	0.4	0.4	0.4	0.4	1.3	0.2	0.2	0.2	0.3
East North Central	1.7	0.6	0.6	0.7	0.6	1.7	0.2	0.1	0.2	0.2
West North Central	2.0	0.5	0.4	0.4	0.5	2.0	0.4	0.4	0.5	0.7
West	1.6	0.3	0.4	0.5	0.6	1.6	0.2	0.1	0.1	0.2
Mountain	1.9	0.4	0.4	0.7	0.8	1.9	0.3	0.3	0.3	0.4
Pacific	2.1	0.4	0.6	0.7	0.8	2.1	0.2	0.2	0.2	0.2

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

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

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

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

Table 40. Quality of life benefits: Access, civilian workers,[1] National Compensation Survey, March 2015

(All workers = 100 percent)

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

See footnotes at end of table.

Table 40. Quality of life benefits: Access, civilian workers,[1] National Compensation Survey, March 2015—continued

(All workers = 100 percent)

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

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

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

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

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

Table 40. Standard errors for quality of life benefits: Access, civilian workers,[1] National Compensation Survey, March 2015

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

See footnotes at end of table.

Table 40. Standard errors for quality of life benefits: Access, civilian workers,[1] National Compensation Survey, March 2015—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	0.4	0.3	0.9	1.0
50 to 99 workers	0.9	0.7	0.7	1.8	1.8
100 workers or more	0.7	0.5	0.6	0.8	0.7
100 to 499 workers	0.8	0.7	0.6	1.3	1.3
500 workers or more	1.0	0.8	1.1	1.0	1.0
Geographic areas					
Northeast	0.9	0.7	1.5	1.1	1.4
New England	1.5	1.3	1.0	2.3	2.5
Middle Atlantic	1.0	0.9	1.8	1.2	1.4
South	0.9	0.6	0.3	1.1	1.1
South Atlantic	1.3	0.8	0.4	1.4	1.6
East South Central	2.6	2.1	0.6	3.1	2.7
West South Central	1.0	0.8	0.4	1.6	1.7
Midwest	0.8	0.5	0.8	1.3	1.5
East North Central	1.0	0.6	0.5	1.5	1.7
West North Central	1.5	1.1	2.0	2.2	2.8
West	0.7	0.5	0.7	1.2	1.2
Mountain	1.0	1.0	1.0	3.1	2.7
Pacific	0.8	0.7	0.9	1.0	1.2

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

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

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

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

Table 41. Financial benefits: Access, civilian workers,[1] National Compensation Survey, March 2015

(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]	Health care flexible spending account[3]		
All workers	24	20	40	43	24	20
Worker characteristics						
Management, professional, and related	33	30	58	63	35	28
Management, business, and financial	42	30	62	65	29	32
Professional and related	29	30	57	61	37	26
Teachers	21	33	50	58	54	21
Primary, secondary, and special education school teachers	20	34	51	60	57	19
Registered nurses	26	39	69	72	32	33
Service	10	11	24	25	17	12
Protective service	20	22	45	48	39	22
Sales and office	28	18	39	42	19	23
Sales and related	25	10	32	34	11	21
Office and administrative support	30	22	42	47	24	24
Natural resources, construction, and maintenance	17	14	28	32	21	16
Construction, extraction, farming, fishing, and forestry	11	9	17	19	18	10
Installation, maintenance, and repair	22	18	37	43	23	22
Production, transportation, and material moving	20	18	36	37	19	14
Production	23	20	38	39	17	17
Transportation and material moving	17	15	34	36	20	12
Full time	28	24	47	51	27	23
Part time	10	7	20	20	13	11
Union	21	22	52	57	45	27
Nonunion	24	19	38	41	20	19
Average wage within the following categories:[7]						
Lowest 25 percent	11	7	19	19	11	10
Lowest 10 percent	5	4	12	10	8	6
Second 25 percent	25	20	38	42	22	18
Third 25 percent	28	24	48	51	30	25
Highest 25 percent	35	30	62	66	35	30
Highest 10 percent	39	31	66	70	35	32
Establishment characteristics						
Goods-producing industries	24	18	37	39	17	20
Service-providing industries	24	20	41	44	25	20
Education and health services	24	29	51	56	37	22
Educational services	25	33	55	61	54	22
Elementary and secondary schools	21	34	50	57	54	19
Junior colleges, colleges, and universities	36	35	70	77	63	32
Health care and social assistance	23	25	48	52	25	23
Hospitals	27	46	75	79	35	38
Public administration	23	32	58	59	63	30

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,[1] National Compensation Survey, March 2015—continued

(All workers = 100 percent)

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

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,[1] National Compensation Survey, March 2015—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]	Health care flexible spending account[3]		
1 to 99 workers	16	10	21	23	14	10
1 to 49 workers	14	8	18	20	12	9
50 to 99 workers	21	17	30	33	19	13
100 workers or more	31	29	58	62	33	30
100 to 499 workers	30	21	48	50	24	26
500 workers or more	33	36	69	73	42	34
Geographic areas						
Northeast	18	14	39	43	28	20
New England	19	13	44	47	27	20
Middle Atlantic	18	15	37	42	29	20
South	24	23	41	43	23	21
South Atlantic	26	22	41	44	23	22
East South Central	25	26	33	34	25	17
West South Central	22	24	45	47	23	20
Midwest	26	22	40	44	23	20
East North Central	27	19	39	42	25	20
West North Central	25	26	43	49	19	21
West	25	17	40	42	21	20
Mountain	26	16	39	41	19	22
Pacific	25	17	40	43	22	19

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,[1] National Compensation Survey, March 2015—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	4	1	1	3
50 to 99 workers	7	2	1	6
100 workers or more	10	3	1	7
100 to 499 workers	9	3	1	6
500 workers or more	10	4	2	8
Geographic areas				
Northeast	8	2	1	6
New England	6	2	1	4
Middle Atlantic	8	2	2	6
South	7	2	1	5
South Atlantic	7	2	1	6
East South Central	8	2	1	6
West South Central	6	2	1	4
Midwest	7	2	1	6
East North Central	7	2	1	6
West North Central	7	2	([6])	5
West	7	3	1	5
Mountain	7	2	1	6
Pacific	8	4	2	5

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[2] Formerly referred to as Dependent care reimbursement account.
[3] Formerly referred to as Health care 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 2015.

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

Table 41. Standard errors for financial benefits: Access, civilian workers,[1] National Compensation Survey, March 2015

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]	Health care flexible spending account[3]		
All workers	0.6	0.5	0.6	0.6	0.6	0.6
Worker characteristics						
Management, professional, and related	1.0	1.0	1.2	1.2	1.1	1.0
Management, business, and financial	1.4	1.4	1.5	1.5	1.4	1.6
Professional and related	1.1	1.1	1.4	1.5	1.3	1.1
Teachers	1.5	1.9	2.1	2.2	2.2	1.6
Primary, secondary, and special education school teachers	1.7	2.3	2.5	2.5	2.6	2.2
Registered nurses	2.9	2.6	2.7	2.6	2.5	2.4
Service	0.8	0.7	1.1	1.2	1.0	1.0
Protective service	2.1	2.1	3.2	3.2	2.8	2.2
Sales and office	0.9	0.7	1.0	0.9	0.7	0.7
Sales and related	1.3	1.0	1.4	1.3	0.8	1.2
Office and administrative support	1.1	1.0	1.3	1.2	1.0	0.9
Natural resources, construction, and maintenance	0.9	0.9	1.3	1.6	1.2	1.2
Construction, extraction, farming, fishing, and forestry	1.4	0.9	1.4	1.4	1.9	1.4
Installation, maintenance, and repair	1.5	1.4	2.1	2.4	1.7	1.7
Production, transportation, and material moving	1.1	0.9	1.2	1.3	1.1	0.9
Production	1.7	1.4	1.6	1.8	1.3	1.3
Transportation and material moving	1.1	1.2	1.7	1.7	1.5	1.1
Full time	0.7	0.6	0.7	0.7	0.7	0.7
Part time	0.7	0.5	0.9	0.9	0.8	0.6
Union	1.1	1.1	1.4	1.3	1.4	1.3
Nonunion	0.7	0.6	0.6	0.7	0.6	0.6
Average wage within the following categories:[5]						
Lowest 25 percent	0.6	0.5	0.8	0.8	0.8	0.6
Lowest 10 percent	0.7	0.5	0.9	0.8	0.9	0.7
Second 25 percent	0.9	0.8	1.0	1.2	0.9	0.8
Third 25 percent	0.9	0.8	0.9	0.9	1.0	0.9
Highest 25 percent	1.0	0.9	1.0	1.0	1.0	1.0
Highest 10 percent	1.3	1.4	1.5	1.4	1.3	1.7
Establishment characteristics						
Goods-producing industries	1.3	1.0	1.2	1.3	1.0	1.1
Service-providing industries	0.7	0.6	0.6	0.7	0.7	0.6
Education and health services	1.3	1.3	1.6	1.8	1.4	1.4
Educational services	1.8	1.7	1.8	1.8	1.6	1.3
Elementary and secondary schools	1.6	2.2	2.4	2.3	2.0	1.4
Junior colleges, colleges, and universities	4.1	2.5	4.2	3.8	2.7	3.0
Health care and social assistance	1.7	1.9	2.4	2.7	1.8	2.3
Hospitals	1.9	2.4	2.2	2.1	2.2	2.3
Public administration	1.8	2.2	2.3	2.2	2.3	2.4

See footnotes at end of table.

Table 41. Standard errors for financial benefits: Access, civilian workers,[1] National Compensation Survey, March 2015—continued

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

See footnotes at end of table.

Table 41. Standard errors for financial benefits: Access, civilian workers,[1] National Compensation Survey, March 2015—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]	Health care flexible spending account[3]		
1 to 99 workers	0.7	0.6	0.8	0.9	0.7	0.6
1 to 49 workers	0.8	0.6	0.8	0.9	0.8	0.7
50 to 99 workers	1.6	1.7	1.7	1.9	1.6	1.3
100 workers or more	1.0	0.8	0.8	0.8	0.8	0.8
100 to 499 workers	1.2	1.0	1.2	1.2	1.0	1.2
500 workers or more	1.3	1.2	1.0	1.0	1.2	1.0
Geographic areas						
Northeast	1.1	1.1	1.1	1.1	1.3	1.3
New England	1.1	2.0	2.5	2.8	2.1	2.3
Middle Atlantic	1.4	1.5	1.3	1.1	1.6	1.6
South	1.1	1.0	1.0	1.1	1.2	1.1
South Atlantic	1.4	1.5	1.2	1.4	1.6	1.5
East South Central	3.8	2.5	3.0	3.3	4.3	3.1
West South Central	1.8	1.7	1.9	2.1	1.4	1.9
Midwest	1.4	1.1	1.4	1.4	1.0	1.0
East North Central	1.6	1.2	1.9	1.7	1.4	1.3
West North Central	2.6	2.5	2.1	2.3	1.1	1.7
West	1.4	0.9	1.2	1.2	1.2	1.0
Mountain	2.0	1.8	1.9	1.7	2.1	2.6
Pacific	1.9	1.0	1.4	1.5	1.4	1.0

See footnotes at end of table.

Table 41. Standard errors for financial benefits: Access, civilian workers,[1] National Compensation Survey, March 2015—continued

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

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[2] Formerly referred to as Dependent care reimbursement account.
[3] Formerly referred to as Health care 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] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.
[6] Less than 0.05.

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

Table 42. Health-related benefits: Access, civilian workers,[1] National Compensation Survey, March 2015

(All workers = 100 percent)

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

See footnotes at end of table.

Table 42. Health-related benefits: Access, civilian workers,[1] National Compensation Survey, March 2015—continued

(All workers = 100 percent)

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

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

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

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

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

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

Table 42. Standard errors for health-related benefits: Access, civilian workers,[1] National Compensation Survey, March 2015

Characteristics	Long-term care insurance[2]	Retiree health care benefits[3]	
		Under age 65	Age 65 and over
All workers	0.5	0.5	0.5
Worker characteristics			
Management, professional, and related	0.9	0.8	0.9
Management, business, and financial	1.4	1.3	1.3
Professional and related	1.0	0.9	1.0
Teachers	1.4	1.7	1.8
Primary, secondary, and special education school teachers	1.4	2.0	2.1
Registered nurses	1.7	1.8	1.9
Service	0.8	0.6	0.5
Protective service	1.9	3.0	2.9
Sales and office	0.8	0.8	0.7
Sales and related	1.0	0.9	0.7
Office and administrative support	1.0	1.0	1.0
Natural resources, construction, and maintenance	1.1	1.2	1.2
Construction, extraction, farming, fishing, and forestry	0.8	1.3	1.4
Installation, maintenance, and repair	1.8	1.7	1.6
Production, transportation, and material moving	0.8	1.0	1.1
Production	1.2	1.4	1.5
Transportation and material moving	1.1	1.5	1.4
Full time	0.6	0.5	0.5
Part time	0.6	0.6	0.6
Union	1.1	1.3	1.3
Nonunion	0.5	0.5	0.5
Average wage within the following categories:[4]			
Lowest 25 percent	0.6	0.5	0.4
Lowest 10 percent	0.7	0.5	0.5
Second 25 percent	0.7	0.6	0.7
Third 25 percent	0.8	0.9	0.8
Highest 25 percent	1.0	1.0	0.9
Highest 10 percent	1.6	1.5	1.5
Establishment characteristics			
Goods-producing industries	1.1	1.0	1.1
Service-providing industries	0.6	0.5	0.5
Education and health services	1.1	1.1	1.1
Educational services	1.5	1.4	1.5
Elementary and secondary schools	1.3	1.6	1.7
Junior colleges, colleges, and universities	3.7	2.6	2.6
Health care and social assistance	1.6	1.1	1.0
Hospitals	2.4	2.3	2.2
Public administration	1.9	2.0	2.1

See footnotes at end of table.

Table 42. Standard errors for health-related benefits: Access, civilian workers,[1] National Compensation Survey, March 2015—continued

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

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

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

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

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

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

Table 43. Nonproduction bonuses: Access, civilian workers,[1] National Compensation Survey, March 2015

(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	38	5	3	9	6	5	3	5	11
Worker characteristics									
Management, professional, and related	45	6	5	10	4	9	3	7	14
Management, business, and financial	54	9	6	16	5	7	2	8	17
Professional and related	40	4	4	8	4	9	3	6	13
Teachers	26	–	2	–	1	12	2	([4])	11
Primary, secondary, and special education school teachers	31	–	1	–	–	14	2	–	14
Registered nurses	44	2	5	7	5	10	3	14	15
Service	23	1	2	4	5	3	2	3	7
Protective service	39	–	7	2	3	10	8	3	14
Sales and office	41	5	3	10	9	4	5	6	9
Sales and related	33	4	1	7	9	2	7	4	7
Office and administrative support	45	6	4	12	9	5	3	8	10
Natural resources, construction, and maintenance	36	6	3	10	8	4	2	5	10
Construction, extraction, farming, fishing, and forestry	30	3	1	11	8	2	2	1	7
Installation, maintenance, and repair	42	8	5	9	8	5	3	8	13
Production, transportation, and material moving	42	8	2	8	8	5	2	5	16
Production	46	10	2	10	8	5	2	5	17
Transportation and material moving	38	5	1	7	7	5	2	5	14
Full time	44	6	4	10	7	7	3	6	14
Part time	19	1	1	3	5	1	2	4	3
Union	36	6	4	3	1	14	3	3	15
Nonunion	38	5	3	10	7	4	3	6	11
Average wage within the following categories:[5]									
Lowest 25 percent	23	1	1	5	6	1	3	4	5
Lowest 10 percent	16	1	1	4	5	1	1	2	3
Second 25 percent	38	4	2	8	9	4	4	5	10
Third 25 percent	46	6	3	11	6	7	3	6	15
Highest 25 percent	49	9	6	11	3	10	2	7	17
Highest 10 percent	52	9	6	13	4	11	2	6	17
Establishment characteristics									
Goods-producing industries	47	10	3	12	9	5	1	3	16
Service-providing industries	36	4	3	8	6	5	3	6	10
Education and health services	31	1	2	5	4	9	3	5	10
Educational services	24	–	2	1	1	12	2	([4])	9
Elementary and secondary schools	26	–	1	1	–	13	3	–	11
Junior colleges, colleges, and universities	21	–	4	–	1	9	2	1	6
Health care and social assistance	36	1	3	8	6	6	4	9	10
Hospitals	45	3	4	5	2	13	4	17	17
Public administration	42	–	6	1	2	17	9	–	16

See footnotes at end of table.

Table 43. Nonproduction bonuses: Access, civilian workers,[1] National Compensation Survey, March 2015—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	34	4	2	11	9	3	2	3	7
1 to 49 workers	34	3	1	12	10	2	1	2	7
50 to 99 workers	35	4	3	9	5	4	2	5	10
100 workers or more	41	6	4	6	4	8	4	8	15
100 to 499 workers	41	5	3	7	6	5	5	8	13
500 workers or more	42	7	6	5	2	10	3	7	17
Geographic areas									
Northeast	38	3	3	11	4	8	2	5	11
New England	36	3	4	11	2	7	2	5	8
Middle Atlantic	39	3	3	11	4	8	2	5	12
South	42	5	3	9	10	3	4	6	13
South Atlantic	43	5	4	8	9	4	4	6	13
East South Central	36	3	1	8	8	2	5	6	11
West South Central	43	5	4	10	11	3	3	7	14
Midwest	37	7	2	8	5	5	3	6	11
East North Central	38	7	2	9	5	6	3	5	12
West North Central	33	6	3	7	3	3	3	7	10
West	33	4	4	8	5	7	2	3	8
Mountain	35	5	2	12	6	3	3	2	8
Pacific	32	4	4	6	4	8	1	4	8

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[2] The sum of the individual components may be greater than the total because some employees may have access to more than one type of nonproduction bonus.
[3] Includes all other bonuses provided to employees and not published separately.
[4] Less than 0.5.
[5] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Table 43. Standard errors for nonproduction bonuses: Access, civilian workers,[1] National Compensation Survey, March 2015

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

See footnotes at end of table.

Table 43. Standard errors for nonproduction bonuses: Access, civilian workers,[1] National Compensation Survey, March 2015—continued

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

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[2] Includes all other bonuses provided to employees and not published separately.
[3] 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 2015.

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

Table 44. Unmarried domestic partner benefits: Access[1], civilian workers,[2] National Compensation Survey, March 2015

(All workers = 100 percent)

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

See footnotes at end of table.

Table 44. Unmarried domestic partner benefits: Access[1], civilian workers,[2] National Compensation Survey, March 2015—continued

(All workers = 100 percent)

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

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

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

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

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

Table 44. Standard errors for unmarried domestic partner benefits: Access[1], civilian workers,[2] National Compensation Survey, March 2015

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

See footnotes at end of table.

Table 44. Standard errors for unmarried domestic partner benefits: Access[1], civilian workers,[2] National Compensation Survey, March 2015—continued

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

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

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

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

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

Table 45. Medical care benefit combinations: Access, civilian workers,[1] National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	63	9	6	22	59	13	1	27
Worker characteristics								
Management, professional, and related	80	8	3	9	77	10	1	12
Management, business, and financial	84	10	1	4	84	10	1	5
Professional and related	78	7	4	11	74	11	1	14
Teachers	81	–	–	14	72	11	1	16
Primary, secondary, and special education school teachers	94	–	–	2	82	15	–	–
Registered nurses	79	6	4	11	76	9	1	14
Service	38	9	8	45	33	13	2	52
Protective service	68	2	12	19	64	6	8	23
Sales and office	62	9	10	19	56	15	1	28
Sales and related	50	9	17	24	43	16	1	40
Office and administrative support	68	10	6	16	64	14	2	20
Natural resources, construction, and maintenance	65	12	3	19	58	19	2	21
Construction, extraction, farming, fishing, and forestry	60	13	4	23	52	21	1	26
Installation, maintenance, and repair	70	11	3	16	64	18	2	16
Production, transportation, and material moving	67	10	5	19	64	12	1	22
Production	72	11	3	14	71	13	1	15
Transportation and material moving	62	8	6	24	59	11	1	29
Full time	77	11	2	10	74	14	1	11
Part time	18	3	19	59	11	10	2	76
Union	92	3	2	3	85	10	1	4
Nonunion	58	10	7	25	55	14	1	30
Average wage within the following categories:[3]								
Lowest 25 percent	28	9	14	49	23	14	2	61
Lowest 10 percent	15	8	15	62	11	12	2	75
Second 25 percent	66	11	5	18	62	16	1	21
Third 25 percent	78	10	3	9	75	14	1	11
Highest 25 percent	88	6	2	4	85	9	1	6
Highest 10 percent	88	6	2	4	88	6	1	5
Establishment characteristics								
Goods-producing industries	73	13	2	11	71	16	1	13
Service-providing industries	61	8	7	23	57	13	1	29
Education and health services	72	8	5	15	68	12	1	19
Educational services	83	2	3	12	75	10	1	14
Elementary and secondary schools	85	2	4	9	74	13	1	12
Junior colleges, colleges, and universities	85	2	2	11	83	4	1	13
Health care and social assistance	64	12	6	18	63	14	1	23
Hospitals	89	2	3	6	88	3	1	8
Public administration	88	([2])	3	9	82	7	1	11

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,[1] National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	27	45	1	27	52	20	6	22
Worker characteristics								
Management, professional, and related	41	47	1	12	63	24	3	10
Management, business, and financial	37	57	–	–	75	19	1	5
Professional and related	42	42	1	14	58	27	3	12
Teachers	69	15	2	15	36	48	1	16
Primary, secondary, and special education school teachers	88	9	1	2	31	66	–	–
Registered nurses	36	49	1	14	70	15	4	11
Service	16	31	1	53	28	19	7	46
Protective service	52	18	2	28	33	37	10	20
Sales and office	21	50	1	28	54	16	9	20
Sales and related	10	49	2	39	47	12	17	25
Office and administrative support	27	51	1	21	59	19	5	17
Natural resources, construction, and maintenance	31	47	([2])	22	53	25	3	19
Construction, extraction, farming, fishing, and forestry	34	39	([2])	26	43	31	3	23
Installation, maintenance, and repair	28	54	–	–	62	19	3	16
Production, transportation, and material moving	24	52	1	23	57	19	4	19
Production	22	61	–	17	67	16	3	14
Transportation and material moving	26	44	1	29	48	22	6	24
Full time	33	55	([2])	12	64	24	2	10
Part time	8	14	3	75	13	8	17	61
Union	81	14	2	4	45	50	1	4
Nonunion	18	50	1	31	53	15	7	25
Average wage within the following categories:[3]								
Lowest 25 percent	7	30	2	61	24	13	13	50
Lowest 10 percent	3	20	2	75	13	10	14	63
Second 25 percent	21	56	1	22	56	21	5	18
Third 25 percent	36	53	([2])	11	63	25	2	9
Highest 25 percent	50	44	([2])	6	70	24	1	5
Highest 10 percent	48	46	([2])	5	73	21	1	4
Establishment characteristics								
Goods-producing industries	26	61	([2])	13	67	19	2	11
Service-providing industries	27	42	1	29	49	21	6	24
Education and health services	40	40	1	19	49	31	4	16
Educational services	69	16	3	12	35	50	1	14
Elementary and secondary schools	81	7	4	9	25	62	1	12
Junior colleges, colleges, and universities	53	34	1	12	60	27	1	12
Health care and social assistance	20	56	([2])	23	58	18	6	18
Hospitals	45	46	1	9	76	15	3	7
Public administration	84	4	2	9	33	55	1	11

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,[1] National Compensation Survey, March 2015—continued

(All workers = 100 percent)

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

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,[1] National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
1 to 99 workers	10	48	([2])	42	40	18	7	35
1 to 49 workers	8	45	([2])	46	36	17	7	39
50 to 99 workers	16	55	1	28	52	19	7	22
100 workers or more	43	43	1	13	62	23	4	10
100 to 499 workers	27	54	2	17	62	19	6	12
500 workers or more	59	31	1	9	62	28	2	8
Geographic areas								
Northeast	31	41	1	26	50	22	6	22
New England	27	44	1	28	51	20	7	22
Middle Atlantic	33	40	1	26	50	23	6	21
South	26	47	1	27	53	20	6	22
South Atlantic	27	46	1	27	56	17	6	21
East South Central	26	49	–	–	52	23	4	21
West South Central	25	47	1	27	50	23	5	23
Midwest	26	46	1	26	55	17	7	21
East North Central	26	47	2	26	55	18	7	21
West North Central	26	46	1	27	56	15	8	20
West	26	44	1	29	46	24	4	26
Mountain	21	47	1	31	47	21	6	26
Pacific	28	43	1	29	46	25	4	26

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[2] Less than 0.5.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,[1] National Compensation Survey, March 2015

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

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,[1] National Compensation Survey, March 2015—continued

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

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,[1] National Compensation Survey, March 2015—continued

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

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,[1] National Compensation Survey, March 2015—continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
1 to 99 workers	0.5	1.0	0.1	1.0	1.0	0.8	0.5	1.0
1 to 49 workers	0.5	1.1	0.1	1.1	1.1	0.9	0.5	1.1
50 to 99 workers	1.3	2.1	0.3	1.9	2.2	1.4	0.8	1.8
100 workers or more	0.9	0.8	0.1	0.6	0.8	0.6	0.3	0.6
100 to 499 workers	1.0	1.2	0.2	1.0	1.1	0.9	0.5	0.9
500 workers or more	1.2	1.1	0.2	0.7	1.1	0.9	0.3	0.6
Geographic areas								
Northeast	1.7	1.7	0.2	1.2	1.1	0.8	0.8	1.3
New England	2.9	2.0	0.3	2.1	2.0	1.0	1.9	2.5
Middle Atlantic	1.8	2.0	0.3	1.5	1.3	1.0	0.8	1.5
South	0.8	0.8	0.1	0.9	1.0	0.9	0.5	0.9
South Atlantic	1.1	1.2	0.1	1.1	1.3	1.0	0.7	1.3
East South Central	2.5	2.0	–	–	1.6	3.2	1.2	2.1
West South Central	1.0	1.4	0.1	1.7	2.0	1.6	1.1	1.4
Midwest	1.3	1.5	0.2	1.4	1.2	1.1	0.7	1.4
East North Central	1.2	1.6	0.3	1.4	1.5	1.4	0.9	1.7
West North Central	2.9	3.3	0.3	2.9	2.2	1.8	1.0	2.7
West	1.0	1.5	0.2	1.2	1.4	1.2	0.6	1.4
Mountain	2.1	1.9	0.3	1.8	2.2	2.3	1.3	1.7
Pacific	1.1	2.1	0.2	1.6	1.7	1.4	0.5	1.9

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[2] Less than 0.05.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Table 46. Paid leave combinations: Access, civilian workers,[1] National Compensation Survey, March 2015

(All workers = 100 percent)

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

See footnotes at end of table.

Table 46. Paid leave combinations: Access, civilian workers,[1] National Compensation Survey, March 2015—continued

(All workers = 100 percent)

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

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[2] Includes workers with access to one or more of these leave benefits.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Table 46. Standard errors for paid leave combinations: Access, civilian workers,[1] National Compensation Survey, March 2015

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

See footnotes at end of table.

Table 46. Standard errors for paid leave combinations: Access, civilian workers,[1] National Compensation Survey, March 2015—continued

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

[1] Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
[2] Includes workers with access to one or more of these leave benefits.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Private Industry Tables

Types of Benefits:

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

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

(All establishments = 100 percent)

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

See footnotes at end of table.

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

(All establishments = 100 percent)

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

[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/glossary20142015.htm.

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

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

See footnotes at end of table.

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

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

[1] Includes defined benefit pension plans and defined contribution retirement plans.

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

Table 2. Retirement benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2015

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

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2015—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	88	81	92	47	43	93	87	75	86
Financial activities	83	75	90	42	34	81	82	71	86
Finance and insurance	92	85	93	51	40	79	91	81	89
Credit intermediation and related activities	95	87	92	51	38	76	95	83	88
Insurance carriers and related activities	88	82	93	48	43	89	87	77	88
Real estate and rental and leasing	54	41	76	–	–	–	52	37	72
Professional and business services	62	48	78	14	12	82	61	46	76
Professional and technical services	73	60	83	14	12	88	72	58	81
Administrative and waste services	44	30	68	6	5	94	43	28	66
Education and health services	69	53	77	16	14	87	64	46	72
Educational services	69	59	86	16	14	87	61	50	82
Junior colleges, colleges, and universities	87	76	88	16	12	74	83	72	87
Health care and social assistance	69	52	75	16	14	87	65	46	71
Leisure and hospitality	30	13	42	3	3	98	28	11	37
Accommodation and food services	29	11	37	2	2	100	28	9	33
Other services	47	35	75	9	8	88	43	31	72
1 to 99 workers	51	35	69	8	7	85	48	32	67
1 to 49 workers	46	32	70	7	6	88	44	30	68
50 to 99 workers	66	44	67	13	11	80	60	39	64
100 workers or more	84	65	78	30	25	83	77	56	73
100 to 499 workers	80	58	72	21	17	81	74	51	69
500 workers or more	89	76	85	43	37	85	82	65	79
Geographic areas									
Northeast	67	53	78	24	21	88	60	45	74
New England	69	52	76	19	16	86	65	47	73
Middle Atlantic	67	53	79	25	22	88	59	44	75
South	66	46	71	16	13	82	63	43	68
South Atlantic	67	48	72	17	14	81	64	44	69
East South Central	67	45	67	12	10	81	63	41	65
West South Central	63	44	70	15	13	84	61	41	67
Midwest	70	53	76	19	16	83	66	47	72
East North Central	69	53	76	20	17	84	64	46	72
West North Central	73	55	75	18	14	81	70	50	72
West	60	44	74	17	14	83	55	39	70
Mountain	61	42	68	13	11	80	58	38	66
Pacific	59	45	76	19	16	84	54	39	73

[1] The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
[2] Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or are participating in at least one of these plan types.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2015

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

See footnotes at end of table.

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

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

[1] The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
[2] Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or are participating in at least one of these plan types.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.
[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/glossary20142015.htm.

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

(All workers = 100 percent)

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

See footnotes at end of table.

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

(All workers = 100 percent)

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

[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 2015.

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

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

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

See footnotes at end of table.

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

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

[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 2015.

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

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

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

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

See footnotes at end of table.

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

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

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

[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 2015.

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

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

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

Characteristics	Open plans[1]	Soft freeze[2]		Hard freeze[3]
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	1.6	1.2	0.5	0.9
Worker characteristics				
Management, professional, and related	2.3	1.9	1.0	1.0
Management, business, and financial	3.4	2.5	0.9	1.6
Professional and related	3.1	2.6	1.1	1.2
Service	3.8	3.2	–	–
Protective service	10.7	–	–	–
Sales and office	2.3	1.6	0.6	1.5
Sales and related	4.1	3.0	1.5	2.2
Office and administrative support	2.3	1.6	0.5	1.7
Natural resources, construction, and maintenance	3.1	2.6	–	–
Construction, extraction, farming, fishing, and forestry	1.6	1.4	–	–
Installation, maintenance, and repair	4.2	4.1	–	–
Production, transportation, and material moving	3.1	2.4	0.8	2.4
Production	5.3	4.1	–	–
Transportation and material moving	3.0	2.3	0.6	2.2
Full time	1.6	1.2	0.5	1.0
Part time	2.6	2.3	–	–
Union	1.8	1.7	–	–
Nonunion	1.9	1.5	0.7	1.2
Average wage within the following categories:[4]				
Lowest 25 percent	3.5	3.1	0.4	1.8
Lowest 10 percent	4.5	4.2	–	–
Second 25 percent	2.3	1.7	0.7	1.8
Third 25 percent	2.1	1.7	0.6	1.5
Highest 25 percent	2.0	1.7	0.9	0.8
Highest 10 percent	3.0	2.7	1.5	1.5
Establishment characteristics				
Goods-producing industries	3.1	2.6	0.8	2.0
Construction	2.1	–	–	–
Manufacturing	4.0	3.2	1.2	3.0
Service-providing industries	1.8	1.4	0.6	0.9
Trade, transportation, and utilities	2.0	1.7	–	–
Wholesale trade	5.8	5.0	–	–
Retail trade	3.7	3.2	–	–
Transportation and warehousing	3.8	3.3	–	–
Utilities	4.2	4.4	–	–
Information	–	4.5	–	3.6

See footnotes at end of table.

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

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

Characteristics	Open plans[1]	Soft freeze[2]		Hard freeze[3]
		All participants still accruing benefits	Some participants still accruing benefits	
Establishment characteristics				
Financial activities	2.3	1.7	1.0	1.8
Finance and insurance	2.4	1.6	0.5	1.8
Credit intermediation and related activities	3.8	2.5	0.8	3.1
Insurance carriers and related activities	3.2	2.2	0.8	2.6
Real estate and rental and leasing	12.5	–	–	–
Professional and business services	4.3	3.3	–	–
Professional and technical services	7.0	–	–	–
Education and health services	4.5	3.3	0.4	2.2
Educational services	3.9	3.0	–	–
Junior colleges, colleges, and universities	3.7	–	–	–
Health care and social assistance	5.4	3.9	–	–
Leisure and hospitality	5.6	–	–	–
Accommodation and food services	0.0	–	–	–
Other services	8.8	–	–	–
1 to 99 workers	2.7	2.2	0.7	1.5
1 to 49 workers	3.6	2.9	1.1	2.1
50 to 99 workers	3.6	3.0	–	–
100 workers or more	1.8	1.4	0.6	1.1
100 to 499 workers	2.9	2.2	1.4	1.7
500 workers or more	2.0	1.7	0.4	1.1
Geographic areas				
Northeast	3.3	2.2	0.9	1.7
New England	6.9	5.5	–	–
Middle Atlantic	3.6	2.2	1.1	2.0
South	2.6	2.3	0.5	1.3
South Atlantic	3.7	2.9	0.6	1.9
East South Central	5.4	4.5	–	–
West South Central	4.4	4.2	1.1	1.8
Midwest	3.0	2.4	0.6	2.2
East North Central	3.7	2.3	0.7	2.6
West North Central	4.0	5.5	–	–
West	3.9	3.0	–	–
Mountain	6.0	3.6	–	–
Pacific	4.8	3.8	–	–

[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 2015.

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

Table 6. Defined benefit frozen retirement plans:[1] Selected attributes, private industry workers, National Compensation Survey, March 2015

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits[2]		
	1 year	2 to 5 years	Greater than 5 years
All workers	3	23	74
Worker characteristics			
Management, professional, and related	1	26	73
Management, business, and financial	–	–	73
Professional and related	2	25	73
Service	–	–	58
Protective service	–	–	97
Sales and office	3	27	70
Sales and related	–	7	93
Office and administrative support	3	33	63
Natural resources, construction, and maintenance	3	29	68
Construction, extraction, farming, fishing, and forestry	–	–	62
Installation, maintenance, and repair	3	29	69
Production, transportation, and material moving	–	–	85
Production	–	–	81
Transportation and material moving	–	–	94
Full time	3	24	73
Part time	–	–	81
Union	9	29	62
Nonunion	–	–	77
Average wage within the following categories:[3]			
Lowest 25 percent	–	–	81
Lowest 10 percent	–	–	90
Second 25 percent	–	–	68
Third 25 percent	3	20	77
Highest 25 percent	2	25	73
Highest 10 percent	1	21	77
Establishment characteristics			
Goods-producing industries	3	19	78
Manufacturing	3	19	77
Service-providing industries	3	25	72
Trade, transportation, and utilities	2	10	88
Wholesale trade	–	–	83
Retail trade	–	–	93

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:[1] Selected attributes, private industry workers, National Compensation Survey, March 2015—continued

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits[2]		
	1 year	2 to 5 years	Greater than 5 years
Transportation and warehousing	–	–	98
Utilities	–	–	60
Information	–	–	71
Financial activities	–	–	68
Finance and insurance	–	–	66
Credit intermediation and related activities	–	44	56
Insurance carriers and related activities	–	–	79
Real estate and rental and leasing	–	–	100
Professional and business services	–	–	86
Professional and technical services	–	–	92
Education and health services	–	–	54
Educational services	–	51	49
Junior colleges, colleges, and universities	–	–	52
Health care and social assistance	–	–	54
Other services	–	74	–
1 to 99 workers	–	–	67
1 to 49 workers	–	–	66
50 to 99 workers	–	30	70
100 workers or more	3	22	76
100 to 499 workers	2	18	80
500 workers or more	3	24	72
Geographic areas			
Northeast	–	–	68
New England	–	–	66
Middle Atlantic	–	–	69
South	1	18	81
South Atlantic	–	–	78
East South Central	–	–	78
West South Central	–	–	88
Midwest	2	18	80
East North Central	–	–	82
West North Central	2	21	78
West	6	32	62
Mountain	–	–	76
Pacific	7	36	57

[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 2014 are included in the "1 year" column. Those frozen between 2010 and 2013 are included in the "2 to 5 year" column and plans frozen before 2010 are included in the "Greater than 5 years" column.
[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 2015.

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

Table 6. Standard errors for defined benefit frozen retirement plans:[1] Selected attributes, private industry workers, National Compensation Survey, March 2015

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	0.8	1.9	2.0
Worker characteristics			
Management, professional, and related	0.4	2.8	2.9
Management, business, and financial	–	–	2.9
Professional and related	0.6	3.5	3.5
Service	–	–	10.5
Protective service	–	–	3.0
Sales and office	0.9	2.6	2.6
Sales and related	–	2.0	2.0
Office and administrative support	1.1	3.0	3.1
Natural resources, construction, and maintenance	0.8	7.1	7.1
Construction, extraction, farming, fishing, and forestry	–	–	17.6
Installation, maintenance, and repair	0.8	7.3	7.4
Production, transportation, and material moving	–	–	2.5
Production	–	–	3.3
Transportation and material moving	–	–	1.9
Full time	0.7	2.0	2.1
Part time	–	–	3.4
Union	1.7	4.3	4.4
Nonunion	–	–	1.9
Average wage within the following categories:[3]			
Lowest 25 percent	–	–	4.9
Lowest 10 percent	–	–	5.2
Second 25 percent	–	–	4.0
Third 25 percent	0.6	2.7	2.7
Highest 25 percent	0.5	2.4	2.5
Highest 10 percent	0.5	3.4	3.5
Establishment characteristics			
Goods-producing industries	0.6	3.4	3.4
Manufacturing	0.7	3.5	3.5
Service-providing industries	1.0	2.2	2.4
Trade, transportation, and utilities	0.8	1.8	2.0
Wholesale trade	–	–	6.8
Retail trade	–	–	3.2

See footnotes at end of table.

Table 6. Standard errors for defined benefit frozen retirement plans:[1] Selected attributes, private industry workers, National Compensation Survey, March 2015—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	–	–	1.8
Utilities	–	–	8.8
Information	–	–	5.0
Financial activities	–	–	2.7
Finance and insurance	–	–	2.8
Credit intermediation and related activities	–	3.8	3.8
Insurance carriers and related activities	–	–	4.5
Real estate and rental and leasing	–	–	0.0
Professional and business services	–	–	6.1
Professional and technical services	–	–	8.6
Education and health services	–	–	6.5
Educational services	–	8.4	8.4
Junior colleges, colleges, and universities	–	–	6.4
Health care and social assistance	–	–	7.0
Other services	–	20.8	–
1 to 99 workers	–	–	4.3
1 to 49 workers	–	–	5.6
50 to 99 workers	–	6.5	6.5
100 workers or more	0.5	2.1	2.2
100 to 499 workers	0.8	3.6	3.7
500 workers or more	0.7	2.8	2.9
Geographic areas			
Northeast	–	–	4.3
New England	–	–	7.7
Middle Atlantic	–	–	5.2
South	0.6	2.4	2.5
South Atlantic	–	–	3.5
East South Central	–	–	8.7
West South Central	–	–	3.2
Midwest	0.6	3.1	3.3
East North Central	–	–	4.1
West North Central	0.7	5.8	5.7
West	1.6	5.1	5.4
Mountain	–	–	5.8
Pacific	2.1	6.3	6.7

[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 2014 are included in the "1 year" column. Those frozen between 2010 and 2013 are included in the "2 to 5 year" column and plans frozen before 2010 are included in the "Greater than 5 years" column.
[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 2015.

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

Table 7. Defined benefit frozen retirement plans:[1] Plan alternatives, private industry workers, National Compensation Survey, March 2015

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans[2]			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers	12	88	5	27	32	31
Worker characteristics						
Management, professional, and related	10	90	4	30	35	31
Management, business, and financial	10	90	4	30	35	27
Professional and related	9	91	4	30	35	33
Service	18	82	–	9	23	50
Sales and office	18	82	6	19	33	26
Sales and related	23	77	4	–	35	35
Office and administrative support	17	83	7	23	33	24
Natural resources, construction, and maintenance	4	96	6	38	43	13
Installation, maintenance, and repair	4	96	–	40	43	13
Production, transportation, and material moving	11	89	4	28	21	42
Transportation and material moving	10	90	5	32	17	44
Full time	11	89	4	28	33	31
Part time	24	76	7	17	18	37
Union	3	97	4	45	28	24
Nonunion	15	85	5	21	33	33
Average wage within the following categories:[3]						
Lowest 25 percent	34	66	3	–	20	34
Lowest 10 percent	54	46	–	–	–	–
Second 25 percent	16	84	8	15	28	36
Third 25 percent	13	87	4	26	26	36
Highest 25 percent	8	92	4	33	38	26
Highest 10 percent	7	93	3	34	42	27
Establishment characteristics						
Goods-producing industries	6	94	–	29	35	36
Construction	–	100	–	–	–	–
Manufacturing	7	93	–	26	36	38
Service-providing industries	14	86	5	26	31	29
Trade, transportation, and utilities	23	77	8	25	19	33
Retail trade	42	58	3	8	17	35
Information	11	89	5	43	36	3

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:[1] Plan alternatives, private industry workers, National Compensation Survey, March 2015—continued

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans[2]			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
Financial activities	9	91	4	15	46	26
Finance and insurance	10	90	4	15	45	27
Credit intermediation and related activities	8	92	7	11	40	34
Insurance carriers and related activities	12	88	–	26	45	16
Real estate and rental and leasing	–	100	–	–	–	–
Professional and technical services	–	100	–	60	–	64
Education and health services	15	85	4	–	24	43
Health care and social assistance	15	85	–	–	26	44
1 to 99 workers	10	90	8	22	34	28
1 to 49 workers	9	91	6	21	38	26
100 workers or more	13	87	4	28	32	32
100 to 499 workers	17	83	4	34	27	30
500 workers or more	9	91	3	24	35	33
Geographic areas						
Northeast	13	87	4	15	38	33
Middle Atlantic	12	88	3	16	31	38
South	14	86	6	30	26	30
South Atlantic	14	86	6	23	30	34
Midwest	13	87	3	31	25	33
East North Central	11	89	–	34	21	34
West	8	92	4	29	43	28
Pacific	7	93	3	33	47	25

[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 2015.

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

Table 7. Standard errors for frozen defined benefit retirement plans:[1] Plan alternatives, private industry workers, National Compensation Survey, March 2015

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers	1.1	1.1	0.7	1.8	2.2	1.9
Worker characteristics						
Management, professional, and related	1.4	1.4	0.8	3.2	3.2	3.1
Management, business, and financial	2.0	2.0	1.2	3.4	3.5	2.9
Professional and related	1.8	1.8	1.0	3.7	3.7	4.0
Service	3.7	3.7	–	2.8	6.3	9.2
Sales and office	1.9	1.9	1.1	1.8	2.8	2.5
Sales and related	3.9	3.9	1.6	–	5.1	4.8
Office and administrative support	2.0	2.0	1.3	2.1	3.0	2.5
Natural resources, construction, and maintenance	1.5	1.5	2.3	5.3	6.1	2.6
Installation, maintenance, and repair	1.5	1.5	–	5.6	6.3	2.9
Production, transportation, and material moving	3.3	3.3	1.2	3.3	2.7	3.9
Transportation and material moving	2.6	2.6	1.7	5.6	5.0	6.4
Full time	1.1	1.1	0.7	2.0	2.3	2.0
Part time	3.2	3.2	1.8	4.3	3.3	5.1
Union	0.7	0.7	1.0	4.2	3.7	3.2
Nonunion	1.3	1.3	0.9	2.0	2.3	2.3
Average wage within the following categories:[2]						
Lowest 25 percent	5.6	5.6	1.3	–	3.9	6.1
Lowest 10 percent	10.7	10.7	–	–	–	–
Second 25 percent	2.1	2.1	1.6	2.3	3.0	4.0
Third 25 percent	2.4	2.4	0.8	3.0	3.0	2.8
Highest 25 percent	1.1	1.1	0.8	2.6	3.0	2.7
Highest 10 percent	1.7	1.7	1.0	4.1	4.7	4.2
Establishment characteristics						
Goods-producing industries	1.4	1.4	–	3.6	4.2	3.4
Construction	–	0.0	–	–	–	–
Manufacturing	1.5	1.5	–	2.9	4.4	3.5
Service-providing industries	1.3	1.3	0.8	2.2	2.4	2.3
Trade, transportation, and utilities	3.0	3.0	1.8	3.6	3.4	4.1
Retail trade	4.8	4.8	1.2	1.6	3.8	5.2
Information	3.3	3.3	2.1	5.5	5.3	1.1

See footnotes at end of table.

Table 7. Standard errors for frozen defined benefit retirement plans:[1] Plan alternatives, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
Financial activities	1.8	1.8	1.0	2.0	2.8	2.7
Finance and insurance	1.9	1.9	1.0	1.7	3.0	2.8
Credit intermediation and related activities	2.7	2.7	1.6	2.1	4.2	4.4
Insurance carriers and related activities	2.5	2.5	–	4.6	6.3	3.3
Real estate and rental and leasing	–	0.0	–	–	–	–
Professional and technical services	–	0.0	–	16.5	–	16.5
Education and health services	3.3	3.3	1.4	–	4.6	5.7
Health care and social assistance	3.5	3.5	–	–	5.0	6.2
1 to 99 workers	2.0	2.0	1.8	3.5	4.5	3.9
1 to 49 workers	1.7	1.7	1.6	4.6	5.8	5.0
100 workers or more	1.3	1.3	0.7	2.1	2.5	2.3
100 to 499 workers	2.7	2.7	1.4	4.1	4.1	3.9
500 workers or more	1.5	1.5	0.6	2.4	2.9	2.6
Geographic areas						
Northeast	2.4	2.4	1.8	2.3	4.5	3.9
Middle Atlantic	2.6	2.6	1.1	2.9	3.6	4.3
South	1.7	1.7	1.3	3.6	2.7	3.3
South Atlantic	1.9	1.9	1.6	4.3	3.8	4.8
Midwest	2.4	2.4	1.2	2.9	4.3	2.9
East North Central	1.8	1.8	–	3.4	5.2	3.9
West	2.1	2.1	1.2	5.3	5.5	5.5
Pacific	1.6	1.6	1.0	6.5	6.9	6.3

[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 2015.

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

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2015

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	68	32	82	18
Worker characteristics				
Management, professional, and related	69	31	84	16
Management, business, and financial	72	28	85	15
Professional and related	68	32	83	17
Service	61	39	77	23
Protective service	82	18	–	–
Sales and office	69	31	81	19
Sales and related	74	26	83	17
Office and administrative support	66	34	81	19
Natural resources, construction, and maintenance	64	36	78	22
Construction, extraction, farming, fishing, and forestry	50	50	70	30
Installation, maintenance, and repair	71	29	82	18
Production, transportation, and material moving	68	32	83	17
Production	69	31	83	17
Transportation and material moving	67	33	83	17
Full time	68	32	82	18
Part time	63	37	79	21
Union	64	36	81	19
Nonunion	68	32	82	18
Average wage within the following categories:[1]				
Lowest 25 percent	70	30	81	19
Lowest 10 percent	66	34	76	24
Second 25 percent	66	34	80	20
Third 25 percent	67	33	82	18
Highest 25 percent	70	30	83	17
Highest 10 percent	71	29	84	16
Establishment characteristics				
Goods-producing industries	67	33	80	20
Construction	53	47	72	28
Manufacturing	69	31	82	18
Service-providing industries	68	32	82	18
Trade, transportation, and utilities	72	28	84	16
Wholesale trade	75	25	86	14
Retail trade	72	28	82	18
Transportation and warehousing	65	35	83	17
Utilities	81	19	91	9

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2015—continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	82	18	93	7
Financial activities	66	34	78	22
Finance and insurance	67	33	77	23
Credit intermediation and related activities	63	37	72	28
Insurance carriers and related activities	73	27	85	15
Real estate and rental and leasing	64	36	–	–
Professional and business services	70	30	83	17
Professional and technical services	70	30	85	15
Administrative and waste services	66	34	–	–
Education and health services	59	41	80	20
Educational services	64	36	86	14
Junior colleges, colleges, and universities	59	41	84	16
Health care and social assistance	59	41	80	20
Leisure and hospitality	82	18	–	–
Other services	63	37	82	18
1 to 99 workers	65	35	80	20
1 to 49 workers	62	38	78	22
50 to 99 workers	70	30	85	15
100 workers or more	70	30	83	17
100 to 499 workers	71	29	85	15
500 workers or more	68	32	81	19
Geographic areas				
Northeast	67	33	86	14
New England	70	30	89	11
Middle Atlantic	66	34	85	15
South	71	29	82	18
South Atlantic	70	30	81	19
East South Central	72	28	84	16
West South Central	73	27	84	16
Midwest	64	36	79	21
East North Central	63	37	80	20
West North Central	66	34	78	22
West	68	32	81	19
Mountain	68	32	83	17
Pacific	67	33	81	19

[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 2015.

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

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2015

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	0.8	0.8	0.7	0.7
Worker characteristics				
Management, professional, and related	1.2	1.2	1.0	1.0
Management, business, and financial	1.5	1.5	1.2	1.2
Professional and related	1.4	1.4	1.2	1.2
Service	3.0	3.0	3.3	3.3
Protective service	4.0	4.0	–	–
Sales and office	0.8	0.8	0.9	0.9
Sales and related	1.3	1.3	1.4	1.4
Office and administrative support	1.1	1.1	1.1	1.1
Natural resources, construction, and maintenance	2.3	2.3	2.4	2.4
Construction, extraction, farming, fishing, and forestry	3.5	3.5	4.2	4.2
Installation, maintenance, and repair	3.1	3.1	3.0	3.0
Production, transportation, and material moving	1.4	1.4	1.3	1.3
Production	1.8	1.8	1.6	1.6
Transportation and material moving	2.1	2.1	1.8	1.8
Full time	0.8	0.8	0.8	0.8
Part time	1.9	1.9	1.8	1.8
Union	2.3	2.3	2.1	2.1
Nonunion	0.9	0.9	0.7	0.7
Average wage within the following categories:[1]				
Lowest 25 percent	1.7	1.7	1.7	1.7
Lowest 10 percent	3.6	3.6	2.7	2.7
Second 25 percent	1.8	1.8	1.7	1.7
Third 25 percent	1.1	1.1	1.0	1.0
Highest 25 percent	1.0	1.0	0.9	0.9
Highest 10 percent	1.3	1.3	1.0	1.0
Establishment characteristics				
Goods-producing industries	1.4	1.4	1.4	1.4
Construction	2.8	2.8	3.2	3.2
Manufacturing	1.6	1.6	1.5	1.5
Service-providing industries	0.9	0.9	0.8	0.8
Trade, transportation, and utilities	1.1	1.1	1.3	1.3
Wholesale trade	2.1	2.1	2.1	2.1
Retail trade	1.8	1.8	1.7	1.7
Transportation and warehousing	3.0	3.0	2.8	2.8
Utilities	3.1	3.1	2.5	2.5

See footnotes at end of table.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	2.6	2.6	1.8	1.8
Financial activities	1.2	1.2	1.3	1.3
Finance and insurance	1.2	1.2	1.2	1.2
Credit intermediation and related activities	1.5	1.5	1.7	1.7
Insurance carriers and related activities	2.3	2.3	2.0	2.0
Real estate and rental and leasing	5.4	5.4	–	–
Professional and business services	3.1	3.1	3.0	3.0
Professional and technical services	3.3	3.3	2.5	2.5
Administrative and waste services	8.3	8.3	–	–
Education and health services	2.1	2.1	1.9	1.9
Educational services	1.9	1.9	1.8	1.8
Junior colleges, colleges, and universities	2.0	2.0	1.3	1.3
Health care and social assistance	2.5	2.5	2.2	2.2
Leisure and hospitality	4.9	4.9	–	–
Other services	5.9	5.9	3.8	3.8
1 to 99 workers	1.4	1.4	1.3	1.3
1 to 49 workers	1.7	1.7	1.7	1.7
50 to 99 workers	2.1	2.1	2.0	2.0
100 workers or more	0.9	0.9	0.8	0.8
100 to 499 workers	1.2	1.2	1.1	1.1
500 workers or more	1.2	1.2	1.2	1.2
Geographic areas				
Northeast	1.5	1.5	1.2	1.2
New England	2.2	2.2	1.3	1.3
Middle Atlantic	1.8	1.8	1.5	1.5
South	1.2	1.2	1.0	1.0
South Atlantic	1.6	1.6	1.1	1.1
East South Central	3.7	3.7	4.2	4.2
West South Central	2.1	2.1	1.6	1.6
Midwest	1.9	1.9	1.8	1.8
East North Central	1.9	1.9	1.9	1.9
West North Central	4.3	4.3	3.9	3.9
West	1.6	1.6	1.5	1.5
Mountain	2.9	2.9	2.9	2.9
Pacific	1.9	1.9	1.7	1.7

[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 2015.

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

Table 9. Health care benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Health care[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	87	73	84	87	66	76
Management, business, and financial	95	80	84	95	71	75
Professional and related	83	70	84	83	63	76
Service	41	27	65	41	24	60
Protective service	42	31	73	42	28	68
Sales and office	70	55	78	69	49	71
Sales and related	59	44	75	59	40	69
Office and administrative support	78	62	79	77	56	73
Natural resources, construction, and maintenance	76	63	83	76	60	79
Construction, extraction, farming, fishing, and forestry	71	60	85	71	58	82
Installation, maintenance, and repair	81	66	81	80	62	77
Production, transportation, and material moving	77	61	79	76	56	73
Production	84	67	81	83	62	74
Transportation and material moving	70	55	78	69	50	71
Full time	86	70	80	86	64	74
Part time	22	14	62	21	12	57
Union	95	83	88	95	79	83
Nonunion	67	52	78	67	47	71
Average wage within the following categories:[3]						
Lowest 25 percent	35	22	62	34	20	57
Lowest 10 percent	23	12	54	23	11	50
Second 25 percent	75	58	77	75	52	70
Third 25 percent	86	71	83	86	65	76
Highest 25 percent	93	80	86	93	72	78
Highest 10 percent	94	82	87	94	74	79
Establishment characteristics						
Goods-producing industries	87	72	83	86	67	78
Construction	71	57	80	71	55	77
Manufacturing	93	78	84	92	71	77
Service-providing industries	66	52	78	66	47	71
Trade, transportation, and utilities	70	53	76	69	48	69
Wholesale trade	88	72	81	88	67	76
Retail trade	59	41	70	57	37	64
Transportation and warehousing	84	68	80	84	60	71
Utilities	99	90	91	99	83	84

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	45	35	78	24	19	77	68	49	72
Worker characteristics									
Management, professional, and related	63	51	81	33	26	79	85	65	76
Management, business, and financial	68	57	83	35	28	79	93	70	75
Professional and related	60	49	80	32	26	79	81	62	76
Service	22	14	66	13	9	70	39	24	60
Protective service	30	20	66	13	9	72	42	28	68
Sales and office	44	34	76	21	16	75	68	49	71
Sales and related	37	27	73	15	12	77	58	40	69
Office and administrative support	49	38	77	25	19	75	75	55	73
Natural resources, construction, and maintenance	41	34	82	28	22	80	74	59	79
Construction, extraction, farming, fishing, and forestry	36	31	86	27	24	90	70	57	82
Installation, maintenance, and repair	45	36	79	28	21	73	78	60	77
Production, transportation, and material moving	48	37	79	26	21	79	75	54	73
Production	51	40	78	27	21	78	81	61	75
Transportation and material moving	44	35	79	25	20	80	68	48	71
Full time	56	44	79	30	23	78	84	62	74
Part time	13	8	62	7	5	68	21	12	57
Union	74	63	84	59	49	83	94	78	83
Nonunion	42	32	77	21	16	75	65	46	71
Average wage within the following categories:[3]									
Lowest 25 percent	17	10	62	10	6	67	33	19	57
Lowest 10 percent	11	6	56	7	4	58	22	11	51
Second 25 percent	45	34	75	22	16	74	73	51	71
Third 25 percent	55	45	80	30	24	81	85	64	76
Highest 25 percent	70	58	82	40	32	80	92	72	78
Highest 10 percent	74	61	82	42	33	80	93	74	79
Establishment characteristics									
Goods-producing industries	54	44	82	32	26	81	85	66	78
Construction	35	29	82	23	20	90	70	54	77
Manufacturing	62	51	82	37	29	78	91	70	78
Service-providing industries	43	33	77	22	17	76	65	46	71
Trade, transportation, and utilities	44	33	76	21	16	79	68	47	69
Wholesale trade	50	41	81	27	23	83	86	65	75
Retail trade	35	25	69	14	11	74	56	36	64
Transportation and warehousing	61	49	80	31	25	81	83	59	71
Utilities	77	70	91	52	46	89	98	83	84

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Health care[2]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	94	81	86	93	72	77
Financial activities	89	76	85	89	70	78
Finance and insurance	93	81	86	93	74	79
Credit intermediation and related activities	96	81	85	95	74	78
Insurance carriers and related activities	89	78	87	89	71	80
Real estate and rental and leasing	75	61	81	75	56	75
Professional and business services	68	56	82	68	51	75
Professional and technical services	83	70	85	83	66	80
Administrative and waste services	46	35	76	45	31	69
Education and health services	75	59	78	75	52	70
Educational services	75	62	83	75	56	75
Junior colleges, colleges, and universities	89	75	84	89	67	76
Health care and social assistance	75	58	77	75	52	69
Leisure and hospitality	33	20	61	33	18	55
Accommodation and food services	32	18	56	32	16	51
Other services	48	36	75	48	34	72
1 to 99 workers	57	43	75	57	40	71
1 to 49 workers	53	40	76	53	38	71
50 to 99 workers	70	53	75	70	49	70
100 workers or more	85	69	82	84	62	74
100 to 499 workers	82	65	79	81	58	72
500 workers or more	89	76	85	89	68	76
Geographic areas						
Northeast	70	55	79	70	50	72
New England	69	52	75	69	46	68
Middle Atlantic	71	57	80	70	52	74
South	70	54	77	70	49	71
South Atlantic	70	55	78	70	49	71
East South Central	71	53	75	70	49	70
West South Central	69	54	78	69	49	71
Midwest	71	56	79	71	51	72
East North Central	72	57	78	72	52	72
West North Central	70	56	80	69	49	71
West	67	55	82	67	51	76
Mountain	66	54	82	66	49	75
Pacific	68	56	82	67	52	76

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	80	62	77	60	42	71	93	72	77
Financial activities	68	54	80	29	22	77	88	69	78
Finance and insurance	76	61	80	31	23	76	92	73	79
Credit intermediation and related activities	79	62	78	31	23	75	94	73	78
Insurance carriers and related activities	68	57	83	32	24	75	89	70	79
Real estate and rental and leasing	41	33	79	22	18	82	75	55	74
Professional and business services	42	35	83	24	19	78	66	50	75
Professional and technical services	53	45	86	33	27	81	82	65	80
Administrative and waste services	22	17	74	13	9	71	44	30	69
Education and health services	49	36	75	23	18	76	73	51	70
Educational services	51	38	75	24	17	69	74	55	75
Junior colleges, colleges, and universities	62	47	76	30	21	69	88	67	76
Health care and social assistance	48	36	75	23	18	77	73	51	69
Leisure and hospitality	19	12	62	14	9	67	31	18	56
Accommodation and food services	19	11	59	14	9	64	30	16	52
Other services	25	19	76	17	13	78	46	33	71
1 to 99 workers	30	22	75	17	12	74	55	39	71
1 to 49 workers	26	20	76	13	10	74	51	36	71
50 to 99 workers	42	31	72	26	19	74	68	48	70
100 workers or more	62	49	79	33	26	79	83	61	74
100 to 499 workers	55	43	78	27	21	79	79	57	72
500 workers or more	73	60	81	42	33	80	88	67	76
Geographic areas									
Northeast	46	36	78	24	18	77	68	49	72
New England	44	34	77	14	11	77	66	45	67
Middle Atlantic	47	37	78	28	21	76	69	51	74
South	42	32	76	21	16	75	68	48	71
South Atlantic	44	34	76	23	17	75	68	48	71
East South Central	37	29	77	19	14	73	68	48	70
West South Central	42	32	76	20	15	75	67	48	71
Midwest	45	35	77	22	17	76	70	50	72
East North Central	44	34	78	21	16	76	70	50	72
West North Central	47	36	76	23	17	75	68	49	72
West	47	37	80	31	25	81	66	50	76
Mountain	43	35	81	23	19	82	65	49	75
Pacific	48	39	80	34	28	81	67	51	77

[1] The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
[2] Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in health care.
[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 2015.

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

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2015

Characteristics	Health care[2]			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	0.9	1.0	0.6	1.0	0.9	0.7
Management, business, and financial	0.9	1.0	0.8	0.9	1.2	1.0
Professional and related	1.3	1.3	0.8	1.3	1.3	1.0
Service	1.7	1.4	1.9	1.7	1.3	1.9
Protective service	5.2	4.6	5.3	5.2	4.2	4.8
Sales and office	1.0	0.9	0.6	1.0	0.9	0.7
Sales and related	1.4	1.2	0.9	1.4	1.3	1.1
Office and administrative support	1.3	1.1	0.8	1.3	1.1	0.9
Natural resources, construction, and maintenance	1.6	1.6	1.0	1.6	1.6	1.1
Construction, extraction, farming, fishing, and forestry	2.8	2.6	1.5	2.8	2.5	1.5
Installation, maintenance, and repair	1.9	1.8	1.2	1.9	1.8	1.4
Production, transportation, and material moving	1.5	1.3	0.9	1.5	1.2	0.9
Production	1.6	1.5	1.1	1.6	1.5	1.1
Transportation and material moving	2.2	2.0	1.3	2.2	1.9	1.4
Full time	0.5	0.5	0.4	0.6	0.5	0.5
Part time	1.0	0.7	1.6	1.0	0.6	1.6
Union	0.9	1.0	0.8	0.9	1.0	1.0
Nonunion	0.7	0.6	0.4	0.7	0.6	0.5
Average wage within the following categories:[3]						
Lowest 25 percent	1.2	0.9	1.4	1.1	0.8	1.4
Lowest 10 percent	1.6	1.0	2.5	1.6	1.0	2.5
Second 25 percent	0.9	0.9	0.8	0.9	0.9	0.9
Third 25 percent	0.8	0.8	0.5	0.8	0.8	0.6
Highest 25 percent	0.7	0.7	0.5	0.8	0.7	0.7
Highest 10 percent	1.0	1.2	0.7	1.1	1.2	0.9
Establishment characteristics						
Goods-producing industries	0.8	0.9	0.7	0.9	0.9	0.7
Construction	2.3	2.1	1.6	2.3	2.1	1.6
Manufacturing	1.0	1.1	0.8	1.0	1.1	0.8
Service-providing industries	0.8	0.6	0.5	0.8	0.6	0.5
Trade, transportation, and utilities	1.1	0.9	0.6	1.1	0.9	0.7
Wholesale trade	1.2	1.5	1.1	1.2	1.5	1.3
Retail trade	1.2	1.0	0.8	1.2	1.0	0.9
Transportation and warehousing	2.5	2.4	1.8	2.5	2.4	2.1
Utilities	0.5	1.7	1.7	0.5	2.3	2.3

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.7	0.6	0.5	0.6	0.5	0.7	0.7	0.6	0.5
Worker characteristics									
Management, professional, and related	1.3	1.1	0.7	1.4	1.1	0.9	1.0	1.0	0.7
Management, business, and financial	1.6	1.4	0.7	1.6	1.2	1.2	1.0	1.2	1.0
Professional and related	1.6	1.4	0.9	1.7	1.4	1.1	1.4	1.3	1.0
Service	1.3	0.9	2.0	1.1	0.8	2.3	1.7	1.3	2.0
Protective service	4.9	4.1	7.2	3.4	2.2	7.0	5.2	4.2	4.8
Sales and office	1.0	0.8	0.8	0.8	0.6	1.3	1.1	0.9	0.7
Sales and related	1.3	1.0	1.5	0.9	0.8	2.0	1.5	1.3	1.1
Office and administrative support	1.3	1.0	0.9	1.0	0.8	1.5	1.3	1.1	0.9
Natural resources, construction, and maintenance	1.8	1.6	1.3	1.7	1.5	2.0	1.6	1.6	1.1
Construction, extraction, farming, fishing, and forestry	3.0	2.8	1.7	2.9	2.8	2.0	2.8	2.6	1.5
Installation, maintenance, and repair	2.4	2.0	1.7	1.9	1.5	2.8	1.9	1.8	1.4
Production, transportation, and material moving	1.5	1.3	1.0	1.2	1.1	1.3	1.5	1.2	0.9
Production	2.0	1.6	1.4	1.6	1.4	1.8	1.6	1.5	1.1
Transportation and material moving	2.1	1.8	1.1	1.5	1.3	1.6	2.2	1.9	1.4
Full time	0.8	0.7	0.5	0.8	0.6	0.7	0.6	0.5	0.5
Part time	0.9	0.5	1.9	0.6	0.4	2.3	1.0	0.6	1.6
Union	1.7	1.7	1.1	1.8	1.8	1.5	1.0	1.0	0.9
Nonunion	0.7	0.6	0.5	0.6	0.5	0.8	0.8	0.6	0.5
Average wage within the following categories:[3]									
Lowest 25 percent	0.9	0.5	1.6	0.7	0.4	1.8	1.2	0.8	1.4
Lowest 10 percent	1.2	0.7	2.4	0.9	0.5	3.8	1.6	1.0	2.6
Second 25 percent	1.3	1.0	0.8	0.9	0.7	1.3	1.0	0.9	0.9
Third 25 percent	1.1	0.9	0.6	1.0	0.9	0.9	0.8	0.8	0.6
Highest 25 percent	1.1	1.1	0.7	1.3	1.0	0.8	0.8	0.8	0.7
Highest 10 percent	1.8	1.8	1.1	2.2	1.7	1.1	1.1	1.3	0.9
Establishment characteristics									
Goods-producing industries	1.4	1.2	0.9	1.3	1.1	1.1	0.9	0.9	0.7
Construction	2.3	2.1	2.0	2.3	2.2	1.5	2.2	2.1	1.6
Manufacturing	1.6	1.4	1.1	1.7	1.5	1.4	1.1	1.1	0.8
Service-providing industries	0.7	0.6	0.6	0.7	0.5	0.8	0.8	0.6	0.5
Trade, transportation, and utilities	1.2	1.0	0.9	0.9	0.8	1.3	1.1	0.9	0.7
Wholesale trade	2.5	2.2	1.3	2.3	2.0	1.6	1.2	1.6	1.4
Retail trade	1.3	0.9	1.2	1.0	0.8	2.2	1.2	1.0	0.9
Transportation and warehousing	3.1	2.7	1.6	2.8	2.4	2.1	2.4	2.4	2.1
Utilities	4.0	3.8	1.5	5.4	4.9	1.7	0.8	2.2	2.2

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2015—continued

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

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	2.2	2.1	2.3	3.0	2.4	2.7	1.4	2.4	2.4
Financial activities	1.6	1.4	0.9	1.4	1.1	1.3	1.0	1.1	0.8
Finance and insurance	1.1	1.1	0.8	1.6	1.3	1.3	0.7	0.9	0.8
Credit intermediation and related activities	1.7	1.6	1.0	2.4	2.1	1.8	0.7	0.9	0.9
Insurance carriers and related activities	1.9	1.6	0.8	2.4	2.1	2.0	1.6	1.5	1.1
Real estate and rental and leasing	5.2	4.2	3.5	4.0	3.2	5.1	3.6	4.0	3.0
Professional and business services	2.1	1.8	1.2	2.0	1.6	1.8	2.2	1.9	1.4
Professional and technical services	3.4	3.1	1.4	3.3	2.9	2.0	2.7	2.7	1.5
Administrative and waste services	2.8	2.2	3.0	2.3	1.7	4.6	3.6	3.2	3.0
Education and health services	2.2	1.7	1.0	1.9	1.5	1.6	1.7	1.3	1.1
Educational services	2.1	1.9	1.6	2.2	1.7	2.6	2.5	2.3	1.7
Junior colleges, colleges, and universities	2.3	1.7	1.5	2.2	1.8	2.2	1.5	1.4	0.9
Health care and social assistance	2.5	1.9	1.2	2.1	1.7	1.7	1.9	1.5	1.2
Leisure and hospitality	1.9	1.4	3.4	1.8	1.3	3.4	2.5	1.8	3.2
Accommodation and food services	2.1	1.4	3.7	1.9	1.3	4.0	2.9	2.1	3.8
Other services	3.4	2.7	3.4	2.9	2.5	5.5	3.4	2.8	2.9
1 to 99 workers	0.9	0.7	0.9	0.8	0.6	1.0	1.0	0.8	0.8
1 to 49 workers	1.0	0.8	1.1	0.8	0.6	1.5	1.1	0.9	0.8
50 to 99 workers	2.1	1.7	1.9	1.6	1.3	2.1	2.0	1.6	1.2
100 workers or more	0.9	0.8	0.5	1.0	0.8	0.8	0.8	0.7	0.5
100 to 499 workers	1.3	1.1	0.8	1.3	1.1	1.1	1.1	1.1	0.8
500 workers or more	1.5	1.3	0.6	1.5	1.2	1.0	1.0	0.9	0.6
Geographic areas									
Northeast	1.6	1.3	1.2	1.8	1.4	2.0	1.6	1.1	1.4
New England	3.3	2.7	2.1	1.5	1.3	2.7	2.2	2.0	2.0
Middle Atlantic	1.8	1.3	1.5	2.2	1.7	2.4	2.0	1.3	1.8
South	1.0	0.8	0.9	0.8	0.6	1.1	1.1	1.0	0.8
South Atlantic	1.4	1.0	1.2	1.1	0.8	1.7	1.5	1.4	1.1
East South Central	2.2	1.6	1.5	1.7	1.5	2.5	2.4	2.5	1.6
West South Central	1.9	1.9	1.7	1.2	1.0	1.8	2.1	2.0	1.5
Midwest	1.8	1.3	0.8	1.3	1.0	1.3	1.6	1.2	0.7
East North Central	1.7	1.4	0.9	1.6	1.2	1.3	1.6	1.3	0.7
West North Central	4.2	3.0	1.4	2.4	1.9	2.7	3.7	2.3	1.4
West	1.3	1.3	1.1	1.3	1.2	1.0	1.4	1.2	1.1
Mountain	1.6	1.7	1.5	2.6	2.3	1.8	1.7	1.7	1.8
Pacific	1.7	1.8	1.4	1.4	1.3	1.2	1.9	1.5	1.4

[1] The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
[2] Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in health care.
[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 2015.

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

Table 10. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2015

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	78	22	68	32
Worker characteristics				
Management, professional, and related	80	20	70	30
Management, business, and financial	79	21	69	31
Professional and related	81	19	70	30
Service	75	25	62	38
Protective service	76	24	64	36
Sales and office	77	23	65	35
Sales and related	73	27	62	38
Office and administrative support	79	21	67	33
Natural resources, construction, and maintenance	79	21	68	32
Construction, extraction, farming, fishing, and forestry	82	18	71	29
Installation, maintenance, and repair	77	23	65	35
Production, transportation, and material moving	79	21	72	28
Production	79	21	73	27
Transportation and material moving	80	20	72	28
Full time	79	21	68	32
Part time	73	27	63	37
Union	87	13	84	16
Nonunion	77	23	65	35
Average wage within the following categories:[1]				
Lowest 25 percent	73	27	59	41
Lowest 10 percent	70	30	57	43
Second 25 percent	77	23	65	35
Third 25 percent	79	21	69	31
Highest 25 percent	81	19	72	28
Highest 10 percent	80	20	72	28
Establishment characteristics				
Goods-producing industries	80	20	73	27
Construction	82	18	69	31
Manufacturing	80	20	75	25
Service-providing industries	78	22	67	33
Trade, transportation, and utilities	76	24	67	33
Wholesale trade	77	23	67	33
Retail trade	71	29	60	40
Transportation and warehousing	81	19	77	23
Utilities	87	13	83	17

See footnotes at end of table.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2015—continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	82	18	75	25
Financial activities	80	20	69	31
Finance and insurance	80	20	71	29
Credit intermediation and related activities	79	21	69	31
Insurance carriers and related activities	81	19	73	27
Real estate and rental and leasing	80	20	61	39
Professional and business services	77	23	64	36
Professional and technical services	81	19	67	33
Administrative and waste services	70	30	56	44
Education and health services	80	20	67	33
Educational services	81	19	66	34
Junior colleges, colleges, and universities	80	20	69	31
Health care and social assistance	80	20	67	33
Leisure and hospitality	76	24	60	40
Accommodation and food services	73	27	58	42
Other services	80	20	66	34
1 to 99 workers	78	22	62	38
1 to 49 workers	78	22	62	38
50 to 99 workers	77	23	62	38
100 workers or more	79	21	72	28
100 to 499 workers	78	22	69	31
500 workers or more	80	20	76	24
Geographic areas				
Northeast	80	20	74	26
New England	77	23	72	28
Middle Atlantic	82	18	75	25
South	77	23	63	37
South Atlantic	77	23	64	36
East South Central	76	24	65	35
West South Central	78	22	62	38
Midwest	77	23	69	31
East North Central	78	22	71	29
West North Central	75	25	66	34
West	81	19	69	31
Mountain	80	20	68	32
Pacific	81	19	69	31

[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 2015.

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

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2015

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.3	0.3	0.4	0.4
Worker characteristics				
Management, professional, and related	0.3	0.3	0.4	0.4
Management, business, and financial	0.4	0.4	0.7	0.7
Professional and related	0.4	0.4	0.5	0.5
Service	1.1	1.1	1.6	1.6
Protective service	3.2	3.2	4.8	4.8
Sales and office	0.3	0.3	0.6	0.6
Sales and related	0.5	0.5	0.8	0.8
Office and administrative support	0.4	0.4	0.7	0.7
Natural resources, construction, and maintenance	1.0	1.0	1.2	1.2
Construction, extraction, farming, fishing, and forestry	1.6	1.6	1.9	1.9
Installation, maintenance, and repair	1.2	1.2	1.6	1.6
Production, transportation, and material moving	0.5	0.5	0.7	0.7
Production	0.6	0.6	0.7	0.7
Transportation and material moving	0.8	0.8	1.2	1.2
Full time	0.3	0.3	0.4	0.4
Part time	0.9	0.9	1.2	1.2
Union	0.5	0.5	0.8	0.8
Nonunion	0.3	0.3	0.4	0.4
Average wage within the following categories:[1]				
Lowest 25 percent	0.7	0.7	0.9	0.9
Lowest 10 percent	1.5	1.5	2.1	2.1
Second 25 percent	0.6	0.6	0.9	0.9
Third 25 percent	0.3	0.3	0.5	0.5
Highest 25 percent	0.3	0.3	0.4	0.4
Highest 10 percent	0.4	0.4	0.6	0.6
Establishment characteristics				
Goods-producing industries	0.5	0.5	0.6	0.6
Construction	1.1	1.1	1.4	1.4
Manufacturing	0.5	0.5	0.6	0.6
Service-providing industries	0.3	0.3	0.5	0.5
Trade, transportation, and utilities	0.4	0.4	0.6	0.6
Wholesale trade	0.9	0.9	1.2	1.2
Retail trade	0.6	0.6	0.7	0.7
Transportation and warehousing	0.8	0.8	1.0	1.0
Utilities	1.0	1.0	1.1	1.1

See footnotes at end of table.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	0.7	0.7	1.1	1.1
Financial activities	0.5	0.5	0.8	0.8
Finance and insurance	0.3	0.3	0.5	0.5
Credit intermediation and related activities	0.5	0.5	0.6	0.6
Insurance carriers and related activities	0.5	0.5	0.7	0.7
Real estate and rental and leasing	2.2	2.2	3.8	3.8
Professional and business services	1.0	1.0	1.2	1.2
Professional and technical services	0.9	0.9	1.1	1.1
Administrative and waste services	2.7	2.7	3.5	3.5
Education and health services	0.5	0.5	0.9	0.9
Educational services	0.9	0.9	1.2	1.2
Junior colleges, colleges, and universities	0.5	0.5	0.7	0.7
Health care and social assistance	0.6	0.6	1.1	1.1
Leisure and hospitality	1.4	1.4	2.1	2.1
Accommodation and food services	1.7	1.7	2.5	2.5
Other services	1.5	1.5	1.8	1.8
1 to 99 workers	0.5	0.5	0.8	0.8
1 to 49 workers	0.7	0.7	1.0	1.0
50 to 99 workers	0.7	0.7	1.1	1.1
100 workers or more	0.3	0.3	0.3	0.3
100 to 499 workers	0.4	0.4	0.5	0.5
500 workers or more	0.3	0.3	0.4	0.4
Geographic areas				
Northeast	0.4	0.4	0.6	0.6
New England	0.9	0.9	1.2	1.2
Middle Atlantic	0.5	0.5	0.7	0.7
South	0.4	0.4	0.6	0.6
South Atlantic	0.5	0.5	0.8	0.8
East South Central	0.8	0.8	1.7	1.7
West South Central	0.8	0.8	1.1	1.1
Midwest	0.7	0.7	1.1	1.1
East North Central	0.5	0.5	0.8	0.8
West North Central	1.9	1.9	3.0	3.0
West	0.6	0.6	0.8	0.8
Mountain	1.2	1.2	1.9	1.9
Pacific	0.7	0.7	0.8	0.8

[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 2015.

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

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2015

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	$390.79	15	$516.25	85	$371.05	$121.92
Worker characteristics							
Management, professional, and related	100	410.09	13	498.34	87	396.95	119.03
Management, business, and financial	100	401.61	10	514.86	90	388.42	118.89
Professional and related	100	415.32	15	491.03	85	402.46	119.12
Service	100	374.94	14	510.99	86	354.81	131.17
Protective service	100	386.94	–	–	–	–	–
Sales and office	100	368.45	12	500.35	88	351.62	120.80
Sales and related	100	330.63	9	446.22	91	319.84	128.78
Office and administrative support	100	386.67	13	517.95	87	367.65	116.78
Natural resources, construction, and maintenance	100	404.61	28	583.46	72	351.77	139.90
Construction, extraction, farming, fishing, and forestry	100	417.66	40	582.08	60	346.91	142.81
Installation, maintenance, and repair	100	396.01	19	584.98	81	354.50	138.27
Production, transportation, and material moving	100	389.22	14	514.42	86	368.92	115.66
Production	100	387.76	11	497.05	89	374.04	115.98
Transportation and material moving	100	391.02	18	528.13	82	362.15	115.22
Full time	100	393.15	15	517.34	85	373.19	120.55
Part time	100	354.65	12	492.52	88	339.67	141.91
Union	100	496.96	38	597.07	62	446.51	115.02
Nonunion	100	375.09	11	478.66	89	362.74	122.68
Average wage within the following categories:[1]							
Lowest 25 percent	100	335.61	10	460.94	90	323.61	128.60
Lowest 10 percent	100	317.07	9	512.75	91	302.99	131.50
Second 25 percent	100	376.34	13	488.65	87	360.41	125.51
Third 25 percent	100	396.54	16	520.97	84	373.54	120.30
Highest 25 percent	100	416.40	16	542.25	84	395.18	117.95
Highest 10 percent	100	410.83	13	512.65	87	396.63	116.90
Establishment characteristics							
Goods-producing industries	100	392.82	17	526.20	83	369.91	112.75
Construction	100	409.69	40	560.35	60	342.44	135.55
Manufacturing	100	390.06	10	509.37	90	377.10	107.54
Service-providing industries	100	390.21	14	513.09	86	371.37	124.52
Trade, transportation, and utilities	100	360.19	12	492.57	88	342.76	127.84
Wholesale trade	100	356.74	15	472.34	85	336.27	119.04
Retail trade	100	323.28	10	457.36	90	310.96	142.29
Transportation and warehousing	100	420.05	13	572.77	87	398.51	115.13
Utilities	100	466.11	19	489.48	81	460.58	87.31

See footnotes at end of table.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2015—continued

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	100	$424.26	23	$605.41	77	$369.81	$114.56
Financial activities	100	394.43	12	575.81	88	369.30	111.53
Finance and insurance	100	380.72	9	514.12	91	366.85	108.13
Credit intermediation and related activities	100	377.28	9	511.08	91	364.13	111.63
Insurance carriers and related activities	100	388.62	10	517.42	90	374.44	103.05
Real estate and rental and leasing	100	454.18	24	680.70	76	382.04	129.23
Professional and business services	100	381.32	13	463.50	87	368.74	134.98
Professional and technical services	100	403.52	18	443.56	82	394.95	123.55
Administrative and waste services	100	347.40	–	–	–	–	–
Education and health services	100	429.64	11	520.61	89	418.01	118.15
Educational services	100	450.67	15	479.97	85	445.41	123.93
Junior colleges, colleges, and universities	100	444.59	7	496.54	93	440.77	125.60
Health care and social assistance	100	425.85	11	531.07	89	413.32	117.17
Leisure and hospitality	100	351.00	21	505.53	79	320.12	124.42
Accommodation and food services	100	330.82	15	505.07	85	306.26	125.78
Other services	100	408.77	29	523.00	71	362.09	142.40
1 to 99 workers	100	388.57	19	501.92	81	363.00	132.24
1 to 49 workers	100	390.66	21	495.51	79	365.36	132.64
50 to 99 workers	100	383.52	17	520.82	83	357.53	131.32
100 workers or more	100	392.50	11	536.63	89	376.63	114.76
100 to 499 workers	100	384.25	11	542.59	89	366.60	118.66
500 workers or more	100	402.81	10	528.96	90	389.15	109.89
Geographic areas							
Northeast	100	438.14	18	575.63	82	410.88	127.82
New England	100	415.92	12	599.87	88	391.98	142.66
Middle Atlantic	100	445.48	20	570.57	80	417.63	122.52
South	100	366.11	11	474.32	89	353.57	119.46
South Atlantic	100	372.12	10	488.69	90	359.93	122.28
East South Central	100	351.07	9	444.70	91	342.88	116.80
West South Central	100	363.08	13	465.26	87	347.66	115.77
Midwest	100	379.82	11	517.16	89	364.46	125.06
East North Central	100	384.27	12	515.33	88	368.08	121.92
West North Central	100	370.30	10	522.50	90	356.99	131.54
West	100	400.47	21	507.31	79	373.87	117.04
Mountain	100	385.01	17	481.62	83	366.02	113.74
Pacific	100	407.45	22	516.16	78	377.64	118.63

[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 2015.

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

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2015

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	$2.93	0.6	$7.48	0.6	$2.64	$1.45
Worker characteristics						
Management, professional, and related	3.80	1.0	11.29	1.0	3.63	1.86
Management, business, and financial	6.08	0.7	13.05	0.7	6.14	1.97
Professional and related	4.32	1.5	15.03	1.5	3.86	2.49
Service	9.42	1.6	17.80	1.6	9.17	6.19
Protective service	25.43	–	–	–	–	–
Sales and office	4.12	0.8	8.72	0.8	4.33	1.34
Sales and related	6.00	0.8	15.04	0.8	6.04	2.12
Office and administrative support	4.64	0.9	10.19	0.9	4.94	1.76
Natural resources, construction, and maintenance	10.27	2.2	23.13	2.2	7.65	5.94
Construction, extraction, farming, fishing, and forestry	20.28	3.7	32.17	3.7	16.97	10.43
Installation, maintenance, and repair	10.14	2.1	31.64	2.1	6.45	7.46
Production, transportation, and material moving	5.25	1.1	14.66	1.1	4.81	2.45
Production	5.58	1.2	17.06	1.2	5.93	4.05
Transportation and material moving	8.66	1.8	24.81	1.8	7.03	2.83
Full time	2.98	0.6	7.85	0.6	2.63	1.52
Part time	7.73	1.1	17.01	1.1	7.92	3.58
Union	8.79	2.4	16.07	2.4	6.28	3.36
Nonunion	2.72	0.5	7.38	0.5	2.61	1.55
Average wage within the following categories:[1]						
Lowest 25 percent	5.53	1.1	16.39	1.1	5.58	2.39
Lowest 10 percent	10.04	1.5	27.06	1.5	9.49	5.35
Second 25 percent	4.72	0.8	11.36	0.8	4.73	3.96
Third 25 percent	4.37	1.0	12.76	1.0	3.94	1.66
Highest 25 percent	3.73	0.9	10.42	0.9	4.04	1.93
Highest 10 percent	5.04	1.2	12.87	1.2	5.59	2.68
Establishment characteristics						
Goods-producing industries	5.85	1.3	14.95	1.3	5.10	2.06
Construction	14.87	3.1	26.04	3.1	13.12	5.26
Manufacturing	5.36	1.0	15.10	1.0	5.39	2.27
Service-providing industries	3.28	0.6	8.40	0.6	3.05	1.76
Trade, transportation, and utilities	5.00	0.8	19.46	0.8	4.60	2.17
Wholesale trade	7.82	1.9	18.92	1.9	7.95	3.70
Retail trade	5.57	1.0	22.96	1.0	4.96	2.57
Transportation and warehousing	11.00	2.3	39.13	2.3	8.59	6.18
Utilities	8.44	3.2	21.56	3.2	9.32	4.53

See footnotes at end of table.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	$11.29	2.7	$19.95	2.7	$8.99	$3.91
Financial activities	6.84	1.3	28.36	1.3	4.54	1.93
Finance and insurance	3.29	0.9	14.68	0.9	3.06	2.05
Credit intermediation and related activities	5.47	1.4	27.17	1.4	4.35	3.31
Insurance carriers and related activities	5.66	1.7	30.12	1.7	5.36	1.85
Real estate and rental and leasing	31.47	5.7	56.17	5.7	22.90	6.64
Professional and business services	7.04	1.6	16.46	1.6	7.43	6.73
Professional and technical services	9.49	2.6	15.42	2.6	11.01	5.61
Administrative and waste services	13.40	–	–	–	–	–
Education and health services	6.74	1.5	22.28	1.5	6.37	2.66
Educational services	9.08	2.5	32.58	2.5	11.07	5.06
Junior colleges, colleges, and universities	6.05	1.3	20.72	1.3	6.32	3.07
Health care and social assistance	7.93	1.8	26.53	1.8	7.35	2.87
Leisure and hospitality	13.85	3.2	20.07	3.2	15.49	4.69
Accommodation and food services	15.82	2.6	29.44	2.6	16.99	4.79
Other services	14.11	4.0	20.90	4.0	14.75	7.57
1 to 99 workers	5.04	0.9	10.64	0.9	4.80	3.18
1 to 49 workers	5.85	1.2	11.87	1.2	5.88	4.11
50 to 99 workers	9.22	1.7	25.04	1.7	7.62	3.83
100 workers or more	3.18	0.7	10.88	0.7	2.71	1.31
100 to 499 workers	4.83	0.9	16.54	0.9	4.06	2.03
500 workers or more	3.58	1.0	13.67	1.0	3.20	1.76
Geographic areas						
Northeast	4.94	1.0	16.20	1.0	3.79	2.08
New England	8.17	2.0	45.22	2.0	6.37	4.46
Middle Atlantic	6.83	1.1	17.28	1.1	5.24	2.62
South	4.61	0.8	11.01	0.8	4.26	1.92
South Atlantic	6.42	0.8	17.33	0.8	5.98	2.34
East South Central	5.90	1.7	23.74	1.7	5.66	5.55
West South Central	9.12	1.8	15.68	1.8	8.48	3.72
Midwest	5.57	1.2	16.48	1.2	4.36	4.33
East North Central	6.37	1.4	19.01	1.4	5.33	2.92
West North Central	10.64	2.1	32.81	2.1	7.25	11.82
West	7.99	1.5	14.62	1.5	8.14	2.55
Mountain	13.23	3.4	18.85	3.4	14.51	3.99
Pacific	9.82	1.5	18.38	1.5	9.77	3.26

[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 2015.

