

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 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 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 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 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 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 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 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 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 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/eps/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 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/ebbs/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 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 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 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 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 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/eps/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 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 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 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 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 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 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 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 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 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 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 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 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 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	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 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 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 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/nchs/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 plans¹ that specify a fixed number of days and limit the number of accumulated carryover days)

Characteristics	Limit on paid sick leave days accumulated (in number of days) ²					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	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 plans¹ that specify a fixed number of days and limit the number of accumulated carryover days)

Characteristics	Limit on paid sick leave days accumulated (in number of days) ²					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
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 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 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 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 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	3	—	—	2
forestry	9	5	—	5
Installation, maintenance, and repair	9	1	1	8
Production, transportation, and material moving ...	7	2	1	6
Production	11	1	1	10
Transportation and material moving	10	3	2	7
Full time	5	1	(⁶)	4
Part time	13	6	2	7
Union	8	2	1	6
Nonunion	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 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 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 44. Unmarried domestic partner benefits: Access¹, 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: Access¹, 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 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 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.