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

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2015

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies[1]	Exists, but amount unknown	Other[2]
All workers	100	72	13	13	1
Worker characteristics					
Management, professional, and related	100	74	12	12	2
Management, business, and financial	100	76	11	12	1
Professional and related	100	73	13	12	2
Service	100	77	10	11	1
Protective service	100	67	10	–	–
Sales and office	100	66	20	12	1
Sales and related	100	58	27	14	1
Office and administrative support	100	71	17	11	1
Natural resources, construction, and maintenance	100	75	11	12	2
Construction, extraction, farming, fishing, and forestry	100	70	13	12	4
Installation, maintenance, and repair	100	78	9	12	1
Production, transportation, and material moving	100	74	9	16	1
Production	100	76	8	15	1
Transportation and material moving	100	71	9	18	2
Full time	100	73	13	13	1
Part time	100	62	21	14	2
Union	100	74	6	15	4
Nonunion	100	72	14	12	1
Average wage within the following categories:[3]					
Lowest 25 percent	100	70	18	12	1
Lowest 10 percent	100	73	17	–	–
Second 25 percent	100	71	16	12	1
Third 25 percent	100	73	12	14	2
Highest 25 percent	100	75	11	12	2
Highest 10 percent	100	75	12	12	1
Establishment characteristics					
Goods-producing industries	100	75	10	14	1
Construction	100	77	7	11	4
Manufacturing	100	75	10	14	1
Service-providing industries	100	72	15	12	1
Trade, transportation, and utilities	100	64	20	16	1
Wholesale trade	100	79	–	13	–
Retail trade	100	52	33	–	–
Transportation and warehousing	100	67	–	22	–
Utilities	100	81	–	–	–

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2015—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies[1]	Exists, but amount unknown	Other[2]
Information	100	78	11	–	–
Financial activities	100	69	19	10	2
Finance and insurance	100	67	21	10	3
Credit intermediation and related activities	100	69	19	–	–
Insurance carriers and related activities	100	65	19	12	4
Real estate and rental and leasing	100	82	–	–	–
Professional and business services	100	77	–	11	–
Professional and technical services	100	84	–	8	–
Administrative and waste services	100	70	15	15	–
Education and health services	100	75	11	11	2
Educational services	100	80	12	–	–
Junior colleges, colleges, and universities	100	74	19	6	1
Health care and social assistance	100	74	11	12	2
Leisure and hospitality	100	76	14	–	–
Accommodation and food services	100	72	17	–	–
Other services	100	73	–	15	–
1 to 99 workers	100	77	10	13	1
1 to 49 workers	100	76	10	13	1
50 to 99 workers	100	78	9	11	2
100 workers or more	100	69	16	13	2
100 to 499 workers	100	72	15	12	1
500 workers or more	100	66	18	14	2
Geographic areas					
Northeast	100	75	12	11	2
New England	100	77	–	11	–
Middle Atlantic	100	74	13	11	2
South	100	74	15	10	1
South Atlantic	100	77	14	8	1
East South Central	100	80	11	–	–
West South Central	100	67	18	15	([4])
Midwest	100	70	12	17	1
East North Central	100	70	13	16	1
West North Central	100	70	–	18	–
West	100	70	14	13	2
Mountain	100	67	17	14	2
Pacific	100	71	13	13	3

[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 2015.
[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/glossary20142015.htm.

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2015

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies[1]	Exists, but amount unknown	Other[2]
All workers	0.0	0.8	0.6	0.6	0.2
Worker characteristics					
Management, professional, and related	0.0	1.2	0.9	0.9	0.3
Management, business, and financial	0.0	1.5	1.0	1.3	0.2
Professional and related	0.0	1.5	1.2	1.0	0.5
Service	0.0	2.2	1.3	1.8	0.4
Protective service	0.0	9.0	2.8	–	–
Sales and office	0.0	1.2	0.9	0.9	0.3
Sales and related	0.0	1.9	1.7	1.6	0.3
Office and administrative support	0.0	1.6	1.1	0.9	0.4
Natural resources, construction, and maintenance	0.0	2.4	1.4	1.7	0.7
Construction, extraction, farming, fishing, and forestry	0.0	4.7	2.9	2.9	1.9
Installation, maintenance, and repair	0.0	2.2	1.2	1.8	0.3
Production, transportation, and material moving	0.0	1.7	1.0	1.2	0.4
Production	0.0	1.6	1.1	1.4	0.2
Transportation and material moving	0.0	2.8	1.7	1.9	0.8
Full time	0.0	0.8	0.5	0.6	0.2
Part time	0.0	2.4	2.0	1.5	0.7
Union	0.0	2.1	1.1	1.8	1.0
Nonunion	0.0	0.9	0.6	0.7	0.2
Average wage within the following categories:[3]					
Lowest 25 percent	0.0	2.0	1.6	1.4	0.1
Lowest 10 percent	0.0	3.6	2.8	–	–
Second 25 percent	0.0	1.5	1.2	1.0	0.3
Third 25 percent	0.0	1.3	0.8	0.8	0.4
Highest 25 percent	0.0	1.2	0.7	0.9	0.3
Highest 10 percent	0.0	1.6	1.1	1.4	0.2
Establishment characteristics					
Goods-producing industries	0.0	1.5	1.1	1.4	0.3
Construction	0.0	3.2	1.6	2.2	1.7
Manufacturing	0.0	1.6	1.3	1.4	0.2
Service-providing industries	0.0	0.9	0.6	0.7	0.3
Trade, transportation, and utilities	0.0	1.6	1.1	1.1	0.3
Wholesale trade	0.0	2.9	–	2.2	–
Retail trade	0.0	1.9	1.9	–	–
Transportation and warehousing	0.0	4.7	–	3.6	–
Utilities	0.0	4.7	–	–	–

See footnotes at end of table.

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies[1]	Exists, but amount unknown	Other[2]
Information	0.0	3.6	3.0	–	–
Financial activities	0.0	1.9	1.6	1.1	0.6
Finance and insurance	0.0	1.8	1.7	1.2	0.7
Credit intermediation and related activities	0.0	2.8	2.5	–	–
Insurance carriers and related activities	0.0	3.1	2.8	1.7	1.2
Real estate and rental and leasing	0.0	5.2	–	–	–
Professional and business services	0.0	2.7	–	1.8	–
Professional and technical services	0.0	2.8	–	2.1	–
Administrative and waste services	0.0	5.7	4.1	3.3	–
Education and health services	0.0	2.2	1.4	1.7	0.7
Educational services	0.0	1.9	1.2	–	–
Junior colleges, colleges, and universities	0.0	2.4	1.9	1.5	0.3
Health care and social assistance	0.0	2.6	1.6	2.0	0.8
Leisure and hospitality	0.0	3.6	2.8	–	–
Accommodation and food services	0.0	4.3	3.4	–	–
Other services	0.0	5.9	–	3.9	–
1 to 99 workers	0.0	1.3	0.9	0.9	0.3
1 to 49 workers	0.0	1.7	1.2	1.2	0.2
50 to 99 workers	0.0	2.2	1.4	1.5	1.0
100 workers or more	0.0	1.0	0.8	0.8	0.3
100 to 499 workers	0.0	1.2	1.0	1.0	0.3
500 workers or more	0.0	1.8	1.3	1.2	0.4
Geographic areas					
Northeast	0.0	1.5	0.8	1.5	0.6
New England	0.0	3.2	–	3.0	–
Middle Atlantic	0.0	1.6	1.0	1.6	0.5
South	0.0	1.4	1.0	1.0	0.2
South Atlantic	0.0	1.9	1.3	1.1	0.3
East South Central	0.0	3.2	2.6	–	–
West South Central	0.0	2.5	2.0	2.3	0.2
Midwest	0.0	1.8	1.1	1.4	0.3
East North Central	0.0	1.8	1.3	1.8	0.4
West North Central	0.0	4.1	–	2.5	–
West	0.0	1.7	1.3	1.2	0.8
Mountain	0.0	2.9	1.5	2.2	1.1
Pacific	0.0	2.0	1.8	1.5	1.0

[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 2015.

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

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2015

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	$961.22	8	$1,358.53	92	$931.47	$475.84
Worker characteristics							
Management, professional, and related	100	1,032.40	6	1,318.35	94	1,014.68	467.83
Management, business, and financial	100	1,026.08	5	1,422.32	95	1,004.91	470.29
Professional and related	100	1,036.29	7	1,266.77	93	1,020.79	466.29
Service	100	856.51	8	1,416.11	92	818.58	532.68
Protective service	100	971.16	–	–	–	–	–
Sales and office	100	880.58	5	1,284.14	95	862.36	487.40
Sales and related	100	792.86	4	1,357.58	96	770.95	488.12
Office and administrative support	100	922.57	5	1,255.57	95	906.52	487.05
Natural resources, construction, and maintenance	100	948.58	21	1,490.87	79	855.74	536.79
Construction, extraction, farming, fishing, and forestry	100	977.13	32	1,492.61	68	846.75	576.90
Installation, maintenance, and repair	100	929.58	12	1,488.74	88	861.09	512.88
Production, transportation, and material moving	100	1,009.78	10	1,332.91	90	975.51	411.59
Production	100	1,016.67	7	1,328.30	93	992.59	399.33
Transportation and material moving	100	1,001.26	13	1,336.16	87	953.06	427.69
Full time	100	969.93	8	1,356.63	92	940.04	473.01
Part time	100	828.74	6	1,414.13	94	806.04	517.27
Union	100	1,263.16	32	1,484.63	68	1,181.75	375.03
Nonunion	100	916.99	4	1,235.86	96	903.54	487.09
Average wage within the following categories:[1]							
Lowest 25 percent	100	765.25	4	1,324.96	96	752.41	524.71
Lowest 10 percent	100	717.21	5	1,452.16	95	700.71	530.14
Second 25 percent	100	894.26	6	1,289.20	94	870.78	501.04
Third 25 percent	100	978.26	9	1,269.29	91	953.06	466.74
Highest 25 percent	100	1,066.44	10	1,469.03	90	1,027.76	445.45
Highest 10 percent	100	1,066.51	7	1,452.19	93	1,039.07	439.47
Establishment characteristics							
Goods-producing industries	100	1,024.89	13	1,379.88	87	984.97	410.54
Construction	100	930.24	30	1,462.15	70	798.96	580.89
Manufacturing	100	1,055.82	8	1,372.40	92	1,030.97	368.96
Service-providing industries	100	942.96	7	1,348.33	93	916.80	493.75
Trade, transportation, and utilities	100	904.56	7	1,375.05	93	871.58	464.05
Wholesale trade	100	905.32	9	1,380.06	91	858.11	462.04
Retail trade	100	753.08	5	1,317.61	95	735.77	517.31
Transportation and warehousing	100	1,129.39	9	1,391.97	91	1,103.14	382.53
Utilities	100	1,297.28	14	1,426.27	86	1,276.72	304.51

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2015—continued

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	100	$1,085.25	15	$1,653.46	85	$988.54	$399.08
Financial activities	100	980.84	5	1,525.85	95	953.87	445.53
Finance and insurance	100	981.14	3	1,297.53	97	970.33	411.97
Credit intermediation and related activities	100	929.16	2	1,306.45	98	922.84	434.10
Insurance carriers and related activities	100	1,027.51	4	1,177.25	96	1,021.97	388.60
Real estate and rental and leasing	100	979.46	–	–	–	–	–
Professional and business services	100	918.66	5	1,195.39	95	904.49	530.10
Professional and technical services	100	978.42	5	1,160.81	95	967.88	514.81
Administrative and waste services	100	765.04	6	1,266.73	94	731.76	602.08
Education and health services	100	1,004.66	5	1,234.49	95	993.18	515.43
Educational services	100	1,054.24	4	1,246.34	96	1,045.96	532.15
Junior colleges, colleges, and universities	100	1,088.33	1	1,553.62	99	1,082.70	488.33
Health care and social assistance	100	995.76	5	1,232.68	95	983.64	512.40
Leisure and hospitality	100	781.88	12	1,437.28	88	733.52	537.10
Accommodation and food services	100	741.23	10	1,522.15	90	689.70	536.33
Other services	100	901.80	14	1,136.70	86	868.03	561.06
1 to 99 workers	100	873.69	9	1,290.30	91	836.61	559.57
1 to 49 workers	100	870.74	10	1,278.55	90	831.80	559.53
50 to 99 workers	100	880.83	8	1,326.45	92	848.01	559.65
100 workers or more	100	1,026.64	7	1,427.34	93	1,000.80	414.66
100 to 499 workers	100	967.22	6	1,431.46	94	942.44	449.84
500 workers or more	100	1,100.62	8	1,423.78	92	1,075.19	369.80
Geographic areas							
Northeast	100	1,124.05	13	1,454.41	87	1,082.74	447.35
New England	100	1,100.30	10	1,499.11	90	1,059.76	466.24
Middle Atlantic	100	1,132.02	14	1,442.61	86	1,090.69	440.82
South	100	883.79	4	1,340.37	96	868.39	501.72
South Atlantic	100	901.84	4	1,421.04	96	882.89	510.39
East South Central	100	882.68	4	1,344.63	96	868.19	456.91
West South Central	100	853.47	3	1,172.43	97	843.85	508.62
Midwest	100	956.67	8	1,338.78	92	929.13	456.45
East North Central	100	978.83	9	1,337.15	91	948.61	447.59
West North Central	100	909.21	6	1,344.84	94	888.85	474.77
West	100	945.95	11	1,285.65	89	910.54	479.27
Mountain	100	900.59	8	1,265.72	92	871.11	457.03
Pacific	100	967.34	12	1,292.41	88	929.74	490.10

[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 2015.

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

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2015

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	$8.30	0.4	$26.19	0.4	$7.97	$5.47
Worker characteristics						
Management, professional, and related	9.20	0.6	46.07	0.6	8.99	6.70
Management, business, and financial	15.45	0.6	65.42	0.6	14.29	9.32
Professional and related	11.59	0.9	57.61	0.9	11.44	8.96
Service	32.91	1.5	68.54	1.5	31.66	16.17
Protective service	89.13	–	–	–	–	–
Sales and office	10.69	0.4	50.32	0.4	10.85	9.04
Sales and related	16.94	0.6	53.47	0.6	16.68	9.94
Office and administrative support	12.90	0.6	65.27	0.6	13.23	12.56
Natural resources, construction, and maintenance	29.17	1.9	60.44	1.9	26.20	14.65
Construction, extraction, farming, fishing, and forestry	59.16	3.3	101.99	3.3	55.20	28.87
Installation, maintenance, and repair	29.26	1.9	50.90	1.9	27.14	16.87
Production, transportation, and material moving	14.92	1.1	32.00	1.1	15.40	9.16
Production	19.21	1.1	23.04	1.1	20.35	12.83
Transportation and material moving	21.44	1.9	50.80	1.9	21.89	12.48
Full time	8.49	0.5	26.85	0.5	8.17	5.77
Part time	22.70	0.8	54.72	0.8	23.36	14.11
Union	21.92	2.3	35.89	2.3	19.80	16.34
Nonunion	7.87	0.3	27.26	0.3	7.86	5.43
Average wage within the following categories:[1]						
Lowest 25 percent	16.14	0.6	113.58	0.6	15.69	13.03
Lowest 10 percent	32.57	1.0	89.91	1.0	31.71	34.82
Second 25 percent	17.66	0.6	42.72	0.6	18.06	9.52
Third 25 percent	12.51	0.8	42.35	0.8	12.08	8.54
Highest 25 percent	9.73	0.8	23.98	0.8	10.20	6.76
Highest 10 percent	15.17	1.0	42.94	1.0	14.83	9.62
Establishment characteristics						
Goods-producing industries	16.26	1.2	44.80	1.2	15.74	8.46
Construction	47.07	2.9	91.70	2.9	43.35	17.95
Manufacturing	16.18	1.0	18.88	1.0	16.51	8.72
Service-providing industries	9.24	0.5	26.75	0.5	9.17	6.47
Trade, transportation, and utilities	12.87	0.8	33.45	0.8	12.72	7.83
Wholesale trade	23.82	1.6	64.60	1.6	24.10	14.49
Retail trade	11.83	0.6	56.38	0.6	11.41	11.61
Transportation and warehousing	23.42	2.4	59.50	2.4	23.67	17.54
Utilities	27.05	3.8	43.93	3.8	29.87	13.78

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	$27.28	2.4	$34.16	2.4	$24.41	$18.75
Financial activities	14.15	0.7	72.20	0.7	13.63	10.13
Finance and insurance	10.01	0.4	62.49	0.4	9.93	7.53
Credit intermediation and related activities	11.80	0.3	74.62	0.3	11.97	10.31
Insurance carriers and related activities	17.03	0.8	86.41	0.8	17.36	10.18
Real estate and rental and leasing	68.69	–	–	–	–	–
Professional and business services	24.11	0.9	76.93	0.9	24.91	14.14
Professional and technical services	26.44	1.3	94.58	1.3	27.90	20.93
Administrative and waste services	61.72	2.3	145.71	2.3	59.97	34.18
Education and health services	19.89	0.8	84.65	0.8	20.55	16.49
Educational services	28.08	1.3	100.37	1.3	28.28	14.73
Junior colleges, colleges, and universities	16.78	0.5	66.17	0.5	16.90	10.50
Health care and social assistance	23.51	1.0	99.10	1.0	24.23	19.28
Leisure and hospitality	41.12	2.9	85.35	2.9	42.52	21.72
Accommodation and food services	45.32	2.8	108.87	2.8	46.96	27.47
Other services	45.18	2.6	134.66	2.6	45.91	25.26
1 to 99 workers	15.39	0.7	34.34	0.7	15.07	10.82
1 to 49 workers	18.14	1.0	39.81	1.0	17.78	13.47
50 to 99 workers	25.07	1.0	58.44	1.0	24.14	14.76
100 workers or more	7.87	0.5	30.02	0.5	7.61	4.75
100 to 499 workers	11.17	0.6	40.12	0.6	10.64	6.93
500 workers or more	10.21	0.9	37.20	0.9	9.74	6.21
Geographic areas						
Northeast	17.20	1.2	64.49	1.2	12.98	8.93
New England	23.27	1.9	99.84	1.9	18.72	11.51
Middle Atlantic	24.06	1.4	79.75	1.4	18.47	11.75
South	13.49	0.5	63.50	0.5	12.94	9.54
South Atlantic	19.46	0.8	98.01	0.8	18.28	12.41
East South Central	22.17	0.9	70.44	0.9	22.25	23.70
West South Central	24.29	0.7	83.11	0.7	24.31	18.51
Midwest	18.07	1.1	30.37	1.1	18.78	13.35
East North Central	14.28	1.3	36.11	1.3	16.42	16.09
West North Central	46.63	1.8	54.29	1.8	45.34	23.14
West	18.51	0.8	33.54	0.8	18.66	11.53
Mountain	30.10	1.7	78.70	1.7	30.32	27.72
Pacific	22.92	0.8	36.19	0.8	23.19	11.08

[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 2015.

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

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2015

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies[1]	Exists, but amount unknown	Other[2]
All workers	100	72	13	13	1
Worker characteristics					
Management, professional, and related	100	74	12	12	2
Management, business, and financial	100	76	11	12	1
Professional and related	100	73	13	12	2
Service	100	77	10	12	1
Protective service	100	65	11	–	–
Sales and office	100	66	19	13	1
Sales and related	100	58	26	15	1
Office and administrative support	100	71	16	12	2
Natural resources, construction, and maintenance	100	75	11	13	2
Construction, extraction, farming, fishing, and forestry	100	70	13	13	4
Installation, maintenance, and repair	100	77	9	13	1
Production, transportation, and material moving	100	73	9	16	1
Production	100	75	9	14	1
Transportation and material moving	100	71	9	19	2
Full time	100	73	13	13	1
Part time	100	65	20	14	1
Union	100	75	7	15	4
Nonunion	100	72	14	13	1
Average wage within the following categories:[3]					
Lowest 25 percent	100	70	17	13	([4])
Lowest 10 percent	100	72	17	–	–
Second 25 percent	100	70	16	13	1
Third 25 percent	100	73	11	14	2
Highest 25 percent	100	75	11	12	2
Highest 10 percent	100	75	12	12	1
Establishment characteristics					
Goods-producing industries	100	74	10	14	1
Construction	100	76	7	13	4
Manufacturing	100	74	11	14	1
Service-providing industries	100	72	14	13	1
Trade, transportation, and utilities	100	63	19	17	1
Wholesale trade	100	77	–	15	–
Retail trade	100	52	32	16	1
Transportation and warehousing	100	67	–	22	–
Utilities	100	82	–	–	–

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2015—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies[1]	Exists, but amount unknown	Other[2]
Information	100	78	–	11	–
Financial activities	100	70	18	10	2
Finance and insurance	100	68	20	10	3
Credit intermediation and related activities	100	70	19	–	–
Insurance carriers and related activities	100	66	18	12	4
Real estate and rental and leasing	100	82	–	–	–
Professional and business services	100	77	–	12	–
Professional and technical services	100	84	–	8	–
Administrative and waste services	100	68	–	17	–
Education and health services	100	76	11	11	2
Educational services	100	79	12	–	–
Junior colleges, colleges, and universities	100	74	19	6	1
Health care and social assistance	100	75	10	12	2
Leisure and hospitality	100	75	14	11	–
Accommodation and food services	100	72	16	–	–
Other services	100	75	–	15	–
1 to 99 workers	100	76	9	14	1
1 to 49 workers	100	75	9	15	1
50 to 99 workers	100	77	9	12	2
100 workers or more	100	70	16	13	2
100 to 499 workers	100	73	14	12	1
500 workers or more	100	66	18	14	2
Geographic areas					
Northeast	100	75	12	11	2
New England	100	80	–	11	–
Middle Atlantic	100	74	13	11	2
South	100	74	14	11	1
South Atlantic	100	76	14	9	1
East South Central	100	80	11	–	–
West South Central	100	67	16	16	1
Midwest	100	70	12	17	1
East North Central	100	71	13	16	1
West North Central	100	68	–	19	–
West	100	70	13	14	3
Mountain	100	67	16	15	2
Pacific	100	72	12	13	3

[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 2015.
[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/glossary20142015.htm.

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2015

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies[1]	Exists, but amount unknown	Other[2]
All workers	0.0	0.8	0.5	0.6	0.2
Worker characteristics					
Management, professional, and related	0.0	1.2	0.9	0.9	0.4
Management, business, and financial	0.0	1.5	0.9	1.3	0.2
Professional and related	0.0	1.5	1.2	1.0	0.5
Service	0.0	2.1	1.1	1.8	0.2
Protective service	0.0	9.2	2.9	–	–
Sales and office	0.0	1.2	0.8	0.9	0.3
Sales and related	0.0	1.9	1.6	1.5	0.4
Office and administrative support	0.0	1.6	1.0	1.0	0.3
Natural resources, construction, and maintenance	0.0	2.4	1.3	1.6	0.7
Construction, extraction, farming, fishing, and forestry	0.0	4.4	2.7	2.7	1.7
Installation, maintenance, and repair	0.0	2.3	1.1	1.8	0.3
Production, transportation, and material moving	0.0	1.7	1.1	1.2	0.4
Production	0.0	1.6	1.1	1.3	0.2
Transportation and material moving	0.0	2.9	1.7	2.0	0.8
Full time	0.0	0.9	0.5	0.7	0.2
Part time	0.0	2.3	1.9	1.5	0.6
Union	0.0	2.2	1.2	1.7	0.9
Nonunion	0.0	0.9	0.6	0.7	0.2
Average wage within the following categories:[3]					
Lowest 25 percent	0.0	1.8	1.4	1.4	0.2
Lowest 10 percent	0.0	3.5	2.8	–	–
Second 25 percent	0.0	1.4	1.1	0.9	0.3
Third 25 percent	0.0	1.2	0.8	0.8	0.4
Highest 25 percent	0.0	1.2	0.8	0.9	0.4
Highest 10 percent	0.0	1.6	1.2	1.3	0.3
Establishment characteristics					
Goods-producing industries	0.0	1.4	1.1	1.3	0.3
Construction	0.0	3.3	1.5	2.3	1.5
Manufacturing	0.0	1.6	1.3	1.5	0.2
Service-providing industries	0.0	1.0	0.6	0.7	0.3
Trade, transportation, and utilities	0.0	1.7	1.1	1.1	0.3
Wholesale trade	0.0	2.8	–	2.0	–
Retail trade	0.0	1.9	1.9	1.4	0.4
Transportation and warehousing	0.0	4.5	–	3.5	–
Utilities	0.0	4.6	–	–	–

See footnotes at end of table.

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies[1]	Exists, but amount unknown	Other[2]
Information	0.0	3.4	–	1.8	–
Financial activities	0.0	1.9	1.5	1.1	0.6
Finance and insurance	0.0	1.7	1.6	1.1	0.7
Credit intermediation and related activities	0.0	2.8	2.4	–	–
Insurance carriers and related activities	0.0	3.0	2.6	1.7	1.1
Real estate and rental and leasing	0.0	5.0	–	–	–
Professional and business services	0.0	2.7	–	1.9	–
Professional and technical services	0.0	2.8	–	2.1	–
Administrative and waste services	0.0	5.8	–	3.7	–
Education and health services	0.0	2.1	1.3	1.7	0.8
Educational services	0.0	2.0	1.1	–	–
Junior colleges, colleges, and universities	0.0	2.3	1.9	1.4	0.3
Health care and social assistance	0.0	2.5	1.5	1.9	0.9
Leisure and hospitality	0.0	3.9	2.6	3.0	–
Accommodation and food services	0.0	4.8	3.5	–	–
Other services	0.0	5.4	–	3.7	–
1 to 99 workers	0.0	1.3	0.8	0.9	0.3
1 to 49 workers	0.0	1.6	1.1	1.1	0.2
50 to 99 workers	0.0	2.2	1.4	1.5	1.0
100 workers or more	0.0	1.0	0.8	0.8	0.3
100 to 499 workers	0.0	1.2	0.9	1.0	0.3
500 workers or more	0.0	1.8	1.2	1.2	0.5
Geographic areas					
Northeast	0.0	1.4	0.8	1.4	0.4
New England	0.0	3.1	–	2.9	–
Middle Atlantic	0.0	1.6	1.0	1.5	0.5
South	0.0	1.3	0.9	0.9	0.3
South Atlantic	0.0	1.7	1.2	1.0	0.6
East South Central	0.0	2.9	2.4	–	–
West South Central	0.0	2.5	1.8	2.1	0.2
Midwest	0.0	2.1	1.1	1.7	0.3
East North Central	0.0	1.8	1.3	1.7	0.4
West North Central	0.0	5.3	–	3.7	–
West	0.0	1.9	1.3	1.1	0.7
Mountain	0.0	2.9	1.6	1.9	1.0
Pacific	0.0	2.4	1.8	1.4	1.0

[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 2015.

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

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2015

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

Characteristics	Single coverage[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	$41.83	$69.71	$105.00	$150.40	$222.00	$163.20	$260.00	$394.31	$611.73	$938.15
Worker characteristics										
Management, professional, and related	40.00	69.04	104.48	147.06	222.36	170.77	272.40	388.33	581.27	912.68
Management, business, and financial	40.00	68.77	105.69	153.63	210.91	167.09	271.32	397.03	580.89	905.66
Professional and related	40.00	69.12	103.09	145.19	227.91	173.79	272.91	385.92	581.27	919.50
Service	54.04	79.88	115.00	171.50	248.93	194.92	290.34	465.35	727.42	1019.82
Protective service	65.96	79.88	125.82	204.42	237.00	197.02	287.29	–	–	1279.52
Sales and office	42.29	70.00	103.65	148.56	214.89	164.61	261.34	405.10	643.00	962.20
Sales and related	43.71	78.38	108.33	158.96	226.09	195.46	270.49	421.53	636.06	930.70
Office and administrative support	41.36	67.16	102.79	142.99	208.61	148.11	257.81	399.01	645.00	974.93
Natural resources, construction, and maintenance	48.05	74.40	117.64	178.33	275.80	180.00	281.15	438.00	727.42	1011.86
Construction, extraction, farming, fishing, and forestry	46.00	65.08	114.00	168.99	231.51	190.00	261.00	440.06	821.35	1138.96
Installation, maintenance, and repair	48.36	78.24	119.80	182.96	300.00	174.11	290.00	434.82	727.42	961.46
Production, transportation, and material moving	37.04	63.67	100.02	143.29	198.00	129.99	207.90	335.65	496.88	828.23
Production	40.04	65.00	102.35	145.17	196.54	134.59	204.00	335.68	459.36	715.01
Transportation and material moving	32.42	59.98	98.58	141.45	202.72	117.47	207.90	335.65	545.00	888.58
Full time	42.83	69.80	104.97	148.82	216.36	167.30	261.34	391.31	605.69	932.86
Part time	33.17	67.16	111.07	196.84	271.16	100.66	210.84	480.47	712.61	1019.82
Union	32.42	56.28	93.21	152.30	226.09	86.66	173.32	279.34	473.49	829.57
Nonunion	43.70	71.00	105.99	150.00	220.95	175.00	274.71	401.59	625.50	940.66
Average wage within the following categories:[2]										
Lowest 25 percent	43.71	74.59	106.82	160.33	226.09	180.21	280.73	465.35	704.11	1020.66
Lowest 10 percent	52.60	81.16	111.64	171.00	226.09	183.96	256.88	472.66	681.08	1157.93
Second 25 percent	45.50	69.33	105.03	153.58	238.00	160.10	260.43	415.01	692.79	956.46
Third 25 percent	42.07	69.33	105.03	150.00	213.89	162.76	254.51	384.74	584.11	938.90
Highest 25 percent	39.43	68.29	104.23	145.72	213.49	158.34	259.98	381.00	559.02	866.16
Highest 10 percent	39.61	70.11	105.69	146.80	231.14	163.60	264.59	383.01	554.63	829.57
Establishment characteristics										
Goods-producing industries	40.00	64.88	100.00	142.02	198.62	147.06	230.20	340.00	503.65	783.00
Construction	47.67	68.77	115.97	176.99	231.51	208.24	310.76	503.65	758.79	1114.97
Manufacturing	39.51	64.09	97.51	138.44	187.81	131.31	213.51	325.00	447.00	639.02
Service-providing industries	42.36	71.64	106.88	152.03	231.22	169.81	269.82	408.25	649.00	971.00
Trade, transportation, and utilities	37.68	70.61	102.25	153.46	227.15	140.92	243.12	388.47	600.43	886.78
Wholesale trade	44.38	70.26	100.76	142.90	210.11	175.84	275.40	396.68	585.03	826.30
Retail trade	40.96	79.50	125.00	186.90	266.62	171.25	256.09	460.02	715.85	1017.00
Transportation and warehousing	28.17	55.00	89.80	144.33	206.75	93.34	185.17	276.62	475.06	661.00
Utilities	–	50.98	84.00	117.84	138.42	113.70	149.88	280.00	370.25	493.12

See footnotes at end of table.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2015—continued

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

Characteristics	Single coverage[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	$43.96	$59.88	$104.59	$135.00	$178.83	$145.16	$235.17	$293.95	$461.44	$727.22
Financial activities	45.09	65.64	109.11	137.36	188.66	185.56	260.79	387.98	552.00	914.05
Finance and insurance	43.91	64.06	104.65	130.56	180.32	179.52	249.98	385.18	502.00	713.89
Credit intermediation and related activities	48.33	63.87	109.11	131.22	184.21	185.56	280.32	394.55	517.73	760.54
Insurance carriers and related activities	40.00	65.00	100.00	128.94	163.71	160.10	244.16	369.06	470.12	664.52
Real estate and rental and leasing	51.22	83.38	124.56	156.00	239.72	217.03	327.30	528.63	915.74	1101.75
Professional and business services	40.96	74.81	115.09	171.99	272.68	176.67	296.73	440.00	727.42	990.76
Professional and technical services	37.41	73.00	112.84	156.24	227.27	167.09	296.73	415.01	620.67	992.90
Administrative and waste services	52.60	74.67	136.14	–	300.00	183.96	324.91	649.58	741.51	997.43
Education and health services	43.71	68.26	100.52	143.66	221.00	184.24	289.77	418.35	680.69	1042.06
Educational services	42.00	72.00	103.04	159.50	220.01	225.01	324.00	477.97	695.56	1031.27
Junior colleges, colleges, and universities	42.00	72.00	109.41	159.01	227.76	223.58	303.52	436.00	589.00	859.00
Health care and social assistance	43.71	66.10	100.11	140.65	221.00	169.81	283.76	399.34	675.07	1042.06
Leisure and hospitality	54.16	86.40	116.76	157.23	196.84	222.92	325.67	472.66	740.77	980.30
Accommodation and food services	65.30	89.31	116.76	171.50	202.48	226.91	348.24	472.66	681.08	1019.82
Other services	39.64	80.94	135.02	189.75	277.56	161.88	294.12	485.27	737.40	1053.02
1 to 99 workers	48.17	75.83	113.29	163.00	247.27	194.13	296.42	470.00	741.51	1064.58
1 to 49 workers	47.77	77.43	114.04	165.00	255.35	190.23	299.40	470.00	755.40	1065.15
50 to 99 workers	49.18	74.79	108.90	159.77	237.58	201.69	290.34	477.97	725.47	1037.47
100 workers or more	38.66	64.88	100.00	141.46	198.36	143.48	236.00	355.80	510.14	779.74
100 to 499 workers	38.71	65.56	101.98	148.00	209.34	150.00	251.56	382.63	554.89	869.30
500 workers or more	38.66	63.55	96.25	137.03	187.77	130.00	223.13	324.68	433.58	607.06
Geographic areas										
Northeast	47.70	76.90	112.03	158.00	227.27	165.07	254.58	374.59	541.30	869.42
New England	57.38	93.93	126.25	170.29	251.31	225.32	300.23	391.27	541.72	813.78
Middle Atlantic	45.16	72.85	106.59	148.75	219.00	149.98	232.54	350.57	541.30	881.93
South	43.71	67.35	103.13	149.76	211.79	169.86	273.39	423.27	654.33	977.00
South Atlantic	48.00	70.68	105.10	148.79	218.84	181.92	283.07	431.23	682.75	990.76
East South Central	43.70	68.26	95.00	151.66	205.90	169.46	245.86	394.06	607.06	813.02
West South Central	38.00	62.05	100.00	148.75	205.50	140.92	272.98	424.00	681.38	1000.93
Midwest	44.41	74.99	109.11	156.81	239.64	164.65	258.49	379.69	590.56	864.58
East North Central	43.41	74.99	106.61	149.85	211.01	154.08	250.00	354.29	542.73	917.24
West North Central	45.43	73.79	114.31	175.00	–	185.56	289.08	416.86	655.89	746.23
West	32.14	59.75	96.19	139.80	208.25	145.65	245.05	398.41	606.67	969.07
Mountain	37.00	65.00	94.01	132.12	179.83	167.30	245.86	378.42	565.44	909.56
Pacific	32.00	56.33	96.89	149.99	227.76	132.20	245.05	403.96	635.89	999.50

[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 2015.

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

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2015

Characteristics	Single coverage[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	$1.42	$1.35	$1.48	$2.14	$7.82	$5.36	$4.31	$5.27	$13.86	$22.78
Worker characteristics										
Management, professional, and related	1.13	1.98	2.16	3.51	12.16	6.04	6.52	6.31	11.73	36.04
Management, business, and financial	1.29	1.83	2.89	6.01	9.29	7.74	8.41	9.20	17.96	52.19
Professional and related	1.69	2.72	2.99	4.64	14.09	7.37	8.43	5.97	15.41	53.01
Service	3.85	2.55	5.12	12.25	49.50	6.09	14.38	28.54	19.42	56.78
Protective service	7.78	9.16	18.78	37.04	28.45	11.36	67.38	–	–	215.95
Sales and office	1.83	2.76	1.69	3.16	5.75	14.57	8.25	9.45	18.63	39.93
Sales and related	2.79	3.11	5.11	5.89	8.31	9.52	12.03	9.43	20.04	52.61
Office and administrative support	2.51	4.16	3.29	4.28	6.60	22.43	9.44	7.39	28.05	46.46
Natural resources, construction, and maintenance	3.10	4.16	4.45	15.11	50.21	8.59	12.76	18.74	19.12	29.98
Construction, extraction, farming, fishing, and forestry	6.10	7.97	9.78	16.74	11.82	14.13	10.69	43.08	25.99	99.25
Installation, maintenance, and repair	2.70	5.91	5.92	20.26	63.32	9.85	11.42	28.16	53.77	51.56
Production, transportation, and material moving	3.10	2.55	2.57	4.73	5.55	6.47	11.96	8.41	19.87	76.84
Production	3.27	2.79	3.84	6.07	6.79	7.70	19.82	8.18	23.97	102.71
Transportation and material moving	3.59	4.73	5.26	4.12	12.34	12.81	11.01	20.15	30.99	66.09
Full time	1.65	1.47	1.57	2.55	7.27	4.83	5.15	5.08	14.76	24.94
Part time	2.97	7.51	7.83	9.25	16.89	12.45	32.95	38.65	88.99	57.62
Union	2.43	2.27	3.93	4.80	12.05	9.74	16.89	13.58	37.79	143.26
Nonunion	1.40	1.84	1.72	2.32	8.14	4.63	4.72	5.60	14.46	22.20
Average wage within the following categories:[2]										
Lowest 25 percent	2.84	2.85	4.90	6.59	8.59	10.83	13.96	16.15	46.62	45.25
Lowest 10 percent	5.90	5.07	12.86	20.15	17.75	17.08	44.43	15.92	119.85	196.10
Second 25 percent	2.22	3.32	2.57	6.52	26.06	18.17	10.38	16.93	55.80	35.12
Third 25 percent	2.14	2.35	1.71	2.80	7.03	6.06	5.89	5.19	12.77	48.81
Highest 25 percent	1.27	2.12	2.39	2.94	9.58	7.83	5.94	3.85	16.03	37.11
Highest 10 percent	1.14	2.33	3.61	4.91	18.54	9.96	8.58	5.10	21.69	35.48
Establishment characteristics										
Goods-producing industries	1.31	2.23	2.51	4.12	4.78	8.09	13.25	10.49	17.30	35.46
Construction	8.57	4.31	8.67	10.50	9.83	9.30	12.83	15.31	44.18	66.62
Manufacturing	1.55	2.29	4.10	4.17	4.64	6.81	14.36	10.80	14.39	33.55
Service-providing industries	1.70	1.91	1.88	2.83	11.23	5.28	5.96	8.62	18.15	29.84
Trade, transportation, and utilities	3.18	2.12	1.61	3.45	9.94	10.17	7.68	8.51	10.24	23.45
Wholesale trade	3.40	3.52	2.15	8.22	6.54	5.60	19.33	10.71	22.71	43.29
Retail trade	3.40	2.56	6.29	7.40	14.82	34.74	6.61	26.02	34.46	61.53
Transportation and warehousing	3.90	3.29	1.29	7.76	32.32	22.72	18.23	7.27	42.74	83.28
Utilities	–	3.98	13.81	10.95	7.72	4.99	3.52	21.74	24.45	39.13

See footnotes at end of table.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Single coverage[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	$3.11	$3.55	$5.17	$0.00	$9.33	$27.94	$12.73	$15.33	$37.32	$134.89
Financial activities	2.25	2.54	2.62	4.72	7.66	2.39	9.35	7.87	19.77	61.31
Finance and insurance	1.57	1.56	3.58	1.73	8.50	5.90	4.90	0.83	6.25	27.58
Credit intermediation and related activities	3.12	1.89	4.24	2.24	9.87	3.90	9.89	8.21	20.12	45.14
Insurance carriers and related activities	3.03	5.04	4.44	4.57	6.34	13.90	18.55	20.07	21.67	51.25
Real estate and rental and leasing	5.88	23.40	10.98	13.77	36.05	17.87	39.49	73.90	36.35	115.98
Professional and business services	3.41	1.88	5.62	13.90	33.58	11.81	18.73	23.49	40.92	40.02
Professional and technical services	3.95	5.55	5.15	10.02	32.49	23.11	17.63	35.43	59.87	82.59
Administrative and waste services	5.93	3.91	19.36	–	0.00	25.89	64.47	133.11	48.62	49.25
Education and health services	2.35	4.22	3.43	5.25	14.98	22.53	13.31	20.93	59.64	48.52
Educational services	7.02	2.46	6.83	9.16	20.73	6.61	23.54	23.66	35.32	118.92
Junior colleges, colleges, and universities	4.91	1.29	3.52	6.00	9.55	15.74	8.53	10.61	21.83	85.27
Health care and social assistance	2.70	4.95	3.81	4.81	17.32	26.81	15.97	22.98	72.85	47.78
Leisure and hospitality	4.95	3.41	4.09	15.11	6.97	21.75	27.86	8.57	82.30	76.75
Accommodation and food services	11.29	3.92	9.76	20.47	9.11	46.12	58.17	8.72	95.15	104.16
Other services	9.82	18.17	18.23	23.02	29.32	15.76	25.55	77.35	153.66	59.79
1 to 99 workers	2.04	3.41	2.86	5.66	11.83	11.64	8.87	11.65	28.97	35.34
1 to 49 workers	3.59	4.65	3.02	8.91	18.45	13.65	10.90	14.95	34.58	38.90
50 to 99 workers	3.06	4.61	4.37	5.53	6.36	15.39	9.55	21.90	43.44	44.38
100 workers or more	2.03	1.71	1.19	2.93	4.41	7.83	6.61	4.73	6.75	24.21
100 to 499 workers	2.67	2.85	1.99	4.70	8.84	4.69	6.11	5.24	15.33	32.06
500 workers or more	2.17	2.19	3.38	2.83	5.02	5.13	5.17	7.87	6.38	16.19
Geographic areas										
Northeast	3.23	3.14	2.66	6.52	16.32	11.29	5.33	8.85	19.20	30.08
New England	5.93	3.82	9.57	10.55	20.65	22.22	6.70	6.71	30.06	93.60
Middle Atlantic	4.29	1.58	2.49	7.28	11.48	13.61	7.89	7.22	26.00	40.25
South	1.73	2.75	1.80	3.61	9.16	8.36	9.70	10.14	21.74	30.28
South Atlantic	1.41	3.87	3.72	4.45	11.03	16.21	9.83	17.63	40.20	40.70
East South Central	8.06	5.39	12.03	9.36	9.75	13.86	28.26	40.97	35.51	38.28
West South Central	5.51	5.63	3.14	7.95	19.00	35.88	18.99	16.22	60.18	90.05
Midwest	2.67	3.58	2.34	8.87	25.57	8.61	9.17	13.40	46.73	104.04
East North Central	3.80	4.88	3.49	5.81	13.53	9.27	6.48	12.49	39.77	120.28
West North Central	4.27	6.02	6.86	32.77	–	11.67	20.15	37.05	79.84	51.22
West	1.48	2.62	4.79	4.16	5.69	9.48	9.07	10.27	29.24	62.68
Mountain	6.16	6.90	6.91	2.63	16.38	15.92	10.93	23.48	36.11	192.32
Pacific	1.23	2.32	5.63	7.40	15.67	19.75	13.97	10.23	39.98	58.77

[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 2015.

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

Table 16. Insurance benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	57	56	97	40	39	98	34	33	97
Worker characteristics									
Management, professional, and related	77	77	99	54	53	99	58	57	98
Management, business, and financial	85	85	99	66	65	99	64	63	98
Professional and related	73	72	99	48	47	99	55	54	98
Service	28	26	93	20	20	96	11	11	97
Protective service	50	45	89	32	31	95	17	16	99
Sales and office	56	54	98	38	37	97	33	32	96
Sales and related	44	43	96	29	27	94	21	19	94
Office and administrative support	63	62	98	45	44	98	41	40	97
Natural resources, construction, and maintenance	56	55	97	39	39	99	26	26	97
Construction, extraction, farming, fishing, and forestry	48	47	98	32	32	100	17	16	97
Installation, maintenance, and repair	64	62	97	45	44	99	34	33	97
Production, transportation, and material moving	65	63	96	47	45	96	31	30	95
Production	71	69	97	53	52	98	35	33	96
Transportation and material moving	59	56	95	41	38	94	28	26	93
Full time	72	71	98	49	48	98	44	43	97
Part time	13	11	88	14	13	92	5	5	97
Union	86	83	97	67	64	96	39	37	96
Nonunion	54	53	98	37	37	98	34	33	97
Average wage within the following categories:[2]									
Lowest 25 percent	22	20	91	17	16	94	7	6	94
Lowest 10 percent	12	11	88	13	12	93	3	2	88
Second 25 percent	59	57	97	37	36	97	30	29	97
Third 25 percent	72	71	98	50	50	98	46	44	97
Highest 25 percent	84	84	99	63	62	99	62	61	97
Highest 10 percent	89	88	99	67	67	99	68	67	98
Establishment characteristics									
Goods-producing industries	71	70	98	54	53	99	37	36	97
Construction	44	43	97	30	30	99	17	16	96
Manufacturing	82	80	98	63	62	99	44	43	97
Service-providing industries	54	53	97	37	36	97	33	32	97
Trade, transportation, and utilities	56	54	96	36	34	94	25	24	94
Wholesale trade	71	70	99	50	49	98	47	45	96
Retail trade	43	41	95	27	25	93	12	11	92
Transportation and warehousing	77	73	95	51	47	91	37	34	93
Utilities	93	93	99	49	49	100	85	83	97

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	88	88	99	80	79	99	68	67	99
Financial activities	83	82	99	64	63	99	64	63	97
Finance and insurance	91	90	99	72	71	99	74	72	97
Credit intermediation and related activities	94	93	100	70	69	99	81	78	97
Insurance carriers and related activities	87	86	99	70	70	99	68	66	97
Real estate and rental and leasing	56	54	98	38	37	98	32	30	96
Professional and business services	57	55	98	43	42	98	41	40	98
Professional and technical services	71	71	99	55	55	99	58	57	99
Administrative and waste services	33	31	93	24	23	96	18	17	95
Education and health services	63	62	99	35	35	99	44	42	97
Educational services	64	64	100	45	44	100	61	59	97
Junior colleges, colleges, and universities	86	85	99	48	48	99	81	77	96
Health care and social assistance	62	62	99	34	34	99	41	40	98
Leisure and hospitality	20	18	92	16	15	96	5	5	95
Accommodation and food services	19	17	90	16	15	95	4	3	92
Other services	33	31	96	26	26	100	18	17	95
1 to 99 workers	40	39	96	29	28	97	23	22	97
1 to 49 workers	35	34	97	26	26	97	20	19	96
50 to 99 workers	55	53	95	36	35	97	30	29	97
100 workers or more	77	75	98	53	52	98	48	46	97
100 to 499 workers	71	69	98	47	46	97	39	38	97
500 workers or more	86	85	99	63	62	98	61	59	97
Geographic areas									
Northeast	57	56	99	65	64	99	37	36	97
New England	56	56	99	44	43	97	37	37	98
Middle Atlantic	57	56	99	73	72	99	37	36	97
South	59	57	97	36	35	97	35	34	97
South Atlantic	58	57	98	38	37	97	34	33	97
East South Central	59	58	98	37	35	95	38	36	95
West South Central	61	58	95	31	31	98	34	33	97
Midwest	60	59	97	40	39	97	35	34	97
East North Central	61	59	97	42	41	97	35	34	97
West North Central	59	57	97	37	36	98	36	35	97
West	50	49	98	25	24	97	29	28	97
Mountain	54	53	97	31	29	96	32	30	95
Pacific	48	47	98	22	22	98	28	27	98

[1] The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2015

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.7	0.7	0.2	0.7	0.7	0.3	0.7	0.7	0.3
Worker characteristics									
Management, professional, and related	1.1	1.1	0.1	1.4	1.5	0.3	1.4	1.4	0.3
Management, business, and financial	1.3	1.3	0.2	1.8	1.8	0.7	1.6	1.6	0.7
Professional and related	1.5	1.5	0.2	1.6	1.6	0.2	1.7	1.7	0.3
Service	1.5	1.4	1.3	1.4	1.3	1.1	1.0	1.0	0.8
Protective service	4.9	4.7	4.0	5.6	5.5	4.4	4.1	4.1	0.5
Sales and office	1.0	1.1	0.3	1.0	1.0	0.4	0.9	0.9	0.5
Sales and related	1.5	1.5	0.7	1.3	1.3	0.8	1.1	1.1	1.0
Office and administrative support	1.4	1.4	0.2	1.3	1.3	0.4	1.3	1.3	0.5
Natural resources, construction, and maintenance	1.8	1.8	0.4	1.7	1.8	0.3	1.4	1.4	0.7
Construction, extraction, farming, fishing, and forestry	3.1	3.1	0.7	2.4	2.4	0.3	1.9	1.9	1.2
Installation, maintenance, and repair	2.4	2.4	0.6	2.4	2.5	0.5	2.2	2.2	0.9
Production, transportation, and material moving	1.5	1.5	0.5	1.3	1.3	0.7	1.4	1.4	0.8
Production	1.8	1.8	0.6	1.7	1.7	0.5	1.9	1.8	1.1
Transportation and material moving	1.9	1.8	0.6	1.7	1.6	1.3	1.8	1.7	1.2
Full time	0.7	0.7	0.2	0.9	0.9	0.2	0.8	0.8	0.3
Part time	0.7	0.7	1.7	0.9	0.8	1.4	0.5	0.5	0.8
Union	1.3	1.3	0.5	2.2	2.1	0.9	2.1	2.1	0.7
Nonunion	0.8	0.8	0.2	0.7	0.7	0.3	0.7	0.7	0.3
Average wage within the following categories:[2]									
Lowest 25 percent	1.1	1.0	1.1	1.0	0.9	1.1	0.5	0.5	1.2
Lowest 10 percent	1.4	1.2	2.9	1.0	0.9	1.9	0.5	0.4	5.4
Second 25 percent	1.2	1.2	0.4	1.2	1.2	0.5	1.2	1.2	0.4
Third 25 percent	1.0	1.0	0.2	1.2	1.2	0.3	1.2	1.1	0.5
Highest 25 percent	0.9	0.9	0.2	1.6	1.6	0.3	1.2	1.2	0.4
Highest 10 percent	1.1	1.1	0.2	2.0	2.0	0.1	1.6	1.7	0.3
Establishment characteristics									
Goods-producing industries	1.0	1.0	0.4	1.3	1.3	0.2	1.4	1.4	0.4
Construction	2.5	2.4	0.6	2.2	2.1	0.3	1.6	1.6	1.1
Manufacturing	1.3	1.3	0.5	1.7	1.7	0.3	1.7	1.7	0.5
Service-providing industries	0.8	0.8	0.3	0.7	0.7	0.4	0.7	0.7	0.3
Trade, transportation, and utilities	1.1	1.1	0.3	1.1	1.0	0.8	1.0	0.9	0.9
Wholesale trade	1.9	1.9	0.3	2.6	2.4	1.4	2.7	2.5	1.6
Retail trade	1.4	1.3	0.7	1.4	1.4	1.1	0.9	0.9	1.6
Transportation and warehousing	2.4	2.3	0.9	3.1	2.9	2.1	3.2	2.9	1.5
Utilities	2.4	2.4	0.6	5.4	5.4	0.2	3.5	3.6	1.0

See footnotes at end of table.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,[1] private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	1.8	1.8	0.2	2.5	2.5	0.3	3.1	3.1	0.5
Financial activities	1.3	1.3	0.2	1.8	1.8	0.1	1.8	1.8	0.4
Finance and insurance	0.9	0.8	0.1	1.4	1.4	0.1	1.4	1.4	0.4
Credit intermediation and related activities	0.8	0.8	0.1	2.2	2.2	0.3	1.8	1.7	0.6
Insurance carriers and related activities	1.7	1.6	0.3	2.3	2.3	0.2	2.1	2.1	0.7
Real estate and rental and leasing	4.1	4.0	0.9	4.7	4.7	0.6	5.1	5.0	2.2
Professional and business services	2.4	2.3	0.5	2.3	2.3	0.8	2.1	2.1	0.8
Professional and technical services	3.3	3.3	0.4	3.6	3.5	0.4	3.7	3.7	0.3
Administrative and waste services	3.0	2.8	1.6	3.1	3.0	2.0	2.2	2.1	2.2
Education and health services	2.2	2.2	0.3	1.8	1.8	0.2	2.2	2.2	0.3
Educational services	2.6	2.6	0.2	3.1	3.1	0.1	2.9	2.9	0.7
Junior colleges, colleges, and universities	1.7	1.8	0.3	2.1	2.0	0.2	1.8	1.8	0.7
Health care and social assistance	2.5	2.5	0.3	2.2	2.2	0.3	2.6	2.6	0.4
Leisure and hospitality	2.0	1.8	2.6	2.0	2.0	2.0	1.1	1.0	3.5
Accommodation and food services	2.2	2.0	3.1	2.2	2.1	2.3	1.0	0.9	5.4
Other services	2.8	2.8	1.4	2.8	2.8	0.3	2.3	2.2	2.1
1 to 99 workers	1.0	1.0	0.5	0.9	0.9	0.5	0.9	0.9	0.6
1 to 49 workers	1.1	1.1	0.5	0.9	0.9	0.6	1.0	1.0	0.8
50 to 99 workers	2.3	2.4	1.0	1.9	1.9	0.6	1.9	1.8	0.8
100 workers or more	0.8	0.8	0.2	1.1	1.0	0.3	1.0	1.0	0.3
100 to 499 workers	1.2	1.1	0.3	1.5	1.4	0.4	1.4	1.3	0.3
500 workers or more	1.1	1.1	0.2	1.6	1.5	0.4	1.5	1.5	0.5
Geographic areas									
Northeast	1.4	1.4	0.4	1.9	1.9	0.4	1.7	1.7	0.6
New England	2.2	2.2	0.3	2.9	2.9	0.8	3.0	3.0	0.6
Middle Atlantic	1.8	1.7	0.5	2.4	2.5	0.5	2.0	2.0	0.8
South	1.2	1.2	0.4	1.1	1.1	0.5	1.1	1.2	0.6
South Atlantic	1.8	1.7	0.5	1.4	1.3	0.8	1.5	1.5	0.6
East South Central	2.4	2.5	0.6	3.3	3.3	1.7	3.4	3.9	2.7
West South Central	1.9	2.0	0.9	2.1	2.1	0.6	1.9	1.8	0.5
Midwest	2.0	1.9	0.6	1.5	1.5	0.6	1.6	1.6	0.5
East North Central	2.0	1.9	0.7	1.7	1.6	0.8	1.7	1.7	0.6
West North Central	4.6	4.5	1.0	3.1	3.1	0.6	3.5	3.4	1.0
West	1.2	1.2	0.3	1.4	1.4	1.0	1.1	1.1	0.6
Mountain	2.4	2.4	0.5	2.7	2.7	1.7	2.7	2.7	1.6
Pacific	1.4	1.4	0.4	1.6	1.6	1.2	1.1	1.0	0.3

[1] The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Table 17. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2015

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

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

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2015—continued

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

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

[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 2015.

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

Table 17. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2015

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.4	0.4
Worker characteristics		
Management, professional, and related	0.4	0.4
Management, business, and financial	0.7	0.7
Professional and related	0.4	0.4
Service	1.6	1.6
Sales and office	0.5	0.5
Sales and related	1.1	1.1
Office and administrative support	0.4	0.4
Natural resources, construction, and maintenance	0.9	0.9
Construction, extraction, farming, fishing, and forestry	1.2	1.2
Installation, maintenance, and repair	1.3	1.3
Production, transportation, and material moving	0.6	0.6
Transportation and material moving	0.6	0.6
Full time	0.4	0.4
Part time	0.6	0.6
Nonunion	0.4	0.4
Average wage within the following categories:[1]		
Lowest 25 percent	1.1	1.1
Lowest 10 percent	2.4	2.4
Second 25 percent	0.7	0.7
Third 25 percent	0.4	0.4
Highest 25 percent	0.5	0.5
Highest 10 percent	0.6	0.6
Establishment characteristics		
Goods-producing industries	0.7	0.7
Construction	1.0	1.0
Manufacturing	0.7	0.7
Service-providing industries	0.4	0.4
Trade, transportation, and utilities	0.7	0.7
Wholesale trade	1.5	1.5
Retail trade	1.0	1.0
Information	0.3	0.3

See footnotes at end of table.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Employee contribution required	Employee contribution not required
Financial activities	0.6	0.6
Finance and insurance	0.6	0.6
Credit intermediation and related activities	1.2	1.2
Insurance carriers and related activities	0.6	0.6
Real estate and rental and leasing	1.2	1.2
Professional and business services	1.1	1.1
Education and health services	0.3	0.3
Educational services	0.5	0.5
Junior colleges, colleges, and universities	0.3	0.3
Health care and social assistance	0.4	0.4
1 to 99 workers	0.8	0.8
1 to 49 workers	1.0	1.0
50 to 99 workers	0.9	0.9
100 workers or more	0.3	0.3
100 to 499 workers	0.5	0.5
500 workers or more	0.4	0.4
Geographic areas		
Northeast	0.6	0.6
New England	0.7	0.7
Middle Atlantic	0.8	0.8
South	0.8	0.8
South Atlantic	1.1	1.1
East South Central	2.0	2.0
West South Central	1.4	1.4
Midwest	0.6	0.6
East North Central	0.8	0.8
West North Central	0.9	0.9
West	0.8	0.8
Mountain	2.1	2.1
Pacific	0.5	0.5

[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 2015.

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

Table 18. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2015

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	62	1	34	2	([1])
Worker characteristics					
Management, professional, and related	75	2	22	1	([1])
Management, business, and financial	77	1	20	1	([1])
Professional and related	73	2	23	1	([1])
Service	53	–	43	2	–
Sales and office	64	2	32	2	([1])
Sales and related	60	2	35	3	1
Office and administrative support	66	2	31	–	–
Natural resources, construction, and maintenance	40	–	55	4	–
Construction, extraction, farming, fishing, and forestry	22	–	72	4	–
Installation, maintenance, and repair	51	–	45	4	–
Production, transportation, and material moving	50	1	44	5	([1])
Transportation and material moving	51	–	43	4	–
Full time	63	1	33	2	([1])
Part time	55	–	38	6	–
Nonunion	65	2	32	1	([1])
Average wage within the following categories:[2]					
Lowest 25 percent	49	–	47	3	–
Lowest 10 percent	46	–	51	3	–
Second 25 percent	55	1	41	3	([1])
Third 25 percent	61	1	36	2	([1])
Highest 25 percent	73	2	23	2	([1])
Highest 10 percent	77	3	18	2	([1])
Establishment characteristics					
Goods-producing industries	50	1	44	4	([1])
Construction	21	–	76	2	–
Manufacturing	57	2	37	5	([1])
Service-providing industries	65	1	31	2	([1])
Trade, transportation, and utilities	55	2	38	4	1
Wholesale trade	58	–	35	5	–
Retail trade	51	3	41	5	1
Transportation and warehousing	57	2	40	–	–
Utilities	76	3	21	–	–

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2015—continued

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
Information	88	–	8	–	–
Financial activities	76	1	22	1	([1])
Finance and insurance	81	1	16	1	1
Credit intermediation and related activities	86	1	12	–	–
Insurance carriers and related activities	75	1	22	–	–
Real estate and rental and leasing	46	–	53	–	–
Professional and business services	70	2	27	–	–
Professional and technical services	72	–	25	–	–
Education and health services	68	–	29	2	–
Educational services	69	1	29	1	([1])
Junior colleges, colleges, and universities	73	1	24	1	([1])
Health care and social assistance	68	–	29	2	–
Leisure and hospitality	53	–	46	–	–
Accommodation and food services	50	–	49	–	–
1 to 99 workers	50	([1])	47	2	([1])
1 to 49 workers	49	([1])	48	2	([1])
50 to 99 workers	52	–	46	2	–
100 workers or more	70	2	25	3	([1])
100 to 499 workers	64	2	31	3	([1])
500 workers or more	77	2	19	3	([1])
Geographic areas					
Northeast	69	2	27	–	–
New England	74	2	23	–	–
Middle Atlantic	67	–	28	2	–
South	62	1	34	2	([1])
South Atlantic	64	2	32	2	([1])
East South Central	59	–	37	2	–
West South Central	61	1	36	2	([1])
Midwest	56	1	38	4	([1])
East North Central	55	2	40	3	([1])
West North Central	59	1	36	4	([1])
West	63	1	34	2	([1])
Mountain	61	2	37	–	–
Pacific	64	–	32	3	–

[1] Less than 0.5.
[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Table 18. Standard errors for life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2015

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	0.9	0.2	0.8	0.2	0.1
Worker characteristics					
Management, professional, and related	1.4	0.3	1.3	0.2	0.1
Management, business, and financial	1.4	0.3	1.3	0.3	0.1
Professional and related	2.0	0.3	1.8	0.3	0.1
Service	2.5	–	2.3	0.6	–
Sales and office	1.1	0.3	1.1	0.3	0.1
Sales and related	1.7	0.4	1.5	0.6	0.3
Office and administrative support	1.4	0.4	1.4	–	–
Natural resources, construction, and maintenance	2.1	–	2.0	0.8	–
Construction, extraction, farming, fishing, and forestry	3.0	–	2.9	1.5	–
Installation, maintenance, and repair	2.7	–	2.6	0.9	–
Production, transportation, and material moving	1.7	0.3	1.8	0.6	0.1
Transportation and material moving	2.4	–	2.4	0.6	–
Full time	0.8	0.2	0.8	0.2	0.1
Part time	3.2	–	3.1	1.0	–
Nonunion	0.9	0.2	0.9	0.2	0.1
Average wage within the following categories:[1]					
Lowest 25 percent	2.0	–	2.1	0.5	–
Lowest 10 percent	5.2	–	5.1	0.8	–
Second 25 percent	1.7	0.2	1.7	0.5	0.1
Third 25 percent	1.3	0.2	1.3	0.3	0.1
Highest 25 percent	1.2	0.3	1.1	0.3	0.1
Highest 10 percent	1.7	0.7	1.6	0.4	0.2
Establishment characteristics					
Goods-producing industries	1.8	0.3	1.8	0.6	0.1
Construction	2.9	–	3.0	0.6	–
Manufacturing	1.9	0.3	1.9	0.8	0.2
Service-providing industries	1.0	0.2	0.9	0.2	0.1
Trade, transportation, and utilities	1.6	0.4	1.4	0.5	0.2
Wholesale trade	2.9	–	2.6	0.9	–
Retail trade	1.9	0.5	1.8	0.8	0.3
Transportation and warehousing	4.1	0.7	4.0	–	–
Utilities	3.7	1.5	3.5	–	–

See footnotes at end of table.

Table 18. Standard errors for life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
Information	2.1	–	1.7	–	–
Financial activities	1.8	0.2	1.8	0.5	0.2
Finance and insurance	1.4	0.2	1.3	0.6	0.2
Credit intermediation and related activities	1.7	0.3	1.4	–	–
Insurance carriers and related activities	2.4	0.5	2.4	–	–
Real estate and rental and leasing	7.1	–	7.2	–	–
Professional and business services	2.1	0.8	1.9	–	–
Professional and technical services	3.2	–	3.0	–	–
Education and health services	2.5	–	2.2	0.6	–
Educational services	2.6	0.3	2.6	0.3	0.1
Junior colleges, colleges, and universities	2.7	0.5	2.7	0.4	0.1
Health care and social assistance	2.7	–	2.5	0.7	–
Leisure and hospitality	5.0	–	5.0	–	–
Accommodation and food services	5.3	–	5.4	–	–
1 to 99 workers	1.5	0.1	1.4	0.3	0.1
1 to 49 workers	1.5	0.2	1.5	0.4	0.1
50 to 99 workers	2.9	–	2.8	0.4	–
100 workers or more	1.0	0.3	0.9	0.3	0.1
100 to 499 workers	1.4	0.3	1.3	0.5	0.1
500 workers or more	1.1	0.5	1.0	0.4	0.1
Geographic areas					
Northeast	1.6	0.5	1.6	–	–
New England	2.2	0.7	2.1	–	–
Middle Atlantic	2.0	–	2.0	0.7	–
South	1.5	0.3	1.3	0.3	0.1
South Atlantic	2.3	0.4	2.0	0.4	0.1
East South Central	2.6	–	2.2	0.9	–
West South Central	2.5	0.4	2.2	0.4	0.1
Midwest	2.0	0.3	2.0	0.6	0.1
East North Central	2.7	0.4	2.8	0.5	0.1
West North Central	2.5	0.2	2.2	1.5	0.1
West	1.7	0.3	1.7	0.3	0.2
Mountain	2.9	0.6	3.1	–	–
Pacific	2.1	–	2.0	0.5	–

[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 2015.

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

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2015

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

Characteristics	Multiple of annual earnings amounts[1]					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	1	63	9	23	4	1.4	1.0
Worker characteristics							
Management, professional, and related	1	60	9	25	5	1.4	1.0
Management, business, and financial	1	57	8	28	6	1.4	1.0
Professional and related	–	62	9	23	–	1.4	1.0
Service	1	69	9	20	2	1.3	1.0
Sales and office	([2])	66	9	22	4	1.3	1.0
Sales and related	–	73	8	18	–	1.3	1.0
Office and administrative support	([2])	63	9	24	4	1.4	1.0
Natural resources, construction, and maintenance	1	64	10	22	2	1.3	1.0
Construction, extraction, farming, fishing, and forestry	–	64	–	–	–	1.3	1.0
Installation, maintenance, and repair	2	64	9	22	3	1.3	1.0
Production, transportation, and material moving	1	62	13	22	2	1.3	1.0
Transportation and material moving	–	66	15	17	–	1.3	1.0
Full time	1	62	10	24	4	1.4	1.0
Part time	–	78	3	16	–	1.2	1.0
Nonunion	1	62	10	24	4	1.4	1.0
Average wage within the following categories:[3]							
Lowest 25 percent	–	71	7	19	–	1.3	1.0
Lowest 10 percent	–	66	–	–	–	1.4	1.0
Second 25 percent	1	69	10	18	2	1.3	1.0
Third 25 percent	1	60	11	24	4	1.4	1.0
Highest 25 percent	([2])	60	8	26	5	1.4	1.0
Highest 10 percent	1	59	8	27	5	1.4	1.0
Establishment characteristics							
Goods-producing industries	–	54	10	31	–	1.4	1.0
Construction	–	73	7	–	–	1.2	1.0
Manufacturing	–	53	10	32	–	1.4	1.0
Service-providing industries	1	65	9	22	4	1.3	1.0
Trade, transportation, and utilities	1	66	12	20	2	1.3	1.0
Wholesale trade	–	43	24	29	–	1.5	1.5
Retail trade	–	83	4	13	1	1.2	1.0
Transportation and warehousing	–	63	13	21	–	1.3	1.0
Utilities	–	64	–	18	–	1.4	1.0

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2015—continued

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

Characteristics	Multiple of annual earnings amounts[1]					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
Information	–	68	6	19	–	1.3	1.0
Financial activities	–	62	7	26	–	1.4	1.0
Finance and insurance	–	62	7	26	–	1.4	1.0
Credit intermediation and related activities	–	62	7	24	6	1.4	1.0
Insurance carriers and related activities	–	59	6	31	–	1.4	1.0
Real estate and rental and leasing	–	64	–	–	–	1.3	1.0
Professional and business services	–	58	10	25	–	1.4	1.0
Professional and technical services	–	60	11	20	9	1.4	1.0
Education and health services	–	69	9	18	–	1.3	1.0
Educational services	–	57	14	21	–	1.4	1.0
Junior colleges, colleges, and universities	–	53	14	22	–	1.4	1.0
Health care and social assistance	–	71	8	18	–	1.3	1.0
Leisure and hospitality	–	76	–	–	–	1.2	1.0
Accommodation and food services	–	85	–	–	–	1.1	1.0
1 to 99 workers	([2])	60	10	25	4	1.4	1.0
1 to 49 workers	–	62	9	24	–	1.4	1.0
50 to 99 workers	–	55	14	28	–	1.4	1.0
100 workers or more	1	64	9	22	4	1.3	1.0
100 to 499 workers	([2])	65	8	23	4	1.4	1.0
500 workers or more	1	64	10	22	3	1.3	1.0
Geographic areas							
Northeast	–	60	13	23	–	1.4	1.0
New England	–	63	15	20	–	1.3	1.0
Middle Atlantic	–	59	12	25	–	1.4	1.0
South	1	66	7	23	4	1.3	1.0
South Atlantic	–	67	7	21	–	1.3	1.0
East South Central	–	66	–	18	5	1.3	1.0
West South Central	–	62	6	28	–	1.4	1.0
Midwest	–	59	11	26	–	1.4	1.0
East North Central	–	58	12	25	–	1.4	1.0
West North Central	–	59	8	27	–	1.4	1.0
West	–	66	9	21	–	1.3	1.0
Mountain	–	73	–	12	1	1.2	1.0
Pacific	–	62	6	26	–	1.4	1.0

[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 2015.

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

Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2015

Characteristics	Multiple of annual earnings amounts[1]					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	0.1	1.2	0.6	0.9	0.4	([2])	0.0
Worker characteristics							
Management, professional, and related	0.1	1.7	1.0	1.3	0.8	([2])	0.0
Management, business, and financial	0.3	2.0	1.1	1.8	0.9	([2])	0.0
Professional and related	–	2.1	1.3	1.5	–	([2])	0.0
Service	0.3	3.5	1.7	3.4	0.8	([2])	0.0
Sales and office	0.1	1.6	0.9	1.4	0.4	([2])	0.0
Sales and related	–	3.1	1.3	2.8	–	([2])	0.0
Office and administrative support	0.2	1.6	1.0	1.3	0.6	([2])	0.0
Natural resources, construction, and maintenance	0.6	3.2	1.9	2.9	0.5	([2])	0.0
Construction, extraction, farming, fishing, and forestry	–	7.3	–	–	–	0.1	0.0
Installation, maintenance, and repair	0.7	3.4	1.9	3.4	0.7	([2])	0.0
Production, transportation, and material moving	0.2	2.0	1.4	1.7	0.6	([2])	0.0
Transportation and material moving	–	3.4	2.3	2.7	–	([2])	0.0
Full time	0.1	1.2	0.6	0.9	0.5	([2])	0.0
Part time	–	4.0	1.0	3.7	–	0.1	0.0
Nonunion	0.1	1.2	0.6	1.0	0.4	([2])	0.0
Average wage within the following categories:[3]							
Lowest 25 percent	–	3.3	1.4	2.9	–	([2])	0.0
Lowest 10 percent	–	7.7	–	–	–	0.1	0.0
Second 25 percent	0.2	1.6	1.2	1.3	0.4	([2])	0.0
Third 25 percent	0.2	1.6	1.0	1.3	0.8	([2])	0.0
Highest 25 percent	0.1	1.6	0.9	1.3	0.6	([2])	0.0
Highest 10 percent	0.2	2.1	1.3	1.8	0.9	([2])	0.0
Establishment characteristics							
Goods-producing industries	–	2.0	1.3	2.0	–	([2])	0.0
Construction	–	7.2	2.9	–	–	0.1	0.0
Manufacturing	–	2.0	1.5	2.1	–	([2])	0.0
Service-providing industries	0.1	1.3	0.7	1.0	0.5	([2])	0.0
Trade, transportation, and utilities	0.4	2.2	1.4	1.7	0.5	([2])	0.0
Wholesale trade	–	4.1	3.4	4.6	–	([2])	0.1
Retail trade	–	1.8	0.9	1.7	0.4	([2])	0.0
Transportation and warehousing	–	4.8	3.2	3.6	–	([2])	0.0
Utilities	–	5.9	–	4.1	–	0.1	0.0

See footnotes at end of table.

Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Multiple of annual earnings amounts[1]					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
Information	–	2.8	1.5	2.2	–	([2])	0.0
Financial activities	–	1.5	1.1	1.3	–	([2])	0.0
Finance and insurance	–	1.6	1.3	1.3	–	([2])	0.0
Credit intermediation and related activities	–	2.3	2.4	1.7	1.1	([2])	0.0
Insurance carriers and related activities	–	2.7	1.5	2.5	–	([2])	0.0
Real estate and rental and leasing	–	7.9	–	–	–	0.1	0.0
Professional and business services	–	3.6	2.0	2.8	–	([2])	0.0
Professional and technical services	–	4.5	3.0	3.0	2.7	0.1	0.0
Education and health services	–	2.9	1.5	2.3	–	([2])	0.0
Educational services	–	3.2	2.8	2.4	–	([2])	0.0
Junior colleges, colleges, and universities	–	2.7	2.3	2.7	–	([2])	0.0
Health care and social assistance	–	3.4	1.7	2.7	–	([2])	0.0
Leisure and hospitality	–	6.2	–	–	–	0.1	0.0
Accommodation and food services	–	5.8	–	–	–	([2])	0.0
1 to 99 workers	0.2	2.3	1.4	1.8	0.7	([2])	0.0
1 to 49 workers	–	3.1	1.6	2.1	–	([2])	0.0
50 to 99 workers	–	3.3	2.6	3.3	–	([2])	0.0
100 workers or more	0.1	1.2	0.7	1.0	0.6	([2])	0.0
100 to 499 workers	0.1	1.6	0.9	1.6	1.1	([2])	0.0
500 workers or more	0.2	1.9	1.1	1.6	0.5	([2])	0.0
Geographic areas							
Northeast	–	2.2	1.3	2.1	–	([2])	0.0
New England	–	3.5	3.3	2.3	–	([2])	0.0
Middle Atlantic	–	2.9	1.2	3.0	–	([2])	0.0
South	0.2	1.9	0.8	1.5	0.8	([2])	0.0
South Atlantic	–	2.4	1.2	1.6	–	([2])	0.0
East South Central	–	5.1	–	3.7	2.0	0.1	0.0
West South Central	–	3.9	0.4	3.8	–	([2])	0.0
Midwest	–	2.6	1.3	2.0	–	([2])	0.0
East North Central	–	2.8	1.7	2.5	–	([2])	0.0
West North Central	–	5.2	2.0	3.3	–	0.1	0.0
West	–	2.6	1.8	2.0	–	([2])	0.0
Mountain	–	4.9	–	1.6	0.4	([2])	0.0
Pacific	–	3.0	1.2	2.9	–	([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 2015.

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

Table 20. Life insurance plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2015

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

Characteristics	With maximum benefit amount	Maximum benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	78	$50,000	$75,000	$250,000	$500,000	$1,000,000	22
Worker characteristics							
Management, professional, and related	80	50,000	100,000	300,000	750,000	1,500,000	20
Management, business, and financial	80	50,000	100,000	300,000	750,000	–	20
Professional and related	81	50,000	100,000	300,000	750,000	–	19
Service	83	50,000	50,000	200,000	500,000	1,000,000	17
Sales and office	82	50,000	50,000	200,000	500,000	1,000,000	18
Sales and related	83	50,000	50,000	100,000	500,000	1,000,000	17
Office and administrative support	82	50,000	–	200,000	500,000	–	18
Natural resources, construction, and maintenance	66	50,000	–	200,000	–	–	34
Construction, extraction, farming, fishing, and forestry	73	–	–	200,000	–	1,000,000	27
Installation, maintenance, and repair	64	50,000	50,000	200,000	–	2,000,000	36
Production, transportation, and material moving	68	50,000	70,000	200,000	500,000	1,000,000	32
Transportation and material moving	72	50,000	–	–	500,000	1,000,000	28
Full time	79	50,000	–	250,000	600,000	1,000,000	21
Part time	69	50,000	50,000	–	–	750,000	31
Nonunion	80	50,000	–	250,000	600,000	1,000,000	20
Average wage within the following categories:[2]							
Lowest 25 percent	78	50,000	50,000	200,000	500,000	1,000,000	22
Lowest 10 percent	77	50,000	–	–	–	–	23
Second 25 percent	81	50,000	50,000	170,000	500,000	1,000,000	19
Third 25 percent	78	50,000	100,000	200,000	500,000	1,000,000	22
Highest 25 percent	77	50,000	100,000	300,000	1,000,000	2,000,000	23
Highest 10 percent	79	50,000	100,000	300,000	1,000,000	2,000,000	21
Establishment characteristics							
Goods-producing industries	67	50,000	100,000	300,000	600,000	1,000,000	33
Construction	78	50,000	50,000	100,000	–	500,000	22
Manufacturing	67	50,000	100,000	300,000	700,000	1,000,000	33
Service-providing industries	81	50,000	70,000	250,000	500,000	1,000,000	19
Trade, transportation, and utilities	77	50,000	50,000	–	500,000	1,000,000	23
Wholesale trade	82	50,000	–	250,000	500,000	1,000,000	18
Retail trade	75	50,000	50,000	50,000	500,000	1,500,000	25
Transportation and warehousing	78	50,000	70,000	100,000	300,000	500,000	22
Utilities	63	50,000	–	–	–	1,000,000	37

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2015—continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	67	$50,000	–	$500,000	$2,000,000	–	33
Financial activities	86	50,000	$100,000	250,000	600,000	$2,000,000	14
Finance and insurance	85	50,000	100,000	255,000	700,000	2,000,000	15
Credit intermediation and related activities	89	50,000	100,000	250,000	650,000	2,000,000	11
Insurance carriers and related activities	75	–	–	–	1,000,000	–	25
Professional and business services	80	50,000	100,000	–	1,000,000	2,000,000	20
Professional and technical services	86	50,000	100,000	–	750,000	1,000,000	14
Education and health services	83	50,000	100,000	250,000	500,000	1,000,000	17
Educational services	87	50,000	50,000	200,000	400,000	500,000	13
Junior colleges, colleges, and universities	87	50,000	50,000	200,000	500,000	500,000	13
Health care and social assistance	82	50,000	100,000	250,000	500,000	1,000,000	18
1 to 99 workers	81	50,000	–	200,000	500,000	1,000,000	19
1 to 49 workers	83	50,000	–	200,000	500,000	1,000,000	17
50 to 99 workers	76	50,000	–	200,000	500,000	–	24
100 workers or more	77	50,000	–	300,000	750,000	1,000,000	23
100 to 499 workers	79	50,000	50,000	200,000	500,000	1,000,000	21
500 workers or more	76	50,000	100,000	400,000	1,000,000	–	24
Geographic areas							
Northeast	77	50,000	100,000	250,000	500,000	1,000,000	23
New England	73	50,000	100,000	200,000	500,000	1,000,000	27
Middle Atlantic	78	50,000	100,000	250,000	500,000	1,000,000	22
South	82	50,000	–	250,000	750,000	1,750,000	18
South Atlantic	82	50,000	–	300,000	1,000,000	2,000,000	18
East South Central	81	50,000	–	200,000	500,000	1,000,000	19
West South Central	82	50,000	–	250,000	–	–	18
Midwest	75	50,000	–	250,000	500,000	1,000,000	25
East North Central	76	50,000	100,000	300,000	500,000	–	24
West North Central	73	50,000	50,000	250,000	500,000	1,000,000	27
West	77	50,000	50,000	200,000	500,000	1,000,000	23
Mountain	84	50,000	–	–	–	1,000,000	16
Pacific	74	50,000	50,000	200,000	500,000	1,000,000	26

[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 2015.

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

Table 20. Standard errors for life insurance plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2015

Characteristics	With maximum benefit amount	Maximum benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.9	$0.00	$17,431.37	$12,262.14	$105,554.99	$13,379.09	0.9
Worker characteristics							
Management, professional, and related	1.2	0.00	0.00	46,826.81	39,006.41	405,697.55	1.2
Management, business, and financial	1.8	0.00	0.00	48,354.81	34,759.89	–	1.8
Professional and related	1.3	0.00	0.00	54,448.94	131,938.43	–	1.3
Service	2.4	0.00	6,822.02	11,586.63	0.00	0.00	2.4
Sales and office	1.0	0.00	0.00	0.00	0.00	171,987.64	1.0
Sales and related	1.7	0.00	0.00	23,173.26	0.00	72,048.59	1.7
Office and administrative support	1.1	0.00	–	10,724.15	0.00	–	1.1
Natural resources, construction, and maintenance	3.4	0.00	–	4,013.73	–	–	3.4
Construction, extraction, farming, fishing, and forestry	7.4	–	–	36,123.54	–	0.00	7.4
Installation, maintenance, and repair	3.6	0.00	5,983.31	27,581.70	–	0.00	3.6
Production, transportation, and material moving	2.5	0.00	4,177.62	8,849.44	0.00	0.00	2.5
Transportation and material moving	3.1	0.00	–	–	124,159.09	148,832.96	3.1
Full time	0.9	0.00	–	7,479.14	121,245.10	58,318.09	0.9
Part time	3.4	0.00	10,889.79	–	–	44,874.83	3.4
Nonunion	0.9	0.00	–	7,479.14	119,103.95	13,379.09	0.9
Average wage within the following categories:[2]							
Lowest 25 percent	2.1	0.00	0.00	25,029.98	0.00	53,516.35	2.1
Lowest 10 percent	4.3	0.00	–	–	–	–	4.3
Second 25 percent	1.3	0.00	0.00	44,594.73	0.00	0.00	1.3
Third 25 percent	1.5	0.00	12,152.16	43,011.22	0.00	0.00	1.5
Highest 25 percent	1.3	0.00	0.00	74,542.66	173,283.73	267,581.76	1.3
Highest 10 percent	1.8	0.00	3,344.77	87,351.72	105,770.98	241,194.94	1.8
Establishment characteristics							
Goods-producing industries	2.4	0.00	0.00	47,302.22	142,849.57	0.00	2.4
Construction	6.4	0.00	0.00	8,566.80	–	13,379.09	6.4
Manufacturing	2.4	0.00	3,344.77	26,758.18	99,221.97	0.00	2.4
Service-providing industries	0.8	0.00	13,807.06	58,202.88	64,076.61	114,701.79	0.8
Trade, transportation, and utilities	1.6	0.00	0.00	–	0.00	0.00	1.6
Wholesale trade	3.3	0.00	–	58,856.58	0.00	0.00	3.3
Retail trade	2.3	0.00	0.00	1,158.66	0.00	430,320.23	2.3
Transportation and warehousing	4.4	0.00	10,703.27	0.00	84,086.27	40,828.15	4.4
Utilities	5.1	0.00	–	–	–	205,968.44	5.1

See footnotes at end of table.

Table 20. Standard errors for life insurance plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	With maximum benefit amount	Maximum benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	2.5	$0.00	–	$13,379.09	$66,895.44	–	2.5
Financial activities	1.1	0.00	$0.00	18,393.21	107,658.02	$250,299.82	1.1
Finance and insurance	1.2	0.00	0.00	53,361.43	116,636.19	0.00	1.2
Credit intermediation and related activities	1.4	0.00	0.00	8,773.25	99,447.22	0.00	1.4
Insurance carriers and related activities	2.5	–	–	–	0.00	–	2.5
Professional and business services	2.2	0.00	15,659.82	–	205,315.61	275,816.97	2.2
Professional and technical services	2.5	0.00	27,115.36	–	170,550.58	200,686.32	2.5
Education and health services	1.6	0.00	16,358.64	57,155.49	0.00	0.00	1.6
Educational services	2.8	0.00	0.00	8,192.98	20,068.63	0.00	2.8
Junior colleges, colleges, and universities	2.3	0.00	0.00	10,034.32	11,586.63	93,653.62	2.3
Health care and social assistance	1.9	0.00	7,943.39	48,238.99	0.00	0.00	1.9
1 to 99 workers	1.4	0.00	–	3,344.77	0.00	42,308.39	1.4
1 to 49 workers	1.5	0.00	–	29,433.99	0.00	0.00	1.5
50 to 99 workers	2.7	0.00	–	34,926.85	0.00	–	2.7
100 workers or more	1.1	0.00	–	48,774.07	68,384.03	151,514.85	1.1
100 to 499 workers	1.6	0.00	2,675.82	9,460.44	0.00	0.00	1.6
500 workers or more	1.5	0.00	0.00	36,682.86	0.00	–	1.5
Geographic areas							
Northeast	1.5	0.00	2,675.82	62,395.91	20,068.63	0.00	1.5
New England	2.4	0.00	0.00	0.00	50,278.50	120,039.58	2.4
Middle Atlantic	1.8	0.00	15,802.06	13,790.85	31,197.96	0.00	1.8
South	1.2	0.00	–	49,075.91	62,126.38	444,992.98	1.2
South Atlantic	1.5	0.00	–	28,270.74	283,102.90	0.00	1.5
East South Central	2.9	0.00	–	41,776.19	0.00	0.00	2.9
West South Central	2.4	0.00	–	58,700.51	–	–	2.4
Midwest	2.2	0.00	–	35,718.66	18,920.89	167,639.49	2.2
East North Central	3.0	0.00	14,701.79	72,593.11	69,840.89	–	3.0
West North Central	2.8	0.00	10,513.44	56,525.66	0.00	0.00	2.8
West	2.3	0.00	12,902.33	25,735.19	101,451.96	0.00	2.3
Mountain	3.4	0.00	–	–	–	0.00	3.4
Pacific	3.0	0.00	8,824.11	44,277.51	61,674.55	187,307.23	3.0

[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 2015.

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

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,[1] private industry workers, National Compensation Survey, March 2015

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

Characteristics	Flat dollar amounts[2]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	$10,000	$10,000	$20,000	$30,000	$50,000
Worker characteristics					
Management, professional, and related	10,000	15,000	25,000	50,000	50,000
Management, business, and financial	10,000	15,000	25,000	50,000	50,000
Professional and related	10,000	15,000	25,000	50,000	50,000
Service	–	10,000	15,000	20,000	–
Sales and office	–	10,000	20,000	–	50,000
Sales and related	5,000	10,000	15,000	20,000	50,000
Office and administrative support	10,000	15,000	25,000	50,000	50,000
Natural resources, construction, and maintenance	10,000	10,000	20,000	25,000	50,000
Construction, extraction, farming, fishing, and forestry	10,000	10,000	15,000	25,000	40,000
Installation, maintenance, and repair	10,000	15,000	20,000	30,000	50,000
Production, transportation, and material moving	10,000	–	20,000	26,000	50,000
Transportation and material moving	10,000	–	20,000	30,000	50,000
Full time	10,000	12,000	20,000	30,000	50,000
Part time	5,000	5,000	10,000	25,000	50,000
Nonunion	10,000	15,000	20,000	30,000	50,000
Average wage within the following categories:[3]					
Lowest 25 percent	5,000	10,000	15,000	20,000	25,000
Lowest 10 percent	5,000	–	–	20,000	–
Second 25 percent	10,000	–	20,000	25,000	50,000
Third 25 percent	10,000	15,000	20,000	35,000	50,000
Highest 25 percent	10,000	15,000	25,000	50,000	50,000
Highest 10 percent	10,000	15,000	–	50,000	–
Establishment characteristics					
Goods-producing industries	10,000	–	20,000	30,000	50,000
Construction	10,000	10,000	15,000	25,000	50,000
Manufacturing	10,000	15,000	20,000	30,000	50,000
Service-providing industries	10,000	10,000	20,000	–	50,000
Trade, transportation, and utilities	–	10,000	20,000	25,000	50,000
Wholesale trade	10,000	15,000	20,000	–	50,000
Retail trade	5,000	10,000	15,000	20,000	–
Transportation and warehousing	10,000	15,000	25,000	40,000	50,000
Utilities	10,000	10,000	–	–	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,[1] private industry workers, National Compensation Survey, March 2015—continued

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

Characteristics	Flat dollar amounts[2]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information	$10,000	$20,000	$25,000	$50,000	$50,000
Financial activities	–	15,000	25,000	50,000	50,000
Finance and insurance	15,000	25,000	50,000	50,000	–
Credit intermediation and related activities	–	20,000	25,000	50,000	–
Insurance carriers and related activities	15,000	25,000	50,000	50,000	–
Real estate and rental and leasing	10,000	15,000	15,000	–	40,000
Professional and business services	10,000	15,000	25,000	50,000	50,000
Professional and technical services	–	–	–	50,000	50,000
Education and health services	10,000	10,000	20,000	50,000	50,000
Educational services	10,000	10,000	20,000	50,000	50,000
Junior colleges, colleges, and universities	10,000	10,000	–	50,000	50,000
Health care and social assistance	10,000	10,000	20,000	50,000	50,000
Leisure and hospitality	10,000	10,000	15,000	20,000	–
Accommodation and food services	10,000	10,000	15,000	20,000	–
1 to 99 workers	10,000	15,000	20,000	30,000	50,000
1 to 49 workers	10,000	15,000	20,000	30,000	50,000
50 to 99 workers	10,000	–	20,000	30,000	50,000
100 workers or more	10,000	10,000	20,000	30,000	50,000
100 to 499 workers	10,000	10,000	20,000	25,000	50,000
500 workers or more	10,000	10,000	20,000	50,000	50,000
Geographic areas					
Northeast	10,000	10,000	20,000	50,000	50,000
New England	–	–	25,000	50,000	50,000
Middle Atlantic	10,000	10,000	20,000	50,000	50,000
South	10,000	–	20,000	30,000	50,000
South Atlantic	10,000	–	20,000	25,000	50,000
East South Central	10,000	–	–	50,000	50,000
West South Central	10,000	–	20,000	25,000	50,000
Midwest	10,000	15,000	20,000	25,000	50,000
East North Central	10,000	15,000	20,000	25,000	50,000
West North Central	10,000	12,500	20,000	–	50,000
West	10,000	10,000	20,000	–	50,000
Mountain	10,000	10,000	20,000	25,000	50,000
Pacific	10,000	10,000	20,000	40,000	50,000

[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 2015.

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

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,[1] private industry workers, National Compensation Survey, March 2015

Characteristics	Flat dollar amounts[2]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	$0.00	$0.00	$0.00	$2,332.72	$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	668.95	0.00	0.00
Service	–	0.00	0.00	5,138.34	–
Sales and office	–	0.00	0.00	–	0.00
Sales and related	1,295.42	0.00	2,503.00	4,682.68	0.00
Office and administrative support	0.00	3,323.30	6,067.60	5,113.89	0.00
Natural resources, construction, and maintenance	0.00	1,237.11	4,868.22	946.04	0.00
Construction, extraction, farming, fishing, and forestry	2,732.09	0.00	1,396.82	0.00	5,779.39
Installation, maintenance, and repair	0.00	1,156.73	0.00	4,437.34	0.00
Production, transportation, and material moving	0.00	–	0.00	2,741.90	0.00
Transportation and material moving	0.00	–	267.58	6,248.55	0.00
Full time	0.00	3,340.09	0.00	3,714.96	0.00
Part time	283.81	0.00	946.04	7,047.87	0.00
Nonunion	0.00	771.48	0.00	4,007.03	0.00
Average wage within the following categories:[3]					
Lowest 25 percent	0.00	0.00	0.00	4,634.65	668.95
Lowest 10 percent	0.00	–	–	4,634.65	–
Second 25 percent	0.00	–	0.00	0.00	0.00
Third 25 percent	0.00	1,922.59	0.00	5,007.78	0.00
Highest 25 percent	0.00	579.33	0.00	0.00	0.00
Highest 10 percent	0.00	0.00	–	0.00	–
Establishment characteristics					
Goods-producing industries	0.00	–	0.00	3,664.01	0.00
Construction	378.42	0.00	1,495.83	3,208.19	0.00
Manufacturing	0.00	3,227.66	0.00	1,434.75	0.00
Service-providing industries	0.00	0.00	0.00	–	0.00
Trade, transportation, and utilities	–	0.00	267.58	0.00	0.00
Wholesale trade	0.00	0.00	2,006.86	–	0.00
Retail trade	0.00	0.00	0.00	0.00	–
Transportation and warehousing	0.00	1,966.32	6,203.63	0.00	0.00
Utilities	0.00	1,532.77	–	–	0.00

See footnotes at end of table.

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,[1] private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Flat dollar amounts[2]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information	$0.00	$1,769.89	$4,537.07	$7,568.36	$0.00
Financial activities	–	0.00	3,208.19	0.00	0.00
Finance and insurance	668.95	5,181.70	0.00	0.00	–
Credit intermediation and related activities	–	4,915.79	1,158.66	0.00	–
Insurance carriers and related activities	2,915.90	3,208.19	0.00	0.00	–
Real estate and rental and leasing	2,317.33	1,158.66	1,495.83	–	5,050.50
Professional and business services	0.00	2,115.42	5,636.71	12,639.52	0.00
Professional and technical services	–	–	–	0.00	0.00
Education and health services	0.00	668.95	3,475.99	8,461.68	0.00
Educational services	0.00	0.00	5,318.08	5,793.32	0.00
Junior colleges, colleges, and universities	0.00	0.00	–	3,344.77	0.00
Health care and social assistance	0.00	2,411.95	4,230.84	12,745.29	0.00
Leisure and hospitality	0.00	0.00	0.00	3,602.43	–
Accommodation and food services	0.00	0.00	0.00	4,586.12	–
1 to 99 workers	0.00	2,524.36	0.00	4,293.83	0.00
1 to 49 workers	0.00	1,080.73	0.00	8,969.98	0.00
50 to 99 workers	946.04	–	0.00	6,410.80	0.00
100 workers or more	788.69	0.00	0.00	4,404.44	0.00
100 to 499 workers	1,944.58	0.00	668.95	0.00	0.00
500 workers or more	1,057.71	0.00	4,866.38	1,070.33	0.00
Geographic areas					
Northeast	2,604.63	0.00	1,337.91	3,946.26	0.00
New England	–	–	4,870.06	9,172.24	0.00
Middle Atlantic	2,503.00	0.00	1,337.91	3,619.78	13,774.61
South	0.00	–	0.00	5,493.58	0.00
South Atlantic	0.00	–	0.00	3,685.93	0.00
East South Central	0.00	–	–	0.00	0.00
West South Central	0.00	–	1,495.83	4,351.80	0.00
Midwest	0.00	2,314.43	0.00	231.73	0.00
East North Central	0.00	2,131.23	1,939.97	0.00	0.00
West North Central	0.00	3,454.03	3,896.05	–	0.00
West	334.48	0.00	0.00	–	0.00
Mountain	884.94	1,158.66	2,411.95	1,174.01	0.00
Pacific	1,415.91	0.00	0.00	4,764.16	0.00

[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 2015.

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

Table 22. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2015

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

Characteristics	Non-commercially insured[1]	Commercially insured	Legally required	Other
All workers	43	40	16	1
Worker characteristics				
Management, professional, and related	47	39	12	1
Management, business, and financial	50	38	12	1
Professional and related	46	41	–	–
Service	–	40	34	–
Sales and office	47	36	–	–
Sales and related	48	34	–	–
Office and administrative support	46	36	–	–
Natural resources, construction, and maintenance	40	45	13	3
Installation, maintenance, and repair	46	45	–	–
Production, transportation, and material moving	42	46	12	1
Production	44	47	–	–
Transportation and material moving	39	44	–	–
Full time	44	41	13	1
Part time	33	–	41	–
Nonunion	44	40	16	([2])
Average wage within the following categories:[3]				
Lowest 25 percent	–	33	36	–
Lowest 10 percent	35	20	45	–
Second 25 percent	37	45	17	([2])
Third 25 percent	45	41	13	1
Highest 25 percent	50	38	11	1
Highest 10 percent	52	37	–	–
Establishment characteristics				
Goods-producing industries	42	47	9	1
Construction	26	46	24	4
Manufacturing	46	47	7	1
Service-providing industries	44	38	18	1
Trade, transportation, and utilities	42	40	–	–
Wholesale trade	36	50	13	–
Transportation and warehousing	44	40	–	–
Information	72	23	–	–

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2015—continued

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

Characteristics	Non-commercially insured[1]	Commercially insured	Legally required	Other
Financial activities	67	25	–	–
Finance and insurance	73	22	–	–
Credit intermediation and related activities	78	20	–	–
Insurance carriers and related activities	70	23	8	–
Real estate and rental and leasing	–	45	31	–
Professional and business services	40	42	–	–
Professional and technical services	34	50	–	–
Administrative and waste services	37	36	–	–
Education and health services	34	45	–	–
Educational services	32	42	–	–
Junior colleges, colleges, and universities	54	32	–	–
Health care and social assistance	34	46	–	–
Leisure and hospitality	32	30	38	–
Accommodation and food services	33	30	37	–
Other services	18	40	42	–
1 to 99 workers	32	43	25	([2])
1 to 49 workers	33	39	28	1
50 to 99 workers	30	52	–	–
100 workers or more	51	38	10	1
100 to 499 workers	46	44	10	1
500 workers or more	56	33	10	1
Geographic areas				
Northeast	25	28	46	([2])
New England	49	51	–	–
Middle Atlantic	20	23	56	([2])
South	52	48	–	–
South Atlantic	50	50	–	–
East South Central	50	50	–	–
West South Central	58	42	–	–
Midwest	56	42	–	2
East North Central	54	43	–	3
West	43	48	–	–
Mountain	39	61	–	–
Pacific	45	39	–	–

[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 2015.

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

Table 22. Standard errors for short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2015

Characteristics	Non-commercially insured[1]	Commercially insured	Legally required	Other
All workers	1.0	0.9	0.7	0.2
Worker characteristics				
Management, professional, and related	1.3	1.3	0.8	0.4
Management, business, and financial	2.0	1.9	1.5	0.2
Professional and related	1.7	1.9	–	–
Service	–	3.3	2.9	–
Sales and office	1.7	1.4	–	–
Sales and related	2.0	2.2	–	–
Office and administrative support	2.1	1.6	–	–
Natural resources, construction, and maintenance	2.6	2.7	1.5	0.7
Installation, maintenance, and repair	3.4	3.3	–	–
Production, transportation, and material moving	2.0	2.2	1.6	0.3
Production	2.6	2.5	–	–
Transportation and material moving	2.6	3.0	–	–
Full time	1.0	1.1	0.7	0.2
Part time	2.8	–	3.1	–
Nonunion	1.0	1.0	0.7	0.2
Average wage within the following categories:[2]				
Lowest 25 percent	–	2.3	2.4	–
Lowest 10 percent	3.7	3.0	3.5	–
Second 25 percent	2.1	2.0	1.6	0.2
Third 25 percent	1.5	1.6	1.2	0.2
Highest 25 percent	1.3	1.2	0.9	0.4
Highest 10 percent	2.0	2.0	–	–
Establishment characteristics				
Goods-producing industries	1.8	1.8	0.8	0.3
Construction	4.5	4.5	3.8	1.1
Manufacturing	2.3	2.1	1.3	0.3
Service-providing industries	1.2	1.1	0.8	0.3
Trade, transportation, and utilities	1.9	1.9	–	–
Wholesale trade	3.5	3.5	1.7	–
Transportation and warehousing	4.2	3.6	–	–
Information	3.1	2.8	–	–

See footnotes at end of table.

Table 22. Standard errors for short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Non-commercially insured[1]	Commercially insured	Legally required	Other
Financial activities	2.1	2.1	–	–
Finance and insurance	1.5	1.5	–	–
Credit intermediation and related activities	1.7	1.8	–	–
Insurance carriers and related activities	2.9	2.7	1.6	–
Real estate and rental and leasing	–	9.0	6.4	–
Professional and business services	3.6	2.7	–	–
Professional and technical services	4.4	3.9	–	–
Administrative and waste services	7.1	4.6	–	–
Education and health services	2.4	2.6	–	–
Educational services	3.5	4.0	–	–
Junior colleges, colleges, and universities	2.4	3.0	–	–
Health care and social assistance	3.2	3.3	–	–
Leisure and hospitality	6.4	5.5	6.4	–
Accommodation and food services	7.2	5.6	7.0	–
Other services	4.4	5.5	7.0	–
1 to 99 workers	1.5	1.5	1.3	0.2
1 to 49 workers	1.7	1.8	1.6	0.2
50 to 99 workers	2.7	2.9	–	–
100 workers or more	1.3	1.2	0.7	0.3
100 to 499 workers	1.8	1.9	1.2	0.2
500 workers or more	2.1	1.9	1.3	0.6
Geographic areas				
Northeast	1.6	1.6	1.5	0.2
New England	3.5	3.5	–	–
Middle Atlantic	1.7	1.6	1.5	0.2
South	2.0	2.0	–	–
South Atlantic	2.8	2.8	–	–
East South Central	5.5	5.6	–	–
West South Central	2.7	2.7	–	–
Midwest	1.6	1.6	–	0.8
East North Central	2.0	2.0	–	1.1
West	2.1	2.4	–	–
Mountain	4.0	4.0	–	–
Pacific	2.1	2.6	–	–

[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 2015.

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

Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2015

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	16	84
Worker characteristics		
Management, professional, and related	12	88
Management, business, and financial	12	88
Professional and related	12	88
Service	36	64
Sales and office	17	83
Sales and related	22	78
Office and administrative support	15	85
Natural resources, construction, and maintenance	14	86
Installation, maintenance, and repair	10	90
Production, transportation, and material moving	14	86
Production	10	90
Transportation and material moving	19	81
Full time	15	85
Part time	37	63
Nonunion	16	84
Average wage within the following categories:[1]		
Lowest 25 percent	37	63
Lowest 10 percent	42	58
Second 25 percent	17	83
Third 25 percent	14	86
Highest 25 percent	11	89
Highest 10 percent	11	89
Establishment characteristics		
Goods-producing industries	11	89
Construction	24	76
Manufacturing	9	91
Service-providing industries	18	82
Trade, transportation, and utilities	20	80
Wholesale trade	20	80
Transportation and warehousing	15	85
Information	6	94

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2015—continued

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

Characteristics	Employee contribution required	Employee contribution not required
Financial activities	8	92
Finance and insurance	5	95
Credit intermediation and related activities	4	96
Insurance carriers and related activities	5	95
Real estate and rental and leasing	29	71
Professional and business services	16	84
Professional and technical services	13	87
Administrative and waste services	27	73
Education and health services	17	83
Educational services	7	93
Health care and social assistance	19	81
Leisure and hospitality	44	56
Accommodation and food services	43	57
Other services	38	62
1 to 99 workers	23	77
1 to 49 workers	25	75
50 to 99 workers	18	82
100 workers or more	13	87
100 to 499 workers	14	86
500 workers or more	11	89
Geographic areas		
Northeast	39	61
New England	6	94
Middle Atlantic	46	54
South	6	94
South Atlantic	7	93
East South Central	3	97
West South Central	5	95
Midwest	5	95
East North Central	5	95
West	10	90
Pacific	14	86

[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 2015.

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

Table 23. Standard errors for short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2015

Characteristics	Employee contribution required	Employee contribution not required
All workers	1.0	1.0
Worker characteristics		
Management, professional, and related	0.8	0.8
Management, business, and financial	1.6	1.6
Professional and related	1.1	1.1
Service	4.3	4.3
Sales and office	1.2	1.2
Sales and related	1.7	1.7
Office and administrative support	1.4	1.4
Natural resources, construction, and maintenance	1.6	1.6
Installation, maintenance, and repair	1.4	1.4
Production, transportation, and material moving	2.0	2.0
Production	1.3	1.3
Transportation and material moving	3.5	3.5
Full time	1.0	1.0
Part time	2.7	2.7
Nonunion	1.0	1.0
Average wage within the following categories:[1]		
Lowest 25 percent	3.9	3.9
Lowest 10 percent	5.9	5.9
Second 25 percent	1.6	1.6
Third 25 percent	1.1	1.1
Highest 25 percent	0.8	0.8
Highest 10 percent	1.3	1.3
Establishment characteristics		
Goods-producing industries	1.0	1.0
Construction	4.3	4.3
Manufacturing	1.0	1.0
Service-providing industries	1.3	1.3
Trade, transportation, and utilities	1.2	1.2
Wholesale trade	2.3	2.3
Transportation and warehousing	3.0	3.0
Information	1.8	1.8

See footnotes at end of table.

Table 23. Standard errors for short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Employee contribution required	Employee contribution not required
Financial activities	1.1	1.1
Finance and insurance	0.7	0.7
Credit intermediation and related activities	0.6	0.6
Insurance carriers and related activities	1.5	1.5
Real estate and rental and leasing	6.9	6.9
Professional and business services	1.9	1.9
Professional and technical services	2.3	2.3
Administrative and waste services	4.4	4.4
Education and health services	3.3	3.3
Educational services	1.3	1.3
Health care and social assistance	4.0	4.0
Leisure and hospitality	6.3	6.3
Accommodation and food services	7.4	7.4
Other services	4.0	4.0
1 to 99 workers	1.8	1.8
1 to 49 workers	2.0	2.0
50 to 99 workers	2.5	2.5
100 workers or more	0.8	0.8
100 to 499 workers	1.4	1.4
500 workers or more	1.1	1.1
Geographic areas		
Northeast	2.5	2.5
New England	1.9	1.9
Middle Atlantic	2.7	2.7
South	0.6	0.6
South Atlantic	0.8	0.8
East South Central	1.3	1.3
West South Central	1.2	1.2
Midwest	0.7	0.7
East North Central	0.8	0.8
West	1.3	1.3
Pacific	1.6	1.6

[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 2015.

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

Table 24. Short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2015

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	5	2	68	23	1
Worker characteristics					
Management, professional, and related	1	1	67	30	1
Management, business, and financial	–	1	61	36	–
Professional and related	1	1	71	25	2
Service	6	–	86	5	–
Sales and office	2	–	69	27	–
Sales and related	3	–	66	29	–
Office and administrative support	2	–	70	26	–
Natural resources, construction, and maintenance	17	–	56	23	–
Installation, maintenance, and repair	5	3	59	33	–
Production, transportation, and material moving	13	4	66	16	1
Production	17	5	58	20	1
Transportation and material moving	9	–	76	11	–
Full time	6	2	66	25	1
Part time	2	–	89	7	–
Nonunion	3	1	71	24	1
Average wage within the following categories:[1]					
Lowest 25 percent	5	–	84	9	–
Lowest 10 percent	2	–	90	6	–
Second 25 percent	7	2	74	16	([2])
Third 25 percent	6	–	68	23	–
Highest 25 percent	4	2	60	33	1
Highest 10 percent	2	–	61	35	–
Establishment characteristics					
Goods-producing industries	15	4	56	23	1
Construction	29	–	54	12	–
Manufacturing	13	–	57	25	–
Service-providing industries	2	2	72	23	1
Trade, transportation, and utilities	5	–	73	19	–
Wholesale trade	4	3	73	20	–
Transportation and warehousing	9	–	72	15	–
Information	–	–	29	69	–

See footnotes at end of table.

Table 24. Short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2015—continued

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
Financial activities	1	–	53	46	–
Finance and insurance	–	1	48	51	–
Credit intermediation and related activities	–	–	39	60	–
Insurance carriers and related activities	–	–	57	41	–
Real estate and rental and leasing	–	–	84	–	–
Professional and business services	–	–	72	27	–
Professional and technical services	–	–	74	25	–
Administrative and waste services	–	–	79	–	–
Education and health services	3	–	88	7	–
Educational services	–	–	85	12	–
Junior colleges, colleges, and universities	–	–	79	19	–
Health care and social assistance	–	–	88	5	–
Leisure and hospitality	6	–	86	–	–
Accommodation and food services	4	–	87	–	–
Other services	–	–	93	–	–
1 to 99 workers	5	2	76	17	([2])
1 to 49 workers	5	2	74	19	([2])
50 to 99 workers	4	–	79	14	–
100 workers or more	6	2	64	27	1
100 to 499 workers	7	2	66	25	1
500 workers or more	5	–	61	30	–
Geographic areas					
Northeast	3	–	80	16	–
New England	5	([2])	66	28	–
Middle Atlantic	3	–	84	13	–
South	5	–	62	29	–
South Atlantic	5	–	67	25	–
East South Central	7	–	62	23	–
West South Central	3	–	54	41	–
Midwest	11	3	61	25	([2])
East North Central	11	3	61	24	([2])
West	3	2	68	25	2
Mountain	4	–	74	21	–
Pacific	2	3	64	28	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 2015.
[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/glossary20142015.htm.

Table 24. Standard errors for short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2015

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	0.4	0.3	1.0	0.9	0.3
Worker characteristics					
Management, professional, and related	0.2	0.4	1.6	1.5	0.5
Management, business, and financial	–	0.5	2.1	2.1	–
Professional and related	0.3	0.4	1.8	1.6	0.9
Service	1.6	–	2.5	0.9	–
Sales and office	0.3	–	1.5	1.5	–
Sales and related	0.8	–	2.1	2.1	–
Office and administrative support	0.3	–	1.7	1.7	–
Natural resources, construction, and maintenance	2.3	–	2.7	2.2	–
Installation, maintenance, and repair	1.0	0.6	3.2	3.1	–
Production, transportation, and material moving	1.2	0.7	2.0	1.8	0.3
Production	1.8	1.1	2.8	2.5	0.5
Transportation and material moving	1.3	–	2.0	1.7	–
Full time	0.4	0.3	1.1	0.9	0.3
Part time	0.4	–	1.2	0.9	–
Nonunion	0.3	0.3	1.1	1.0	0.3
Average wage within the following categories:[1]					
Lowest 25 percent	1.6	–	1.8	1.0	–
Lowest 10 percent	0.8	–	1.9	1.3	–
Second 25 percent	0.7	0.6	1.5	1.4	0.2
Third 25 percent	0.6	–	1.4	1.3	–
Highest 25 percent	0.5	0.4	1.5	1.4	0.4
Highest 10 percent	0.4	–	2.0	2.0	–
Establishment characteristics					
Goods-producing industries	1.3	0.6	1.9	1.6	0.4
Construction	4.3	–	4.8	3.4	–
Manufacturing	1.3	–	2.3	1.8	–
Service-providing industries	0.3	0.3	1.1	1.0	0.4
Trade, transportation, and utilities	0.6	–	1.4	1.3	–
Wholesale trade	1.0	1.0	3.1	2.8	–
Transportation and warehousing	2.3	–	3.4	3.6	–
Information	–	–	3.2	3.2	–

See footnotes at end of table.

Table 24. Standard errors for short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
Financial activities	0.3	–	1.9	1.9	–
Finance and insurance	–	0.3	1.8	1.8	–
Credit intermediation and related activities	–	–	2.6	2.6	–
Insurance carriers and related activities	–	–	3.3	3.3	–
Real estate and rental and leasing	–	–	5.1	–	–
Professional and business services	–	–	3.3	3.2	–
Professional and technical services	–	–	3.9	3.9	–
Administrative and waste services	–	–	6.1	–	–
Education and health services	1.2	–	2.2	1.1	–
Educational services	–	–	2.5	1.8	–
Junior colleges, colleges, and universities	–	–	1.9	1.8	–
Health care and social assistance	–	–	2.6	1.3	–
Leisure and hospitality	1.5	–	4.3	–	–
Accommodation and food services	1.0	–	3.6	–	–
Other services	–	–	2.7	–	–
1 to 99 workers	0.6	0.6	1.4	1.2	0.1
1 to 49 workers	0.7	0.6	1.8	1.5	0.1
50 to 99 workers	0.9	–	2.1	1.7	–
100 workers or more	0.5	0.3	1.3	1.2	0.5
100 to 499 workers	0.9	0.3	2.0	1.7	0.4
500 workers or more	0.6	–	1.7	1.7	–
Geographic areas					
Northeast	0.5	–	1.4	1.2	–
New England	1.8	0.1	4.0	3.9	–
Middle Atlantic	0.5	–	1.5	1.3	–
South	0.7	–	2.0	2.0	–
South Atlantic	1.0	–	2.8	2.7	–
East South Central	2.4	–	4.9	5.0	–
West South Central	0.7	–	3.0	2.9	–
Midwest	1.1	0.7	2.0	1.6	0.2
East North Central	1.3	0.5	2.5	2.0	0.1
West	0.6	0.5	2.3	2.0	0.7
Mountain	1.0	–	3.7	3.4	–
Pacific	0.7	0.7	2.9	2.4	1.1

[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 2015.

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

Table 25. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2015

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

Characteristics	Fixed duration	Number of weeks[1]					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	93	12	–	26	26	26	7
Management, business, and financial	93	12	18	26	26	26	7
Professional and related	92	12	13	26	26	26	8
Service	97	12	–	26	26	–	3
Sales and office	93	12	20	26	26	26	7
Sales and related	92	11	13	26	26	26	8
Office and administrative support	94	12	21	26	26	26	6
Natural resources, construction, and maintenance	91	13	24	26	26	36	9
Installation, maintenance, and repair	88	13	24	26	26	52	12
Production, transportation, and material moving	92	13	24	26	26	26	8
Production	92	12	21	26	26	26	8
Transportation and material moving	93	13	25	26	26	26	7
Full time	93	12	18	26	26	26	7
Part time	96	13	26	26	26	–	4
Nonunion	94	12	18	26	26	26	6
Average wage within the following categories:[2]							
Lowest 25 percent	95	12	21	26	26	26	5
Lowest 10 percent	96	–	26	26	26	52	4
Second 25 percent	95	12	18	26	26	26	5
Third 25 percent	93	12	18	26	26	26	7
Highest 25 percent	91	12	21	26	26	26	9
Highest 10 percent	91	12	21	26	26	26	9
Establishment characteristics							
Goods-producing industries	92	13	24	26	26	26	8
Manufacturing	92	12	24	26	26	26	8
Service-providing industries	93	12	20	26	26	26	7
Trade, transportation, and utilities	90	12	21	26	26	26	10
Wholesale trade	94	12	24	26	26	26	6
Information	84	12	25	26	26	52	16

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2015—continued

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

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

[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 2015.

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

Table 25. Standard errors for short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2015

Characteristics	Fixed duration	Number of weeks[1]					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.5	0.0	1.8	0.0	0.0	0.0	0.5
Worker characteristics							
Management, professional, and related	0.9	0.0	–	0.0	0.0	0.0	0.9
Management, business, and financial	1.1	0.1	3.3	0.0	0.0	0.0	1.1
Professional and related	1.1	0.0	2.2	0.0	0.0	0.0	1.1
Service	0.6	0.1	–	0.0	0.0	–	0.6
Sales and office	0.6	0.0	1.8	0.0	0.0	0.0	0.6
Sales and related	1.1	0.8	1.5	0.0	0.0	0.0	1.1
Office and administrative support	0.6	0.0	1.2	0.0	0.0	0.0	0.6
Natural resources, construction, and maintenance	1.8	0.0	1.6	0.0	0.0	7.9	1.8
Installation, maintenance, and repair	2.5	0.3	1.4	0.0	0.0	9.2	2.5
Production, transportation, and material moving	1.0	0.7	2.7	0.0	0.0	0.0	1.0
Production	1.4	1.3	4.1	0.0	0.0	0.0	1.4
Transportation and material moving	1.3	0.4	1.5	0.0	0.0	0.0	1.3
Full time	0.6	0.0	2.1	0.0	0.0	0.0	0.6
Part time	0.7	0.1	0.0	0.0	0.0	–	0.7
Nonunion	0.5	0.0	2.0	0.0	0.0	0.0	0.5
Average wage within the following categories:[2]							
Lowest 25 percent	0.7	0.0	4.2	0.0	0.0	2.3	0.7
Lowest 10 percent	1.2	–	0.0	0.0	0.0	10.1	1.2
Second 25 percent	0.7	0.0	3.5	0.0	0.0	0.0	0.7
Third 25 percent	0.7	0.0	3.7	0.0	0.0	0.0	0.7
Highest 25 percent	1.0	0.0	2.8	0.0	0.0	0.0	1.0
Highest 10 percent	1.3	0.0	3.5	0.0	0.0	0.0	1.3
Establishment characteristics							
Goods-producing industries	1.1	1.2	2.0	0.0	0.0	0.0	1.1
Manufacturing	1.0	1.2	1.6	0.0	0.0	0.0	1.0
Service-providing industries	0.6	0.0	2.5	0.0	0.0	0.0	0.6
Trade, transportation, and utilities	1.1	0.2	0.4	0.0	0.0	0.0	1.1
Wholesale trade	1.6	0.4	4.4	0.0	0.0	0.0	1.6
Information	2.8	0.6	1.0	0.0	0.0	0.0	2.8

See footnotes at end of table.

Table 25. Standard errors for short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Fixed duration	Number of weeks[1]					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Financial activities	0.8	0.2	2.3	0.0	0.0	0.0	0.8
Finance and insurance	0.8	0.0	0.1	0.0	0.0	0.0	0.8
Credit intermediation and related activities	1.0	1.3	1.3	0.0	0.0	0.0	1.0
Insurance carriers and related activities	1.4	0.0	4.8	0.0	0.0	0.0	1.4
Professional and business services	1.8	0.0	1.6	0.0	0.0	0.0	1.8
Professional and technical services	2.6	0.2	0.3	1.2	0.0	0.0	2.6
Education and health services	0.9	0.0	0.2	0.0	0.0	0.0	0.9
Educational services	1.1	0.4	–	0.0	0.0	0.0	1.1
Junior colleges, colleges, and universities	1.5	0.0	2.6	0.0	0.0	0.0	1.5
Health care and social assistance	1.0	0.2	0.0	0.0	0.0	0.0	1.0
Leisure and hospitality	0.0	1.4	3.3	0.0	0.0	4.9	–
Accommodation and food services	0.0	1.4	1.4	0.0	–	0.0	–
1 to 99 workers	0.6	0.0	0.8	0.0	0.0	0.0	0.6
1 to 49 workers	0.7	0.0	0.8	0.0	0.0	0.0	0.7
50 to 99 workers	1.2	0.2	–	0.0	0.0	0.0	1.2
100 workers or more	0.7	0.5	2.3	0.0	0.0	0.0	0.7
100 to 499 workers	1.1	0.0	3.7	0.0	0.0	0.0	1.1
500 workers or more	0.9	0.4	0.9	0.0	0.0	0.0	0.9
Geographic areas							
Northeast	0.8	0.0	0.0	0.0	0.0	0.0	0.8
New England	2.1	1.2	–	0.0	0.0	0.0	2.1
Middle Atlantic	0.9	–	0.0	0.0	0.0	0.0	0.9
South	1.0	0.0	0.0	0.0	0.0	0.0	1.0
South Atlantic	1.3	0.0	0.0	0.0	0.0	0.0	1.3
East South Central	1.0	1.3	1.2	0.0	0.0	5.0	1.0
West South Central	2.5	0.0	–	0.0	0.0	0.0	2.5
Midwest	1.2	0.0	–	0.0	0.0	0.0	1.2
East North Central	1.7	0.0	3.5	0.0	0.0	0.0	1.7
West	0.9	1.4	0.0	0.0	0.0	0.0	0.9
Mountain	2.0	0.7	1.0	–	0.0	0.0	2.0
Pacific	0.8	1.0	2.6	0.0	0.0	–	0.8

[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 2015.

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

Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2015

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	1	20	1	40	24	14	62.7	60.0
Worker characteristics								
Management, professional, and related	1	16	([1])	42	24	17	64.1	60.0
Management, business, and financial	1	14	([1])	37	28	20	65.5	60.0
Professional and related	([1])	17	1	45	22	15	63.2	60.0
Service	–	29	–	35	26	8	60.2	60.0
Sales and office	1	22	1	39	23	14	62.1	60.0
Sales and related	–	22	–	38	21	16	62.4	60.0
Office and administrative support	1	23	1	40	23	13	62.0	60.0
Natural resources, construction, and maintenance	1	19	2	41	26	12	62.2	60.0
Installation, maintenance, and repair	–	16	–	48	21	12	62.2	60.0
Production, transportation, and material moving	2	16	([1])	44	23	14	63.0	60.0
Production	3	14	([1])	42	25	15	62.5	60.0
Transportation and material moving	–	18	–	46	22	13	63.4	60.0
Full time	1	18	1	42	23	15	63.0	60.0
Part time	–	30	–	27	31	8	60.9	60.0
Nonunion	1	19	1	41	24	14	62.8	60.0
Average wage within the following categories:[2]								
Lowest 25 percent	2	29	2	31	29	8	60.3	60.0
Lowest 10 percent	–	37	–	25	30	6	59.7	60.0
Second 25 percent	–	19	–	43	23	13	62.2	60.0
Third 25 percent	1	19	1	43	22	15	62.7	60.0
Highest 25 percent	1	16	([1])	41	25	17	64.2	60.0
Highest 10 percent	1	16	([1])	40	23	20	65.3	60.0
Establishment characteristics								
Goods-producing industries	–	14	–	42	25	18	63.6	60.0
Construction	–	24	–	33	36	4	60.7	60.0
Manufacturing	2	13	([1])	42	22	21	64.2	60.0
Service-providing industries	1	21	1	40	24	13	62.5	60.0
Trade, transportation, and utilities	1	20	1	42	21	16	63.4	60.0
Wholesale trade	–	16	–	51	19	10	61.7	60.0
Transportation and warehousing	–	21	–	41	16	21	65.6	60.0
Information	–	13	–	57	–	16	62.7	60.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2015—continued

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
Financial activities	–	27	–	31	18	23	64.3	60.0
Finance and insurance	–	24	–	27	21	27	65.7	60.0
Credit intermediation and related activities	–	41	–	22	21	14	60.9	60.0
Insurance carriers and related activities	–	10	–	36	25	28	66.6	66.0
Real estate and rental and leasing	–	–	–	44	–	–	59.0	60.0
Professional and business services	–	13	–	44	33	9	62.9	60.0
Professional and technical services	–	12	–	43	32	13	64.5	60.0
Administrative and waste services	–	–	–	48	34	–	60.2	60.0
Education and health services	([1])	23	1	43	19	14	61.6	60.0
Educational services	–	30	–	32	16	21	64.3	60.0
Junior colleges, colleges, and universities	–	27	–	33	10	30	68.9	60.0
Health care and social assistance	1	21	([1])	46	19	13	61.1	60.0
Leisure and hospitality	–	38	–	29	27	4	59.4	60.0
Accommodation and food services	–	37	–	29	–	4	59.8	60.0
Other services	–	20	5	27	45	3	61.5	60.0
1 to 99 workers	([1])	22	1	37	27	12	62.3	60.0
1 to 49 workers	([1])	23	1	34	30	11	62.3	60.0
50 to 99 workers	–	20	–	44	21	14	62.2	60.0
100 workers or more	2	18	([1])	43	22	16	63.1	60.0
100 to 499 workers	–	13	–	47	23	15	63.0	60.0
500 workers or more	2	23	1	37	21	16	63.1	60.0
Geographic areas								
Northeast	–	31	–	24	36	7	61.2	60.0
New England	–	9	–	49	18	20	65.3	60.0
Middle Atlantic	–	35	–	20	39	5	60.5	60.0
South	1	13	([1])	54	14	17	63.4	60.0
South Atlantic	–	14	–	54	14	17	62.9	60.0
East South Central	–	17	–	50	–	–	63.1	60.0
West South Central	–	9	–	57	16	17	64.8	60.0
Midwest	–	12	–	48	19	21	64.8	60.0
East North Central	–	12	–	46	21	20	64.7	60.0
West	1	15	5	45	19	15	62.2	60.0
Mountain	–	9	–	59	16	–	63.4	60.0
Pacific	2	19	8	35	21	15	61.3	60.0

[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 2015.

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

Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2015

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	0.2	1.0	0.1	1.5	1.3	0.8	0.3	0.0
Worker characteristics								
Management, professional, and related	0.2	1.3	0.2	2.3	1.9	1.4	0.5	0.0
Management, business, and financial	0.4	2.0	0.1	3.0	3.1	2.0	0.7	3.3
Professional and related	0.1	1.6	0.3	3.0	2.3	1.7	0.5	0.0
Service	–	3.6	–	4.5	3.1	2.2	0.6	0.0
Sales and office	0.3	1.2	0.3	1.6	1.5	1.1	0.3	0.0
Sales and related	–	1.6	–	2.3	2.3	1.9	0.6	0.0
Office and administrative support	0.3	1.5	0.2	2.2	1.9	1.4	0.4	0.0
Natural resources, construction, and maintenance	0.3	2.4	0.8	3.4	3.2	2.2	0.7	0.0
Installation, maintenance, and repair	–	3.1	–	4.4	3.8	3.0	0.9	0.0
Production, transportation, and material moving	0.7	1.9	0.1	2.5	2.1	1.6	0.5	0.0
Production	1.3	2.6	0.1	3.3	3.1	2.5	0.6	0.0
Transportation and material moving	–	2.7	–	3.7	2.3	1.7	0.8	0.0
Full time	0.2	1.1	0.1	1.6	1.3	1.0	0.3	0.0
Part time	–	2.3	–	3.6	2.3	1.3	0.5	0.0
Nonunion	0.2	1.1	0.2	1.6	1.2	0.9	0.3	0.0
Average wage within the following categories:[1]								
Lowest 25 percent	0.7	2.4	1.0	3.3	2.0	1.2	0.4	0.0
Lowest 10 percent	–	3.5	–	5.0	3.6	1.3	0.6	0.0
Second 25 percent	–	1.6	–	2.3	2.1	1.6	0.5	0.0
Third 25 percent	0.2	1.3	0.2	1.9	1.5	1.4	0.4	0.0
Highest 25 percent	0.2	1.3	0.1	2.3	2.0	1.2	0.4	0.0
Highest 10 percent	0.2	1.7	0.1	3.0	2.3	2.1	0.7	0.0
Establishment characteristics								
Goods-producing industries	–	1.8	–	2.3	2.3	2.0	0.5	0.0
Construction	–	3.5	–	4.3	4.8	1.4	0.8	0.0
Manufacturing	0.8	2.0	0.1	2.7	2.6	2.5	0.6	0.0
Service-providing industries	0.2	1.2	0.2	1.8	1.5	0.9	0.3	0.0
Trade, transportation, and utilities	0.5	1.5	0.4	1.9	1.5	1.4	0.6	0.0
Wholesale trade	–	2.5	–	3.9	2.2	2.3	1.0	0.0
Transportation and warehousing	–	4.8	–	4.3	3.9	3.7	1.9	0.0
Information	–	3.6	–	5.7	–	4.1	1.1	0.0

See footnotes at end of table.

Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
Financial activities	–	4.9	–	3.0	2.9	2.5	1.1	0.0
Finance and insurance	–	3.0	–	2.0	2.6	2.6	1.0	3.5
Credit intermediation and related activities	–	4.7	–	3.1	4.5	2.5	1.1	0.0
Insurance carriers and related activities	–	1.8	–	3.8	3.8	3.9	0.7	3.5
Real estate and rental and leasing	–	–	–	11.3	–	–	2.1	2.7
Professional and business services	–	2.3	–	3.9	4.1	1.5	0.7	0.0
Professional and technical services	–	2.5	–	5.6	4.9	2.3	1.0	1.2
Administrative and waste services	–	–	–	5.7	6.5	–	0.9	0.0
Education and health services	0.2	2.5	0.2	3.6	3.7	2.7	0.5	0.0
Educational services	–	3.7	–	3.8	3.8	3.2	0.8	0.0
Junior colleges, colleges, and universities	–	2.5	–	2.2	1.3	2.0	0.9	0.0
Health care and social assistance	0.2	3.1	0.1	3.9	4.2	3.2	0.7	0.0
Leisure and hospitality	–	6.8	–	7.6	7.2	1.8	1.1	1.3
Accommodation and food services	–	6.7	–	8.5	–	2.1	1.1	0.3
Other services	–	2.7	2.6	6.1	5.1	1.6	0.6	6.7
1 to 99 workers	0.1	1.8	0.3	2.1	2.0	1.4	0.4	0.0
1 to 49 workers	0.1	2.5	0.4	2.3	3.1	1.6	0.6	0.0
50 to 99 workers	–	2.4	–	3.4	2.9	2.6	0.6	0.0
100 workers or more	0.3	1.3	0.1	1.8	1.6	1.1	0.3	0.0
100 to 499 workers	–	1.4	–	2.5	2.3	1.4	0.4	0.0
500 workers or more	0.5	1.7	0.2	2.5	2.0	1.7	0.6	0.0
Geographic areas								
Northeast	–	2.2	–	2.9	2.5	0.9	0.4	0.0
New England	–	1.6	–	6.6	4.8	3.1	1.6	0.0
Middle Atlantic	–	2.5	–	3.0	2.7	0.8	0.4	0.0
South	0.4	1.4	([2])	2.7	1.9	1.8	0.5	0.0
South Atlantic	–	1.9	–	4.0	2.7	2.1	0.5	0.0
East South Central	–	3.9	–	4.7	–	–	1.7	0.0
West South Central	–	1.7	–	4.0	2.6	3.7	1.3	0.0
Midwest	–	1.9	–	2.5	2.0	2.1	0.5	0.0
East North Central	–	2.5	–	2.9	2.6	2.5	0.6	0.0
West	0.6	2.2	1.0	2.9	2.0	2.6	0.6	0.0
Mountain	–	2.8	–	5.1	3.1	–	1.1	0.0
Pacific	0.9	3.3	1.7	3.9	2.6	2.9	0.6	0.0

[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 2015.
[2] Less than 0.05.

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

Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2015

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	73	$170	$315	$595	$1,300	$2,500	27
Worker characteristics							
Management, professional, and related	69	170	500	900	1,730	2,500	31
Management, business, and financial	66	170	559	–	1,500	2,500	34
Professional and related	70	170	500	1,000	1,800	2,500	30
Service	83	170	170	520	604	1,500	17
Sales and office	75	170	270	600	1,500	2,500	25
Sales and related	78	170	–	595	1,666	4,615	22
Office and administrative support	74	170	270	600	1,385	2,500	26
Natural resources, construction, and maintenance	77	170	350	572	1,000	2,000	23
Installation, maintenance, and repair	76	200	476	600	1,200	2,000	24
Production, transportation, and material moving	71	170	300	524	1,000	1,500	29
Production	66	170	250	559	1,000	2,000	34
Transportation and material moving	77	170	385	500	–	1,500	23
Full time	72	170	350	600	1,500	2,500	28
Part time	84	170	170	500	595	921	16
Nonunion	73	170	315	600	1,480	2,500	27
Average wage within the following categories:[2]							
Lowest 25 percent	84	170	170	524	604	1,400	16
Lowest 10 percent	90	170	170	315	595	–	10
Second 25 percent	73	170	300	595	1,000	2,308	27
Third 25 percent	71	170	300	595	1,269	2,350	29
Highest 25 percent	70	170	500	750	1,750	2,500	30
Highest 10 percent	67	170	500	1,000	2,000	3,000	33
Establishment characteristics							
Goods-producing industries	69	170	350	595	1,000	2,000	31
Construction	92	170	170	546	–	–	8
Manufacturing	64	200	400	600	1,000	2,309	36
Service-providing industries	74	170	300	595	1,500	2,500	26
Trade, transportation, and utilities	74	170	200	561	1,000	2,500	26
Wholesale trade	73	170	425	572	1,000	2,500	27
Transportation and warehousing	72	170	–	500	–	1,385	28
Information	72	170	–	1,846	2,500	3,464	28

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2015—continued

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Financial activities	58	$170	–	–	$2,000	$4,153	42
Finance and insurance	50	170	$595	$1,385	3,000	5,770	50
Credit intermediation and related activities	48	–	–	1,500	3,000	8,077	52
Insurance carriers and related activities	54	–	595	1,000	2,500	–	46
Professional and business services	80	170	500	–	1,500	2,500	20
Professional and technical services	79	170	572	1,000	1,500	2,309	21
Administrative and waste services	84	170	–	590	–	2,300	16
Education and health services	69	170	–	595	1,300	2,500	31
Educational services	68	170	170	595	–	1,750	32
Junior colleges, colleges, and universities	49	170	170	–	1,500	2,000	51
Health care and social assistance	69	170	–	595	1,300	2,500	31
Other services	84	170	–	590	–	–	16
1 to 99 workers	80	170	–	576	1,000	1,730	20
1 to 49 workers	80	170	170	572	987	1,500	20
50 to 99 workers	79	170	300	584	1,000	2,308	21
100 workers or more	68	170	400	600	1,500	2,500	32
100 to 499 workers	71	170	350	604	1,500	2,500	29
500 workers or more	65	170	490	600	–	2,500	35
Geographic areas							
Northeast	88	170	170	559	604	1,500	12
New England	67	300	–	700	1,500	2,500	33
Middle Atlantic	92	170	170	559	595	–	8
South	65	300	500	1,000	1,750	2,500	35
South Atlantic	66	300	500	1,000	1,800	2,500	34
East South Central	65	315	500	1,000	1,500	2,500	35
West South Central	64	275	500	1,000	1,750	2,771	36
Midwest	57	260	500	–	1,500	2,500	43
East North Central	58	270	475	750	1,400	2,500	42
West	74	200	500	1,000	2,000	2,500	26
Mountain	72	–	–	–	2,000	2,500	28
Pacific	76	170	500	–	2,076	2,500	24

[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 2015.

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

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2015

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.1	$0.00	$19.96	$0.95	$144.40	$143.59	1.1
Worker characteristics							
Management, professional, and related	1.6	0.00	28.10	224.34	342.94	0.00	1.6
Management, business, and financial	2.5	0.00	63.87	–	160.07	0.00	2.5
Professional and related	2.1	0.00	14.18	262.75	359.26	104.15	2.1
Service	2.6	0.00	45.90	45.83	12.67	136.12	2.6
Sales and office	1.6	0.00	38.97	3.54	80.80	283.83	1.6
Sales and related	2.2	0.00	–	6.16	246.85	61.81	2.2
Office and administrative support	1.9	0.00	35.14	5.08	182.91	0.00	1.9
Natural resources, construction, and maintenance	3.3	0.00	88.10	27.51	99.84	415.72	3.3
Installation, maintenance, and repair	3.7	45.80	78.11	9.13	351.35	223.67	3.7
Production, transportation, and material moving	2.3	0.00	36.60	51.02	173.86	29.92	2.3
Production	2.9	0.00	32.16	57.85	26.76	560.91	2.9
Transportation and material moving	2.9	0.00	107.83	47.22	–	0.00	2.9
Full time	1.2	0.00	67.28	4.03	40.87	19.78	1.2
Part time	1.9	0.00	4.01	86.43	6.92	246.65	1.9
Nonunion	1.2	0.00	21.54	3.40	169.67	68.40	1.2
Average wage within the following categories:[2]							
Lowest 25 percent	1.7	0.00	6.98	42.45	3.88	211.42	1.7
Lowest 10 percent	1.7	0.00	0.00	84.26	1.28	–	1.7
Second 25 percent	2.1	0.00	25.89	9.37	229.03	102.66	2.1
Third 25 percent	1.7	0.00	35.49	6.22	172.04	189.92	1.7
Highest 25 percent	1.6	0.00	0.00	152.21	361.76	0.00	1.6
Highest 10 percent	2.3	0.00	39.45	63.59	298.82	622.10	2.3
Establishment characteristics							
Goods-producing industries	2.2	0.00	69.41	7.47	0.00	308.37	2.2
Construction	2.8	0.00	44.19	63.87	–	–	2.8
Manufacturing	2.7	14.17	80.30	3.51	0.00	417.22	2.7
Service-providing industries	1.3	0.00	20.86	0.95	132.12	62.67	1.3
Trade, transportation, and utilities	2.0	0.00	52.64	17.82	30.39	145.31	2.0
Wholesale trade	3.5	0.00	99.35	25.01	256.25	269.77	3.5
Transportation and warehousing	4.8	0.00	–	2.68	–	212.13	4.8
Information	5.1	0.00	–	414.96	113.53	621.89	5.1

See footnotes at end of table.

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Financial activities	3.3	$0.00	–	–	$357.94	$1,222.67	3.3
Finance and insurance	2.7	42.92	$10.19	$287.57	399.23	178.44	2.7
Credit intermediation and related activities	3.9	–	–	221.87	30.91	681.08	3.9
Insurance carriers and related activities	4.3	–	22.69	88.93	670.50	–	4.3
Professional and business services	2.7	0.00	55.02	–	81.93	178.51	2.7
Professional and technical services	3.7	38.59	31.02	28.95	94.60	352.53	3.7
Administrative and waste services	4.6	0.00	–	15.64	–	392.48	4.6
Education and health services	2.9	0.00	–	10.93	258.72	206.52	2.9
Educational services	4.3	0.00	0.00	67.39	–	398.97	4.3
Junior colleges, colleges, and universities	3.0	0.00	0.00	–	39.90	30.91	3.0
Health care and social assistance	3.5	0.00	–	18.31	375.30	265.25	3.5
Other services	4.2	0.00	–	28.17	–	–	4.2
1 to 99 workers	1.7	0.00	–	20.20	0.00	347.77	1.7
1 to 49 workers	2.2	0.00	49.52	19.94	259.38	18.92	2.2
50 to 99 workers	3.1	0.00	42.93	27.54	227.55	376.91	3.1
100 workers or more	1.5	0.00	89.26	25.63	162.85	0.00	1.5
100 to 499 workers	2.0	0.00	83.89	64.98	175.45	26.76	2.0
500 workers or more	2.3	0.00	62.75	35.35	–	48.10	2.3
Geographic areas							
Northeast	1.1	0.00	0.00	5.17	1.07	229.22	1.1
New England	4.4	17.75	–	119.15	373.05	209.52	4.4
Middle Atlantic	1.1	0.00	0.00	15.95	9.35	–	1.1
South	2.4	14.06	0.00	0.00	121.33	184.92	2.4
South Atlantic	3.2	19.88	8.03	0.00	245.78	250.37	3.2
East South Central	8.8	14.19	97.19	43.02	43.68	52.08	8.8
West South Central	2.6	55.10	51.49	287.96	322.87	387.70	2.6
Midwest	2.8	34.48	52.99	–	137.97	0.00	2.8
East North Central	3.7	21.49	85.50	100.57	141.74	0.00	3.7
West	3.1	35.39	3.08	60.05	231.88	20.07	3.1
Mountain	5.1	–	–	–	449.70	0.00	5.1
Pacific	3.9	23.23	82.00	–	373.15	196.23	3.9

[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 2015.

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

Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2015

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	7	93
Worker characteristics		
Management, professional, and related	7	93
Management, business, and financial	6	94
Professional and related	7	93
Service	6	94
Sales and office	7	93
Sales and related	9	91
Office and administrative support	7	93
Natural resources, construction, and maintenance	9	91
Installation, maintenance, and repair	9	91
Production, transportation, and material moving	6	94
Production	6	94
Transportation and material moving	6	94
Full time	7	93
Part time	5	95
Union	10	90
Nonunion	7	93
Average wage within the following categories:[1]		
Lowest 25 percent	10	90
Second 25 percent	6	94
Third 25 percent	7	93
Highest 25 percent	7	93
Highest 10 percent	7	93
Establishment characteristics		
Goods-producing industries	6	94
Construction	7	93
Manufacturing	6	94
Service-providing industries	7	93
Trade, transportation, and utilities	9	91
Wholesale trade	8	92
Retail trade	7	93
Transportation and warehousing	10	90
Utilities	18	82

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2015—continued

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

Characteristics	Employee contribution required	Employee contribution not required
Information	3	97
Financial activities	5	95
Finance and insurance	4	96
Credit intermediation and related activities	3	97
Insurance carriers and related activities	5	95
Professional and business services	10	90
Professional and technical services	8	92
Education and health services	6	94
Educational services	8	92
Junior colleges, colleges, and universities	11	89
Health care and social assistance	5	95
Other services	5	95
1 to 99 workers	5	95
1 to 49 workers	4	96
50 to 99 workers	5	95
100 workers or more	8	92
100 to 499 workers	7	93
500 workers or more	9	91
Geographic areas		
Northeast	7	93
New England	4	96
Middle Atlantic	8	92
South	7	93
South Atlantic	7	93
East South Central	7	93
West South Central	6	94
Midwest	6	94
East North Central	6	94
West North Central	7	93
West	8	92
Pacific	7	93

[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 2015.

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

Table 28. Standard errors for long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2015

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.6	0.6
Worker characteristics		
Management, professional, and related	0.8	0.8
Management, business, and financial	0.8	0.8
Professional and related	1.0	1.0
Service	1.6	1.6
Sales and office	0.9	0.9
Sales and related	1.6	1.6
Office and administrative support	1.0	1.0
Natural resources, construction, and maintenance	1.6	1.6
Installation, maintenance, and repair	1.8	1.8
Production, transportation, and material moving	0.9	0.9
Production	1.0	1.0
Transportation and material moving	1.2	1.2
Full time	0.6	0.6
Part time	1.3	1.3
Union	1.5	1.5
Nonunion	0.6	0.6
Average wage within the following categories:[1]		
Lowest 25 percent	2.4	2.4
Second 25 percent	0.8	0.8
Third 25 percent	0.7	0.7
Highest 25 percent	0.8	0.8
Highest 10 percent	1.1	1.1
Establishment characteristics		
Goods-producing industries	0.9	0.9
Construction	2.5	2.5
Manufacturing	1.1	1.1
Service-providing industries	0.7	0.7
Trade, transportation, and utilities	1.3	1.3
Wholesale trade	2.3	2.3
Retail trade	1.3	1.3
Transportation and warehousing	2.3	2.3
Utilities	3.4	3.4

See footnotes at end of table.

Table 28. Standard errors for long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Employee contribution required	Employee contribution not required
Information	1.3	1.3
Financial activities	0.8	0.8
Finance and insurance	0.6	0.6
Credit intermediation and related activities	0.9	0.9
Insurance carriers and related activities	1.2	1.2
Professional and business services	1.9	1.9
Professional and technical services	2.1	2.1
Education and health services	1.2	1.2
Educational services	1.4	1.4
Junior colleges, colleges, and universities	1.8	1.8
Health care and social assistance	1.5	1.5
Other services	2.4	2.4
1 to 99 workers	0.6	0.6
1 to 49 workers	0.8	0.8
50 to 99 workers	1.0	1.0
100 workers or more	0.9	0.9
100 to 499 workers	1.0	1.0
500 workers or more	1.3	1.3
Geographic areas		
Northeast	1.9	1.9
New England	1.2	1.2
Middle Atlantic	2.5	2.5
South	0.9	0.9
South Atlantic	1.3	1.3
East South Central	2.5	2.5
West South Central	1.1	1.1
Midwest	0.8	0.8
East North Central	1.1	1.1
West North Central	1.5	1.5
West	1.6	1.6
Pacific	1.9	1.9

[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 2015.

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

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2015

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	95	4	1	1
Worker characteristics				
Management, professional, and related	96	4	([1])	([1])
Management, business, and financial	95	4	–	–
Professional and related	96	3	–	–
Service	95	3	–	–
Protective service	95	–	–	–
Sales and office	95	4	([1])	([1])
Sales and related	90	10	–	–
Office and administrative support	97	2	([1])	1
Natural resources, construction, and maintenance	89	6	4	1
Installation, maintenance, and repair	93	5	–	–
Production, transportation, and material moving	91	3	4	2
Production	88	4	5	2
Transportation and material moving	94	2	2	2
Full time	95	4	1	1
Part time	88	10	–	–
Union	80	6	10	4
Nonunion	96	4	([1])	([1])
Average wage within the following categories:[2]				
Lowest 25 percent	91	7	–	–
Second 25 percent	97	2	1	([1])
Third 25 percent	94	4	2	1
Highest 25 percent	94	4	1	([1])
Highest 10 percent	94	5	([1])	([1])
Establishment characteristics				
Goods-producing industries	89	6	4	1
Construction	88	–	7	–
Manufacturing	90	5	4	2
Service-providing industries	96	3	([1])	([1])
Trade, transportation, and utilities	90	8	1	1
Wholesale trade	92	5	–	–
Retail trade	82	16	–	–
Transportation and warehousing	97	1	–	–
Utilities	82	13	–	–

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2015—continued

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
Information	94	6	–	–
Financial activities	98	1	–	–
Finance and insurance	99	1	–	–
Credit intermediation and related activities	99	1	–	–
Insurance carriers and related activities	98	2	–	–
Real estate and rental and leasing	92	–	–	–
Professional and business services	97	3	–	–
Professional and technical services	98	–	–	–
Administrative and waste services	99	–	–	–
Education and health services	98	2	–	–
Educational services	97	–	–	–
Junior colleges, colleges, and universities	97	–	–	–
Health care and social assistance	98	1	–	–
Leisure and hospitality	96	–	–	–
Accommodation and food services	93	–	–	–
Other services	100	–	–	–
1 to 99 workers	95	4	–	–
1 to 49 workers	94	5	–	–
50 to 99 workers	97	3	–	–
100 workers or more	94	4	1	1
100 to 499 workers	94	4	1	1
500 workers or more	94	3	2	1
Geographic areas				
Northeast	96	3	1	1
New England	96	3	–	–
Middle Atlantic	95	2	1	1
South	95	4	([1])	([1])
South Atlantic	96	4	–	–
East South Central	92	–	–	–
West South Central	96	3	–	–
Midwest	92	4	3	1
East North Central	92	4	3	2
West North Central	93	4	–	–
West	95	5	–	–
Mountain	93	7	–	–
Pacific	96	3	–	–

[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 2015.

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

Table 29. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2015

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	0.5	0.4	0.2	0.1
Worker characteristics				
Management, professional, and related	0.6	0.6	0.1	([1])
Management, business, and financial	1.0	1.0	–	–
Professional and related	0.6	0.6	–	–
Service	1.6	1.0	–	–
Protective service	3.6	–	–	–
Sales and office	0.5	0.5	0.1	0.2
Sales and related	1.5	1.5	–	–
Office and administrative support	0.5	0.4	0.1	0.2
Natural resources, construction, and maintenance	1.7	1.5	0.5	0.6
Installation, maintenance, and repair	1.6	1.4	–	–
Production, transportation, and material moving	1.4	1.0	1.0	0.5
Production	2.4	1.7	1.6	0.5
Transportation and material moving	1.2	0.7	0.9	0.7
Full time	0.5	0.4	0.2	0.1
Part time	2.2	2.0	–	–
Union	2.3	1.0	1.9	1.1
Nonunion	0.5	0.5	([1])	([1])
Average wage within the following categories:[2]				
Lowest 25 percent	1.8	1.7	–	–
Second 25 percent	0.5	0.5	0.2	0.1
Third 25 percent	0.8	0.7	0.4	0.2
Highest 25 percent	0.7	0.7	0.2	0.1
Highest 10 percent	1.0	1.0	0.1	0.1
Establishment characteristics				
Goods-producing industries	1.6	1.4	0.8	0.3
Construction	2.9	–	1.3	–
Manufacturing	1.8	1.4	1.0	0.4
Service-providing industries	0.4	0.4	0.2	0.1
Trade, transportation, and utilities	1.1	1.0	0.4	0.4
Wholesale trade	2.1	1.7	–	–
Retail trade	2.3	2.1	–	–
Transportation and warehousing	1.3	0.7	–	–
Utilities	3.8	3.6	–	–

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
Information	1.8	1.8	–	–
Financial activities	0.9	0.3	–	–
Finance and insurance	0.4	0.3	–	–
Credit intermediation and related activities	0.6	0.3	–	–
Insurance carriers and related activities	0.7	0.7	–	–
Real estate and rental and leasing	6.7	–	–	–
Professional and business services	0.9	0.9	–	–
Professional and technical services	1.1	–	–	–
Administrative and waste services	1.0	–	–	–
Education and health services	0.6	0.6	–	–
Educational services	0.5	–	–	–
Junior colleges, colleges, and universities	0.5	–	–	–
Health care and social assistance	0.7	0.7	–	–
Leisure and hospitality	4.1	–	–	–
Accommodation and food services	6.8	–	–	–
Other services	0.0	–	–	–
1 to 99 workers	0.7	0.7	–	–
1 to 49 workers	0.9	0.9	–	–
50 to 99 workers	1.2	1.2	–	–
100 workers or more	0.6	0.5	0.3	0.2
100 to 499 workers	0.8	0.8	0.2	0.3
500 workers or more	0.8	0.7	0.4	0.2
Geographic areas				
Northeast	0.7	0.3	0.5	0.2
New England	0.9	0.6	–	–
Middle Atlantic	0.8	0.5	0.7	0.3
South	0.8	0.8	0.1	([1])
South Atlantic	0.9	1.0	–	–
East South Central	3.6	–	–	–
West South Central	1.2	1.2	–	–
Midwest	1.1	0.9	0.6	0.4
East North Central	1.2	1.1	0.5	0.5
West North Central	2.4	1.8	–	–
West	1.1	1.1	–	–
Mountain	2.1	2.1	–	–
Pacific	1.2	1.2	–	–

[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 2015.

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

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2015

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	25	64	5	5	1	57.8	60.0
Worker characteristics							
Management, professional, and related	26	62	6	6	([1])	57.7	60.0
Management, business, and financial	27	60	6	6	([1])	57.4	60.0
Professional and related	25	63	5	6	1	57.9	60.0
Service	24	69	5	–	–	57.9	60.0
Protective service	–	74	–	–	–	59.3	60.0
Sales and office	27	63	5	5	1	57.7	60.0
Sales and related	22	67	4	5	2	58.1	60.0
Office and administrative support	28	62	5	5	1	57.6	60.0
Natural resources, construction, and maintenance	21	71	4	3	1	57.9	60.0
Installation, maintenance, and repair	20	74	3	3	1	58.1	60.0
Production, transportation, and material moving	22	70	–	4	–	58.1	60.0
Production	22	67	–	5	–	58.0	60.0
Transportation and material moving	21	72	3	4	–	58.2	60.0
Full time	25	64	5	5	1	57.8	60.0
Part time	24	64	–	7	–	58.2	60.0
Union	30	61	6	2	1	57.5	60.0
Nonunion	25	65	5	5	1	57.8	60.0
Average wage within the following categories:[2]							
Lowest 25 percent	21	72	4	–	–	58.0	60.0
Second 25 percent	25	67	4	4	1	57.6	60.0
Third 25 percent	24	66	5	5	1	58.1	60.0
Highest 25 percent	27	61	6	6	1	57.7	60.0
Highest 10 percent	27	59	7	6	1	57.9	60.0
Establishment characteristics							
Goods-producing industries	21	66	7	6	1	58.4	60.0
Construction	–	84	–	–	2	58.8	60.0
Manufacturing	22	63	8	–	–	58.4	60.0
Service-providing industries	26	64	4	5	1	57.7	60.0
Trade, transportation, and utilities	19	71	4	5	([1])	58.3	60.0
Wholesale trade	19	72	–	5	–	57.9	60.0
Retail trade	11	80	–	5	–	59.1	60.0
Transportation and warehousing	22	73	–	2	–	58.2	60.0
Utilities	39	31	20	–	–	58.4	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2015—continued

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
Information	27	64	3	4	2	57.2	60.0
Financial activities	35	53	7	5	1	57.2	60.0
Finance and insurance	38	49	7	5	1	56.9	60.0
Credit intermediation and related activities	41	45	8	5	1	56.5	60.0
Insurance carriers and related activities	29	56	9	–	–	57.7	60.0
Real estate and rental and leasing	–	85	–	–	–	59.8	60.0
Professional and business services	25	60	–	7	–	57.6	60.0
Professional and technical services	27	59	7	–	–	57.1	60.0
Administrative and waste services	28	58	–	–	–	57.7	60.0
Education and health services	28	67	2	3	([1])	57.3	60.0
Educational services	–	76	7	11	–	60.7	60.0
Junior colleges, colleges, and universities	–	79	8	5	–	60.6	60.0
Health care and social assistance	33	65	–	1	–	56.4	60.0
Leisure and hospitality	–	74	–	–	–	58.8	60.0
Accommodation and food services	–	68	–	–	–	58.6	60.0
Other services	–	72	–	14	–	61.4	60.0
1 to 99 workers	19	70	5	5	1	58.6	60.0
1 to 49 workers	20	70	4	5	1	58.5	60.0
50 to 99 workers	17	70	6	5	1	58.7	60.0
100 workers or more	28	61	5	5	1	57.4	60.0
100 to 499 workers	22	68	4	5	1	58.0	60.0
500 workers or more	35	54	5	5	([1])	56.8	60.0
Geographic areas							
Northeast	25	66	3	6	1	57.9	60.0
New England	27	63	6	3	1	57.8	60.0
Middle Atlantic	24	67	–	7	–	58.0	60.0
South	26	65	4	4	1	57.3	60.0
South Atlantic	28	64	4	4	1	57.3	60.0
East South Central	22	70	–	4	–	57.4	60.0
West South Central	26	66	4	–	–	57.2	60.0
Midwest	20	69	5	5	1	58.5	60.0
East North Central	22	69	5	4	([1])	58.1	60.0
West North Central	17	69	5	7	1	59.2	60.0
West	29	55	9	6	1	57.7	60.0
Mountain	30	59	8	–	–	57.3	60.0
Pacific	29	53	10	8	1	57.9	60.0

[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 2015.

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

Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2015

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	1.1	1.2	0.4	0.5	0.1	0.2	0.0
Worker characteristics							
Management, professional, and related	1.6	1.8	0.7	0.7	0.1	0.2	0.0
Management, business, and financial	2.3	2.5	0.7	0.8	0.1	0.4	0.0
Professional and related	1.8	1.9	0.8	0.9	0.2	0.2	0.0
Service	4.0	4.4	2.2	–	–	0.5	0.0
Protective service	–	8.4	–	–	–	0.9	0.0
Sales and office	1.6	1.8	0.6	0.6	0.3	0.2	0.0
Sales and related	2.2	3.2	1.2	1.3	0.8	0.3	0.0
Office and administrative support	1.8	1.9	0.6	0.6	0.2	0.2	0.0
Natural resources, construction, and maintenance	2.8	2.7	1.4	0.9	0.5	0.5	0.0
Installation, maintenance, and repair	2.8	2.9	0.7	1.0	0.5	0.4	0.0
Production, transportation, and material moving	1.6	1.8	–	1.0	–	0.2	0.0
Production	2.0	2.2	–	1.6	–	0.3	0.0
Transportation and material moving	2.5	3.1	1.1	1.2	–	0.3	0.0
Full time	1.1	1.2	0.4	0.5	0.1	0.2	0.0
Part time	3.6	4.7	–	2.2	–	0.4	0.0
Union	2.6	2.8	2.0	0.5	0.4	0.3	0.0
Nonunion	1.1	1.3	0.5	0.5	0.1	0.2	0.0
Average wage within the following categories:[1]							
Lowest 25 percent	3.0	3.2	1.3	–	–	0.4	0.0
Second 25 percent	1.9	2.1	0.7	0.6	0.3	0.3	0.0
Third 25 percent	1.4	1.4	0.5	0.7	0.2	0.2	0.0
Highest 25 percent	1.7	1.9	0.8	0.7	0.1	0.3	0.0
Highest 10 percent	2.4	2.7	1.2	1.0	0.2	0.4	0.0
Establishment characteristics							
Goods-producing industries	1.7	2.1	1.3	1.1	0.3	0.3	0.0
Construction	–	5.0	–	–	0.8	0.9	0.0
Manufacturing	1.7	2.4	1.6	–	–	0.2	0.0
Service-providing industries	1.3	1.4	0.5	0.5	0.1	0.2	0.0
Trade, transportation, and utilities	1.5	2.0	0.8	0.8	0.2	0.3	0.0
Wholesale trade	2.9	3.7	–	1.5	–	0.5	0.0
Retail trade	2.2	3.3	–	2.0	–	0.3	0.0
Transportation and warehousing	3.4	3.6	–	1.1	–	0.4	0.0
Utilities	3.6	3.7	3.9	–	–	0.8	0.0

See footnotes at end of table.

Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
Information	3.7	3.6	1.3	1.8	0.7	0.5	0.0
Financial activities	2.1	2.1	1.0	0.8	0.2	0.3	0.0
Finance and insurance	2.2	2.0	1.0	0.9	0.3	0.3	0.0
Credit intermediation and related activities	2.4	2.3	1.3	1.1	0.2	0.3	0.0
Insurance carriers and related activities	2.6	3.0	2.4	–	–	0.4	0.0
Real estate and rental and leasing	–	5.1	–	–	–	0.4	0.0
Professional and business services	3.5	3.9	–	1.6	–	0.5	0.0
Professional and technical services	4.3	4.9	2.1	–	–	0.7	0.0
Administrative and waste services	7.5	8.6	–	–	–	1.0	0.0
Education and health services	2.5	2.6	0.4	0.7	0.2	0.3	0.0
Educational services	–	2.4	1.3	2.4	–	0.2	0.0
Junior colleges, colleges, and universities	–	1.6	1.1	1.0	–	0.2	0.0
Health care and social assistance	3.1	3.2	–	0.3	–	0.3	0.0
Leisure and hospitality	–	7.1	–	–	–	0.7	0.0
Accommodation and food services	–	10.6	–	–	–	1.1	0.0
Other services	–	5.9	–	4.1	–	0.8	0.0
1 to 99 workers	1.6	1.9	0.8	0.6	0.3	0.2	0.0
1 to 49 workers	1.9	2.3	1.1	0.9	0.3	0.2	0.0
50 to 99 workers	2.4	2.8	1.5	0.9	0.5	0.4	0.0
100 workers or more	1.3	1.4	0.5	0.7	0.1	0.2	0.0
100 to 499 workers	1.9	2.1	0.7	0.8	0.2	0.3	0.0
500 workers or more	1.9	2.1	0.8	1.1	0.1	0.3	0.0
Geographic areas							
Northeast	2.5	2.8	0.6	1.4	0.2	0.3	0.0
New England	4.0	3.8	1.9	1.3	0.3	0.6	0.0
Middle Atlantic	3.1	3.6	–	1.9	–	0.4	0.0
South	2.0	2.1	0.6	0.6	0.2	0.3	0.0
South Atlantic	3.1	3.4	0.8	0.8	0.3	0.4	0.0
East South Central	4.4	3.9	–	1.5	–	0.8	0.0
West South Central	2.9	3.1	1.1	–	–	0.5	0.0
Midwest	1.6	1.9	1.1	0.9	0.2	0.2	0.0
East North Central	2.1	2.2	1.5	0.9	0.2	0.3	0.0
West North Central	1.8	3.8	1.8	2.1	0.3	0.2	0.0
West	2.8	2.9	1.1	1.2	0.3	0.4	0.0
Mountain	5.6	5.3	1.8	–	–	0.6	0.0
Pacific	3.1	3.4	1.3	1.8	0.4	0.5	0.0

[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 2015.

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

Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2015

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	89	$3,000	$5,000	$8,000	–	$15,000	11
Worker characteristics							
Management, professional, and related	90	4,000	5,000	10,000	$12,500	17,300	10
Management, business, and financial	91	4,500	6,000	10,000	15,000	20,833	9
Professional and related	89	–	5,000	8,000	12,000	15,000	11
Service	93	4,000	5,000	7,500	10,000	12,500	7
Sales and office	90	3,000	5,000	8,500	12,500	20,000	10
Sales and related	93	5,000	5,000	10,000	15,000	20,833	7
Office and administrative support	89	3,000	5,000	8,000	12,000	20,000	11
Natural resources, construction, and maintenance	89	3,000	5,000	6,000	10,000	15,000	11
Installation, maintenance, and repair	91	3,000	4,800	6,000	10,000	12,500	9
Production, transportation, and material moving	80	3,000	5,000	7,000	10,000	15,000	20
Production	84	3,000	5,000	7,000	10,000	15,000	16
Transportation and material moving	76	3,000	–	7,000	10,000	12,500	24
Full time	89	3,000	5,000	8,000	–	15,000	11
Part time	89	–	5,000	7,500	–	15,000	11
Union	82	–	–	5,000	10,000	12,500	18
Nonunion	89	–	5,000	8,500	12,000	15,000	11
Average wage within the following categories:[2]							
Lowest 25 percent	94	3,500	5,000	6,000	10,000	12,500	6
Second 25 percent	89	3,000	5,000	7,500	10,000	15,000	11
Third 25 percent	87	3,000	5,000	7,500	10,000	15,000	13
Highest 25 percent	89	–	5,000	10,000	14,500	19,500	11
Highest 10 percent	87	5,000	6,000	10,000	15,000	20,000	13
Establishment characteristics							
Goods-producing industries	87	3,000	5,000	8,500	11,000	15,000	13
Construction	95	5,000	5,000	–	10,000	–	5
Manufacturing	86	3,000	5,000	9,500	12,000	15,000	14
Service-providing industries	89	–	5,000	8,000	–	–	11
Trade, transportation, and utilities	84	–	5,000	7,000	10,000	15,000	16
Wholesale trade	90	5,000	5,000	7,500	10,000	15,000	10
Retail trade	94	3,000	5,000	6,000	10,000	–	6
Transportation and warehousing	74	–	–	7,000	10,000	10,000	26
Utilities	60	5,000	7,000	12,000	15,000	15,000	40

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2015—continued

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	92	$4,000	$4,000	$9,340	$12,000	$17,500	8
Financial activities	90	2,500	6,000	10,000	20,000	30,000	10
Finance and insurance	89	2,500	7,000	12,000	20,833	30,000	11
Credit intermediation and related activities	94	2,500	6,000	12,000	20,833	30,000	6
Insurance carriers and related activities	77	5,000	8,000	10,000	16,000	30,000	23
Professional and business services	85	–	6,000	10,000	15,000	20,000	15
Professional and technical services	90	5,000	6,000	10,000	15,000	–	10
Administrative and waste services	78	2,500	5,000	–	–	17,300	22
Education and health services	94	–	5,000	7,500	10,000	15,000	6
Educational services	90	4,000	5,000	7,500	10,000	15,000	10
Junior colleges, colleges, and universities	87	5,000	5,000	8,000	10,000	17,000	13
Health care and social assistance	96	3,000	5,000	7,500	10,000	15,000	4
1 to 99 workers	91	3,500	5,000	7,500	10,000	15,000	9
1 to 49 workers	90	3,000	5,000	7,500	10,000	15,000	10
50 to 99 workers	92	4,000	5,000	7,500	10,000	15,000	8
100 workers or more	88	3,000	5,000	10,000	12,500	–	12
100 to 499 workers	90	–	5,000	8,000	11,000	15,000	10
500 workers or more	85	3,000	5,000	10,000	13,500	20,000	15
Geographic areas							
Northeast	91	3,000	5,000	7,500	12,000	15,000	9
New England	93	3,000	5,000	7,500	11,000	15,000	7
Middle Atlantic	90	3,000	5,000	7,500	12,000	15,000	10
South	90	4,000	5,000	8,000	10,625	15,000	10
South Atlantic	90	5,000	5,000	8,000	10,000	15,000	10
East South Central	90	3,000	5,000	7,000	10,000	15,000	10
West South Central	91	4,000	5,000	8,000	12,000	–	9
Midwest	84	3,000	5,000	7,500	10,000	15,000	16
East North Central	84	3,000	5,000	6,000	10,000	15,000	16
West North Central	86	–	5,000	10,000	12,500	–	14
West	89	4,000	6,000	10,000	12,500	20,000	11
Mountain	92	–	5,000	10,000	12,000	–	8
Pacific	88	4,000	6,000	10,000	12,650	20,000	12

[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 2015.

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

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2015

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.8	$101.61	$0.00	$178.94	–	$401.37	0.8
Worker characteristics							
Management, professional, and related	0.9	464.69	346.89	388.34	$768.91	2,035.95	0.9
Management, business, and financial	1.1	914.10	0.00	0.00	931.75	1,163.55	1.1
Professional and related	1.1	–	0.00	376.78	1,543.13	292.48	1.1
Service	2.3	889.96	0.00	209.31	0.00	1,712.05	2.3
Sales and office	0.9	0.00	0.00	956.53	595.52	0.00	0.9
Sales and related	1.4	466.61	0.00	189.21	1,223.40	1,086.26	1.4
Office and administrative support	0.9	549.47	0.00	551.57	369.44	72.05	0.9
Natural resources, construction, and maintenance	2.1	695.54	97.40	512.87	0.00	334.48	2.1
Installation, maintenance, and repair	1.9	780.84	661.96	0.00	0.00	2,463.41	1.9
Production, transportation, and material moving	2.2	181.80	0.00	463.47	0.00	1,107.32	2.2
Production	2.7	99.68	0.00	605.76	0.00	0.00	2.7
Transportation and material moving	3.6	871.01	–	1,105.29	0.00	1,377.87	3.6
Full time	0.8	93.26	0.00	313.92	–	423.08	0.8
Part time	3.4	–	163.86	598.33	–	858.12	3.4
Union	2.7	–	–	1,075.52	0.00	2,026.67	2.7
Nonunion	0.8	–	0.00	817.42	370.31	1,889.10	0.8
Average wage within the following categories:[2]							
Lowest 25 percent	1.5	765.34	0.00	334.48	0.00	1,954.90	1.5
Second 25 percent	1.3	133.12	0.00	211.54	0.00	0.00	1.3
Third 25 percent	1.2	29.11	0.00	716.67	152.15	0.00	1.2
Highest 25 percent	1.0	–	0.00	0.00	2,250.38	3,121.01	1.0
Highest 10 percent	1.6	1,234.08	215.01	0.00	0.00	0.00	1.6
Establishment characteristics							
Goods-producing industries	1.7	26.76	0.00	1,418.55	1,698.34	0.00	1.7
Construction	2.1	26.76	0.00	–	1,366.04	–	2.1
Manufacturing	2.0	26.76	0.00	1,363.50	1,401.91	0.00	2.0
Service-providing industries	0.8	–	0.00	142.75	–	–	0.8
Trade, transportation, and utilities	1.8	–	0.00	327.72	0.00	0.00	1.8
Wholesale trade	2.1	482.39	518.17	1,059.82	0.00	0.00	2.1
Retail trade	1.7	645.90	0.00	1,423.79	1,706.71	–	1.7
Transportation and warehousing	4.3	–	–	1,708.13	720.49	2,182.06	4.3
Utilities	7.2	1,017.88	2,067.82	887.47	0.00	0.00	7.2

See footnotes at end of table.

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	2.3	$0.00	$0.00	$2,396.98	$2,382.08	$3,684.11	2.3
Financial activities	1.1	94.60	717.82	244.15	442.69	1,638.60	1.1
Finance and insurance	1.2	0.00	852.61	922.27	579.10	0.00	1.2
Credit intermediation and related activities	1.1	0.00	825.23	362.06	0.00	0.00	1.1
Insurance carriers and related activities	2.5	688.73	1,011.01	526.82	3,101.49	6,394.03	2.5
Professional and business services	2.3	–	1,053.47	0.00	1,595.83	2,648.69	2.3
Professional and technical services	2.7	401.37	616.75	0.00	1,099.39	–	2.7
Administrative and waste services	5.8	733.61	1,135.25	–	–	3,248.88	5.8
Education and health services	0.8	–	0.00	453.10	0.00	0.00	0.8
Educational services	2.2	826.25	0.00	133.79	0.00	1,500.72	2.2
Junior colleges, colleges, and universities	2.6	691.97	216.86	613.11	831.20	3,443.60	2.6
Health care and social assistance	0.8	620.16	0.00	890.27	0.00	0.00	0.8
1 to 99 workers	1.2	684.47	0.00	384.29	0.00	0.00	1.2
1 to 49 workers	1.5	463.91	0.00	1,107.31	0.00	303.35	1.5
50 to 99 workers	1.5	904.41	0.00	241.19	0.00	0.00	1.5
100 workers or more	1.0	15.22	0.00	382.65	173.80	–	1.0
100 to 499 workers	1.3	–	0.00	798.84	1,785.21	469.73	1.3
500 workers or more	1.4	24.83	133.79	0.00	2,033.65	2,008.83	1.4
Geographic areas							
Northeast	1.8	184.90	0.00	0.00	2,000.49	0.00	1.8
New England	1.9	69.42	0.00	381.61	1,695.10	772.13	1.9
Middle Atlantic	2.5	551.65	0.00	200.69	2,194.08	577.96	2.5
South	1.1	708.27	0.00	487.49	1,612.46	670.50	1.1
South Atlantic	1.6	1,041.60	613.11	1,189.42	2,335.57	746.18	1.6
East South Central	2.7	98.26	1,031.13	1,391.75	1,638.60	1,247.92	2.7
West South Central	1.5	667.09	0.00	2,257.42	1,621.22	–	1.5
Midwest	1.8	27.12	0.00	463.47	1,350.01	133.79	1.8
East North Central	1.9	390.06	0.00	535.16	0.00	0.00	1.9
West North Central	3.8	–	160.83	1,499.83	2,807.22	–	3.8
West	1.6	637.57	149.58	0.00	2,353.51	2,881.91	1.6
Mountain	1.9	–	668.95	0.00	1,985.37	–	1.9
Pacific	2.1	360.98	482.39	0.00	3,475.75	2,152.23	2.1

[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 2015.

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

Table 32. Leave benefits: Access, private industry workers, National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave[1]	
								Paid	Unpaid
All workers	77	61	76	38	59	60	32	12	87
Worker characteristics									
Management, professional, and related	89	81	88	57	79	81	47	22	92
Management, business, and financial	97	88	96	62	84	86	51	28	93
Professional and related	84	78	83	54	76	78	45	19	92
Service	50	39	53	20	34	36	15	6	79
Protective service	73	43	65	30	45	46	20	–	82
Sales and office	80	65	79	41	60	61	32	13	88
Sales and related	69	53	70	33	49	51	26	8	87
Office and administrative support	86	73	85	46	68	68	35	16	89
Natural resources, construction, and maintenance	82	53	78	29	50	50	24	8	81
Construction, extraction, farming, fishing, and forestry	69	36	63	17	36	35	15	6	78
Installation, maintenance, and repair	92	67	91	39	62	63	31	9	84
Production, transportation, and material moving	85	56	83	33	63	63	32	6	87
Production	91	57	90	33	69	68	34	7	88
Transportation and material moving	78	55	75	33	58	59	30	5	86
Full time	90	74	91	47	70	71	38	15	89
Part time	37	24	34	15	27	29	13	5	79
Union	90	73	89	50	77	79	40	11	91
Nonunion	75	60	75	37	57	58	31	12	86
Average wage within the following categories:[2]									
Lowest 25 percent	48	31	48	16	30	32	14	5	80
Lowest 10 percent	36	22	40	9	21	23	10	3	76
Second 25 percent	84	66	84	39	62	63	28	10	87
Third 25 percent	90	73	89	47	71	72	38	14	90
Highest 25 percent	92	84	91	58	82	83	51	23	92
Highest 10 percent	93	86	92	59	85	88	59	25	94
Establishment characteristics									
Goods-producing industries	90	58	88	33	66	66	36	7	86
Construction	75	41	68	18	36	38	14	5	75
Manufacturing	97	65	96	40	78	78	44	9	91
Service-providing industries	74	62	74	39	58	59	31	13	87
Trade, transportation, and utilities	79	61	78	36	59	60	30	7	89
Wholesale trade	94	77	92	41	70	72	31	9	87
Retail trade	70	50	70	30	50	50	24	7	89
Transportation and warehousing	87	74	88	46	71	75	44	5	92
Utilities	99	89	98	62	89	88	68	16	98

See footnotes at end of table.

Table 32. Leave benefits: Access, private industry workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave[1]	
								Paid	Unpaid
Information	97	92	96	79	91	92	53	30	97
Financial activities	93	86	94	61	84	87	55	31	93
Finance and insurance	97	90	97	67	90	93	66	36	95
Credit intermediation and related activities	98	92	97	62	93	95	71	31	97
Insurance carriers and related activities	96	87	97	73	87	90	58	38	93
Real estate and rental and leasing	81	72	83	40	62	66	18	13	85
Professional and business services	81	65	77	40	58	58	33	18	82
Professional and technical services	90	78	90	50	73	74	46	24	88
Administrative and waste services	66	44	58	22	32	32	12	8	71
Education and health services	81	72	78	52	73	73	35	16	92
Educational services	63	73	53	45	73	73	40	16	90
Junior colleges, colleges, and universities	80	80	73	50	89	90	58	17	95
Health care and social assistance	85	72	83	54	73	73	34	15	93
Leisure and hospitality	34	28	43	11	20	24	10	5	78
Accommodation and food services	31	25	42	10	19	23	8	4	78
Other services	64	57	68	29	39	39	18	6	75
1 to 99 workers	68	52	68	28	45	47	20	8	81
1 to 49 workers	66	49	65	25	41	43	18	8	78
50 to 99 workers	74	58	76	35	58	60	25	10	89
100 workers or more	86	72	86	51	76	76	45	17	94
100 to 499 workers	83	67	83	45	70	70	39	14	93
500 workers or more	91	80	90	59	85	86	56	22	94
Geographic areas									
Northeast	77	66	76	51	64	72	37	14	87
New England	76	62	74	42	63	72	38	13	92
Middle Atlantic	78	67	77	55	64	72	36	15	85
South	78	61	78	37	62	63	35	13	86
South Atlantic	78	62	78	40	64	63	35	14	88
East South Central	77	58	79	31	56	60	29	6	83
West South Central	79	60	79	34	61	63	37	13	84
Midwest	76	58	77	37	61	60	28	10	87
East North Central	76	57	77	38	62	61	28	10	88
West North Central	78	61	77	34	58	56	28	10	86
West	73	60	71	31	48	47	25	12	86
Mountain	71	57	72	34	50	50	29	10	83
Pacific	75	61	71	29	48	45	24	13	88

[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 2015.

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

Table 32. Standard errors for leave benefits: Access, private industry workers, National Compensation Survey, March 2015

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
All workers	0.7	0.8	0.7	0.7	0.8	0.8	0.6	0.5	0.5
Worker characteristics									
Management, professional, and related	1.0	1.1	0.9	1.2	1.1	1.0	1.3	1.0	0.7
Management, business, and financial	0.7	1.3	0.8	1.8	1.2	1.1	1.8	1.6	1.0
Professional and related	1.4	1.5	1.3	1.4	1.4	1.4	1.7	1.2	0.9
Service	2.0	1.8	1.7	1.3	1.7	1.8	1.3	0.6	1.6
Protective service	5.0	5.3	5.9	5.9	5.7	6.4	4.1	–	3.4
Sales and office	0.8	1.0	0.8	1.0	0.9	1.0	0.9	0.6	0.7
Sales and related	1.2	1.3	1.3	1.2	1.5	1.4	1.0	0.7	1.0
Office and administrative support	0.9	1.3	1.0	1.4	1.3	1.5	1.2	0.9	0.8
Natural resources, construction, and maintenance	1.5	2.0	1.7	1.4	1.9	1.6	1.5	0.9	1.7
Construction, extraction, farming, fishing, and forestry	2.4	2.6	2.8	1.7	2.5	2.1	1.9	1.1	2.5
Installation, maintenance, and repair	1.1	2.3	1.4	2.2	2.6	2.3	1.9	1.3	2.2
Production, transportation, and material moving	1.2	1.8	1.2	1.4	1.5	1.4	1.2	0.7	1.0
Production	1.0	2.3	1.2	1.6	1.7	1.7	1.6	1.0	1.1
Transportation and material moving	2.0	2.3	1.8	2.0	2.2	1.9	1.6	0.7	1.5
Full time	0.5	0.8	0.5	0.8	0.8	0.8	0.8	0.6	0.5
Part time	1.4	1.1	1.4	0.9	1.3	1.4	0.9	0.4	1.2
Union	1.2	1.7	1.3	2.0	1.8	1.9	1.9	1.0	1.5
Nonunion	0.8	0.9	0.8	0.7	0.8	0.8	0.6	0.5	0.6
Average wage within the following categories:[1]									
Lowest 25 percent	1.5	1.2	1.4	0.9	1.3	1.3	0.9	0.4	1.0
Lowest 10 percent	2.1	1.5	2.0	0.9	1.8	1.8	1.4	0.5	1.9
Second 25 percent	0.9	1.2	0.8	1.2	1.3	1.3	1.1	0.6	1.2
Third 25 percent	0.8	1.2	0.8	1.1	1.0	1.1	1.1	0.8	0.7
Highest 25 percent	0.7	1.1	0.7	1.2	1.0	1.0	1.2	0.9	0.7
Highest 10 percent	0.8	1.3	0.8	1.8	1.2	1.1	1.8	1.6	0.9
Establishment characteristics									
Goods-producing industries	0.8	1.6	0.9	1.3	1.1	1.1	1.2	0.7	0.9
Construction	1.8	2.1	2.3	1.7	2.1	2.0	1.5	0.9	2.4
Manufacturing	0.6	2.1	0.8	1.7	1.4	1.5	1.5	1.0	0.9
Service-providing industries	0.8	0.9	0.9	0.8	0.9	0.9	0.7	0.5	0.6
Trade, transportation, and utilities	0.9	1.3	0.9	0.9	1.1	1.0	0.9	0.6	0.8
Wholesale trade	0.9	2.0	1.0	2.2	2.0	2.2	2.5	1.3	1.6
Retail trade	1.2	1.3	1.1	1.2	1.3	1.2	1.0	0.7	0.8
Transportation and warehousing	2.7	3.4	2.0	3.1	3.1	2.5	3.0	1.5	2.6
Utilities	0.3	5.9	0.9	5.4	3.3	3.3	4.6	3.6	1.2

See footnotes at end of table.

Table 32. Standard errors for leave benefits: Access, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
Information	0.8	1.8	1.0	2.9	1.6	1.4	2.8	3.0	0.7
Financial activities	0.9	1.3	0.8	1.8	1.3	1.2	1.7	1.3	1.0
Finance and insurance	0.4	0.9	0.4	1.5	0.9	0.8	1.5	1.5	0.7
Credit intermediation and related activities	0.4	1.4	0.5	2.5	0.9	0.9	1.7	2.0	0.6
Insurance carriers and related activities	0.8	1.6	0.7	2.2	1.7	1.5	2.4	2.4	1.5
Real estate and rental and leasing	3.2	4.6	2.8	5.0	3.9	4.0	3.7	3.4	3.2
Professional and business services	1.7	2.0	2.1	2.4	2.4	2.3	1.9	1.7	2.3
Professional and technical services	1.9	2.9	2.0	3.4	2.3	2.4	2.9	2.5	2.2
Administrative and waste services	3.4	3.9	4.1	3.0	3.6	3.2	2.3	2.0	4.3
Education and health services	1.6	2.0	1.6	1.9	1.8	1.8	2.0	1.2	1.2
Educational services	2.6	2.2	2.9	2.5	3.7	3.7	2.8	1.6	2.0
Junior colleges, colleges, and universities	1.7	1.7	1.5	1.7	1.2	1.2	2.6	1.8	0.8
Health care and social assistance	1.7	2.3	1.8	2.2	1.9	2.0	2.2	1.4	1.4
Leisure and hospitality	2.5	2.4	2.4	1.6	2.3	2.3	1.5	0.9	2.3
Accommodation and food services	2.8	2.5	2.8	1.7	2.4	2.5	1.6	0.7	2.6
Other services	3.6	3.2	2.8	2.5	3.2	2.9	2.6	1.4	3.1
1 to 99 workers	1.1	1.2	1.1	0.9	1.1	1.1	0.8	0.6	0.9
1 to 49 workers	1.3	1.3	1.1	1.1	1.2	1.3	0.9	0.6	1.2
50 to 99 workers	2.3	2.1	2.1	1.8	2.2	2.3	1.6	1.1	1.1
100 workers or more	0.7	0.9	0.7	1.0	0.9	0.7	1.1	0.8	0.5
100 to 499 workers	1.1	1.4	1.1	1.3	1.3	1.2	1.4	0.9	0.7
500 workers or more	1.0	1.2	0.9	1.5	1.3	1.2	1.7	1.3	0.8
Geographic areas									
Northeast	1.3	1.7	1.4	1.5	1.6	1.5	1.6	1.2	0.8
New England	2.1	2.3	2.3	2.4	2.9	2.7	2.8	1.2	2.3
Middle Atlantic	1.5	2.2	1.7	1.9	1.8	2.0	2.1	1.7	0.6
South	1.1	1.2	0.9	1.1	1.2	1.2	1.0	0.7	0.9
South Atlantic	1.2	1.6	1.3	1.7	1.4	1.3	1.1	1.0	0.8
East South Central	3.9	3.4	2.1	1.8	3.9	4.6	3.4	1.6	3.6
West South Central	2.1	2.1	1.5	1.9	1.9	2.0	1.8	1.4	1.7
Midwest	1.8	2.0	2.0	1.6	1.9	1.7	1.4	0.8	1.3
East North Central	1.6	1.7	2.1	1.8	1.7	1.7	1.8	0.8	1.0
West North Central	4.4	4.9	4.1	3.2	4.5	3.9	2.3	2.0	3.3
West	1.7	1.7	1.6	1.2	1.5	1.3	1.0	1.1	1.1
Mountain	2.4	2.1	1.7	2.3	2.9	2.6	2.4	1.4	2.5
Pacific	2.3	2.3	2.3	1.4	1.7	1.6	1.1	1.4	1.1

[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 2015.

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

Table 33. Paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2015

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	8	3	24	15	13	9	14	6	4	2	1	2	8	8
Worker characteristics														
Management, professional, and related	2	1	17	14	16	11	18	9	7	3	1	3	9	9
Management, business, and financial	2	1	13	11	17	12	23	8	7	2	1	2	9	9
Professional and related	2	1	19	16	15	10	15	9	6	3	1	3	9	8
Service	18	3	33	18	10	5	6	2	2	–	–	1	6	6
Protective service	–	–	28	23	19	–	4	–	–	([1])	–	–	7	7
Sales and office	12	3	26	15	12	9	14	5	2	1	([1])	1	7	7
Sales and related	24	5	33	12	9	7	5	3	1	([1])	–	–	6	6
Office and administrative support	6	2	23	16	14	10	19	5	2	1	1	1	8	8
Natural resources, construction, and maintenance	6	5	31	18	11	9	9	5	2	2	([1])	1	7	7
Construction, extraction, farming, fishing, and forestry	8	6	33	13	14	12	7	3	([1])	–	–	1	7	7
Installation, maintenance, and repair	5	5	31	21	9	7	11	6	3	2	([1])	1	8	7
Production, transportation, and material moving	5	4	21	13	15	12	15	8	3	–	–	2	8	8
Production	3	2	17	12	13	15	18	10	4	–	–	3	9	9
Transportation and material moving	7	5	26	15	18	8	11	5	2	2	–	–	8	7
Full time	5	2	23	15	14	10	15	7	4	2	1	2	8	8
Part time	29	5	28	14	9	4	8	2	1	1	–	–	6	6
Union	1	2	17	13	18	10	12	9	7	3	2	5	9	8
Nonunion	9	3	25	15	13	9	14	6	3	2	([1])	1	8	7
Average wage within the following categories:[2]														
Lowest 25 percent	25	5	33	14	8	5	6	2	1	([1])	–	–	6	6
Lowest 10 percent	34	7	30	10	9	2	5	–	–	–	–	–	5	6
Second 25 percent	7	3	30	17	14	8	12	4	2	1	([1])	1	7	7
Third 25 percent	3	2	21	15	14	11	17	8	4	2	1	2	8	8
Highest 25 percent	1	1	14	14	16	12	18	9	7	3	1	3	9	9
Highest 10 percent	1	1	12	11	16	12	21	9	10	3	1	4	9	9
Establishment characteristics														
Goods-producing industries	3	3	15	12	13	15	18	9	6	2	1	2	9	9
Construction	6	9	35	18	12	11	6	2	–	–	–	–	7	6
Manufacturing	2	1	9	9	13	17	21	12	8	3	1	3	9	9
Service-providing industries	9	3	26	16	13	8	13	5	3	2	1	2	8	7
Trade, transportation, and utilities	16	5	33	13	12	6	6	3	1	1	([1])	1	7	6
Wholesale trade	3	2	23	18	15	13	9	7	2	–	–	3	8	8
Retail trade	29	7	44	11	5	3	1	([1])	([1])	–	–	–	5	6
Transportation and warehousing	3	5	22	13	26	5	14	6	1	2	–	2	8	8
Utilities	–	–	5	–	11	25	28	12	9	5	–	–	10	10

See footnotes at end of table.

Table 33. Paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2015—continued

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
Information	–	–	18	34	15	8	13	6	3	–	–	–	8	7
Financial activities	1	1	7	10	17	15	39	6	3	1	–	–	9	9
Finance and insurance	([1])	([1])	5	7	18	16	45	5	2	1	–	–	9	10
Credit intermediation and related activities	–	–	4	5	14	5	64	5	1	–	–	–	9	10
Insurance carriers and related activities	–	–	7	11	24	22	25	5	4	1	–	–	9	9
Real estate and rental and leasing	6	–	17	23	14	12	–	–	–	–	–	–	8	8
Professional and business services	5	1	25	14	16	9	15	8	5	1	–	–	8	8
Professional and technical services	2	–	13	13	23	11	20	8	6	–	–	–	9	8
Administrative and waste services	8	1	43	15	10	8	8	5	–	–	–	–	7	6
Education and health services	3	–	31	19	10	7	10	6	4	3	–	4	8	7
Educational services	–	2	–	6	7	11	14	13	11	10	5	17	12	11
Junior colleges, colleges, and universities	–	–	1	–	8	7	12	14	13	13	9	17	12	12
Health care and social assistance	4	–	35	21	11	6	9	5	3	2	–	2	8	7
Leisure and hospitality	30	4	21	23	13	2	4	2	–	–	–	–	6	6
Accommodation and food services	35	5	18	25	13	–	–	–	–	–	–	–	5	6
Other services	9	4	19	14	16	6	18	4	1	–	–	3	8	8
1 to 99 workers	11	4	27	17	11	8	12	5	2	1	([1])	1	7	7
1 to 49 workers	12	4	27	17	11	8	12	4	2	1	([1])	2	7	7
50 to 99 workers	10	2	27	16	11	11	12	5	2	2	–	–	7	7
100 workers or more	5	2	21	13	15	10	16	7	5	2	1	2	8	8
100 to 499 workers	7	3	24	13	15	9	13	7	4	2	1	1	8	8
500 workers or more	2	1	16	13	15	11	20	8	6	3	1	4	9	9
Geographic areas														
Northeast	7	2	17	16	12	11	16	7	7	2	1	2	8	8
New England	9	3	16	16	9	10	16	11	7	1	1	2	8	8
Middle Atlantic	6	2	18	16	13	11	16	6	7	3	([1])	2	8	8
South	10	4	25	15	13	10	14	5	3	1	([1])	1	7	7
South Atlantic	11	4	25	13	14	9	13	5	3	2	([1])	1	7	7
East South Central	12	4	20	12	12	9	19	8	3	–	([1])	–	8	8
West South Central	8	4	26	18	12	11	13	5	2	([1])	([1])	1	7	7
Midwest	6	2	28	15	14	9	13	5	3	2	1	3	8	7
East North Central	6	2	26	16	13	9	13	5	3	–	–	4	8	7
West North Central	6	–	32	14	16	8	11	5	2	2	–	2	8	7
West	8	2	24	14	15	9	13	7	4	–	–	2	8	8
Mountain	8	2	26	15	16	9	13	8	2	([1])	–	–	8	7
Pacific	8	2	23	14	14	9	13	7	4	–	–	2	8	8

[1] Less than 0.5.
[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Table 33. Standard errors for paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2015

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	0.4	0.2	0.8	0.8	0.5	0.4	0.6	0.3	0.3	0.2	0.2	0.2	([1])	0.7
Worker characteristics														
Management, professional, and related	0.4	0.2	1.1	1.1	1.1	0.8	1.0	0.8	0.9	0.5	0.4	0.5	0.1	1.0
Management, business, and financial	0.5	0.3	1.2	1.3	1.4	1.1	1.1	0.9	1.3	0.5	0.3	0.4	0.1	0.0
Professional and related	0.6	0.2	1.6	1.5	1.4	1.0	1.4	1.0	1.0	0.7	0.5	0.7	0.1	0.0
Service	1.9	0.8	2.3	2.1	1.2	1.1	1.2	0.5	0.6	–	–	0.5	0.1	0.0
Protective service	–	–	7.1	6.4	5.3	–	1.6	–	–	0.1	–	–	0.3	0.0
Sales and office	0.6	0.3	0.9	1.0	0.6	0.6	0.7	0.5	0.3	0.2	0.1	0.2	0.1	0.0
Sales and related	1.4	0.7	1.4	1.1	0.8	1.0	0.6	0.6	0.3	0.2	–	–	0.1	0.0
Office and administrative support	0.4	0.3	1.3	1.3	0.8	0.7	1.0	0.6	0.4	0.3	0.1	0.2	0.1	0.0
Natural resources, construction, and maintenance	0.9	0.8	1.9	1.5	1.0	1.1	1.3	0.6	0.6	0.5	0.1	0.3	0.1	0.0
Construction, extraction, farming, fishing, and forestry	1.9	1.4	3.0	2.0	1.9	2.5	1.7	0.9	0.1	–	–	0.4	0.1	0.3
Installation, maintenance, and repair	1.0	0.9	2.5	2.0	1.1	0.9	1.7	0.8	0.9	0.5	0.2	0.4	0.1	0.0
Production, transportation, and material moving	0.6	0.5	1.4	1.1	1.0	0.7	1.1	0.7	0.4	–	–	0.4	0.1	0.0
Production	0.6	0.5	1.9	1.2	1.3	1.1	1.5	0.9	0.5	–	–	0.5	0.1	0.0
Transportation and material moving	1.0	1.0	1.8	1.8	1.5	1.0	1.3	0.9	0.4	0.7	–	–	0.1	0.0
Full time	0.4	0.2	0.8	0.8	0.5	0.5	0.6	0.4	0.4	0.2	0.2	0.3	([1])	0.0
Part time	1.6	0.7	1.8	1.7	1.1	0.6	1.2	0.3	0.2	0.3	–	–	0.1	0.0
Union	0.4	0.6	1.4	1.1	1.8	1.1	1.5	1.2	1.2	0.7	1.0	0.9	0.1	0.3
Nonunion	0.5	0.2	0.8	0.8	0.5	0.5	0.6	0.3	0.3	0.2	0.1	0.2	([1])	0.0
Average wage within the following categories:[2]														
Lowest 25 percent	1.4	0.7	1.7	1.3	0.8	0.8	1.2	0.4	0.3	0.2	–	–	0.1	0.0
Lowest 10 percent	2.8	1.6	2.8	2.0	1.8	0.8	2.0	–	–	–	–	–	0.2	0.0
Second 25 percent	0.5	0.4	1.6	1.2	0.9	0.6	0.7	0.4	0.4	0.2	0.1	0.2	0.1	0.0
Third 25 percent	0.4	0.3	0.9	1.0	0.7	0.8	0.9	0.7	0.4	0.3	0.3	0.5	0.1	0.0
Highest 25 percent	0.3	0.2	0.9	1.0	1.0	0.7	0.9	0.7	0.9	0.6	0.2	0.4	0.1	0.0
Highest 10 percent	0.5	0.1	1.4	1.1	1.3	1.2	1.4	1.1	1.6	0.8	0.2	0.7	0.1	0.0
Establishment characteristics														
Goods-producing industries	0.5	0.5	1.0	1.0	0.9	1.1	1.3	0.8	0.6	0.4	0.3	0.4	0.1	0.0
Construction	1.3	1.8	2.5	2.0	1.6	1.9	1.4	0.6	–	–	–	–	0.1	1.1
Manufacturing	0.6	0.4	1.1	1.0	1.2	1.3	1.6	1.0	0.9	0.5	0.5	0.5	0.1	0.0
Service-providing industries	0.5	0.2	0.9	0.9	0.6	0.5	0.6	0.4	0.4	0.3	0.2	0.3	0.1	0.0
Trade, transportation, and utilities	0.8	0.6	1.3	1.0	0.8	0.5	0.7	0.5	0.2	0.3	0.1	0.3	0.1	0.0
Wholesale trade	0.9	1.2	2.2	2.0	1.8	1.6	1.6	1.4	0.6	–	–	1.0	0.1	0.2
Retail trade	1.3	0.9	1.6	1.1	0.9	0.5	0.3	0.1	0.2	–	–	–	0.1	0.0
Transportation and warehousing	1.4	1.6	3.2	2.7	2.8	1.4	2.1	1.4	0.6	1.0	–	0.5	0.1	0.0
Utilities	–	–	2.7	–	3.4	4.4	5.9	2.7	2.6	2.1	–	–	0.2	0.4

See footnotes at end of table.

Table 33. Standard errors for paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
Information	–	–	2.6	2.7	2.2	1.8	1.8	1.5	1.1	–	–	–	0.1	0.3
Financial activities	0.5	0.2	0.8	1.4	1.3	1.1	1.6	0.9	0.6	0.2	–	–	0.1	0.2
Finance and insurance	0.1	0.2	0.5	0.9	1.4	1.2	1.6	0.7	0.4	0.2	–	–	([1])	0.0
Credit intermediation and related activities	–	–	0.6	1.1	1.6	0.9	2.3	0.8	0.4	–	–	–	0.1	0.0
Insurance carriers and related activities	–	–	1.0	1.8	2.5	2.2	2.4	1.4	1.0	0.3	–	–	0.1	0.0
Real estate and rental and leasing	2.5	–	3.6	5.4	3.2	2.4	–	–	–	–	–	–	0.2	1.1
Professional and business services	1.1	0.4	2.4	1.5	1.7	1.7	1.5	1.0	1.2	0.5	–	–	0.1	0.0
Professional and technical services	1.0	–	2.6	2.0	2.8	1.9	2.6	1.4	1.9	–	–	–	0.2	0.6
Administrative and waste services	2.0	0.6	4.3	2.8	1.9	2.8	1.7	1.3	–	–	–	–	0.2	1.1
Education and health services	1.1	–	2.3	2.7	1.5	1.1	1.9	1.0	1.2	0.8	–	0.8	0.1	0.0
Educational services	–	0.7	–	1.7	1.2	2.8	3.0	2.5	1.5	1.9	1.2	3.1	0.4	0.0
Junior colleges, colleges, and universities	–	–	0.6	–	1.1	1.3	1.3	2.2	1.2	2.5	1.8	2.5	0.2	0.7
Health care and social assistance	1.3	–	2.6	3.0	1.7	1.1	2.1	1.2	1.3	0.9	–	0.8	0.2	0.0
Leisure and hospitality	3.6	1.9	4.0	3.8	2.3	0.9	1.6	0.3	–	–	–	–	0.2	0.1
Accommodation and food services	4.5	2.3	4.1	4.4	2.6	–	–	–	–	–	–	–	0.2	0.0
Other services	2.2	1.6	2.8	2.4	2.8	1.6	3.5	1.2	0.6	–	–	1.3	0.3	0.4
1 to 99 workers	0.7	0.4	1.2	1.2	0.8	0.6	0.8	0.5	0.3	0.3	0.1	0.3	0.1	0.0
1 to 49 workers	0.9	0.5	1.5	1.5	0.9	0.7	0.9	0.7	0.3	0.3	0.1	0.5	0.1	0.0
50 to 99 workers	1.3	0.5	1.8	1.6	1.2	1.2	1.5	0.8	0.9	0.9	–	–	0.1	0.0
100 workers or more	0.5	0.3	0.8	0.8	0.7	0.7	0.9	0.6	0.6	0.3	0.3	0.3	0.1	0.0
100 to 499 workers	0.6	0.4	1.2	1.1	1.0	0.9	1.1	0.7	0.9	0.3	0.4	0.3	0.1	0.0
500 workers or more	0.7	0.3	1.4	1.2	1.1	1.1	1.4	0.9	0.6	0.5	0.3	0.5	0.1	0.0
Geographic areas														
Northeast	0.9	0.5	1.9	2.0	0.8	1.0	1.3	0.9	1.2	0.4	0.2	0.4	0.1	0.0
New England	2.5	1.0	3.4	2.6	1.7	1.6	3.9	1.9	1.3	0.4	0.5	0.7	0.2	0.8
Middle Atlantic	1.0	0.5	2.3	2.4	1.0	1.2	1.2	0.9	1.6	0.6	0.2	0.6	0.1	0.0
South	0.7	0.4	1.2	0.9	0.9	0.8	1.1	0.5	0.3	0.3	0.1	0.2	0.1	0.0
South Atlantic	1.0	0.5	1.6	1.1	1.4	1.0	1.2	0.5	0.5	0.6	0.1	0.2	0.1	0.0
East South Central	2.3	1.2	2.0	2.6	1.3	2.0	4.2	2.4	1.2	–	0.2	–	0.2	0.4
West South Central	0.8	0.9	2.6	1.8	1.2	1.7	2.0	0.9	0.4	0.2	0.1	0.3	0.1	0.0
Midwest	0.7	0.4	1.8	1.9	1.1	0.7	0.9	0.6	0.5	0.4	0.3	0.7	0.1	0.3
East North Central	0.8	0.6	1.8	2.6	1.2	0.9	1.3	0.7	0.6	–	–	1.0	0.1	0.8
West North Central	1.2	–	4.0	2.1	2.3	0.8	1.3	1.1	0.7	0.8	–	0.5	0.2	0.2
West	1.0	0.5	1.3	1.7	1.0	1.0	1.2	0.8	0.8	–	–	0.6	0.1	0.4
Mountain	1.9	0.7	2.7	2.4	2.0	2.2	3.0	1.6	0.3	0.2	–	–	0.1	0.8
Pacific	1.1	0.6	1.5	2.1	1.1	1.1	1.2	1.0	1.1	–	–	0.8	0.1	0.3

[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 2015.

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

Table 34. Paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2015

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year[1]	As needed[2]	As part of consolidated leave plan[3]
All workers	70	6	24
Worker characteristics			
Management, professional, and related	63	8	29
Management, business, and financial	63	10	27
Professional and related	63	8	29
Service	69	–	–
Sales and office	74	5	22
Sales and related	78	5	17
Office and administrative support	71	5	24
Natural resources, construction, and maintenance	74	11	15
Installation, maintenance, and repair	75	12	13
Full time	69	7	24
Nonunion	68	6	25
Average wage within the following categories:[4]			
Second 25 percent	72	5	23
Third 25 percent	72	5	23
Highest 25 percent	65	9	26
Highest 10 percent	64	11	25
Establishment characteristics			
Service-providing industries	70	6	24
Trade, transportation, and utilities	82	5	13
Wholesale trade	78	8	14
Retail trade	83	4	12
Utilities	84	3	12
Information	69	15	16
Financial activities	64	6	30
Finance and insurance	64	5	31
Credit intermediation and related activities	73	2	25
Insurance carriers and related activities	53	5	42
Real estate and rental and leasing	63	9	28
Professional and business services:			
Professional and technical services	61	9	30
Education and health services	62	3	35
Educational services	86	7	7
Junior colleges, colleges, and universities	83	8	9
Health care and social assistance	58	–	–
Other services	72	9	18

See footnotes at end of table.

Table 34. Paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2015—continued

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year[1]	As needed[2]	As part of consolidated leave plan[3]
1 to 99 workers	71	9	21
1 to 49 workers	69	11	20
50 to 99 workers	75	3	22
100 workers or more	69	4	26
100 to 499 workers	72	4	24
Geographic areas			
Northeast	70	8	21
New England	60	9	30
Middle Atlantic	74	8	18
South	70	5	25
South Atlantic	70	6	24
East South Central	73	7	20
West South Central	67	3	30
Midwest:			
East North Central	72	4	24
West	71	6	24
Mountain	61	6	33
Pacific	75	6	20

[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 2015.

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

Table 34. Standard errors for paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2015

Characteristics	Sick leave provision		
	Fixed number of days per year[1]	As needed[2]	As part of consolidated leave plan[3]
All workers	0.8	0.7	0.8
Worker characteristics			
Management, professional, and related	1.3	0.9	1.2
Management, business, and financial	1.7	1.3	1.7
Professional and related	1.8	1.2	1.6
Service	2.7	–	–
Sales and office	1.0	0.4	1.0
Sales and related	1.5	0.6	1.5
Office and administrative support	1.4	0.5	1.4
Natural resources, construction, and maintenance	2.5	2.4	1.7
Installation, maintenance, and repair	3.3	3.3	1.8
Full time	0.8	0.6	0.8
Nonunion	0.9	0.7	0.8
Average wage within the following categories:[4]			
Second 25 percent	1.7	1.6	1.2
Third 25 percent	1.2	0.6	1.2
Highest 25 percent	1.2	0.9	1.1
Highest 10 percent	1.9	1.3	1.6
Establishment characteristics			
Service-providing industries	0.9	0.8	0.9
Trade, transportation, and utilities	1.4	0.5	1.3
Wholesale trade	2.9	1.7	2.3
Retail trade	1.4	0.7	1.4
Utilities	3.4	1.3	3.3
Information	3.3	2.8	2.8
Financial activities	1.6	0.8	1.6
Finance and insurance	1.6	0.7	1.6
Credit intermediation and related activities	2.3	0.4	2.3
Insurance carriers and related activities	2.7	1.1	2.7
Real estate and rental and leasing	5.1	2.5	5.7
Professional and business services:			
Professional and technical services	3.3	2.2	3.4
Education and health services	2.2	0.7	2.1
Educational services	1.6	1.0	1.4
Junior colleges, colleges, and universities	1.6	1.3	1.3
Health care and social assistance	2.6	–	–
Other services	3.9	2.3	3.2

See footnotes at end of table.

Table 34. Standard errors for paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Sick leave provision		
	Fixed number of days per year[1]	As needed[2]	As part of consolidated leave plan[3]
1 to 99 workers	1.4	1.3	1.3
1 to 49 workers	1.9	1.9	1.4
50 to 99 workers	2.2	0.7	2.1
100 workers or more	1.2	0.5	1.1
100 to 499 workers	1.7	0.5	1.7
Geographic areas			
Northeast	1.6	0.8	1.4
New England	3.2	1.5	2.4
Middle Atlantic	1.9	1.0	1.7
South	1.4	0.7	1.3
South Atlantic	2.0	1.2	1.6
East South Central	3.5	1.6	4.0
West South Central	2.5	0.5	2.7
Midwest:			
East North Central	2.0	0.8	2.1
West	1.7	1.0	1.3
Mountain	1.9	1.6	1.7
Pacific	2.2	1.3	1.7

[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 2015.

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

Table 35. Paid sick leave: Number of annual days by service requirement,[1] private industry workers, National Compensation Survey, March 2015

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

Characteristics	Paid sick leave days by length of service[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	23	53	20	3	1	7	6
Full time	21	53	22	3	1	7	6
Nonunion	22	55	19	2	1	7	6
1 to 99 workers	27	55	16	1	1	6	5
1 to 49 workers	27	55	16	2	1	6	5
50 to 99 workers	26	55	17	–	–	7	5
100 workers or more	19	52	24	3	1	8	6
100 to 499 workers	21	59	17	2	1	7	6
After 5 years							
All workers	21	54	21	3	2	8	6
Full time	20	54	22	3	2	8	6
Nonunion	21	55	20	3	2	8	6
1 to 99 workers	26	55	16	2	1	7	5
1 to 49 workers	26	55	16	3	1	7	5
50 to 99 workers	25	55	17	1	2	7	5
100 workers or more	18	53	25	3	2	9	6
100 to 499 workers	20	60	18	2	1	7	6

See footnotes at end of table.

Table 35. Paid sick leave: Number of annual days by service requirement,[1] private industry workers, National Compensation Survey, March 2015—continued

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

Characteristics	Paid sick leave days by length of service[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	21	53	21	3	2	8	6
Full time	20	53	22	3	2	9	6
Nonunion	21	54	20	3	2	8	6
1 to 99 workers	26	54	17	2	1	7	5
1 to 49 workers	26	54	16	3	1	7	5
50 to 99 workers	25	54	18	1	2	8	5
100 workers or more	17	52	25	3	2	9	6
100 to 499 workers	20	59	18	2	1	8	6
After 20 years							
All workers	21	53	21	3	2	9	6
Full time	20	53	22	3	2	9	6
Nonunion	21	54	20	3	2	9	6
1 to 99 workers	25	54	17	2	1	7	5
1 to 49 workers	26	54	16	3	1	7	5
50 to 99 workers	25	55	18	2	2	8	5
100 workers or more	17	52	25	3	2	10	6
100 to 499 workers	20	59	18	2	1	8	6

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

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

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

Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,[1] private industry workers, National Compensation Survey, March 2015

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	1.1	0.8	0.3	0.1	0.1	0.0
Full time	1.1	1.1	0.9	0.3	0.2	0.2	0.0
Nonunion	1.1	1.1	0.8	0.3	0.2	0.1	0.0
1 to 99 workers	1.7	1.6	1.3	0.4	0.3	0.2	0.0
1 to 49 workers	2.2	1.9	1.4	0.5	0.2	0.2	0.0
50 to 99 workers	2.2	2.8	2.7	–	–	0.4	0.4
100 workers or more	1.2	1.5	1.1	0.5	0.2	0.2	([3])
100 to 499 workers	1.5	1.8	1.3	0.5	0.2	0.2	0.0
After 5 years							
All workers	1.0	1.0	0.8	0.2	0.2	0.2	0.0
Full time	1.1	1.1	0.9	0.3	0.2	0.2	0.0
Nonunion	1.1	1.1	0.8	0.3	0.2	0.2	0.0
1 to 99 workers	1.7	1.6	1.3	0.4	0.3	0.2	0.0
1 to 49 workers	2.2	1.8	1.4	0.6	0.2	0.2	0.0
50 to 99 workers	2.1	2.8	2.7	0.4	0.7	0.7	0.8
100 workers or more	1.1	1.4	1.1	0.4	0.3	0.3	([3])
100 to 499 workers	1.5	1.7	1.3	0.5	0.2	0.2	0.0

See footnotes at end of table.

Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,[1] private industry workers, National Compensation Survey, March 2015—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	1.1	0.8	0.2	0.2	0.2	0.0
Full time	1.1	1.1	0.9	0.3	0.2	0.3	0.0
Nonunion	1.1	1.1	0.8	0.3	0.2	0.3	0.0
1 to 99 workers	1.7	1.6	1.3	0.4	0.3	0.4	([3])
1 to 49 workers	2.2	1.9	1.4	0.5	0.3	0.3	0.0
50 to 99 workers	2.1	2.8	2.7	0.4	0.7	1.1	1.2
100 workers or more	1.1	1.4	1.2	0.4	0.3	0.4	([3])
100 to 499 workers	1.4	1.7	1.3	0.5	0.3	0.3	0.0
After 20 years							
All workers	1.0	1.1	0.8	0.2	0.2	0.3	0.0
Full time	1.1	1.1	0.9	0.3	0.2	0.3	0.0
Nonunion	1.1	1.1	0.8	0.3	0.2	0.3	0.0
1 to 99 workers	1.7	1.6	1.3	0.4	0.3	0.4	([3])
1 to 49 workers	2.1	1.9	1.3	0.5	0.3	0.3	0.0
50 to 99 workers	2.1	2.8	2.8	0.5	0.7	1.1	1.3
100 workers or more	1.1	1.4	1.2	0.4	0.3	0.5	([3])
100 to 499 workers	1.4	1.7	1.3	0.5	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] 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/glossary20142015.htm.

Table 36. Paid sick leave: Carryover provisions, private industry workers, National Compensation Survey, March 2015

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

Characteristics	Carryover provision[1]			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	47	10	37	53
Worker characteristics				
Management, professional, and related	52	15	38	48
Management, business, and financial	44	12	32	56
Professional and related	57	16	41	43
Service	49	6	43	51
Sales and office	47	10	37	53
Sales and related	52	9	44	48
Office and administrative support	44	11	33	56
Natural resources, construction, and maintenance	33	6	27	67
Installation, maintenance, and repair	34	6	29	66
Full time	47	11	36	53
Nonunion	47	11	37	53
Average wage within the following categories:[2]				
Second 25 percent	47	10	37	53
Third 25 percent	49	11	38	51
Highest 25 percent	47	11	36	53
Highest 10 percent	48	11	37	52
Establishment characteristics				
Service-providing industries	50	11	39	50
Trade, transportation, and utilities	51	7	44	49
Wholesale trade	32	7	24	68
Retail trade	55	8	47	45
Utilities	59	15	44	41
Information	25	9	15	75
Financial activities	41	10	31	59
Finance and insurance	41	9	32	59
Credit intermediation and related activities	40	7	32	60
Insurance carriers and related activities	48	13	35	52
Real estate and rental and leasing	40	–	–	60
Professional and business services:				
Professional and technical services	40	14	26	60
Education and health services	69	17	52	31
Educational services	66	18	48	34
Junior colleges, colleges, and universities	84	22	62	16
Health care and social assistance	70	17	53	30
Other services	53	–	–	47

See footnotes at end of table.

Table 36. Paid sick leave: Carryover provisions, private industry workers, National Compensation Survey, March 2015—continued

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

Characteristics	Carryover provision[1]			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
1 to 99 workers	36	10	26	64
1 to 49 workers	34	9	24	66
50 to 99 workers	40	11	30	60
100 workers or more	57	11	47	43
100 to 499 workers	56	9	46	44
Geographic areas				
Northeast	42	7	35	58
New England	47	8	39	53
Middle Atlantic	41	7	34	59
South	50	13	36	50
South Atlantic	49	15	35	51
East South Central	56	–	–	44
West South Central	47	12	36	53
Midwest:				
East North Central	37	7	30	63
West	55	10	45	45
Mountain	59	–	–	41
Pacific	54	10	43	46

[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 2015.

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

Table 36. Standard errors for paid sick leave: Carryover provisions, private industry workers, National Compensation Survey, March 2015

Characteristics	Carryover provision[1]			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	1.0	0.8	1.0	1.0
Worker characteristics				
Management, professional, and related	1.7	1.4	1.6	1.7
Management, business, and financial	1.8	1.5	1.8	1.8
Professional and related	2.2	1.9	2.1	2.2
Service	2.9	1.1	2.9	2.9
Sales and office	1.2	1.0	1.2	1.2
Sales and related	2.0	0.8	1.9	2.0
Office and administrative support	1.7	1.5	1.5	1.7
Natural resources, construction, and maintenance	2.3	1.2	2.0	2.3
Installation, maintenance, and repair	2.6	1.0	2.5	2.6
Full time	1.0	0.8	1.0	1.0
Nonunion	1.0	0.9	1.0	1.0
Average wage within the following categories:[2]				
Second 25 percent	1.8	1.7	1.7	1.8
Third 25 percent	1.5	0.9	1.5	1.5
Highest 25 percent	1.5	1.0	1.5	1.5
Highest 10 percent	2.5	1.2	2.3	2.5
Establishment characteristics				
Service-providing industries	1.2	0.9	1.2	1.2
Trade, transportation, and utilities	1.3	0.6	1.2	1.3
Wholesale trade	2.3	1.6	2.6	2.3
Retail trade	2.0	0.8	1.9	2.0
Utilities	5.0	3.0	5.7	5.0
Information	3.4	2.3	2.4	3.4
Financial activities	2.2	1.1	2.2	2.2
Finance and insurance	2.3	1.1	2.5	2.3
Credit intermediation and related activities	3.0	1.3	3.0	3.0
Insurance carriers and related activities	3.9	2.6	4.1	3.9
Real estate and rental and leasing	6.8	–	–	6.8
Professional and business services:				
Professional and technical services	4.4	3.1	3.5	4.4
Education and health services	3.1	3.1	3.2	3.1
Educational services	4.0	2.5	3.3	4.0
Junior colleges, colleges, and universities	2.1	3.1	3.3	2.1
Health care and social assistance	3.4	3.9	3.8	3.4
Other services	4.6	–	–	4.6

See footnotes at end of table.

Table 36. Standard errors for paid sick leave: Carryover provisions, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Carryover provision[1]			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
1 to 99 workers	1.7	1.4	1.4	1.7
1 to 49 workers	2.0	1.6	1.7	2.0
50 to 99 workers	3.3	2.6	2.8	3.3
100 workers or more	1.2	0.8	1.3	1.2
100 to 499 workers	1.5	1.0	1.6	1.5
Geographic areas				
Northeast	2.0	1.2	1.9	2.0
New England	4.4	1.9	3.5	4.4
Middle Atlantic	2.5	1.5	2.2	2.5
South	1.6	1.8	1.7	1.6
South Atlantic	2.2	2.7	2.0	2.2
East South Central	3.3	–	–	3.3
West South Central	3.3	2.3	3.9	3.3
Midwest:				
East North Central	2.5	1.1	2.2	2.5
West	2.5	1.3	2.5	2.5
Mountain	6.0	–	–	6.0
Pacific	2.6	1.3	2.7	2.6

[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 2015.

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

Table 37. Paid sick leave: Limit on days accumulated, private industry workers, National Compensation Survey, March 2015

(Includes workers in sick leave plans[1] that specify a fixed number of days and limit the number of accumulated carryover days)

Characteristics	Limit on paid sick leave days accumulated (in number of days)[2]					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	6	14	30	65	120	50
Worker characteristics						
Management, professional, and related	–	20	40	89	130	59
Management, business, and financial	5	15	31	66	120	53
Professional and related	–	25	50	90	130	61
Service	6	10	25	60	90	38
Sales and office	6	19	30	60	120	47
Sales and related	10	20	24	32	80	35
Office and administrative support	5	16	30	90	120	54
Natural resources, construction, and maintenance	5	10	–	–	120	47
Installation, maintenance, and repair	5	10	30	–	130	50
Full time	6	15	30	63	120	49
Nonunion	6	13	30	60	120	44
Average wage within the following categories:[3]						
Second 25 percent	6	12	24	60	115	43
Third 25 percent	6	12	30	65	130	51
Highest 25 percent	6	20	44	100	150	65
Highest 10 percent	–	20	45	120	173	70
Establishment characteristics						
Service-providing industries	6	16	30	72	130	53
Trade, transportation, and utilities	6	18	24	80	150	52
Wholesale trade	–	10	15	30	–	30
Retail trade	7	20	24	30	75	31
Utilities	44	65	90	120	125	95
Information	15	–	60	90	–	57
Financial activities	15	20	50	90	130	66
Finance and insurance	15	–	60	90	130	73
Credit intermediation and related activities	15	–	50	90	120	64
Insurance carriers and related activities	15	–	60	–	–	87
Real estate and rental and leasing	–	–	–	–	–	33
Professional and business services:						
Professional and technical services	–	–	30	38	–	32
Education and health services	10	30	60	90	130	64
Educational services	14	30	60	120	130	77
Junior colleges, colleges, and universities	15	30	60	120	130	80
Health care and social assistance	10	30	56	80	130	61
Other services	–	–	–	–	–	44

See footnotes at end of table.

Table 37. Paid sick leave: Limit on days accumulated, private industry workers, National Compensation Survey, March 2015—continued

(Includes workers in sick leave plans[1] that specify a fixed number of days and limit the number of accumulated carryover days)

Characteristics	Limit on paid sick leave days accumulated (in number of days)[2]					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	6	14	30	45	90	40
1 to 49 workers	5	13	30	36	90	35
50 to 99 workers	–	15	30	60	130	49
100 workers or more	6	15	30	80	130	55
100 to 499 workers	6	10	24	60	110	41
Geographic areas						
Northeast	–	20	50	120	150	67
New England	–	–	–	–	137	60
Middle Atlantic	–	20	53	120	150	69
South	5	11	25	60	120	45
South Atlantic	6	14	30	60	120	46
East South Central	–	–	–	–	–	41
West South Central	5	–	25	60	120	45
Midwest:						
East North Central	6	15	30	68	130	51
West	6	12	30	60	110	45
Mountain	–	–	–	–	–	47
Pacific	5	10	30	60	110	44

[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 2015.

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

Table 37. Standard errors for paid sick leave: Limit on days accumulated, private industry workers, National Compensation Survey, March 2015

Characteristics	Limit on paid sick leave days accumulated (in number of days)[1]					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.0	1.6	0.0	2.1	10.8	1.6
Worker characteristics						
Management, professional, and related	–	1.5	9.0	17.6	3.0	2.8
Management, business, and financial	1.1	1.1	8.1	11.2	2.7	2.8
Professional and related	–	6.1	10.0	6.8	9.1	3.9
Service	1.5	2.4	6.4	4.6	9.7	2.6
Sales and office	1.2	3.3	4.8	3.6	0.0	1.9
Sales and related	2.9	1.9	0.0	1.6	17.3	2.2
Office and administrative support	1.3	4.7	1.2	12.9	9.1	2.7
Natural resources, construction, and maintenance	1.3	0.0	–	–	9.8	3.4
Installation, maintenance, and repair	1.3	3.0	4.4	–	7.2	4.2
Full time	0.9	1.5	0.0	4.3	6.7	1.6
Nonunion	0.2	2.2	0.0	0.0	4.9	1.4
Average wage within the following categories:[2]						
Second 25 percent	1.0	2.7	2.5	0.0	11.0	1.8
Third 25 percent	0.5	2.2	0.0	6.2	12.7	1.9
Highest 25 percent	0.9	4.6	8.2	13.2	2.6	3.1
Highest 10 percent	–	5.6	11.5	14.4	43.3	6.4
Establishment characteristics						
Service-providing industries	1.6	3.7	0.0	7.4	8.9	1.8
Trade, transportation, and utilities	0.7	4.2	2.5	16.5	22.8	2.6
Wholesale trade	–	2.0	2.5	3.4	–	4.3
Retail trade	2.1	4.9	0.0	0.0	17.9	1.5
Utilities	10.2	12.3	14.6	0.0	8.3	4.2
Information	0.4	–	5.7	24.0	–	5.5
Financial activities	3.1	2.6	5.7	0.0	5.5	4.1
Finance and insurance	0.0	–	5.7	0.0	0.0	4.9
Credit intermediation and related activities	0.7	–	10.5	0.0	22.3	5.2
Insurance carriers and related activities	2.3	–	4.2	–	–	8.4
Real estate and rental and leasing	–	–	–	–	–	5.9
Professional and business services:						
Professional and technical services	–	–	7.4	7.4	–	4.7
Education and health services	2.2	1.4	5.1	4.6	12.7	4.1
Educational services	2.1	5.7	9.8	0.9	4.8	3.3
Junior colleges, colleges, and universities	3.7	0.6	6.5	1.6	0.0	2.9
Health care and social assistance	3.0	2.0	9.7	16.6	19.7	5.0
Other services	–	–	–	–	–	6.6

See footnotes at end of table.

Table 37. Standard errors for paid sick leave: Limit on days accumulated, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Limit on paid sick leave days accumulated (in number of days)[1]					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	1.6	2.0	0.1	9.4	13.6	3.0
1 to 49 workers	1.1	1.9	0.0	8.6	8.6	2.1
50 to 99 workers	–	2.6	4.7	14.4	26.1	8.1
100 workers or more	0.1	1.8	2.7	10.8	1.6	1.9
100 to 499 workers	1.0	2.8	1.8	0.0	18.2	1.8
Geographic areas						
Northeast	–	2.5	8.3	23.2	9.6	5.1
New England	–	–	–	–	16.3	8.6
Middle Atlantic	–	3.7	9.4	19.9	13.0	6.1
South	1.0	2.4	6.2	0.6	3.9	2.2
South Atlantic	1.1	1.6	3.9	1.3	6.0	3.0
East South Central	–	–	–	–	–	4.6
West South Central	0.5	–	5.4	7.5	2.8	4.2
Midwest:						
East North Central	1.4	1.6	0.0	9.1	12.6	3.9
West	1.3	2.5	0.3	0.9	8.9	2.4
Mountain	–	–	–	–	–	4.4
Pacific	0.2	2.1	3.3	2.2	9.0	2.8

[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 2015.

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

Table 38. Paid vacations: Number of annual days by service requirement,[1] private industry workers, National Compensation Survey, March 2015

(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	7	36	35	14	6	2	10	10
Full time	5	35	37	15	7	2	10	10
Part time	24	48	18	5	3	1	7	5
Union	8	43	38	9	3	1	9	10
Nonunion	7	35	34	15	7	2	10	10
1 to 99 workers	9	44	33	10	3	1	9	7
1 to 49 workers	9	44	33	10	3	1	9	7
50 to 99 workers	9	45	31	10	3	1	9	7
100 workers or more	5	29	36	18	9	3	11	10
100 to 499 workers	7	36	35	15	6	2	10	10
500 workers or more	3	19	38	21	14	4	13	10
After 5 years								
All workers	1	10	35	34	14	6	14	15
Full time	1	8	34	36	14	6	15	15
Part time	6	24	39	20	7	3	12	10
Union	([3])	8	44	36	8	3	14	12
Nonunion	2	10	34	34	14	6	14	15
1 to 99 workers	2	14	40	31	10	2	13	11
1 to 49 workers	2	15	40	30	10	2	13	10
50 to 99 workers	2	11	40	36	9	3	13	13
100 workers or more	1	6	30	37	17	9	16	15
100 to 499 workers	1	8	36	34	15	6	15	15
500 workers or more	1	4	22	40	19	14	17	15

See footnotes at end of table.

Table 38. Paid vacations: Number of annual days by service requirement,[1] private industry workers, National Compensation Survey, March 2015—continued

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service[2]						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	1	7	16	39	23	13	17	15
Full time	1	5	15	40	25	14	17	15
Part time	6	17	24	38	9	7	14	15
Union	([3])	3	11	58	20	7	17	15
Nonunion	1	7	17	37	24	14	17	15
1 to 99 workers	2	11	24	37	20	7	15	15
1 to 49 workers	2	12	26	36	17	7	15	15
50 to 99 workers	2	7	19	40	25	6	16	15
100 workers or more	1	3	9	42	27	19	19	18
100 to 499 workers	1	4	10	47	24	14	18	15
500 workers or more	–	–	6	35	31	25	21	20
After 20 years								
All workers	1	6	13	19	33	27	19	20
Full time	1	5	12	19	35	28	20	20
Part time	5	15	18	23	22	16	16	15
Union	([3])	3	5	12	46	34	22	20
Nonunion	1	7	14	20	32	26	19	20
1 to 99 workers	2	10	21	24	28	15	16	15
1 to 49 workers	2	12	23	24	26	13	16	15
50 to 99 workers	2	7	16	23	35	18	18	20
100 workers or more	1	3	6	15	38	38	22	20
100 to 499 workers	1	4	7	19	39	31	21	20
500 workers or more	–	–	3	10	37	47	24	24

[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/glossary20142015.htm.

Table 38. Standard errors for paid vacations: Number of annual days by service requirement,[1] private industry workers, National Compensation Survey, March 2015

Characteristics	Paid vacation days by length of service[2]						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	0.4	0.7	0.7	0.5	0.4	0.2	0.1	0.0
Full time	0.4	0.8	0.7	0.6	0.4	0.2	0.1	0.0
Part time	1.8	2.1	1.5	0.6	0.7	0.4	0.2	0.0
Union	1.0	2.2	2.3	1.4	0.6	0.4	0.2	2.6
Nonunion	0.4	0.8	0.7	0.6	0.4	0.2	0.1	0.0
1 to 99 workers	0.6	1.3	1.1	0.8	0.5	0.2	0.1	1.3
1 to 49 workers	0.7	1.5	1.3	1.0	0.5	0.3	0.1	1.4
50 to 99 workers	1.3	2.3	2.0	1.5	1.0	0.6	0.3	1.8
100 workers or more	0.5	0.9	0.9	0.8	0.7	0.3	0.1	0.0
100 to 499 workers	0.6	1.3	1.4	1.0	0.9	0.3	0.2	0.0
500 workers or more	0.5	1.4	1.5	1.2	1.0	0.5	0.2	1.0
After 5 years								
All workers	0.2	0.4	0.7	0.7	0.5	0.4	0.1	0.0
Full time	0.2	0.4	0.8	0.8	0.6	0.4	0.1	0.0
Part time	1.0	1.6	2.1	1.5	0.9	0.5	0.2	0.0
Union	0.1	1.1	1.7	1.6	1.1	0.7	0.3	1.6
Nonunion	0.2	0.4	0.8	0.8	0.6	0.4	0.1	0.0
1 to 99 workers	0.3	0.8	1.2	1.1	0.7	0.4	0.1	1.4
1 to 49 workers	0.4	0.9	1.4	1.3	0.9	0.5	0.2	0.9
50 to 99 workers	0.7	1.5	2.0	1.9	1.3	0.9	0.3	2.1
100 workers or more	0.3	0.5	0.8	1.0	0.7	0.6	0.1	0.0
100 to 499 workers	0.3	0.7	1.3	1.4	1.0	0.8	0.2	0.0
500 workers or more	0.2	0.5	1.4	1.5	1.0	1.0	0.2	0.0

See footnotes at end of table.

Table 38. Standard errors for paid vacations: Number of annual days by service requirement,[1] private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Paid vacation days by length of service[2]						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	0.2	0.3	0.6	0.7	0.7	0.5	0.1	0.0
Full time	0.2	0.3	0.7	0.8	0.7	0.5	0.1	([3])
Part time	1.0	1.5	1.6	1.9	1.0	1.0	0.3	0.0
Union	0.1	0.8	1.2	2.0	1.8	0.9	0.3	0.0
Nonunion	0.2	0.3	0.7	0.8	0.7	0.6	0.1	0.0
1 to 99 workers	0.3	0.6	1.2	1.1	1.0	0.6	0.2	0.0
1 to 49 workers	0.3	0.7	1.4	1.3	1.1	0.7	0.2	0.0
50 to 99 workers	0.7	1.3	1.7	2.1	1.9	1.3	0.3	0.0
100 workers or more	0.3	0.4	0.5	1.0	0.9	0.8	0.1	0.3
100 to 499 workers	0.3	0.5	0.7	1.3	1.3	1.0	0.2	([3])
500 workers or more	–	–	0.7	1.5	1.4	1.2	0.2	0.0
After 20 years								
All workers	0.2	0.3	0.6	0.6	0.6	0.6	0.1	0.0
Full time	0.2	0.3	0.7	0.6	0.7	0.6	0.1	0.0
Part time	1.0	1.6	1.4	2.0	1.6	1.3	0.3	1.1
Union	0.1	0.7	0.7	1.3	1.8	1.8	0.4	0.0
Nonunion	0.2	0.3	0.7	0.7	0.7	0.6	0.1	0.0
1 to 99 workers	0.3	0.6	1.2	1.0	0.9	0.7	0.2	0.7
1 to 49 workers	0.3	0.7	1.4	1.2	1.2	0.8	0.2	0.0
50 to 99 workers	0.7	1.2	1.7	1.7	1.7	1.7	0.4	([3])
100 workers or more	0.3	0.4	0.4	0.7	0.9	0.9	0.1	0.0
100 to 499 workers	0.3	0.5	0.6	1.1	1.3	1.2	0.2	0.0
500 workers or more	–	–	0.5	1.0	1.4	1.4	0.2	1.2

[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/glossary20142015.htm.

Table 39. Consolidated leave plans:[1] Access, private industry workers, National Compensation Survey, March 2015

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	30	15	19	22	24	70	8	12	15	17
Worker characteristics										
Management, professional, and related	42	17	21	24	26	58	11	15	17	19
Management, business, and financial	37	17	21	24	26	63	11	15	17	20
Professional and related	44	17	21	24	27	56	11	15	17	19
Service	29	14	19	22	24	71	6	11	13	14
Protective service	23	14	18	21	24	77	7	11	14	16
Sales and office	29	14	19	21	23	71	8	12	15	17
Sales and related	20	12	17	19	21	80	7	12	14	17
Office and administrative support	33	15	19	22	24	67	8	12	15	17
Natural resources, construction, and maintenance	18	10	15	18	20	82	7	11	13	15
Construction, extraction, farming, fishing, and forestry	22	9	13	16	17	78	7	11	13	14
Installation, maintenance, and repair	15	12	17	20	22	85	7	11	14	16
Production, transportation, and material moving	18	11	15	18	20	82	7	11	15	18
Production	21	11	15	18	21	79	7	11	15	18
Transportation and material moving	15	11	15	18	20	85	7	12	15	18
Full time	31	15	20	22	25	69	8	13	15	18
Part time	24	12	16	19	20	76	6	10	12	15
Union	17	13	19	23	27	83	8	12	16	21
Nonunion	31	15	19	22	24	69	8	12	15	17
Average wage within the following categories:[2]										
Lowest 25 percent	22	12	16	19	20	78	6	10	13	14
Lowest 10 percent	16	10	15	17	19	84	5	10	12	13
Second 25 percent	28	14	18	22	24	72	7	12	14	17
Third 25 percent	30	15	19	22	25	70	8	13	15	18
Highest 25 percent	37	17	21	24	26	63	11	15	17	20
Highest 10 percent	36	17	21	24	26	64	12	16	18	21
Establishment characteristics										
Goods-producing industries	21	11	16	18	21	79	7	12	15	18
Construction	20	10	14	16	17	80	7	11	12	13
Manufacturing	22	12	16	19	22	78	8	12	15	19
Service-providing industries	32	15	20	23	25	68	8	12	15	17
Trade, transportation, and utilities	15	11	15	18	20	85	7	11	14	18
Wholesale trade	21	12	16	19	21	79	8	12	15	17
Retail trade	13	9	14	16	18	87	6	11	14	17
Transportation and warehousing	13	10	15	19	21	87	8	12	16	20
Utilities	17	15	18	21	26	83	10	13	16	21

See footnotes at end of table.

Table 39. Consolidated leave plans:[1] Access, private industry workers, National Compensation Survey, March 2015—continued

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
Information	25	14	21	24	26	75	11	14	17	21
Financial activities	39	16	21	24	26	61	11	14	16	19
Finance and insurance	42	17	21	25	27	58	11	15	17	20
Credit intermediation and related activities	31	16	21	24	26	69	12	15	17	20
Insurance carriers and related activities	58	17	22	25	28	42	10	14	16	20
Real estate and rental and leasing	29	13	17	20	21	71	8	12	14	15
Professional and business services	38	16	20	22	24	62	9	13	15	17
Professional and technical services	44	17	20	21	24	56	10	14	16	18
Administrative and waste services	33	14	18	21	22	67	6	10	12	13
Education and health services	51	17	22	25	27	49	10	14	17	18
Educational services	18	14	17	19	20	82	13	17	19	20
Junior colleges, colleges, and universities	15	18	21	23	25	85	14	17	19	21
Health care and social assistance	55	17	22	26	28	45	9	14	16	17
Leisure and hospitality	20	11	16	19	21	80	6	11	13	13
Accommodation and food services	19	10	16	20	22	81	6	11	12	13
Other services	24	13	17	19	20	76	8	12	14	15
1 to 99 workers	24	13	17	19	21	76	7	12	14	15
1 to 49 workers	23	12	16	19	20	77	7	12	13	15
50 to 99 workers	28	13	18	20	22	72	7	12	14	16
100 workers or more	35	16	21	24	27	65	9	13	16	20
100 to 499 workers	31	15	19	22	25	69	8	13	16	19
500 workers or more	40	18	22	26	29	60	10	14	17	21
Geographic areas										
Northeast	29	16	21	23	26	71	9	13	15	18
New England	34	17	21	24	26	66	9	13	15	17
Middle Atlantic	27	16	20	23	25	73	9	13	15	18
South	29	14	19	21	23	71	8	12	14	16
South Atlantic	31	16	20	22	24	69	8	12	14	16
East South Central	20	14	18	20	22	80	7	11	14	16
West South Central	31	13	17	20	22	69	8	12	14	16
Midwest	30	15	19	22	25	70	8	12	16	18
East North Central	28	15	19	23	25	72	8	13	16	19
West North Central	34	15	19	22	25	66	8	12	15	17
West	31	14	19	22	24	69	8	13	15	17
Mountain	34	14	18	21	24	66	8	12	15	17
Pacific	30	14	20	23	25	70	8	13	15	18

[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 2015.

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

Table 39. Standard errors for consolidated leave plans:[1] Access, private industry workers, National Compensation Survey, March 2015

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	0.7	0.2	0.2	0.2	0.2	0.7	0.1	0.1	0.1	0.1
Worker characteristics										
Management, professional, and related	1.3	0.3	0.3	0.3	0.3	1.3	0.1	0.1	0.1	0.2
Management, business, and financial	1.5	0.5	0.4	0.4	0.4	1.5	0.2	0.2	0.2	0.2
Professional and related	1.6	0.3	0.3	0.3	0.4	1.6	0.2	0.2	0.2	0.3
Service	1.9	0.4	0.5	0.6	0.6	1.9	0.2	0.3	0.4	0.4
Protective service	5.1	1.9	2.3	2.2	2.0	5.1	0.4	1.0	1.1	1.2
Sales and office	1.0	0.3	0.3	0.3	0.3	1.0	0.1	0.1	0.1	0.2
Sales and related	1.2	0.4	0.4	0.4	0.5	1.2	0.1	0.1	0.2	0.2
Office and administrative support	1.5	0.3	0.3	0.4	0.4	1.5	0.1	0.2	0.2	0.2
Natural resources, construction, and maintenance	1.3	0.4	0.5	0.5	0.6	1.3	0.3	0.3	0.4	0.4
Construction, extraction, farming, fishing, and forestry	2.5	0.5	0.5	0.8	0.8	2.5	0.8	0.9	0.9	0.9
Installation, maintenance, and repair	1.4	0.5	0.6	0.6	0.8	1.4	0.2	0.2	0.3	0.3
Production, transportation, and material moving	1.2	0.4	0.4	0.5	0.6	1.2	0.1	0.1	0.2	0.2
Production	1.4	0.4	0.4	0.5	0.6	1.4	0.1	0.1	0.2	0.2
Transportation and material moving	1.7	0.7	0.7	0.8	1.0	1.7	0.1	0.2	0.2	0.3
Full time	0.8	0.2	0.2	0.2	0.3	0.8	0.1	0.1	0.1	0.1
Part time	1.6	0.6	0.6	0.7	0.7	1.6	0.1	0.2	0.2	0.3
Union	1.3	0.5	1.3	1.6	1.7	1.3	0.2	0.2	0.2	0.2
Nonunion	0.8	0.2	0.2	0.2	0.2	0.8	0.1	0.1	0.1	0.1
Average wage within the following categories:[2]										
Lowest 25 percent	1.4	0.4	0.4	0.5	0.6	1.4	0.1	0.2	0.2	0.3
Lowest 10 percent	2.0	0.9	1.0	1.2	1.2	2.0	0.2	0.2	0.4	0.5
Second 25 percent	1.2	0.3	0.4	0.4	0.4	1.2	0.1	0.1	0.2	0.2
Third 25 percent	1.0	0.3	0.3	0.3	0.4	1.0	0.1	0.1	0.1	0.1
Highest 25 percent	1.3	0.3	0.3	0.3	0.3	1.3	0.2	0.2	0.2	0.2
Highest 10 percent	1.8	0.5	0.4	0.4	0.4	1.8	0.3	0.3	0.3	0.3
Establishment characteristics										
Goods-producing industries	1.2	0.3	0.3	0.4	0.5	1.2	0.1	0.2	0.2	0.2
Construction	2.3	0.6	0.6	0.6	0.8	2.3	0.5	0.6	0.7	0.7
Manufacturing	1.3	0.4	0.4	0.5	0.6	1.3	0.1	0.1	0.2	0.2
Service-providing industries	0.9	0.2	0.2	0.2	0.3	0.9	0.1	0.1	0.1	0.1
Trade, transportation, and utilities	0.9	0.4	0.4	0.3	0.5	0.9	0.1	0.1	0.1	0.1
Wholesale trade	1.9	0.4	0.5	0.5	0.7	1.9	0.1	0.2	0.2	0.3
Retail trade	1.1	0.4	0.5	0.4	0.5	1.1	0.1	0.1	0.1	0.2
Transportation and warehousing	2.5	0.9	0.9	1.0	1.2	2.5	0.2	0.3	0.4	0.5
Utilities	3.7	1.1	0.9	1.2	1.8	3.7	0.2	0.4	0.3	0.3

See footnotes at end of table.

Table 39. Standard errors for consolidated leave plans:[1] Access, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
Information	2.8	0.9	0.5	0.6	0.8	2.8	0.2	0.2	0.3	0.3
Financial activities	1.6	0.2	0.3	0.3	0.3	1.6	0.1	0.1	0.1	0.2
Finance and insurance	1.4	0.2	0.2	0.3	0.3	1.4	0.2	0.1	0.1	0.2
Credit intermediation and related activities	2.3	0.4	0.5	0.6	0.5	2.3	0.2	0.1	0.2	0.2
Insurance carriers and related activities	2.3	0.3	0.3	0.3	0.3	2.3	0.3	0.3	0.3	0.4
Real estate and rental and leasing	5.7	0.8	0.7	0.9	1.0	5.7	0.2	0.4	0.4	0.6
Professional and business services	2.4	0.5	0.5	0.5	0.5	2.4	0.2	0.2	0.3	0.4
Professional and technical services	3.4	0.7	0.6	0.6	0.7	3.4	0.3	0.3	0.3	0.4
Administrative and waste services	4.0	1.0	1.2	1.2	1.3	4.0	0.2	0.3	0.5	0.6
Education and health services	2.2	0.4	0.4	0.4	0.5	2.2	0.3	0.3	0.4	0.5
Educational services	2.4	0.9	1.0	1.2	1.4	2.4	0.4	0.3	0.3	0.3
Junior colleges, colleges, and universities	1.5	0.7	0.7	0.8	0.9	1.5	0.3	0.2	0.3	0.3
Health care and social assistance	2.4	0.4	0.4	0.4	0.5	2.4	0.3	0.4	0.5	0.6
Leisure and hospitality	2.7	0.8	0.9	1.0	1.2	2.7	0.2	0.4	0.5	0.5
Accommodation and food services	2.9	0.9	1.0	1.2	1.4	2.9	0.2	0.4	0.5	0.6
Other services	3.1	1.1	1.3	1.2	1.4	3.1	0.5	0.4	0.5	0.5
1 to 99 workers	1.0	0.3	0.3	0.3	0.4	1.0	0.1	0.1	0.1	0.2
1 to 49 workers	1.2	0.4	0.4	0.4	0.5	1.2	0.1	0.1	0.2	0.2
50 to 99 workers	2.0	0.6	0.6	0.6	0.6	2.0	0.2	0.2	0.3	0.4
100 workers or more	1.0	0.2	0.3	0.3	0.3	1.0	0.1	0.1	0.1	0.1
100 to 499 workers	1.5	0.4	0.4	0.4	0.5	1.5	0.1	0.2	0.2	0.2
500 workers or more	1.5	0.3	0.3	0.4	0.4	1.5	0.2	0.2	0.2	0.2
Geographic areas										
Northeast	1.8	0.5	0.5	0.5	0.5	1.8	0.2	0.2	0.2	0.3
New England	2.6	1.1	0.8	0.8	0.9	2.6	0.3	0.4	0.4	0.4
Middle Atlantic	2.2	0.7	0.7	0.7	0.7	2.2	0.2	0.3	0.3	0.3
South	1.1	0.4	0.4	0.4	0.4	1.1	0.1	0.1	0.1	0.2
South Atlantic	1.5	0.6	0.5	0.5	0.6	1.5	0.2	0.2	0.2	0.3
East South Central	2.8	0.5	0.5	0.4	0.6	2.8	0.3	0.3	0.3	0.5
West South Central	2.0	0.6	0.7	0.7	0.8	2.0	0.2	0.2	0.3	0.4
Midwest	1.5	0.4	0.4	0.4	0.4	1.5	0.2	0.1	0.2	0.3
East North Central	1.9	0.6	0.6	0.7	0.6	1.9	0.2	0.1	0.2	0.2
West North Central	2.7	0.5	0.4	0.5	0.6	2.7	0.3	0.3	0.5	0.8
West	1.8	0.3	0.4	0.5	0.6	1.8	0.2	0.2	0.2	0.2
Mountain	2.0	0.4	0.5	0.7	0.8	2.0	0.3	0.3	0.4	0.5
Pacific	2.5	0.4	0.6	0.7	0.8	2.5	0.2	0.2	0.2	0.2

[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 2015.

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

Table 40. Quality of life benefits: Access, private industry workers, National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Childcare[1]	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	10	6	6	38	51
Worker characteristics					
Management, professional, and related	19	15	12	55	68
Management, business, and financial	19	21	13	56	69
Professional and related	19	12	11	54	67
Service	8	1	3	21	32
Protective service	–	–	–	28	40
Sales and office	9	6	6	41	54
Sales and related	4	4	2	38	53
Office and administrative support	12	7	8	42	55
Natural resources, construction, and maintenance	7	2	2	27	37
Construction, extraction, farming, fishing, and forestry	3	2	2	15	23
Installation, maintenance, and repair	11	2	3	37	48
Production, transportation, and material moving	5	3	2	36	50
Production	7	4	2	40	52
Transportation and material moving	2	3	2	31	47
Full time	12	8	7	43	56
Part time	5	2	3	24	36
Union	17	2	5	49	73
Nonunion	10	7	6	37	49
Average wage within the following categories:[2]					
Lowest 25 percent	4	1	2	20	32
Lowest 10 percent	5	1	1	15	25
Second 25 percent	8	3	4	35	49
Third 25 percent	11	7	7	44	57
Highest 25 percent	21	16	12	58	71
Highest 10 percent	22	21	15	63	76
Establishment characteristics					
Goods-producing industries	8	5	2	41	51
Construction	3	2	2	17	23
Manufacturing	11	7	2	51	62
Service-providing industries	11	7	7	38	51
Trade, transportation, and utilities	3	3	2	40	57
Wholesale trade	6	11	3	32	50
Retail trade	2	([3])	1	40	56
Transportation and warehousing	2	2	3	46	65
Utilities	16	–	22	70	84

See footnotes at end of table.

Table 40. Quality of life benefits: Access, private industry workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Childcare[1]	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
Information	43	12	15	76	85
Financial activities	22	16	16	58	69
Finance and insurance	27	20	20	71	79
Credit intermediation and related activities	29	13	19	70	81
Insurance carriers and related activities	17	26	20	68	76
Real estate and rental and leasing	–	3	3	17	33
Professional and business services	11	15	9	32	44
Professional and technical services	15	26	17	42	52
Administrative and waste services	5	5	4	13	25
Education and health services	17	4	7	49	62
Educational services	19	10	20	47	61
Junior colleges, colleges, and universities	28	11	29	72	85
Health care and social assistance	17	3	5	49	62
Leisure and hospitality	7	–	4	14	24
Accommodation and food services	6	–	4	13	24
Other services	4	8	5	14	27
1 to 99 workers	4	4	3	20	30
1 to 49 workers	4	4	3	17	26
50 to 99 workers	6	4	4	30	44
100 workers or more	18	9	9	60	75
100 to 499 workers	10	7	6	52	69
500 workers or more	29	11	14	71	85
Geographic areas					
Northeast	14	8	9	39	51
New England	17	8	8	40	53
Middle Atlantic	13	7	9	39	51
South	9	7	4	40	52
South Atlantic	10	8	5	42	53
East South Central	8	5	2	38	51
West South Central	9	6	4	38	51
Midwest	10	6	4	38	51
East North Central	10	6	4	37	52
West North Central	9	5	3	38	51
West	10	5	7	35	48
Mountain	10	6	6	33	48
Pacific	9	4	8	36	48

[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 2015.

[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/glossary20142015.htm.

Table 40. Standard errors for quality of life benefits: Access, private industry workers, National Compensation Survey, March 2015

Characteristics	Childcare[1]	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	0.5	0.3	0.4	0.7	0.7
Worker characteristics					
Management, professional, and related	1.0	0.9	0.8	1.2	1.3
Management, business, and financial	1.5	1.8	1.1	1.6	1.4
Professional and related	1.3	0.9	0.9	1.6	1.7
Service	0.9	0.2	0.5	1.3	1.6
Protective service	–	–	–	5.1	5.5
Sales and office	0.5	0.4	0.5	1.0	1.1
Sales and related	0.4	0.6	0.4	1.5	1.5
Office and administrative support	0.8	0.6	0.7	1.3	1.5
Natural resources, construction, and maintenance	0.8	0.6	0.5	1.5	1.7
Construction, extraction, farming, fishing, and forestry	0.6	0.8	0.5	1.6	2.1
Installation, maintenance, and repair	1.4	0.7	0.7	2.3	2.5
Production, transportation, and material moving	0.5	0.5	0.4	1.3	1.6
Production	0.9	0.6	0.5	1.7	1.9
Transportation and material moving	0.4	0.7	0.4	1.6	2.0
Full time	0.5	0.4	0.5	0.7	0.8
Part time	0.6	0.3	0.3	0.9	1.2
Union	1.7	0.6	0.8	1.8	1.8
Nonunion	0.5	0.3	0.4	0.7	0.7
Average wage within the following categories:[2]					
Lowest 25 percent	0.6	0.3	0.3	0.8	1.1
Lowest 10 percent	1.0	0.2	0.5	1.0	1.6
Second 25 percent	0.6	0.3	0.4	1.1	1.3
Third 25 percent	0.6	0.5	0.6	1.1	1.2
Highest 25 percent	1.1	0.9	0.8	1.0	1.1
Highest 10 percent	1.6	1.3	1.0	1.7	1.6
Establishment characteristics					
Goods-producing industries	0.8	0.7	0.4	1.4	1.3
Construction	0.9	0.6	0.8	1.6	2.1
Manufacturing	1.1	0.9	0.5	1.6	1.8
Service-providing industries	0.5	0.3	0.5	0.7	0.8
Trade, transportation, and utilities	0.4	0.4	0.4	1.1	1.3
Wholesale trade	1.2	1.4	1.0	1.9	2.5
Retail trade	0.4	0.1	0.3	1.5	1.6
Transportation and warehousing	0.7	1.0	1.0	3.0	3.4
Utilities	3.1	–	5.4	5.7	3.7

See footnotes at end of table.

Table 40. Standard errors for quality of life benefits: Access, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Childcare[1]	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
Information	3.7	1.7	1.8	2.7	1.9
Financial activities	1.1	1.0	1.2	1.9	1.9
Finance and insurance	1.4	1.1	1.4	1.5	1.2
Credit intermediation and related activities	2.1	1.3	2.2	2.0	1.6
Insurance carriers and related activities	1.8	2.1	2.4	2.5	2.0
Real estate and rental and leasing	–	1.4	1.5	3.5	5.2
Professional and business services	1.5	1.4	1.5	2.0	2.1
Professional and technical services	2.7	2.4	2.4	3.2	3.6
Administrative and waste services	1.4	1.3	1.7	2.0	2.7
Education and health services	1.4	0.7	0.7	2.0	2.4
Educational services	1.5	2.0	2.5	2.8	2.8
Junior colleges, colleges, and universities	1.7	1.7	2.3	2.2	1.7
Health care and social assistance	1.6	0.6	0.5	2.3	2.8
Leisure and hospitality	1.2	–	0.7	1.6	2.1
Accommodation and food services	1.3	–	0.8	1.8	2.3
Other services	1.2	1.7	1.1	2.5	2.8
1 to 99 workers	0.4	0.4	0.3	0.8	1.0
1 to 49 workers	0.5	0.4	0.3	0.9	1.1
50 to 99 workers	1.0	0.7	0.7	1.8	1.7
100 workers or more	0.8	0.5	0.7	0.9	0.8
100 to 499 workers	0.8	0.7	0.6	1.4	1.4
500 workers or more	1.3	1.0	1.4	1.3	1.2
Geographic areas					
Northeast	1.0	0.8	1.7	1.4	1.7
New England	1.8	1.5	1.1	3.0	2.9
Middle Atlantic	1.1	1.0	2.1	1.5	1.8
South	1.0	0.6	0.3	1.2	1.2
South Atlantic	1.5	0.8	0.4	1.7	1.8
East South Central	2.2	1.3	0.6	2.8	2.2
West South Central	1.2	0.9	0.6	2.0	2.0
Midwest	0.8	0.6	0.4	1.5	1.8
East North Central	1.1	0.7	0.6	1.7	1.8
West North Central	1.2	1.2	0.7	3.1	3.9
West	0.7	0.6	0.8	1.2	1.3
Mountain	1.1	1.1	1.0	2.7	2.7
Pacific	0.9	0.7	1.1	1.3	1.4

[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 2015.

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

Table 41. Financial benefits: Access, private industry workers, National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution[3]	Payroll deduction IRA[4]	Financial planning
		Flexible benefits	Dependent care flexible spending account[1]	Health care flexible spending account[2]			
All workers	24	17	38	40	18	6	20
Worker characteristics							
Management, professional, and related	36	28	59	62	25	10	29
Management, business, and financial	44	29	62	66	24	10	32
Professional and related	32	27	57	61	26	10	27
Service	8	8	19	20	11	3	10
Protective service	15	12	26	29	7	3	12
Sales and office	29	16	37	40	16	5	22
Sales and related	25	10	32	34	11	3	21
Office and administrative support	31	21	40	45	19	6	23
Natural resources, construction, and maintenance	16	11	25	29	16	4	15
Construction, extraction, farming, fishing, and forestry	9	6	12	14	12	4	8
Installation, maintenance, and repair	22	16	35	41	20	5	21
Production, transportation, and material moving	20	17	36	37	17	5	14
Production	24	20	38	39	17	7	17
Transportation and material moving	16	14	34	35	18	3	12
Full time	29	21	45	48	20	7	23
Part time	9	6	19	19	11	3	11
Union	20	14	47	50	29	7	25
Nonunion	24	18	37	39	16	6	19
Average wage within the following categories:[7]							
Lowest 25 percent	10	6	17	17	9	2	10
Lowest 10 percent	5	3	11	10	7	2	6
Second 25 percent	23	16	34	38	16	6	17
Third 25 percent	29	22	45	48	21	7	23
Highest 25 percent	37	28	62	66	26	10	32
Highest 10 percent	43	30	70	72	27	11	34
Establishment characteristics							
Goods-producing industries	24	18	37	39	17	6	19
Construction	12	8	12	16	11	4	8
Manufacturing	29	23	47	48	19	7	24
Service-providing industries	24	17	38	41	18	6	20
Trade, transportation, and utilities	25	13	36	38	14	3	20
Wholesale trade	27	22	37	41	14	6	17
Retail trade	25	6	30	31	12	2	21
Transportation and warehousing	21	22	49	50	25	4	15
Utilities	49	48	79	78	12	7	53
Information	43	24	81	80	30	5	50
Financial activities	50	34	64	65	23	11	38
Finance and insurance	60	38	76	78	24	13	46

See footnotes at end of table.

Table 41. Financial benefits: Access, private industry workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total[5]	Performance	Signing	Other
All workers	8	3	1	6
Worker characteristics				
Management, professional, and related	12	5	2	8
Management, business, and financial	17	7	4	12
Professional and related	9	4	1	5
Service	3	1	–	3
Protective service	–	–	–	–
Sales and office	10	3	2	8
Sales and related	9	2	1	7
Office and administrative support	11	3	2	9
Natural resources, construction, and maintenance	6	3	–	4
Construction, extraction, farming, fishing, and forestry	3	–	–	2
Installation, maintenance, and repair	9	5	–	5
Production, transportation, and material moving	9	1	1	8
Production	7	2	1	6
Transportation and material moving	11	1	1	10
Full time	10	3	2	7
Part time	5	1	([6])	4
Union	13	6	2	7
Nonunion	8	2	1	6
Average wage within the following categories:[7]				
Lowest 25 percent	4	([6])	–	3
Lowest 10 percent	3	([6])	–	2
Second 25 percent	8	2	1	7
Third 25 percent	9	3	1	7
Highest 25 percent	14	7	3	9
Highest 10 percent	17	8	4	10
Establishment characteristics				
Goods-producing industries	8	3	1	6
Construction	3	–	–	2
Manufacturing	11	5	1	7
Service-providing industries	8	3	1	7
Trade, transportation, and utilities	10	1	1	9
Wholesale trade	7	1	1	6
Retail trade	9	2	([6])	8
Transportation and warehousing	19	–	2	17
Utilities	12	–	–	9
Information	34	22	2	14
Financial activities	22	8	7	20
Finance and insurance	25	10	8	23

See footnotes at end of table.

Table 41. Financial benefits: Access, private industry workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution[3]	Payroll deduction IRA[4]	Financial planning
		Flexible benefits	Dependent care flexible spending account[1]	Health care flexible spending account[2]			
Credit intermediation and related activities	68	39	78	80	24	15	40
Insurance carriers and related activities	52	39	72	73	22	8	52
Real estate and rental and leasing	16	17	23	23	18	6	–
Professional and business services	28	19	39	45	20	7	18
Professional and technical services	40	23	50	54	23	12	27
Administrative and waste services	13	10	19	27	15	3	6
Education and health services	23	24	48	52	25	9	22
Educational services	21	25	56	56	35	17	22
Junior colleges, colleges, and universities	33	34	78	81	47	19	37
Health care and social assistance	24	24	47	52	23	8	22
Leisure and hospitality	4	4	12	11	7	2	7
Accommodation and food services	3	3	12	10	6	2	8
Other services	9	8	14	17	13	5	7
1 to 99 workers	15	10	21	23	13	4	9
1 to 49 workers	14	8	18	20	11	3	9
50 to 99 workers	21	16	30	32	17	6	12
100 workers or more	34	26	58	61	23	8	32
100 to 499 workers	32	20	49	51	20	8	27
500 workers or more	36	35	72	76	29	9	38
Geographic areas							
Northeast	20	14	40	43	22	8	19
New England	19	14	44	48	23	8	19
Middle Atlantic	20	15	38	41	22	8	19
South	24	19	38	39	16	6	21
South Atlantic	25	18	38	39	17	8	22
East South Central	23	20	32	32	15	6	19
West South Central	22	21	41	43	15	3	21
Midwest	27	21	39	42	18	5	19
East North Central	27	20	39	41	20	5	19
West North Central	25	24	39	45	13	4	18
West	25	12	36	38	15	5	19
Mountain	26	13	35	37	12	3	22
Pacific	24	12	36	38	17	7	17

See footnotes at end of table.

Table 41. Financial benefits: Access, private industry workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total[5]	Performance	Signing	Other
Credit intermediation and related activities	27	12	10	26
Insurance carriers and related activities	20	6	2	16
Real estate and rental and leasing	–	–	–	–
Professional and business services	11	4	3	7
Professional and technical services	11	4	3	7
Administrative and waste services	6	–	–	5
Education and health services	2	–	([6])	2
Educational services	2	–	1	–
Junior colleges, colleges, and universities	2	–	–	–
Health care and social assistance	3	–	–	2
Leisure and hospitality	–	–	–	–
Accommodation and food services	–	–	–	–
Other services	2	–	–	–
1 to 99 workers	5	1	1	4
1 to 49 workers	4	1	1	3
50 to 99 workers	8	2	1	6
100 workers or more	13	4	2	10
100 to 499 workers	10	3	1	7
500 workers or more	17	6	3	13
Geographic areas				
Northeast	9	2	2	7
New England	7	2	1	5
Middle Atlantic	9	2	2	7
South	8	2	1	6
South Atlantic	8	2	2	7
East South Central	10	3	2	7
West South Central	7	2	1	5
Midwest	8	3	1	7
East North Central	8	3	1	7
West North Central	8	3	([6])	6
West	9	4	2	6
Mountain	8	2	1	6
Pacific	9	4	2	5

[1] Formerly referred to as Dependent care reimbursement account.
[2] Formerly referred to as Health care 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 2015.

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

Table 41. Standard errors for financial benefits: Access, private industry workers, National Compensation Survey, March 2015

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution[3]	Payroll deduction IRA[4]	Financial planning
		Flexible benefits	Dependent care flexible spending account[1]	Health care flexible spending account[2]			
All workers	0.7	0.5	0.7	0.7	0.6	0.4	0.6
Worker characteristics							
Management, professional, and related	1.2	1.2	1.4	1.4	1.3	0.9	1.3
Management, business, and financial	1.6	1.6	1.7	1.6	1.6	0.8	1.9
Professional and related	1.4	1.3	1.8	1.9	1.6	1.2	1.5
Service	0.9	0.8	1.2	1.3	1.0	0.5	1.1
Protective service	4.2	3.6	4.5	5.0	1.6	1.0	3.1
Sales and office	1.0	0.7	1.1	1.0	0.7	0.4	0.8
Sales and related	1.3	1.0	1.4	1.3	0.8	0.4	1.2
Office and administrative support	1.2	1.0	1.5	1.3	1.0	0.6	1.0
Natural resources, construction, and maintenance	1.0	1.0	1.4	1.7	1.2	0.6	1.1
Construction, extraction, farming, fishing, and forestry	1.5	0.9	1.5	1.5	1.8	1.0	1.2
Installation, maintenance, and repair	1.6	1.5	2.2	2.5	1.7	0.8	1.8
Production, transportation, and material moving	1.1	1.0	1.2	1.3	1.1	0.6	0.9
Production	1.7	1.4	1.6	1.8	1.3	1.0	1.3
Transportation and material moving	1.1	1.2	1.8	1.8	1.5	0.6	1.2
Full time	0.7	0.6	0.8	0.8	0.7	0.4	0.8
Part time	0.7	0.5	0.9	0.9	0.8	0.5	0.6
Union	1.5	1.2	2.0	2.0	2.0	1.2	2.1
Nonunion	0.7	0.6	0.7	0.7	0.6	0.3	0.7
Average wage within the following categories:[5]							
Lowest 25 percent	0.6	0.5	0.8	0.8	0.8	0.3	0.6
Lowest 10 percent	0.6	0.5	1.0	0.9	1.0	0.5	0.9
Second 25 percent	1.0	0.8	1.1	1.2	0.8	0.6	0.9
Third 25 percent	1.0	0.9	1.1	1.1	1.0	0.6	1.0
Highest 25 percent	1.1	1.1	1.1	1.2	1.2	0.7	1.3
Highest 10 percent	1.5	1.5	1.7	1.6	1.7	1.0	2.1
Establishment characteristics							
Goods-producing industries	1.3	1.0	1.2	1.3	1.0	0.7	1.1
Construction	1.3	1.2	1.3	1.6	1.5	0.9	1.2
Manufacturing	1.7	1.3	1.4	1.5	1.3	0.9	1.4
Service-providing industries	0.7	0.6	0.7	0.8	0.7	0.4	0.7
Trade, transportation, and utilities	1.1	0.8	1.0	1.0	1.0	0.5	1.0
Wholesale trade	2.7	2.1	2.1	2.1	1.9	1.5	1.6
Retail trade	1.2	0.7	1.1	1.1	1.0	0.4	1.1
Transportation and warehousing	2.2	2.7	3.4	3.7	2.7	1.6	2.5
Utilities	5.5	4.8	4.6	4.4	2.3	1.4	5.3
Information	3.0	2.3	2.4	2.5	2.8	1.1	3.4
Financial activities	1.6	1.5	2.0	1.9	1.5	1.2	1.8
Finance and insurance	1.5	1.6	1.4	1.4	1.5	1.3	1.7

See footnotes at end of table.

Table 41. Standard errors for financial benefits: Access, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Stock options			
	Total	Performance	Signing	Other
All workers	0.4	0.2	0.2	0.3
Worker characteristics				
Management, professional, and related	0.8	0.5	0.3	0.5
Management, business, and financial	1.2	0.7	0.4	0.9
Professional and related	0.9	0.6	0.3	0.5
Service	0.6	0.3	–	0.6
Protective service	–	–	–	–
Sales and office	0.5	0.2	0.2	0.5
Sales and related	0.6	0.2	0.3	0.6
Office and administrative support	0.7	0.4	0.3	0.7
Natural resources, construction, and maintenance	0.8	0.5	–	0.7
Construction, extraction, farming, fishing, and forestry	0.9	–	–	0.9
Installation, maintenance, and repair	1.2	0.8	–	1.1
Production, transportation, and material moving	0.7	0.2	0.1	0.7
Production	0.9	0.4	0.3	0.9
Transportation and material moving	1.1	0.3	0.2	1.1
Full time	0.5	0.3	0.2	0.4
Part time	0.4	0.1	0.1	0.4
Union	1.4	1.1	0.8	1.1
Nonunion	0.4	0.2	0.1	0.4
Average wage within the following categories:[5]				
Lowest 25 percent	0.4	0.1	–	0.3
Lowest 10 percent	0.8	0.1	–	0.5
Second 25 percent	0.5	0.3	0.3	0.5
Third 25 percent	0.7	0.3	0.2	0.6
Highest 25 percent	0.8	0.6	0.3	0.5
Highest 10 percent	1.4	1.0	0.4	0.8
Establishment characteristics				
Goods-producing industries	0.9	0.5	0.2	0.8
Construction	0.9	–	–	0.8
Manufacturing	1.3	0.7	0.3	1.1
Service-providing industries	0.4	0.2	0.2	0.4
Trade, transportation, and utilities	0.5	0.2	0.2	0.5
Wholesale trade	1.0	0.4	0.3	1.0
Retail trade	0.7	0.3	0.2	0.8
Transportation and warehousing	2.4	–	0.9	2.3
Utilities	2.9	–	–	1.9
Information	3.6	3.1	0.9	1.9
Financial activities	1.6	0.8	1.1	1.7
Finance and insurance	1.6	1.0	1.0	1.6

See footnotes at end of table.

Table 41. Standard errors for financial benefits: Access, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution[3]	Payroll deduction IRA[4]	Financial planning
		Flexible benefits	Dependent care flexible spending account[1]	Health care flexible spending account[2]			
Credit intermediation and related activities	2.0	2.3	2.0	1.9	2.2	2.0	2.4
Insurance carriers and related activities	2.5	2.8	2.2	2.3	2.5	1.8	2.3
Real estate and rental and leasing	4.1	2.8	5.0	4.6	3.7	2.3	–
Professional and business services	2.2	1.9	2.2	2.1	1.4	1.0	1.8
Professional and technical services	3.5	3.2	3.4	3.7	2.7	1.8	3.4
Administrative and waste services	2.3	2.1	2.5	3.5	2.7	1.0	1.4
Education and health services	1.6	1.7	2.2	2.4	1.8	1.3	2.0
Educational services	2.1	2.5	2.7	2.2	2.4	2.2	2.0
Junior colleges, colleges, and universities	2.7	3.0	2.2	1.7	2.5	1.9	2.0
Health care and social assistance	1.8	2.0	2.6	2.9	2.0	1.4	2.4
Leisure and hospitality	1.0	0.9	1.5	1.3	1.2	0.6	1.0
Accommodation and food services	1.0	0.9	1.7	1.4	1.4	0.7	1.2
Other services	1.3	1.5	2.0	2.1	3.1	1.9	1.8
1 to 99 workers	0.7	0.7	0.8	0.9	0.7	0.3	0.6
1 to 49 workers	0.8	0.6	0.8	0.9	0.8	0.4	0.7
50 to 99 workers	1.6	1.8	1.8	2.0	1.5	0.9	1.3
100 workers or more	1.0	0.8	0.9	0.9	0.8	0.7	1.0
100 to 499 workers	1.4	1.0	1.3	1.3	1.0	0.8	1.3
500 workers or more	1.5	1.5	1.4	1.3	1.3	1.0	1.4
Geographic areas							
Northeast	1.3	1.2	1.3	1.2	1.6	0.9	1.5
New England	1.4	1.9	2.5	2.9	2.6	1.6	2.4
Middle Atlantic	1.6	1.7	1.5	1.3	1.9	0.9	1.8
South	1.2	1.0	1.1	1.3	1.0	0.7	1.2
South Atlantic	1.5	1.5	1.5	1.7	1.3	1.0	1.6
East South Central	3.7	2.9	3.1	3.4	3.6	2.1	3.6
West South Central	2.1	1.7	2.1	2.4	1.3	0.5	2.0
Midwest	1.5	1.1	1.7	1.6	1.1	0.5	1.2
East North Central	1.7	1.2	2.0	1.9	1.3	0.6	1.5
West North Central	2.9	2.5	3.2	2.8	1.5	0.8	1.7
West	1.4	0.8	1.2	1.3	1.2	0.8	1.1
Mountain	2.3	1.6	1.5	1.6	1.5	0.8	2.9
Pacific	1.8	0.9	1.6	1.7	1.5	1.2	1.1

See footnotes at end of table.

Table 41. Standard errors for financial benefits: Access, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Stock options			
	Total	Performance	Signing	Other
Credit intermediation and related activities	2.1	1.4	1.6	2.1
Insurance carriers and related activities	2.2	1.0	0.6	2.2
Real estate and rental and leasing	–	–	–	–
Professional and business services	1.5	0.7	0.6	1.3
Professional and technical services	1.9	1.1	0.9	1.7
Administrative and waste services	2.1	–	–	2.0
Education and health services	0.9	–	0.1	0.8
Educational services	0.7	–	0.4	–
Junior colleges, colleges, and universities	0.6	–	–	–
Health care and social assistance	1.0	–	–	1.0
Leisure and hospitality	–	–	–	–
Accommodation and food services	–	–	–	–
Other services	1.0	–	–	–
1 to 99 workers	0.5	0.1	0.2	0.4
1 to 49 workers	0.5	0.2	0.2	0.4
50 to 99 workers	1.1	0.3	0.4	1.1
100 workers or more	0.7	0.4	0.2	0.7
100 to 499 workers	0.7	0.5	0.2	0.5
500 workers or more	1.4	0.7	0.5	1.3
Geographic areas				
Northeast	0.9	0.3	0.4	0.9
New England	1.1	0.6	0.3	1.3
Middle Atlantic	1.0	0.4	0.5	0.9
South	0.5	0.3	0.2	0.5
South Atlantic	0.7	0.3	0.3	0.7
East South Central	1.1	1.0	0.6	1.3
West South Central	0.7	0.3	0.5	0.5
Midwest	0.6	0.4	0.3	0.5
East North Central	0.8	0.4	0.4	0.6
West North Central	1.1	0.6	0.2	0.9
West	1.0	0.6	0.4	0.8
Mountain	2.1	0.4	0.4	2.1
Pacific	1.1	0.8	0.5	0.6

[1] Formerly referred to as Dependent care reimbursement account.
[2] Formerly referred to as Health care 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 2015.

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

Table 42. Health-related benefits: Access, private industry workers, National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Long-term care insurance[1]	Retiree health care benefits[2]	
		Under age 65	Age 65 and over
All workers	17	16	14
Worker characteristics			
Management, professional, and related	29	23	21
Management, business, and financial	34	28	25
Professional and related	26	20	19
Service	7	5	3
Protective service	8	10	6
Sales and office	17	17	15
Sales and related	12	12	11
Office and administrative support	21	20	18
Natural resources, construction, and maintenance	12	15	14
Construction, extraction, farming, fishing, and forestry	4	9	8
Installation, maintenance, and repair	18	20	19
Production, transportation, and material moving	13	17	15
Production	13	15	14
Transportation and material moving	13	19	16
Full time	20	19	17
Part time	7	7	7
Union	24	42	36
Nonunion	16	13	12
Average wage within the following categories:[3]			
Lowest 25 percent	7	5	4
Lowest 10 percent	5	4	3
Second 25 percent	12	11	9
Third 25 percent	19	19	17
Highest 25 percent	34	30	28
Highest 10 percent	40	33	31
Establishment characteristics			
Goods-producing industries	14	17	15
Construction	3	7	7
Manufacturing	19	20	18
Service-providing industries	18	15	14
Trade, transportation, and utilities	14	18	16
Wholesale trade	14	11	9
Retail trade	10	14	12
Transportation and warehousing	24	34	32
Utilities	49	65	62

See footnotes at end of table.

Table 42. Health-related benefits: Access, private industry workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Long-term care insurance[1]	Retiree health care benefits[2]	
		Under age 65	Age 65 and over
Information	50	50	50
Financial activities	40	40	37
Finance and insurance	49	50	47
Credit intermediation and related activities	53	54	51
Insurance carriers and related activities	43	42	40
Real estate and rental and leasing	12	5	4
Professional and business services	21	12	12
Professional and technical services	29	15	16
Administrative and waste services	7	6	4
Education and health services	16	12	10
Educational services	30	25	27
Junior colleges, colleges, and universities	52	42	43
Health care and social assistance	14	10	7
Leisure and hospitality	6	2	1
Accommodation and food services	7	2	1
Other services	6	7	6
1 to 99 workers	9	7	6
1 to 49 workers	7	6	6
50 to 99 workers	13	10	9
100 workers or more	27	26	23
100 to 499 workers	20	18	16
500 workers or more	37	38	33
Geographic areas			
Northeast	17	16	16
New England	18	14	14
Middle Atlantic	16	17	17
South	19	17	13
South Atlantic	20	16	12
East South Central	17	17	14
West South Central	17	18	15
Midwest	16	15	14
East North Central	17	16	15
West North Central	13	15	13
West	16	13	13
Mountain	15	12	12
Pacific	16	14	13

[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 2015.

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

Table 42. Standard errors for health-related benefits: Access, private industry workers, National Compensation Survey, March 2015

Characteristics	Long-term care insurance[1]	Retiree health care benefits[2]	
		Under age 65	Age 65 and over
All workers	0.6	0.4	0.4
Worker characteristics			
Management, professional, and related	1.1	0.9	0.9
Management, business, and financial	1.6	1.4	1.4
Professional and related	1.3	0.9	0.9
Service	0.8	0.5	0.3
Protective service	1.8	2.4	1.7
Sales and office	0.8	0.7	0.7
Sales and related	1.0	0.9	0.7
Office and administrative support	1.0	1.0	1.0
Natural resources, construction, and maintenance	1.2	1.3	1.2
Construction, extraction, farming, fishing, and forestry	0.8	1.3	1.3
Installation, maintenance, and repair	1.8	1.8	1.7
Production, transportation, and material moving	0.9	1.0	1.0
Production	1.2	1.4	1.5
Transportation and material moving	1.2	1.5	1.4
Full time	0.6	0.5	0.5
Part time	0.6	0.5	0.5
Union	1.6	1.9	1.9
Nonunion	0.6	0.4	0.4
Average wage within the following categories:[3]			
Lowest 25 percent	0.6	0.4	0.4
Lowest 10 percent	0.8	0.6	0.5
Second 25 percent	0.7	0.5	0.5
Third 25 percent	0.8	0.8	0.8
Highest 25 percent	1.1	1.1	1.0
Highest 10 percent	1.8	1.6	1.6
Establishment characteristics			
Goods-producing industries	1.1	1.0	1.1
Construction	0.7	1.1	1.2
Manufacturing	1.3	1.5	1.5
Service-providing industries	0.6	0.5	0.5
Trade, transportation, and utilities	0.9	0.9	0.9
Wholesale trade	2.0	1.8	1.5
Retail trade	0.9	1.0	0.9
Transportation and warehousing	2.5	2.6	2.6
Utilities	5.2	5.4	4.6

See footnotes at end of table.

Table 42. Standard errors for health-related benefits: Access, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Long-term care insurance[1]	Retiree health care benefits[2]	
		Under age 65	Age 65 and over
Information	3.4	3.2	3.1
Financial activities	1.6	1.5	1.5
Finance and insurance	1.6	1.7	1.7
Credit intermediation and related activities	2.3	2.3	2.1
Insurance carriers and related activities	2.0	2.8	2.5
Real estate and rental and leasing	3.2	1.6	1.3
Professional and business services	1.8	1.5	1.6
Professional and technical services	2.9	2.8	2.6
Administrative and waste services	1.3	1.5	1.3
Education and health services	1.3	0.7	0.7
Educational services	2.2	1.9	3.3
Junior colleges, colleges, and universities	2.9	2.5	2.3
Health care and social assistance	1.6	0.9	0.9
Leisure and hospitality	1.3	0.6	0.5
Accommodation and food services	1.4	0.6	0.5
Other services	1.4	1.8	1.3
1 to 99 workers	0.6	0.4	0.4
1 to 49 workers	0.5	0.4	0.4
50 to 99 workers	1.3	1.0	1.0
100 workers or more	0.9	0.8	0.8
100 to 499 workers	1.1	1.0	0.9
500 workers or more	1.5	1.3	1.5
Geographic areas			
Northeast	1.1	1.1	0.9
New England	1.5	1.3	1.2
Middle Atlantic	1.4	1.3	1.2
South	1.0	0.7	0.7
South Atlantic	1.4	0.9	0.9
East South Central	2.3	1.4	1.4
West South Central	1.9	1.3	1.2
Midwest	1.2	1.0	1.1
East North Central	1.4	1.0	1.3
West North Central	2.0	2.1	2.1
West	1.1	0.8	0.7
Mountain	1.9	1.1	1.1
Pacific	1.3	1.0	0.8

[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 2015.

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

Table 43. Nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2015

(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	10	7	4	2	6	11
Worker characteristics									
Management, professional, and related	49	8	5	14	6	7	2	9	15
Management, business, and financial	57	11	6	18	6	6	2	8	17
Professional and related	45	6	5	12	6	8	2	9	14
Service	21	1	2	5	5	2	1	3	6
Protective service	32	–	–	–	–	3	–	3	–
Sales and office	41	6	3	11	9	3	5	7	8
Sales and related	33	4	1	7	9	2	7	4	6
Office and administrative support	47	7	5	13	10	4	3	9	10
Natural resources, construction, and maintenance	36	6	3	11	8	3	1	5	11
Construction, extraction, farming, fishing, and forestry	29	3	–	12	8	1	–	1	7
Installation, maintenance, and repair	42	9	5	10	8	5	2	9	13
Production, transportation, and material moving	43	8	2	9	8	5	2	5	16
Production	47	11	2	10	8	5	2	5	17
Transportation and material moving	39	5	1	7	7	4	2	6	15
Full time	46	7	4	12	8	5	3	7	14
Part time	20	1	1	4	5	1	2	4	4
Union	34	10	4	5	1	7	1	5	17
Nonunion	39	5	3	10	8	4	3	6	10
Average wage within the following categories:[3]									
Lowest 25 percent	23	1	1	5	6	1	2	4	5
Lowest 10 percent	16	([4])	1	4	5	1	1	3	3
Second 25 percent	38	4	2	9	10	3	4	6	10
Third 25 percent	47	7	3	13	8	6	2	7	14
Highest 25 percent	53	11	6	15	4	7	2	9	17
Highest 10 percent	55	11	7	16	4	8	1	8	18
Establishment characteristics									
Goods-producing industries	47	10	3	13	10	5	1	3	16
Construction	33	3	–	14	10	1	([4])	1	5
Manufacturing	53	13	3	11	9	7	2	4	19
Service-providing industries	37	5	3	9	7	4	3	7	10
Trade, transportation, and utilities	37	5	1	7	10	2	5	5	9
Wholesale trade	47	9	–	12	9	5	1	4	14
Retail trade	32	3	1	5	11	1	8	5	3
Transportation and warehousing	41	10	2	5	5	3	2	5	20
Utilities	48	2	7	18	–	4	–	–	21

See footnotes at end of table.

Table 43. Nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	All nonproduction bonuses[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	71	23	14	18	3	13	–	26	29
Financial activities	67	13	7	22	6	4	3	11	18
Finance and insurance	74	15	9	24	4	4	3	13	20
Credit intermediation and related activities	73	14	6	21	4	3	1	16	21
Insurance carriers and related activities	74	14	14	25	6	3	7	11	18
Real estate and rental and leasing	44	3	–	16	9	–	–	5	10
Professional and business services	44	6	6	13	6	5	1	8	12
Professional and technical services	57	10	7	21	9	6	–	6	15
Administrative and waste services	26	2	4	5	4	2	–	8	6
Education and health services	33	1	2	7	6	7	3	8	9
Educational services	21	–	2	3	3	11	–	1	4
Junior colleges, colleges, and universities	20	–	2	–	2	14	–	2	2
Health care and social assistance	35	1	2	8	6	6	4	9	10
Leisure and hospitality	17	–	2	4	5	–	–	1	6
Accommodation and food services	16	–	2	3	4	–	–	1	6
Other services	25	–	–	11	7	3	–	2	3
1 to 99 workers	34	4	2	12	9	3	1	3	7
1 to 49 workers	34	3	2	12	10	2	1	2	6
50 to 99 workers	35	5	3	9	5	4	1	5	10
100 workers or more	45	8	4	8	5	6	4	10	15
100 to 499 workers	42	5	3	8	7	4	5	9	13
500 workers or more	49	11	6	8	2	8	3	11	19
Geographic areas									
Northeast	38	4	3	12	4	6	1	6	10
New England	35	4	4	13	2	5	1	6	7
Middle Atlantic	39	4	3	12	5	6	2	6	11
South	43	5	3	10	11	3	3	7	13
South Atlantic	43	6	4	9	11	4	4	6	12
East South Central	40	4	1	10	9	2	4	7	13
West South Central	45	6	4	11	13	3	2	8	14
Midwest	39	8	3	9	5	4	3	7	12
East North Central	40	8	2	10	6	5	3	6	13
West North Central	36	7	3	8	4	2	2	8	10
West	33	5	3	9	5	4	2	4	8
Mountain	38	5	2	14	6	3	3	3	7
Pacific	31	5	3	7	5	4	1	4	9

[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 2015.
[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/glossary20142015.htm.

Table 43. Standard errors for nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2015

Characteristics	All nonproduction bonuses	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus[1]
All workers	0.7	0.3	0.2	0.4	0.4	0.3	0.2	0.3	0.4
Worker characteristics									
Management, professional, and related	1.2	0.6	0.5	0.8	0.7	0.7	0.5	0.7	0.9
Management, business, and financial	1.8	0.9	0.8	1.4	0.6	0.8	0.3	0.8	1.3
Professional and related	1.5	0.6	0.5	0.9	1.0	0.8	0.7	0.8	1.1
Service	1.6	0.2	0.3	0.6	0.8	0.3	0.4	0.5	0.8
Protective service	6.1	–	–	–	–	1.1	–	1.5	–
Sales and office	1.0	0.4	0.4	0.6	0.5	0.3	0.4	0.4	0.6
Sales and related	1.1	0.6	0.2	0.7	0.7	0.4	0.6	0.4	0.8
Office and administrative support	1.3	0.5	0.6	0.8	0.8	0.4	0.4	0.6	0.7
Natural resources, construction, and maintenance	1.7	0.7	0.7	0.9	0.8	0.5	0.3	0.7	0.9
Construction, extraction, farming, fishing, and forestry	2.1	0.8	–	1.5	1.5	0.3	–	0.3	1.2
Installation, maintenance, and repair	2.4	1.1	1.2	1.2	1.3	0.8	0.6	1.2	1.4
Production, transportation, and material moving	1.3	0.7	0.3	0.7	0.7	0.5	0.3	0.9	1.0
Production	1.7	0.9	0.5	1.0	1.0	0.6	0.4	1.1	1.4
Transportation and material moving	1.8	0.8	0.3	1.1	0.9	0.8	0.5	1.0	1.3
Full time	0.8	0.4	0.3	0.4	0.4	0.4	0.2	0.4	0.5
Part time	1.0	0.2	0.2	0.4	0.6	0.1	0.3	0.4	0.5
Union	2.0	1.0	0.6	0.9	0.3	1.1	0.5	0.8	1.5
Nonunion	0.7	0.3	0.2	0.4	0.4	0.3	0.3	0.3	0.4
Average wage within the following categories:[2]									
Lowest 25 percent	1.1	0.2	0.3	0.4	0.7	0.1	0.3	0.4	0.6
Lowest 10 percent	1.4	0.2	0.3	0.6	0.9	0.2	0.2	0.6	0.6
Second 25 percent	1.2	0.4	0.4	0.6	0.7	0.3	0.5	0.5	0.6
Third 25 percent	1.1	0.5	0.3	0.7	0.6	0.5	0.4	0.6	0.8
Highest 25 percent	1.2	0.7	0.6	0.9	0.5	0.7	0.3	0.6	0.9
Highest 10 percent	1.8	1.1	0.9	1.4	0.7	1.1	0.4	0.7	1.5
Establishment characteristics									
Goods-producing industries	1.3	0.9	0.5	0.7	0.7	0.6	0.2	0.5	1.0
Construction	1.6	0.9	–	1.3	1.1	0.5	0.2	0.4	0.9
Manufacturing	1.7	1.1	0.6	0.9	0.9	0.9	0.4	0.6	1.4
Service-providing industries	0.8	0.3	0.2	0.4	0.4	0.3	0.3	0.4	0.5
Trade, transportation, and utilities	1.0	0.6	0.2	0.6	0.6	0.3	0.5	0.5	0.6
Wholesale trade	2.6	1.6	–	1.3	1.4	1.2	0.4	1.2	1.7
Retail trade	1.1	0.5	0.1	0.7	0.7	0.2	0.7	0.5	0.5
Transportation and warehousing	3.4	1.8	0.8	1.2	1.3	1.0	1.1	1.8	2.4
Utilities	4.6	1.2	2.3	3.3	–	1.4	–	–	2.9

See footnotes at end of table.

Table 43. Standard errors for nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	All nonproduction bonuses	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus[1]
Information	3.5	2.9	2.4	2.3	1.0	2.1	–	3.3	2.9
Financial activities	1.6	1.0	0.8	1.2	0.7	0.7	0.5	1.0	1.0
Finance and insurance	1.5	1.2	1.0	1.4	0.5	0.6	0.6	1.1	1.1
Credit intermediation and related activities	1.9	1.6	1.4	1.6	0.7	0.7	0.4	1.8	1.5
Insurance carriers and related activities	2.0	1.4	2.1	2.2	1.0	0.8	1.5	1.4	2.0
Real estate and rental and leasing	5.3	1.6	–	3.5	3.0	–	–	2.5	2.9
Professional and business services	2.0	1.0	0.9	1.3	0.8	0.9	0.4	1.2	1.2
Professional and technical services	3.0	1.6	1.5	2.2	1.3	1.8	–	1.3	2.3
Administrative and waste services	3.0	0.9	1.2	1.1	1.1	0.5	–	1.8	1.6
Education and health services	2.0	0.2	0.4	1.2	1.2	0.8	0.9	0.8	0.9
Educational services	2.3	–	0.6	0.6	1.0	1.6	–	0.4	1.1
Junior colleges, colleges, and universities	1.8	–	0.5	–	0.7	1.6	–	0.4	0.2
Health care and social assistance	2.3	0.2	0.4	1.4	1.4	0.8	1.0	0.9	1.0
Leisure and hospitality	2.1	–	0.6	1.0	1.2	–	–	0.5	1.2
Accommodation and food services	2.2	–	0.7	1.0	1.1	–	–	0.5	1.4
Other services	2.7	–	–	2.0	1.7	0.9	–	0.7	0.9
1 to 99 workers	1.0	0.3	0.3	0.6	0.6	0.3	0.2	0.3	0.5
1 to 49 workers	1.1	0.4	0.3	0.7	0.7	0.3	0.3	0.3	0.6
50 to 99 workers	1.8	0.6	0.7	1.0	0.8	0.6	0.5	0.7	1.2
100 workers or more	1.0	0.5	0.4	0.4	0.4	0.5	0.4	0.5	0.6
100 to 499 workers	1.3	0.6	0.4	0.6	0.6	0.6	0.5	0.8	0.9
500 workers or more	1.6	0.9	0.6	0.6	0.5	0.9	0.6	0.7	1.1
Geographic areas									
Northeast	1.4	0.7	0.5	0.8	0.6	0.8	0.4	0.8	0.8
New England	2.1	0.6	1.7	2.5	0.5	0.8	0.2	1.3	1.6
Middle Atlantic	1.8	0.8	0.4	0.7	0.7	1.0	0.5	1.1	1.0
South	1.0	0.5	0.4	0.6	0.8	0.3	0.5	0.6	0.9
South Atlantic	1.3	0.6	0.6	0.7	1.2	0.5	0.7	0.8	1.3
East South Central	3.4	0.8	0.6	1.5	1.6	0.6	1.9	1.8	1.7
West South Central	2.0	0.9	0.8	1.4	1.3	0.7	0.6	1.1	1.3
Midwest	1.6	0.7	0.3	0.7	0.6	0.5	0.5	0.6	0.9
East North Central	1.6	0.8	0.3	0.9	0.9	0.7	0.6	0.5	0.9
West North Central	3.3	1.2	0.7	1.1	0.6	0.6	0.7	1.6	1.8
West	1.7	0.6	0.4	0.7	0.6	0.8	0.4	0.4	0.6
Mountain	3.3	1.3	0.3	1.9	0.7	1.2	1.0	0.4	1.0
Pacific	1.9	0.7	0.5	0.6	0.8	1.0	0.3	0.6	0.7

[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 2015.

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

Table 44. Unmarried domestic partner benefits: Access[1], private industry workers, National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	10	10	37	32
Worker characteristics				
Management, professional, and related	16	17	53	45
Management, business, and financial	20	21	59	51
Professional and related	14	14	50	42
Service	4	4	20	17
Protective service	5	5	25	20
Sales and office	10	11	40	35
Sales and related	5	6	35	31
Office and administrative support	13	14	42	38
Natural resources, construction, and maintenance	10	10	28	24
Construction, extraction, farming, fishing, and forestry	7	8	17	18
Installation, maintenance, and repair	13	12	36	28
Production, transportation, and material moving	10	9	32	28
Production	8	7	30	28
Transportation and material moving	11	11	34	28
Full time	12	12	44	38
Part time	5	5	17	15
Union	31	28	54	41
Nonunion	8	9	35	31
Average wage within the following categories:[2]				
Lowest 25 percent	3	4	17	15
Lowest 10 percent	2	2	9	7
Second 25 percent	8	8	35	32
Third 25 percent	12	11	44	38
Highest 25 percent	21	21	57	47
Highest 10 percent	22	22	66	56
Establishment characteristics				
Goods-producing industries	9	9	33	30
Construction	6	8	19	20
Manufacturing	9	8	39	34
Service-providing industries	11	11	37	32
Trade, transportation, and utilities	9	9	39	34
Wholesale trade	6	6	33	28
Retail trade	7	7	37	33
Transportation and warehousing	19	18	53	42
Utilities	39	37	69	62

See footnotes at end of table.

Table 44. Unmarried domestic partner benefits: Access[1], private industry workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
Information	36	33	78	50
Financial activities	29	29	60	56
Finance and insurance	37	36	70	65
Credit intermediation and related activities	37	38	69	66
Insurance carriers and related activities	32	30	66	59
Real estate and rental and leasing	4	5	26	24
Professional and business services	9	10	38	34
Professional and technical services	10	12	51	47
Administrative and waste services	4	4	21	20
Education and health services	11	11	38	33
Educational services	10	10	48	39
Junior colleges, colleges, and universities	14	14	64	49
Health care and social assistance	11	11	36	31
Leisure and hospitality	2	2	19	14
Accommodation and food services	2	2	19	14
Other services	5	5	19	17
1 to 99 workers	5	5	23	22
1 to 49 workers	4	5	20	19
50 to 99 workers	6	6	31	30
100 workers or more	17	17	53	44
100 to 499 workers	13	13	47	43
500 workers or more	23	22	61	46
Geographic areas				
Northeast	14	14	41	35
New England	10	11	44	37
Middle Atlantic	15	15	40	34
South	9	10	30	27
South Atlantic	11	10	33	28
East South Central	6	6	29	25
West South Central	9	10	27	26
Midwest	8	7	29	23
East North Central	6	6	27	20
West North Central	10	10	32	29
West	12	12	51	47
Mountain	9	9	40	36
Pacific	13	13	56	53

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

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

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

Table 44. Standard errors for unmarried domestic partner benefits: Access[1], private industry workers, National Compensation Survey, March 2015

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	0.4	0.4	0.7	0.6
Worker characteristics				
Management, professional, and related	1.0	1.0	1.2	1.3
Management, business, and financial	1.6	1.6	1.7	1.6
Professional and related	1.1	1.1	1.4	1.5
Service	0.6	0.6	1.4	1.3
Protective service	1.4	1.6	4.3	3.8
Sales and office	0.5	0.5	0.9	0.8
Sales and related	0.5	0.6	1.2	1.2
Office and administrative support	0.7	0.7	1.3	1.1
Natural resources, construction, and maintenance	1.1	1.3	1.6	1.5
Construction, extraction, farming, fishing, and forestry	1.4	2.0	2.0	2.1
Installation, maintenance, and repair	1.5	1.4	2.3	2.2
Production, transportation, and material moving	0.9	0.8	1.3	1.1
Production	1.3	1.1	1.6	1.4
Transportation and material moving	1.1	1.1	1.8	1.6
Full time	0.5	0.5	0.8	0.7
Part time	0.4	0.4	0.9	0.8
Union	1.7	1.6	2.1	2.3
Nonunion	0.4	0.4	0.7	0.6
Average wage within the following categories:[2]				
Lowest 25 percent	0.4	0.4	0.8	0.8
Lowest 10 percent	0.5	0.5	0.9	0.8
Second 25 percent	0.6	0.6	1.1	1.1
Third 25 percent	0.7	0.7	1.1	1.1
Highest 25 percent	1.0	1.0	1.3	1.2
Highest 10 percent	1.6	1.6	1.8	1.8
Establishment characteristics				
Goods-producing industries	0.9	0.8	1.3	1.3
Construction	1.4	1.7	1.7	1.5
Manufacturing	1.1	0.9	1.7	1.6
Service-providing industries	0.5	0.5	0.8	0.7
Trade, transportation, and utilities	0.7	0.8	1.0	1.0
Wholesale trade	1.1	1.0	2.2	2.0
Retail trade	0.8	0.9	1.2	1.3
Transportation and warehousing	2.2	2.3	3.3	3.0
Utilities	4.1	4.6	4.0	4.2

See footnotes at end of table.

Table 44. Standard errors for unmarried domestic partner benefits: Access[1], private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
Information	4.0	3.8	2.5	3.1
Financial activities	1.4	1.4	1.6	1.5
Finance and insurance	1.7	1.7	1.3	1.2
Credit intermediation and related activities	2.3	2.3	1.9	1.8
Insurance carriers and related activities	2.5	2.4	2.3	2.3
Real estate and rental and leasing	1.3	1.4	4.0	3.9
Professional and business services	1.4	1.5	2.2	2.0
Professional and technical services	2.2	2.3	3.4	3.3
Administrative and waste services	1.4	1.5	3.6	3.6
Education and health services	1.5	1.5	1.9	1.9
Educational services	1.3	1.2	2.7	2.6
Junior colleges, colleges, and universities	1.4	1.3	2.2	2.1
Health care and social assistance	1.8	1.8	2.2	2.2
Leisure and hospitality	0.5	0.6	2.0	1.7
Accommodation and food services	0.4	0.4	2.3	1.9
Other services	1.4	1.4	2.4	1.8
1 to 99 workers	0.4	0.4	0.9	0.8
1 to 49 workers	0.5	0.5	0.9	0.9
50 to 99 workers	0.8	0.9	1.8	1.8
100 workers or more	0.7	0.7	1.0	0.9
100 to 499 workers	1.1	1.1	1.3	1.3
500 workers or more	1.1	1.1	1.6	1.4
Geographic areas				
Northeast	1.0	1.0	1.5	1.0
New England	1.7	1.7	2.1	2.3
Middle Atlantic	1.2	1.1	1.8	1.4
South	0.6	0.7	1.1	1.1
South Atlantic	0.9	0.9	1.5	1.6
East South Central	1.1	1.1	2.9	2.5
West South Central	1.1	1.3	1.9	1.7
Midwest	0.6	0.6	1.3	1.2
East North Central	0.4	0.4	1.6	1.1
West North Central	1.8	1.6	2.5	2.6
West	1.2	1.2	1.8	1.5
Mountain	1.2	1.2	2.6	2.7
Pacific	1.6	1.6	2.4	1.7

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

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

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

Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	59	10	7	24	56	14	1	29
Worker characteristics								
Management, professional, and related	77	10	3	10	76	10	1	12
Management, business, and financial	83	12	1	4	85	10	1	5
Professional and related	73	10	5	13	72	10	1	16
Service	30	10	9	51	26	15	2	58
Protective service	38	–	–	34	34	–	–	42
Sales and office	59	10	11	20	54	15	2	29
Sales and related	50	9	18	24	43	16	1	40
Office and administrative support	66	11	6	17	62	15	2	22
Natural resources, construction, and maintenance	62	14	3	21	55	21	2	22
Construction, extraction, farming, fishing, and forestry	55	15	4	26	47	–	–	29
Installation, maintenance, and repair	68	12	3	17	61	19	2	17
Production, transportation, and material moving	66	10	5	19	64	12	1	23
Production	72	11	3	14	70	13	1	16
Transportation and material moving	61	9	6	24	58	12	1	29
Full time	73	13	2	11	71	15	1	13
Part time	18	3	19	59	11	11	2	77
Union	90	5	2	4	85	10	1	5
Nonunion	56	11	7	26	53	14	1	32
Average wage within the following categories:[2]								
Lowest 25 percent	25	9	14	52	20	14	2	64
Lowest 10 percent	15	8	16	61	11	12	2	76
Second 25 percent	61	13	6	20	57	17	2	24
Third 25 percent	75	11	3	11	72	15	1	13
Highest 25 percent	84	9	2	6	84	9	1	7
Highest 10 percent	86	8	2	4	88	6	1	5
Establishment characteristics								
Goods-producing industries	73	13	2	11	71	16	1	13
Construction	53	19	4	25	44	28	([1])	28
Manufacturing	81	11	2	6	81	11	1	7
Service-providing industries	56	10	8	26	53	13	2	33
Trade, transportation, and utilities	62	7	13	18	54	15	2	29
Wholesale trade	77	11	3	9	70	18	1	11
Retail trade	50	7	20	23	40	17	3	40
Transportation and warehousing	79	5	2	13	77	–	–	15
Utilities	97	–	–	1	93	5	–	–

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	18	52	1	30	55	14	7	24
Worker characteristics								
Management, professional, and related	25	62	([1])	13	74	13	3	10
Management, business, and financial	30	65	–	–	81	14	1	4
Professional and related	23	60	([1])	17	70	13	5	13
Service	6	35	([1])	59	28	13	8	51
Protective service	6	36	3	56	36	6	22	36
Sales and office	15	54	1	29	56	13	10	21
Sales and related	10	49	2	40	47	12	17	25
Office and administrative support	19	58	1	22	63	14	6	18
Natural resources, construction, and maintenance	25	51	–	–	55	21	3	21
Construction, extraction, farming, fishing, and forestry	–	44	–	29	44	27	3	26
Installation, maintenance, and repair	23	58	–	20	64	16	3	17
Production, transportation, and material moving	22	54	([1])	23	59	18	5	19
Production	22	62	–	17	68	16	3	14
Transportation and material moving	23	47	1	30	50	20	6	25
Full time	22	64	([1])	14	69	17	2	11
Part time	6	15	2	76	14	7	18	60
Union	71	23	1	5	55	40	1	4
Nonunion	13	54	1	32	55	12	7	26
Average wage within the following categories:[2]								
Lowest 25 percent	4	30	1	64	23	11	14	52
Lowest 10 percent	2	20	2	76	13	10	15	62
Second 25 percent	12	62	([1])	25	57	17	6	20
Third 25 percent	23	63	([1])	14	70	17	3	11
Highest 25 percent	36	57	([1])	7	79	14	2	6
Highest 10 percent	36	58	–	–	83	11	2	4
Establishment characteristics								
Goods-producing industries	25	61	–	–	68	18	2	11
Construction	–	51	–	28	44	27	3	25
Manufacturing	27	65	–	–	77	15	2	6
Service-providing industries	16	50	1	33	52	14	7	27
Trade, transportation, and utilities	17	53	2	29	54	15	12	19
Wholesale trade	–	77	–	12	75	13	3	9
Retail trade	11	46	3	40	43	14	19	24
Transportation and warehousing	34	51	–	–	62	22	2	13
Utilities	78	20	–	–	91	8	–	–

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
Information	86	7	2	5	88	–	–	6
Financial activities	80	8	3	8	82	7	1	10
Finance and insurance	90	3	2	5	90	4	1	6
Credit intermediation and related activities	93	2	2	3	93	2	1	4
Insurance carriers and related activities	85	4	3	8	85	4	2	9
Real estate and rental and leasing	50	25	5	20	55	–	–	24
Professional and business services	57	11	5	27	54	13	2	30
Professional and technical services	69	13	3	14	70	–	–	16
Administrative and waste services	35	10	9	46	29	16	4	51
Education and health services	63	12	6	19	62	14	1	24
Educational services	67	7	2	23	64	–	–	25
Junior colleges, colleges, and universities	86	3	1	10	85	–	–	11
Health care and social assistance	62	13	7	18	61	14	1	24
Leisure and hospitality	23	10	7	60	19	–	–	66
Accommodation and food services	23	9	7	61	18	–	–	68
Other services	36	12	10	42	31	17	1	51
1 to 99 workers	43	14	8	35	39	18	1	42
1 to 49 workers	38	15	8	39	34	19	1	46
50 to 99 workers	58	12	8	22	54	16	1	29
100 workers or more	78	6	6	10	75	9	2	14
100 to 499 workers	73	8	7	12	69	12	2	17
500 workers or more	86	3	3	8	85	4	1	10
Geographic areas								
Northeast	60	10	7	23	55	15	1	29
New England	61	8	8	23	55	14	1	30
Middle Atlantic	60	11	7	22	55	15	1	28
South	59	11	7	24	58	12	2	29
South Atlantic	60	10	7	23	56	13	2	28
East South Central	61	9	5	24	58	13	2	28
West South Central	57	12	6	25	59	9	2	29
Midwest	62	9	8	21	59	12	1	28
East North Central	62	10	8	21	60	12	1	27
West North Central	63	6	9	22	58	11	1	30
West	55	12	5	28	49	18	1	32
Mountain	55	11	7	28	53	12	1	34
Pacific	55	13	5	28	47	21	1	31

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
Information	46	47	–	–	85	8	2	5
Financial activities	41	48	–	–	80	9	3	8
Finance and insurance	51	42	–	–	89	4	2	5
Credit intermediation and related activities	51	45	–	–	93	3	2	3
Insurance carriers and related activities	48	41	–	–	84	5	3	8
Real estate and rental and leasing	–	65	–	24	47	28	4	21
Professional and business services	–	53	–	32	56	12	5	27
Professional and technical services	14	69	–	17	68	14	3	14
Administrative and waste services	–	39	–	55	34	11	9	46
Education and health services	16	59	([1])	25	59	17	6	19
Educational services	–	59	–	25	59	16	2	23
Junior colleges, colleges, and universities	16	73	–	–	82	7	1	10
Health care and social assistance	16	59	([1])	25	58	17	7	18
Leisure and hospitality	3	30	([1])	67	21	11	7	60
Accommodation and food services	–	30	–	68	21	11	7	61
Other services	–	41	–	51	34	14	9	43
1 to 99 workers	8	49	([1])	43	41	16	8	35
1 to 49 workers	7	46	([1])	47	37	16	8	39
50 to 99 workers	12	57	1	29	53	17	7	23
100 workers or more	29	55	1	15	72	12	5	11
100 to 499 workers	20	61	1	18	67	14	7	12
500 workers or more	43	46	1	10	79	10	3	8
Geographic areas								
Northeast	23	47	1	29	53	16	7	23
New England	–	50	–	31	57	12	8	24
Middle Atlantic	24	46	1	29	52	18	7	23
South	15	54	([1])	30	56	13	6	24
South Atlantic	17	53	([1])	30	57	13	7	23
East South Central	–	58	–	29	58	13	5	24
West South Central	15	54	([1])	31	55	14	6	25
Midwest	18	52	1	28	58	13	8	21
East North Central	19	52	1	27	57	15	7	21
West North Central	17	52	1	30	61	8	9	22
West	16	51	1	32	50	16	5	28
Mountain	13	53	1	34	51	14	6	28
Pacific	18	50	1	32	50	18	4	28

[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 2015.

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

Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2015

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	0.7	0.5	0.3	0.7	0.7	0.5	0.1	0.7
Worker characteristics								
Management, professional, and related	1.2	0.9	0.5	0.9	1.1	0.7	0.2	1.0
Management, business, and financial	1.3	1.1	0.4	0.7	1.4	1.1	0.4	0.7
Professional and related	1.6	1.1	0.7	1.2	1.5	1.0	0.2	1.4
Service	1.6	1.0	1.0	2.1	1.4	1.3	0.3	1.8
Protective service	5.3	–	–	5.2	4.7	–	–	5.0
Sales and office	1.0	0.6	0.6	0.9	1.1	0.7	0.2	1.0
Sales and related	1.5	0.8	1.0	1.4	1.4	0.9	0.3	1.4
Office and administrative support	1.4	0.9	0.6	1.2	1.4	0.9	0.2	1.3
Natural resources, construction, and maintenance	1.8	1.2	0.5	1.6	1.8	1.5	0.5	1.6
Construction, extraction, farming, fishing, and forestry	2.9	2.1	0.8	2.8	3.0	–	–	2.9
Installation, maintenance, and repair	2.3	1.6	0.8	1.8	2.4	2.1	0.8	1.8
Production, transportation, and material moving	1.4	0.8	0.5	1.5	1.5	0.8	0.2	1.5
Production	1.7	1.1	0.6	1.6	1.8	1.3	0.4	1.5
Transportation and material moving	2.0	1.1	0.8	2.2	1.9	1.0	0.3	2.2
Full time	0.7	0.6	0.2	0.5	0.8	0.6	0.2	0.5
Part time	0.9	0.4	1.2	1.4	0.7	0.6	0.2	1.0
Union	1.4	0.9	0.4	0.8	1.3	1.1	0.2	0.9
Nonunion	0.7	0.5	0.4	0.8	0.8	0.5	0.1	0.7
Average wage within the following categories:[2]								
Lowest 25 percent	1.1	0.8	1.1	1.5	1.0	0.8	0.3	1.2
Lowest 10 percent	1.5	1.2	1.6	2.2	1.2	1.2	0.4	1.7
Second 25 percent	1.1	0.9	0.6	0.9	1.2	1.2	0.2	0.9
Third 25 percent	1.0	0.8	0.4	0.8	1.0	0.7	0.2	0.8
Highest 25 percent	0.9	0.8	0.3	0.7	0.9	0.6	0.1	0.8
Highest 10 percent	1.4	1.2	0.7	0.8	1.1	0.8	0.2	1.0
Establishment characteristics								
Goods-producing industries	1.1	1.0	0.4	0.8	1.0	0.9	0.2	0.8
Construction	2.4	2.1	0.7	2.3	2.5	2.0	0.2	2.3
Manufacturing	1.3	1.0	0.4	1.0	1.3	1.1	0.3	1.0
Service-providing industries	0.8	0.5	0.4	0.8	0.8	0.5	0.1	0.8
Trade, transportation, and utilities	1.1	0.5	0.6	0.9	1.1	0.6	0.3	1.1
Wholesale trade	1.9	1.5	0.7	1.1	2.0	1.5	0.4	1.1
Retail trade	1.2	0.7	1.0	1.0	1.2	1.0	0.5	1.2
Transportation and warehousing	2.4	1.2	0.7	2.5	2.4	–	–	2.4
Utilities	1.7	–	–	0.5	2.4	2.4	–	–

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	0.6	0.7	0.1	0.7	0.7	0.5	0.4	0.7
Worker characteristics								
Management, professional, and related	1.2	1.3	0.1	1.0	1.2	0.9	0.5	0.8
Management, business, and financial	1.6	1.6	–	–	1.4	1.2	0.4	0.7
Professional and related	1.4	1.6	0.1	1.4	1.6	1.2	0.7	1.2
Service	0.6	1.7	0.1	1.7	1.6	1.1	1.0	2.0
Protective service	1.6	5.2	1.2	4.9	5.3	2.3	5.1	5.5
Sales and office	0.7	1.0	0.2	1.0	1.0	0.7	0.6	0.9
Sales and related	0.7	1.3	0.3	1.4	1.4	0.9	1.0	1.4
Office and administrative support	0.9	1.3	0.2	1.3	1.4	1.0	0.6	1.2
Natural resources, construction, and maintenance	1.6	1.8	–	–	1.8	1.4	0.5	1.6
Construction, extraction, farming, fishing, and forestry	–	3.0	–	2.9	2.8	2.4	0.9	2.7
Installation, maintenance, and repair	1.9	2.2	–	1.9	2.3	1.6	0.8	1.8
Production, transportation, and material moving	1.1	1.5	0.1	1.5	1.3	1.1	0.5	1.5
Production	1.4	1.8	–	1.6	1.8	1.3	0.6	1.6
Transportation and material moving	1.5	2.1	0.2	2.2	1.7	1.5	0.8	2.2
Full time	0.7	0.9	([1])	0.6	0.7	0.6	0.3	0.5
Part time	0.5	0.8	0.3	1.0	0.9	0.6	1.2	1.4
Union	1.9	1.7	0.1	0.9	2.1	2.0	0.4	0.8
Nonunion	0.5	0.7	0.1	0.7	0.7	0.5	0.4	0.8
Average wage within the following categories:[2]								
Lowest 25 percent	0.4	1.1	0.2	1.2	1.1	0.9	1.1	1.5
Lowest 10 percent	0.4	1.4	0.3	1.6	1.4	1.3	1.6	2.2
Second 25 percent	0.7	1.2	0.1	0.9	1.1	0.9	0.6	0.9
Third 25 percent	1.0	1.1	0.1	0.8	1.0	0.9	0.4	0.8
Highest 25 percent	1.3	1.5	0.1	0.8	1.0	0.9	0.3	0.7
Highest 10 percent	1.8	2.0	–	–	1.5	1.3	0.7	0.8
Establishment characteristics								
Goods-producing industries	1.2	1.4	–	–	1.1	1.1	0.4	0.8
Construction	–	2.4	–	2.3	2.3	2.1	0.7	2.2
Manufacturing	1.6	1.8	–	–	1.5	1.3	0.4	1.0
Service-providing industries	0.6	0.8	0.1	0.8	0.8	0.6	0.4	0.8
Trade, transportation, and utilities	0.8	1.1	0.3	1.0	1.1	0.9	0.6	0.9
Wholesale trade	–	1.7	–	1.2	2.0	1.7	0.7	1.1
Retail trade	0.8	1.1	0.4	1.2	1.2	1.1	1.0	1.1
Transportation and warehousing	2.7	3.4	–	–	2.9	2.2	0.7	2.5
Utilities	5.7	5.8	–	–	1.9	1.8	–	–

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
Information	2.4	1.9	0.6	1.0	1.8	–	–	1.2
Financial activities	1.7	1.3	0.3	1.0	1.3	1.1	0.3	0.9
Finance and insurance	0.9	0.5	0.3	0.6	0.9	0.5	0.3	0.6
Credit intermediation and related activities	0.8	0.6	0.3	0.5	0.8	0.6	0.2	0.5
Insurance carriers and related activities	1.7	0.7	0.7	1.4	1.7	0.8	0.7	1.5
Real estate and rental and leasing	4.9	4.5	1.2	3.5	4.3	–	–	3.4
Professional and business services	2.2	1.3	1.0	2.3	2.4	1.8	0.5	2.1
Professional and technical services	2.8	2.0	1.1	2.4	3.3	–	–	2.5
Administrative and waste services	3.6	1.7	2.0	4.3	3.0	3.4	0.9	3.5
Education and health services	2.1	1.5	0.6	1.6	2.2	1.6	0.2	1.6
Educational services	3.6	1.8	0.8	2.6	2.5	–	–	2.6
Junior colleges, colleges, and universities	1.7	1.0	0.5	1.3	1.7	–	–	1.4
Health care and social assistance	2.3	1.8	0.7	1.8	2.5	1.8	0.2	1.8
Leisure and hospitality	2.3	1.4	1.4	2.8	2.0	–	–	2.5
Accommodation and food services	2.7	1.5	1.6	3.3	2.1	–	–	2.9
Other services	3.3	1.7	2.2	3.6	2.8	2.3	0.6	3.5
1 to 99 workers	1.0	0.8	0.5	1.0	1.0	0.8	0.2	1.0
1 to 49 workers	1.2	0.9	0.6	1.1	1.1	1.0	0.2	1.1
50 to 99 workers	2.3	1.2	1.0	1.9	2.4	1.4	0.3	2.0
100 workers or more	0.9	0.5	0.4	0.8	0.8	0.5	0.2	0.7
100 to 499 workers	1.2	0.7	0.6	1.1	1.2	0.7	0.2	1.0
500 workers or more	1.1	0.6	0.5	1.0	1.1	0.5	0.3	0.9
Geographic areas								
Northeast	1.6	0.9	0.9	1.6	1.5	0.6	0.2	1.4
New England	2.3	0.9	2.2	2.8	2.1	1.3	0.5	2.0
Middle Atlantic	1.8	1.1	0.8	1.9	1.8	0.7	0.2	1.7
South	1.2	0.9	0.6	1.0	1.2	0.8	0.3	1.0
South Atlantic	1.6	1.2	0.8	1.5	1.7	1.3	0.3	1.4
East South Central	1.6	2.2	1.5	2.0	2.6	1.4	0.7	2.2
West South Central	2.4	1.5	1.3	1.7	2.0	1.0	0.5	1.8
Midwest	1.3	0.9	0.8	1.7	2.1	1.2	0.2	1.6
East North Central	1.5	1.1	1.0	2.0	2.1	1.1	0.3	1.6
West North Central	2.7	1.3	1.2	3.4	4.7	3.0	0.4	3.7
West	1.3	1.1	0.6	1.6	1.2	1.0	0.3	1.4
Mountain	2.0	1.7	1.5	2.0	2.3	1.2	0.4	1.9
Pacific	1.6	1.3	0.6	2.1	1.4	1.4	0.3	1.9

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
Information	3.8	3.5	–	–	2.4	1.8	0.6	1.0
Financial activities	1.9	1.8	–	–	1.6	1.3	0.3	1.0
Finance and insurance	1.9	1.8	–	–	0.9	0.6	0.3	0.6
Credit intermediation and related activities	2.4	2.5	–	–	0.8	0.6	0.3	0.5
Insurance carriers and related activities	2.7	2.5	–	–	1.8	0.9	0.7	1.4
Real estate and rental and leasing	–	4.5	–	3.6	4.4	4.4	1.1	3.6
Professional and business services	–	2.6	–	2.1	2.1	1.4	1.0	2.3
Professional and technical services	3.0	3.7	–	2.6	2.9	2.0	1.1	2.4
Administrative and waste services	–	3.5	–	3.6	3.5	1.8	2.0	4.3
Education and health services	1.5	1.7	0.1	1.6	2.1	1.7	0.6	1.6
Educational services	–	2.7	–	2.6	3.5	2.2	0.8	2.6
Junior colleges, colleges, and universities	1.1	1.5	–	–	1.7	1.2	0.5	1.3
Health care and social assistance	1.7	2.1	0.1	1.8	2.4	1.9	0.7	1.8
Leisure and hospitality	0.7	2.4	0.1	2.5	2.3	1.5	1.4	2.8
Accommodation and food services	–	2.8	–	2.9	2.6	1.6	1.6	3.3
Other services	–	3.8	–	3.5	3.5	1.8	2.0	3.6
1 to 99 workers	0.5	1.0	0.1	1.0	1.0	0.8	0.5	1.0
1 to 49 workers	0.5	1.1	0.1	1.1	1.2	0.9	0.6	1.1
50 to 99 workers	1.1	2.2	0.3	2.0	2.4	1.3	0.9	1.9
100 workers or more	0.9	0.9	0.1	0.7	0.8	0.6	0.4	0.7
100 to 499 workers	1.0	1.2	0.2	1.1	1.2	0.9	0.6	1.1
500 workers or more	1.4	1.5	0.2	1.1	1.2	0.9	0.4	1.0
Geographic areas								
Northeast	1.8	1.9	0.2	1.5	1.3	1.0	0.9	1.6
New England	–	1.9	–	2.2	2.5	1.0	2.2	2.8
Middle Atlantic	1.9	2.2	0.3	1.8	1.5	1.3	0.9	1.9
South	0.6	1.0	0.1	1.0	1.2	0.9	0.6	1.0
South Atlantic	1.0	1.4	0.1	1.3	1.6	1.3	0.8	1.5
East South Central	–	2.3	–	2.4	1.6	1.8	1.5	2.0
West South Central	0.9	1.8	0.1	1.9	2.4	1.6	1.3	1.6
Midwest	1.3	1.6	0.2	1.7	1.3	1.2	0.8	1.7
East North Central	1.3	1.8	0.3	1.7	1.6	1.6	1.0	2.0
West North Central	2.9	3.0	0.2	3.6	2.3	1.7	1.2	3.3
West	1.1	1.7	0.2	1.4	1.4	1.2	0.6	1.6
Mountain	1.1	1.8	0.4	1.9	2.2	1.7	1.5	1.9
Pacific	1.6	2.4	0.2	1.9	1.8	1.6	0.6	2.2

[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 2015.

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

Table 46. Paid leave combinations: Access, private industry workers, National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave[1]	Personal leave, sick leave, paid family leave, or vacation[1]	Personal leave, vacation, or holidays[1]
All workers	37	32	59	71	68	80	82
Worker characteristics							
Management, professional, and related	54	50	78	86	88	92	92
Management, business, and financial	61	57	87	96	93	97	97
Professional and related	51	47	73	81	86	90	90
Service	19	16	35	43	43	59	61
Protective service	28	21	40	61	52	69	77
Sales and office	40	36	63	75	71	81	84
Sales and related	32	27	51	63	59	73	77
Office and administrative support	46	41	71	83	78	87	89
Natural resources, construction, and maintenance	29	23	52	74	60	80	86
Construction, extraction, farming, fishing, and forestry	16	12	34	56	41	65	76
Installation, maintenance, and repair	39	33	67	90	75	92	94
Production, transportation, and material moving	32	25	55	79	66	84	89
Production	32	22	56	88	69	91	94
Transportation and material moving	32	27	54	71	62	78	83
Full time	46	41	73	87	81	93	94
Part time	11	9	19	25	31	43	48
Union	49	43	72	87	82	91	93
Nonunion	36	31	57	70	66	79	81
Average wage within the following categories:[2]							
Lowest 25 percent	14	11	28	39	36	53	59
Lowest 10 percent	8	6	19	27	25	44	50
Second 25 percent	38	33	63	79	73	87	89
Third 25 percent	46	40	71	87	80	92	93
Highest 25 percent	56	52	81	89	90	94	95
Highest 10 percent	58	54	84	91	92	95	95
Establishment characteristics							
Goods-producing industries	32	25	58	86	68	89	93
Construction	17	14	40	63	45	70	80
Manufacturing	39	29	65	95	77	97	98
Service-providing industries	38	34	59	68	68	78	80
Trade, transportation, and utilities	35	30	59	73	67	81	84
Wholesale trade	41	36	76	91	82	93	95
Retail trade	29	23	48	63	58	73	78
Transportation and warehousing	46	42	73	84	79	90	91
Utilities	60	59	88	98	91	100	100

See footnotes at end of table.

Table 46. Paid leave combinations: Access, private industry workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave[1]	Personal leave, sick leave, paid family leave, or vacation[1]	Personal leave, vacation, or holidays[1]
Information	78	76	91	94	95	97	99
Financial activities	60	57	86	92	92	95	96
Finance and insurance	67	63	90	97	96	98	98
Credit intermediation and related activities	61	59	92	97	97	99	99
Insurance carriers and related activities	73	65	87	96	95	98	97
Real estate and rental and leasing	39	37	71	77	77	86	87
Professional and business services	39	35	62	74	70	80	84
Professional and technical services	50	44	78	89	85	91	92
Administrative and waste services	20	18	40	53	49	63	72
Education and health services	48	44	68	76	81	86	87
Educational services	31	40	50	50	79	80	76
Junior colleges, colleges, and universities	42	45	69	71	86	88	86
Health care and social assistance	51	45	71	80	81	86	89
Leisure and hospitality	11	9	23	29	31	48	48
Accommodation and food services	9	8	21	27	27	47	46
Other services	27	26	54	60	60	72	73
1 to 99 workers	26	23	49	62	57	72	75
1 to 49 workers	24	21	47	59	54	69	73
50 to 99 workers	33	29	55	70	66	80	82
100 workers or more	49	44	70	82	80	89	90
100 to 499 workers	44	37	65	79	76	86	88
500 workers or more	58	53	78	88	86	93	94
Geographic areas							
Northeast	48	44	62	72	74	82	83
New England	38	34	58	70	71	81	83
Middle Atlantic	52	48	64	73	75	82	83
South	36	32	59	73	67	82	84
South Atlantic	39	35	60	73	68	81	84
East South Central	30	27	56	70	64	82	86
West South Central	33	29	58	74	67	83	85
Midwest	36	29	56	72	67	80	82
East North Central	37	30	55	72	66	80	81
West North Central	33	26	58	72	68	80	83
West	30	27	58	67	64	74	78
Mountain	34	29	55	67	62	75	77
Pacific	29	27	59	67	65	74	79

[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 2015.

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

Table 46. Standard errors for paid leave combinations: Access, private industry workers, National Compensation Survey, March 2015

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave[1]	Personal leave, sick leave, paid family leave, or vacation[1]	Personal leave, vacation, or holidays[1]
All workers	0.7	0.7	0.8	0.7	0.8	0.7	0.7
Worker characteristics							
Management, professional, and related	1.3	1.3	1.2	1.0	0.9	0.7	0.8
Management, business, and financial	1.7	1.9	1.3	0.8	1.0	0.7	0.7
Professional and related	1.5	1.6	1.7	1.4	1.2	1.0	1.1
Service	1.3	1.1	1.7	1.8	1.9	1.9	2.0
Protective service	5.6	4.3	5.4	5.8	6.4	6.2	4.5
Sales and office	1.0	0.9	1.0	0.8	1.0	0.9	0.8
Sales and related	1.2	1.0	1.3	1.3	1.4	1.3	1.3
Office and administrative support	1.3	1.3	1.2	1.0	1.2	1.0	0.9
Natural resources, construction, and maintenance	1.3	1.4	2.0	1.8	1.8	1.6	1.3
Construction, extraction, farming, fishing, and forestry	1.7	1.6	2.9	2.9	2.4	2.6	2.2
Installation, maintenance, and repair	2.2	2.0	2.2	1.5	2.0	1.4	1.0
Production, transportation, and material moving	1.4	1.2	1.8	1.2	1.7	1.2	1.1
Production	1.6	1.3	2.3	1.1	1.9	1.2	1.0
Transportation and material moving	2.0	1.9	2.2	1.9	2.2	1.9	1.8
Full time	0.8	0.8	0.8	0.6	0.7	0.5	0.5
Part time	0.8	0.7	1.0	1.1	1.3	1.5	1.6
Union	1.9	2.0	1.7	1.3	1.4	1.2	1.1
Nonunion	0.7	0.7	0.9	0.8	0.8	0.8	0.8
Average wage within the following categories:[2]							
Lowest 25 percent	0.8	0.7	1.2	1.4	1.3	1.4	1.6
Lowest 10 percent	0.9	0.7	1.6	1.9	1.6	1.9	2.1
Second 25 percent	1.2	1.2	1.2	0.9	1.0	0.7	0.7
Third 25 percent	1.1	1.1	1.2	0.8	1.0	0.7	0.7
Highest 25 percent	1.1	1.3	1.1	0.7	0.8	0.6	0.6
Highest 10 percent	1.7	1.9	1.3	0.8	1.1	0.8	0.7
Establishment characteristics							
Goods-producing industries	1.3	1.3	1.6	1.0	1.3	0.8	0.6
Construction	1.6	1.5	2.3	2.2	2.0	2.2	1.8
Manufacturing	1.7	1.7	2.1	0.8	1.7	0.7	0.5
Service-providing industries	0.8	0.8	0.9	0.8	0.9	0.9	0.9
Trade, transportation, and utilities	0.9	0.9	1.3	1.0	1.2	1.0	0.8
Wholesale trade	2.2	2.1	2.0	1.0	1.6	0.9	0.7
Retail trade	1.2	0.9	1.2	1.2	1.2	1.2	1.1
Transportation and warehousing	3.0	3.1	3.1	2.4	3.1	2.3	2.3
Utilities	5.4	5.2	5.8	0.9	5.8	0.2	0.2

See footnotes at end of table.

Table 46. Standard errors for paid leave combinations: Access, private industry workers, National Compensation Survey, March 2015—continued

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave[1]	Personal leave, sick leave, paid family leave, or vacation[1]	Personal leave, vacation, or holidays[1]
Information	2.9	3.2	1.8	1.1	1.2	0.9	0.5
Financial activities	1.7	1.6	1.3	1.0	1.3	0.7	0.7
Finance and insurance	1.5	1.5	0.9	0.4	0.5	0.3	0.3
Credit intermediation and related activities	2.5	2.4	1.4	0.5	0.5	0.3	0.3
Insurance carriers and related activities	2.2	2.2	1.6	0.8	1.0	0.6	0.6
Real estate and rental and leasing	5.0	4.4	4.7	3.3	4.4	2.6	2.5
Professional and business services	2.3	2.4	1.9	1.7	1.9	2.1	2.0
Professional and technical services	3.4	3.5	2.9	2.0	2.3	1.9	1.8
Administrative and waste services	2.8	2.7	3.2	3.1	3.9	4.4	4.1
Education and health services	2.0	2.0	2.0	1.7	1.7	1.5	1.4
Educational services	2.1	2.4	2.7	2.6	1.8	1.8	2.2
Junior colleges, colleges, and universities	1.6	1.7	1.7	1.5	1.4	1.2	1.4
Health care and social assistance	2.3	2.2	2.2	1.9	1.9	1.7	1.6
Leisure and hospitality	1.5	1.3	2.4	2.3	2.5	2.5	2.7
Accommodation and food services	1.6	1.4	2.5	2.5	2.6	2.8	3.1
Other services	2.4	2.4	3.1	3.5	3.3	2.9	2.9
1 to 99 workers	0.9	0.9	1.1	1.1	1.2	1.1	1.1
1 to 49 workers	1.1	1.1	1.2	1.2	1.3	1.2	1.2
50 to 99 workers	1.7	1.6	2.1	2.4	2.2	2.1	2.0
100 workers or more	1.0	1.0	1.0	0.8	0.8	0.7	0.7
100 to 499 workers	1.3	1.3	1.4	1.2	1.3	1.0	1.0
500 workers or more	1.5	1.5	1.1	0.9	1.1	0.9	0.8
Geographic areas							
Northeast	1.4	1.7	1.6	1.2	1.5	1.6	1.5
New England	2.4	2.8	2.6	2.2	2.1	2.1	2.3
Middle Atlantic	1.7	2.1	2.0	1.4	2.1	2.1	1.8
South	1.2	1.2	1.2	1.1	1.1	0.9	0.8
South Atlantic	1.8	1.8	1.7	1.5	1.5	1.2	1.1
East South Central	1.9	2.1	3.1	2.9	2.8	2.5	2.5
West South Central	1.9	2.0	2.1	1.9	1.7	1.6	1.5
Midwest	1.6	1.4	2.0	1.8	2.0	1.9	1.9
East North Central	1.7	1.6	1.8	1.6	1.7	2.0	2.1
West North Central	3.2	2.9	4.8	4.3	4.9	4.2	4.1
West	1.2	1.1	1.7	1.7	1.7	1.6	1.7
Mountain	2.2	2.2	2.4	2.4	2.4	1.8	1.7
Pacific	1.4	1.3	2.3	2.2	2.3	2.2	2.4

[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 2015.

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

State and Local Government Tables

Types of Benefits:

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

Table 2. Retirement benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	All retirement benefits[2]			Defined benefit			Defined contribution		
	Access	Participation[3]	Take-up rate[3]	Access	Participation[3]	Take-up rate[3]	Access	Participation	Take-up rate
All workers	90	81	90	84	75	89	33	15	45
Worker characteristics									
Management, professional, and related	92	82	89	87	76	87	34	15	44
Professional and related	92	81	89	87	76	87	33	14	41
Teachers	91	81	89	88	76	87	32	12	37
Primary, secondary, and special education school teachers	99	89	90	98	88	89	27	8	28
Service	85	77	91	79	71	90	28	12	42
Protective service	92	84	92	86	79	92	32	13	42
Sales and office	89	81	91	83	74	90	35	18	50
Office and administrative support	90	82	91	84	75	90	35	17	48
Natural resources, construction, and maintenance	96	88	92	90	81	90	35	18	53
Production, transportation, and material moving	85	78	91	79	71	91	26	12	45
Full time	99	89	90	93	82	89	37	17	45
Part time	39	33	85	36	31	87	9	4	38
Union	97	88	90	95	85	89	34	12	35
Nonunion	84	75	90	75	66	88	32	17	54
Average wage within the following categories:[4]									
Lowest 25 percent	75	67	90	68	61	90	26	12	45
Lowest 10 percent	61	54	89	53	47	89	19	9	49
Second 25 percent	93	83	89	87	76	88	34	16	48
Third 25 percent	94	84	89	89	78	87	34	16	47
Highest 25 percent	98	89	91	94	84	89	37	15	41
Highest 10 percent	98	89	91	92	81	89	43	17	39
Establishment characteristics									
Service-providing industries	90	81	90	84	74	88	33	15	45
Education and health services	91	80	88	85	74	87	32	13	42
Educational services	91	81	89	88	77	87	29	11	37
Elementary and secondary schools	92	82	89	91	81	89	23	6	27
Junior colleges, colleges, and universities	87	76	87	77	61	79	48	25	52
Health care and social assistance	89	77	87	68	58	86	53	31	59
Hospitals	95	81	85	71	60	84	57	32	57
Public administration	91	84	92	87	79	91	34	16	46
1 to 99 workers	78	70	89	68	60	88	28	18	63
1 to 49 workers	70	63	90	60	52	88	23	14	59
50 to 99 workers	91	80	89	81	71	88	35	24	67
100 workers or more	91	82	90	86	77	89	33	14	43
100 to 499 workers	88	80	91	81	73	90	31	15	48
500 workers or more	93	83	89	88	78	88	34	14	41

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	All retirement benefits[2]			Defined benefit			Defined contribution		
	Access	Participation[3]	Take-up rate[3]	Access	Participation[3]	Take-up rate[3]	Access	Participation	Take-up rate
State government	93	84	90	87	75	86	42	20	47
Local government	89	80	90	83	74	89	29	13	44
Geographic areas									
Northeast	91	81	89	87	76	88	30	8	27
New England	86	78	91	82	74	89	–	9	–
Middle Atlantic	93	82	89	88	77	87	37	8	22
South	91	81	89	86	75	88	36	15	42
South Atlantic	91	80	88	88	76	86	50	17	34
East South Central	93	81	87	85	73	87	26	13	49
West South Central	90	83	92	82	75	92	21	13	65
Midwest	87	78	90	79	69	87	40	17	42
East North Central	85	78	92	78	71	91	44	15	34
West North Central	91	79	87	79	65	82	33	20	60
West	90	82	91	85	78	91	22	18	81
Mountain	88	76	86	83	71	85	22	14	62
Pacific	91	85	93	86	80	93	21	19	89

[1] The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
[2] Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or are participating in at least one of these plan types.
[3] The 2014 estimates are not strictly comparable to corresponding estimates in previous years. See technical note for more information.
[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 2015.

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

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2015

Characteristics	All retirement benefits[2]			Defined benefit			Defined contribution		
	Access	Participation[3]	Take-up rate[3]	Access	Participation[3]	Take-up rate[3]	Access	Participation	Take-up rate
All workers	0.7	0.9	0.6	1.0	1.0	1.0	1.7	1.2	2.4
Worker characteristics									
Management, professional, and related	0.6	0.9	0.9	1.0	1.2	1.2	1.9	1.4	2.7
Professional and related	0.5	1.0	1.0	0.9	1.3	1.3	1.9	1.4	2.7
Teachers	0.8	1.2	1.2	1.1	1.3	1.4	2.0	1.4	3.2
Primary, secondary, and special education school teachers	0.3	1.3	1.3	0.3	1.5	1.3	2.1	1.2	3.2
Service	1.5	1.6	0.8	1.8	1.8	1.0	1.9	1.2	2.9
Protective service	1.1	1.4	1.0	2.1	2.2	1.0	2.9	1.9	4.5
Sales and office	2.0	1.9	0.9	2.4	2.1	1.5	2.5	2.1	3.8
Office and administrative support	1.8	1.8	0.9	2.3	2.0	1.5	2.6	2.2	4.0
Natural resources, construction, and maintenance	1.8	2.0	1.3	2.5	2.3	1.2	3.6	2.4	3.8
Production, transportation, and material moving	4.7	4.3	1.6	4.8	4.4	1.8	3.8	2.7	6.3
Full time	0.2	0.7	0.7	0.8	1.0	1.0	1.9	1.4	2.4
Part time	2.1	1.9	1.7	2.1	1.9	1.6	1.0	0.5	3.6
Union	0.4	0.9	0.7	0.6	1.1	0.9	2.2	1.8	3.8
Nonunion	1.2	1.4	1.0	1.8	1.6	1.5	2.1	1.3	2.8
Average wage within the following categories:[4]									
Lowest 25 percent	1.9	2.0	0.8	2.2	2.3	0.9	2.5	1.5	3.3
Lowest 10 percent	3.4	3.5	1.5	4.0	4.0	1.4	2.4	1.7	5.1
Second 25 percent	0.7	1.0	1.0	1.3	1.8	1.9	2.4	2.0	3.5
Third 25 percent	1.3	1.6	1.1	1.4	1.6	1.4	2.3	1.7	3.1
Highest 25 percent	0.3	0.8	0.8	1.0	1.0	1.1	1.8	1.3	2.6
Highest 10 percent	0.7	1.0	0.8	2.0	2.1	1.7	2.6	2.2	4.0
Establishment characteristics									
Service-providing industries	0.7	0.9	0.6	1.0	1.0	1.0	1.7	1.2	2.4
Education and health services	0.7	1.0	0.9	1.1	1.3	1.5	2.0	1.4	2.6
Educational services	0.6	1.0	0.9	0.9	1.2	1.3	1.9	1.2	2.6
Elementary and secondary schools	0.5	1.0	1.0	0.5	1.0	1.0	1.9	1.0	2.8
Junior colleges, colleges, and universities	2.0	2.6	2.3	3.3	2.6	5.1	4.1	2.9	3.7
Health care and social assistance	3.1	3.2	1.6	4.6	4.4	4.2	4.3	3.7	4.3
Hospitals	1.5	2.4	2.0	5.1	5.3	5.9	4.7	4.8	5.4
Public administration	1.4	1.5	0.8	1.6	1.8	0.9	2.7	2.0	4.2
1 to 99 workers	3.2	3.3	1.7	4.0	4.0	1.8	3.6	2.7	4.5
1 to 49 workers	4.8	4.7	2.5	5.3	5.0	2.8	4.0	3.3	7.7
50 to 99 workers	1.4	2.1	2.2	2.7	3.2	2.3	6.2	4.9	6.8
100 workers or more	0.6	0.8	0.6	0.9	1.0	1.1	1.7	1.2	2.5
100 to 499 workers	1.6	1.9	1.0	1.8	2.1	1.2	2.6	1.8	4.2
500 workers or more	0.6	0.9	0.8	1.0	1.2	1.4	1.9	1.3	2.4

See footnotes at end of table.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	All retirement benefits[2]			Defined benefit			Defined contribution		
	Access	Participation[3]	Take-up rate[3]	Access	Participation[3]	Take-up rate[3]	Access	Participation	Take-up rate
State government	1.0	1.5	1.3	1.8	2.4	3.3	3.2	2.8	4.7
Local government	0.7	1.0	0.7	1.0	1.2	0.8	1.6	1.0	2.1
Geographic areas									
Northeast	1.1	2.0	1.5	1.6	2.4	2.1	2.6	1.4	3.3
New England	2.8	5.1	4.1	4.9	7.4	4.2	–	2.9	–
Middle Atlantic	1.3	2.0	1.5	1.4	1.9	2.4	3.2	1.6	3.4
South	1.2	1.7	1.2	1.5	1.6	1.3	2.9	1.3	2.8
South Atlantic	1.7	2.1	1.7	1.7	1.9	1.6	4.4	1.5	2.6
East South Central	3.0	4.6	4.0	5.0	4.5	4.8	6.8	3.8	9.0
West South Central	2.2	3.2	1.6	2.3	3.1	1.6	2.1	2.0	7.2
Midwest	1.6	1.6	0.9	2.7	2.6	3.5	3.7	3.1	5.2
East North Central	2.4	2.3	1.0	3.0	2.9	1.8	4.0	3.5	6.2
West North Central	1.4	2.3	1.4	5.0	4.6	7.7	7.3	5.5	7.3
West	1.1	1.2	1.2	1.5	1.7	1.2	3.9	3.8	4.0
Mountain	1.8	4.0	3.8	3.0	4.8	3.6	5.3	3.9	7.2
Pacific	1.3	0.8	1.2	1.8	1.6	1.2	5.0	5.0	3.3

[1] The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
[2] Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or are participating in at least one of these plan types.
[3] The 2014 estimates are not strictly comparable to corresponding estimates in previous years. See technical note for more information.
[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 2015.

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

Table 3. Retirement benefit combinations: Access, State and local government workers, National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	27	57	6
Worker characteristics			
Management, professional, and related	29	58	5
Professional and related	29	58	5
Teachers	29	59	3
Primary, secondary, and special education school teachers	27	71	–
Service	22	56	6
Protective service	26	59	6
Sales and office	29	54	7
Office and administrative support	29	55	6
Natural resources, construction, and maintenance	29	61	6
Production, transportation, and material moving	19	60	7
Full time	31	62	6
Part time	6	30	3
Union	32	63	2
Nonunion	23	51	9
Average wage within the following categories:[1]			
Lowest 25 percent	19	49	7
Lowest 10 percent	11	42	8
Second 25 percent	28	60	6
Third 25 percent	29	60	5
Highest 25 percent	33	61	4
Highest 10 percent	37	54	6
Establishment characteristics			
Service-providing industries	27	57	6
Education and health services	27	59	5
Educational services	26	62	3
Elementary and secondary schools	23	69	1
Junior colleges, colleges, and universities	38	39	10
Health care and social assistance	32	36	21
Hospitals	33	38	24
Public administration	30	57	4
1 to 99 workers	18	50	10
1 to 49 workers	13	47	10
50 to 99 workers	26	55	9
100 workers or more	28	58	5
100 to 499 workers	24	57	7
500 workers or more	30	58	4

See footnotes at end of table.

Table 3. Retirement benefit combinations: Access, State and local government workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
State government	36	51	6
Local government	24	59	5
Geographic areas			
Northeast	26	61	4
New England	9	74	–
Middle Atlantic	32	56	4
South	31	55	5
South Atlantic	47	41	3
East South Central	–	67	–
West South Central	12	70	8
Midwest	32	47	8
East North Central	38	40	6
West North Central	–	58	–
West	17	69	5
Mountain	16	66	6
Pacific	–	70	4

[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 2015.

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

Table 3. Standard errors for retirement benefit combinations: Access, State and local government workers, National Compensation Survey, March 2015

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	1.7	1.7	0.7
Worker characteristics			
Management, professional, and related	2.0	1.8	0.8
Professional and related	1.9	1.8	0.8
Teachers	2.1	2.0	0.9
Primary, secondary, and special education school teachers	2.1	2.1	–
Service	1.6	2.4	1.1
Protective service	2.6	3.2	1.8
Sales and office	2.6	2.8	1.3
Office and administrative support	2.6	2.8	1.2
Natural resources, construction, and maintenance	3.1	4.1	1.8
Production, transportation, and material moving	3.2	4.3	2.4
Full time	1.9	1.9	0.8
Part time	0.9	2.2	0.6
Union	2.2	2.2	0.4
Nonunion	2.1	2.2	1.2
Average wage within the following categories:[1]			
Lowest 25 percent	1.9	3.2	1.1
Lowest 10 percent	1.5	4.7	1.7
Second 25 percent	2.4	2.4	1.0
Third 25 percent	2.4	2.3	0.9
Highest 25 percent	1.9	1.8	0.9
Highest 10 percent	2.7	2.6	1.9
Establishment characteristics			
Service-providing industries	1.7	1.7	0.7
Education and health services	2.1	1.9	0.8
Educational services	2.0	1.9	0.6
Elementary and secondary schools	1.9	1.8	0.2
Junior colleges, colleges, and universities	5.6	3.8	2.5
Health care and social assistance	4.1	4.3	3.5
Hospitals	4.5	5.1	4.6
Public administration	2.6	2.7	0.9
1 to 99 workers	2.7	5.0	2.2
1 to 49 workers	2.2	5.5	3.0
50 to 99 workers	6.0	5.4	2.8
100 workers or more	1.8	1.7	0.7
100 to 499 workers	2.4	2.5	1.2
500 workers or more	2.0	1.9	0.7

See footnotes at end of table.

Table 3. Standard errors for retirement benefit combinations: Access, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
State government	3.7	3.3	1.5
Local government	1.4	1.6	0.7
Geographic areas			
Northeast	2.6	2.5	1.0
New England	1.7	5.2	–
Middle Atlantic	3.5	3.1	0.7
South	3.1	2.9	0.9
South Atlantic	4.6	3.8	0.7
East South Central	–	8.4	–
West South Central	2.2	1.8	1.4
Midwest	3.6	3.8	2.3
East North Central	3.4	4.4	2.0
West North Central	–	7.3	–
West	4.1	3.8	1.3
Mountain	4.0	6.3	2.6
Pacific	–	4.7	1.5

[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 2015.

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

Table 4. Defined benefit retirement plans:[1] Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2015

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

Characteristics	Employee contribution required	Fixed percent of annual earnings[2]			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers	89	78	6.9	6.9	11
Worker characteristics					
Management, professional, and related	90	80	7.0	6.9	10
Professional and related	91	81	7.1	6.9	9
Teachers	92	85	7.3	7.0	8
Primary, secondary, and special education school teachers	92	85	7.4	7.0	8
Service	90	76	7.2	7.0	10
Protective service	90	77	7.5	7.4	10
Sales and office	88	74	6.6	6.8	12
Office and administrative support	87	74	6.7	6.8	13
Natural resources, construction, and maintenance	89	74	6.2	6.0	11
Production, transportation, and material moving	84	66	6.7	6.8	16
Full time	89	78	6.9	6.9	11
Part time	88	71	7.3	7.0	12
Union	90	70	7.0	7.0	10
Nonunion	89	86	6.8	6.7	11
Average wage within the following categories:[3]					
Lowest 25 percent	88	82	6.7	6.7	12
Lowest 10 percent	90	84	7.1	6.7	10
Second 25 percent	88	75	6.7	6.9	12
Third 25 percent	90	78	6.8	6.7	10
Highest 25 percent	91	76	7.4	7.0	9
Highest 10 percent	93	74	7.7	7.5	7
Establishment characteristics					
Service-providing industries	89	78	6.9	6.9	11
Education and health services	91	82	7.1	6.9	9
Educational services	92	84	7.1	7.0	8
Elementary and secondary schools	92	84	7.1	7.0	8
Junior colleges, colleges, and universities	94	85	7.1	7.0	6
Health care and social assistance	78	63	6.5	6.7	22
Hospitals	76	61	6.7	6.7	24
Public administration	87	71	6.8	6.9	13
1 to 99 workers	86	77	7.0	6.4	14
1 to 49 workers	94	80	6.7	6.4	6
100 workers or more	90	78	6.9	6.9	10
100 to 499 workers	87	78	7.2	6.9	13
500 workers or more	91	78	6.8	6.9	9

See footnotes at end of table.

Table 4. Defined benefit retirement plans:[1] Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2015—continued

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

Characteristics	Employee contribution required	Fixed percent of annual earnings[2]			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
State government	90	75	6.6	6.8	10
Local government	89	79	7.0	6.9	11
Geographic areas					
Northeast	97	56	6.8	6.9	3
New England	98	59	7.2	7.0	2
Middle Atlantic	96	56	6.6	6.9	4
South	92	91	6.1	6.4	8
South Atlantic	93	92	5.1	5.3	7
Midwest	88	80	7.7	7.0	12
East North Central	85	72	8.4	9.4	15
West North Central	95	94	6.9	6.0	5
West	80	69	8.0	8.0	20
Pacific	79	65	7.2	7.7	21

[1] The 2014 estimates are not strictly comparable to corresponding estimates in previous years. See technical note for more information.
[2] The employee contributes a fixed percentage of his or her earnings to the retirement plan.
[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 2015.

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

Table 4. Standard errors for defined benefit retirement plans:[1] Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2015

Characteristics	Employee contribution required	Fixed percent of annual earnings[2]			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers	1.4	1.7	0.1	0.1	1.4
Worker characteristics					
Management, professional, and related	1.5	1.7	0.1	0.1	1.5
Professional and related	1.4	1.6	0.1	0.1	1.4
Teachers	1.2	1.6	0.1	0.0	1.2
Primary, secondary, and special education school teachers	1.2	1.6	0.2	([3])	1.2
Service	1.4	2.1	0.1	([3])	1.4
Protective service	1.8	2.7	0.2	0.6	1.8
Sales and office	2.2	2.8	0.2	0.1	2.2
Office and administrative support	2.3	2.8	0.2	0.2	2.3
Natural resources, construction, and maintenance	2.0	2.5	0.3	0.3	2.0
Production, transportation, and material moving	3.1	3.7	0.3	0.2	3.1
Full time	1.4	1.6	0.1	0.1	1.4
Part time	2.0	3.3	0.2	0.0	2.0
Union	1.9	2.1	0.1	0.0	1.9
Nonunion	1.4	1.6	0.2	([3])	1.4
Average wage within the following categories:[4]					
Lowest 25 percent	1.6	2.1	0.3	0.2	1.6
Lowest 10 percent	2.0	2.8	0.4	0.6	2.0
Second 25 percent	1.8	2.1	0.1	0.1	1.8
Third 25 percent	2.0	2.2	0.2	0.1	2.0
Highest 25 percent	1.3	1.8	0.1	0.2	1.3
Highest 10 percent	1.4	2.1	0.1	0.4	1.4
Establishment characteristics					
Service-providing industries	1.4	1.7	0.1	0.1	1.4
Education and health services	1.2	1.5	0.1	0.1	1.2
Educational services	1.1	1.4	0.1	([3])	1.1
Elementary and secondary schools	1.2	1.6	0.1	0.1	1.2
Junior colleges, colleges, and universities	2.5	2.7	0.2	0.2	2.5
Health care and social assistance	4.7	5.4	0.2	0.3	4.7
Hospitals	6.2	7.5	0.3	0.1	6.2
Public administration	2.5	2.6	0.2	([3])	2.5
1 to 99 workers	3.5	4.4	0.5	0.8	3.5
1 to 49 workers	1.8	4.2	0.4	0.7	1.8
100 workers or more	1.3	1.5	0.1	([3])	1.3
100 to 499 workers	2.6	3.0	0.2	0.1	2.6
500 workers or more	1.1	1.3	0.1	0.1	1.1

See footnotes at end of table.

Table 4. Standard errors for defined benefit retirement plans:[1] Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Employee contribution required	Fixed percent of annual earnings[2]			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
State government	2.7	2.8	0.2	0.1	2.7
Local government	1.3	1.7	0.1	0.1	1.3
Geographic areas					
Northeast	0.8	2.6	0.1	0.0	0.8
New England	0.8	6.5	0.2	0.3	0.8
Middle Atlantic	1.1	2.8	0.1	0.0	1.1
South	1.3	1.4	0.2	0.2	1.3
South Atlantic	1.4	1.6	0.2	1.0	1.4
Midwest	2.1	2.6	0.2	0.1	2.1
East North Central	3.5	4.2	0.2	0.4	3.5
West North Central	1.1	1.2	0.5	([3])	1.1
West	5.3	5.4	0.3	0.0	5.3
Pacific	6.0	5.7	0.1	0.6	6.0

[1] The 2014 estimates are not strictly comparable to corresponding estimates in previous years. See technical note for more information.
[2] The employee contributes a fixed percentage of his or her earnings to the retirement plan.
[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 2015.

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

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, State and local government workers, National Compensation Survey, March 2015

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

Characteristics	Open plans[1]	Soft freeze[2]		Hard freeze[3]
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	40	60	([4])	([4])
Worker characteristics				
Management, professional, and related	39	61	–	–
Professional and related	39	61	–	–
Teachers	40	60	–	–
Primary, secondary, and special education school teachers	40	60	–	–
Service	41	59	–	–
Protective service	44	56	–	([4])
Sales and office	39	61	–	–
Office and administrative support	39	61	–	–
Natural resources, construction, and maintenance	43	57	–	([4])
Production, transportation, and material moving	42	58	–	–
Full time	40	60	([4])	([4])
Part time	34	65	–	–
Union	35	65	–	–
Nonunion	45	55	–	–
Average wage within the following categories:[5]				
Lowest 25 percent	44	56	–	–
Lowest 10 percent	40	60	–	–
Second 25 percent	42	58	–	–
Third 25 percent	39	61	–	–
Highest 25 percent	35	65	–	–
Highest 10 percent	32	68	–	–
Establishment characteristics				
Service-providing industries	40	60	([4])	([4])
Education and health services	38	62	–	–
Educational services	37	62	–	–
Elementary and secondary schools	38	61	–	–
Junior colleges, colleges, and universities	35	65	–	–
Health care and social assistance	43	57	–	–
Hospitals	43	57	–	–
Public administration	41	59	–	–
1 to 99 workers	49	51	–	–
1 to 49 workers	51	49	–	–
50 to 99 workers	47	53	–	–
100 workers or more	39	61	([4])	([4])
100 to 499 workers	39	61	–	–
500 workers or more	38	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, National Compensation Survey, March 2015—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	34	66	–	–
Local government	42	58	([4])	([4])
Geographic areas				
Northeast	25	74	1	–
New England	30	68	–	–
Middle Atlantic	23	76	–	–
South	43	57	–	–
South Atlantic	50	50	–	–
East South Central	34	66	–	–
West South Central	37	63	–	–
Midwest	51	48	–	([4])
East North Central	50	49	–	1
West North Central	53	47	–	–
West	35	65	–	–
Mountain	38	62	–	–
Pacific	34	66	–	–

[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 2015.

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

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, State and local government workers, National Compensation Survey, March 2015

Characteristics	Open plans[1]	Soft freeze[2]		Hard freeze[3]
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	1.3	1.2	([4])	([4])
Worker characteristics				
Management, professional, and related	1.4	1.4	–	–
Professional and related	1.5	1.5	–	–
Teachers	1.8	1.9	–	–
Primary, secondary, and special education school teachers	1.9	1.9	–	–
Service	1.7	1.7	–	–
Protective service	2.3	2.3	–	([4])
Sales and office	2.0	2.0	–	–
Office and administrative support	2.0	2.0	–	–
Natural resources, construction, and maintenance	3.4	3.4	–	([4])
Production, transportation, and material moving	3.7	3.7	–	–
Full time	1.3	1.3	([4])	([4])
Part time	2.7	2.7	–	–
Union	1.3	1.3	–	–
Nonunion	2.1	2.1	–	–
Average wage within the following categories:[5]				
Lowest 25 percent	2.1	2.1	–	–
Lowest 10 percent	2.9	2.9	–	–
Second 25 percent	1.7	1.7	–	–
Third 25 percent	1.9	1.9	–	–
Highest 25 percent	1.2	1.3	–	–
Highest 10 percent	2.9	2.9	–	–
Establishment characteristics				
Service-providing industries	1.3	1.3	([4])	([4])
Education and health services	1.5	1.5	–	–
Educational services	1.6	1.6	–	–
Elementary and secondary schools	1.6	1.6	–	–
Junior colleges, colleges, and universities	2.4	2.4	–	–
Health care and social assistance	4.4	4.4	–	–
Hospitals	6.1	6.1	–	–
Public administration	1.8	1.8	–	–
1 to 99 workers	3.5	3.5	–	–
1 to 49 workers	5.5	5.5	–	–
50 to 99 workers	3.6	3.6	–	–
100 workers or more	1.3	1.3	([4])	([4])
100 to 499 workers	2.5	2.4	–	–
500 workers or more	1.4	1.4	([4])	([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, National Compensation Survey, March 2015—continued

Characteristics	Open plans[1]	Soft freeze[2]		Hard freeze[3]
		All participants still accruing benefits	Some participants still accruing benefits	
State government	1.9	1.9	–	–
Local government	1.4	1.4	0.1	([4])
Geographic areas				
Northeast	1.6	1.4	0.2	–
New England	4.8	4.2	–	–
Middle Atlantic	1.4	1.4	–	–
South	2.7	2.7	–	–
South Atlantic	4.6	4.6	–	–
East South Central	3.9	3.9	–	–
West South Central	3.3	3.3	–	–
Midwest	2.1	2.1	–	0.2
East North Central	3.0	2.9	–	0.2
West North Central	2.8	2.8	–	–
West	2.0	2.0	–	–
Mountain	3.5	3.5	–	–
Pacific	2.5	2.5	–	–

[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 2015.

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

Table 6. Defined benefit frozen retirement plans:[1] Selected attributes, State and local government workers, National Compensation Survey, March 2015

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits[2]		
	1 year	2 to 5 years	Greater than 5 years
All workers	2	64	34
Worker characteristics			
Management, professional, and related	2	62	36
Professional and related	2	61	37
Teachers	1	61	38
Primary, secondary, and special education school teachers	2	60	39
Service	–	67	–
Protective service	–	76	–
Sales and office	2	66	32
Office and administrative support	2	66	32
Natural resources, construction, and maintenance	3	69	29
Production, transportation, and material moving	2	58	40
Full time	2	63	35
Part time	–	74	–
Union	–	71	–
Nonunion	4	54	43
Average wage within the following categories:[3]			
Lowest 25 percent	3	58	40
Lowest 10 percent	2	51	47
Second 25 percent	2	69	29
Third 25 percent	2	62	36
Highest 25 percent	1	66	34
Highest 10 percent	–	65	–
Establishment characteristics			
Service-providing industries	2	64	34
Education and health services	2	60	37
Educational services	2	61	37
Elementary and secondary schools	2	60	39
Junior colleges, colleges, and universities	–	64	–
Health care and social assistance	2	59	39
Hospitals	–	52	–
Public administration	2	70	28
1 to 99 workers	–	65	–
1 to 49 workers	–	71	–
50 to 99 workers	–	59	–
100 workers or more	2	64	35
100 to 499 workers	1	59	40
500 workers or more	2	65	33

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:[1] Selected attributes, State and local government workers, National Compensation Survey, March 2015—continued

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits[2]		
	1 year	2 to 5 years	Greater than 5 years
State government	3	65	32
Local government	1	63	35
Geographic areas			
Northeast	–	59	41
New England	–	67	33
Middle Atlantic	–	56	44
South	5	53	42
South Atlantic	6	83	11
East South Central	–	45	–
West South Central	–	19	81
Midwest	([4])	67	33
East North Central	–	72	–
West	–	82	–
Mountain	–	76	24
Pacific	–	84	–

[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 2014 are included in the "1 year" column. Those frozen between 2010 and 2013 are included in the "2 to 5 year" column and plans frozen before 2010 are included in the "Greater than 5 years" column.
[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 2015.
[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/glossary20142015.htm.

Table 6. Standard errors for defined benefit frozen retirement plans:[1] Selected attributes, State and local government workers, National Compensation Survey, March 2015

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	0.6	2.3	2.2
Worker characteristics			
Management, professional, and related	0.6	2.5	2.4
Professional and related	0.6	2.6	2.5
Teachers	0.5	2.8	2.7
Primary, secondary, and special education school teachers	0.5	2.9	2.8
Service	–	2.5	–
Protective service	–	2.6	–
Sales and office	0.5	3.1	3.0
Office and administrative support	0.5	3.1	3.1
Natural resources, construction, and maintenance	1.0	4.0	3.9
Production, transportation, and material moving	0.9	4.3	4.4
Full time	0.6	2.3	2.2
Part time	–	3.7	–
Union	–	2.3	–
Nonunion	1.2	3.4	3.3
Average wage within the following categories:[3]			
Lowest 25 percent	1.0	3.9	4.0
Lowest 10 percent	0.7	4.9	5.0
Second 25 percent	0.7	2.7	2.6
Third 25 percent	0.9	3.1	2.8
Highest 25 percent	0.2	2.4	2.4
Highest 10 percent	–	4.8	–
Establishment characteristics			
Service-providing industries	0.6	2.3	2.2
Education and health services	0.8	2.4	2.3
Educational services	0.8	2.4	2.3
Elementary and secondary schools	0.4	2.4	2.4
Junior colleges, colleges, and universities	–	4.1	–
Health care and social assistance	0.8	9.5	9.8
Hospitals	–	12.7	–
Public administration	0.6	3.0	3.0
1 to 99 workers	–	7.9	–
1 to 49 workers	–	6.8	–
50 to 99 workers	–	10.8	–
100 workers or more	0.6	2.1	2.1
100 to 499 workers	0.5	4.2	4.3
500 workers or more	0.7	2.1	2.0

See footnotes at end of table.

Table 6. Standard errors for defined benefit frozen retirement plans:[1] Selected attributes, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Time since plan closed to new workers or stopped accruing benefits[2]		
	1 year	2 to 5 years	Greater than 5 years
State government	1.3	3.9	3.9
Local government	0.4	2.3	2.2
Geographic areas			
Northeast	–	2.0	2.0
New England	–	3.6	3.6
Middle Atlantic	–	2.2	2.2
South	1.7	4.2	4.0
South Atlantic	1.3	3.0	1.8
East South Central	–	12.5	–
West South Central	–	2.6	2.6
Midwest	0.1	7.7	7.7
East North Central	–	6.1	–
West	–	4.6	–
Mountain	–	3.8	3.8
Pacific	–	6.0	–

[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 2014 are included in the "1 year" column. Those frozen between 2010 and 2013 are included in the "2 to 5 year" column and plans frozen before 2010 are included in the "Greater than 5 years" column.
[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 2015.

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

Table 7. Defined benefit frozen retirement plans:[1] Plan alternatives, State and local government workers, National Compensation Survey, March 2015

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans[2]				
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
Worker characteristics							
Management, professional, and related	–	100	94	6	–	16	–
Professional and related	–	100	94	5	–	16	–
Teachers	–	100	96	4	–	17	–
Primary, secondary, and special education school teachers	–	100	96	4	–	18	–
Sales and office	–	100	93	7	–	18	1
Office and administrative support	–	100	93	6	–	18	1
Natural resources, construction, and maintenance	–	100	86	11	–	14	–
Production, transportation, and material moving	–	100	90	7	–	21	–
Average wage within the following categories:[3]							
Highest 25 percent	–	100	96	4	–	17	–
Highest 10 percent	–	100	97	3	–	20	–
Establishment characteristics							
Service-providing industries:							
Education and health services	–	100	95	5	–	16	–
Educational services	–	100	95	5	–	16	–
Elementary and secondary schools	–	100	96	4	–	18	–
Junior colleges, colleges, and universities	–	100	92	–	–	11	–
Health care and social assistance	–	100	94	6	–	9	–
Hospitals	–	100	96	4	–	3	–
1 to 99 workers:							
1 to 49 workers	–	100	92	–	–	–	–
100 workers or more:							
100 to 499 workers	–	100	91	8	–	17	–
State government	–	100	90	10	–	15	–
Geographic areas							
Northeast:							
New England	–	100	96	4	–	3	–
South:							
East South Central	–	100	90	–	–	–	–
West South Central	–	100	95	3	–	–	–
Midwest	–	100	93	6	–	15	–
East North Central	–	100	97	–	–	23	–
West North Central	–	100	87	–	–	–	–
West	–	100	93	7	–	6	–
Mountain	–	100	94	–	–	–	–
Pacific	–	100	93	7	–	–	–

[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 2015.

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

Table 7. Standard errors for defined benefit frozen retirement plans:[1] Plan alternatives, State and local government workers, National Compensation Survey, March 2015

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans				
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
Worker characteristics							
Management, professional, and related	–	0.0	1.0	1.0	–	2.0	–
Professional and related	–	0.0	1.0	1.0	–	1.8	–
Teachers	–	0.0	0.8	0.8	–	1.9	–
Primary, secondary, and special education school teachers	–	0.0	0.8	0.7	–	2.1	–
Sales and office	–	0.0	1.5	1.4	–	2.2	0.4
Office and administrative support	–	0.0	1.5	1.4	–	2.2	0.4
Natural resources, construction, and maintenance	–	0.0	2.3	2.2	–	2.5	–
Production, transportation, and material moving	–	0.0	2.8	2.2	–	4.3	–
Average wage within the following categories:[2]							
Highest 25 percent	–	0.0	0.6	0.5	–	1.7	–
Highest 10 percent	–	0.0	0.8	0.8	–	3.1	–
Establishment characteristics							
Service-providing industries:							
Education and health services	–	0.0	0.9	0.9	–	1.7	–
Educational services	–	0.0	1.0	1.0	–	1.8	–
Elementary and secondary schools	–	0.0	0.7	0.6	–	1.8	–
Junior colleges, colleges, and universities	–	0.0	3.2	–	–	3.0	–
Health care and social assistance	–	0.0	1.8	1.8	–	2.3	–
Hospitals	–	0.0	1.1	1.1	–	0.9	–
1 to 99 workers:							
1 to 49 workers	–	0.0	4.8	–	–	–	–
100 workers or more:							
100 to 499 workers	–	0.0	1.5	1.4	–	2.9	–
State government	–	0.0	2.5	2.5	–	3.2	–
Geographic areas							
Northeast:							
New England	–	0.0	0.8	0.8	–	0.9	–
South:							
East South Central	–	0.0	7.2	–	–	–	–
West South Central	–	0.0	2.1	1.5	–	–	–
Midwest	–	0.0	2.3	2.3	–	3.8	–
East North Central	–	0.0	1.1	–	–	5.8	–
West North Central	–	0.0	6.1	–	–	–	–
West	–	0.0	2.5	2.5	–	2.6	–
Mountain	–	0.0	4.7	–	–	–	–
Pacific	–	0.0	3.0	3.0	–	–	–

[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 2015.

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

Table 8. Defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2015

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	58	42	81	19
Worker characteristics				
Management, professional, and related	58	42	81	19
Professional and related	59	41	80	20
Teachers	59	41	81	19
Primary, secondary, and special education school teachers	46	54	–	–
Service	60	40	81	19
Protective service	68	32	–	–
Sales and office	58	42	87	13
Office and administrative support	58	42	87	13
Natural resources, construction, and maintenance	57	43	69	31
Production, transportation, and material moving	47	53	–	–
Full time	58	42	81	19
Part time	61	39	–	–
Union	56	44	79	21
Nonunion	60	40	82	18
Average wage within the following categories:[1]				
Lowest 25 percent	59	41	83	17
Lowest 10 percent	61	39	–	–
Second 25 percent	56	44	81	19
Third 25 percent	54	46	76	24
Highest 25 percent	64	36	85	15
Highest 10 percent	72	28	89	11
Establishment characteristics				
Service-providing industries	58	42	81	19
Education and health services	59	41	78	22
Educational services	59	41	78	22
Elementary and secondary schools	49	51	–	–
Junior colleges, colleges, and universities	69	31	80	20
Health care and social assistance	58	42	77	23
Hospitals	63	37	75	25
Public administration	56	44	83	17
1 to 99 workers	53	47	–	–
50 to 99 workers	33	67	–	–
100 workers or more	59	41	79	21
100 to 499 workers	61	39	88	12
500 workers or more	58	42	76	24

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2015—continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government	63	37	82	18
Local government	55	45	81	19
Geographic areas				
South	62	38	75	25
South Atlantic	55	45	70	30
East South Central	59	41	–	–
Midwest	59	41	84	16
East North Central	51	49	82	18
West	43	57	–	–
Mountain	49	51	–	–
Pacific	42	58	–	–

[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 2015.

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

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2015

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	4.4	4.4	2.7	2.7
Worker characteristics				
Management, professional, and related	4.9	4.9	3.2	3.2
Professional and related	5.1	5.1	3.8	3.8
Teachers	6.6	6.6	5.2	5.2
Primary, secondary, and special education school teachers	7.4	7.4	–	–
Service	4.6	4.6	3.5	3.5
Protective service	6.5	6.5	–	–
Sales and office	7.0	7.0	2.0	2.0
Office and administrative support	7.5	7.5	2.0	2.0
Natural resources, construction, and maintenance	6.9	6.9	6.9	6.9
Production, transportation, and material moving	9.2	9.2	–	–
Full time	4.5	4.5	2.7	2.7
Part time	7.2	7.2	–	–
Union	8.2	8.2	4.7	4.7
Nonunion	3.7	3.7	2.4	2.4
Average wage within the following categories:[1]				
Lowest 25 percent	4.2	4.2	3.4	3.4
Lowest 10 percent	5.7	5.7	–	–
Second 25 percent	6.6	6.6	3.2	3.2
Third 25 percent	6.3	6.3	4.7	4.7
Highest 25 percent	4.2	4.2	2.8	2.8
Highest 10 percent	5.1	5.1	3.0	3.0
Establishment characteristics				
Service-providing industries	4.5	4.5	2.7	2.7
Education and health services	5.2	5.2	4.0	4.0
Educational services	6.4	6.4	5.2	5.2
Elementary and secondary schools	7.1	7.1	–	–
Junior colleges, colleges, and universities	8.2	8.2	5.8	5.8
Health care and social assistance	5.3	5.3	3.6	3.6
Hospitals	6.4	6.4	4.7	4.7
Public administration	6.9	6.9	3.5	3.5
1 to 99 workers	6.7	6.7	–	–
50 to 99 workers	8.5	8.5	–	–
100 workers or more	4.7	4.7	3.1	3.1
100 to 499 workers	6.1	6.1	2.8	2.8
500 workers or more	5.0	5.0	3.8	3.8

See footnotes at end of table.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government	7.9	7.9	4.4	4.4
Local government	3.8	3.8	3.3	3.3
Geographic areas				
South	4.7	4.7	5.0	5.0
South Atlantic	6.1	6.1	7.0	7.0
East South Central	10.9	10.9	–	–
Midwest	8.2	8.2	3.4	3.4
East North Central	6.7	6.7	3.1	3.1
West	10.2	10.2	–	–
Mountain	13.7	13.7	–	–
Pacific	12.4	12.4	–	–

[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 2015.

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

Table 9. Health care benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Health care[2]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	88	79	90	87	73	83
Worker characteristics						
Management, professional, and related	89	80	89	89	74	82
Professional and related	89	79	89	89	73	82
Teachers	88	78	89	88	72	82
Primary, secondary, and special education school teachers	98	86	88	98	79	81
Service	82	74	90	82	69	85
Protective service	89	82	92	89	78	88
Sales and office	88	80	91	88	74	84
Office and administrative support	88	80	91	88	74	84
Natural resources, construction, and maintenance	96	87	91	94	81	85
Production, transportation, and material moving	83	76	91	82	70	85
Full time	99	89	90	99	83	84
Part time	25	21	83	24	18	73
Union	95	87	91	95	80	84
Nonunion	81	71	88	81	67	83
Average wage within the following categories:[3]						
Lowest 25 percent	70	61	87	70	56	80
Lowest 10 percent	54	45	83	54	43	80
Second 25 percent	92	83	91	91	78	85
Third 25 percent	93	83	89	93	78	84
Highest 25 percent	97	89	91	97	81	84
Highest 10 percent	97	90	93	97	82	85
Establishment characteristics						
Service-providing industries	88	79	90	87	73	83
Education and health services	88	78	89	88	72	81
Educational services	88	78	89	88	72	81
Elementary and secondary schools	89	77	87	88	70	80
Junior colleges, colleges, and universities	86	80	93	86	75	87
Health care and social assistance	88	78	89	88	72	81
Hospitals	94	86	91	94	78	83
Public administration	88	81	92	88	77	87
1 to 99 workers	75	66	88	75	63	83
1 to 49 workers	66	58	88	66	56	84
50 to 99 workers	89	78	88	89	73	82
100 workers or more	89	80	90	89	74	83
100 to 499 workers	86	77	90	85	72	84
500 workers or more	91	81	90	91	75	83

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	57	49	85	38	32	84	86	72	83
Worker characteristics									
Management, professional, and related	57	49	85	37	31	83	88	72	82
Professional and related	57	48	84	36	30	82	88	72	82
Teachers	56	48	85	34	29	83	87	71	82
Primary, secondary, and special education school teachers	62	52	84	37	31	84	96	78	81
Service	53	45	85	37	30	82	80	67	84
Protective service	60	52	86	42	35	83	87	76	87
Sales and office	60	52	87	42	36	87	86	73	85
Office and administrative support	59	51	86	42	37	86	86	73	85
Natural resources, construction, and maintenance	65	57	88	41	36	88	92	79	86
Production, transportation, and material moving	61	52	86	39	35	89	81	69	85
Full time	64	55	86	43	36	84	97	81	84
Part time	18	14	77	14	11	78	24	17	73
Union	75	65	87	56	48	86	92	78	84
Nonunion	42	35	83	23	18	80	80	66	83
Average wage within the following categories:[3]									
Lowest 25 percent	36	30	83	21	17	78	68	55	81
Lowest 10 percent	22	18	81	11	9	78	54	43	80
Second 25 percent	62	53	86	41	35	86	89	76	85
Third 25 percent	60	52	86	39	33	85	93	78	84
Highest 25 percent	72	62	86	53	44	84	95	80	83
Highest 10 percent	74	65	88	54	47	86	95	80	85
Establishment characteristics									
Service-providing industries	57	49	85	38	32	84	86	72	83
Education and health services	55	47	85	34	28	83	87	71	81
Educational services	55	46	85	34	28	83	87	70	81
Elementary and secondary schools	54	45	83	34	28	83	87	69	79
Junior colleges, colleges, and universities	55	49	89	33	27	82	86	75	87
Health care and social assistance	57	48	85	35	29	82	87	71	82
Hospitals	58	51	88	32	27	84	93	77	83
Public administration	62	54	86	46	39	85	86	75	87
1 to 99 workers	42	37	87	31	26	84	73	62	84
1 to 49 workers	32	28	88	20	16	80	65	55	85
50 to 99 workers	57	50	87	46	40	87	86	72	84
100 workers or more	59	51	85	39	33	84	88	73	83
100 to 499 workers	54	47	87	32	29	90	83	70	84
500 workers or more	61	52	85	42	34	82	89	74	83

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Health care[2]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	93	86	92	93	81	87
Local government	86	76	89	85	70	82
Geographic areas						
Northeast	88	81	92	87	76	87
New England	86	77	89	86	72	84
Middle Atlantic	88	83	94	88	78	88
South	91	79	87	90	74	82
South Atlantic	90	77	86	89	70	78
East South Central	93	85	92	93	83	90
West South Central	91	78	85	91	75	83
Midwest	82	72	88	82	66	80
East North Central	80	71	88	80	64	80
West North Central	86	75	88	86	70	81
West	88	83	95	88	75	85
Mountain	87	80	92	87	73	84
Pacific	88	84	96	88	75	86

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	60	53	88	42	35	85	92	80	87
Local government	56	48	85	37	31	83	84	69	82
Geographic areas									
Northeast	67	60	88	47	42	88	85	74	87
New England	57	48	85	20	16	80	82	67	82
Middle Atlantic	71	64	89	58	52	89	86	77	89
South	37	29	78	20	14	71	90	74	82
South Atlantic	48	38	80	30	20	66	88	69	79
East South Central	28	18	65	8	7	85	92	83	90
West South Central	24	20	84	13	11	85	91	75	83
Midwest	62	53	86	34	28	84	78	63	81
East North Central	66	56	84	47	40	85	79	63	80
West North Central	56	49	88	12	9	79	77	64	83
West	79	70	89	66	58	87	88	74	84
Mountain	71	65	91	–	–	–	87	73	84
Pacific	82	72	88	78	68	88	88	74	84

[1] The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
[2] Health care is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in health care.
[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 2015.

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

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2015

Characteristics	Health care[2]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.7	0.8	0.5	0.7	0.8	0.6
Worker characteristics						
Management, professional, and related	0.7	0.7	0.6	0.7	0.8	0.7
Professional and related	0.6	0.7	0.5	0.6	0.7	0.7
Teachers	0.8	0.9	0.6	0.8	1.0	0.8
Primary, secondary, and special education school teachers	0.3	0.8	0.7	0.4	0.9	0.9
Service	1.4	1.4	0.8	1.4	1.4	0.9
Protective service	1.2	1.2	0.9	1.2	1.2	1.2
Sales and office	2.1	2.2	0.8	2.1	2.3	1.2
Office and administrative support	2.1	2.2	0.8	2.1	2.3	1.2
Natural resources, construction, and maintenance	1.8	2.1	1.3	1.7	2.2	1.6
Production, transportation, and material moving	4.7	4.4	1.3	4.7	4.8	1.8
Full time	0.1	0.5	0.5	0.1	0.6	0.6
Part time	2.0	1.8	2.3	2.1	1.7	2.8
Union	0.5	0.7	0.5	0.5	0.8	0.7
Nonunion	1.3	1.4	0.8	1.3	1.5	1.0
Average wage within the following categories:[3]						
Lowest 25 percent	2.0	1.9	1.0	2.0	2.1	1.3
Lowest 10 percent	3.5	3.6	2.1	3.5	3.7	2.4
Second 25 percent	0.8	1.1	0.7	0.8	1.3	1.0
Third 25 percent	1.3	1.4	0.8	1.3	1.3	0.8
Highest 25 percent	0.4	0.5	0.4	0.4	0.7	0.7
Highest 10 percent	0.7	0.9	0.7	0.7	1.1	1.1
Establishment characteristics						
Service-providing industries	0.7	0.8	0.5	0.7	0.8	0.6
Education and health services	0.8	0.9	0.5	0.8	0.9	0.8
Educational services	0.7	0.8	0.6	0.7	0.9	0.8
Elementary and secondary schools	0.6	0.7	0.6	0.5	0.7	0.8
Junior colleges, colleges, and universities	2.3	2.7	1.0	2.3	2.7	1.3
Health care and social assistance	3.2	3.2	1.4	3.2	3.3	2.0
Hospitals	1.4	2.4	1.6	1.4	2.8	2.2
Public administration	1.5	1.5	0.9	1.5	1.5	0.9
1 to 99 workers	3.4	3.4	1.4	3.4	3.5	1.6
1 to 49 workers	4.9	4.6	2.4	4.9	4.4	2.3
50 to 99 workers	1.8	2.3	1.7	1.8	2.4	2.2
100 workers or more	0.7	0.7	0.5	0.7	0.8	0.6
100 to 499 workers	1.5	1.6	0.8	1.5	1.7	1.1
500 workers or more	0.6	0.8	0.5	0.6	0.9	0.7

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	1.5	1.3	0.8	1.4	1.2	0.8	0.9	1.0	0.6
Worker characteristics									
Management, professional, and related	1.7	1.5	0.8	1.5	1.3	0.9	0.8	0.8	0.6
Professional and related	1.8	1.5	0.9	1.6	1.4	1.0	0.7	0.8	0.7
Teachers	1.8	1.7	1.1	1.8	1.6	1.2	0.9	1.0	0.8
Primary, secondary, and special education school teachers	2.2	1.9	1.3	2.2	1.9	1.3	0.6	1.0	0.9
Service	2.0	1.8	1.1	2.1	1.8	1.8	1.5	1.5	0.9
Protective service	3.1	2.8	1.5	3.2	2.9	2.4	1.6	1.6	1.2
Sales and office	2.6	2.3	1.2	2.6	2.4	1.1	2.3	2.5	1.2
Office and administrative support	2.6	2.3	1.3	2.5	2.3	1.1	2.3	2.5	1.2
Natural resources, construction, and maintenance	3.9	3.8	1.6	3.4	3.2	1.6	1.9	2.4	1.7
Production, transportation, and material moving	4.3	4.0	1.9	4.5	4.0	1.8	4.6	4.7	1.9
Full time	1.7	1.5	0.8	1.5	1.3	0.8	0.5	0.8	0.6
Part time	1.8	1.6	2.8	1.8	1.6	3.8	2.1	1.7	2.6
Union	1.5	1.5	0.8	1.7	1.5	0.7	0.9	1.1	0.6
Nonunion	2.1	1.8	1.4	1.6	1.3	1.7	1.3	1.5	1.0
Average wage within the following categories:[3]									
Lowest 25 percent	2.0	1.6	1.3	1.8	1.4	2.3	2.1	2.2	1.2
Lowest 10 percent	2.2	1.9	2.3	1.6	1.4	4.4	3.5	3.7	2.4
Second 25 percent	2.3	2.1	1.0	2.0	1.9	1.0	1.4	1.6	0.9
Third 25 percent	2.2	2.0	1.2	1.9	1.7	1.2	1.3	1.3	0.8
Highest 25 percent	1.6	1.4	0.7	1.6	1.3	0.9	0.6	0.7	0.6
Highest 10 percent	3.2	3.0	0.8	2.9	2.5	1.1	0.9	1.2	1.1
Establishment characteristics									
Service-providing industries	1.5	1.3	0.8	1.4	1.2	0.8	0.9	1.0	0.6
Education and health services	1.7	1.6	1.0	1.6	1.3	1.2	0.9	1.0	0.7
Educational services	1.8	1.7	1.1	1.7	1.5	1.4	0.8	1.0	0.7
Elementary and secondary schools	1.9	1.6	1.3	1.8	1.5	1.6	0.7	0.8	0.8
Junior colleges, colleges, and universities	4.5	4.3	1.4	4.0	3.5	2.8	2.3	2.7	1.2
Health care and social assistance	4.9	4.2	1.8	4.2	3.3	2.0	3.3	3.3	1.9
Hospitals	7.0	6.1	1.6	5.5	4.4	2.5	1.7	2.8	2.2
Public administration	2.5	2.2	1.1	2.4	2.1	1.2	1.7	1.6	0.9
1 to 99 workers	3.9	3.6	1.9	4.0	3.5	2.0	3.5	3.5	1.6
1 to 49 workers	4.4	4.0	2.5	3.6	3.0	3.5	5.2	4.4	2.2
50 to 99 workers	7.1	6.4	2.8	7.2	6.4	2.3	2.0	2.4	2.2
100 workers or more	1.6	1.4	0.8	1.4	1.2	0.8	0.8	0.9	0.6
100 to 499 workers	3.1	2.7	1.3	2.5	2.3	1.4	1.6	1.7	1.2
500 workers or more	1.7	1.6	0.9	1.6	1.3	1.0	0.8	1.0	0.7

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Health care[2]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	1.1	1.6	1.0	1.1	1.6	1.1
Local government	0.8	0.8	0.5	0.8	0.8	0.6
Geographic areas						
Northeast	1.5	1.8	0.9	1.4	1.7	1.0
New England	3.3	2.4	1.8	3.3	2.6	1.9
Middle Atlantic	1.8	2.4	1.0	1.8	2.3	1.1
South	1.1	1.3	1.0	1.1	1.4	1.2
South Atlantic	1.6	1.5	1.5	1.6	1.6	1.6
East South Central	3.3	3.9	1.9	3.3	4.1	2.4
West South Central	1.3	1.6	1.3	1.3	2.1	1.5
Midwest	1.8	1.9	1.0	1.8	1.7	1.0
East North Central	2.6	2.3	1.0	2.6	1.8	1.0
West North Central	2.1	2.9	2.0	2.1	3.1	2.0
West	1.3	1.3	0.4	1.3	1.2	1.0
Mountain	1.7	1.8	0.7	1.7	2.7	2.9
Pacific	1.6	1.6	0.5	1.6	1.3	0.8

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	3.7	3.5	1.3	3.1	2.7	1.9	1.8	2.0	1.1
Local government	1.4	1.2	0.9	1.4	1.2	0.9	0.8	0.8	0.6
Geographic areas									
Northeast	2.6	2.8	1.1	3.3	3.2	0.9	1.6	1.8	0.9
New England	3.7	3.5	2.6	4.8	4.2	4.4	3.5	2.9	2.3
Middle Atlantic	3.3	3.5	1.1	4.1	4.0	0.9	2.0	2.3	1.0
South	2.5	1.9	2.2	1.7	1.1	2.4	1.2	1.4	1.2
South Atlantic	4.0	3.5	2.0	3.0	1.9	2.8	1.8	1.6	1.7
East South Central	6.5	3.1	9.6	2.0	1.7	3.7	3.3	4.2	2.4
West South Central	2.7	2.3	4.0	2.0	1.6	4.1	1.3	2.1	1.5
Midwest	3.5	3.1	1.3	2.6	2.2	1.5	2.7	2.5	0.9
East North Central	2.7	2.3	1.4	3.8	3.1	1.6	2.4	1.6	1.0
West North Central	8.5	7.6	2.4	1.8	1.8	4.1	5.9	5.8	1.4
West	2.1	2.0	1.0	4.2	3.8	1.0	1.3	1.2	1.0
Mountain	5.7	5.1	0.8	–	–	–	1.7	2.7	2.9
Pacific	1.4	1.7	1.3	1.7	1.8	0.9	1.6	1.3	0.8

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

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

[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 2015.

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

Table 10. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2015

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	87	13	71	29
Worker characteristics				
Management, professional, and related	87	13	70	30
Professional and related	87	13	69	31
Teachers	88	12	68	32
Primary, secondary, and special education school teachers	87	13	66	34
Service	87	13	73	27
Protective service	87	13	78	22
Sales and office	88	12	73	27
Office and administrative support	88	12	73	27
Natural resources, construction, and maintenance	87	13	74	26
Production, transportation, and material moving	87	13	72	28
Full time	88	12	71	29
Part time	82	18	69	31
Union	87	13	78	22
Nonunion	88	12	64	36
Average wage within the following categories:[1]				
Lowest 25 percent	87	13	64	36
Lowest 10 percent	88	12	56	44
Second 25 percent	88	12	73	27
Third 25 percent	88	12	71	29
Highest 25 percent	86	14	74	26
Highest 10 percent	88	12	78	22
Establishment characteristics				
Service-providing industries	87	13	71	29
Education and health services	87	13	67	33
Educational services	87	13	66	34
Elementary and secondary schools	87	13	64	36
Junior colleges, colleges, and universities	89	11	73	27
Health care and social assistance	87	13	71	29
Hospitals	88	12	71	29
Public administration	88	12	77	23
1 to 99 workers	91	9	72	28
1 to 49 workers	91	9	75	25
50 to 99 workers	91	9	69	31
100 workers or more	87	13	71	29
100 to 499 workers	87	13	69	31
500 workers or more	87	13	72	28

See footnotes at end of table.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2015—continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	87	13	75	25
Local government	87	13	70	30
Geographic areas				
Northeast	87	13	85	15
New England	84	16	79	21
Middle Atlantic	89	11	86	14
South	88	12	60	40
South Atlantic	88	12	68	32
East South Central	88	12	54	46
West South Central	87	13	54	46
Midwest	88	12	77	23
East North Central	86	14	81	19
West North Central	91	9	71	29
West	86	14	72	28
Mountain	89	11	65	35
Pacific	85	15	75	25

[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 2015.

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

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2015

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.4	0.4	0.9	0.9
Worker characteristics				
Management, professional, and related	0.5	0.5	0.9	0.9
Professional and related	0.5	0.5	1.1	1.1
Teachers	0.6	0.6	1.1	1.1
Primary, secondary, and special education school teachers	0.6	0.6	1.2	1.2
Service	0.6	0.6	1.3	1.3
Protective service	0.7	0.7	1.1	1.1
Sales and office	0.6	0.6	1.4	1.4
Office and administrative support	0.6	0.6	1.3	1.3
Natural resources, construction, and maintenance	0.9	0.9	1.6	1.6
Production, transportation, and material moving	0.9	0.9	1.6	1.6
Full time	0.4	0.4	0.9	0.9
Part time	2.2	2.2	2.4	2.4
Union	0.5	0.5	0.6	0.6
Nonunion	0.6	0.6	1.5	1.5
Average wage within the following categories:[1]				
Lowest 25 percent	0.6	0.6	1.8	1.8
Lowest 10 percent	1.0	1.0	2.6	2.6
Second 25 percent	0.7	0.7	1.1	1.1
Third 25 percent	0.5	0.5	1.0	1.0
Highest 25 percent	0.5	0.5	0.8	0.8
Highest 10 percent	0.7	0.7	1.2	1.2
Establishment characteristics				
Service-providing industries	0.4	0.4	0.9	0.9
Education and health services	0.6	0.6	1.1	1.1
Educational services	0.6	0.6	1.2	1.2
Elementary and secondary schools	0.6	0.6	1.0	1.0
Junior colleges, colleges, and universities	1.1	1.1	3.2	3.2
Health care and social assistance	1.2	1.2	1.6	1.6
Hospitals	1.7	1.7	2.1	2.1
Public administration	0.5	0.5	0.8	0.8
1 to 99 workers	0.7	0.7	2.3	2.3
1 to 49 workers	1.0	1.0	2.2	2.2
50 to 99 workers	1.3	1.3	3.8	3.8
100 workers or more	0.4	0.4	0.9	0.9
100 to 499 workers	0.7	0.7	1.8	1.8
500 workers or more	0.5	0.5	1.0	1.0

See footnotes at end of table.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	0.9	0.9	1.8	1.8
Local government	0.4	0.4	0.9	0.9
Geographic areas				
Northeast	0.6	0.6	0.5	0.5
New England	2.0	2.0	0.9	0.9
Middle Atlantic	0.5	0.5	0.6	0.6
South	0.6	0.6	1.8	1.8
South Atlantic	0.7	0.7	1.8	1.8
East South Central	1.8	1.8	5.2	5.2
West South Central	1.2	1.2	2.1	2.1
Midwest	1.0	1.0	1.4	1.4
East North Central	0.6	0.6	1.2	1.2
West North Central	1.8	1.8	3.0	3.0
West	0.7	0.7	1.0	1.0
Mountain	1.2	1.2	2.0	2.0
Pacific	0.8	0.8	1.0	1.0

[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 2015.

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

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2015

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	$486.38	28	$522.68	72	$472.66	$105.64
Worker characteristics							
Management, professional, and related	100	490.43	28	523.65	72	477.84	107.28
Professional and related	100	489.14	28	524.40	72	475.34	110.38
Teachers	100	492.04	31	524.89	69	477.48	111.58
Primary, secondary, and special education school teachers	100	492.28	32	528.01	68	475.71	119.38
Service	100	479.99	27	518.74	73	465.50	104.68
Protective service	100	503.76	28	538.73	72	489.90	105.91
Sales and office	100	485.66	28	515.16	72	474.36	102.18
Office and administrative support	100	487.08	27	520.18	73	474.91	103.31
Natural resources, construction, and maintenance	100	477.08	28	550.87	72	449.48	101.77
Production, transportation, and material moving	100	478.01	27	516.32	73	464.01	105.53
Full time	100	486.98	28	520.82	72	474.18	104.30
Part time	100	471.05	27	570.67	73	433.93	139.88
Union	100	526.21	29	557.38	71	513.45	123.34
Nonunion	100	446.32	26	483.39	74	433.45	88.62
Average wage within the following categories:[1]							
Lowest 25 percent	100	450.73	27	482.39	73	439.09	95.26
Lowest 10 percent	100	429.65	28	439.29	72	425.98	88.86
Second 25 percent	100	489.48	28	531.34	72	473.37	103.82
Third 25 percent	100	488.12	29	518.23	71	475.71	99.02
Highest 25 percent	100	507.93	26	549.47	74	493.37	119.93
Highest 10 percent	100	515.74	33	535.94	67	506.14	117.67
Establishment characteristics							
Service-providing industries	100	486.85	28	522.63	72	473.21	105.89
Education and health services	100	475.09	28	518.70	72	457.87	110.04
Educational services	100	473.89	28	517.55	72	457.01	110.53
Elementary and secondary schools	100	477.03	30	517.58	70	459.57	119.88
Junior colleges, colleges, and universities	100	467.50	22	515.01	78	454.19	80.68
Health care and social assistance	100	482.59	31	525.18	69	463.51	106.86
Hospitals	100	476.89	36	526.37	64	448.69	112.57
Public administration	100	509.04	24	537.45	76	500.02	100.98
1 to 99 workers	100	487.44	41	508.55	59	472.58	84.00
1 to 49 workers	100	488.34	40	530.23	60	460.15	79.45
50 to 99 workers	100	486.42	43	485.34	57	487.21	89.35
100 workers or more	100	486.25	26	525.40	74	472.67	107.69
100 to 499 workers	100	492.93	27	532.70	73	478.65	104.89
500 workers or more	100	484.05	26	522.91	74	470.72	108.61

See footnotes at end of table.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2015—continued

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government	100	$486.69	18	$518.98	82	$479.46	$88.10
Local government	100	486.25	31	523.56	69	469.39	114.08
Geographic areas							
Northeast	100	517.69	31	527.28	69	513.49	119.85
New England	100	556.57	–	–	–	–	–
Middle Atlantic	100	504.24	37	521.84	63	494.12	116.58
South	100	440.49	27	492.62	73	421.38	89.41
South Atlantic	100	473.29	22	514.96	78	461.82	85.78
East South Central	100	392.72	13	429.32	87	387.20	69.17
West South Central	100	424.39	44	489.26	56	372.86	119.03
Midwest	100	498.04	27	530.28	73	486.08	103.10
East North Central	100	509.93	15	577.99	85	497.89	107.64
West North Central	100	479.94	45	506.24	55	458.08	92.36
West	100	530.68	26	566.06	74	518.12	125.37
Mountain	100	494.81	27	516.34	73	486.35	92.07
Pacific	100	543.46	26	585.67	74	529.03	136.80

[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 2015.

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

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2015

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	$5.25	1.5	$6.70	1.5	$6.19	$2.54
Worker characteristics						
Management, professional, and related	6.05	2.0	9.10	2.0	7.32	2.97
Professional and related	6.08	2.1	9.88	2.1	7.18	3.54
Teachers	6.81	2.1	11.50	2.1	8.06	4.11
Primary, secondary, and special education school teachers	7.68	2.1	13.23	2.1	8.50	4.94
Service	6.48	1.7	11.66	1.7	7.52	3.94
Protective service	7.71	2.8	15.14	2.8	9.04	4.53
Sales and office	9.03	2.8	15.52	2.8	9.42	4.09
Office and administrative support	9.26	2.7	15.95	2.7	9.66	4.22
Natural resources, construction, and maintenance	9.27	3.3	14.56	3.3	8.01	8.02
Production, transportation, and material moving	9.99	3.6	19.60	3.6	11.45	6.11
Full time	5.29	1.6	6.72	1.6	6.27	2.55
Part time	20.95	3.4	37.58	3.4	20.00	9.40
Union	6.70	1.5	7.45	1.5	8.26	2.71
Nonunion	5.83	2.1	8.55	2.1	6.70	3.64
Average wage within the following categories:[1]						
Lowest 25 percent	6.92	2.0	13.72	2.0	7.73	4.72
Lowest 10 percent	10.90	3.4	24.09	3.4	12.97	8.54
Second 25 percent	8.13	2.7	10.98	2.7	8.68	3.64
Third 25 percent	7.74	1.8	6.95	1.8	9.98	2.98
Highest 25 percent	5.36	2.1	9.95	2.1	6.10	3.54
Highest 10 percent	6.30	3.7	12.65	3.7	7.48	4.32
Establishment characteristics						
Service-providing industries	5.29	1.5	6.68	1.5	6.27	2.57
Education and health services	5.20	2.6	8.33	2.6	5.86	3.60
Educational services	5.41	2.4	9.63	2.4	6.18	3.93
Elementary and secondary schools	6.37	2.2	12.13	2.2	6.75	4.30
Junior colleges, colleges, and universities	9.77	5.6	6.68	5.6	11.00	5.66
Health care and social assistance	10.92	6.5	18.82	6.5	10.65	5.19
Hospitals	12.42	8.6	19.81	8.6	12.83	7.19
Public administration	9.65	1.7	8.59	1.7	11.90	3.10
1 to 99 workers	14.33	4.1	19.90	4.1	18.06	4.17
1 to 49 workers	12.84	5.2	18.45	5.2	15.31	5.90
50 to 99 workers	23.72	7.6	27.69	7.6	33.64	6.72
100 workers or more	4.93	1.6	6.30	1.6	5.79	2.74
100 to 499 workers	10.52	2.7	18.51	2.7	11.01	5.68
500 workers or more	4.90	1.9	6.04	1.9	5.81	2.81

See footnotes at end of table.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government	$12.68	4.2	$7.45	4.2	$15.29	$3.84
Local government	5.10	1.2	8.29	1.2	5.34	2.96
Geographic areas						
Northeast	8.21	1.7	11.43	1.7	9.63	4.91
New England	22.08	–	–	–	–	–
Middle Atlantic	7.39	1.8	10.73	1.8	8.13	6.25
South	6.88	2.4	7.80	2.4	8.16	4.67
South Atlantic	9.65	2.7	13.32	2.7	11.90	3.60
East South Central	13.15	3.2	18.71	3.2	13.18	12.67
West South Central	10.87	5.1	9.85	5.1	13.34	5.70
Midwest	9.34	4.7	16.58	4.7	9.77	2.95
East North Central	10.34	2.4	26.01	2.4	12.35	3.45
West North Central	18.24	8.3	23.20	8.3	13.39	5.40
West	17.49	2.3	25.03	2.3	19.25	4.49
Mountain	32.29	5.9	62.60	5.9	25.14	11.13
Pacific	18.91	2.2	11.29	2.2	23.73	4.76

[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 2015.

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

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2015

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies[1]	Exists, but amount unknown	Other[2]
All workers	100	69	20	6	5
Worker characteristics					
Management, professional, and related	100	69	20	6	5
Professional and related	100	70	20	5	5
Teachers	100	71	19	6	4
Primary, secondary, and special education school teachers	100	73	16	7	4
Service	100	71	18	6	5
Protective service	100	73	14	6	7
Sales and office	100	66	22	6	6
Office and administrative support	100	66	22	6	6
Natural resources, construction, and maintenance	100	69	20	7	4
Production, transportation, and material moving	100	67	19	10	4
Full time	100	69	20	6	5
Part time	100	62	29	6	2
Union	100	70	15	9	7
Nonunion	100	69	25	3	3
Average wage within the following categories:[3]					
Lowest 25 percent	100	71	21	4	4
Lowest 10 percent	100	78	17	–	–
Second 25 percent	100	69	20	5	5
Third 25 percent	100	70	19	8	4
Highest 25 percent	100	67	20	6	7
Highest 10 percent	100	67	19	7	7
Establishment characteristics					
Service-providing industries	100	69	20	6	5
Education and health services	100	69	23	5	3
Educational services	100	70	22	5	3
Elementary and secondary schools	100	73	17	6	3
Junior colleges, colleges, and universities	100	64	35	–	–
Health care and social assistance	100	64	26	6	5
Hospitals	100	64	25	6	5
Public administration	100	69	15	7	9
1 to 99 workers	100	64	19	–	–
1 to 49 workers	100	61	22	–	–
50 to 99 workers	100	68	16	–	–
100 workers or more	100	70	20	5	5
100 to 499 workers	100	74	16	5	5
500 workers or more	100	68	21	5	5

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2015—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies[1]	Exists, but amount unknown	Other[2]
State government	100	63	30	–	–
Local government	100	72	15	7	6
Geographic areas					
Northeast	100	62	21	9	8
New England	100	89	–	–	–
Middle Atlantic	100	48	29	11	12
South	100	73	22	–	–
South Atlantic	100	69	28	–	–
East South Central	100	74	–	–	–
West South Central	100	81	–	7	–
Midwest	100	73	20	–	–
East North Central	100	74	20	–	–
West North Central	100	70	–	–	–
West	100	64	16	–	–
Mountain	100	73	–	8	–
Pacific	100	62	16	–	–

[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 2015.

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

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2015

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies[1]	Exists, but amount unknown	Other[2]
All workers	0.0	2.0	1.7	1.0	0.6
Worker characteristics					
Management, professional, and related	0.0	2.2	2.0	1.2	0.8
Professional and related	0.0	2.2	2.1	1.1	0.7
Teachers	0.0	2.6	2.5	1.5	1.1
Primary, secondary, and special education school teachers	0.0	2.6	2.1	1.6	1.4
Service	0.0	2.7	2.3	1.0	0.6
Protective service	0.0	3.0	2.5	1.4	1.2
Sales and office	0.0	3.0	2.6	1.6	1.3
Office and administrative support	0.0	3.0	2.5	1.7	1.3
Natural resources, construction, and maintenance	0.0	3.3	2.4	2.0	1.4
Production, transportation, and material moving	0.0	4.2	3.0	2.9	1.0
Full time	0.0	2.0	1.7	1.0	0.7
Part time	0.0	7.4	8.1	2.3	1.0
Union	0.0	2.0	1.4	1.7	0.9
Nonunion	0.0	3.3	3.1	0.5	0.9
Average wage within the following categories:[3]					
Lowest 25 percent	0.0	3.5	3.0	0.8	1.5
Lowest 10 percent	0.0	4.4	3.7	–	–
Second 25 percent	0.0	2.5	2.2	1.2	0.8
Third 25 percent	0.0	2.6	2.1	1.8	0.7
Highest 25 percent	0.0	1.9	1.6	1.1	1.0
Highest 10 percent	0.0	2.5	2.0	2.2	0.9
Establishment characteristics					
Service-providing industries	0.0	2.0	1.7	1.0	0.6
Education and health services	0.0	2.4	2.4	0.8	0.5
Educational services	0.0	2.7	2.7	0.9	0.6
Elementary and secondary schools	0.0	2.5	2.3	1.2	0.6
Junior colleges, colleges, and universities	0.0	5.9	5.9	–	–
Health care and social assistance	0.0	4.5	4.3	2.0	1.0
Hospitals	0.0	6.2	6.3	2.6	0.9
Public administration	0.0	3.1	1.9	2.2	1.5
1 to 99 workers	0.0	4.9	4.1	–	–
1 to 49 workers	0.0	6.6	6.4	–	–
50 to 99 workers	0.0	6.7	4.0	–	–
100 workers or more	0.0	2.0	1.8	0.9	0.6
100 to 499 workers	0.0	3.2	2.7	1.5	1.4
500 workers or more	0.0	2.3	2.2	0.9	0.6

See footnotes at end of table.

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies[1]	Exists, but amount unknown	Other[2]
State government	0.0	3.9	3.5	–	–
Local government	0.0	1.8	1.5	0.8	0.7
Geographic areas					
Northeast	0.0	3.1	3.7	1.7	1.6
New England	0.0	3.1	–	–	–
Middle Atlantic	0.0	3.6	4.9	1.8	2.2
South	0.0	4.0	3.6	–	–
South Atlantic	0.0	5.6	5.1	–	–
East South Central	0.0	9.8	–	–	–
West South Central	0.0	5.0	–	1.4	–
Midwest	0.0	3.3	3.4	–	–
East North Central	0.0	4.2	4.1	–	–
West North Central	0.0	5.1	–	–	–
West	0.0	3.7	2.4	–	–
Mountain	0.0	6.7	–	2.7	–
Pacific	0.0	4.4	2.6	–	–

[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 2015.

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

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2015

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	$1,035.71	9	$1,333.59	91	$1,006.02	$455.88
Worker characteristics							
Management, professional, and related	100	1,023.55	9	1,352.72	91	992.50	476.85
Professional and related	100	1,014.88	9	1,365.28	91	979.99	491.66
Teachers	100	989.32	11	1,369.48	89	943.15	516.34
Primary, secondary, and special education school teachers	100	982.24	13	1,360.20	87	929.63	547.61
Service	100	1,053.66	10	1,318.69	90	1,023.28	433.70
Protective service	100	1,151.51	10	1,398.32	90	1,124.14	372.61
Sales and office	100	1,059.56	10	1,306.53	90	1,033.63	430.12
Office and administrative support	100	1,062.95	9	1,315.35	91	1,037.50	433.02
Natural resources, construction, and maintenance	100	1,049.91	8	1,411.73	92	1,020.91	407.99
Production, transportation, and material moving	100	1,008.22	10	1,189.12	90	988.59	435.14
Full time	100	1,035.52	9	1,340.10	91	1,005.29	453.99
Part time	100	1,040.67	10	1,180.48	90	1,025.25	505.34
Union	100	1,191.38	16	1,348.73	84	1,163.10	435.71
Nonunion	100	879.38	3	1,252.77	97	868.36	473.55
Average wage within the following categories:[1]							
Lowest 25 percent	100	880.93	5	1,287.76	95	858.52	493.92
Lowest 10 percent	100	764.04	2	1,418.68	98	751.44	554.76
Second 25 percent	100	1,055.46	8	1,295.64	92	1,034.51	426.50
Third 25 percent	100	1,032.34	10	1,349.86	90	998.97	451.30
Highest 25 percent	100	1,133.94	13	1,356.75	87	1,102.74	455.48
Highest 10 percent	100	1,195.41	18	1,326.44	82	1,169.24	418.38
Establishment characteristics							
Service-providing industries	100	1,035.42	9	1,333.95	91	1,005.55	457.40
Education and health services	100	971.10	9	1,355.79	91	933.23	508.21
Educational services	100	951.25	10	1,357.97	90	908.78	517.17
Elementary and secondary schools	100	929.98	11	1,360.36	89	878.08	564.24
Junior colleges, colleges, and universities	100	1,019.24	5	1,366.74	95	998.96	370.52
Health care and social assistance	100	1,095.20	6	1,333.88	94	1,080.25	454.33
Hospitals	100	1,065.78	7	1,331.37	93	1,045.07	459.36
Public administration	100	1,145.37	9	1,317.13	91	1,129.07	381.32
1 to 99 workers	100	1,005.60	8	1,226.06	92	986.67	406.75
1 to 49 workers	100	1,061.28	9	1,224.42	91	1,045.79	361.73
50 to 99 workers	100	943.15	–	–	–	–	–
100 workers or more	100	1,039.32	10	1,344.66	90	1,008.38	461.85
100 to 499 workers	100	1,046.38	7	1,566.47	93	1,014.70	476.97
500 workers or more	100	1,037.01	11	1,304.29	89	1,006.20	456.65

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2015—continued

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government	100	$1,092.82	2	$1,333.60	98	$1,086.89	$363.96
Local government	100	1,012.41	12	1,333.59	88	969.52	497.37
Geographic areas							
Northeast	100	1,280.37	28	1,301.20	72	1,272.20	358.41
New England	100	1,369.51	8	1,371.70	92	1,369.31	385.55
Middle Atlantic	100	1,249.51	35	1,295.34	65	1,224.83	345.17
South	100	793.71	([2])	1,296.69	100	792.74	500.11
South Atlantic	100	932.68	([2])	1,294.72	100	932.02	440.87
East South Central	100	625.54	–	–	–	–	–
West South Central	100	702.52	–	–	–	–	–
Midwest	100	1,181.80	10	1,410.65	90	1,157.56	397.80
East North Central	100	1,260.81	8	1,418.94	92	1,247.22	348.75
West North Central	100	1,062.34	12	1,402.46	88	1,015.54	475.50
West	100	1,119.83	9	1,347.55	91	1,100.44	490.57
Mountain	100	904.41	4	1,188.78	96	891.15	529.62
Pacific	100	1,196.84	10	1,375.47	90	1,179.05	475.90

[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 2015.
[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/glossary20142015.htm.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2015

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	$16.57	0.7	$20.44	0.7	$17.67	$9.38
Worker characteristics						
Management, professional, and related	18.31	0.8	30.89	0.8	18.79	11.49
Professional and related	20.10	0.8	34.01	0.8	20.62	12.52
Teachers	21.53	1.0	41.20	1.0	21.87	13.94
Primary, secondary, and special education school teachers	23.70	1.2	45.33	1.2	24.58	14.26
Service	24.10	1.1	27.14	1.1	26.17	12.85
Protective service	24.43	1.7	50.76	1.7	26.12	13.88
Sales and office	26.06	2.4	26.51	2.4	27.24	12.32
Office and administrative support	26.61	2.2	27.94	2.2	28.10	12.58
Natural resources, construction, and maintenance	32.85	1.6	71.21	1.6	33.64	30.30
Production, transportation, and material moving	35.58	2.9	44.99	2.9	38.88	22.76
Full time	16.94	0.7	20.39	0.7	17.97	9.37
Part time	54.52	1.7	35.57	1.7	59.29	35.07
Union	12.27	1.2	22.87	1.2	13.57	8.39
Nonunion	25.90	0.4	29.25	0.4	26.17	15.52
Average wage within the following categories:[1]						
Lowest 25 percent	33.48	0.7	40.77	0.7	34.29	17.56
Lowest 10 percent	49.66	0.6	130.42	0.6	49.30	25.22
Second 25 percent	20.54	1.3	28.54	1.3	21.16	11.99
Third 25 percent	21.07	0.9	24.41	0.9	22.05	13.17
Highest 25 percent	17.19	1.3	30.81	1.3	17.68	11.96
Highest 10 percent	25.74	1.8	43.97	1.8	28.72	14.77
Establishment characteristics						
Service-providing industries	16.77	0.6	20.68	0.6	17.87	9.47
Education and health services	18.54	0.8	30.06	0.8	19.44	12.72
Educational services	19.34	0.8	33.32	0.8	19.91	13.34
Elementary and secondary schools	21.18	1.0	39.05	1.0	21.03	12.61
Junior colleges, colleges, and universities	41.52	1.3	37.07	1.3	43.58	34.79
Health care and social assistance	36.08	1.6	42.88	1.6	37.56	21.63
Hospitals	47.36	2.3	49.31	2.3	49.25	24.77
Public administration	18.38	0.8	32.58	0.8	19.52	10.43
1 to 99 workers	45.10	1.6	45.95	1.6	48.02	25.38
1 to 49 workers	50.66	2.6	85.46	2.6	54.57	24.21
50 to 99 workers	67.18	–	–	–	–	–
100 workers or more	16.29	0.7	21.18	0.7	17.42	9.70
100 to 499 workers	38.21	1.3	91.52	1.3	37.25	18.07
500 workers or more	16.02	0.7	17.40	0.7	17.55	11.60

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government	$27.93	1.1	$19.71	1.1	$29.09	$18.42
Local government	17.49	0.8	23.15	0.8	18.47	9.54
Geographic areas						
Northeast	17.45	1.7	32.73	1.7	20.84	13.13
New England	29.99	2.0	168.40	2.0	32.94	23.75
Middle Atlantic	20.04	2.1	32.74	2.1	22.37	15.81
South	27.87	0.1	48.79	0.1	27.86	17.41
South Atlantic	33.26	0.1	52.61	0.1	33.31	21.15
East South Central	61.25	–	–	–	–	–
West South Central	36.54	–	–	–	–	–
Midwest	30.34	1.7	34.06	1.7	31.86	19.55
East North Central	31.76	1.6	61.20	1.6	32.93	20.37
West North Central	45.26	3.4	33.82	3.4	42.32	43.24
West	24.41	1.9	37.44	1.9	25.71	9.78
Mountain	48.38	1.6	98.20	1.6	46.56	17.21
Pacific	17.85	2.6	40.26	2.6	19.64	12.34

[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 2015.

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

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2015

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies[1]	Exists, but amount unknown	Other[2]
All workers	100	72	17	6	4
Worker characteristics					
Management, professional, and related	100	72	17	6	4
Professional and related	100	73	17	6	4
Teachers	100	74	16	7	3
Primary, secondary, and special education school teachers	100	75	14	8	3
Service	100	74	16	6	5
Protective service	100	76	12	5	7
Sales and office	100	69	20	6	5
Office and administrative support	100	69	20	6	5
Natural resources, construction, and maintenance	100	72	17	7	4
Production, transportation, and material moving	100	70	17	10	3
Full time	100	72	17	6	4
Part time	100	68	25	6	2
Union	100	70	14	9	7
Nonunion	100	74	20	4	2
Average wage within the following categories:[3]					
Lowest 25 percent	100	74	17	5	3
Lowest 10 percent	100	80	13	–	–
Second 25 percent	100	72	18	6	4
Third 25 percent	100	72	17	8	3
Highest 25 percent	100	70	17	6	6
Highest 10 percent	100	72	16	6	6
Establishment characteristics					
Service-providing industries	100	72	17	6	4
Education and health services	100	72	19	6	3
Educational services	100	73	19	5	3
Elementary and secondary schools	100	75	15	7	3
Junior colleges, colleges, and universities	100	70	29	–	–
Health care and social assistance	100	68	22	–	–
Hospitals	100	73	19	–	–
Public administration	100	71	14	7	8
1 to 99 workers	100	73	14	–	–
1 to 49 workers	100	72	15	–	–
50 to 99 workers	100	73	12	–	–
100 workers or more	100	72	18	6	4
100 to 499 workers	100	76	13	6	4
500 workers or more	100	71	19	5	5

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2015—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies[1]	Exists, but amount unknown	Other[2]
State government	100	66	28	–	–
Local government	100	75	13	8	5
Geographic areas					
Northeast	100	62	20	9	8
New England	100	89	–	–	–
Middle Atlantic	100	49	28	11	12
South	100	77	17	4	2
South Atlantic	100	75	22	–	–
East South Central	100	76	–	–	–
West South Central	100	81	–	10	–
Midwest	100	75	17	6	2
East North Central	100	75	19	5	2
West North Central	100	75	–	–	–
West	100	66	17	7	9
Mountain	100	79	13	–	–
Pacific	100	62	19	–	–

[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 2015.

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

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2015

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies[1]	Exists, but amount unknown	Other[2]
All workers	0.0	1.7	1.4	0.8	0.5
Worker characteristics					
Management, professional, and related	0.0	2.0	1.6	1.0	0.7
Professional and related	0.0	2.0	1.8	1.0	0.6
Teachers	0.0	2.2	2.0	1.3	0.9
Primary, secondary, and special education school teachers	0.0	2.1	1.7	1.3	1.1
Service	0.0	2.4	2.0	0.9	0.5
Protective service	0.0	2.7	2.2	1.2	1.2
Sales and office	0.0	2.6	2.2	1.3	1.1
Office and administrative support	0.0	2.6	2.2	1.4	1.1
Natural resources, construction, and maintenance	0.0	2.9	2.0	1.8	1.2
Production, transportation, and material moving	0.0	3.7	2.6	2.5	0.9
Full time	0.0	1.7	1.4	0.8	0.6
Part time	0.0	6.6	7.2	2.1	0.7
Union	0.0	1.9	1.2	1.5	0.8
Nonunion	0.0	2.7	2.5	0.5	0.7
Average wage within the following categories:[3]					
Lowest 25 percent	0.0	2.8	2.4	0.8	1.3
Lowest 10 percent	0.0	3.5	3.0	–	–
Second 25 percent	0.0	2.2	1.9	1.0	0.7
Third 25 percent	0.0	2.3	1.7	1.5	0.6
Highest 25 percent	0.0	1.7	1.4	0.9	0.9
Highest 10 percent	0.0	2.5	1.9	1.6	0.9
Establishment characteristics					
Service-providing industries	0.0	1.7	1.4	0.8	0.5
Education and health services	0.0	2.2	2.0	0.8	0.5
Educational services	0.0	2.4	2.2	0.9	0.5
Elementary and secondary schools	0.0	2.2	1.8	1.1	0.5
Junior colleges, colleges, and universities	0.0	5.3	5.3	–	–
Health care and social assistance	0.0	4.5	3.8	–	–
Hospitals	0.0	5.7	5.1	–	–
Public administration	0.0	2.7	1.7	1.9	1.2
1 to 99 workers	0.0	3.6	2.9	–	–
1 to 49 workers	0.0	5.1	4.2	–	–
50 to 99 workers	0.0	5.5	3.1	–	–
100 workers or more	0.0	1.8	1.5	0.8	0.5
100 to 499 workers	0.0	2.9	2.3	1.4	1.1
500 workers or more	0.0	2.0	1.9	0.8	0.5

See footnotes at end of table.

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies[1]	Exists, but amount unknown	Other[2]
State government	0.0	3.6	3.1	–	–
Local government	0.0	1.6	1.2	0.7	0.6
Geographic areas					
Northeast	0.0	3.1	3.6	1.6	1.5
New England	0.0	3.5	–	–	–
Middle Atlantic	0.0	3.5	4.8	1.7	2.2
South	0.0	3.0	2.6	0.7	0.8
South Atlantic	0.0	4.2	3.9	–	–
East South Central	0.0	9.0	–	–	–
West South Central	0.0	2.8	–	1.8	–
Midwest	0.0	3.1	2.8	1.7	0.7
East North Central	0.0	3.6	3.6	1.6	0.3
West North Central	0.0	5.7	–	–	–
West	0.0	3.3	2.0	2.9	1.3
Mountain	0.0	4.4	3.6	–	–
Pacific	0.0	4.3	2.5	–	–

[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 2015.

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

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2015

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

Characteristics	Single coverage[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	$21.89	$46.41	$79.00	$122.95	$197.74	$135.54	$222.93	$368.47	$609.00	$889.32
Worker characteristics										
Management, professional, and related	20.47	45.04	79.00	125.00	214.37	139.60	230.00	408.45	666.18	934.03
Professional and related	20.00	45.00	80.30	131.94	230.00	144.80	232.00	421.86	667.00	956.44
Teachers	20.45	44.64	79.12	135.58	261.82	125.44	230.00	443.41	710.00	1019.18
Primary, secondary, and special education school teachers	21.95	48.15	84.74	148.93	272.00	125.44	237.30	501.00	775.62	1061.00
Service	22.52	50.00	76.93	120.00	167.81	121.10	214.94	330.85	562.24	802.69
Protective service	39.99	55.84	84.26	119.99	159.49	121.10	197.76	297.67	436.48	602.13
Sales and office	20.02	41.86	79.18	121.18	187.30	149.23	230.00	347.67	600.00	835.75
Office and administrative support	21.61	42.88	79.00	121.18	191.25	149.48	229.22	362.03	602.78	837.40
Natural resources, construction, and maintenance	29.25	43.33	82.00	120.32	156.32	120.00	183.80	324.02	499.92	732.00
Production, transportation, and material moving	–	50.00	90.27	123.23	182.03	120.44	233.70	365.32	600.39	834.00
Full time	21.78	46.18	78.37	121.18	196.24	139.60	222.93	367.84	607.88	883.00
Part time	30.10	60.00	101.60	154.50	268.83	98.43	230.00	385.80	667.00	1023.55
Union	30.00	57.41	84.26	132.91	225.92	103.89	196.38	310.81	526.47	921.53
Nonunion	20.00	38.00	71.94	115.00	165.14	170.36	253.93	435.68	666.18	862.00
Average wage within the following categories:[2]										
Lowest 25 percent	20.00	38.00	76.74	119.44	190.00	158.92	248.34	473.69	667.00	905.00
Lowest 10 percent	20.00	–	59.02	114.49	183.30	162.63	272.46	562.24	667.00	938.72
Second 25 percent	22.76	43.33	76.93	118.03	170.64	125.67	218.35	329.96	562.94	752.44
Third 25 percent	24.98	50.00	79.52	120.00	182.85	137.94	230.00	363.00	601.00	880.10
Highest 25 percent	24.96	50.00	83.58	137.47	249.01	115.00	209.20	337.00	605.00	951.70
Highest 10 percent	23.82	46.81	76.74	136.90	281.77	115.00	203.05	325.50	548.05	939.08
Establishment characteristics										
Service-providing industries	21.78	46.18	79.00	122.95	198.20	137.94	222.93	368.85	609.00	890.79
Education and health services	20.00	41.64	78.54	126.30	230.00	140.00	232.00	421.86	668.46	966.50
Educational services	20.00	39.46	78.54	127.41	240.74	125.44	232.00	446.38	685.00	998.50
Elementary and secondary schools	20.22	45.87	84.74	145.28	265.38	125.44	248.63	526.47	785.40	1064.00
Junior colleges, colleges, and universities	20.00	–	68.85	103.17	135.58	162.25	221.00	324.02	–	667.00
Health care and social assistance	25.00	58.00	76.93	115.00	151.32	171.76	254.13	421.86	538.06	746.23
Hospitals	–	–	86.30	120.18	159.49	222.93	324.02	421.86	536.19	688.22
Public administration	29.25	50.00	80.83	116.62	160.91	129.99	215.60	316.50	486.48	666.18
1 to 99 workers	22.76	46.74	79.52	102.36	137.49	120.25	180.00	321.84	609.00	862.00
1 to 49 workers	22.76	46.74	82.18	102.49	150.00	140.21	172.49	316.88	562.94	720.89
50 to 99 workers	–	49.00	75.00	101.96	133.83	–	180.63	–	625.04	907.41
100 workers or more	21.67	46.18	79.00	123.83	200.13	139.04	229.22	372.16	607.88	892.80
100 to 499 workers	20.00	39.99	76.93	122.94	190.00	142.18	230.00	421.86	667.00	920.00
500 workers or more	24.11	47.87	79.29	125.00	203.09	137.94	228.78	362.03	599.02	889.00

See footnotes at end of table.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2015—continued

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

Characteristics	Single coverage[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	–	$50.00	$76.93	$109.04	$139.66	$162.25	$222.93	$320.88	$435.74	$650.97
Local government	$21.78	45.32	84.04	132.00	226.00	120.32	233.56	418.00	667.00	959.17
Geographic areas										
Northeast	41.74	66.19	91.26	138.44	207.23	103.89	202.81	321.84	410.40	627.75
New England	55.91	76.04	115.89	155.68	207.23	165.85	241.00	316.50	435.30	623.48
Middle Atlantic	30.00	59.93	76.74	110.09	198.20	64.09	163.83	324.02	376.10	627.75
South	20.00	38.00	70.13	115.00	162.69	171.76	282.49	459.10	667.00	888.00
South Atlantic	25.00	50.00	71.67	103.17	141.66	–	180.00	329.00	562.94	748.87
East South Central	20.00	20.00	–	–	134.49	193.32	324.95	609.31	667.00	685.00
West South Central	25.00	60.00	104.00	150.00	235.96	313.62	421.86	513.91	756.40	979.00
Midwest	28.85	56.39	84.96	115.98	190.00	116.26	198.23	270.86	554.00	869.00
East North Central	32.00	58.12	84.62	112.48	206.11	102.47	175.45	235.21	438.97	861.57
West North Central	–	–	88.00	118.05	142.12	152.92	232.00	365.20	640.24	910.08
West	25.00	40.00	79.00	149.61	261.81	91.51	220.98	334.00	677.56	959.12
Mountain	26.72	39.99	49.00	88.05	226.45	203.05	234.31	501.00	786.49	951.70
Pacific	24.00	45.36	85.26	155.27	263.60	74.29	175.95	303.58	605.01	1019.18

[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 2015.

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

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2015

Characteristics	Single coverage[1]					Family coverage[1]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	$3.29	$5.10	$3.54	$3.21	$6.17	$11.59	$8.59	$18.29	$29.17	$28.00
Worker characteristics										
Management, professional, and related	2.64	4.96	3.52	5.34	18.43	14.82	4.89	27.39	37.58	22.31
Professional and related	2.77	5.21	4.60	7.00	15.34	15.26	5.43	15.92	9.50	32.84
Teachers	2.76	6.47	5.10	11.16	11.78	19.97	10.88	38.22	38.25	33.16
Primary, secondary, and special education school teachers	2.79	6.52	4.86	9.38	19.86	17.15	19.49	39.63	32.62	37.22
Service	5.16	4.20	2.19	5.31	7.84	14.00	12.53	16.48	47.93	59.17
Protective service	3.87	6.49	8.05	5.22	7.02	19.75	21.51	15.61	29.28	23.04
Sales and office	2.97	5.50	5.28	6.19	16.75	12.86	9.55	31.43	31.89	53.84
Office and administrative support	3.44	5.71	5.07	5.44	17.01	11.06	9.23	30.75	28.75	53.92
Natural resources, construction, and maintenance	4.13	3.75	7.83	6.77	11.12	7.72	16.42	16.85	27.11	85.04
Production, transportation, and material moving	–	9.82	7.97	6.33	16.46	28.45	21.19	24.73	70.81	43.70
Full time	3.23	5.48	2.87	3.19	6.46	12.28	8.72	18.97	29.01	30.38
Part time	7.31	7.81	7.60	10.21	21.25	23.47	19.67	45.19	69.54	58.74
Union	2.17	2.90	2.65	5.91	17.19	11.05	8.42	10.75	15.59	26.08
Nonunion	0.10	5.44	6.47	4.13	11.45	12.19	28.16	40.34	48.95	42.82
Average wage within the following categories:[2]										
Lowest 25 percent	0.17	6.46	10.44	8.01	15.68	14.52	24.44	32.99	22.40	35.05
Lowest 10 percent	0.00	–	16.40	16.56	27.76	20.52	63.82	55.61	22.42	73.16
Second 25 percent	3.85	4.66	2.65	5.16	12.58	12.70	14.85	11.93	39.41	37.93
Third 25 percent	5.07	3.41	3.45	4.19	19.04	17.12	6.52	21.93	39.29	30.89
Highest 25 percent	1.21	3.02	4.56	5.51	27.04	12.18	15.80	23.09	37.67	31.93
Highest 10 percent	5.68	5.34	7.11	7.40	29.92	21.45	20.03	28.23	70.81	84.54
Establishment characteristics										
Service-providing industries	3.20	5.30	3.55	3.28	6.48	12.24	8.83	18.40	30.28	26.55
Education and health services	1.51	5.80	3.61	5.77	11.07	14.19	7.88	36.11	15.26	35.81
Educational services	0.75	4.63	4.75	8.31	15.40	12.98	6.23	43.96	14.88	24.28
Elementary and secondary schools	2.12	7.21	5.51	9.01	11.13	8.89	23.64	31.44	38.50	35.79
Junior colleges, colleges, and universities	0.00	–	18.03	12.29	3.05	24.50	24.14	41.76	–	5.90
Health care and social assistance	7.38	13.54	4.65	7.58	9.33	31.01	36.22	64.93	51.91	72.06
Hospitals	–	–	8.73	9.39	36.14	23.77	63.87	24.48	61.54	91.03
Public administration	5.08	1.30	5.98	4.57	4.64	20.34	17.98	12.46	26.27	39.60
1 to 99 workers	4.70	4.39	9.79	2.79	17.10	27.93	16.30	51.12	31.51	117.00
1 to 49 workers	4.94	4.69	12.26	5.07	19.57	11.76	18.49	30.37	98.48	80.03
50 to 99 workers	–	9.43	11.27	3.79	29.55	–	52.22	–	58.03	63.29
100 workers or more	3.27	5.59	3.89	3.85	8.59	13.41	6.39	19.63	42.37	23.97
100 to 499 workers	0.26	8.03	7.65	6.29	14.98	19.23	9.80	25.20	65.91	66.88
500 workers or more	4.65	5.05	4.07	4.17	11.96	15.37	7.17	26.49	44.06	24.68

See footnotes at end of table.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Single coverage[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	–	$9.42	$0.69	$5.05	$3.19	$12.31	$6.91	$20.71	$76.34	$103.09
Local government	$2.89	4.31	5.01	5.79	11.63	6.42	9.03	18.38	12.87	26.65
Geographic areas										
Northeast	1.06	4.24	9.05	9.59	9.84	13.29	9.22	7.18	8.28	22.16
New England	14.32	10.45	10.95	7.22	17.08	39.69	13.32	7.72	19.78	58.56
Middle Atlantic	4.34	6.20	0.00	11.11	18.66	9.09	25.78	16.04	22.56	8.46
South	0.00	8.62	5.85	5.23	7.42	11.65	34.25	41.56	36.96	35.10
South Atlantic	3.46	0.12	5.11	4.47	18.90	–	29.60	19.29	11.27	84.57
East South Central	0.00	0.00	–	–	14.41	50.93	90.39	136.08	0.00	28.23
West South Central	2.89	5.66	5.57	3.64	21.36	84.97	3.10	32.75	82.95	45.81
Midwest	5.71	6.23	4.30	7.27	31.23	9.62	13.14	29.97	69.46	77.90
East North Central	6.72	4.41	5.52	10.98	39.68	17.47	19.45	8.18	65.70	90.19
West North Central	–	–	10.73	4.68	15.21	0.00	0.00	54.07	58.43	115.69
West	1.34	1.25	4.52	4.19	23.86	13.85	8.12	22.32	92.95	72.41
Mountain	3.23	0.55	6.14	12.35	24.36	22.58	22.05	25.12	162.41	41.60
Pacific	0.33	6.02	8.79	12.72	17.62	10.90	13.76	26.57	35.76	73.33

[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 2015.

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

Table 16. Insurance benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	80	78	98	23	23	97	35	33	95
Worker characteristics									
Management, professional, and related	80	78	97	22	21	96	37	35	94
Professional and related	79	77	97	21	20	97	36	35	95
Teachers	78	76	97	19	18	96	36	35	96
Primary, secondary, and special education school teachers	85	84	98	20	19	97	38	37	97
Service	77	75	98	24	23	97	26	25	95
Protective service	86	84	98	22	21	98	25	25	97
Sales and office	80	78	98	25	24	98	36	35	97
Office and administrative support	80	79	98	25	24	98	36	35	97
Natural resources, construction, and maintenance	92	91	99	27	27	99	43	42	98
Production, transportation, and material moving	77	76	98	24	23	98	30	27	91
Full time	90	88	98	25	24	97	39	37	95
Part time	23	21	95	13	13	97	11	9	90
Union	86	85	98	28	27	98	34	33	96
Nonunion	74	72	97	19	18	96	35	33	94
Average wage within the following categories:[2]									
Lowest 25 percent	63	61	97	20	19	97	28	26	95
Lowest 10 percent	48	46	96	14	14	98	21	20	98
Second 25 percent	84	82	98	24	23	96	35	33	94
Third 25 percent	83	82	98	25	24	97	38	36	95
Highest 25 percent	89	87	97	24	24	98	39	37	96
Highest 10 percent	89	86	96	27	27	98	31	30	96
Establishment characteristics									
Service-providing industries	80	78	98	23	23	97	34	33	95
Education and health services	79	77	97	21	21	97	36	34	95
Educational services	79	77	97	21	20	97	36	34	95
Elementary and secondary schools	78	76	98	20	20	97	34	33	96
Junior colleges, colleges, and universities	83	79	95	20	18	93	41	37	91
Health care and social assistance	80	77	96	25	24	97	39	37	96
Hospitals	89	86	97	24	24	98	41	40	98
Public administration	83	81	98	26	25	97	30	29	95
1 to 99 workers	63	61	97	20	19	94	38	34	91
1 to 49 workers	62	60	97	20	19	92	32	29	90
50 to 99 workers	64	62	97	20	20	98	47	43	92
100 workers or more	82	80	98	24	23	97	34	33	96
100 to 499 workers	74	73	97	20	19	96	32	31	97
500 workers or more	85	83	98	25	24	98	35	33	95

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	86	83	96	25	24	95	35	32	91
Local government	77	76	98	22	22	98	35	33	96
Geographic areas									
Northeast	81	79	98	34	34	99	17	16	97
New England	72	66	93	7	7	100	15	14	93
Middle Atlantic	85	84	99	44	44	99	17	17	98
South	82	79	97	18	17	95	30	28	93
South Atlantic	83	81	98	27	25	93	43	40	93
East South Central	85	80	93	–	–	–	21	19	91
West South Central	77	76	98	11	11	100	15	14	94
Midwest	79	77	98	21	20	96	53	52	97
East North Central	79	76	96	26	24	95	50	48	95
West North Central	79	79	100	12	12	99	58	58	99
West	75	74	99	27	26	99	39	36	95
Mountain	80	79	99	23	22	97	65	59	90
Pacific	74	73	99	28	28	99	29	28	98

[1] The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2015

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	1.2	1.1	0.4	1.2	1.1	0.7	1.7	1.7	0.8
Worker characteristics									
Management, professional, and related	1.3	1.3	0.4	1.3	1.2	1.0	1.8	1.8	0.9
Professional and related	1.4	1.3	0.5	1.2	1.2	0.9	1.9	1.8	0.9
Teachers	1.6	1.5	0.5	1.5	1.5	1.3	2.3	2.1	1.0
Primary, secondary, and special education school teachers	1.8	1.8	0.4	1.9	1.8	1.3	2.5	2.4	1.0
Service	1.7	1.7	0.5	1.8	1.8	0.8	1.7	1.6	1.2
Protective service	1.7	1.7	0.4	2.7	2.6	0.8	2.2	2.1	0.9
Sales and office	2.3	2.2	0.4	2.1	2.1	0.7	2.9	2.8	0.7
Office and administrative support	2.4	2.3	0.5	2.1	2.0	0.8	2.9	2.9	0.7
Natural resources, construction, and maintenance	2.2	2.1	0.3	2.9	2.9	0.3	3.7	3.8	0.8
Production, transportation, and material moving	4.7	4.6	0.9	2.7	2.7	1.6	3.8	3.5	4.7
Full time	1.1	1.1	0.4	1.3	1.2	0.7	2.0	1.9	0.7
Part time	2.0	1.9	1.6	2.0	2.0	1.2	1.3	1.2	3.3
Union	1.6	1.5	0.4	1.4	1.4	0.6	1.6	1.6	0.9
Nonunion	1.7	1.6	0.6	1.6	1.5	1.2	2.3	2.2	1.0
Average wage within the following categories:[2]									
Lowest 25 percent	1.9	1.8	0.5	1.6	1.6	0.8	2.5	2.4	1.3
Lowest 10 percent	3.0	2.8	1.2	1.9	1.9	0.7	3.2	3.1	0.6
Second 25 percent	1.5	1.5	0.6	1.5	1.4	1.6	2.7	2.6	1.4
Third 25 percent	1.8	1.8	0.4	1.7	1.7	1.0	2.1	2.1	1.2
Highest 25 percent	1.2	1.2	0.5	1.3	1.3	0.6	1.8	1.7	0.6
Highest 10 percent	1.4	1.6	1.0	2.3	2.2	0.8	2.7	2.7	0.8
Establishment characteristics									
Service-providing industries	1.1	1.1	0.4	1.2	1.1	0.7	1.7	1.7	0.8
Education and health services	1.3	1.3	0.5	1.3	1.3	0.9	2.2	2.1	0.9
Educational services	1.3	1.3	0.6	1.5	1.5	1.1	2.2	2.1	1.0
Elementary and secondary schools	1.7	1.6	0.4	1.7	1.6	1.1	2.1	2.0	1.2
Junior colleges, colleges, and universities	2.4	2.5	2.0	2.6	2.4	2.4	5.1	4.9	1.8
Health care and social assistance	3.7	3.6	1.0	3.1	3.1	0.8	4.8	4.7	2.3
Hospitals	1.9	2.3	1.1	4.2	4.1	1.0	6.7	6.7	0.9
Public administration	2.0	2.0	0.3	1.9	1.8	1.2	1.8	1.7	1.2
1 to 99 workers	4.0	4.0	0.8	3.0	2.8	3.3	4.9	4.7	2.6
1 to 49 workers	5.0	5.0	0.9	4.0	3.7	5.4	5.6	5.2	4.2
50 to 99 workers	7.8	7.6	1.4	4.7	4.7	1.5	5.5	5.3	2.8
100 workers or more	1.1	1.1	0.4	1.2	1.1	0.6	1.7	1.6	0.7
100 to 499 workers	2.4	2.4	0.4	2.2	2.0	1.6	2.5	2.4	0.8
500 workers or more	1.1	1.1	0.5	1.3	1.3	0.6	1.9	1.9	0.9

See footnotes at end of table.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,[1] State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	2.4	2.4	1.0	2.7	2.5	1.6	3.7	3.5	1.8
Local government	1.2	1.1	0.3	1.1	1.1	0.6	1.6	1.6	0.8
Geographic areas									
Northeast	1.6	1.5	0.7	2.2	2.2	0.4	1.6	1.6	1.4
New England	3.1	1.8	2.8	2.2	2.2	0.0	3.8	3.9	5.4
Middle Atlantic	2.0	2.0	0.2	2.9	2.9	0.4	1.7	1.6	0.8
South	2.2	2.1	0.8	2.2	2.0	2.0	2.9	2.7	1.9
South Atlantic	3.3	3.2	0.4	3.7	3.3	2.5	4.8	4.5	2.3
East South Central	6.0	5.2	3.2	–	–	–	5.6	5.4	6.9
West South Central	3.3	3.3	0.4	2.7	2.7	0.4	2.8	2.9	1.8
Midwest	1.7	1.8	0.8	1.7	1.7	1.3	3.8	3.9	1.1
East North Central	2.4	2.6	1.3	1.7	1.7	1.6	3.2	3.2	1.7
West North Central	2.2	2.2	0.2	3.0	2.9	2.0	7.8	8.0	0.7
West	3.0	2.9	0.4	2.4	2.4	0.5	3.3	3.2	0.7
Mountain	5.4	4.8	0.8	5.5	5.5	2.1	8.1	8.2	1.7
Pacific	3.7	3.5	0.4	2.5	2.6	0.2	1.7	1.6	0.7

[1] The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2015.

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

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2015

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	10	90
Worker characteristics		
Management, professional, and related	11	89
Professional and related	11	89
Teachers	10	90
Primary, secondary, and special education school teachers	9	91
Service	11	89
Protective service	10	90
Sales and office	9	91
Office and administrative support	9	91
Natural resources, construction, and maintenance	7	93
Production, transportation, and material moving	8	92
Full time	10	90
Part time	10	90
Union	9	91
Nonunion	12	88
Average wage within the following categories:[1]		
Lowest 25 percent	11	89
Second 25 percent	9	91
Third 25 percent	10	90
Highest 25 percent	10	90
Highest 10 percent	12	88
Establishment characteristics		
Service-providing industries	10	90
Education and health services	10	90
Educational services	10	90
Elementary and secondary schools	9	91
Health care and social assistance	12	88
Public administration	10	90
1 to 99 workers	7	93
1 to 49 workers	8	92
50 to 99 workers	6	94
100 workers or more	11	89
100 to 499 workers	12	88
500 workers or more	10	90

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2015—continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	15	85
Local government	9	91
Geographic areas		
Northeast	16	84
New England	48	52
Middle Atlantic	6	94
South	11	89
South Atlantic	7	93
West South Central	6	94
Midwest	12	88
East North Central	15	85
West North Central	6	94
West	2	98
Mountain	2	98
Pacific	2	98

[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 2015.

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

Table 17. Standard errors for life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2015

Characteristics	Employee contribution required	Employee contribution not required
All workers	1.4	1.4
Worker characteristics		
Management, professional, and related	1.5	1.5
Professional and related	1.6	1.6
Teachers	1.4	1.4
Primary, secondary, and special education school teachers	1.1	1.1
Service	1.9	1.9
Protective service	1.7	1.7
Sales and office	1.6	1.6
Office and administrative support	1.6	1.6
Natural resources, construction, and maintenance	1.8	1.8
Production, transportation, and material moving	1.8	1.8
Full time	1.5	1.5
Part time	2.6	2.6
Union	0.9	0.9
Nonunion	2.7	2.7
Average wage within the following categories:[1]		
Lowest 25 percent	3.1	3.1
Second 25 percent	1.6	1.6
Third 25 percent	1.4	1.4
Highest 25 percent	1.2	1.2
Highest 10 percent	1.8	1.8
Establishment characteristics		
Service-providing industries	1.4	1.4
Education and health services	1.9	1.9
Educational services	2.1	2.1
Elementary and secondary schools	1.4	1.4
Health care and social assistance	2.5	2.5
Public administration	1.2	1.2
1 to 99 workers	2.0	2.0
1 to 49 workers	2.6	2.6
50 to 99 workers	2.7	2.7
100 workers or more	1.6	1.6
100 to 499 workers	2.2	2.2
500 workers or more	1.7	1.7

See footnotes at end of table.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Employee contribution required	Employee contribution not required
State government	3.5	3.5
Local government	1.0	1.0
Geographic areas		
Northeast	2.1	2.1
New England	6.9	6.9
Middle Atlantic	1.1	1.1
South	3.4	3.4
South Atlantic	0.8	0.8
West South Central	1.8	1.8
Midwest	2.5	2.5
East North Central	3.5	3.5
West North Central	2.1	2.1
West	0.5	0.5
Mountain	0.8	0.8
Pacific	0.6	0.6

[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 2015.

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

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2015

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	37	2	53	5	2
Worker characteristics					
Management, professional, and related	36	2	55	5	3
Professional and related	36	2	55	5	3
Teachers	32	1	59	5	3
Primary, secondary, and special education school teachers	29	1	62	5	3
Service	40	3	50	5	2
Protective service	36	4	53	6	1
Sales and office	39	–	51	6	–
Office and administrative support	39	–	52	6	–
Natural resources, construction, and maintenance	40	4	52	–	–
Production, transportation, and material moving	37	2	51	–	–
Full time	37	2	53	5	2
Part time	36	–	57	5	–
Union	33	2	57	8	1
Nonunion	42	2	50	2	4
Average wage within the following categories:[1]					
Lowest 25 percent	39	1	54	3	3
Lowest 10 percent	47	–	49	–	2
Second 25 percent	40	2	50	5	3
Third 25 percent	39	3	48	7	3
Highest 25 percent	32	2	59	6	1
Highest 10 percent	34	3	59	4	([2])
Establishment characteristics					
Service-providing industries	37	2	53	5	2
Education and health services	38	2	54	4	3
Educational services	36	1	55	4	3
Elementary and secondary schools	31	1	61	4	3
Junior colleges, colleges, and universities	51	–	40	5	–
Health care and social assistance	49	–	46	3	–
Hospitals	45	–	51	–	–
Public administration	36	3	52	7	2
1 to 99 workers	30	2	60	3	4
1 to 49 workers	26	–	61	–	–
50 to 99 workers	37	–	59	–	–
100 workers or more	38	2	52	5	2
100 to 499 workers	40	–	55	4	–
500 workers or more	37	2	52	6	3

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2015—continued

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
State government	43	2	47	5	3
Local government	35	2	55	5	2
Geographic areas					
Northeast	32	1	53	14	–
New England	17	–	70	–	–
Middle Atlantic	37	1	48	15	–
South	43	2	47	2	6
South Atlantic	53	2	32	1	12
East South Central	51	–	42	–	–
West South Central	20	–	77	1	–
Midwest	46	–	46	4	–
East North Central	44	–	49	4	–
West North Central	50	3	42	5	–
West	21	–	71	4	–
Mountain	36	–	61	–	–
Pacific	15	4	75	5	–

[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 2015.

[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/glossary20142015.htm.

Table 18. Standard errors for life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2015

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	2.0	0.3	1.9	0.4	0.6
Worker characteristics					
Management, professional, and related	2.3	0.3	2.2	0.5	0.6
Professional and related	2.5	0.4	2.3	0.6	0.6
Teachers	2.4	0.4	2.5	0.9	0.7
Primary, secondary, and special education school teachers	2.3	0.4	2.4	1.0	0.7
Service	2.3	0.5	2.3	0.8	0.5
Protective service	3.2	0.9	3.3	1.7	0.2
Sales and office	3.2	–	2.9	1.4	–
Office and administrative support	3.2	–	2.9	1.0	–
Natural resources, construction, and maintenance	3.0	1.4	3.4	–	–
Production, transportation, and material moving	4.0	1.1	4.4	–	–
Full time	2.0	0.3	1.9	0.5	0.6
Part time	5.4	–	5.0	1.2	–
Union	2.0	0.3	1.8	0.7	0.1
Nonunion	2.8	0.5	2.7	0.4	1.2
Average wage within the following categories:[1]					
Lowest 25 percent	2.9	0.4	2.8	0.6	1.2
Lowest 10 percent	4.7	–	4.3	–	0.9
Second 25 percent	3.1	0.5	2.9	0.6	0.8
Third 25 percent	2.8	0.7	2.6	0.7	0.9
Highest 25 percent	1.7	0.3	1.8	0.8	0.2
Highest 10 percent	3.0	0.6	3.0	0.8	0.1
Establishment characteristics					
Service-providing industries	2.0	0.3	1.9	0.4	0.6
Education and health services	2.7	0.4	2.5	0.6	0.8
Educational services	2.7	0.4	2.6	0.7	0.9
Elementary and secondary schools	2.3	0.3	2.3	0.6	0.9
Junior colleges, colleges, and universities	6.5	–	6.3	1.5	–
Health care and social assistance	5.8	–	5.8	0.7	–
Hospitals	7.0	–	7.0	–	–
Public administration	2.6	0.6	2.7	0.6	0.5
1 to 99 workers	5.2	0.9	5.4	1.2	2.0
1 to 49 workers	5.7	–	6.5	–	–
50 to 99 workers	6.0	–	6.2	–	–
100 workers or more	2.2	0.3	2.0	0.5	0.6
100 to 499 workers	3.2	–	3.2	1.0	–
500 workers or more	2.5	0.4	2.3	0.5	0.7

See footnotes at end of table.

Table 18. Standard errors for life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
State government	4.9	0.8	4.8	1.2	0.8
Local government	1.6	0.3	1.5	0.4	0.6
Geographic areas					
Northeast	2.2	0.4	2.3	1.4	–
New England	4.7	–	5.1	–	–
Middle Atlantic	2.5	0.2	2.6	1.3	–
South	3.5	0.6	3.3	0.4	1.6
South Atlantic	4.7	0.5	4.4	0.3	3.2
East South Central	10.8	–	10.0	–	–
West South Central	3.0	–	3.1	0.4	–
Midwest	5.3	–	4.9	1.0	–
East North Central	4.3	–	3.9	1.0	–
West North Central	11.1	1.3	10.4	2.2	–
West	2.2	–	2.6	1.0	–
Mountain	4.1	–	5.9	–	–
Pacific	2.4	0.8	2.7	1.1	–

[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 2015.

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

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2015

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

Characteristics	Multiple of annual earnings amounts[1]					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	–	48	22	27	–	1.4	1.5
Worker characteristics							
Management, professional, and related	–	46	22	28	–	1.4	1.5
Professional and related	–	46	23	28	3	1.4	1.5
Teachers	–	45	22	28	4	1.5	1.5
Primary, secondary, and special education school teachers	–	47	25	26	2	1.4	–
Service	–	53	18	24	6	1.5	–
Protective service	–	56	11	22	–	1.5	1.0
Sales and office	–	51	22	25	2	1.4	–
Office and administrative support	–	51	23	24	2	1.4	–
Natural resources, construction, and maintenance	–	47	22	27	–	1.4	1.4
Production, transportation, and material moving	–	38	36	23	–	1.5	1.5
Full time	–	47	22	27	–	1.4	1.5
Part time	–	64	–	–	–	1.2	1.0
Union	–	56	28	11	–	1.4	1.0
Nonunion	–	41	17	39	–	1.5	1.5
Average wage within the following categories:[2]							
Lowest 25 percent	–	47	22	30	–	1.4	1.5
Lowest 10 percent	–	41	–	–	–	1.5	1.5
Second 25 percent	–	51	20	27	2	1.4	–
Third 25 percent	–	51	19	27	–	1.4	–
Highest 25 percent	–	43	26	23	–	1.5	1.5
Highest 10 percent	–	43	24	–	10	1.5	1.5
Establishment characteristics							
Service-providing industries	–	48	22	27	–	1.4	1.5
Education and health services	–	47	21	30	2	1.4	1.5
Educational services	–	44	21	32	2	1.5	1.5
Elementary and secondary schools	–	43	26	30	1	1.4	1.5
Junior colleges, colleges, and universities	–	44	–	–	5	1.5	–
Health care and social assistance	–	61	20	–	–	1.3	1.0
Hospitals	–	59	–	–	–	1.3	–
Public administration	–	56	19	18	–	1.4	1.0
1 to 99 workers	–	56	–	–	–	1.4	–
1 to 49 workers	–	47	–	–	–	1.5	–
50 to 99 workers	–	66	–	–	–	1.2	1.0
100 workers or more	–	47	22	28	–	1.4	1.5
100 to 499 workers	–	43	26	26	5	1.5	1.5
500 workers or more	–	49	20	28	–	1.4	–

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2015—continued

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

Characteristics	Multiple of annual earnings amounts[1]					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
State government	–	49	18	–	3	1.4	–
Local government	–	47	24	25	–	1.4	1.5
Geographic areas							
Northeast	–	32	48	7	14	1.6	1.5
Middle Atlantic	–	27	50	7	16	1.7	1.5
South	–	43	15	41	–	1.5	1.5
South Atlantic	–	48	15	36	–	1.4	–
East South Central	–	–	–	62	–	1.6	2.0
West South Central	–	34	–	30	–	1.5	1.5
Midwest	–	55	–	–	2	1.4	–
East North Central	–	69	12	16	4	1.3	1.0
West North Central	–	35	–	–	–	1.5	1.5
West	–	73	–	–	–	1.2	1.0
Mountain	–	65	–	–	–	1.2	1.0
Pacific	–	81	–	–	–	1.1	1.0

[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 2015.

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

Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2015

Characteristics	Multiple of annual earnings amounts[1]					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	–	3.5	2.7	4.9	–	([2])	0.3
Worker characteristics							
Management, professional, and related	–	4.3	3.1	5.9	–	([2])	0.1
Professional and related	–	4.5	3.4	6.1	0.5	0.1	0.1
Teachers	–	4.9	3.1	5.7	0.7	0.1	0.2
Primary, secondary, and special education school teachers	–	5.2	3.6	5.0	0.3	([2])	–
Service	–	4.4	2.7	4.7	1.7	0.1	–
Protective service	–	6.1	2.2	5.5	–	0.1	0.1
Sales and office	–	4.2	3.3	5.6	0.9	([2])	–
Office and administrative support	–	4.3	3.5	5.6	1.0	([2])	–
Natural resources, construction, and maintenance	–	4.3	3.4	3.9	–	([2])	0.4
Production, transportation, and material moving	–	6.3	6.5	4.9	–	0.1	([2])
Full time	–	3.5	2.7	4.9	–	([2])	0.2
Part time	–	9.5	–	–	–	0.1	0.0
Union	–	3.2	3.2	3.1	–	([2])	0.0
Nonunion	–	4.9	2.9	6.7	–	0.1	0.0
Average wage within the following categories:[3]							
Lowest 25 percent	–	6.1	4.7	7.8	–	0.1	0.3
Lowest 10 percent	–	9.0	–	–	–	0.1	0.2
Second 25 percent	–	4.4	3.3	6.0	1.0	([2])	–
Third 25 percent	–	4.1	3.1	5.0	–	([2])	–
Highest 25 percent	–	3.5	2.7	4.2	–	([2])	0.0
Highest 10 percent	–	5.9	4.0	–	1.4	0.1	0.0
Establishment characteristics							
Service-providing industries	–	3.5	2.6	4.9	–	([2])	0.3
Education and health services	–	5.2	3.3	7.0	0.3	0.1	0.2
Educational services	–	5.1	3.3	6.8	0.3	0.1	0.0
Elementary and secondary schools	–	4.2	3.3	4.9	0.2	([2])	0.1
Junior colleges, colleges, and universities	–	9.9	–	–	0.9	0.1	–
Health care and social assistance	–	8.1	5.3	–	–	0.1	0.0
Hospitals	–	11.2	–	–	–	0.1	–
Public administration	–	4.3	2.4	3.1	–	0.1	0.0
1 to 99 workers	–	10.4	–	–	–	0.1	–
1 to 49 workers	–	10.5	–	–	–	0.1	–
50 to 99 workers	–	14.8	–	–	–	0.1	0.0
100 workers or more	–	3.7	2.6	5.2	–	([2])	0.2
100 to 499 workers	–	4.8	4.7	5.3	1.6	([2])	([2])
500 workers or more	–	4.5	2.7	6.0	–	0.1	–

See footnotes at end of table.

Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Multiple of annual earnings amounts[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	–	8.1	3.9	–	0.7	0.1	–
Local government	–	2.9	2.5	3.1	–	([2])	0.3
Geographic areas							
Northeast	–	6.2	4.9	2.5	3.2	0.1	0.0
Middle Atlantic	–	6.0	5.0	2.7	3.6	0.1	0.0
South	–	5.7	2.7	6.9	–	0.1	0.1
South Atlantic	–	5.1	2.6	5.6	–	0.1	–
East South Central	–	–	–	18.5	–	0.2	0.3
West South Central	–	4.9	–	7.5	–	0.1	0.0
Midwest	–	7.3	–	–	0.5	0.1	–
East North Central	–	5.2	2.3	4.5	0.4	([2])	0.0
West North Central	–	9.2	–	–	–	0.1	0.2
West	–	4.2	–	–	–	([2])	0.0
Mountain	–	5.9	–	–	–	([2])	0.0
Pacific	–	6.3	–	–	–	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 2015.

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

Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2015

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

Characteristics	With maximum benefit amount	Maximum benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	52	$50,000	$50,000	$100,000	$250,000	$450,000	48
Worker characteristics							
Management, professional, and related	53	50,000	50,000	100,000	250,000	400,000	47
Professional and related	53	50,000	50,000	100,000	250,000	400,000	47
Teachers	50	50,000	50,000	100,000	200,000	350,000	50
Primary, secondary, and special education school teachers	44	50,000	50,000	–	–	250,000	56
Service	54	50,000	50,000	100,000	250,000	500,000	46
Protective service	49	50,000	50,000	–	–	–	51
Sales and office	49	50,000	50,000	–	–	500,000	51
Office and administrative support	49	50,000	50,000	–	–	500,000	51
Natural resources, construction, and maintenance	48	–	50,000	100,000	–	400,000	52
Production, transportation, and material moving	46	50,000	–	100,000	–	450,000	54
Full time	52	50,000	50,000	100,000	250,000	500,000	48
Part time	50	50,000	50,000	–	–	–	50
Union	50	50,000	50,000	100,000	–	400,000	50
Nonunion	54	50,000	–	100,000	250,000	500,000	46
Average wage within the following categories:[2]							
Lowest 25 percent	52	50,000	50,000	100,000	–	500,000	48
Lowest 10 percent	59	50,000	–	100,000	–	500,000	41
Second 25 percent	57	50,000	50,000	–	250,000	400,000	43
Third 25 percent	51	50,000	50,000	100,000	250,000	500,000	49
Highest 25 percent	47	50,000	50,000	100,000	–	400,000	53
Highest 10 percent	55	50,000	50,000	100,000	–	400,000	45
Establishment characteristics							
Service-providing industries	53	50,000	50,000	100,000	250,000	450,000	47
Education and health services	55	50,000	50,000	100,000	250,000	400,000	45
Educational services	55	50,000	50,000	100,000	–	400,000	45
Elementary and secondary schools	45	50,000	50,000	100,000	200,000	275,000	55
Junior colleges, colleges, and universities	73	50,000	50,000	100,000	–	–	27
Health care and social assistance	57	50,000	–	–	500,000	–	43
Hospitals	59	50,000	100,000	–	500,000	–	41
Public administration	48	50,000	50,000	–	250,000	500,000	52
1 to 99 workers	37	50,000	100,000	–	–	–	63
1 to 49 workers	37	50,000	–	–	–	–	63
50 to 99 workers	37	50,000	100,000	–	250,000	500,000	63
100 workers or more	53	50,000	50,000	100,000	250,000	400,000	47
100 to 499 workers	52	50,000	50,000	100,000	150,000	–	48
500 workers or more	54	50,000	50,000	100,000	–	500,000	46

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2015—continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	60	–	$50,000	–	–	$500,000	40
Local government	49	$50,000	50,000	$100,000	$250,000	400,000	51
Geographic areas							
Northeast	34	–	40,000	50,000	100,000	–	66
New England	54	50,000	–	100,000	–	–	46
Middle Atlantic	31	25,000	40,000	50,000	–	350,000	69
South	55	50,000	–	100,000	250,000	–	45
South Atlantic	40	50,000	–	200,000	280,000	–	60
West South Central	57	50,000	50,000	–	250,000	–	43
Midwest	48	50,000	–	–	400,000	500,000	52
East North Central	47	50,000	50,000	150,000	–	250,000	53
West	75	50,000	50,000	–	150,000	300,000	25
Mountain	74	–	50,000	–	–	–	26

[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 2015.

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

Table 20. Standard errors for life insurance plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2015

Characteristics	With maximum benefit amount	Maximum benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	3.7	$0.00	$0.00	$0.00	$45,350.96	$92,451.34	3.7
Worker characteristics							
Management, professional, and related	4.2	0.00	0.00	0.00	51,055.73	9,460.44	4.2
Professional and related	4.5	0.00	0.00	0.00	56,565.23	42,308.39	4.5
Teachers	4.4	0.00	0.00	22,186.71	50,211.17	89,998.61	4.4
Primary, secondary, and special education school teachers	5.3	0.00	0.00	–	–	45,370.70	5.3
Service	4.3	0.00	0.00	10,534.70	59,521.91	18,920.89	4.3
Protective service	5.3	0.00	3,344.77	–	–	–	5.3
Sales and office	5.1	0.00	3,344.77	–	–	11,586.63	5.1
Office and administrative support	5.3	0.00	12,568.51	–	–	6,689.54	5.3
Natural resources, construction, and maintenance	4.6	–	0.00	23,288.84	–	105,770.98	4.6
Production, transportation, and material moving	7.2	0.00	–	2,675.82	–	65,884.37	7.2
Full time	3.8	0.00	0.00	0.00	43,646.39	146,560.57	3.8
Part time	11.3	0.00	0.00	–	–	–	11.3
Union	3.6	2,317.33	0.00	12,059.75	–	22,186.71	3.6
Nonunion	4.9	0.00	–	4,013.73	66,563.48	47,772.90	4.9
Average wage within the following categories:[2]							
Lowest 25 percent	5.9	0.00	9,601.30	0.00	–	34,110.12	5.9
Lowest 10 percent	8.4	0.00	–	0.00	–	96,882.98	8.4
Second 25 percent	4.5	0.00	0.00	–	67,996.84	6,689.54	4.5
Third 25 percent	5.1	0.00	0.00	11,369.86	70,580.24	128,153.23	5.1
Highest 25 percent	2.8	0.00	0.00	15,047.76	–	76,857.01	2.8
Highest 10 percent	4.7	12,797.85	0.00	29,380.73	–	112,734.20	4.7
Establishment characteristics							
Service-providing industries	3.7	0.00	0.00	0.00	45,787.96	91,478.14	3.7
Education and health services	4.5	0.00	0.00	2,675.82	68,547.43	51,816.99	4.5
Educational services	4.5	0.00	0.00	0.00	–	65,543.88	4.5
Elementary and secondary schools	4.9	0.00	0.00	0.00	28,966.58	49,384.97	4.9
Junior colleges, colleges, and universities	4.8	11,073.17	0.00	27,189.52	–	–	4.8
Health care and social assistance	7.2	1,337.91	–	–	133,120.25	–	7.2
Hospitals	9.4	8,849.44	26,966.41	–	137,746.14	–	9.4
Public administration	4.1	0.00	0.00	–	54,854.26	30,655.34	4.1
1 to 99 workers	7.8	0.00	16,923.36	–	–	–	7.8
1 to 49 workers	9.4	14,838.13	–	–	–	–	9.4
50 to 99 workers	10.5	0.00	29,916.55	–	69,197.18	0.00	10.5
100 workers or more	3.9	0.00	0.00	0.00	57,389.89	90,987.64	3.9
100 to 499 workers	5.6	0.00	7,508.99	0.00	29,916.55	–	5.6
500 workers or more	4.4	0.00	0.00	20,724.20	–	124,432.71	4.4

See footnotes at end of table.

Table 20. Standard errors for life insurance plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	With maximum benefit amount	Maximum benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	6.2	–	$0.00	–	–	$120,411.79	6.2
Local government	3.4	$0.00	0.00	$0.00	$58,318.09	103,417.84	3.4
Geographic areas							
Northeast	4.9	–	3,277.19	0.00	20,079.78	–	4.9
New England	13.0	7,079.55	–	7,079.55	–	–	13.0
Middle Atlantic	5.3	7,235.85	0.00	0.00	–	83,552.38	5.3
South	5.4	0.00	–	0.00	66,223.11	–	5.4
South Atlantic	5.5	0.00	–	0.00	70,529.50	–	5.5
West South Central	6.1	0.00	0.00	–	66,560.12	–	6.1
Midwest	7.9	0.00	–	–	39,006.41	48,238.99	7.9
East North Central	4.1	0.00	0.00	37,101.35	–	0.00	4.1
West	5.5	0.00	0.00	–	22,024.76	14,579.52	5.5
Mountain	6.0	–	0.00	–	–	–	6.0

[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 2015.

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

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,[1] State and local government workers, National Compensation Survey, March 2015

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

Characteristics	Flat dollar amounts[2]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	$5,000	$10,000	$20,000	$40,000	$50,000
Worker characteristics					
Management, professional, and related	5,000	10,000	20,000	41,116	50,000
Professional and related	5,000	10,000	20,000	41,116	50,000
Teachers	–	10,000	25,000	50,000	50,000
Primary, secondary, and special education school teachers	–	10,000	25,000	50,000	50,000
Service	5,000	10,000	20,000	40,000	50,000
Protective service	5,000	10,000	20,000	36,225	50,000
Sales and office	5,000	10,000	20,000	30,000	50,000
Office and administrative support	5,000	10,000	20,000	30,000	50,000
Natural resources, construction, and maintenance	–	10,000	20,000	30,000	50,000
Production, transportation, and material moving	–	10,000	20,000	30,000	50,000
Full time	5,000	10,000	20,000	40,000	50,000
Part time	–	15,000	25,000	50,000	50,000
Union	5,000	10,000	25,000	50,000	50,000
Nonunion	5,000	10,000	–	25,000	50,000
Average wage within the following categories:[3]					
Lowest 25 percent	–	10,000	20,000	25,000	50,000
Lowest 10 percent	–	10,000	15,000	25,000	50,000
Second 25 percent	5,000	10,000	20,000	30,000	50,000
Third 25 percent	5,000	10,000	20,000	40,000	50,000
Highest 25 percent	5,000	10,000	25,000	50,000	50,000
Highest 10 percent	5,000	–	–	50,000	50,000
Establishment characteristics					
Service-providing industries	5,000	10,000	20,000	40,000	50,000
Education and health services	5,000	10,000	20,000	41,116	50,000
Educational services	5,000	10,000	20,000	45,000	50,000
Elementary and secondary schools	–	10,000	–	50,000	50,000
Junior colleges, colleges, and universities	5,000	–	20,000	25,000	50,000
Health care and social assistance	5,000	10,000	20,000	25,000	50,000
Hospitals	5,000	10,000	20,000	25,000	50,000
Public administration	5,000	10,000	20,000	30,000	50,000
1 to 99 workers	–	10,000	20,000	30,000	50,000
1 to 49 workers	10,000	10,000	20,000	30,000	50,000
50 to 99 workers	–	–	20,000	–	50,000
100 workers or more	5,000	10,000	20,000	40,000	50,000
100 to 499 workers	10,000	10,000	20,000	37,500	50,000
500 workers or more	5,000	10,000	20,000	40,000	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,[1] State and local government workers, National Compensation Survey, March 2015—continued

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

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

[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 2015.

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

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,[1] State and local government workers, National Compensation Survey, March 2015

Characteristics	Flat dollar amounts[2]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	$0.00	$0.00	$0.00	$791.36	$0.00
Worker characteristics					
Management, professional, and related	0.00	0.00	1,537.14	6,721.04	0.00
Professional and related	0.00	0.00	1,383.94	5,238.94	0.00
Teachers	–	0.00	1,351.22	2,378.32	0.00
Primary, secondary, and special education school teachers	–	620.36	231.73	1,440.97	0.00
Service	0.00	0.00	0.00	3,896.34	0.00
Protective service	0.00	0.00	856.68	6,835.79	0.00
Sales and office	0.00	0.00	0.00	6,789.15	0.00
Office and administrative support	0.00	0.00	0.00	7,079.55	0.00
Natural resources, construction, and maintenance	–	0.00	2,115.42	6,672.80	0.00
Production, transportation, and material moving	–	0.00	0.00	2,758.17	0.00
Full time	0.00	0.00	0.00	685.41	0.00
Part time	–	4,280.13	4,177.62	0.00	0.00
Union	0.00	133.79	0.00	0.00	0.00
Nonunion	0.00	0.00	–	0.00	0.00
Average wage within the following categories:[3]					
Lowest 25 percent	–	0.00	0.00	0.00	926.93
Lowest 10 percent	–	0.00	1,638.60	2,563.06	6,090.06
Second 25 percent	0.00	0.00	0.00	1,256.58	0.00
Third 25 percent	0.00	0.00	0.00	7,335.91	0.00
Highest 25 percent	0.00	327.72	0.00	0.00	0.00
Highest 10 percent	1,053.47	–	–	0.00	0.00
Establishment characteristics					
Service-providing industries	0.00	0.00	0.00	980.76	0.00
Education and health services	327.72	0.00	856.68	5,725.33	0.00
Educational services	1,032.01	0.00	3,863.75	6,274.03	0.00
Elementary and secondary schools	–	0.00	–	4,413.28	0.00
Junior colleges, colleges, and universities	0.00	–	4,194.72	3,280.34	2,512.91
Health care and social assistance	0.00	0.00	0.00	7,493.52	0.00
Hospitals	0.00	668.95	1,337.91	5,439.93	0.00
Public administration	0.00	0.00	0.00	6,520.16	0.00
1 to 99 workers	–	0.00	0.00	3,602.43	0.00
1 to 49 workers	2,758.17	0.00	2,006.86	4,634.65	0.00
50 to 99 workers	–	–	2,758.17	–	0.00
100 workers or more	0.00	0.00	0.00	1,690.56	0.00
100 to 499 workers	0.00	2,145.87	0.00	8,924.70	0.00
500 workers or more	0.00	0.00	0.00	4,818.68	0.00

See footnotes at end of table.

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,[1] State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Flat dollar amounts[2]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	$0.00	$378.42	$1,495.83	$0.00	$6,300.84
Local government	–	0.00	535.16	7,250.68	0.00
Geographic areas					
Northeast	0.00	1,070.33	4,268.75	0.00	0.00
New England	0.00	0.00	–	4,013.73	0.00
Middle Atlantic	0.00	–	0.00	0.00	0.00
South	0.00	0.00	1,119.37	3,009.55	2,940.36
South Atlantic	–	0.00	–	0.00	1,337.91
East South Central	0.00	0.00	–	3,411.01	7,568.36
West South Central	0.00	0.00	3,549.24	1,616.60	–
Midwest	267.58	0.00	5,754.56	926.93	0.00
East North Central	–	0.00	3,271.73	0.00	6,275.35
West North Central	0.00	2,171.78	3,506.75	12,710.13	0.00
West	0.00	0.00	5,556.75	2,911.92	0.00
Mountain	0.00	1,495.83	0.00	7,713.60	0.00
Pacific	0.00	0.00	4,730.22	4,191.32	0.00

[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 2015.

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

Table 22. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2015

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

Characteristics	Non-commercially insured[1]	Commercially insured	Legally required	Other
All workers	51	37	–	–
Worker characteristics				
Management, professional, and related	52	35	10	3
Professional and related	51	35	11	3
Teachers	52	35	11	2
Primary, secondary, and special education school teachers	47	41	–	–
Service	51	38	7	4
Protective service	57	33	–	–
Sales and office	45	45	7	4
Office and administrative support	45	45	7	4
Natural resources, construction, and maintenance	55	37	–	–
Production, transportation, and material moving	57	37	–	–
Full time	51	38	–	–
Part time	53	29	10	7
Union	43	41	–	–
Nonunion	61	32	2	4
Average wage within the following categories:[2]				
Lowest 25 percent	52	40	–	–
Lowest 10 percent	47	40	–	–
Second 25 percent	55	36	6	2
Third 25 percent	48	41	8	3
Highest 25 percent	51	33	15	2
Highest 10 percent	46	41	–	–
Establishment characteristics				
Service-providing industries	51	38	–	–
Education and health services	50	37	9	4
Educational services	50	37	9	4
Elementary and secondary schools	43	46	6	5
Junior colleges, colleges, and universities	72	–	15	–
Health care and social assistance	53	34	–	–
Hospitals	49	45	–	–
Public administration	50	39	–	–
1 to 99 workers	45	54	–	–
1 to 49 workers	55	45	–	–
50 to 99 workers	–	65	–	–
100 workers or more	52	35	–	–
100 to 499 workers	53	31	–	–
500 workers or more	52	37	8	3

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2015—continued

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

Characteristics	Non-commercially insured[1]	Commercially insured	Legally required	Other
State government	82	–	13	–
Local government	40	49	7	4
Geographic areas				
Northeast	–	49	26	–
New England	76	–	–	–
Middle Atlantic	–	51	27	–
South	64	33	–	3
South Atlantic	67	30	–	3
West South Central	50	47	–	–
Midwest	54	40	–	–
East North Central	52	41	–	–
West North Central	60	36	–	–
West	64	28	5	3
Mountain	–	68	–	–
Pacific	76	16	–	–

[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 2015.

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

Table 22. Standard errors for short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2015

Characteristics	Non-commercially insured[1]	Commercially insured	Legally required	Other
All workers	2.4	2.4	–	–
Worker characteristics				
Management, professional, and related	2.8	2.8	1.3	0.7
Professional and related	2.9	2.8	1.5	0.8
Teachers	4.3	4.3	2.7	0.7
Primary, secondary, and special education school teachers	4.6	4.9	–	–
Service	4.1	3.8	1.8	0.9
Protective service	6.5	6.2	–	–
Sales and office	4.4	3.8	1.3	1.4
Office and administrative support	4.1	3.6	1.5	1.3
Natural resources, construction, and maintenance	6.5	6.1	–	–
Production, transportation, and material moving	7.5	7.1	–	–
Full time	2.5	2.5	–	–
Part time	7.0	5.4	2.1	2.7
Union	3.4	3.2	–	–
Nonunion	3.3	3.2	0.2	1.0
Average wage within the following categories:[2]				
Lowest 25 percent	4.7	4.3	–	–
Lowest 10 percent	7.8	6.6	–	–
Second 25 percent	3.4	3.3	1.3	0.9
Third 25 percent	3.3	3.4	1.2	0.7
Highest 25 percent	2.7	2.3	2.2	0.5
Highest 10 percent	2.2	2.7	–	–
Establishment characteristics				
Service-providing industries	2.4	2.4	–	–
Education and health services	3.4	3.6	1.3	0.8
Educational services	4.1	4.2	1.5	0.9
Elementary and secondary schools	4.4	4.7	1.6	1.2
Junior colleges, colleges, and universities	4.1	–	2.7	–
Health care and social assistance	4.7	5.4	–	–
Hospitals	5.2	6.1	–	–
Public administration	4.4	4.3	–	–
1 to 99 workers	8.4	8.5	–	–
1 to 49 workers	12.3	12.3	–	–
50 to 99 workers	–	12.5	–	–
100 workers or more	2.4	2.4	–	–
100 to 499 workers	5.3	4.5	–	–
500 workers or more	2.6	2.7	0.8	0.7

See footnotes at end of table.

Table 22. Standard errors for short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Non-commercially insured[1]	Commercially insured	Legally required	Other
State government	3.4	–	1.8	–
Local government	2.3	2.4	1.2	0.8
Geographic areas				
Northeast	–	3.2	3.4	–
New England	22.1	–	–	–
Middle Atlantic	–	3.1	3.5	–
South	6.2	6.4	–	0.9
South Atlantic	7.3	7.6	–	0.9
West South Central	12.4	12.8	–	–
Midwest	4.0	3.4	–	–
East North Central	4.2	3.2	–	–
West North Central	10.2	10.4	–	–
West	5.0	4.8	1.3	1.1
Mountain	–	8.9	–	–
Pacific	3.9	2.5	–	–

[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 2015.

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

Table 23. Short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2015

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	13	87
Worker characteristics		
Management, professional, and related	11	89
Professional and related	12	88
Teachers	10	90
Primary, secondary, and special education school teachers	11	89
Service	15	85
Sales and office	15	85
Office and administrative support	16	84
Natural resources, construction, and maintenance	14	86
Production, transportation, and material moving	6	94
Full time	13	87
Part time	12	88
Union	16	84
Nonunion	9	91
Average wage within the following categories:[1]		
Lowest 25 percent	10	90
Lowest 10 percent	12	88
Second 25 percent	11	89
Third 25 percent	11	89
Highest 25 percent	17	83
Highest 10 percent	16	84
Establishment characteristics		
Service-providing industries	13	87
Education and health services	11	89
Educational services	9	91
Elementary and secondary schools	8	92
Junior colleges, colleges, and universities	8	92
Health care and social assistance	24	76
Public administration	18	82
100 workers or more	13	87
100 to 499 workers	21	79
500 workers or more	11	89

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2015—continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	15	85
Local government	12	88
Geographic areas		
Northeast	30	70
New England	–	100
Middle Atlantic	32	68
South:		
West South Central	–	100
Midwest	15	85
East North Central	19	81
West	4	96

[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 2015.

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

Table 23. Standard errors for short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2015

Characteristics	Employee contribution required	Employee contribution not required
All workers	1.5	1.5
Worker characteristics		
Management, professional, and related	1.3	1.3
Professional and related	1.5	1.5
Teachers	2.4	2.4
Primary, secondary, and special education school teachers	3.1	3.1
Service	2.6	2.6
Sales and office	2.9	2.9
Office and administrative support	3.0	3.0
Natural resources, construction, and maintenance	3.6	3.6
Production, transportation, and material moving	2.4	2.4
Full time	1.5	1.5
Part time	3.0	3.0
Union	2.1	2.1
Nonunion	1.8	1.8
Average wage within the following categories:[1]		
Lowest 25 percent	2.2	2.2
Lowest 10 percent	3.4	3.4
Second 25 percent	2.0	2.0
Third 25 percent	1.6	1.6
Highest 25 percent	2.2	2.2
Highest 10 percent	1.6	1.6
Establishment characteristics		
Service-providing industries	1.5	1.5
Education and health services	1.7	1.7
Educational services	1.4	1.4
Elementary and secondary schools	1.5	1.5
Junior colleges, colleges, and universities	1.5	1.5
Health care and social assistance	4.9	4.9
Public administration	2.7	2.7
100 workers or more	1.5	1.5
100 to 499 workers	4.2	4.2
500 workers or more	1.2	1.2

See footnotes at end of table.

Table 23. Standard errors for short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Employee contribution required	Employee contribution not required
State government	2.5	2.5
Local government	1.7	1.7
Geographic areas		
Northeast	3.7	3.7
New England	–	0.0
Middle Atlantic	3.8	3.8
South:		
West South Central	–	0.0
Midwest	3.5	3.5
East North Central	4.4	4.4
West	1.5	1.5

[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 2015.

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

Table 24. Short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2015

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	3	–	86	9	–
Worker characteristics					
Management, professional, and related	–	–	87	8	2
Professional and related	–	–	87	7	2
Teachers	–	–	86	5	3
Primary, secondary, and special education school teachers	–	–	86	3	–
Service	2	–	87	10	–
Protective service	–	–	79	–	–
Sales and office	1	–	86	10	–
Office and administrative support	1	–	85	11	–
Natural resources, construction, and maintenance	–	–	86	9	–
Production, transportation, and material moving	17	–	73	–	–
Full time	3	–	86	9	–
Part time	–	–	87	8	–
Union	5	–	84	9	–
Nonunion	1	–	90	9	–
Average wage within the following categories:[1]					
Lowest 25 percent	–	–	90	7	–
Lowest 10 percent	–	–	95	–	–
Second 25 percent	3	–	83	11	–
Third 25 percent	–	–	84	10	–
Highest 25 percent	–	–	88	8	2
Highest 10 percent	–	–	90	5	3
Establishment characteristics					
Service-providing industries	3	–	86	9	–
Education and health services	–	–	89	6	2
Educational services	–	–	89	4	2
Elementary and secondary schools	–	–	90	3	2
Junior colleges, colleges, and universities	–	–	85	11	–
Health care and social assistance	–	–	86	14	–
Hospitals	–	–	89	11	–
Public administration	2	–	83	13	–
1 to 99 workers	–	–	94	–	–
1 to 49 workers	–	–	94	–	–
50 to 99 workers	–	–	94	–	–
100 workers or more	3	–	85	10	–
100 to 499 workers	–	–	84	12	–
500 workers or more	3	–	86	9	–

See footnotes at end of table.

Table 24. Short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2015—continued

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
State government	–	–	81	18	–
Local government	4	–	88	5	–
Geographic areas					
Northeast	3	–	94	1	–
New England	–	–	88	–	–
Middle Atlantic	4	–	94	1	–
South	–	–	85	–	–
South Atlantic	–	–	83	–	–
West South Central	–	–	91	–	–
Midwest	–	–	75	18	–
East North Central	3	–	75	18	–
West North Central	–	–	76	–	–
West	–	–	88	8	–
Mountain	–	–	91	–	–
Pacific	–	–	87	8	–

[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 2015.

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

Table 24. Standard errors for short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2015

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	1.0	–	1.5	1.1	–
Worker characteristics					
Management, professional, and related	–	–	1.9	0.9	0.6
Professional and related	–	–	2.4	1.0	0.8
Teachers	–	–	4.1	1.0	1.0
Primary, secondary, and special education school teachers	–	–	5.5	1.2	–
Service	1.1	–	3.2	2.9	–
Protective service	–	–	6.3	–	–
Sales and office	0.6	–	2.3	1.9	–
Office and administrative support	0.7	–	2.3	1.9	–
Natural resources, construction, and maintenance	–	–	4.3	2.6	–
Production, transportation, and material moving	5.1	–	6.3	–	–
Full time	1.1	–	1.6	1.2	–
Part time	–	–	3.5	2.4	–
Union	1.7	–	1.9	0.7	–
Nonunion	0.3	–	2.3	2.3	–
Average wage within the following categories:[1]					
Lowest 25 percent	–	–	3.1	2.8	–
Lowest 10 percent	–	–	2.2	–	–
Second 25 percent	1.4	–	2.2	1.4	–
Third 25 percent	–	–	3.4	1.3	–
Highest 25 percent	–	–	1.6	1.1	0.8
Highest 10 percent	–	–	1.9	1.3	1.0
Establishment characteristics					
Service-providing industries	1.0	–	1.5	1.1	–
Education and health services	–	–	1.7	0.7	0.7
Educational services	–	–	2.1	0.7	0.8
Elementary and secondary schools	–	–	2.6	0.8	0.9
Junior colleges, colleges, and universities	–	–	3.5	3.1	–
Health care and social assistance	–	–	1.9	1.9	–
Hospitals	–	–	2.1	2.1	–
Public administration	0.8	–	2.7	2.3	–
1 to 99 workers	–	–	3.4	–	–
1 to 49 workers	–	–	4.0	–	–
50 to 99 workers	–	–	4.7	–	–
100 workers or more	1.1	–	1.6	1.2	–
100 to 499 workers	–	–	3.2	2.2	–
500 workers or more	1.3	–	1.9	1.5	–

See footnotes at end of table.

Table 24. Standard errors for short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
State government	–	–	3.3	3.2	–
Local government	1.4	–	1.7	0.9	–
Geographic areas					
Northeast	1.2	–	1.8	0.3	–
New England	–	–	12.0	–	–
Middle Atlantic	1.3	–	1.7	0.3	–
South	–	–	3.8	–	–
South Atlantic	–	–	4.7	–	–
West South Central	–	–	5.3	–	–
Midwest	–	–	3.2	2.3	–
East North Central	1.2	–	2.7	1.7	–
West North Central	–	–	10.7	–	–
West	–	–	2.7	1.8	–
Mountain	–	–	6.4	–	–
Pacific	–	–	2.9	1.4	–

[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 2015.

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

Table 25. Short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2015

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

Characteristics	Fixed duration	Number of weeks[1]					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	83	13	22	26	26	52	17
Worker characteristics							
Management, professional, and related	81	13	22	26	–	52	19
Professional and related	79	13	22	26	–	52	21
Teachers	77	13	22	26	52	52	23
Primary, secondary, and special education school teachers	74	13	22	26	52	52	26
Service	86	13	24	26	26	52	14
Protective service	86	–	25	26	26	52	14
Sales and office	81	–	21	26	26	52	19
Office and administrative support	81	–	21	26	26	52	19
Natural resources, construction, and maintenance	88	–	24	26	26	52	12
Production, transportation, and material moving	78	–	22	26	–	52	22
Full time	83	13	22	26	26	52	17
Union	77	–	24	26	26	52	23
Nonunion	89	13	21	26	–	52	11
Average wage within the following categories:[2]							
Lowest 25 percent	85	13	21	26	–	52	15
Second 25 percent	87	–	22	26	26	52	13
Third 25 percent	83	–	24	26	–	52	17
Highest 25 percent	77	–	22	26	26	52	23
Highest 10 percent	63	–	25	26	26	52	37
Establishment characteristics							
Service-providing industries	83	13	22	26	26	52	17
Education and health services	80	13	22	26	–	52	20
Educational services	78	–	22	26	–	52	22
Elementary and secondary schools	74	13	22	26	52	52	26
Junior colleges, colleges, and universities	89	25	26	26	26	52	11
Health care and social assistance	94	13	20	26	26	52	6
Public administration	86	–	24	26	26	52	14
100 workers or more	82	13	22	26	26	52	18
100 to 499 workers	88	12	20	26	26	52	12
500 workers or more	81	–	22	26	–	52	19
State government	94	–	25	26	26	52	6
Local government	78	13	22	26	–	52	22

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2015—continued

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

Characteristics	Fixed duration	Number of weeks[1]					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Geographic areas							
Northeast	78	26	26	26	26	–	22
Middle Atlantic	78	26	26	26	26	–	22
South	96	13	22	26	52	52	4
South Atlantic	95	18	22	–	52	52	5
Midwest	63	13	20	26	–	52	37
East North Central	59	–	20	26	52	52	41
West North Central	79	13	18	24	26	–	21

[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 2015.

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

Table 25. Standard errors for short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2015

Characteristics	Fixed duration	Number of weeks[1]					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	2.0	0.9	0.7	0.0	1.9	0.0	2.0
Worker characteristics							
Management, professional, and related	1.9	0.8	0.8	0.0	–	0.0	1.9
Professional and related	2.0	0.8	0.6	0.0	–	0.0	2.0
Teachers	2.9	1.0	1.1	0.0	0.0	0.0	2.9
Primary, secondary, and special education school teachers	3.4	1.0	2.2	0.0	0.0	0.0	3.4
Service	2.9	2.9	2.5	0.0	0.0	0.0	2.9
Protective service	3.3	–	1.2	0.0	0.0	7.2	3.3
Sales and office	3.5	–	1.6	0.0	0.0	3.0	3.5
Office and administrative support	3.6	–	1.4	0.0	0.0	4.6	3.6
Natural resources, construction, and maintenance	3.2	–	3.3	0.0	1.3	3.6	3.2
Production, transportation, and material moving	6.2	–	5.2	0.0	–	1.3	6.2
Full time	1.9	0.8	0.7	0.0	6.2	0.0	1.9
Union	2.2	–	2.7	0.0	0.0	0.0	2.2
Nonunion	3.0	1.4	0.7	0.0	–	0.0	3.0
Average wage within the following categories:[2]							
Lowest 25 percent	3.9	2.5	0.6	0.0	–	0.0	3.9
Second 25 percent	2.2	–	1.6	0.0	4.6	0.0	2.2
Third 25 percent	2.2	–	3.0	0.0	–	0.0	2.2
Highest 25 percent	2.7	–	1.2	0.0	0.0	0.0	2.7
Highest 10 percent	3.3	–	2.1	0.0	0.0	12.2	3.3
Establishment characteristics							
Service-providing industries	2.0	0.7	0.7	0.0	1.9	0.0	2.0
Education and health services	2.5	2.5	0.3	0.0	–	0.0	2.5
Educational services	2.9	–	0.0	0.0	–	0.0	2.9
Elementary and secondary schools	3.6	2.5	1.2	0.0	2.8	0.0	3.6
Junior colleges, colleges, and universities	2.2	1.4	0.0	0.0	3.5	0.0	2.2
Health care and social assistance	2.2	1.5	3.3	0.3	0.0	0.0	2.2
Public administration	2.2	–	3.6	0.0	0.0	4.5	2.2
100 workers or more	1.9	1.5	0.7	0.0	1.1	0.0	1.9
100 to 499 workers	2.3	0.9	1.3	0.0	0.0	0.5	2.3
500 workers or more	2.3	–	1.7	0.0	–	0.0	2.3
State government	1.3	–	2.5	0.0	0.0	0.0	1.3
Local government	2.6	0.0	0.7	0.0	–	0.0	2.6

See footnotes at end of table.

Table 25. Standard errors for short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Fixed duration	Number of weeks[1]					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Geographic areas							
Northeast	3.3	0.0	0.0	0.0	0.0	–	3.3
Middle Atlantic	3.3	0.0	0.0	0.0	0.0	–	3.3
South	1.5	1.9	0.8	0.7	0.0	0.0	1.5
South Atlantic	2.0	5.3	0.7	–	0.0	0.0	2.0
Midwest	6.1	1.5	0.4	0.4	–	0.0	6.1
East North Central	7.8	–	1.7	0.0	3.1	0.0	7.8
West North Central	2.7	1.7	5.1	2.4	0.0	–	2.7

[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 2015.

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

Table 26. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2015

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	–	30	8	28	22	12	61.1	60.0
Worker characteristics								
Management, professional, and related	–	31	8	29	17	15	61.5	60.0
Professional and related	–	31	8	27	17	16	62.2	60.0
Teachers	–	34	6	27	13	20	63.0	60.0
Primary, secondary, and special education school teachers	–	35	3	28	13	20	62.6	60.0
Service	–	32	–	26	26	6	59.7	60.0
Protective service	–	38	–	30	25	5	58.8	60.0
Sales and office	–	23	9	28	33	8	61.4	60.0
Office and administrative support	–	23	9	28	32	8	61.4	60.0
Natural resources, construction, and maintenance	–	29	–	33	22	–	62.7	60.0
Production, transportation, and material moving	–	44	–	21	–	–	59.6	60.0
Full time	–	29	6	31	21	13	61.5	60.0
Part time	–	43	–	5	25	–	57.0	55.0
Union	–	22	10	30	29	9	61.3	60.0
Nonunion	–	41	5	26	13	15	60.8	60.0
Average wage within the following categories:[1]								
Lowest 25 percent	–	39	4	28	18	11	59.9	60.0
Lowest 10 percent	–	45	–	27	16	–	59.1	60.0
Second 25 percent	–	31	–	25	22	9	60.1	60.0
Third 25 percent	–	30	5	27	28	9	60.5	60.0
Highest 25 percent	–	23	9	33	18	17	63.2	60.0
Highest 10 percent	–	20	10	40	15	14	62.4	60.0
Establishment characteristics								
Service-providing industries	–	30	8	28	22	12	61.1	60.0
Education and health services	–	32	11	25	16	16	61.9	60.0
Educational services	–	33	11	24	14	18	62.3	60.0
Elementary and secondary schools	–	37	4	27	16	16	61.4	60.0
Junior colleges, colleges, and universities	–	20	28	15	8	–	67.1	60.0
Health care and social assistance	–	23	14	32	26	–	59.9	60.0
Hospitals	–	23	22	31	–	–	59.3	60.0
Public administration	–	27	–	30	34	5	60.3	60.0
1 to 99 workers	–	43	–	34	–	–	57.1	60.0
1 to 49 workers	–	55	–	–	–	–	55.8	50.0
50 to 99 workers	–	–	–	45	–	–	59.1	60.0
100 workers or more	–	29	9	28	22	13	61.6	60.0
100 to 499 workers	–	31	–	35	19	7	58.8	60.0
500 workers or more	–	28	9	26	22	15	62.3	60.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2015—continued

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
State government	–	17	20	36	12	14	62.5	60.0
Local government	–	35	3	26	25	11	60.5	60.0
Geographic areas								
Northeast	–	19	–	26	47	6	62.2	66.0
Middle Atlantic	–	20	–	25	48	4	61.7	66.0
South	–	49	–	26	6	19	61.0	60.0
South Atlantic	–	59	–	20	6	15	58.5	50.0
West South Central	–	–	–	53	–	–	62.7	60.0
Midwest	–	37	–	25	19	18	62.2	60.0
East North Central	–	42	–	25	–	17	61.2	60.0
West	–	18	27	36	–	–	59.0	60.0
Mountain	–	–	–	39	27	–	65.6	60.0
Pacific	–	21	36	35	–	–	57.0	58.0

[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 2015.

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

Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2015

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	–	2.7	1.4	2.6	1.8	1.7	0.7	0.0
Worker characteristics								
Management, professional, and related	–	2.8	1.2	2.8	1.6	2.1	0.8	0.0
Professional and related	–	3.1	1.0	2.5	1.8	2.4	0.9	0.0
Teachers	–	4.1	0.9	3.1	2.6	3.1	1.2	0.0
Primary, secondary, and special education school teachers	–	4.8	0.9	3.1	3.4	3.3	1.3	0.0
Service	–	3.8	–	3.9	3.6	1.3	0.7	0.0
Protective service	–	6.6	–	6.3	6.5	1.9	1.0	0.0
Sales and office	–	4.7	2.6	4.9	5.8	1.8	0.9	0.0
Office and administrative support	–	4.4	2.7	4.8	5.2	1.8	0.8	0.0
Natural resources, construction, and maintenance	–	5.3	–	7.6	5.9	–	2.7	0.0
Production, transportation, and material moving	–	7.6	–	5.5	–	–	1.6	4.6
Full time	–	2.8	0.9	2.7	1.8	1.8	0.7	0.0
Part time	–	7.6	–	1.7	4.5	–	0.8	1.8
Union	–	2.4	2.2	3.6	2.9	2.0	0.6	0.0
Nonunion	–	4.6	0.8	3.7	2.5	3.0	1.3	1.1
Average wage within the following categories:[1]								
Lowest 25 percent	–	5.0	1.2	4.0	2.6	3.1	1.3	0.0
Lowest 10 percent	–	7.7	–	6.1	4.5	–	1.6	8.6
Second 25 percent	–	3.9	–	4.3	2.7	1.3	0.7	0.0
Third 25 percent	–	3.6	0.7	4.0	3.2	2.2	0.8	0.0
Highest 25 percent	–	2.4	1.7	2.9	2.7	2.6	0.9	0.0
Highest 10 percent	–	2.4	1.9	3.0	2.3	3.1	1.1	0.0
Establishment characteristics								
Service-providing industries	–	2.7	1.4	2.6	1.8	1.7	0.7	0.0
Education and health services	–	3.5	1.9	2.6	2.1	2.8	1.1	0.0
Educational services	–	3.8	2.2	2.9	2.2	3.2	1.3	0.0
Elementary and secondary schools	–	4.1	0.9	3.6	2.7	3.0	1.0	0.0
Junior colleges, colleges, and universities	–	5.4	4.0	3.7	1.4	–	4.2	3.6
Health care and social assistance	–	4.3	2.4	5.9	5.3	–	1.1	0.0
Hospitals	–	5.9	4.8	6.9	–	–	1.6	1.8
Public administration	–	4.5	–	5.7	4.1	1.4	0.7	0.0
1 to 99 workers	–	9.7	–	8.8	–	–	1.2	5.2
1 to 49 workers	–	11.2	–	–	–	–	1.4	9.7
50 to 99 workers	–	–	–	12.2	–	–	1.8	0.0
100 workers or more	–	2.6	1.5	2.4	1.8	2.0	0.7	0.0
100 to 499 workers	–	5.6	–	6.8	4.5	2.3	0.9	0.0
500 workers or more	–	2.7	1.1	2.3	2.0	2.4	0.9	0.0

See footnotes at end of table.

Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
State government	–	3.0	4.2	6.9	2.0	4.3	1.7	0.0
Local government	–	3.0	0.9	2.3	2.1	1.7	0.6	0.0
Geographic areas								
Northeast	–	3.5	–	2.8	2.7	1.3	0.6	1.5
Middle Atlantic	–	3.6	–	2.6	2.7	1.3	0.5	3.4
South	–	6.4	–	5.3	2.0	4.2	2.0	13.3
South Atlantic	–	6.9	–	5.7	2.3	2.9	1.4	1.3
West South Central	–	–	–	11.6	–	–	2.8	0.0
Midwest	–	7.9	–	4.8	5.2	4.7	1.8	0.0
East North Central	–	9.3	–	5.4	–	4.6	2.1	4.2
West	–	3.0	5.6	6.2	–	–	0.8	1.2
Mountain	–	–	–	8.3	7.5	–	2.5	7.9
Pacific	–	3.6	7.1	7.9	–	–	0.5	3.2

[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 2015.

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

Table 27. Short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2015

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	72	$185	–	$692	$850	$1,662	28
Worker characteristics							
Management, professional, and related	74	185	$500	692	961	2,000	26
Professional and related	73	185	500	692	850	2,000	27
Teachers	75	185	546	692	831	2,000	25
Primary, secondary, and special education school teachers	73	–	546	692	831	2,310	27
Service	69	170	200	521	769	1,500	31
Protective service	60	135	200	500	692	–	40
Sales and office	74	200	–	595	987	1,662	26
Office and administrative support	74	200	–	595	1,000	1,662	26
Natural resources, construction, and maintenance	67	135	–	595	692	1,500	33
Production, transportation, and material moving	63	170	–	692	–	–	37
Full time	73	185	500	692	961	2,000	27
Part time	67	185	185	–	604	–	33
Union	79	170	200	546	850	1,662	21
Nonunion	64	–	595	692	917	2,000	36
Average wage within the following categories:[2]							
Lowest 25 percent	68	200	500	692	769	–	32
Lowest 10 percent	64	–	500	692	–	2,000	36
Second 25 percent	71	185	200	595	–	1,662	29
Third 25 percent	77	170	–	692	–	2,000	23
Highest 25 percent	73	170	–	604	831	–	27
Highest 10 percent	76	170	–	831	831	–	24
Establishment characteristics							
Service-providing industries	72	185	–	692	917	–	28
Education and health services	72	185	500	692	850	2,000	28
Educational services	73	185	500	692	831	2,000	27
Elementary and secondary schools	71	–	500	692	831	–	29
Health care and social assistance	65	170	521	961	–	2,000	35
Hospitals	66	170	–	987	1,500	2,000	34
Public administration	71	170	200	595	–	1,662	29
1 to 99 workers	66	–	500	692	–	1,662	34
50 to 99 workers	55	–	–	–	1,662	–	45
100 workers or more	73	170	–	692	850	2,000	27
100 to 499 workers	68	170	–	692	–	2,308	32
500 workers or more	74	185	–	692	831	1,662	26

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2015—continued

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	81	$135	$185	$595	–	$1,662	19
Local government	69	200	462	692	$961	2,000	31
Geographic areas							
Northeast	87	170	200	584	831	850	13
Middle Atlantic	88	170	200	546	831	831	12
South	73	500	625	692	692	2,000	27
South Atlantic	79	500	692	692	692	2,000	21
Midwest	33	–	–	–	–	2,308	67
East North Central	30	500	692	1,000	2,000	2,308	70
West	80	135	185	–	1,662	2,500	20
Pacific	82	135	185	–	–	2,000	18

[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 2015.

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

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2015

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	2.3	$10.43	–	$37.45	$177.93	$496.32	2.3
Worker characteristics							
Management, professional, and related	2.3	2.01	$12.25	0.00	109.67	326.41	2.3
Professional and related	2.5	8.51	10.89	0.00	206.62	374.09	2.5
Teachers	3.2	11.13	58.09	17.35	218.78	570.44	3.2
Primary, secondary, and special education school teachers	3.4	–	115.24	58.63	121.76	488.11	3.4
Service	4.3	15.93	7.24	76.03	133.43	137.98	4.3
Protective service	7.6	0.00	28.22	108.00	36.52	–	7.6
Sales and office	4.0	2.84	–	71.45	279.88	223.65	4.0
Office and administrative support	3.8	8.03	–	56.13	257.07	304.13	3.8
Natural resources, construction, and maintenance	6.9	29.98	–	51.97	68.18	241.94	6.9
Production, transportation, and material moving	8.1	29.62	–	43.15	–	–	8.1
Full time	2.3	12.21	65.65	8.96	123.77	360.67	2.3
Part time	6.7	3.48	2.01	–	149.01	–	6.7
Union	2.3	0.00	0.00	65.76	159.56	249.85	2.3
Nonunion	4.1	–	47.02	0.00	186.73	321.56	4.1
Average wage within the following categories:[2]							
Lowest 25 percent	3.8	0.00	7.13	8.96	130.55	–	3.8
Lowest 10 percent	7.7	–	80.68	27.07	–	597.39	7.7
Second 25 percent	3.3	0.00	0.00	57.80	–	207.89	3.3
Third 25 percent	3.0	8.97	–	8.96	–	482.10	3.0
Highest 25 percent	2.6	18.14	–	91.60	75.02	–	2.6
Highest 10 percent	2.4	6.95	–	0.00	0.00	–	2.4
Establishment characteristics							
Service-providing industries	2.3	7.77	–	28.98	135.34	–	2.3
Education and health services	2.7	0.00	36.59	0.00	177.90	399.61	2.7
Educational services	3.2	0.00	73.84	0.00	5.68	539.02	3.2
Elementary and secondary schools	3.2	–	38.63	7.76	65.70	–	3.2
Health care and social assistance	6.1	26.05	84.54	202.51	–	476.44	6.1
Hospitals	7.1	22.79	–	9.20	344.13	310.02	7.1
Public administration	4.2	28.43	0.00	13.07	–	207.23	4.2
1 to 99 workers	6.9	–	84.12	40.09	–	407.79	6.9
50 to 99 workers	12.9	–	–	–	151.98	–	12.9
100 workers or more	2.4	18.72	–	58.61	169.43	344.51	2.4
100 to 499 workers	5.9	8.97	–	100.22	–	307.26	5.9
500 workers or more	2.6	10.99	–	65.71	111.32	485.06	2.6

See footnotes at end of table.

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	4.7	$0.00	$0.00	$4.33	–	$127.91	4.7
Local government	2.5	0.00	63.36	0.00	$102.13	534.86	2.5
Geographic areas							
Northeast	3.2	0.00	0.00	54.25	0.00	69.45	3.2
Middle Atlantic	3.2	0.00	0.00	38.04	11.27	88.94	3.2
South	5.1	0.00	78.05	0.00	0.00	551.63	5.1
South Atlantic	4.6	0.00	21.01	0.00	1.51	278.72	4.6
Midwest	5.7	–	–	–	–	184.29	5.7
East North Central	6.0	6.69	117.10	186.93	482.56	92.14	6.0
West	4.1	0.00	0.00	–	162.37	279.54	4.1
Pacific	3.2	0.00	6.69	–	–	520.46	3.2

[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 2015.

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

Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2015

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	18	82
Worker characteristics		
Management, professional, and related	18	82
Professional and related	19	81
Teachers	22	78
Primary, secondary, and special education school teachers	24	76
Service	17	83
Protective service	18	82
Sales and office	18	82
Office and administrative support	19	81
Full time	17	83
Part time	21	79
Union	18	82
Nonunion	17	83
Average wage within the following categories:[1]		
Second 25 percent	15	85
Third 25 percent	14	86
Highest 25 percent	20	80
Highest 10 percent	19	81
Establishment characteristics		
Service-providing industries	18	82
Education and health services	19	81
Educational services	20	80
Elementary and secondary schools	23	77
Junior colleges, colleges, and universities	15	85
Public administration	16	84
100 workers or more	17	83
100 to 499 workers	19	81
500 workers or more	17	83

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2015—continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	18	82
Local government	17	83
Geographic areas		
Northeast	7	93
Middle Atlantic	8	92
South	6	94
South Atlantic	5	95
Midwest	25	75
East North Central	38	62
West North Central	8	92

[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 2015.

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

Table 28. Standard errors for long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2015

Characteristics	Employee contribution required	Employee contribution not required
All workers	2.7	2.7
Worker characteristics		
Management, professional, and related	2.4	2.4
Professional and related	2.5	2.5
Teachers	3.3	3.3
Primary, secondary, and special education school teachers	4.1	4.1
Service	2.5	2.5
Protective service	4.0	4.0
Sales and office	4.7	4.7
Office and administrative support	4.9	4.9
Full time	2.9	2.9
Part time	4.5	4.5
Union	2.3	2.3
Nonunion	3.5	3.5
Average wage within the following categories:[1]		
Second 25 percent	3.3	3.3
Third 25 percent	2.6	2.6
Highest 25 percent	1.9	1.9
Highest 10 percent	3.0	3.0
Establishment characteristics		
Service-providing industries	2.8	2.8
Education and health services	3.2	3.2
Educational services	3.5	3.5
Elementary and secondary schools	4.7	4.7
Junior colleges, colleges, and universities	4.3	4.3
Public administration	3.0	3.0
100 workers or more	1.9	1.9
100 to 499 workers	3.7	3.7
500 workers or more	2.1	2.1

See footnotes at end of table.

Table 28. Standard errors for long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Employee contribution required	Employee contribution not required
State government	4.2	4.2
Local government	3.5	3.5
Geographic areas		
Northeast	1.4	1.4
Middle Atlantic	1.7	1.7
South	1.5	1.5
South Atlantic	1.2	1.2
Midwest	3.4	3.4
East North Central	3.1	3.1
West North Central	2.9	2.9

[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 2015.

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

Table 29. Long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2015

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	96	3	–	–
Worker characteristics				
Management, professional, and related	96	3	–	–
Professional and related	96	3	–	–
Teachers	97	–	–	–
Primary, secondary, and special education school teachers	96	–	–	–
Service	95	4	–	–
Protective service	93	6	–	–
Sales and office	95	5	–	–
Office and administrative support	95	5	–	–
Natural resources, construction, and maintenance	98	–	–	–
Production, transportation, and material moving	96	–	–	–
Full time	96	3	–	–
Part time	95	–	–	–
Union	96	2	–	–
Nonunion	95	5	–	–
Average wage within the following categories:[1]				
Lowest 25 percent	94	5	–	–
Lowest 10 percent	98	2	–	–
Second 25 percent	95	4	–	–
Third 25 percent	95	4	–	–
Highest 25 percent	97	–	1	–
Highest 10 percent	96	–	–	–
Establishment characteristics				
Service-providing industries	96	4	–	–
Education and health services	96	3	–	–
Educational services	96	3	–	–
Elementary and secondary schools	97	–	1	–
Junior colleges, colleges, and universities	95	–	–	–
Health care and social assistance	95	–	–	–
Hospitals	95	–	–	–
Public administration	93	6	–	–
1 to 99 workers	92	6	2	–
1 to 49 workers	91	5	–	–
50 to 99 workers	93	–	–	–
100 workers or more	96	3	–	–
100 to 499 workers	97	–	–	–
500 workers or more	96	3	–	–

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2015—continued

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
State government	89	–	–	–
Local government	98	1	–	–
Geographic areas				
Northeast	97	–	–	–
New England	100	–	–	–
Middle Atlantic	97	–	–	–
South	97	–	–	–
South Atlantic	98	–	–	–
East South Central	89	–	–	–
West South Central	100	–	–	–
Midwest	93	6	–	–
East North Central	91	8	–	–
West North Central	96	–	–	–
West	97	–	1	–
Mountain	100	–	–	–
Pacific	94	–	2	–

[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 2015.

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

Table 29. Standard errors for long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2015

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	1.0	0.9	–	–
Worker characteristics				
Management, professional, and related	1.2	1.0	–	–
Professional and related	1.3	1.0	–	–
Teachers	1.3	–	–	–
Primary, secondary, and special education school teachers	1.5	–	–	–
Service	1.5	1.3	–	–
Protective service	2.1	2.1	–	–
Sales and office	1.5	1.4	–	–
Office and administrative support	1.5	1.5	–	–
Natural resources, construction, and maintenance	1.2	–	–	–
Production, transportation, and material moving	2.0	–	–	–
Full time	1.0	0.9	–	–
Part time	2.2	–	–	–
Union	1.1	0.8	–	–
Nonunion	1.3	1.3	–	–
Average wage within the following categories:[1]				
Lowest 25 percent	1.5	1.4	–	–
Lowest 10 percent	0.8	0.8	–	–
Second 25 percent	1.2	1.2	–	–
Third 25 percent	1.4	1.3	–	–
Highest 25 percent	1.1	–	0.7	–
Highest 10 percent	2.0	–	–	–
Establishment characteristics				
Service-providing industries	1.0	0.9	–	–
Education and health services	1.3	1.1	–	–
Educational services	1.3	1.1	–	–
Elementary and secondary schools	1.2	–	0.7	–
Junior colleges, colleges, and universities	3.5	–	–	–
Health care and social assistance	3.2	–	–	–
Hospitals	3.9	–	–	–
Public administration	1.9	1.8	–	–
1 to 99 workers	2.7	2.4	1.1	–
1 to 49 workers	2.9	2.3	–	–
50 to 99 workers	3.8	–	–	–
100 workers or more	1.0	0.9	–	–
100 to 499 workers	1.6	–	–	–
500 workers or more	1.2	1.1	–	–

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
State government	3.3	–	–	–
Local government	0.7	0.5	–	–
Geographic areas				
Northeast	1.7	–	–	–
New England	0.0	–	–	–
Middle Atlantic	2.2	–	–	–
South	1.7	–	–	–
South Atlantic	1.2	–	–	–
East South Central	10.7	–	–	–
West South Central	0.0	–	–	–
Midwest	2.1	1.8	–	–
East North Central	2.9	2.5	–	–
West North Central	2.3	–	–	–
West	1.5	–	0.6	–
Mountain	0.4	–	–	–
Pacific	2.7	–	1.1	–

[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 2015.

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

Table 30. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2015

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	17	44	22	12	5	60.7	60.0
Worker characteristics							
Management, professional, and related	15	41	26	12	6	60.9	60.0
Professional and related	16	39	26	12	7	60.9	60.0
Teachers	16	36	26	14	8	61.2	60.0
Primary, secondary, and special education school teachers	17	32	27	16	8	61.3	62.0
Service	21	47	17	10	5	60.4	60.0
Protective service	20	51	14	–	–	60.4	60.0
Sales and office	16	50	18	15	1	60.3	60.0
Office and administrative support	17	49	18	16	1	60.3	60.0
Natural resources, construction, and maintenance	19	43	21	–	–	60.1	60.0
Production, transportation, and material moving	13	56	–	–	–	61.6	60.0
Full time	15	45	23	12	4	60.8	60.0
Part time	41	21	13	–	–	58.9	60.0
Union	21	43	12	16	7	60.5	60.0
Nonunion	13	45	31	9	2	60.8	60.0
Average wage within the following categories:[1]							
Lowest 25 percent	16	41	26	–	–	60.8	60.0
Lowest 10 percent	18	39	25	–	–	60.7	60.0
Second 25 percent	15	47	22	12	4	60.7	60.0
Third 25 percent	13	46	24	13	3	61.3	60.0
Highest 25 percent	20	42	19	12	8	60.2	60.0
Highest 10 percent	18	47	18	10	6	59.8	60.0
Establishment characteristics							
Service-providing industries	16	44	23	12	5	60.8	60.0
Education and health services	16	42	24	12	5	60.8	60.0
Educational services	15	39	26	13	6	61.3	60.0
Elementary and secondary schools	16	32	29	15	7	61.5	62.0
Junior colleges, colleges, and universities	12	56	20	–	–	60.6	60.0
Health care and social assistance	22	59	–	5	–	57.7	60.0
Hospitals	–	56	–	6	–	57.4	60.0
Public administration	18	46	20	13	3	60.4	60.0
1 to 99 workers	–	39	–	15	–	61.8	60.0
1 to 49 workers	–	38	–	–	–	62.4	60.0
50 to 99 workers	–	40	–	–	–	61.2	60.0
100 workers or more	17	45	22	12	4	60.6	60.0
100 to 499 workers	20	43	15	17	5	60.4	60.0
500 workers or more	16	45	25	10	4	60.6	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2015—continued

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
State government	11	53	24	–	–	60.8	60.0
Local government	18	41	22	13	5	60.7	60.0
Geographic areas							
Northeast	7	60	–	20	–	61.8	60.0
Middle Atlantic	9	62	–	18	–	61.4	60.0
South	9	47	37	–	–	60.7	60.0
South Atlantic	8	37	50	–	–	61.2	62.0
East South Central	–	60	–	–	–	58.9	60.0
West South Central	–	79	–	–	–	59.5	60.0
Midwest	30	37	11	11	11	59.5	60.0
East North Central	46	19	11	13	12	58.2	60.0
West North Central	–	61	–	8	–	61.4	60.0
West	–	44	22	22	–	62.0	60.0
Mountain	–	–	25	33	–	63.4	66.0
Pacific	14	52	20	–	–	60.8	60.0

[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 2015.

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

Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2015

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	2.0	2.7	2.3	1.9	1.1	0.4	0.0
Worker characteristics							
Management, professional, and related	1.9	3.0	2.6	1.7	1.5	0.5	0.0
Professional and related	2.0	3.2	2.9	1.7	1.7	0.5	0.0
Teachers	2.5	3.6	3.1	2.4	2.8	0.7	2.5
Primary, secondary, and special education school teachers	2.8	4.3	3.5	2.9	2.6	0.9	2.8
Service	3.3	3.2	2.1	2.3	1.7	0.6	0.0
Protective service	4.7	5.9	3.5	–	–	0.9	0.0
Sales and office	3.2	4.1	4.2	2.2	0.4	0.5	0.0
Office and administrative support	3.2	4.2	4.3	2.3	0.4	0.5	0.0
Natural resources, construction, and maintenance	3.5	5.6	4.8	–	–	0.8	0.0
Production, transportation, and material moving	3.7	7.4	–	–	–	1.2	0.0
Full time	1.9	2.8	2.4	2.0	1.1	0.4	0.0
Part time	6.8	5.1	3.6	–	–	1.3	1.3
Union	2.7	2.8	1.9	2.9	1.7	0.7	0.0
Nonunion	2.1	3.6	3.6	1.9	0.9	0.4	0.0
Average wage within the following categories:[1]							
Lowest 25 percent	3.1	5.7	4.1	–	–	0.7	0.3
Lowest 10 percent	5.1	7.9	5.8	–	–	1.0	1.6
Second 25 percent	3.0	4.2	3.3	1.6	1.1	0.5	0.0
Third 25 percent	2.1	3.5	2.9	2.7	1.2	0.5	0.0
Highest 25 percent	2.2	2.4	2.3	1.8	2.4	0.5	0.0
Highest 10 percent	3.1	4.0	3.4	1.8	2.3	0.5	0.0
Establishment characteristics							
Service-providing industries	2.1	2.7	2.3	2.0	1.1	0.5	0.0
Education and health services	2.3	3.7	2.8	2.1	1.4	0.5	0.0
Educational services	2.5	3.6	3.1	2.3	1.7	0.6	0.6
Elementary and secondary schools	2.9	3.9	3.7	2.7	2.0	0.7	2.6
Junior colleges, colleges, and universities	3.0	6.1	3.8	–	–	0.4	0.0
Health care and social assistance	5.1	7.1	–	1.9	–	0.8	0.0
Hospitals	–	10.6	–	2.8	–	1.2	0.0
Public administration	3.4	4.1	3.5	3.5	1.2	0.6	0.0
1 to 99 workers	–	8.0	–	4.6	–	1.4	3.8
1 to 49 workers	–	8.5	–	–	–	1.3	6.3
50 to 99 workers	–	10.8	–	–	–	2.1	3.3
100 workers or more	1.8	2.6	2.5	1.9	1.1	0.4	0.0
100 to 499 workers	2.7	4.2	3.4	3.6	2.0	0.7	0.0
500 workers or more	2.0	3.1	2.9	1.8	1.2	0.4	0.0

See footnotes at end of table.

Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
State government	2.9	6.9	4.5	–	–	0.4	0.0
Local government	2.2	2.9	2.3	2.4	1.4	0.6	0.0
Geographic areas							
Northeast	2.2	6.7	–	4.7	–	0.5	0.0
Middle Atlantic	2.9	5.3	–	3.0	–	0.5	0.0
South	2.1	4.3	4.7	–	–	0.4	0.0
South Atlantic	2.5	4.7	5.5	–	–	0.5	0.8
East South Central	–	11.6	–	–	–	1.2	0.0
West South Central	–	7.0	–	–	–	0.7	0.0
Midwest	5.6	5.9	3.0	1.8	2.6	1.0	0.0
East North Central	6.7	2.2	3.0	2.8	3.2	1.8	6.7
West North Central	–	6.7	–	2.0	–	0.5	0.0
West	–	6.7	4.0	5.8	–	0.7	6.7
Mountain	–	–	7.4	9.6	–	1.1	0.0
Pacific	2.0	4.6	2.7	–	–	0.3	0.0

[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 2015.

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

Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2015

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	65	–	$3,900	$5,000	$6,000	$10,000	35
Worker characteristics							
Management, professional, and related	66	–	3,900	5,000	6,000	9,000	34
Professional and related	65	–	3,900	5,000	6,000	8,750	35
Teachers	64	–	3,900	5,000	6,000	8,000	36
Primary, secondary, and special education school teachers	61	–	3,900	5,000	5,250	7,500	39
Service	63	–	4,000	5,000	7,000	10,000	37
Protective service	64	–	4,500	5,000	7,500	10,000	36
Sales and office	60	–	–	5,000	6,000	10,000	40
Office and administrative support	61	–	3,000	5,000	6,000	10,000	39
Natural resources, construction, and maintenance	65	–	3,900	5,000	7,000	10,000	35
Production, transportation, and material moving	77	–	3,500	5,000	7,500	10,000	23
Full time	66	–	3,900	5,000	6,000	10,000	34
Part time	47	–	5,000	5,000	6,500	10,000	53
Union	61	$2,500	4,000	5,000	6,000	10,000	39
Nonunion	69	–	3,900	5,000	6,000	10,000	31
Average wage within the following categories:[2]							
Lowest 25 percent	63	–	3,900	5,000	6,000	8,000	37
Lowest 10 percent	55	–	3,900	5,000	6,000	8,000	45
Second 25 percent	63	–	3,900	5,000	7,000	10,000	37
Third 25 percent	68	–	3,900	5,000	6,000	10,000	32
Highest 25 percent	66	–	4,000	5,000	6,667	10,000	34
Highest 10 percent	72	–	4,000	5,000	6,000	8,000	28
Establishment characteristics							
Service-providing industries	65	–	3,900	5,000	6,111	10,000	35
Education and health services	64	–	3,900	5,000	6,000	9,000	36
Educational services	65	–	3,900	5,000	6,000	8,750	35
Elementary and secondary schools	63	–	3,900	5,000	6,000	8,000	37
Health care and social assistance	58	800	4,500	5,000	7,000	–	42
Public administration	65	–	3,900	5,000	7,000	10,000	35
1 to 99 workers	61	3,000	3,900	5,000	5,000	6,000	39
1 to 49 workers	70	3,000	3,900	5,000	5,000	6,000	30
50 to 99 workers	53	–	–	5,000	5,000	–	47
100 workers or more	66	–	3,900	5,000	7,000	10,000	34
100 to 499 workers	58	–	4,400	5,000	6,500	10,000	42
500 workers or more	68	–	3,900	5,000	7,000	10,000	32

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2015—continued

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	59	–	–	$5,000	$7,000	$10,000	41
Local government	67	–	$3,900	5,000	6,000	9,400	33
Geographic areas							
Northeast	82	–	4,000	5,000	6,500	10,000	18
Middle Atlantic	82	–	–	5,000	7,000	10,000	18
South	85	$800	–	3,900	6,000	9,000	15
South Atlantic	84	800	–	3,900	5,000	8,000	16
Midwest	50	3,500	5,000	5,000	6,500	9,400	50
East North Central	46	3,000	4,500	5,000	7,500	10,000	54
West North Central	56	3,500	5,000	5,000	5,250	7,500	44
West	53	3,000	5,000	5,000	6,000	10,000	47
Pacific	59	–	4,500	5,000	6,000	10,000	41

[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 2015.

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

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2015

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	3.6	–	$274.29	$0.00	$730.25	$1,029.15	3.6
Worker characteristics							
Management, professional, and related	3.5	–	275.43	0.00	0.00	653.87	3.5
Professional and related	3.6	–	384.18	0.00	0.00	731.27	3.6
Teachers	3.7	–	227.44	0.00	0.00	761.99	3.7
Primary, secondary, and special education school teachers	4.2	–	933.79	182.47	677.26	487.01	4.2
Service	4.0	–	440.70	0.00	448.75	0.00	4.0
Protective service	6.4	–	804.55	401.37	744.92	0.00	6.4
Sales and office	5.6	–	–	0.00	291.59	1,554.51	5.6
Office and administrative support	5.9	–	841.35	0.00	401.37	1,370.95	5.9
Natural resources, construction, and maintenance	5.5	–	983.87	66.90	1,434.75	2,393.02	5.5
Production, transportation, and material moving	6.2	–	882.11	1,334.56	763.66	0.00	6.2
Full time	3.8	–	268.78	0.00	721.37	1,096.76	3.8
Part time	6.0	–	987.79	0.00	1,471.15	1,478.25	6.0
Union	3.4	$581.14	354.23	0.00	915.80	1,003.07	3.4
Nonunion	4.4	–	466.05	0.00	899.99	1,495.05	4.4
Average wage within the following categories:[2]							
Lowest 25 percent	6.4	–	954.05	458.61	488.57	355.55	6.4
Lowest 10 percent	9.3	–	107.03	0.00	211.54	909.26	9.3
Second 25 percent	5.9	–	1,076.67	0.00	936.54	707.95	5.9
Third 25 percent	3.9	–	511.66	0.00	1,007.88	133.79	3.9
Highest 25 percent	2.6	–	577.16	0.00	727.90	1,142.40	2.6
Highest 10 percent	6.0	–	631.09	0.00	643.35	593.64	6.0
Establishment characteristics							
Service-providing industries	3.7	–	221.58	0.00	861.33	849.97	3.7
Education and health services	4.7	–	221.12	0.00	546.44	978.96	4.7
Educational services	4.8	–	375.88	0.00	219.63	1,047.31	4.8
Elementary and secondary schools	4.9	–	905.98	149.58	517.11	530.97	4.9
Health care and social assistance	6.4	231.73	658.84	267.58	627.53	–	6.4
Public administration	4.0	–	921.88	0.00	1,053.47	598.33	4.0
1 to 99 workers	10.2	548.99	552.93	149.58	0.00	1,465.06	10.2
1 to 49 workers	8.1	681.15	0.00	388.22	267.58	1,403.21	8.1
50 to 99 workers	13.3	–	–	211.54	133.79	–	13.3
100 workers or more	3.2	–	300.69	0.00	945.61	160.55	3.2
100 to 499 workers	4.2	–	654.89	303.75	1,381.11	645.57	4.2
500 workers or more	4.4	–	755.51	0.00	884.05	623.96	4.4

See footnotes at end of table.

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	8.7	–	–	$0.00	$1,599.91	$813.82	8.7
Local government	3.4	–	$0.00	0.00	715.67	821.89	3.4
Geographic areas							
Northeast	4.2	–	1,125.36	0.00	716.22	2,860.56	4.2
Middle Atlantic	4.9	–	–	0.00	231.73	1,739.74	4.9
South	3.7	$75.68	–	29.92	1,072.42	1,588.68	3.7
South Atlantic	4.8	0.00	–	0.00	1,352.88	1,943.42	4.8
Midwest	4.8	573.01	378.42	0.00	953.14	828.07	4.8
East North Central	6.1	477.73	558.89	711.31	657.26	0.00	6.1
West North Central	8.5	689.19	0.00	0.00	1,044.94	917.83	8.5
West	7.8	491.58	275.82	0.00	200.69	401.37	7.8
Pacific	4.1	–	1,349.13	0.00	189.21	0.00	4.1

[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 2015.

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

Table 32. Leave benefits: Access, State and local government workers, National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave[1]	
								Paid	Unpaid
All workers	67	90	60	58	85	91	76	16	94
Worker characteristics									
Management, professional, and related	55	91	43	63	87	92	76	17	95
Professional and related	50	91	36	64	87	93	75	16	95
Teachers	31	89	12	69	86	92	73	16	94
Primary, secondary, and special education school teachers	27	96	9	79	90	97	75	17	98
Service	79	86	76	50	82	88	73	15	93
Protective service	87	90	89	53	88	92	81	16	96
Sales and office	85	89	84	52	84	90	78	16	95
Office and administrative support	86	90	85	54	85	91	80	16	95
Natural resources, construction, and maintenance	97	95	96	47	87	93	86	15	94
Production, transportation, and material moving	73	88	63	62	80	88	74	16	93
Full time	74	98	67	64	91	97	82	17	98
Part time	30	42	21	26	52	58	43	11	76
Union	69	97	57	70	94	98	82	20	98
Nonunion	66	83	61	48	78	85	71	13	91
Average wage within the following categories:[2]									
Lowest 25 percent	64	76	57	43	73	80	66	14	88
Lowest 10 percent	49	63	41	35	63	70	55	9	82
Second 25 percent	87	93	84	55	88	93	81	17	96
Third 25 percent	73	93	64	62	88	93	80	16	95
Highest 25 percent	49	97	37	71	93	98	79	18	98
Highest 10 percent	47	98	37	63	95	97	81	18	98
Establishment characteristics									
Service-providing industries	67	90	59	58	85	91	76	16	94
Education and health services	55	90	43	62	85	92	74	16	95
Educational services	50	90	36	63	86	93	74	15	95
Elementary and secondary schools	41	91	26	71	85	93	72	16	94
Junior colleges, colleges, and universities	78	89	64	38	87	90	81	12	95
Health care and social assistance	88	88	88	55	82	87	70	20	95
Hospitals	94	92	94	52	86	90	74	22	95
Public administration	88	89	89	53	87	91	82	16	94
1 to 99 workers	69	80	66	46	76	80	62	14	88
1 to 49 workers	67	72	65	37	66	73	57	13	83
50 to 99 workers	72	91	67	61	90	90	68	14	94
100 workers or more	67	91	59	60	87	92	78	16	95
100 to 499 workers	64	88	61	59	80	88	68	15	92
500 workers or more	68	92	58	60	89	94	81	17	96

See footnotes at end of table.

Table 32. Leave benefits: Access, State and local government workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave[1]	
								Paid	Unpaid
State government	90	94	85	52	92	94	89	18	97
Local government	59	88	51	60	83	90	71	15	93
Geographic areas									
Northeast	60	90	56	73	92	92	76	10	95
New England	54	89	48	81	87	91	67	11	95
Middle Atlantic	63	91	60	71	93	93	79	10	94
South	69	91	62	53	82	91	83	16	95
South Atlantic	77	92	65	52	85	91	84	22	97
East South Central	71	91	64	38	83	91	87	–	91
West South Central	56	88	54	62	78	90	78	11	95
Midwest	67	87	55	59	80	88	64	21	90
East North Central	66	86	53	65	79	88	60	28	91
West North Central	69	90	58	49	82	88	72	–	89
West	69	89	63	53	91	93	76	16	96
Mountain	58	83	53	54	86	92	76	–	96
Pacific	73	92	67	53	92	93	76	18	96

[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 2015.

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

Table 32. Standard errors for leave benefits: Access, State and local government workers, National Compensation Survey, March 2015

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
All workers	1.0	0.6	1.1	1.4	1.0	0.7	1.0	1.1	0.5
Worker characteristics									
Management, professional, and related	1.5	0.8	1.4	1.6	1.1	0.8	1.1	1.1	0.6
Professional and related	1.6	0.7	1.5	1.6	1.2	0.8	1.1	1.2	0.6
Teachers	2.0	1.0	1.6	1.5	1.3	0.8	1.3	1.3	0.8
Primary, secondary, and special education school teachers	2.0	1.0	1.5	1.8	1.2	0.6	1.4	1.4	0.5
Service	1.4	1.2	1.5	2.1	1.3	1.2	1.5	1.3	1.1
Protective service	1.6	1.1	1.3	3.0	1.7	1.3	1.8	2.3	0.9
Sales and office	1.9	1.9	2.0	2.7	2.1	1.9	2.4	2.0	1.2
Office and administrative support	1.9	1.9	2.0	2.6	2.0	1.7	2.2	2.0	1.0
Natural resources, construction, and maintenance	1.5	1.8	1.8	3.4	2.4	2.1	2.7	2.1	1.8
Production, transportation, and material moving	3.0	3.1	4.0	5.0	4.9	4.9	4.7	2.8	2.0
Full time	1.1	0.4	1.0	1.7	0.9	0.6	0.9	1.1	0.4
Part time	2.1	2.3	2.2	1.8	2.9	2.7	2.7	1.7	2.3
Union	1.2	0.4	1.3	1.4	0.8	0.6	1.2	1.6	0.3
Nonunion	1.6	1.1	1.6	2.0	1.6	1.1	1.5	1.3	0.9
Average wage within the following categories:[1]									
Lowest 25 percent	1.5	1.6	1.9	2.2	1.9	1.7	1.8	1.6	1.0
Lowest 10 percent	2.4	2.9	2.7	2.9	2.5	2.5	3.0	1.6	2.0
Second 25 percent	0.9	0.7	1.1	2.2	1.2	0.8	1.4	1.4	0.6
Third 25 percent	2.0	1.4	1.9	2.3	1.7	1.7	1.6	1.4	1.4
Highest 25 percent	1.9	0.6	1.7	1.5	0.8	0.4	1.3	1.5	0.4
Highest 10 percent	3.1	0.5	3.1	2.6	0.9	0.7	1.7	1.6	0.4
Establishment characteristics									
Service-providing industries	1.0	0.6	1.1	1.4	1.0	0.7	1.0	1.1	0.5
Education and health services	1.5	0.7	1.6	1.7	1.4	1.0	1.1	1.2	0.5
Educational services	1.5	0.6	1.6	1.7	1.2	0.6	1.2	1.2	0.6
Elementary and secondary schools	1.5	0.8	1.3	1.7	1.3	0.6	1.3	1.3	0.7
Junior colleges, colleges, and universities	2.4	2.1	3.6	4.2	2.1	1.6	3.1	2.1	1.2
Health care and social assistance	3.2	3.2	3.2	4.8	4.7	4.9	4.0	4.1	1.8
Hospitals	1.5	1.8	1.6	6.5	6.1	6.4	4.6	6.1	2.2
Public administration	1.5	1.4	1.5	2.3	1.6	1.4	1.8	1.9	1.2
1 to 99 workers	3.0	3.0	3.2	3.7	3.1	3.1	3.6	2.5	2.6
1 to 49 workers	4.6	4.7	4.7	5.1	4.7	4.9	4.8	2.9	4.0
50 to 99 workers	3.2	1.7	3.4	4.5	1.9	2.3	4.6	3.9	2.3
100 workers or more	1.1	0.6	1.1	1.5	1.1	0.7	1.1	1.3	0.4
100 to 499 workers	2.4	1.4	2.1	2.8	2.3	1.7	2.5	2.0	1.1
500 workers or more	1.2	0.5	1.2	1.6	1.1	0.7	1.1	1.3	0.4

See footnotes at end of table.

Table 32. Standard errors for leave benefits: Access, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
State government	1.3	1.1	1.7	3.2	1.9	1.7	1.8	2.5	0.7
Local government	1.1	0.8	1.1	1.5	1.1	0.8	1.2	1.2	0.6
Geographic areas									
Northeast	1.7	1.2	1.7	1.1	1.2	0.7	2.8	1.3	0.7
New England	3.9	3.0	3.1	1.2	3.5	1.5	3.6	3.0	2.2
Middle Atlantic	1.8	1.3	2.0	1.5	1.0	0.8	3.7	1.4	0.6
South	2.0	0.8	1.9	3.0	2.0	1.3	1.4	1.9	0.7
South Atlantic	2.5	1.2	2.4	4.0	3.1	1.7	2.2	2.9	0.8
East South Central	4.9	1.1	5.8	6.0	4.1	3.5	3.3	–	2.1
West South Central	3.9	1.8	3.2	5.2	3.8	2.5	2.1	3.1	1.2
Midwest	2.0	1.8	1.7	2.4	2.1	2.0	2.8	2.6	1.8
East North Central	2.5	2.6	1.8	2.5	2.4	2.0	3.2	2.1	2.2
West North Central	3.2	1.7	3.3	4.1	3.7	4.0	5.0	–	3.2
West	1.9	1.2	2.5	3.0	1.4	1.2	1.7	2.6	0.6
Mountain	3.1	3.0	4.4	5.9	2.8	2.3	3.4	–	1.3
Pacific	2.5	1.1	3.1	3.5	1.6	1.4	2.0	3.3	0.7

[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 2015.

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

Table 33. Paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2015

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	3	1	4	2	4	8	13	20	18	12	6	8	11	11
Worker characteristics														
Management, professional, and related	4	1	5	3	4	9	13	19	16	11	7	8	11	11
Professional and related	5	2	7	3	5	9	12	16	15	11	7	8	11	11
Teachers	11	3	12	5	6	11	12	11	8	6	9	8	10	10
Primary, secondary, and special education school teachers	14	–	17	–	–	7	12	11	6	3	–	7	9	9
Service	2	1	2	2	3	8	13	21	17	14	6	11	12	11
Protective service	–	1	–	–	2	9	15	27	20	16	4	6	11	11
Sales and office	–	–	2	1	5	7	14	20	24	12	7	7	11	11
Office and administrative support	–	–	2	1	4	7	15	20	24	12	7	7	11	12
Natural resources, construction, and maintenance	–	–	1	–	6	6	15	25	22	13	3	7	11	11
Production, transportation, and material moving	6	–	4	6	6	4	14	22	17	8	6	–	10	11
Full time	2	1	4	2	4	8	13	21	19	12	6	8	11	11
Part time	6	2	4	4	–	8	14	13	8	–	5	12	11	10
Union	2	1	5	2	2	7	11	21	21	14	7	7	11	11
Nonunion	3	1	3	3	6	9	16	20	15	10	6	9	11	11
Average wage within the following categories:[1]														
Lowest 25 percent	4	2	5	3	7	9	15	18	16	8	5	9	11	11
Lowest 10 percent	7	4	4	3	–	8	16	15	15	5	3	–	10	10
Second 25 percent	1	([2])	2	2	3	7	15	23	19	12	6	9	11	11
Third 25 percent	2	–	6	–	3	7	13	21	20	12	7	6	11	11
Highest 25 percent	5	–	2	–	3	9	9	18	18	18	7	8	11	11
Highest 10 percent	3	–	–	2	4	13	7	15	15	24	7	8	12	12
Establishment characteristics														
Service-providing industries	3	1	4	2	4	8	14	20	18	12	6	8	11	11
Education and health services	5	2	7	3	5	7	13	14	12	11	8	12	11	11
Educational services	6	2	7	3	6	8	13	13	9	10	9	14	11	11
Elementary and secondary schools	8	3	11	4	4	7	14	11	8	7	11	13	11	10
Junior colleges, colleges, and universities	2	–	1	–	–	9	13	–	11	13	8	16	12	11
Health care and social assistance	–	–	7	4	3	5	9	–	27	–	5	4	11	12
Hospitals	–	–	–	7	–	4	–	–	25	–	2	5	11	12
Public administration	([2])	([2])	–	–	2	9	14	27	25	14	4	4	11	11
1 to 99 workers	–	–	3	4	9	10	15	27	16	9	2	4	11	11
1 to 49 workers	–	–	–	–	–	8	17	29	17	–	–	5	11	11
50 to 99 workers	–	–	6	–	–	–	–	24	16	5	–	3	10	11
100 workers or more	3	1	4	2	4	8	13	19	18	12	7	9	11	11
100 to 499 workers	4	2	3	3	3	7	14	20	18	15	6	5	11	11
500 workers or more	3	1	4	2	4	8	13	19	18	12	7	10	11	11

See footnotes at end of table.

Table 33. Paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2015—continued

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
State government	1	–	([2])	1	–	11	11	24	19	14	5	10	12	11
Local government	4	2	6	3	4	7	15	18	18	11	7	7	11	11
Geographic areas														
Northeast	1	1	–	2	–	3	8	15	32	18	6	12	12	12
New England	–	–	–	–	–	–	–	–	29	–	–	–	12	12
Middle Atlantic	1	1	–	–	–	4	–	14	33	15	8	14	13	12
South	3	1	7	2	6	7	11	20	15	9	7	11	11	11
South Atlantic	1	–	9	–	2	–	13	23	19	8	9	4	11	11
East South Central	–	3	–	–	–	–	–	11	13	–	–	20	11	10
West South Central	4	–	4	–	5	5	7	20	–	–	8	21	12	12
Midwest	5	–	3	5	4	13	19	–	18	7	4	2	10	11
East North Central	5	–	3	4	3	16	22	12	15	9	6	–	10	10
West North Central	3	–	4	–	4	–	12	–	–	–	–	–	10	11
West	–	–	–	1	3	–	16	25	13	19	7	6	11	11
Mountain	–	–	–	–	–	3	35	23	13	–	–	7	11	11
Pacific	–	–	–	1	3	–	10	25	13	20	9	5	11	11

[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 2015.
[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/glossary20142015.htm.

Table 33. Standard errors for paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2015

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	0.4	0.3	0.4	0.5	0.7	1.3	1.2	1.9	1.3	1.1	0.7	0.6	0.1	0.0
Worker characteristics														
Management, professional, and related	0.7	0.5	0.6	0.8	0.9	1.7	1.2	2.6	1.4	1.5	1.2	0.6	0.1	0.0
Professional and related	0.9	0.7	0.9	1.0	1.1	1.6	1.2	2.9	1.5	1.8	1.4	0.6	0.2	0.0
Teachers	2.1	1.4	1.7	2.2	2.5	2.3	1.8	2.7	1.1	1.9	2.8	2.1	0.3	0.7
Primary, secondary, and special education school teachers	2.9	–	2.6	–	–	1.6	2.3	3.0	1.1	0.7	–	1.0	0.4	1.0
Service	0.5	0.3	0.5	0.6	0.5	1.5	1.6	1.7	1.7	1.7	0.8	1.9	0.1	0.2
Protective service	–	0.2	–	–	0.8	2.5	2.4	2.6	2.6	2.0	1.1	2.0	0.1	0.1
Sales and office	–	–	0.5	0.5	1.0	1.5	2.3	2.3	2.5	1.4	0.9	1.2	0.1	0.5
Office and administrative support	–	–	0.5	0.4	1.0	1.5	2.3	2.3	2.5	1.5	0.9	1.3	0.1	0.8
Natural resources, construction, and maintenance	–	–	0.5	–	2.0	1.6	2.5	3.5	2.5	3.2	0.6	1.7	0.2	0.1
Production, transportation, and material moving	2.3	–	1.7	2.7	2.4	1.3	3.9	4.8	2.9	2.0	1.4	–	0.3	0.0
Full time	0.4	0.3	0.4	0.5	0.5	1.4	1.2	1.9	1.4	1.1	0.7	0.6	0.1	0.0
Part time	1.7	0.7	1.1	1.8	–	1.9	2.5	3.4	2.1	–	1.1	1.7	0.3	1.3
Union	0.5	0.5	0.6	0.7	0.6	1.6	1.1	2.1	1.7	1.4	0.8	0.7	0.1	0.4
Nonunion	0.7	0.3	0.6	0.6	1.3	1.7	2.1	2.3	1.6	1.6	1.2	1.0	0.1	0.0
Average wage within the following categories:[1]														
Lowest 25 percent	0.9	0.6	0.6	0.7	1.9	1.7	2.5	2.0	1.8	1.2	0.7	1.5	0.2	0.0
Lowest 10 percent	1.7	1.3	1.1	1.1	–	1.8	3.9	2.6	2.3	2.2	1.1	–	0.4	1.0
Second 25 percent	0.2	0.2	0.4	0.6	1.1	1.6	1.4	2.8	1.9	1.6	0.8	1.6	0.1	0.1
Third 25 percent	0.6	–	0.9	–	0.9	1.9	1.4	2.4	1.7	1.2	1.5	0.6	0.1	0.0
Highest 25 percent	1.0	–	0.5	–	0.8	1.4	0.9	2.4	1.6	2.8	1.2	1.4	0.2	0.8
Highest 10 percent	1.4	–	–	0.6	1.5	2.4	1.1	4.3	2.1	6.2	1.5	1.6	0.2	0.5
Establishment characteristics														
Service-providing industries	0.4	0.3	0.4	0.6	0.7	1.3	1.2	1.9	1.3	1.2	0.7	0.6	0.1	0.0
Education and health services	0.8	0.5	0.8	1.0	1.4	1.0	1.5	3.2	1.1	1.7	1.2	1.0	0.1	0.0
Educational services	1.0	0.7	0.8	1.1	1.7	1.2	1.7	2.8	0.9	1.2	1.5	1.2	0.1	0.0
Elementary and secondary schools	1.4	1.0	1.2	1.2	1.3	1.1	1.8	1.8	0.8	1.1	2.0	1.1	0.2	1.0
Junior colleges, colleges, and universities	0.9	–	0.2	–	–	2.8	3.5	–	2.1	1.8	1.9	2.7	0.2	0.8
Health care and social assistance	–	–	2.5	1.5	1.0	1.4	2.3	–	4.1	–	1.1	1.3	0.3	0.9
Hospitals	–	–	–	2.3	–	1.6	–	–	5.4	–	0.4	2.0	0.4	0.9
Public administration	0.1	0.1	–	–	0.6	2.9	1.9	2.2	2.4	1.5	0.9	0.9	0.1	0.2
1 to 99 workers	–	–	1.0	1.5	2.8	2.6	2.4	3.6	3.1	3.0	1.0	0.6	0.2	0.0
1 to 49 workers	–	–	–	–	–	2.1	3.2	5.5	4.3	–	–	0.8	0.2	0.0
50 to 99 workers	–	–	2.3	–	–	–	–	5.1	4.2	2.2	–	1.0	0.3	0.9
100 workers or more	0.4	0.3	0.4	0.6	0.7	1.3	1.2	2.0	1.4	1.2	0.8	0.7	0.1	0.0
100 to 499 workers	0.7	0.7	1.0	1.3	0.8	1.6	2.1	2.8	2.1	3.6	1.2	1.0	0.2	0.0
500 workers or more	0.5	0.4	0.5	0.5	0.9	1.4	1.3	2.5	1.7	0.9	0.9	0.9	0.1	([2])

See footnotes at end of table.

Table 33. Standard errors for paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
State government	0.2	–	0.1	0.4	–	2.8	2.1	4.5	2.7	2.3	0.9	1.5	0.1	0.6
Local government	0.6	0.4	0.6	0.8	0.7	0.8	1.4	1.4	1.1	1.0	0.9	0.5	0.1	0.0
Geographic areas														
Northeast	0.3	0.1	–	0.8	–	0.4	2.8	1.8	2.2	2.2	0.9	1.0	0.1	0.0
New England	–	–	–	–	–	–	–	–	7.3	–	–	–	0.2	0.0
Middle Atlantic	0.2	0.1	–	–	–	0.4	–	1.7	1.8	1.1	1.2	0.6	0.1	0.0
South	0.8	0.6	0.8	0.6	1.5	2.2	1.9	2.3	1.9	2.1	1.4	1.3	0.2	0.0
South Atlantic	0.5	–	1.0	–	0.9	–	2.0	3.5	3.0	2.0	2.4	1.4	0.2	([2])
East South Central	–	1.4	–	–	–	–	–	2.6	2.8	–	–	5.0	0.3	1.2
West South Central	1.0	–	1.5	–	1.5	1.1	2.4	4.4	–	–	1.9	2.6	0.3	0.9
Midwest	1.1	–	0.9	2.1	0.8	2.3	1.9	–	3.9	1.0	1.1	0.5	0.1	1.2
East North Central	1.5	–	1.2	1.2	0.9	2.7	2.4	2.3	3.3	1.4	1.6	–	0.2	0.0
West North Central	1.2	–	1.6	–	1.7	–	2.6	–	–	–	–	–	0.3	0.0
West	–	–	–	0.5	1.2	–	2.7	2.8	1.8	3.0	1.5	0.8	0.2	0.0
Mountain	–	–	–	–	–	1.5	6.3	4.4	2.8	–	–	2.2	0.3	1.2
Pacific	–	–	–	0.6	0.5	–	2.0	3.4	2.2	3.2	1.9	0.7	0.2	0.5

[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 2015.
[2] Less than 0.05.

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

Table 34. Paid sick leave: Type of provision, State and local government workers, National Compensation Survey, March 2015

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year[1]	As needed[2]	As part of consolidated leave plan[3]
All workers	85	2	12
Worker characteristics			
Management, professional, and related	86	2	11
Professional and related	86	2	12
Teachers	88	2	10
Primary, secondary, and special education school teachers	89	2	9
Service	84	3	13
Protective service	82	5	12
Sales and office	84	3	13
Office and administrative support	84	3	13
Natural resources, construction, and maintenance	86	2	12
Production, transportation, and material moving	80	–	–
Full time	85	2	12
Part time	87	2	11
Union	87	3	10
Nonunion	84	2	14
Average wage within the following categories:[4]			
Lowest 25 percent	85	1	14
Lowest 10 percent	86	1	13
Second 25 percent	85	2	12
Third 25 percent	83	3	14
Highest 25 percent	88	3	9
Highest 10 percent	90	3	8
Establishment characteristics			
Service-providing industries	85	2	12
Education and health services	87	2	11
Educational services	89	2	9
Elementary and secondary schools	89	2	9
Junior colleges, colleges, and universities	88	–	–
Health care and social assistance	73	3	24
Hospitals	70	4	25
Public administration	82	4	14
1 to 99 workers	83	3	14
1 to 49 workers	86	–	–
50 to 99 workers	79	–	–
100 workers or more	86	2	12
100 to 499 workers	89	2	9
500 workers or more	85	3	13

See footnotes at end of table.

Table 34. Paid sick leave: Type of provision, State and local government workers, National Compensation Survey, March 2015—continued

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year[1]	As needed[2]	As part of consolidated leave plan[3]
State government	90	2	8
Local government	84	3	14
Geographic areas			
Northeast	91	3	5
New England	93	–	–
Middle Atlantic	90	–	–
South	85	2	14
South Atlantic	83	–	–
East South Central	86	2	12
West South Central	87	2	11
Midwest	86	2	11
East North Central	89	2	9
West North Central	83	–	–
West	80	4	16
Mountain	83	–	–
Pacific	80	4	16

[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 2015.

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

Table 34. Standard errors for paid sick leave: Type of provision, State and local government workers, National Compensation Survey, March 2015

Characteristics	Sick leave provision		
	Fixed number of days per year[1]	As needed[2]	As part of consolidated leave plan[3]
All workers	1.0	0.3	0.9
Worker characteristics			
Management, professional, and related	1.1	0.3	1.0
Professional and related	1.2	0.4	1.1
Teachers	1.3	0.5	1.2
Primary, secondary, and special education school teachers	1.3	0.5	1.2
Service	1.3	0.5	1.2
Protective service	2.0	0.8	1.7
Sales and office	1.9	0.9	1.6
Office and administrative support	1.8	0.9	1.6
Natural resources, construction, and maintenance	2.2	0.5	2.1
Production, transportation, and material moving	4.0	–	–
Full time	1.0	0.3	0.9
Part time	2.5	0.9	2.4
Union	1.0	0.5	1.0
Nonunion	1.6	0.4	1.6
Average wage within the following categories:[4]			
Lowest 25 percent	1.7	0.4	1.7
Lowest 10 percent	2.4	0.5	2.4
Second 25 percent	1.2	0.6	1.1
Third 25 percent	1.6	0.6	1.4
Highest 25 percent	0.9	0.4	0.9
Highest 10 percent	1.3	0.7	1.0
Establishment characteristics			
Service-providing industries	1.0	0.3	0.9
Education and health services	1.2	0.3	1.1
Educational services	1.3	0.4	1.2
Elementary and secondary schools	1.2	0.5	1.2
Junior colleges, colleges, and universities	3.7	–	–
Health care and social assistance	3.1	0.6	3.1
Hospitals	4.5	1.0	4.4
Public administration	1.5	0.7	1.4
1 to 99 workers	2.6	1.4	2.6
1 to 49 workers	4.4	–	–
50 to 99 workers	4.1	–	–
100 workers or more	1.0	0.3	1.0
100 to 499 workers	1.7	0.6	1.8
500 workers or more	1.2	0.4	1.2

See footnotes at end of table.

Table 34. Standard errors for paid sick leave: Type of provision, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Sick leave provision		
	Fixed number of days per year[1]	As needed[2]	As part of consolidated leave plan[3]
State government	1.8	0.6	1.8
Local government	1.1	0.4	1.0
Geographic areas			
Northeast	2.6	0.8	2.6
New England	1.5	–	–
Middle Atlantic	3.6	–	–
South	1.6	0.4	1.6
South Atlantic	2.6	–	–
East South Central	2.5	0.8	2.8
West South Central	2.9	1.0	2.5
Midwest	1.8	0.7	1.8
East North Central	2.5	0.8	2.7
West North Central	2.7	–	–
West	1.8	0.9	1.9
Mountain	5.0	–	–
Pacific	1.8	1.0	1.6

[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 2015.

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

Table 35. Paid sick leave: Number of annual days by service requirement,[1] State and local government workers, National Compensation Survey, March 2015

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

Characteristics	Paid sick leave days by length of service[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	7	15	60	17	([3])	11	12
Full time	7	14	61	17	([3])	11	12
Part time	–	22	51	17	–	10	11
Union	6	10	64	20	([3])	12	12
Nonunion	9	20	56	15	([3])	11	12
1 to 99 workers	–	22	52	22	–	11	12
1 to 49 workers	–	16	54	25	–	12	12
50 to 99 workers	–	–	49	19	–	11	12
100 workers or more	8	14	61	17	([3])	11	12
100 to 499 workers	7	13	60	20	1	12	12
500 workers or more	8	15	61	16	([3])	11	12
After 5 years							
All workers	7	15	59	19	([3])	12	12
Full time	7	14	59	20	([3])	12	12
Part time	–	22	52	17	–	11	11
Union	6	10	61	23	([3])	12	12
Nonunion	8	20	56	16	([3])	11	12
1 to 99 workers	–	21	51	24	–	12	12
1 to 49 workers	–	15	52	29	–	12	12
50 to 99 workers	–	–	50	18	–	11	12
100 workers or more	7	14	59	19	([3])	12	12
100 to 499 workers	7	12	57	23	1	12	12
500 workers or more	7	14	60	17	([3])	11	12

See footnotes at end of table.

Table 35. Paid sick leave: Number of annual days by service requirement,[1] State and local government workers, National Compensation Survey, March 2015—continued

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

Characteristics	Paid sick leave days by length of service[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	7	15	58	20	([3])	12	12
Full time	7	14	58	20	1	12	12
Part time	–	21	52	18	–	11	11
Union	6	9	61	24	([3])	12	12
Nonunion	8	21	54	16	([3])	11	12
1 to 99 workers	–	20	52	25	–	12	12
1 to 49 workers	–	14	53	30	–	13	12
50 to 99 workers	–	–	50	19	–	11	12
100 workers or more	7	14	58	20	([3])	12	12
100 to 499 workers	7	11	57	24	1	12	12
500 workers or more	7	15	59	18	([3])	12	12
After 20 years							
All workers	7	15	58	20	1	12	12
Full time	6	14	58	20	1	12	12
Part time	–	21	52	18	–	11	11
Union	5	9	61	23	2	12	12
Nonunion	8	21	54	16	1	11	12
1 to 99 workers	–	20	52	24	–	12	12
1 to 49 workers	–	14	53	28	–	13	12
50 to 99 workers	–	–	50	19	–	11	12
100 workers or more	7	14	58	19	1	12	12
100 to 499 workers	7	11	57	22	2	12	12
500 workers or more	7	15	59	18	1	12	12

[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/glossary20142015.htm.

Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,[1] State and local government workers, National Compensation Survey, March 2015

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	0.8	1.1	1.7	1.6	0.1	0.2	0.0
Full time	0.9	1.2	1.8	1.7	0.1	0.2	0.0
Part time	–	2.0	3.5	3.9	–	0.3	0.5
Union	0.7	0.9	2.1	2.1	0.1	0.1	0.0
Nonunion	1.5	1.9	2.4	1.8	0.2	0.2	0.0
1 to 99 workers	–	4.9	4.3	3.8	–	0.4	([3])
1 to 49 workers	–	3.8	5.5	5.4	–	0.5	([3])
50 to 99 workers	–	–	7.4	5.4	–	0.5	2.0
100 workers or more	0.9	1.2	1.8	1.8	0.1	0.2	0.0
100 to 499 workers	1.4	2.2	2.7	2.4	0.3	0.3	0.0
500 workers or more	1.2	1.3	2.1	1.9	0.1	0.2	0.0
After 5 years							
All workers	0.8	1.1	1.6	1.5	0.1	0.1	0.0
Full time	0.9	1.2	1.7	1.6	0.1	0.2	0.0
Part time	–	2.1	3.4	3.9	–	0.3	1.3
Union	0.7	0.9	2.0	1.9	0.1	0.1	0.0
Nonunion	1.5	2.0	2.4	1.8	0.2	0.2	0.0
1 to 99 workers	–	4.9	4.5	3.9	–	0.4	([3])
1 to 49 workers	–	3.6	5.6	5.5	–	0.5	([3])
50 to 99 workers	–	–	7.5	5.3	–	0.5	1.6
100 workers or more	0.9	1.2	1.8	1.6	0.1	0.2	0.0
100 to 499 workers	1.4	2.4	2.8	2.7	0.3	0.3	0.0
500 workers or more	1.2	1.3	2.0	1.7	0.1	0.2	0.0

See footnotes at end of table.

Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,[1] State and local government workers, National Compensation Survey, March 2015—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	0.8	1.6	1.7	1.6	0.1	0.1	0.0
Full time	0.9	1.7	1.8	1.6	0.1	0.2	0.0
Part time	–	2.1	3.4	3.9	–	0.3	1.2
Union	0.7	0.9	2.0	2.0	0.1	0.1	0.0
Nonunion	1.5	2.9	2.4	1.8	0.2	0.2	0.0
1 to 99 workers	–	5.0	4.5	3.9	–	0.4	([3])
1 to 49 workers	–	3.6	5.8	5.5	–	0.5	([3])
50 to 99 workers	–	–	7.5	5.4	–	0.5	1.5
100 workers or more	0.9	1.6	1.8	1.7	0.1	0.2	0.0
100 to 499 workers	1.4	2.4	2.9	2.9	0.3	0.3	0.0
500 workers or more	1.2	1.9	2.0	1.8	0.1	0.2	0.0
After 20 years							
All workers	0.8	1.6	1.7	1.7	0.4	0.1	0.0
Full time	0.9	1.7	1.8	1.7	0.4	0.2	0.0
Part time	–	2.1	3.4	3.9	–	0.3	1.2
Union	0.6	0.9	2.1	2.1	0.6	0.2	0.0
Nonunion	1.5	2.9	2.4	1.8	0.2	0.2	0.0
1 to 99 workers	–	5.0	4.5	3.9	–	0.4	([3])
1 to 49 workers	–	3.6	5.8	5.4	–	0.6	([3])
50 to 99 workers	–	–	7.5	5.4	–	0.5	1.5
100 workers or more	0.9	1.6	1.8	1.9	0.4	0.2	0.0
100 to 499 workers	1.3	2.4	2.8	2.8	0.9	0.3	0.0
500 workers or more	1.1	1.9	2.1	2.0	0.3	0.2	0.0

[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/glossary20142015.htm.

Table 36. Paid sick leave: Carryover provisions, State and local government workers, National Compensation Survey, March 2015

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

Characteristics	Carryover provision[1]			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	92	63	29	8
Worker characteristics				
Management, professional, and related	92	62	29	8
Professional and related	91	62	30	9
Teachers	90	59	31	10
Primary, secondary, and special education school teachers	89	57	32	11
Service	92	66	26	8
Protective service	90	65	26	10
Sales and office	92	64	28	8
Office and administrative support	93	64	29	7
Natural resources, construction, and maintenance	–	60	–	–
Production, transportation, and material moving	97	62	34	3
Full time	92	63	29	8
Part time	95	68	27	5
Union	94	66	28	6
Nonunion	89	60	29	11
Average wage within the following categories:[2]				
Lowest 25 percent	90	60	30	10
Lowest 10 percent	90	58	32	10
Second 25 percent	93	65	29	7
Third 25 percent	91	65	26	9
Highest 25 percent	92	63	29	8
Highest 10 percent	92	63	29	8
Establishment characteristics				
Service-providing industries	92	63	29	8
Education and health services	91	62	29	9
Educational services	91	62	29	9
Elementary and secondary schools	90	59	31	10
Junior colleges, colleges, and universities	93	71	22	7
Health care and social assistance	89	60	29	11
Hospitals	91	66	26	9
Public administration	95	67	28	5
1 to 99 workers	88	53	35	12
1 to 49 workers	–	52	–	–
50 to 99 workers	–	54	–	–
100 workers or more	92	64	28	8
100 to 499 workers	92	51	41	8
500 workers or more	92	69	24	8

See footnotes at end of table.

Table 36. Paid sick leave: Carryover provisions, State and local government workers, National Compensation Survey, March 2015—continued

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

Characteristics	Carryover provision[1]			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
State government	95	76	19	5
Local government	90	58	33	10
Geographic areas				
Northeast	94	59	34	6
New England	94	48	46	6
Middle Atlantic	93	64	30	7
South	88	63	25	12
South Atlantic	88	68	20	12
East South Central	–	59	–	–
West South Central	87	57	30	13
Midwest	93	51	42	7
East North Central	92	53	38	8
West North Central	95	46	50	5
West	96	81	16	4
Mountain	–	72	–	–
Pacific	96	84	13	4

[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 2015.

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

Table 36. Standard errors for paid sick leave: Carryover provisions, State and local government workers, National Compensation Survey, March 2015

Characteristics	Carryover provision[1]			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	0.8	1.8	1.5	0.8
Worker characteristics				
Management, professional, and related	0.9	2.0	1.8	0.9
Professional and related	0.9	2.2	1.9	0.9
Teachers	1.1	2.2	2.1	1.1
Primary, secondary, and special education school teachers	1.2	2.5	2.4	1.2
Service	1.6	2.2	1.8	1.6
Protective service	2.7	3.4	3.0	2.7
Sales and office	1.4	2.9	2.5	1.4
Office and administrative support	1.4	3.0	2.6	1.4
Natural resources, construction, and maintenance	–	3.7	–	–
Production, transportation, and material moving	0.8	4.4	4.1	0.8
Full time	0.9	2.0	1.6	0.9
Part time	2.1	3.1	2.6	2.1
Union	0.8	1.7	1.7	0.8
Nonunion	1.5	3.0	2.3	1.5
Average wage within the following categories:[2]				
Lowest 25 percent	1.9	2.9	2.1	1.9
Lowest 10 percent	2.6	4.0	3.2	2.6
Second 25 percent	1.0	2.6	2.2	1.0
Third 25 percent	1.4	2.5	2.1	1.4
Highest 25 percent	0.9	1.8	1.7	0.9
Highest 10 percent	1.2	2.5	2.1	1.2
Establishment characteristics				
Service-providing industries	0.8	1.9	1.5	0.8
Education and health services	1.0	2.1	1.8	1.0
Educational services	1.0	2.1	1.9	1.0
Elementary and secondary schools	1.1	2.2	2.2	1.1
Junior colleges, colleges, and universities	2.4	4.7	3.8	2.4
Health care and social assistance	2.6	5.2	4.3	2.6
Hospitals	2.9	6.7	5.4	2.9
Public administration	1.2	2.6	2.4	1.2
1 to 99 workers	2.9	4.9	3.8	2.9
1 to 49 workers	–	6.6	–	–
50 to 99 workers	–	7.7	–	–
100 workers or more	0.8	1.8	1.5	0.8
100 to 499 workers	1.2	3.6	3.3	1.2
500 workers or more	1.0	1.7	1.6	1.0

See footnotes at end of table.

Table 36. Standard errors for paid sick leave: Carryover provisions, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Carryover provision[1]			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
State government	1.6	3.5	2.9	1.6
Local government	0.9	1.8	1.6	0.9
Geographic areas				
Northeast	1.3	2.0	2.0	1.3
New England	1.4	5.2	5.8	1.4
Middle Atlantic	1.7	1.9	1.6	1.7
South	1.8	3.6	2.9	1.8
South Atlantic	2.2	4.6	4.6	2.2
East South Central	–	9.3	–	–
West South Central	2.6	6.5	4.5	2.6
Midwest	1.1	3.5	3.0	1.1
East North Central	1.4	3.3	2.5	1.4
West North Central	1.4	8.0	7.5	1.4
West	0.7	3.4	3.2	0.7
Mountain	–	8.6	–	–
Pacific	0.6	3.5	3.6	0.6

[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 2015.

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

Table 37. Paid sick leave: Limit on days accumulated, State and local government workers, National Compensation Survey, March 2015

(Includes workers in sick leave plans[1] that specify a fixed number of days and limit the number of accumulated carryover days)

Characteristics	Limit on paid sick leave days accumulated[2]					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	43	90	130	180	240	139
Worker characteristics						
Management, professional, and related	45	90	135	180	240	144
Professional and related	60	100	145	180	230	145
Teachers	60	100	150	180	240	150
Primary, secondary, and special education school teachers	60	100	150	180	240	149
Service	30	60	120	180	225	123
Protective service	30	–	120	180	234	123
Sales and office	–	90	130	180	240	140
Office and administrative support	40	90	128	180	240	140
Natural resources, construction, and maintenance	–	–	–	–	–	124
Production, transportation, and material moving	–	–	135	219	250	150
Full time	43	90	130	180	240	138
Part time	–	93	130	199	250	145
Union	80	120	160	200	250	161
Nonunion	30	60	120	180	212	116
Average wage within the following categories:[3]						
Lowest 25 percent	30	60	120	180	200	117
Lowest 10 percent	30	45	90	140	199	103
Second 25 percent	40	90	130	180	240	139
Third 25 percent	45	90	120	180	240	136
Highest 25 percent	60	120	160	199	240	158
Highest 10 percent	90	125	160	200	250	164
Establishment characteristics						
Service-providing industries	43	90	130	180	240	139
Education and health services	53	90	145	180	240	147
Educational services	50	90	145	180	240	146
Elementary and secondary schools	50	90	140	180	240	145
Junior colleges, colleges, and universities	–	120	180	180	200	158
Health care and social assistance	–	90	150	180	225	150
Hospitals	–	90	135	180	200	139
Public administration	30	60	120	180	225	122
1 to 99 workers	–	56	90	120	180	96
1 to 49 workers	–	–	–	–	–	92
50 to 99 workers	–	–	–	–	–	102
100 workers or more	45	90	139	180	240	145
100 to 499 workers	35	80	120	180	225	131
500 workers or more	60	110	150	200	240	153

See footnotes at end of table.

Table 37. Paid sick leave: Limit on days accumulated, State and local government workers, National Compensation Survey, March 2015—continued

(Includes workers in sick leave plans[1] that specify a fixed number of days and limit the number of accumulated carryover days)

Characteristics	Limit on paid sick leave days accumulated[2]					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	–	120	180	180	240	159
Local government	40	84	120	180	240	134
Geographic areas						
Northeast	110	150	180	200	260	180
New England	105	120	180	200	250	165
Middle Atlantic	120	160	180	200	300	188
South	30	66	120	180	240	124
South Atlantic	60	90	120	180	180	127
East South Central	–	–	–	–	–	145
West South Central	–	–	110	175	–	108
Midwest	45	80	120	180	205	131
East North Central	45	100	120	180	255	145
West North Central	45	65	120	145	180	113
West	30	60	120	156	200	119
Mountain	–	–	–	–	–	108
Pacific	–	100	125	–	200	126

[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 2015.

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

Table 37. Standard errors for paid sick leave: Limit on days accumulated, State and local government workers, National Compensation Survey, March 2015

Characteristics	Limit on paid sick leave days accumulated[1]					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	6.5	0.8	7.0	0.0	12.2	2.9
Worker characteristics						
Management, professional, and related	11.5	14.0	10.3	0.0	24.2	3.6
Professional and related	10.0	10.6	12.3	0.0	20.3	3.8
Teachers	3.6	9.8	12.7	2.9	15.6	5.0
Primary, secondary, and special education school teachers	10.0	13.1	16.3	11.2	7.4	5.7
Service	1.9	9.4	5.3	11.8	20.4	5.6
Protective service	3.4	–	17.4	41.4	26.0	8.5
Sales and office	–	1.3	13.5	9.5	4.1	6.2
Office and administrative support	10.9	0.0	11.8	7.3	3.8	6.3
Natural resources, construction, and maintenance	–	–	–	–	–	8.1
Production, transportation, and material moving	–	–	18.5	19.5	18.0	11.3
Full time	6.3	0.8	7.1	0.0	14.5	3.0
Part time	–	16.4	14.2	27.4	24.6	9.8
Union	12.7	0.0	10.3	3.0	4.0	4.1
Nonunion	0.5	1.1	19.1	5.9	40.7	3.9
Average wage within the following categories:[2]						
Lowest 25 percent	1.1	1.9	14.8	13.5	24.6	4.9
Lowest 10 percent	5.8	10.0	7.6	30.7	26.4	6.9
Second 25 percent	7.6	1.7	13.0	6.0	13.1	4.7
Third 25 percent	9.9	5.8	10.6	0.0	6.1	5.4
Highest 25 percent	15.1	0.0	6.7	22.2	15.3	4.8
Highest 10 percent	8.6	10.8	0.0	11.6	11.8	4.8
Establishment characteristics						
Service-providing industries	6.9	0.0	6.5	0.0	11.7	2.9
Education and health services	8.5	13.5	8.9	3.6	13.5	3.7
Educational services	10.1	14.8	8.4	3.7	11.3	3.7
Elementary and secondary schools	8.8	8.8	11.7	4.9	6.7	4.9
Junior colleges, colleges, and universities	–	9.0	22.8	20.9	56.6	5.7
Health care and social assistance	–	20.9	40.5	22.1	38.7	12.1
Hospitals	–	12.4	27.7	4.6	0.0	8.8
Public administration	4.1	9.1	0.0	21.6	23.2	5.8
1 to 99 workers	–	12.5	4.1	1.1	9.4	5.7
1 to 49 workers	–	–	–	–	–	6.8
50 to 99 workers	–	–	–	–	–	10.6
100 workers or more	3.6	7.2	9.8	0.0	3.7	3.4
100 to 499 workers	8.6	14.2	0.0	1.2	19.9	6.3
500 workers or more	3.9	13.8	12.9	16.6	4.0	4.2

See footnotes at end of table.

Table 37. Standard errors for paid sick leave: Limit on days accumulated, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Limit on paid sick leave days accumulated[1]					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	–	2.7	15.7	12.0	65.2	6.7
Local government	9.9	9.9	2.0	0.0	15.4	3.5
Geographic areas						
Northeast	11.5	12.9	12.6	12.1	59.6	5.1
New England	5.0	0.0	35.9	13.7	16.0	10.7
Middle Atlantic	7.3	0.0	22.0	31.4	9.3	4.7
South	4.2	16.2	5.2	0.0	64.0	4.9
South Atlantic	3.3	3.2	24.7	0.0	5.9	5.8
East South Central	–	–	–	–	–	13.9
West South Central	–	–	23.5	51.1	–	9.1
Midwest	2.9	14.5	0.0	24.4	24.5	5.2
East North Central	9.4	8.1	0.0	7.6	60.9	8.4
West North Central	8.4	19.0	4.1	27.6	0.0	5.7
West	0.0	8.7	5.7	39.1	28.1	8.9
Mountain	–	–	–	–	–	20.5
Pacific	–	24.9	8.0	–	40.1	10.2

[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 2015.

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

Table 38. Paid vacations: Number of annual days by service requirement,[1] State and local government workers, National Compensation Survey, March 2015

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service[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	3	10	58	18	9	1	12	12
Full time	3	10	59	18	9	1	13	12
Part time	10	23	41	–	6	–	11	10
Union	3	13	60	16	6	1	12	11
Nonunion	4	8	56	20	11	1	13	12
1 to 99 workers	–	13	60	15	6	–	12	12
1 to 49 workers	3	14	64	–	7	–	12	11
50 to 99 workers	6	–	55	20	5	–	12	12
100 workers or more	3	10	57	19	9	1	13	12
100 to 499 workers	2	15	59	17	6	1	12	12
500 workers or more	4	8	57	19	10	2	13	12
After 5 years								
All workers	1	4	27	49	14	5	16	15
Full time	1	4	26	50	14	5	16	15
Part time	8	11	39	33	–	–	13	13
Union	1	6	22	54	12	5	15	15
Nonunion	2	3	31	45	15	4	16	15
1 to 99 workers	–	4	31	55	6	–	15	15
1 to 49 workers	–	–	31	56	8	–	15	15
50 to 99 workers	–	–	31	54	5	–	15	15
100 workers or more	2	4	26	48	15	5	16	15
100 to 499 workers	–	–	35	47	8	5	15	15
500 workers or more	2	5	23	49	17	5	16	15

See footnotes at end of table.

Table 38. Paid vacations: Number of annual days by service requirement,[1] State and local government workers, National Compensation Survey, March 2015—continued

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service[2]						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	1	2	9	52	26	10	18	18
Full time	1	1	8	52	27	10	18	18
Part time	–	7	21	50	15	–	16	16
Union	([3])	3	9	50	27	11	18	18
Nonunion	1	1	9	54	26	9	18	18
1 to 99 workers	–	–	11	59	21	7	17	18
1 to 49 workers	–	–	–	53	27	6	18	18
50 to 99 workers	–	–	10	68	11	8	17	17
100 workers or more	1	2	9	51	27	10	18	18
100 to 499 workers	–	–	10	55	25	7	18	18
500 workers or more	1	2	8	50	28	11	19	18
After 20 years								
All workers	1	1	5	14	47	32	22	22
Full time	1	1	5	14	47	33	22	22
Part time	–	–	14	18	46	14	19	20
Union	([3])	2	5	11	47	35	22	22
Nonunion	1	1	6	17	46	29	22	22
1 to 99 workers	–	–	8	17	45	28	21	22
1 to 49 workers	–	–	–	13	47	30	21	22
50 to 99 workers	–	–	9	–	42	25	21	21
100 workers or more	1	1	5	14	47	32	22	22
100 to 499 workers	–	–	7	18	44	30	22	21
500 workers or more	1	1	4	12	48	33	22	23

[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/glossary20142015.htm.

Table 38. Standard errors for paid vacations: Number of annual days by service requirement,[1] State and local government workers, National Compensation Survey, March 2015

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	0.6	0.8	1.7	1.7	1.1	0.2	0.2	0.0
Full time	0.6	0.8	1.8	1.8	1.1	0.3	0.2	0.0
Part time	2.0	2.5	5.5	–	2.7	–	0.4	0.3
Union	0.6	1.3	1.7	1.4	1.0	0.3	0.2	0.7
Nonunion	0.8	0.8	2.8	2.9	1.8	0.3	0.3	([3])
1 to 99 workers	–	2.6	4.0	3.4	1.2	–	0.3	0.8
1 to 49 workers	1.1	3.4	5.7	–	2.1	–	0.4	1.7
50 to 99 workers	2.0	–	4.8	4.1	1.5	–	0.4	0.0
100 workers or more	0.6	0.9	1.8	1.9	1.2	0.3	0.2	0.0
100 to 499 workers	0.7	2.3	3.3	2.9	1.4	0.1	0.3	1.2
500 workers or more	0.8	0.8	2.0	2.0	1.4	0.3	0.2	0.0
After 5 years								
All workers	0.3	0.6	1.6	1.4	1.7	0.6	0.2	0.0
Full time	0.3	0.6	1.6	1.5	1.8	0.6	0.2	0.0
Part time	1.6	1.9	5.7	5.9	–	–	0.4	1.6
Union	0.2	1.0	1.2	1.6	0.8	0.9	0.2	0.0
Nonunion	0.4	0.4	2.4	2.1	2.9	0.7	0.3	([3])
1 to 99 workers	–	1.7	3.9	4.4	1.5	–	0.3	0.0
1 to 49 workers	–	–	5.3	5.8	2.3	–	0.4	([3])
50 to 99 workers	–	–	4.9	6.1	1.5	–	0.4	0.0
100 workers or more	0.3	0.6	1.6	1.4	1.9	0.6	0.2	0.0
100 to 499 workers	–	–	3.8	3.5	1.6	1.2	0.3	0.0
500 workers or more	0.3	0.7	1.5	1.5	2.3	0.7	0.2	([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, National Compensation Survey, March 2015—continued

Characteristics	Paid vacation days by length of service[2]						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	0.3	0.4	0.9	1.9	1.6	0.8	0.2	([3])
Full time	0.3	0.4	0.9	1.9	1.6	0.8	0.2	([3])
Part time	–	1.4	2.8	5.7	2.6	–	0.5	0.8
Union	0.2	0.8	0.7	1.9	1.4	1.1	0.2	([3])
Nonunion	0.4	0.2	1.5	2.9	2.5	1.0	0.3	([3])
1 to 99 workers	–	–	2.7	4.6	3.5	1.5	0.4	1.4
1 to 49 workers	–	–	–	6.0	5.3	2.2	0.5	0.7
50 to 99 workers	–	–	3.0	5.8	2.7	2.8	0.5	2.1
100 workers or more	0.3	0.4	0.8	1.9	1.6	0.9	0.2	([3])
100 to 499 workers	–	–	1.7	3.3	2.2	1.6	0.3	([3])
500 workers or more	0.3	0.6	0.9	2.0	2.0	1.0	0.2	0.2
After 20 years								
All workers	0.2	0.4	0.7	1.4	1.8	1.6	0.2	0.2
Full time	0.3	0.4	0.7	1.4	1.9	1.7	0.2	0.5
Part time	–	–	2.2	2.8	6.3	3.2	0.6	0.5
Union	0.1	0.7	0.6	0.9	2.3	2.0	0.2	1.0
Nonunion	0.4	0.2	1.2	2.3	2.6	2.3	0.3	0.2
1 to 99 workers	–	–	2.6	4.5	4.3	4.0	0.6	0.9
1 to 49 workers	–	–	–	3.4	5.7	4.5	0.7	0.6
50 to 99 workers	–	–	2.9	–	7.0	6.3	0.9	0.6
100 workers or more	0.3	0.4	0.5	1.3	2.0	1.8	0.2	0.5
100 to 499 workers	–	–	1.5	3.4	3.5	3.2	0.4	0.9
500 workers or more	0.3	0.5	0.4	1.4	2.1	2.0	0.2	0.4

[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/glossary20142015.htm.

Table 39. Consolidated leave plans:[1] Access, State and local government workers, National Compensation Survey, March 2015

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	11	18	22	26	29	89	12	15	18	21
Worker characteristics										
Management, professional, and related	12	19	23	26	28	88	13	15	18	21
Professional and related	13	19	23	26	28	87	12	15	17	21
Service	10	18	22	25	28	90	11	14	17	21
Protective service	8	18	21	25	29	92	11	14	17	22
Sales and office	10	18	23	27	29	90	12	15	18	22
Office and administrative support	10	19	23	27	30	90	12	15	18	22
Natural resources, construction, and maintenance	7	19	23	26	29	93	11	14	17	21
Production, transportation, and material moving	8	15	20	23	24	92	10	14	17	21
Full time	10	19	23	26	29	90	12	15	18	22
Part time	13	16	19	22	24	87	10	12	15	19
Union	6	19	24	28	31	94	11	15	18	22
Nonunion	14	18	22	25	28	86	12	15	17	21
Average wage within the following categories:[2]										
Lowest 25 percent	13	17	21	25	27	87	11	14	17	20
Lowest 10 percent	20	17	21	24	26	80	12	14	17	20
Second 25 percent	10	19	23	26	29	90	12	15	18	22
Third 25 percent	10	18	22	25	28	90	12	15	18	22
Highest 25 percent	8	21	25	28	31	92	12	15	17	21
Highest 10 percent	8	22	25	28	30	92	13	15	17	21
Establishment characteristics										
Service-providing industries	10	19	22	26	29	90	12	15	18	21
Education and health services	10	19	22	25	27	90	13	15	17	21
Educational services	3	18	20	21	23	97	13	15	17	20
Elementary and secondary schools	2	10	11	12	13	98	11	13	16	18
Junior colleges, colleges, and universities	4	23	27	29	30	96	15	17	19	22
Health care and social assistance	28	20	23	26	29	72	12	16	18	23
Hospitals	31	20	23	26	29	69	13	16	19	23
Public administration	10	18	22	26	30	90	11	15	18	22
1 to 99 workers	12	18	20	23	26	88	11	14	17	21
100 workers or more	10	19	23	26	29	90	12	15	18	21
100 to 499 workers	12	18	22	26	29	88	11	14	17	21
500 workers or more	10	19	23	26	29	90	12	15	18	22

See footnotes at end of table.

Table 39. Consolidated leave plans:[1] Access, State and local government workers, National Compensation Survey, March 2015—continued

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
State government	6	19	22	25	27	94	13	16	19	23
Local government	13	18	22	26	29	87	11	14	17	21
Geographic areas										
Northeast	3	20	23	26	29	97	12	16	19	22
Middle Atlantic	3	19	23	26	30	97	12	16	19	22
South	12	18	21	24	27	88	12	15	17	21
South Atlantic	9	18	21	23	27	91	12	15	18	22
East South Central	12	20	24	28	30	88	12	15	18	21
West South Central	19	16	20	23	26	81	11	14	16	20
Midwest	11	18	23	26	28	89	11	14	17	21
East North Central	8	19	23	26	29	92	11	14	17	21
West	13	19	24	28	31	87	12	15	17	21
Pacific	13	20	25	29	31	87	12	15	17	21

[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 2015.

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

Table 39. Standard errors for consolidated leave plans:[1] Access, State and local government workers, National Compensation Survey, March 2015

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	1.0	0.4	0.4	0.5	0.6	1.0	0.2	0.2	0.2	0.2
Worker characteristics										
Management, professional, and related	1.4	0.6	0.7	0.8	0.8	1.4	0.4	0.3	0.3	0.2
Professional and related	1.6	0.7	0.9	0.9	1.0	1.6	0.4	0.3	0.3	0.3
Service	1.2	0.5	0.6	0.7	0.7	1.2	0.2	0.2	0.2	0.3
Protective service	1.7	0.7	1.0	1.3	1.3	1.7	0.2	0.3	0.3	0.4
Sales and office	1.6	0.5	0.6	0.9	0.8	1.6	0.2	0.2	0.2	0.3
Office and administrative support	1.5	0.5	0.6	0.9	0.8	1.5	0.2	0.2	0.2	0.3
Natural resources, construction, and maintenance	1.5	0.8	0.8	0.9	0.9	1.5	0.3	0.3	0.3	0.3
Production, transportation, and material moving	2.3	1.5	1.5	2.0	2.1	2.3	0.4	0.4	0.4	0.5
Full time	1.1	0.4	0.5	0.5	0.5	1.1	0.2	0.2	0.2	0.2
Part time	3.1	1.3	1.6	2.4	2.7	3.1	0.5	0.3	0.4	0.6
Union	1.2	0.6	0.7	0.9	0.9	1.2	0.1	0.1	0.2	0.2
Nonunion	1.5	0.5	0.5	0.5	0.6	1.5	0.4	0.3	0.3	0.3
Average wage within the following categories:[2]										
Lowest 25 percent	1.7	0.4	0.5	0.6	0.6	1.7	0.3	0.3	0.3	0.4
Lowest 10 percent	3.8	0.6	0.6	0.8	1.0	3.8	0.7	0.6	0.7	0.8
Second 25 percent	1.1	0.5	0.5	0.7	0.7	1.1	0.2	0.2	0.2	0.2
Third 25 percent	1.3	0.5	0.7	0.8	1.0	1.3	0.3	0.3	0.3	0.3
Highest 25 percent	1.5	1.0	1.2	1.1	1.1	1.5	0.2	0.2	0.3	0.3
Highest 10 percent	1.7	1.4	1.6	1.5	1.4	1.7	0.4	0.4	0.4	0.4
Establishment characteristics										
Service-providing industries	1.0	0.4	0.4	0.5	0.6	1.0	0.2	0.2	0.2	0.2
Education and health services	1.1	0.7	0.8	0.9	0.9	1.1	0.4	0.3	0.3	0.3
Educational services	0.7	2.6	3.3	3.1	3.0	0.7	0.4	0.4	0.3	0.3
Elementary and secondary schools	0.7	1.4	1.4	1.5	1.9	0.7	0.2	0.2	0.2	0.4
Junior colleges, colleges, and universities	1.4	3.0	3.5	2.9	2.3	1.4	0.7	0.6	0.5	0.5
Health care and social assistance	3.4	0.6	0.6	0.8	0.9	3.4	0.4	0.4	0.4	0.4
Hospitals	5.1	0.8	0.8	0.9	1.1	5.1	0.6	0.6	0.6	0.6
Public administration	1.5	0.4	0.6	0.8	0.8	1.5	0.2	0.2	0.2	0.2
1 to 99 workers	3.1	0.8	0.8	0.9	0.9	3.1	0.3	0.3	0.4	0.6
100 workers or more	1.1	0.4	0.5	0.6	0.6	1.1	0.2	0.2	0.2	0.2
100 to 499 workers	2.2	0.7	0.8	1.1	1.3	2.2	0.2	0.2	0.2	0.3
500 workers or more	1.1	0.5	0.6	0.7	0.7	1.1	0.3	0.3	0.2	0.2

See footnotes at end of table.

Table 39. Standard errors for consolidated leave plans:[1] Access, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
State government	1.3	1.2	1.4	1.3	0.9	1.3	0.4	0.4	0.3	0.2
Local government	1.4	0.4	0.5	0.6	0.7	1.4	0.1	0.1	0.1	0.2
Geographic areas										
Northeast	0.9	1.6	1.1	1.3	1.4	0.9	0.5	0.3	0.2	0.3
Middle Atlantic	0.9	1.5	1.4	1.8	1.6	0.9	0.6	0.4	0.3	0.2
South	1.5	0.5	0.5	0.6	0.6	1.5	0.4	0.3	0.3	0.4
South Atlantic	1.4	0.6	0.5	0.7	1.0	1.4	0.3	0.2	0.3	0.4
East South Central	2.6	1.6	0.7	0.6	0.2	2.6	1.5	1.2	1.2	1.3
West South Central	4.4	0.8	0.9	1.3	1.2	4.4	0.1	0.2	0.3	0.4
Midwest	2.4	1.1	1.2	1.1	1.3	2.4	0.6	0.6	0.4	0.3
East North Central	2.3	2.1	2.4	2.1	2.3	2.3	0.4	0.3	0.3	0.4
West	2.7	0.5	0.7	1.0	1.1	2.7	0.3	0.3	0.3	0.4
Pacific	3.2	0.5	0.8	1.2	1.3	3.2	0.3	0.4	0.4	0.4

[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 2015.

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

Table 40 . Quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Childcare[1]	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	13	4	11	52	74
Worker characteristics					
Management, professional, and related	14	4	10	53	74
Professional and related	13	4	8	53	74
Teachers	12	3	5	51	71
Primary, secondary, and special education school teachers	9	1	3	49	71
Service	12	5	10	50	74
Protective service	12	5	13	56	81
Sales and office	15	4	16	51	73
Office and administrative support	16	5	16	52	75
Natural resources, construction, and maintenance	11	2	11	55	75
Production, transportation, and material moving	6	–	13	43	69
Full time	14	5	11	55	78
Part time	8	2	7	38	54
Union	16	2	13	56	84
Nonunion	11	6	8	49	65
Average wage within the following categories:[2]					
Lowest 25 percent	10	4	5	43	62
Lowest 10 percent	9	–	3	38	52
Second 25 percent	16	6	14	54	79
Third 25 percent	15	4	13	57	78
Highest 25 percent	13	3	11	55	79
Highest 10 percent	16	4	11	55	79
Establishment characteristics					
Service-providing industries	13	4	11	52	74
Education and health services	13	4	7	51	73
Educational services	13	3	6	50	72
Elementary and secondary schools	8	1	3	46	71
Junior colleges, colleges, and universities	29	–	–	64	77
Health care and social assistance	16	–	15	57	80
Hospitals	19	–	–	62	81
Public administration	16	5	17	55	77
1 to 99 workers	8	5	5	35	47
1 to 49 workers	7	6	5	32	38
50 to 99 workers	–	3	–	41	61
100 workers or more	14	4	12	54	78
100 to 499 workers	9	1	6	39	57
500 workers or more	16	5	14	60	85

See footnotes at end of table.

Table 40 . Quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Childcare[1]	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
State government	28	–	20	68	84
Local government	8	2	7	46	70
Geographic areas					
Northeast	19	–	5	41	80
New England	–	–	5	35	76
Middle Atlantic	19	–	5	43	82
South	11	7	5	52	69
South Atlantic	10	8	5	60	83
East South Central	–	–	–	41	46
West South Central	6	2	5	47	62
Midwest	12	–	–	48	67
East North Central	10	1	14	49	66
West North Central	–	–	–	46	68
West	15	4	24	65	85
Mountain	17	–	21	64	89
Pacific	14	4	26	66	83

[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 2015.

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

Table 40. Standard errors for quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2015

Characteristics	Childcare[1]	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	1.3	1.0	1.0	1.6	1.5
Worker characteristics					
Management, professional, and related	1.3	1.1	1.2	1.7	1.7
Professional and related	1.3	1.0	1.2	1.8	1.8
Teachers	1.4	0.8	1.0	2.0	1.8
Primary, secondary, and special education school teachers	1.1	0.3	0.8	1.9	1.7
Service	1.7	1.3	0.9	2.3	1.7
Protective service	1.9	1.2	1.5	2.9	2.5
Sales and office	1.9	1.3	1.9	2.5	2.5
Office and administrative support	2.0	1.3	1.9	2.4	2.5
Natural resources, construction, and maintenance	3.0	0.9	1.8	4.0	2.8
Production, transportation, and material moving	1.3	–	2.5	4.5	5.5
Full time	1.4	1.2	1.1	1.7	1.5
Part time	1.7	0.7	1.4	2.7	2.7
Union	1.4	0.6	1.1	1.9	1.4
Nonunion	1.8	1.7	1.2	2.4	2.2
Average wage within the following categories:[2]					
Lowest 25 percent	1.9	1.3	0.8	2.4	2.3
Lowest 10 percent	2.5	–	0.8	3.0	3.5
Second 25 percent	2.0	1.7	2.2	2.3	1.8
Third 25 percent	1.3	0.9	1.4	2.0	2.0
Highest 25 percent	1.3	0.9	1.0	1.9	1.9
Highest 10 percent	2.1	1.9	2.1	3.2	3.6
Establishment characteristics					
Service-providing industries	1.3	1.0	1.1	1.6	1.5
Education and health services	1.8	1.4	1.7	1.9	2.0
Educational services	1.9	1.5	1.4	2.0	1.9
Elementary and secondary schools	1.0	0.3	0.4	1.8	1.7
Junior colleges, colleges, and universities	7.2	–	–	6.3	6.3
Health care and social assistance	2.4	–	3.9	4.7	5.5
Hospitals	3.7	–	–	6.3	7.6
Public administration	1.9	1.7	1.3	2.4	2.3
1 to 99 workers	1.7	1.4	1.5	3.6	4.8
1 to 49 workers	2.0	1.8	2.1	5.1	5.1
50 to 99 workers	–	1.4	–	6.5	6.9
100 workers or more	1.4	1.1	1.1	1.8	1.5
100 to 499 workers	1.4	0.6	1.1	3.2	3.2
500 workers or more	1.7	1.5	1.5	1.9	1.5

See footnotes at end of table.

Table 40. Standard errors for quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Childcare[1]	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
State government	4.2	–	3.9	4.4	3.8
Local government	0.6	0.3	0.5	1.5	1.5
Geographic areas					
Northeast	1.3	–	0.9	2.8	2.1
New England	–	–	2.0	6.9	2.1
Middle Atlantic	1.1	–	1.0	2.8	2.8
South	2.5	2.5	0.6	3.3	3.0
South Atlantic	2.4	2.9	0.9	4.0	2.2
East South Central	–	–	–	9.7	9.2
West South Central	1.3	0.6	1.0	5.2	4.5
Midwest	2.5	–	–	2.5	2.8
East North Central	1.0	0.7	2.1	3.1	2.3
West North Central	–	–	–	4.3	6.1
West	2.2	0.9	1.9	2.9	2.3
Mountain	3.5	–	4.0	6.2	3.7
Pacific	2.8	1.0	2.1	3.3	2.7

[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 2015.

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

Table 41. Financial benefits: Access, State and local government workers, National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution[3]	Financial planning
		Flexible benefits	Dependent care flexible spending account[1]	Health care flexible spending account[2]		
All workers	24	34	54	60	60	24
Worker characteristics						
Management, professional, and related	25	37	56	63	61	25
Professional and related	24	37	56	63	61	24
Teachers	23	36	51	61	57	20
Primary, secondary, and special education school teachers	21	37	51	62	57	19
Service	21	28	51	56	58	24
Protective service	23	29	59	60	61	29
Sales and office	24	35	56	60	61	26
Office and administrative support	24	35	57	61	62	27
Natural resources, construction, and maintenance	25	36	54	57	62	25
Production, transportation, and material moving	22	32	41	43	56	15
Full time	25	38	59	64	65	26
Part time	16	16	31	35	35	15
Union	21	32	57	64	64	29
Nonunion	26	37	52	56	57	20
Average wage within the following categories:[4]						
Lowest 25 percent	23	30	45	50	51	19
Lowest 10 percent	18	24	35	40	47	14
Second 25 percent	24	34	59	62	64	28
Third 25 percent	24	38	58	63	62	28
Highest 25 percent	24	35	57	65	64	24
Highest 10 percent	22	32	50	61	60	25
Establishment characteristics						
Service-providing industries	24	34	54	60	60	24
Education and health services	25	36	54	62	59	22
Educational services	26	36	54	63	60	22
Elementary and secondary schools	22	36	50	59	56	19
Junior colleges, colleges, and universities	39	36	66	75	73	30
Health care and social assistance	17	41	55	58	53	28
Hospitals	21	50	55	56	55	27
Public administration	23	32	58	59	63	30
1 to 99 workers	18	22	33	37	43	20
1 to 49 workers	16	18	32	34	37	17
50 to 99 workers	20	27	35	41	51	25
100 workers or more	25	36	58	63	63	25
100 to 499 workers	17	31	43	45	55	20
500 workers or more	27	38	63	70	65	27

See footnotes at end of table.

Table 41. Financial benefits: Access, State and local government workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution[3]	Financial planning
		Flexible benefits	Dependent care flexible spending account[1]	Health care flexible spending account[2]		
State government	35	35	72	74	77	39
Local government	20	34	48	55	54	19
Geographic areas						
Northeast	6	12	36	45	68	26
New England	15	–	42	41	55	–
Middle Atlantic	3	14	34	47	72	26
South	30	45	60	65	61	19
South Atlantic	33	46	64	69	57	25
East South Central	–	51	38	46	67	–
West South Central	22	39	66	69	64	15
Midwest	22	25	49	55	55	28
East North Central	22	16	40	46	56	24
West North Central	23	40	65	69	54	36
West	30	44	66	69	57	28
Mountain	25	–	65	67	63	26
Pacific	32	46	66	70	55	28

[1] Formerly referred to as Dependent care reimbursement account.
[2] Formerly referred to as Health care 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 2015.

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

Table 41. Standard errors for financial benefits: Access, State and local government workers, National Compensation Survey, March 2015

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution[3]	Financial planning
		Flexible benefits	Dependent care flexible spending account[1]	Health care flexible spending account[2]		
All workers	1.6	1.7	1.7	1.8	1.6	1.3
Worker characteristics						
Management, professional, and related	1.8	1.8	2.0	2.0	1.7	1.5
Professional and related	1.9	1.8	2.1	2.1	1.7	1.5
Teachers	1.9	2.2	2.3	2.4	2.1	1.4
Primary, secondary, and special education school teachers	1.8	2.5	2.5	2.5	2.4	1.7
Service	1.8	1.8	2.0	2.2	2.0	1.4
Protective service	2.6	2.5	2.9	2.9	2.8	2.7
Sales and office	2.3	2.5	2.4	2.6	2.7	2.4
Office and administrative support	2.4	2.6	2.4	2.6	2.6	2.5
Natural resources, construction, and maintenance	3.4	3.2	3.6	4.0	3.9	3.7
Production, transportation, and material moving	3.6	3.3	3.7	3.7	4.9	2.2
Full time	1.7	1.8	1.9	2.0	1.6	1.5
Part time	2.6	2.0	2.4	2.7	2.5	1.4
Union	1.7	1.8	1.9	1.6	1.6	1.6
Nonunion	2.4	2.4	2.3	2.8	2.3	1.7
Average wage within the following categories:[4]						
Lowest 25 percent	2.3	2.7	2.3	3.1	2.7	1.5
Lowest 10 percent	2.6	2.6	2.6	3.7	3.7	1.7
Second 25 percent	1.9	1.9	2.2	2.2	2.1	2.2
Third 25 percent	2.0	2.2	2.2	2.3	2.1	2.3
Highest 25 percent	1.5	1.8	2.1	1.9	1.9	1.1
Highest 10 percent	2.1	3.1	2.9	3.1	3.4	2.1
Establishment characteristics						
Service-providing industries	1.6	1.6	1.7	1.9	1.6	1.3
Education and health services	2.1	2.0	2.2	2.3	1.8	1.6
Educational services	2.3	2.0	2.2	2.4	1.8	1.5
Elementary and secondary schools	1.7	2.3	2.6	2.6	2.1	1.4
Junior colleges, colleges, and universities	6.5	3.7	6.5	6.0	3.7	4.4
Health care and social assistance	2.6	4.7	4.8	4.7	5.1	4.1
Hospitals	4.0	6.3	6.4	6.0	7.2	5.4
Public administration	1.8	2.2	2.3	2.2	2.3	2.4
1 to 99 workers	2.4	3.1	3.2	3.4	4.8	2.9
1 to 49 workers	2.8	2.9	3.9	3.8	5.1	3.6
50 to 99 workers	4.5	5.5	5.7	6.6	5.8	5.1
100 workers or more	1.7	1.6	1.7	1.8	1.5	1.4
100 to 499 workers	2.2	2.7	2.8	3.1	3.1	2.2
500 workers or more	1.9	1.8	1.8	1.7	1.7	1.7

See footnotes at end of table.

Table 41. Standard errors for financial benefits: Access, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution[3]	Financial planning
		Flexible benefits	Dependent care flexible spending account[1]	Health care flexible spending account[2]		
State government	4.1	3.1	3.8	3.8	3.2	3.7
Local government	1.3	1.7	1.9	1.9	1.6	1.0
Geographic areas						
Northeast	1.4	3.0	3.1	3.1	3.0	1.4
New England	4.4	–	6.9	6.1	4.5	–
Middle Atlantic	1.0	3.9	3.4	3.6	3.9	1.4
South	3.0	3.0	2.8	3.5	2.8	2.1
South Atlantic	3.4	4.3	2.6	2.6	4.3	3.2
East South Central	–	8.8	8.6	12.5	7.6	–
West South Central	2.4	4.8	4.5	4.6	3.3	3.0
Midwest	3.0	2.7	3.0	2.1	3.0	3.6
East North Central	3.4	2.4	2.8	2.1	4.1	2.8
West North Central	5.7	6.3	5.7	3.7	4.3	7.7
West	3.5	3.9	4.9	4.9	3.0	2.5
Mountain	6.2	–	14.0	14.2	4.8	2.6
Pacific	4.2	2.2	4.0	3.8	3.5	3.3

[1] Formerly referred to as Dependent care reimbursement account.
[2] Formerly referred to as Health care 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 2015.

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

Table 42. Health-related benefits: Access, State and local government workers, National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Long-term care insurance[1]	Retiree health care benefits[2]	
		Under age 65	Age 65 and over
All workers	29	71	66
Worker characteristics			
Management, professional, and related	31	74	68
Professional and related	31	74	68
Teachers	27	73	66
Primary, secondary, and special education school teachers	22	74	65
Service	26	66	60
Protective service	26	74	66
Sales and office	29	70	65
Office and administrative support	30	72	66
Natural resources, construction, and maintenance	27	65	60
Production, transportation, and material moving	16	68	62
Full time	31	75	69
Part time	15	49	47
Union	27	78	72
Nonunion	30	65	60
Average wage within the following categories:[3]			
Lowest 25 percent	21	59	54
Lowest 10 percent	19	46	42
Second 25 percent	32	74	69
Third 25 percent	34	76	71
Highest 25 percent	30	77	70
Highest 10 percent	34	80	76
Establishment characteristics			
Service-providing industries	29	71	65
Education and health services	32	73	66
Educational services	31	73	67
Elementary and secondary schools	22	72	66
Junior colleges, colleges, and universities	57	75	72
Health care and social assistance	39	72	61
Hospitals	41	74	62
Public administration	27	73	69
1 to 99 workers	16	45	39
1 to 49 workers	12	41	36
50 to 99 workers	22	51	44
100 workers or more	31	75	69
100 to 499 workers	18	65	57
500 workers or more	35	79	73

See footnotes at end of table.

Table 42. Health-related benefits: Access, State and local government workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Long-term care insurance[1]	Retiree health care benefits[2]	
		Under age 65	Age 65 and over
State government	47	86	84
Local government	22	66	59
Geographic areas			
Northeast	15	83	78
New England	10	–	74
Middle Atlantic	17	85	79
South	37	72	65
South Atlantic	44	76	70
East South Central	–	55	49
West South Central	26	76	68
Midwest	17	58	50
East North Central	14	56	51
West North Central	–	62	48
West	38	75	73
Mountain	24	74	73
Pacific	43	75	73

[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 2015.

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

Table 42. Standard errors for health-related benefits: Access, State and local government workers, National Compensation Survey, March 2015

Characteristics	Long-term care insurance[1]	Retiree health care benefits[2]	
		Under age 65	Age 65 and over
All workers	1.5	1.4	1.4
Worker characteristics			
Management, professional, and related	1.6	1.3	1.3
Professional and related	1.7	1.3	1.3
Teachers	1.5	1.4	1.5
Primary, secondary, and special education school teachers	1.4	1.5	1.8
Service	2.1	2.0	2.1
Protective service	2.8	2.5	2.9
Sales and office	2.3	2.8	2.7
Office and administrative support	2.3	2.8	2.7
Natural resources, construction, and maintenance	3.5	4.2	3.8
Production, transportation, and material moving	2.8	3.8	4.1
Full time	1.6	1.5	1.4
Part time	1.9	2.6	2.6
Union	1.5	1.4	1.3
Nonunion	2.3	2.3	2.2
Average wage within the following categories:[3]			
Lowest 25 percent	2.3	2.6	2.5
Lowest 10 percent	3.0	3.4	3.3
Second 25 percent	2.4	1.9	1.9
Third 25 percent	1.7	1.8	1.9
Highest 25 percent	1.9	1.5	1.4
Highest 10 percent	3.4	2.2	2.2
Establishment characteristics			
Service-providing industries	1.5	1.4	1.4
Education and health services	1.9	1.5	1.4
Educational services	1.9	1.6	1.6
Elementary and secondary schools	1.3	1.6	1.6
Junior colleges, colleges, and universities	5.6	3.7	3.7
Health care and social assistance	5.3	4.0	4.7
Hospitals	7.3	4.6	5.8
Public administration	1.9	2.0	2.1
1 to 99 workers	2.5	4.5	4.6
1 to 49 workers	2.5	4.4	4.5
50 to 99 workers	4.8	7.2	7.2
100 workers or more	1.6	1.3	1.2
100 to 499 workers	2.5	3.0	2.8
500 workers or more	1.9	1.3	1.3

See footnotes at end of table.

Table 42. Standard errors for health-related benefits: Access, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Long-term care insurance[1]	Retiree health care benefits[2]	
		Under age 65	Age 65 and over
State government	4.1	2.3	2.2
Local government	1.0	1.6	1.4
Geographic areas			
Northeast	0.9	1.4	1.8
New England	2.8	–	2.6
Middle Atlantic	0.7	1.4	2.2
South	3.2	3.1	2.9
South Atlantic	3.1	2.3	2.6
East South Central	–	10.7	8.9
West South Central	4.0	3.6	4.2
Midwest	3.9	2.3	2.5
East North Central	2.5	3.0	2.5
West North Central	–	3.7	5.5
West	2.5	3.2	2.6
Mountain	3.3	5.9	5.3
Pacific	3.0	3.8	2.9

[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 2015.

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

Table 43. Nonproduction bonuses: Access, State and local government workers, National Compensation Survey, March 2015

(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	32	4	1	1	13	6	1	13
Worker characteristics								
Management, professional, and related	31	4	([3])	1	13	4	1	13
Professional and related	30	3	([3])	1	12	4	1	13
Teachers	28	2	–	–	13	2	–	13
Primary, secondary, and special education school teachers	31	2	–	–	15	3	–	15
Service	33	4	1	2	12	7	–	12
Protective service	45	7	–	3	15	11	–	17
Sales and office	33	4	2	2	14	6	1	12
Office and administrative support	33	4	2	2	14	6	1	12
Natural resources, construction, and maintenance	37	3	–	2	14	14	–	10
Production, transportation, and material moving	29	2	–	–	14	5	–	8
Full time	36	4	1	2	15	7	1	14
Part time	9	1	–	1	3	1	–	3
Union	39	5	–	–	22	5	–	13
Nonunion	26	3	1	2	5	6	1	12
Average wage within the following categories:[4]								
Lowest 25 percent	24	2	1	3	7	5	–	9
Lowest 10 percent	17	([3])	1	3	4	5	–	6
Second 25 percent	35	5	1	2	13	8	1	14
Third 25 percent	35	4	1	1	13	6	1	15
Highest 25 percent	35	5	([3])	–	19	4	([3])	13
Highest 10 percent	37	5	–	–	20	3	–	14
Establishment characteristics								
Service-providing industries	32	4	1	1	13	6	1	13
Education and health services	27	3	1	1	12	3	1	11
Educational services	25	2	–	–	12	3	–	10
Elementary and secondary schools	26	1	–	–	14	3	–	11
Junior colleges, colleges, and universities	22	6	–	–	6	3	–	9
Health care and social assistance	40	8	4	6	9	6	4	14
Hospitals	40	5	–	6	8	5	5	16
Public administration	42	6	1	2	17	9	–	16
1 to 99 workers	34	–	4	7	11	10	–	10
1 to 49 workers	32	–	3	8	7	–	–	9
50 to 99 workers	38	–	5	6	16	10	–	11
100 workers or more	32	4	([3])	1	13	5	1	13
100 to 499 workers	31	1	2	1	13	7	1	11
500 workers or more	32	5	–	([3])	13	5	1	14

See footnotes at end of table.

Table 43. Nonproduction bonuses: Access, State and local government workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	All nonproduction bonuses[1]	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus[2]
State government	42	11	–	–	12	8	2	19
Local government	29	1	1	2	13	5	([3])	10
Geographic areas								
Northeast	39	–	–	–	19	5	–	19
New England	41	–	–	–	23	9	–	–
Middle Atlantic	38	–	–	–	17	3	–	20
South	33	3	1	3	5	8	1	16
South Atlantic	40	5	–	3	5	7	3	22
West South Central	31	3	2	–	7	8	–	15
Midwest	24	1	–	–	14	7	–	7
East North Central	28	1	–	–	19	8	–	7
West North Central	18	–	–	–	5	–	–	6
West	33	11	–	–	21	1	–	7
Mountain	17	–	–	–	–	1	–	–
Pacific	39	14	–	–	29	1	–	6

[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 2015.

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

Table 43. Standard errors for nonproduction bonuses: Access, State and local government workers, National Compensation Survey, March 2015

Characteristics	All nonproduction bonuses	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus[1]
All workers	1.3	0.4	0.2	0.4	0.8	0.6	0.2	0.9
Worker characteristics								
Management, professional, and related	1.4	0.3	0.1	0.3	0.9	0.6	0.1	1.1
Professional and related	1.4	0.3	0.1	0.3	0.9	0.6	0.1	1.0
Teachers	1.6	0.4	–	–	1.2	0.5	–	1.1
Primary, secondary, and special education school teachers	1.9	0.4	–	–	1.4	0.6	–	1.4
Service	2.0	0.9	0.5	0.7	1.3	0.9	–	1.4
Protective service	2.9	1.8	–	1.4	2.0	1.6	–	2.7
Sales and office	1.7	0.7	0.7	0.7	1.4	0.8	0.4	1.1
Office and administrative support	1.8	0.7	0.7	0.6	1.4	0.9	0.4	1.1
Natural resources, construction, and maintenance	3.2	0.7	–	0.9	1.7	3.1	–	1.4
Production, transportation, and material moving	3.6	0.7	–	–	2.6	1.4	–	1.6
Full time	1.5	0.4	0.2	0.4	0.9	0.7	0.3	1.0
Part time	1.0	0.2	–	0.5	0.7	0.5	–	0.6
Union	1.6	0.6	–	–	1.4	0.7	–	0.8
Nonunion	1.7	0.4	0.4	0.6	0.6	0.8	0.4	1.3
Average wage within the following categories:[2]								
Lowest 25 percent	2.0	0.6	0.4	0.8	0.9	0.8	–	1.3
Lowest 10 percent	2.6	0.2	0.3	1.2	0.8	1.2	–	1.1
Second 25 percent	1.8	0.6	0.4	0.4	1.0	1.1	0.2	1.3
Third 25 percent	2.0	0.6	0.3	0.4	1.3	0.7	0.2	1.3
Highest 25 percent	1.5	0.4	0.1	–	1.3	0.5	0.2	0.9
Highest 10 percent	2.3	0.8	–	–	1.5	0.7	–	1.2
Establishment characteristics								
Service-providing industries	1.3	0.4	0.2	0.4	0.8	0.6	0.2	0.9
Education and health services	1.4	0.3	0.2	0.3	1.0	0.5	0.2	0.8
Educational services	1.4	0.3	–	–	1.0	0.5	–	0.9
Elementary and secondary schools	1.6	0.3	–	–	1.2	0.5	–	1.0
Junior colleges, colleges, and universities	2.8	0.7	–	–	1.3	1.4	–	1.8
Health care and social assistance	4.4	1.4	1.3	1.6	1.8	1.0	1.1	1.9
Hospitals	6.2	1.1	–	2.6	2.6	1.0	1.8	2.7
Public administration	2.3	0.9	0.5	0.8	1.8	1.2	–	2.0
1 to 99 workers	3.4	–	1.3	2.0	1.6	2.6	–	1.5
1 to 49 workers	4.6	–	1.6	2.7	2.1	–	–	2.1
50 to 99 workers	5.3	–	1.8	2.4	3.6	2.8	–	2.5
100 workers or more	1.3	0.4	0.1	0.2	0.8	0.5	0.2	0.9
100 to 499 workers	2.8	0.2	0.6	0.7	1.7	1.0	0.3	1.5
500 workers or more	1.3	0.5	–	0.2	0.9	0.5	0.3	1.1

See footnotes at end of table.

Table 43. Standard errors for nonproduction bonuses: Access, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	All nonproduction bonuses	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus[1]
State government	3.1	1.1	–	–	2.1	1.8	0.7	2.5
Local government	1.3	0.2	0.3	0.5	0.9	0.5	0.2	0.7
Geographic areas								
Northeast	2.4	–	–	–	1.6	1.0	–	1.4
New England	4.6	–	–	–	2.5	2.7	–	–
Middle Atlantic	2.9	–	–	–	2.0	0.9	–	1.0
South	2.2	0.8	0.5	0.9	0.6	1.1	0.5	1.8
South Atlantic	2.5	1.4	–	1.0	0.8	1.4	1.0	3.0
West South Central	3.5	0.7	1.0	–	1.5	1.6	–	2.2
Midwest	2.8	0.4	–	–	1.8	1.6	–	0.9
East North Central	3.6	0.5	–	–	2.5	1.7	–	1.2
West North Central	3.9	–	–	–	2.2	–	–	1.2
West	2.6	1.0	–	–	2.6	0.4	–	1.3
Mountain	4.6	–	–	–	–	0.5	–	–
Pacific	2.6	1.3	–	–	3.2	0.5	–	1.2

[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 2015.

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

Table 44. Unmarried domestic partner benefits: Access[1], State and local government workers, National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	50	49	34	29
Worker characteristics				
Management, professional, and related	53	52	35	29
Professional and related	53	52	34	29
Teachers	52	50	32	26
Primary, secondary, and special education school teachers	56	54	30	26
Service	43	42	31	24
Protective service	44	42	35	26
Sales and office	52	51	37	32
Office and administrative support	53	53	38	33
Natural resources, construction, and maintenance	45	45	33	27
Production, transportation, and material moving	39	40	31	29
Full time	55	54	38	31
Part time	21	21	14	14
Union	53	51	54	45
Nonunion	47	47	17	15
Average wage within the following categories:[2]				
Lowest 25 percent	38	38	15	13
Lowest 10 percent	31	31	8	7
Second 25 percent	51	50	37	31
Third 25 percent	53	52	39	32
Highest 25 percent	58	55	48	40
Highest 10 percent	63	56	56	47
Establishment characteristics				
Service-providing industries	50	49	34	29
Education and health services	52	50	33	27
Educational services	53	52	33	27
Elementary and secondary schools	53	51	28	24
Junior colleges, colleges, and universities	54	52	48	37
Health care and social assistance	42	42	30	26
Hospitals	43	45	30	29
Public administration	49	48	39	32
1 to 99 workers	32	32	17	16
1 to 49 workers	26	26	11	10
50 to 99 workers	42	41	27	24
100 workers or more	52	51	37	30
100 to 499 workers	42	42	24	20
500 workers or more	56	54	41	34

See footnotes at end of table.

Table 44. Unmarried domestic partner benefits: Access[1], State and local government workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
State government	60	58	45	35
Local government	46	45	31	26
Geographic areas				
Northeast	53	47	51	44
New England	34	27	36	28
Middle Atlantic	61	54	57	50
South	53	54	10	8
South Atlantic	44	45	12	7
East South Central	68	70	–	–
West South Central	57	58	11	12
Midwest	–	–	22	–
East North Central	–	–	25	11
West	76	75	75	69
Mountain	61	60	48	33
Pacific	82	81	84	82

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

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

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

Table 44. Standard errors for unmarried domestic partner benefits: Access[1], State and local government workers, National Compensation Survey, March 2015

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	2.0	2.0	1.3	1.5
Worker characteristics				
Management, professional, and related	2.0	2.1	1.6	1.7
Professional and related	2.0	2.1	1.6	1.7
Teachers	1.9	2.0	1.6	1.5
Primary, secondary, and special education school teachers	2.3	2.3	1.7	1.5
Service	2.3	2.3	1.7	1.6
Protective service	2.9	2.7	2.2	2.2
Sales and office	3.2	3.1	2.6	2.6
Office and administrative support	3.2	3.1	2.6	2.6
Natural resources, construction, and maintenance	3.4	3.4	2.9	2.9
Production, transportation, and material moving	4.0	4.2	3.7	3.7
Full time	2.1	2.1	1.5	1.7
Part time	2.1	2.1	1.9	1.9
Union	2.0	2.1	1.7	1.8
Nonunion	2.8	2.8	1.7	1.8
Average wage within the following categories:[2]				
Lowest 25 percent	2.8	2.8	1.1	1.1
Lowest 10 percent	4.4	4.3	1.1	1.1
Second 25 percent	2.9	2.9	2.2	2.5
Third 25 percent	2.6	2.6	2.1	2.2
Highest 25 percent	1.6	1.7	1.8	1.7
Highest 10 percent	2.6	2.7	3.2	2.9
Establishment characteristics				
Service-providing industries	2.0	2.0	1.4	1.5
Education and health services	2.1	2.1	1.8	2.0
Educational services	2.0	2.0	1.7	1.8
Elementary and secondary schools	1.8	1.8	1.4	1.2
Junior colleges, colleges, and universities	4.9	5.0	5.5	5.8
Health care and social assistance	6.2	6.3	4.4	5.1
Hospitals	8.7	8.6	6.2	7.4
Public administration	2.6	2.6	1.9	2.2
1 to 99 workers	4.1	4.1	2.3	2.0
1 to 49 workers	4.2	4.1	2.2	1.9
50 to 99 workers	6.8	6.8	5.1	4.9
100 workers or more	2.1	2.1	1.5	1.7
100 to 499 workers	3.5	3.7	2.2	2.2
500 workers or more	2.2	2.2	1.8	1.8

See footnotes at end of table.

Table 44. Standard errors for unmarried domestic partner benefits: Access[1], State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
State government	4.3	4.3	4.3	4.5
Local government	1.6	1.7	1.1	1.0
Geographic areas				
Northeast	2.6	2.9	2.9	3.2
New England	3.4	3.4	6.3	7.2
Middle Atlantic	3.3	3.6	3.0	3.2
South	3.0	3.0	1.2	0.9
South Atlantic	4.2	4.1	1.5	0.7
East South Central	7.5	7.6	–	–
West South Central	3.6	3.3	2.2	2.0
Midwest	–	–	4.8	–
East North Central	–	–	3.2	3.3
West	2.3	2.3	2.6	2.6
Mountain	3.9	3.9	5.9	4.1
Pacific	2.3	2.3	1.4	2.3

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

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

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

Table 45. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	87	1	3	9	78	9	1	11
Worker characteristics								
Management, professional, and related	89	1	3	8	79	10	1	10
Professional and related	88	1	3	8	78	11	1	10
Teachers	88	([1])	3	9	78	11	1	11
Primary, secondary, and special education school teachers	98	–	1	1	85	13	–	–
Service	81	1	4	14	75	7	2	16
Protective service	89	–	–	8	84	5	2	9
Sales and office	87	1	3	10	79	9	1	12
Office and administrative support	88	([1])	3	9	79	9	1	11
Natural resources, construction, and maintenance	94	–	–	4	90	4	2	4
Production, transportation, and material moving	81	–	4	–	75	7	–	–
Full time	98	1	1	([1])	90	9	([1])	1
Part time	22	2	17	59	18	7	5	71
Union	95	([1])	3	2	85	10	1	4
Nonunion	80	1	4	15	73	8	1	18
Average wage within the following categories:[2]								
Lowest 25 percent	68	2	7	23	61	9	2	28
Lowest 10 percent	52	3	9	37	45	9	3	43
Second 25 percent	90	1	3	6	83	8	1	7
Third 25 percent	93	([1])	1	5	83	10	([1])	6
Highest 25 percent	97	([1])	1	2	89	8	1	2
Highest 10 percent	96	–	–	2	88	8	1	3
Establishment characteristics								
Service-providing industries	87	1	3	9	78	9	1	11
Education and health services	87	1	3	8	78	10	1	11
Educational services	87	1	4	8	78	10	1	11
Elementary and secondary schools	88	1	4	7	76	12	1	10
Junior colleges, colleges, and universities	85	1	2	12	82	4	1	13
Health care and social assistance	88	–	1	–	79	–	–	11
Hospitals	93	–	–	4	89	6	–	–
Public administration	88	([1])	3	9	82	7	1	11
1 to 99 workers	74	–	–	21	61	14	1	23
1 to 49 workers	65	–	–	28	60	6	2	32
50 to 99 workers	88	–	–	9	63	25	–	–
100 workers or more	88	1	3	8	81	8	1	10
100 to 499 workers	84	–	–	11	73	12	2	13
500 workers or more	90	1	3	7	84	7	1	9

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	81	6	3	10	32	56	1	12
Worker characteristics								
Management, professional, and related	84	5	3	8	33	56	1	10
Professional and related	84	5	3	8	32	57	1	10
Teachers	85	3	3	9	31	57	1	11
Primary, secondary, and special education school teachers	97	–	–	1	27	70	–	2
Service	74	7	4	14	27	55	2	17
Protective service	83	6	2	9	31	58	1	10
Sales and office	81	7	2	10	34	54	1	11
Office and administrative support	82	6	2	10	34	54	1	11
Natural resources, construction, and maintenance	88	6	2	4	33	61	2	4
Production, transportation, and material moving	75	8	–	–	25	57	–	–
Full time	92	7	1	([1])	37	62	([1])	1
Part time	21	3	15	60	4	20	5	71
Union	93	2	3	2	33	62	1	4
Nonunion	72	9	3	16	31	50	1	18
Average wage within the following categories:[2]								
Lowest 25 percent	62	8	6	24	24	46	2	28
Lowest 10 percent	45	9	8	38	16	38	3	43
Second 25 percent	84	7	3	6	33	58	1	8
Third 25 percent	88	5	1	6	34	60	1	6
Highest 25 percent	93	4	1	2	37	60	([1])	3
Highest 10 percent	90	6	1	2	43	54	–	–
Establishment characteristics								
Service-providing industries	81	6	3	10	32	55	1	12
Education and health services	82	6	3	9	31	57	1	11
Educational services	85	3	4	8	28	60	1	11
Elementary and secondary schools	87	1	4	7	22	66	1	11
Junior colleges, colleges, and universities	75	11	2	12	47	39	1	13
Health care and social assistance	67	22	1	11	52	36	–	–
Hospitals	71	24	–	–	55	39	2	4
Public administration	84	4	2	9	33	55	1	11
1 to 99 workers	65	10	3	21	27	48	–	–
1 to 49 workers	55	11	4	29	–	44	–	32
50 to 99 workers	79	10	2	9	35	54	–	–
100 workers or more	84	5	3	8	32	57	1	10
100 to 499 workers	77	8	4	11	30	55	1	14
500 workers or more	86	5	2	7	33	57	1	9

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
State government	93	1	1	6	86	8	([1])	6
Local government	84	1	4	11	76	9	2	13
Geographic areas								
Northeast	86	–	–	8	79	8	2	10
New England	83	–	–	11	70	17	2	12
Middle Atlantic	88	–	–	7	83	5	2	10
South	89	1	1	8	81	9	([1])	9
South Atlantic	89	([1])	2	9	82	7	1	10
East South Central	92	–	–	6	85	–	–	–
West South Central	89	2	1	8	77	14	–	9
Midwest	81	1	6	12	77	5	2	16
East North Central	79	1	6	15	77	3	2	18
West North Central	85	–	–	9	78	8	1	13
West	87	–	–	9	75	13	1	12
Mountain	86	–	–	11	79	–	–	13
Pacific	88	–	–	9	73	15	1	11

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
State government	87	7	([1])	6	42	51	([1])	6
Local government	79	6	4	11	28	57	1	13
Geographic areas								
Northeast	83	5	4	9	29	58	1	12
New England	80	–	–	11	–	75	–	13
Middle Atlantic	84	4	5	8	36	52	1	11
South	84	6	1	8	35	55	1	9
South Atlantic	87	3	1	9	48	41	1	10
East South Central	84	–	–	–	26	67	–	–
West South Central	81	10	1	8	20	71	–	–
Midwest	74	8	5	13	38	44	2	16
East North Central	73	7	5	15	42	38	2	18
West North Central	75	–	–	10	32	54	–	–
West	83	5	3	10	21	67	1	12
Mountain	80	6	2	11	21	66	2	12
Pacific	84	4	3	9	21	67	([1])	12

[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 2015.

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

Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2015

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	0.8	0.2	0.2	0.6	1.2	1.0	0.1	0.7
Worker characteristics								
Management, professional, and related	0.7	0.1	0.3	0.6	1.3	1.2	0.1	0.7
Professional and related	0.6	0.2	0.3	0.5	1.4	1.3	0.2	0.6
Teachers	0.8	([1])	0.4	0.8	1.6	1.4	0.2	0.8
Primary, secondary, and special education school teachers	0.4	–	0.3	0.3	1.8	1.7	–	–
Service	1.5	0.5	0.4	1.4	1.7	1.0	0.4	1.4
Protective service	1.2	–	–	1.1	1.7	1.0	0.5	1.2
Sales and office	2.2	0.4	0.6	1.8	2.4	1.8	0.2	2.0
Office and administrative support	2.1	0.2	0.6	1.8	2.4	1.9	0.2	2.0
Natural resources, construction, and maintenance	1.8	–	–	1.7	2.1	1.2	0.1	1.8
Production, transportation, and material moving	4.6	–	1.5	–	4.6	2.1	–	–
Full time	0.3	0.2	0.1	0.1	1.1	1.1	0.1	0.1
Part time	2.0	0.5	1.2	2.1	1.8	1.2	0.8	2.2
Union	0.5	0.2	0.4	0.4	1.6	1.6	0.3	0.4
Nonunion	1.3	0.3	0.4	1.1	1.7	1.3	0.2	1.3
Average wage within the following categories:[2]								
Lowest 25 percent	2.1	0.5	0.7	1.8	1.9	1.1	0.4	1.9
Lowest 10 percent	3.6	1.1	1.0	3.3	3.1	1.7	0.5	3.3
Second 25 percent	0.9	0.2	0.4	0.6	1.5	1.4	0.2	0.8
Third 25 percent	1.3	0.2	0.2	1.3	1.8	1.5	0.1	1.3
Highest 25 percent	0.4	0.1	0.3	0.3	1.3	1.1	0.2	0.4
Highest 10 percent	0.8	–	–	0.7	1.5	1.3	0.4	0.7
Establishment characteristics								
Service-providing industries	0.8	0.2	0.2	0.6	1.2	1.0	0.1	0.7
Education and health services	0.8	0.2	0.3	0.7	1.3	1.2	0.2	0.8
Educational services	0.7	0.2	0.4	0.6	1.4	1.2	0.2	0.6
Elementary and secondary schools	0.6	0.3	0.4	0.4	1.6	1.6	0.2	0.5
Junior colleges, colleges, and universities	2.3	0.2	0.7	1.9	2.4	1.1	0.3	2.3
Health care and social assistance	3.1	–	0.4	–	3.7	–	–	3.2
Hospitals	1.6	–	–	1.4	1.9	1.6	–	–
Public administration	1.5	0.2	0.5	1.4	2.0	1.5	0.2	1.5
1 to 99 workers	3.5	–	–	3.1	4.0	3.6	0.4	3.4
1 to 49 workers	4.9	–	–	4.8	4.9	2.0	0.7	4.9
50 to 99 workers	1.9	–	–	1.4	7.8	7.3	–	–
100 workers or more	0.7	0.2	0.2	0.6	1.2	0.9	0.1	0.6
100 to 499 workers	1.6	–	–	1.5	2.4	1.9	0.4	1.5
500 workers or more	0.6	0.1	0.3	0.6	1.1	0.8	0.1	0.6

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	1.0	0.7	0.2	0.7	1.6	1.6	0.1	0.7
Worker characteristics								
Management, professional, and related	1.0	0.8	0.3	0.6	1.9	1.7	0.1	0.6
Professional and related	0.9	0.8	0.3	0.5	1.8	1.7	0.1	0.6
Teachers	1.2	0.9	0.4	0.8	2.0	1.9	0.2	0.9
Primary, secondary, and special education school teachers	0.4	–	–	0.3	2.1	2.1	–	0.4
Service	1.8	1.2	0.4	1.4	1.8	2.2	0.2	1.3
Protective service	2.1	1.8	0.5	1.1	2.9	3.2	0.4	1.1
Sales and office	2.6	1.3	0.5	1.9	2.5	2.7	0.4	2.0
Office and administrative support	2.5	1.2	0.5	1.9	2.6	2.8	0.4	2.0
Natural resources, construction, and maintenance	2.5	1.7	0.2	1.8	3.5	4.1	0.4	1.7
Production, transportation, and material moving	4.7	2.4	–	–	3.8	4.2	–	–
Full time	0.9	0.8	0.1	0.1	1.8	1.9	0.1	0.1
Part time	1.9	0.7	1.2	2.2	0.7	2.0	0.7	2.1
Union	0.7	0.6	0.4	0.4	2.2	2.1	0.2	0.5
Nonunion	1.8	1.1	0.3	1.2	2.1	2.2	0.2	1.2
Average wage within the following categories:[2]								
Lowest 25 percent	2.2	1.1	0.6	1.9	2.2	3.0	0.4	1.9
Lowest 10 percent	4.0	1.9	1.0	3.3	2.2	4.5	0.6	3.3
Second 25 percent	1.4	1.1	0.4	0.6	2.3	2.3	0.1	0.8
Third 25 percent	1.4	0.8	0.2	1.3	2.3	2.3	0.1	1.3
Highest 25 percent	1.0	0.9	0.3	0.3	1.8	1.8	0.1	0.4
Highest 10 percent	2.0	1.9	0.4	0.7	2.6	2.5	–	–
Establishment characteristics								
Service-providing industries	1.0	0.7	0.2	0.7	1.6	1.6	0.1	0.7
Education and health services	1.1	0.8	0.3	0.8	2.0	1.8	0.2	0.8
Educational services	0.9	0.6	0.4	0.6	1.9	1.8	0.2	0.6
Elementary and secondary schools	0.6	0.3	0.4	0.5	1.8	1.7	0.2	0.6
Junior colleges, colleges, and universities	3.3	2.4	0.5	2.2	4.2	3.8	0.4	2.1
Health care and social assistance	4.6	3.3	0.3	3.2	4.3	4.2	–	–
Hospitals	5.1	4.3	–	–	4.6	5.0	0.5	1.4
Public administration	1.7	0.8	0.5	1.4	2.6	2.7	0.3	1.5
1 to 99 workers	3.9	2.2	1.0	3.3	3.3	4.7	–	–
1 to 49 workers	5.2	3.0	1.5	4.8	–	5.3	–	4.8
50 to 99 workers	2.8	2.9	1.1	1.4	6.2	5.4	–	–
100 workers or more	0.9	0.7	0.2	0.6	1.7	1.6	0.1	0.6
100 to 499 workers	1.8	1.3	0.5	1.4	2.5	2.6	0.3	1.5
500 workers or more	1.0	0.7	0.3	0.6	1.9	1.8	0.1	0.6

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
State government	1.1	0.2	0.2	1.0	2.4	2.1	([1])	1.1
Local government	0.8	0.2	0.3	0.7	1.2	1.0	0.2	0.8
Geographic areas								
Northeast	1.4	–	–	1.1	1.7	1.1	0.5	1.3
New England	3.3	–	–	2.6	3.5	3.9	0.9	2.5
Middle Atlantic	1.8	–	–	1.3	2.1	0.8	0.7	1.6
South	1.3	0.4	0.2	1.0	2.2	1.7	0.1	1.1
South Atlantic	1.7	0.1	0.2	1.6	3.3	2.7	0.1	1.7
East South Central	3.6	–	–	2.6	6.0	–	–	–
West South Central	2.2	1.0	0.3	1.3	3.3	2.6	–	1.3
Midwest	1.8	0.3	0.7	1.6	1.8	0.9	0.4	1.7
East North Central	2.6	0.3	0.9	2.4	2.5	1.2	0.6	2.4
West North Central	2.0	–	–	1.5	2.3	1.4	0.5	2.0
West	1.3	–	–	1.1	3.0	3.3	0.2	1.4
Mountain	1.9	–	–	1.6	5.5	–	–	1.5
Pacific	1.6	–	–	1.3	3.7	4.2	0.3	1.8

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
State government	1.8	1.4	0.1	1.2	3.3	3.3	0.2	1.0
Local government	1.0	0.7	0.3	0.7	1.5	1.6	0.2	0.8
Geographic areas								
Northeast	1.8	1.3	0.5	1.2	2.5	2.4	0.2	1.4
New England	5.2	–	–	2.6	–	5.1	–	3.3
Middle Atlantic	1.8	0.7	0.6	1.4	3.1	3.0	0.3	1.7
South	1.5	0.9	0.1	1.1	2.9	2.9	0.1	1.1
South Atlantic	1.8	0.8	0.2	1.6	4.4	3.8	0.1	1.7
East South Central	5.1	–	–	–	6.4	8.4	–	–
West South Central	2.3	1.5	0.3	1.3	2.1	1.7	–	–
Midwest	2.6	2.0	0.7	1.6	3.5	3.4	0.5	1.8
East North Central	2.9	2.0	0.9	2.3	3.8	3.6	0.5	2.6
West North Central	4.8	–	–	1.6	6.8	6.8	–	–
West	1.7	1.3	0.5	1.1	3.9	3.6	0.2	1.2
Mountain	3.2	2.8	0.5	1.6	5.1	5.8	0.5	1.6
Pacific	2.0	1.5	0.6	1.4	5.0	4.4	0.2	1.6

[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 2015.

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

Table 46. Paid leave combinations: Access, State and local government workers, National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave[1]	Personal leave, sick leave, paid family leave, or vacation[1]	Personal leave, vacation, or holidays[1]
All workers	34	56	59	57	92	92	87
Worker characteristics							
Management, professional, and related	26	61	43	41	94	94	86
Professional and related	21	61	36	34	94	94	85
Teachers	9	65	12	9	93	93	80
Primary, secondary, and special education school teachers	7	76	9	7	98	98	85
Service	41	48	76	74	87	88	86
Protective service	50	52	88	85	91	92	92
Sales and office	48	51	83	82	91	91	90
Office and administrative support	49	52	84	83	92	92	90
Natural resources, construction, and maintenance	46	46	95	95	96	96	98
Production, transportation, and material moving	36	59	59	59	91	95	91
Full time	38	63	66	65	99	100	95
Part time	7	19	20	18	51	52	45
Union	38	69	57	56	98	99	92
Nonunion	30	45	61	59	86	87	83
Average wage within the following categories:[2]							
Lowest 25 percent	25	39	56	54	80	81	78
Lowest 10 percent	14	30	40	39	69	69	65
Second 25 percent	47	54	84	83	95	96	94
Third 25 percent	40	61	64	63	94	95	91
Highest 25 percent	26	70	37	35	98	99	88
Highest 10 percent	26	62	37	34	98	98	81
Establishment characteristics							
Service-providing industries	33	56	59	57	92	92	87
Education and health services	24	59	42	40	93	93	86
Educational services	20	60	35	33	93	93	85
Elementary and secondary schools	17	68	26	24	94	94	84
Junior colleges, colleges, and universities	28	37	64	62	90	90	86
Health care and social assistance	54	55	86	87	90	91	90
Hospitals	51	51	91	93	94	96	95
Public administration	51	52	88	87	91	91	91
1 to 99 workers	34	45	66	64	81	82	80
1 to 49 workers	30	35	65	64	74	74	73
50 to 99 workers	40	59	67	65	93	93	91
100 workers or more	34	57	58	57	93	94	88
100 to 499 workers	34	56	59	58	91	92	87
500 workers or more	34	58	57	56	94	94	88

See footnotes at end of table.

Table 46. Paid leave combinations: Access, State and local government workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave[1]	Personal leave, sick leave, paid family leave, or vacation[1]	Personal leave, vacation, or holidays[1]
State government	49	52	84	83	95	95	93
Local government	28	57	50	48	91	91	85
Geographic areas							
Northeast	46	71	55	55	93	93	86
New England	45	78	46	46	91	92	86
Middle Atlantic	46	68	59	58	94	94	86
South	29	51	61	59	93	94	89
South Atlantic	34	52	64	63	93	94	89
East South Central	17	37	63	58	92	93	91
West South Central	29	57	54	51	94	94	89
Midwest	32	58	55	54	89	89	86
East North Central	37	64	53	52	87	88	85
West North Central	24	48	57	56	91	91	88
West	34	51	63	62	92	92	85
Mountain	22	47	52	51	90	90	87
Pacific	38	52	67	66	93	93	85

[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 2015.

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

Table 46. Standard errors for paid leave combinations: Access, State and local government workers, National Compensation Survey, March 2015

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave[1]	Personal leave, sick leave, paid family leave, or vacation[1]	Personal leave, vacation, or holidays[1]
All workers	1.3	1.4	1.1	1.1	0.5	0.5	0.7
Worker characteristics							
Management, professional, and related	1.5	1.6	1.4	1.4	0.7	0.7	1.0
Professional and related	1.4	1.6	1.5	1.4	0.6	0.6	1.1
Teachers	1.3	1.7	1.6	1.4	0.8	0.8	1.5
Primary, secondary, and special education school teachers	1.2	2.0	1.5	1.4	0.6	0.6	1.6
Service	2.1	2.1	1.4	1.6	1.1	1.2	1.2
Protective service	2.9	3.0	1.2	1.7	1.0	1.1	1.1
Sales and office	2.7	2.7	2.1	2.1	1.8	1.8	1.7
Office and administrative support	2.7	2.6	2.0	2.1	1.8	1.7	1.8
Natural resources, construction, and maintenance	3.3	3.4	1.9	1.9	1.8	1.7	1.5
Production, transportation, and material moving	4.1	4.9	3.3	3.4	3.0	1.7	2.2
Full time	1.5	1.7	1.0	1.0	0.3	0.2	0.6
Part time	1.0	1.6	1.9	1.9	2.3	2.4	2.4
Union	1.5	1.4	1.3	1.3	0.2	0.2	0.5
Nonunion	1.8	2.0	1.6	1.6	1.0	1.0	1.3
Average wage within the following categories:[2]							
Lowest 25 percent	2.0	2.2	1.8	1.9	1.5	1.5	1.4
Lowest 10 percent	2.1	2.9	2.7	2.8	2.8	2.7	2.5
Second 25 percent	2.0	2.1	1.1	1.2	0.5	0.5	0.7
Third 25 percent	2.0	2.2	1.9	1.9	1.4	1.4	1.6
Highest 25 percent	1.7	1.6	1.7	1.6	0.3	0.2	1.1
Highest 10 percent	3.1	2.5	3.2	2.9	0.4	0.4	2.0
Establishment characteristics							
Service-providing industries	1.3	1.4	1.1	1.1	0.5	0.5	0.7
Education and health services	1.4	1.7	1.5	1.5	0.6	0.6	1.0
Educational services	1.4	1.7	1.6	1.5	0.5	0.5	1.1
Elementary and secondary schools	1.2	1.8	1.3	1.3	0.7	0.7	1.2
Junior colleges, colleges, and universities	4.0	4.1	3.6	2.8	2.0	2.0	2.0
Health care and social assistance	4.7	4.9	3.2	3.2	3.2	3.1	3.2
Hospitals	6.6	6.6	2.0	1.6	1.7	1.4	1.5
Public administration	2.3	2.3	1.4	1.5	1.3	1.3	1.3
1 to 99 workers	3.5	3.7	3.2	3.3	2.9	2.9	3.0
1 to 49 workers	4.2	4.8	4.7	4.8	4.7	4.7	4.7
50 to 99 workers	5.2	4.6	3.4	3.6	1.6	1.5	1.6
100 workers or more	1.3	1.5	1.1	1.1	0.5	0.5	0.8
100 to 499 workers	2.7	2.8	2.1	2.2	1.3	1.2	1.8
500 workers or more	1.3	1.6	1.2	1.2	0.5	0.5	0.8

See footnotes at end of table.

Table 46. Standard errors for paid leave combinations: Access, State and local government workers, National Compensation Survey, March 2015—continued

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave[1]	Personal leave, sick leave, paid family leave, or vacation[1]	Personal leave, vacation, or holidays[1]
State government	3.2	3.2	1.8	1.5	1.1	1.1	1.0
Local government	1.2	1.5	1.1	1.1	0.7	0.7	0.8
Geographic areas							
Northeast	1.6	1.0	1.8	1.7	0.8	0.8	0.9
New England	2.9	2.0	3.2	3.2	2.2	1.9	1.8
Middle Atlantic	1.8	1.3	2.1	2.0	0.9	0.9	1.1
South	2.5	3.0	1.9	1.9	0.7	0.6	1.5
South Atlantic	3.5	4.0	2.3	2.3	1.2	1.1	2.3
East South Central	3.3	6.3	5.9	5.0	0.6	0.5	3.6
West South Central	4.7	5.0	3.2	3.8	0.9	0.9	2.1
Midwest	2.3	2.3	1.6	1.7	1.7	1.8	1.6
East North Central	2.6	2.3	1.8	1.9	2.5	2.5	2.1
West North Central	3.7	3.9	3.1	3.0	1.9	2.0	2.4
West	3.1	3.1	2.5	2.4	0.9	0.9	1.2
Mountain	5.8	6.8	4.5	4.3	2.0	2.0	2.4
Pacific	3.8	3.4	3.1	3.0	1.0	1.0	1.4

[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 2015.

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

Technical Note

Data in this release are from the National Compensation Survey (NCS), conducted by the U.S. Department of Labor, Bureau of Labor Statistics (BLS). This release contains March 2015 data on civilian, private industry, and state and local government workers in the United States. Excluded are federal government workers, the military, agricultural workers, private household workers, and the self-employed. This news release provides data on the incidence of (access to and participation in) selected benefits and the share of premiums paid by employers and employees for medical care.

Calculation details

Average hourly earnings from sampled occupations within an establishment were used to produce estimates for worker groups within six earnings categories: the lowest 10 percent, the lowest 25 percent, the second 25 percent, the third 25 percent, the highest 25 percent, and the highest 10 percent. The categories are based on unpublished March 2015 wages and salaries from the *Employer Costs for Employee Compensation*.

The percentiles were computed using earnings and scheduled hours of work reported for individual workers in sampled establishment jobs. Establishments in the survey are asked to report only individual worker earnings for each sampled job. For the calculation of the hourly percentile values, the individual worker hourly earnings are weighted and arrayed from lowest to highest. The values corresponding to the percentiles are:

Characteristics	Hourly wage percentiles				
	10	25	50 (median)	75	90
Civilian workers	$9.09	$12.02	$18.18	$29.10	$44.36
Private industry workers	$9.00	$11.64	$17.40	$27.89	$43.27
State and local government workers	$12.40	$16.35	$23.76	$35.56	$49.40

The lowest 10-percent and 25-percent wage categories include those occupations with an average hourly wage less than the 10th percentile value and 25th percentile value, respectively. The second 25-percent category includes those occupations that make at or above the 25th percentile value but less than the 50th percentile value. The third 25-percent category includes those occupations that make at or above the 50th percentile value but less than the 75th percentile value. Finally, the highest 25- and 10-percent wage categories include those occupations with an average wage value greater than or equal to the 75th and 90th percentile value, respectively.

(Note: Individual workers can fall into an earnings category different from the average for the occupation into which they are classified because average hourly earnings for the occupation are used to produce the benefit estimates.)

The tables on employer and employee medical premiums include participants in all medical plans, with calculations for both single and family coverage. The calculations are not based on actual decisions regarding medical coverage made by employees within the occupations. Rather, the premium calculations are based on the assumption that all employees in the occupation can opt for either single or family coverage.

Medical care

Medical care plans provide services or payments for services rendered in the hospital or by a qualified medical care provider.

Retirement plans

Differences in retirement plan participation are influenced by type of plan offered. In defined benefit plans participation is often mandatory, after meeting eligibility requirements, while participation in defined contribution plans is often voluntary.

Take-up rates

Take-up rates are the percentage of workers with access to a plan who participate in the plan. They are computed by using the number of workers participating in a plan divided by the number of workers with access to the plan, multiplied by 100, and rounded to the nearest one percent. Since the computation of take-up rates is based on the number of workers collected rather than rounded percentage estimates, the take-up rates in the tables may not equal the ratio of participation to access estimates.

Comparing private and public sector data

Incidence of employee benefits in state and local government should not be directly compared to private industry. Differences between these sectors stem from factors such as variation in work activities and occupational structures. Manufacturing and sales, for example, make up a large part of private industry work activities but are rare in state and local government. Professional and administrative support occupations (including teachers) account for two-thirds of the state and local government workforce, compared with one-half of private industry.

Leave benefits for teachers

Primary, secondary, and special education teachers typically have a work schedule of 37 or 38 weeks per year. Because of this work schedule, they are generally not offered vacation or holidays. In many cases, the time off during winter and spring breaks during the school year are not considered vacation days for the purposes of this survey.

Sample size

Data for the March 2015 reference period were collected from a probability sample of about 8,600 establishments in private industry and approximately 1,500 establishments in state and local government. **(See Appendix 1 below)**

Survey scope

The March 2015 NCS benefits survey represented approximately 131 million civilian workers; of this number, about 112 million were private industry workers and nearly 19 million were state and local government workers. **(See Appendix 2 below)**

Introduction of 2010 Standard Occupational Classification (SOC)

Beginning with the 2014 release, Employee Benefits in the United States are based on 2010 SOC. No substantive changes occurred in occupational coverage for about 90 percent of the detailed occupations in the 2010 SOC. However the detailed occupation Registered Nurses, for which data are shown separately, did undergo classification changes. For information about this and other changes see www.bls.gov/soc.

Obtaining information

For research articles on employee benefits, see the *Monthly Labor Review* at www.bls.gov/opub/mlr/home.htm and *Beyond the Numbers: Pay and Benefits* at www.bls.gov/opub/btn/. For further technical information, see Chapter 8, "National Compensation Measures," of the *BLS Handbook of Methods* at www.bls.gov/opub/hom/pdf/homch8.pdf.

Appendix table 1. Survey establishment response, National Compensation Survey, March 2015

Establishments	Civilian	Private industry	State and local governments
Total in sampling frame[1]	5,972,563	5,742,149	230,413
Total in sample	13,661	12,065	1,596
Responding[2]	10,122	8,643	1,479
Refused[3]	2,203	2,109	94
Out of business or not in survey scope	1,336	1,313	23

[1] The list of establishments from which the survey sample was selected (sampling frame) was developed from State unemployment insurance reports and is based on the 2012 North American Industry Classification System (NAICS). For private industries, an establishment is usually a single physical location. For state and local governments, an establishment is defined as all locations of a government entity.

[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. Detailed information on nonresponse adjustment and imputation can be found in BLS Handbook of Methods, Chapter 8, “National Compensation Measures,” Bureau of Labor Statistics, on the Internet at www.bls.gov/opub/hom/pdf/homch8.pdf.

Appendix table 2. Number of workers represented,[1] National Compensation Survey, March 2015

Occupational group[2]	Civilian workers	Private industry workers	State and local government workers
All workers	130,508,100	111,517,700	18,990,400
Management, professional, and related	39,868,500	29,380,400	10,488,100
Management, business, and financial	11,855,900	10,294,000	–
Professional and related	28,012,600	19,086,300	8,926,300
Teachers	6,549,900	–	5,001,500
Primary, secondary, and special education school teachers	4,270,300	–	3,668,100
Registered nurses	2,822,400	–	–
Service	28,194,000	24,171,100	4,023,000
Protective service	3,107,100	1,278,100	1,829,000
Sales and office	33,281,100	30,575,300	2,705,900
Sales and related	12,361,700	12,245,400	–
Office and administrative support	20,919,400	18,329,800	2,589,600
Natural resources, construction, and maintenance	10,111,800	9,131,100	980,700
Construction, extraction, farming, fishing, and forestry	4,658,700	4,102,400	–
Installation, maintenance, and repair	5,453,200	5,028,700	–
Production, transportation, and material moving	19,052,600	18,259,900	792,700
Production	9,124,600	9,013,600	–
Transportation and material moving	9,928,000	9,246,300	–

[1] The number of workers represented by the survey are rounded to the nearest 100. Estimates of the number of workers provide a description of the size and composition of the labor force included in the survey. Estimates are not intended, however, for comparison to other statistical series to measure employment trends or levels.

[2] The 2010 Standard Occupational Classification system is used to classify workers.

NOTE: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no estimates for this characteristic are provided in this publication.